

February 26, 2026

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

RE: California Workers' Compensation Insurance Regulatory Filing
Effective September 1, 2026
CDI File No REG-2026-00001

Dear Commissioner Lara:

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

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

Proposed Regulatory Changes Effective September 1, 2026

Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) contained in Section A are proposed to become effective September 1, 2026 and applied to a policy with an effective date on or after September 1, 2026. These proposed amendments include changes to the Standard Classification System, including the wage and payroll limitations and dual wage thresholds as well as changes for clarity and consistency in the administration of the USRP.

An amendment to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995* (Miscellaneous Regulations) contained in Section B is proposed to become effective September 1, 2026 and applied to a policy with an effective date on or after September 1, 2026. This proposed amendment is for clarity and consistency in the administration of the Miscellaneous Regulations.

The Honorable Ricardo Lara
California Department of Insurance
February 26, 2026

Amendments to the *California Workers' Compensation Experience Rating Plan—1995* (ERP) contained in Section C are proposed to become effective September 1, 2026 and applied as of the first rating effective date of a risk on or after September 1, 2026. These proposed amendments include updates to the experience rating eligibility threshold, primary thresholds and Expected Loss Rates and D-Ratios, and changes for clarity and consistency in the administration of the ERP. Beginning with the September 1, 2026 Regulatory Filing, expected loss rates are shown at three decimal places.

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

Sincerely,



Andrea Coleman
President & Chief Executive Officer

AC:smr
Enclosures

Workers' Compensation Insurance
Rating Bureau of California

September 1, 2026 Regulatory Filing
REG-2026-00001

Submitted: February 26, 2026

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WCIRB September 1, 2026 Regulatory Filing

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WCIRB September 1, 2026 Regulatory Filing

Proposed Regulatory Changes Effective September 1, 2026

The WCIRB is recommending:

1. Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (Title 10, California Code of Regulations, Section 2318.6), to be effective September 1, 2026 and applied to a policy with an effective date on or after September 1, 2026 (Section A);
2. Amendment to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995* (Title 10, California Code of Regulations, Section 2354), to be effective September 1, 2026 and applied to a policy with an effective date on or after September 1, 2026 (Section B); and
3. Amendments to the *California Workers' Compensation Experience Rating Plan—1995* (Title 10, California Code of Regulations, Section 2353.1), to be effective September 1, 2026 and applied as of the first rating effective date of a risk on or after September 1, 2026 (Section C).

Section A

Recommended Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995*
 Title 10, California Code of Regulations, Section 2318.6
 Effective September 1, 2026

The WCIRB recommends that the following amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (Uniform Statistical Reporting Plan) be approved effective September 1, 2026 and applied to a policy with an effective date on or after September 1, 2026.

Part 1 — General Provisions

Amend Section I, *Introduction*, Rule 3, *Effective Date*, to show that the effective date of the amended Uniform Statistical Reporting Plan is 12:01 AM, September 1, 2026.

PROPOSED

Section I — Introduction

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3. Effective Date

The provisions of this Plan are effective at 12:01 AM, September 1, ~~2025~~2026. When an amendment to this Plan is approved, a notice summarizing the amendment and its effective date, as specified by the Insurance Commissioner, will be published by the WCIRB.

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

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Part 3 — Standard Classification System

Amend Section IV, *Special Industry Classification Procedures*, Rule 2, *Construction or Erection Work*, for consistency with other proposed changes.

PROPOSED

Section IV – Special Industry Classification Procedures

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2. Construction or Erection Work

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When the operations at a job or location are limited to minor property repairs for other concerns on a fee basis ~~for which no contractor's license is required~~ where the repair work does not require a building permit and the project does not exceed the Business and Professions Code's minor work license exemption dollar limit, such operations shall be classified as 9015(1), *Building Operation – N.O.C. – all other employees*. Such repairs include but are not limited to patching walls, touch-up painting, faucet repair, door hardware repair and replacement of electrical switches.

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Amend Section V, *Payroll – Remuneration*, Rule 1, *Payroll – Remuneration*, Subrule j, *Executive Officers*, Subrule k, *Partners*, Subrule l, *Individual Employers*, and Subrule m, *Members of a Limited Liability Company*, to adjust the minimum and maximum payroll limitations for executive officers, partners, individual employers and members of a limited liability company to reflect wage inflation since the minimum and maximum payroll limitations were last amended in 2025.

PROPOSED

Section V – Payroll – Remuneration

1. Payroll – Remuneration¹

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j. Executive Officers

The entire remuneration earned by each executive officer during the policy period shall be used as the payroll, subject to a minimum remuneration of ~~\$63,700~~66,300 per annum and a maximum remuneration of ~~\$165,100~~171,600 per annum for each executive officer covered under the policy. This provision also applies to executive officers of a corporation while the corporation is covered as a member of a partnership or joint venture operation and to executive officers of a limited liability company.

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k. Partners

If the policy covers one or more partners as employee(s) during the policy period, the entire remuneration earned by such partner(s) during such coverage (including the annual amount of wages, salary, emoluments or profits of each such partner) shall be included in the payroll, subject to a minimum remuneration of ~~\$63,700~~66,300 per annum and a maximum remuneration of ~~\$165,100~~171,600 per annum for each partner so included. This provision also applies to partners of a partnership while such partnership is covered as a member of another partnership or joint venture.

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l. Individual Employers

If an individual employer is covered under the policy, the entire remuneration earned by such person during the policy period (including the annual amount of wages, salary, emoluments or profits of such person) shall be included in payroll, subject to a minimum remuneration of ~~\$63,700~~66,300 per annum and a maximum remuneration of ~~\$165,100~~171,600 per annum for such person.

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m. Members of a Limited Liability Company

If the policy covers one or more members as employee(s) during the policy period, the entire remuneration earned by such member(s) during such coverage (including the annual amount of wages, salary, emoluments or profits of each such member) shall be included in the payroll, subject to a minimum remuneration of ~~\$63,700~~66,300 per annum and a maximum remuneration of ~~\$165,100~~171,600 per annum for each member so included. This provision also applies to managers of a limited liability company when the limited liability company is manager-managed.

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Examples – for Subrules j, k, l and m

A person joined a partnership as a partner effective week 27 of a 52-week policy period. The person did not work as an employee prior to becoming partner. The partner drew only \$400 per week as partner and no other earnings were distributed to the partner. (\$400 x 26, or \$10,400, was drawn during the policy period.) The prorated weekly minimum payroll for partners based upon Subrule k, above, is more than \$10,400 (~~\$63,700~~66,300 ÷ 52 x 26 = ~~\$31,850~~33,150). The reportable payroll for this partner must therefore be increased by ~~\$21,450~~22,750 to equal the prorated minimum remuneration for this person's 26 weeks as partner (\$10,400 + ~~\$21,450~~22,750 = ~~\$31,850~~33,150).

An employee is promoted to an executive officer position effective week 40 during a 52-week policy period. The individual was paid an annual salary of \$200,000 for the policy period. Payroll for weeks 1 through 39 is \$112,500. The earnings for the 13-week period as executive officer are reduced to the prorated executive officer maximum remuneration based upon Subrule j above ($\frac{\$165,100 \times \$171,600}{\$165,100} \div 52 \times 13 = \$41,275$ ~~\$42,900~~). The total reportable payroll for this individual is $\$112,500 + \$41,275$ ~~\$42,900~~ = $\$153,775$ ~~\$155,400~~.

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

Amend Classification 9181, *Athletic Teams or Athletic Facilities – players, umpires, referees and game officials*, to increase the annual payroll limitation for players from \$165,100 to \$171,600 per player per season to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

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

The entire remuneration of each player shall be included, subject to a maximum of ~~\$165,100~~ \$171,600 per season. When a player works for two or more teams in the same sport during the season, the ~~\$165,100~~ \$171,600 per player maximum shall be prorated.

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

Season shall include preseason and postseason exposure.

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

If an employee who performs duties described by Classification 9181 also performs duties described by Classification 9182, the payroll of that employee may be divided between Classifications 9181 and 9182, provided the employer maintains accurate records supported by time cards or time book entries that show such division. See Section V, Rule 3, *Division of Single Employee's Payroll*.

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Amend Classification 7607(2), *Audio Post-Production*, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~\$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

* * * * *

Amend Classification 8803, *Auditing, Accounting or Management Consulting Services*, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~\$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

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Amend Classifications 5185/5186, *Automatic Sprinkler Installation*, to increase the hourly wage threshold from \$33.00 to \$36.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

AUTOMATIC SPRINKLER INSTALLATION – within buildings – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed ~~\$33~~36.00 per hour **5185**

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

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

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

AUTOMATIC SPRINKLER INSTALLATION – within buildings – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds ~~\$33~~36.00 per hour **5186**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$33~~36.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$33~~36.00 per hour shall be classified as 5185, *Automatic Sprinkler Installation*.

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

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

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

* * * * *

Amend Classification 8393, *Automobile or Truck Body Repairing and Painting*, which is part of the Automotive Industry Group, to clarify its intended application.

PROPOSED

AUTOMOTIVE

AUTOMOBILE OR TRUCK BODY REPAIRING AND PAINTING – all employees – including estimators, service writers, and customer service representatives and cashiers 8393

This classification applies to body repair and painting of automobiles, trucks or buses, including outside body dent repair involving no painting, for other concerns on a fee basis. This classification includes mechanical repair operations that are performed on the same vehicles in connection with the automobile, truck or bus body repair and painting operations.

~~Automobile, truck or bus service facilities where the operations solely include painting automobile, truck or bus bodies and no body repair is performed shall be classified as 9501(3), *Painting – automobile or truck bodies*. This classification includes employees who greet customers, answer questions, check in vehicles or exchange keys, or collect payment and complete the service process.~~

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

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

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

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Amend Classification 3821, *Automobile or Truck Dismantling*, which is part of the Automotive Industry Group, for consistency with other proposed changes.

PROPOSED

AUTOMOTIVE

AUTOMOBILE OR TRUCK DISMANTLING – including transport of vehicles owned by the employer, the salvaging or junking of parts and store operations 3821

This classification applies to employers engaged in the dismantling, salvaging and sale of salvaged automobile or truck parts, and includes but is not limited to dismantlers, mechanics, tow truck drivers transporting vehicles owned by the employer, parts delivery drivers and counterpersons. This classification includes the sale of dismantled and salvaged parts from locations separate from the dismantling operations.

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

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

* * * * *

Amend Classification 8387(1), *Automobile or Truck Gasoline Service Stations*, which is part of the Automotive Industry Group, to clarify its intended application.

PROPOSED

AUTOMOTIVE

AUTOMOBILE OR TRUCK GASOLINE SERVICE STATIONS – all employees – including accessories and spare parts departments and estimators, service writers, customer service representatives and cashiers – N.O.C. 8387(1)

This classification applies to facilities that, in addition to engaging in the service or repair of automobiles or trucks for other concerns on a fee basis, engage in the sale of gasoline or fuel.

This classification includes employees who greet customers, answer questions, check in vehicles or exchange keys, or collect payment and complete the service process.

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

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

This classification does not apply to automobile or truck storage garages, parking stations or lots that perform incidental services, including but not limited to the sale of gasoline or oil, washing, polishing ~~or~~ and oil ~~and/or~~ fluid replacement; such operations shall be classified as 8392, *Automobile or Truck Storage Garages or Parking Stations or Lots*.

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

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

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

Refer to the Special Industry Classification Procedures for Stores to classify the operations of combination gasoline stations and stores. Refer to the *Automotive Industry Group* for a complete list of classifications applicable to automobile service or repair facilities.

* * * * *

Amend Classification 8387(2), *Automobile or Truck Oil and Fluid Replacement Service Facilities*, which is part of the Automotive Industry Group, to clarify its intended application.

PROPOSED

AUTOMOTIVE

AUTOMOBILE OR TRUCK OIL ~~AND/OR~~ FLUID REPLACEMENT SERVICE FACILITIES – no gasoline sales or repair – all employees – including accessories and spare parts departments and estimators, service writers, customer service representatives and cashiers – N.O.C. 8387(2)

This classification applies to the provision of oil ~~and/or~~ fluid replacement services for customers' automobiles or trucks on a fee basis. Operations include but are not limited to filter replacement, wiper blade replacement and chassis lubrication.

This classification includes employees who greet customers, answer questions, check in vehicles or exchange keys, or collect payment and complete the service process.

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

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

This classification does not apply to automobile or truck storage garages, parking stations or lots that perform incidental services, including but not limited to the sale of gasoline or oil, washing, polishing or oil and fluid replacement; such operations shall be classified as 8392, *Automobile or Truck Storage Garages or Parking Stations or Lots*.

This classification does not apply to automobile or truck service or repair facilities at which the operations include the sale of gasoline or fuel or the mechanical repair of automobiles or trucks. Refer to the *Automotive Industry Group* for a complete list of classifications applicable to automobile or truck service or repair facilities.

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

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

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Amend Classification 8389, *Automobile or Truck Repair Facilities*, which is part of the Automotive Industry Group, to clarify its intended application.

PROPOSED

AUTOMOTIVE

AUTOMOBILE OR TRUCK REPAIR FACILITIES – no retail gasoline sales – all employees – including estimators, service writers, and customer service representatives and cashiers – N.O.C. 8389

This classification applies to mechanical repair operations that are not more specifically described by another *Automotive Industry Group* classification, including but not limited to the repair of electrical systems, air conditioning systems, engines, brakes, suspension systems, exhaust systems, engine tune-ups, and windshield or window repair or replacement on motor vehicles such as automobiles, trucks, buses, forklift trucks, golf carts, recreational vehicles and motor homes for other concerns on a fee basis. This classification does not apply if the operations include the sale of gasoline, the sale of rubber tires exceeds 10% of the total gross receipts, the operations primarily (over 50% of gross receipts) consist of transmission repair or rebuilding, or the operations do not include mechanical repair as described above. Refer to the *Automotive Industry Group* for a complete list of classifications applicable to automobile or truck service or repair facilities.

This classification includes employees who greet customers, answer questions, check in vehicles or exchange keys, or collect payment and complete the service process.

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

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

Automobile or truck repair facilities that are engaged primarily (over 50% of gross receipts) in the repair or rebuilding of automobile or truck transmissions shall be classified as 8397, *Automobile or Truck Transmission Repairing and Rebuilding*.

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

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

* * * * *

Amend Classification 8392, *Automobile or Truck Storage Garages or Parking Stations or Lots*, which is part of the Automotive Industry Group, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

AUTOMOTIVE

AUTOMOBILE OR TRUCK STORAGE GARAGES OR PARKING STATIONS OR LOTS – no repair – all employees – including estimators, customer service representatives and cashiers 8392

This classification applies to automobile or truck storage garages, parking stations or lots where the primary (over 50% of gross receipts) operations are the storing or parking of automobiles or trucks with the incidental sale of gasoline or oil or servicing, including washing, polishing or oil changing or fluid replacement. If 50% or more of the gross receipts are derived from the sale of gasoline or oil or automobile or truck servicing, the operations shall be assigned to the applicable *Automotive Industry Group* classification.

This classification includes employees who greet customers, answer questions, check in vehicles or exchange keys, or collect payment and complete the service process.

Towing, roadside assistance or freeway service patrol operations when conducted on vehicles not owned by the employer shall be separately classified as 7227, Automobile or Truck Towing, Roadside Assistance or Freeway Service Patrol. Classification 7227 includes the storage of impounded vehicles that the employer tows to its premises.

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

This classification does not apply to automobile or truck storage garages, parking stations or lots at which the operations include repairing automobiles or trucks; such operations shall be assigned to the applicable *Automotive* Industry Group classification.

Parking attendants on the payroll of enterprises, including but not limited to hotels, restaurants, stores, apartment complexes, commercial or industrial buildings, or theaters that operate parking facilities for their own customers or tenants shall be classified with the enterprise.

~~Towing, roadside assistance and freeway service patrol operations when conducted on vehicles not owned by the employer shall be separately classified as 7227, *Automobile or Truck Towing, Roadside Assistance or Freeway Service Patrol*. Classification 7227 includes the storage of impounded vehicles that the employer tows to its premises.~~

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

* * * * *

Amend Classification 7227, *Automobile or Truck Towing, Roadside Assistance or Freeway Service Patrol*, which is part of the Automotive Industry Group, to clarify its intended application.

PROPOSED

AUTOMOTIVE

AUTOMOBILE OR TRUCK TOWING, ROADSIDE ASSISTANCE OR FREEWAY SERVICE PATROL – for vehicles not owned by employer – all operations

7227

This classification applies to vehicle towing, roadside assistance ~~and/or~~ freeway service patrol operations that are conducted away from premises occupied and operated by the employer. This classification ~~also includes all operations—including cashiery, vehicle retrieval, and maintenance of the employer's own vehicles—~~conducted in connection with the storage of impounded vehicles that the employer tows to its premises.

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

This classification does not apply to automobile or truck shipping operations.

* * * * *

Amend Classification 8397, *Automobile or Truck Transmission Repairing and Rebuilding*, which is part of the Automotive Industry Group, to clarify its intended application.

PROPOSED

AUTOMOTIVE

AUTOMOBILE OR TRUCK TRANSMISSION REPAIRING AND REBUILDING – including removal and installation operations – all employees – including estimators, service writers, and customer service representatives and cashiers 8397

This classification applies to facilities engaged primarily (over 50% of gross receipts) in the repair or rebuilding of automobile or truck transmissions for customers on a fee basis.

This classification includes employees who greet customers, answer questions, check in vehicles or exchange keys, or collect payment and complete the service process.

Automobile or truck mechanical repair facilities that are not engaged primarily (over 50% of gross receipts) in the repair or rebuilding of automobile or truck transmissions shall be classified as 8389, *Automobile or Truck Repair Facilities*.

Employers engaged in the rebuilding of used automobile or truck parts that are not engaged primarily (over 50% of gross receipts) in the repair or rebuilding of automobile or truck transmissions shall be classified as 3828, *Automobile or Truck Parts Rebuilding*.

* * * * *

Amend Classification 8387(3), *Automobile or Truck Washing Facilities*, which is part of the Automotive Industry Group, to clarify its intended application.

PROPOSED

AUTOMOTIVE

AUTOMOBILE OR TRUCK WASHING FACILITIES – all employees – including customer service representatives and cashiers – N.O.C. 8387(3)

This classification applies to washing, waxing or polishing customers' automobiles or trucks on a fee basis. This classification also applies to self-service automobile or truck washes or the washing, waxing or polishing of automobiles or trucks at customers' locations.

This classification includes employees who greet customers, answer questions, check in vehicles or exchange keys, or collect payment and complete the service process.

This classification does not apply to automobile or truck storage garages, parking stations or lots that perform incidental services, including but not limited to washing, polishing, oil or fluid replacement and gasoline or oil sales; such operations shall be classified as 8392, *Automobile or Truck Storage Garages or Parking Stations or Lots*.

This classification does not apply to facilities where operations include the sale of gasoline or fuel or the mechanical repair of automobiles or trucks. Refer to the *Automotive* Industry Group for a complete list of classifications applicable to automobile or truck service or repair facilities.

* * * * *

Amend Classification 8390, *Automobile, Truck or Van Conversion or Customizing*, which is part of the Automotive Industry Group, to clarify its intended application.

PROPOSED

AUTOMOTIVE

AUTOMOBILE, TRUCK OR VAN CONVERSION OR CUSTOMIZING – all operations – all employees – including estimators, and customer service representatives who inspect vehicles and cashiers **8390**

This classification applies to employers engaged in the conversion or customizing of automobiles, trucks or vans by performing a combination of mechanical, chassis, body, paint, upholstery and accessory installation work. This classification includes the conversion or customizing of limousines, police cars and ambulances. Employers engaged in a single customizing activity shall be assigned to the classification that describes such activity.

This classification includes employees who greet customers, answer questions, check in vehicles or exchange keys, or collect payment and complete the service process.

Employers solely engaged in the installation or modification of mechanical equipment such as wheelchair lifts or adaptive controls shall be classified as 8389, *Automobile or Truck Repair Facilities*.

* * * * *

Amend Classification 9501(3), *Painting – automobile or truck bodies*, which is part of the Automotive Industry Group, to clarify its intended application.

PROPOSED

AUTOMOTIVE

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

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

This classification includes employees who greet customers, answer questions, check in vehicles or exchange keys, or collect payment and complete the service process.

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

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

* * * * *

Amend Classification 8388, *Rubber Tire Dealers*, which is part of the Automotive Industry Group, to clarify its intended application.

PROPOSED

AUTOMOTIVE

RUBBER TIRE DEALERS – all employees – including accessories and spare parts departments and estimators, service writers, customer service representatives, and cashiers, and accessories and spare parts departments **8388**

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

This classification includes employees who greet customers, answer questions, check in vehicles or exchange keys, or collect payment and complete the service process.

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

* * * * *

Amend Classification 8808, *Banks*, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~\$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

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

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

* * * * *

Amend Classification 4512, *Biomedical Research Laboratories*, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~\$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to biomedical research, including outside operations, in fields such as medicine, pharmacology, pathology, toxicology and microbiology. The research may be performed on a contract basis or in connection with the proprietary development of new products, medications or procedures to treat or cure diseases or conditions that cause illness.

This classification does not apply when the biomedical research is in connection with, or in support of, the commercial production of products or medications by the employer. Biomedical research in connection with other operations of the same employer is a General Inclusion. See Section III, Rule 5, *General Inclusions*.

The manufacturing, blending or packaging of drugs, medicines or pharmaceutical preparations that are intended for use in the diagnosis, cure, mitigation, treatment or prevention of disease shall be classified as 4611, *Drug, Medicine or Pharmaceutical Preparations Mfg.*

The manufacture of serums, antitoxins, viruses or medical diagnostic test kits shall be classified as 5951, *Serum, Antitoxin or Virus Mfg.*

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

* * * * *

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

PROPOSED

BOOKBINDING OPERATION – editing, designing, proofreading ~~and~~ or photographic composing – including Clerical Office Employees and Clerical Telecommuter Employees

See Printing, Publishing and Duplicating.

* * * * *

Amend the cross-reference to Classification 9015(1), *Building Operation – N.O.C. – all other employees*, which is part of the Property Management/Operation Industry Group, for consistency with other proposed changes.

PROPOSED

BUILDING OPERATION – N.O.C. – all other employees – including resident employees, resident Clerical Office Employees and resident Clerical Telecommuter Employees

See Property Management/Operation.

* * * * *

Amend Classifications 5403/5432, *Carpentry*, to increase the hourly wage threshold from \$41.00 to \$46.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

CARPENTRY – including the installation of interior trim, doors and cabinet work in connection therewith – employees whose regular hourly wage does not equal or exceed ~~\$41~~46.00 per hour – N.O.C. **5403**

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

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

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

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

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

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

CARPENTRY – including the installation of interior trim, doors and cabinet work in connection therewith – employees whose regular hourly wage equals or exceeds ~~\$41~~46.00 per hour – N.O.C. **5432**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$41~~46.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$41~~46.00 per hour shall be classified as 5403, *Carpentry*.

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

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

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

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

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

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

* * * * *

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

PROPOSED

~~COMPUTER MEMORY DISK MFG.—rigid~~

~~See Electronics.~~

* * * * *

Amend Classification 8859(1), *Computer Programming or Software Development*, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of \$165,100 \$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

* * * * *

Amend Classifications 5201(2)/5205(2), *Concrete or Cement Work – pouring or finishing of concrete floor slabs, poured in place and on the ground, and concrete slab-type foundations, for other than concrete buildings or structural steel buildings of multi-story construction*, to increase the hourly wage threshold from \$33.00 to \$36.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

CONCRETE OR CEMENT WORK – pouring or finishing of concrete floor slabs, poured in place and on the ground, and concrete slab-type foundations, for other than concrete buildings or structural steel buildings of multi-story construction – including the making or stripping of forms – employees whose regular hourly wage does not equal or exceed ~~\$33~~\$36.00 per hour **5201(2)**

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

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

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

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

CONCRETE OR CEMENT WORK – pouring or finishing of concrete floor slabs, poured in place and on the ground, and concrete slab-type foundations, for other than concrete buildings or structural steel buildings of multi-story construction – including the making or stripping of forms – employees whose regular hourly wage equals or exceeds ~~\$33~~\$36.00 per hour **5205(2)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$33~~\$36.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$33~~\$36.00 per hour shall be classified as 5201(2), *Concrete or Cement Work*.

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

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

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

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

* * * * *

Amend Classifications 5201(1)/5205(1), *Concrete or Cement Work – pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters*, to increase the hourly wage threshold from \$33.00 to \$36.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

CONCRETE OR CEMENT WORK – pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters – including the making or stripping of forms – employees whose regular hourly wage does not equal or exceed ~~\$33~~\$36.00 per hour **5201(1)**

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

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

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

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

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

CONCRETE OR CEMENT WORK – pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters – including the making or stripping of forms – employees whose regular hourly wage equals or exceeds ~~\$33~~\$36.00 per hour **5205(1)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$33~~\$36.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$33~~\$36.00 per hour shall be classified as 5201(1), *Concrete or Cement Work*.

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

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

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

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

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

* * * * *

Amend Classification 5610, *Contractors – construction or erection – all construction subcontracted*, to clarify its intended application.

PROPOSED

CONTRACTORS – construction or erection – all construction subcontracted – all other employees

5610

This classification applies to all employees of contractors other than executive level supervisors on jobs where the employer subcontracts all operations to licensed subcontractors. This classification applies to operations, including but not limited to job site cleaning and debris removal and post-construction warranty repair operations. Otherwise, such employees are miscellaneous employees and shall be classified in accordance with Part 3, Section IV, Rule 2c, *Miscellaneous Employees (Construction or Erection)*.

Employers that perform construction job site cleaning for other concerns on a fee basis shall be classified as 9008, *Janitorial Services – by contractors*.

* * * * *

Amend Classification 5606, *Contractors – construction or erection – executive level supervisors*, to clarify its intended application.

PROPOSED

CONTRACTORS – construction or erection – executive level supervisors – no direct supervision – division of a single employee’s payroll with any other classification is not permitted

5606

This classification applies to contractors and may be assigned only in connection with the construction or erection classifications listed in Appendix I, *Construction and Erection Classifications*.

This classification applies to executive level supervisors of construction operations wherein the employer develops payroll in one or more construction or erection classification(s) provided not less than two levels of supervision, as defined in Section IV, Rule 2d, *Executive Level Supervisors*, are retained between the executive level supervisor and the workers performing actual construction operations.

This classification also includes management level employees, such as safety managers, project managers and engineers, who do not supervise construction operations but whose duties include walking through a construction site during the construction phase, provided the employer retains two levels of supervision over the construction crew(s) or where all operations have been subcontracted to licensed subcontractors. Otherwise, such employees are miscellaneous employees and shall be classified in accordance with Section IV, Rule 2c, *Miscellaneous Employees (Construction or Erection)*.

This classification also applies to executive level supervisors when all construction operations are subcontracted to licensed contractors and no payroll is developed under any construction classification. In such instances, executive level supervisors exercise control exclusively through licensed subcontractors.

On jobs where all construction operations are subcontracted to licensed subcontractors, Classification 5610, *Contractors – construction or erection – all construction subcontracted*, applies to all other employees, including but not limited to job site cleaning and debris removal and post-construction warranty repair operations.

Classification 5606 does not apply to employees whose job site duties are limited to estimating, outside sales or public relations. Employees whose non-clerical duties are confined to visiting job sites for the purpose of pre-construction estimating, or for meeting with clients or other project representatives, are classified as 8742, *Salespersons – Outside*, provided they have no supervisory responsibilities over construction operations, they do not walk through job sites for purposes such as assessing construction progress, evaluating quality or determining compliance with safety standards, and their activities do not exceed those of Standard Exception Employees. See Section III, Rule 4, *Standard Exceptions*.

Fee-based construction management companies that do not engage in or perform supervision over construction operations, but serve as an intermediary between the general contractor and project owner or otherwise provide expertise regarding a construction project, shall be classified as 8601(1), *Engineers – consulting*.

Also see Section IV, Rule 2, *Construction or Erection Work*.

* * * * *

Amend Classification 8801, *Credit Unions*, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~\$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

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

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

* * * * *

Amend Classifications 5190/5140, *Electrical Wiring*, to increase the hourly wage threshold from \$36.00 to \$40.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

ELECTRICAL WIRING – within buildings – including installation or repair of electrical fixtures – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed ~~\$36.00~~\$40.00 per hour **5190**

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

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

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

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

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

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

ELECTRICAL WIRING – within buildings – including installation or repair of electrical fixtures – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds ~~\$36~~40.00 per hour **5140**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$36~~40.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$36~~40.00 per hour shall be classified as 5190, *Electrical Wiring*.

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

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

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

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

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

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

* * * * *

Amend Classification 8874(4), *Audio/Video Electronic Products Mfg. – hardware or software design or development*, which is part of the Electronics Industry Group, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

ELECTRONICS

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~**\$171,600** per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

* * * * *

Consistent with the recommendations of the WCIRB's 2023 Electronics Industry Study, eliminate Classification 3070, *Computer Memory Disk Mfg.*, which is part of the Electronics Industry Group, as its advisory pure premium rate has reached alignment with that of the destination classification after combining for rate making purposes due to low statistical credibility, and reassign the operations described by this classification to Classification 3681(2), *Computer or Computer Peripheral Equipment Mfg. – all other employees*.

PROPOSED

ELECTRONICS

COMPUTER MEMORY DISK MFG. — rigid 3070

~~This classification applies to the manufacture of rigid computer memory disks used within computer hard disk drives to store data.~~

~~The manufacture of computer disk drives shall be classified as 3681(2), *Computer or Computer Peripheral Equipment Mfg. — all other employees*.~~

* * * * *

Amend Classification 3681(2), *Computer or Computer Peripheral Equipment Mfg. – all other employees*, which is part of the Electronics Industry Group, to include the manufacture of rigid computer memory disks used within computer hard disk drives to store data.

PROPOSED

ELECTRONICS

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

This classification applies to the manufacture of desktop, laptop, tablet or mainframe computers or servers. This classification also applies to the manufacture of computer peripheral equipment such as monitors, printers, scanners or computer mice, keyboards, webcams, disk drives, external storage devices, motherboards, modems or routers. This classification also applies to the manufacture of rigid computer memory disks used within computer hard disk drives to store data. This classification includes shop repair of computer or computer peripheral equipment by the manufacturer.

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

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

* * * * *

Amend Classification 8874(2), *Computer or Computer Peripheral Equipment Mfg. – hardware or software design or development*, which is part of the Electronics Industry Group, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

ELECTRONICS

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~\$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

* * * * *

Amend Classification 8874(1), *Instrument Mfg. – electronic – professional or scientific – hardware or software design or development*, which is part of the Electronics Industry Group, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

ELECTRONICS

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~\$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

* * * * *

Amend Classification 8874(5), *Integrated Circuit and Semiconductor Wafer Mfg. – hardware or software design or development*, which is part of the Electronics Industry Group, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

ELECTRONICS

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~**\$171,600** per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

Also refer to companion Classification 4112, *Integrated Circuit and Semiconductor Wafer Mfg. – all other employees*.

* * * * *

Amend Classification 8874(6), *Medical Instrument Mfg. – electronic – diagnostic or treatment – hardware or software design or development*, which is part of the Electronics Industry Group, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

ELECTRONICS

MEDICAL INSTRUMENT MFG. – electronic – diagnostic or treatment – hardware or software design or development – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **8874(6)**

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~**\$171,600** per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

Also refer to companion Classification 3572, *Medical Instrument Mfg. – electronic – diagnostic or treatment – all other employees*.

* * * * *

Amend Classification 3681(3), *Telecommunications Equipment Mfg. – all other employees*, which is part of the Electronics Industry Group, to clarify its intended application.

PROPOSED

ELECTRONICS

TELECOMMUNICATIONS EQUIPMENT MFG. – all other employees

3681(3)

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

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

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

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

* * * * *

Amend Classification 8874(3), *Telecommunications Equipment Mfg. – hardware or software design or development*, which is part of the Electronics Industry Group, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

ELECTRONICS

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~\$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

Also refer to companion Classification 3681(3), *Telecommunications Equipment Mfg. – all other employees*.

* * * * *

Amend Classification 8601(1), *Engineers*, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~\$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

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

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

* * * * *

Amend Classifications 6218(1)/6220(1), *Excavation*, to increase the hourly wage threshold from \$40.00 to \$45.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

EXCAVATION – N.O.C. – including borrowing, filling or backfilling – employees whose regular hourly wage does not equal or exceed ~~\$40~~\$45.00 per hour **6218(1)**

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

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

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

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

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

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

EXCAVATION – N.O.C. – including borrowing, filling or backfilling – employees whose regular hourly wage equals or exceeds \$4045.00 per hour 6220(1)

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds \$4045.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$4045.00 per hour shall be classified as 6218(1), *Excavation – N.O.C.*

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

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

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

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

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

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

* * * * *

Amend Classification 0036, *Dairy Farms*, which is part of the Farms Industry Group, to clarify its intended application.

PROPOSED

FARMS

DAIRY FARMS

0036

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

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

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

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

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

* * * * *

Amend Classification 0034(2), *Sheep, Hog or Calf Farms*, which is part of the Farms Industry Group, to provide direction as to how related operations should be classified.

PROPOSED

FARMS

SHEEP, HOG OR CALF FARMS

0034(2)

This classification applies to all acreage devoted to the raising of sheep, hogs or calves. This classification includes the slaughtering or butchering of animals when performed by the same employer.

This classification also applies to the raising of miniature horses (not to exceed 38 inches in height), llamas or alpacas.

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

The feeding and fattening of sheep, hogs or calves prior to slaughter performed on a fee basis at feed yards shall be classified as 0038(2), *Livestock Feed Yards.*

The raising of beef cattle or horses shall be classified as 0038(1), *Stock Farms.* The raising of replacement dairy heifers for the production of milk or cream shall be classified as 0036, *Dairy Farms.*

Slaughtering or butchering operations performed by separate concerns shall be classified as 2081(1), *Butchering.*

* * * * *

Amend Classification 0040, *Vineyards*, which is part of the Farms Industry Group, for consistency with other proposed changes.

PROPOSED

FARMS

VINEYARDS

0040

This classification applies to all acreage devoted to the cultivation and harvesting, including field packing, of all grapes (table, wine or raisin), kiwifruit, jojoba, hops or Kadota figs, and includes the field drying of grapes to produce raisins.

The washing, sorting, sizing, grading, packing, precooling or otherwise preparing of fresh grapes for shipment (not field packing) shall be separately classified as 2107, *Fruit – fresh fruit packing and handling*.

The drying or dehydrating of grapes within buildings or sheds (not field drying) shall be separately classified as ~~2102~~2111(1), *Fruit or Vegetable ~~Evaporation or Dehydrating~~Preserving*.

The production of wine shall be separately classified as 2142(1), *Wineries*.

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

* * * * *

Amend Classification 4239(2), *Fiber Products Mfg.*, to clarify its intended application.

PROPOSED

FIBER PRODUCTS MFG. – wood

4239(2)

This classification applies to the manufacture of wood fiber products, including but not limited to insulation, grass seed mats, nonwoven mats, ~~soil amendments~~, industrial absorbent, packing for fruit and bedding material for animals. This classification also applies to the manufacture of excelsior mats for evaporative cooling systems. This classification also applies to the manufacture of wood chips, sawdust, bark or coconut fiber to produce wood fiber-based soil amendments.

The manufacture of paper or cardboard stock shall be classified as 4239(1), *Paper or Cardboard Stock Mfg.*

The manufacture of corrugated fiber board containers or boxes shall be classified as 4244, *Corrugated Fiber Board Container Mfg.*

The conversion or processing of paper stock to manufacture finished goods, including but not limited to notebook paper, paper towels, napkins, cups, plates, diapers, medical gowns, paper tubes, air filter elements and coffee filters shall be classified as 4279(1), *Paper Goods Mfg.*

Logging or lumbering shall be separately classified as 2702(1), *Logging*.

* * * * *

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

PROPOSED

FOOD PACKAGING AND PROCESSING

BREWERIES

2121

This classification applies to the production of beer or similarly brewed beverages, including but not limited to ale, lager, porter, stout and malt liquor. This classification includes the production of sake, or the sale of brewing by-products, including but not limited to wet or dry feed grains and brewer's yeast, and this classification also includes the distribution of beer or similarly brewed beverages in connection with the employer's production operations.

This classification also includes employees who provide tours of the production operations, including tours where product tasting samples are provided to customers not in connection with taproom, tasting room, retail store, restaurant, bar or tavern operations.

~~Taprooms, Beer~~ tasting rooms, taprooms, bars or taverns ~~that may also prepare and serve hot food~~ shall be separately classified as 9084, *Bars or Taverns*.

The distribution of beer or similarly brewed beverages, that which were not produced by the employer, to retailers or commercial users shall be classified as 7392, *Beer Dealers*.

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

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

Retail stores shall be separately classified.

Restaurants that engage in ~~Beer~~ brewing operations where the beer brewed on-site is primarily (over 50% of gross receipts) sold at restaurant locations operated by the same employer for on-site consumption shall be assigned to the applicable *Food and Beverage Service* Industry Group classification.

* * * * *

Amend Classification 2108, *Fruit – citrus fruit packing and handling*, which is part of the Food Packaging and Processing Industry Group, for consistency with other proposed changes.

PROPOSED

FOOD PACKAGING AND PROCESSING

FRUIT – citrus fruit packing and handling – including storage

2108

This classification applies to the washing, ~~hand or machine~~ sorting, sizing, grading, packing, pre-cooling and storage of citrus fruit, including but not limited to oranges, lemons, limes, tangerines, kumquats and grapefruit. This classification also applies to employers that resort, resize, regrade and repack previously packed citrus fruit.

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

Pre-cooling or cold storage of produce that is exclusively field packed or received prepacked from separate concerns shall be classified as 8291(1), *Warehouses – cold storage*.

The packing and handling of dried fruit shall be separately classified as 2109, *Fruit – dried fruit packing and handling*.

The packing and handling of fresh deciduous fruit shall be separately classified as 2107, *Fruit – fresh fruit packing and handling*.

The packing and handling of fresh vegetables or tomatoes shall be separately classified as 8209, *Vegetables*.

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

* * * * *

Amend Classification 2109, *Fruit – dried fruit packing and handling*, which is part of the Food Packaging and Processing Industry Group, for clarity and consistency with other proposed changes.

PROPOSED

FOOD PACKAGING AND PROCESSING

FRUIT – dried fruit packing and handling

2109

This classification applies to the washing, ~~hand or machine~~ sorting, sizing, grading, ~~and/or~~ packing and handling of dried fruit, including but not limited to prunes, dates, apricots, apples, bananas, figs, tomatoes, raisins and peaches.

The drying or dehydrating of fruit shall be separately classified as ~~2102~~2111(1), *Fruit or Vegetable ~~Evaporation or Dehydrating~~ Preserving*.

The packing and handling of fresh citrus fruit shall be separately classified as 2108, *Fruit – citrus fruit packing and handling*.

The packing and handling of fresh deciduous fruit shall be separately classified as 2107, *Fruit – fresh fruit packing and handling*.

The packing and handling of fresh vegetables ~~and/or~~ tomatoes shall be separately classified as 8209, *Vegetables*.

* * * * *

Amend Classification 2107, *Fruit – fresh fruit packing and handling*, which is part of the Food Packaging and Processing Industry Group, for consistency with other proposed changes.

PROPOSED

FOOD PACKAGING AND PROCESSING

FRUIT – fresh fruit packing and handling – including storage – N.O.C.

2107

This classification applies to the washing, ~~hand or machine~~-sorting, sizing, grading, packing, pre-cooling ~~and/or~~ storage of fresh deciduous fruit, including but not limited to apples, plums, peaches, pears, nectarines, melons, grapes, cherries, avocados and berries. This classification also applies to employers that resort, resize, regrade and repack previously packed fresh deciduous fruit.

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

Pre-cooling or cold storage of produce that is exclusively field packed or received prepacked from separate concerns shall be classified as 8291(1), *Warehouses – cold storage*.

The packing and handling of dried fruit shall be separately classified as 2109, *Fruit – dried fruit packing and handling*.

The packing and handling of fresh citrus fruit shall be separately classified as 2108, *Fruit – citrus fruit packing and handling*.

The packing and handling of fresh vegetables or tomatoes shall be separately classified as 8209, *Vegetables*.

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

* * * * *

Eliminate Classification 2102, *Fruit or Vegetable Evaporation or Dehydrating*, which is part of the Food Packaging and Processing Industry Group, due to its limited statistical credibility and reassign the operations to Classification 2111(1), *Fruit or Vegetable Preserving*.

PROPOSED

FOOD PACKAGING AND PROCESSING

~~FRUIT OR VEGETABLE EVAPORATION OR DEHYDRATING~~

~~2102~~

~~This classification applies to the drying of fruits or vegetables to produce products, including but not limited to raisins, prunes, and dried figs, oranges, apricots, apples, onions, garlic, peppers and tomatoes.~~

~~Packing of dried fruits shall be separately classified as 2109, *Fruit — dried fruit packing and handling*.~~

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

* * * * *

Eliminate Classification 2111(3), *Fruit or Vegetable Pickling*, which is part of the Food Packaging and Processing Industry Group, as an alternate phraseology for clarity and reassign the operations to Classification 2111(1), *Fruit or Vegetable Preserving*.

PROPOSED

FOOD PACKAGING AND PROCESSING

FRUIT OR VEGETABLE PICKLING

2111(3)

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

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

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

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

* * * * *

Amend Classification 2111(1), *Fruit or Vegetable Preserving*, which is part of the Food Packaging and Processing Industry Group, to include the curing, pickling, fermenting, drying or dehydrating of fruits or vegetables, and for clarity and consistency with other proposed changes.

PROPOSED

FOOD PACKAGING AND PROCESSING

FRUIT OR VEGETABLE PRESERVING—~~including canning~~

2111(1)

This classification applies to the preserving, curing, pickling, fermenting or canning of fruits or vegetables, including but not limited to oranges, apples, peaches, cherries, ~~blackberries, strawberries, apricots, plums, grapes, prunes, figs, tomatoes, peppers, beets, onions, garlic, cucumbers, cabbage~~ and beans. This classification also applies to the production of jams, jellies, applesauce, tomato sauce or tomato paste.

This classification also applies to the drying or dehydrating of fruits or vegetables. The packaging of dried fruits shall be separately classified as Classification 2109, *Fruit – dried fruit packing and handling*.

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

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

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

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

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

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

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

* * * * *

Amend Classification 2117, *Fruit or Vegetable Processing – frozen*, which is part of the Food Packaging and Processing Industry Group, for consistency with other proposed changes.

PROPOSED

FOOD PACKAGING AND PROCESSING

FRUIT OR VEGETABLE PROCESSING – frozen

2117

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

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

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

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

* * * * *

Amend Classification 2111(2), *Olive Handling – sorting, curing or canning*, which is part of the Food Packaging and Processing Industry Group, for consistency with other proposed changes.

PROPOSED

FOOD PACKAGING AND PROCESSING

OLIVE HANDLING – sorting, curing or canning

2111(2)

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

The preserving, curing, pickling, fermenting, drying, dehydrating or canning of fruits or vegetables shall be classified as 2111(1), *Fruit or Vegetable Preserving*.

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

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

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

* * * * *

Amend Classification 8601(4), *Forest Engineers*, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

FOREST ENGINEERS – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons

8601(4)

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~ \$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to forest engineers performing forest management related duties in support of the employer's own operations or on a consulting basis. Such duties include but are not limited to developing or reviewing logging plans, computing the value of standing timber and planning extensions of fire roads constructed in connection with logging operations.

This classification includes timber cruising.

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

* * * * *

Amend Classification 7360(2), *Freight Forwarders or Consolidators*, to clarify its intended application.

PROPOSED

FREIGHT FORWARDERS OR CONSOLIDATORS – N.O.C.

7360(2)

This classification applies to the consolidation or deconsolidation of freight at a terminal location in preparation for shipping by truck, air, rail or ship for other concerns on a fee basis. This classification includes the incidental pickup of freight for consolidation ~~and/or~~ forwarding purposes and the incidental delivery of freight to shipping terminals when performed in connection with the employer's operations.

Unloading, consolidating and loading services performed for other concerns on a fee basis at customers' shipping or receiving terminals shall be classified as 7360(1), *Freight Handlers*.

The hauling of freight for other concerns on a fee basis and all incidental freight handling activities shall be separately classified.

The storage of freight for other concerns on a fee basis shall be separately classified.

* * * * *

Eliminate the cross-reference to Classification 2102, *Fruit or Vegetable Evaporation or Dehydrating*, which is part of the Food Packaging and Processing Industry Group, for consistency with other proposed changes.

PROPOSED

~~FRUIT OR VEGETABLE EVAPORATION OR DEHYDRATING~~

~~See Food Packaging and Processing.~~

* * * * *

Eliminate the cross-reference to Classification 2111(3), *Fruit or Vegetable Pickling*, which is part of the Food Packaging and Processing Industry Group, for consistency with other proposed changes.

PROPOSED

~~FRUIT OR VEGETABLE PICKLING~~

~~See Food Packaging and Processing.~~

* * * * *

Amend the cross-reference to Classification 2111(1), *Fruit or Vegetable Preserving*, which is part of the Food Packaging and Processing Industry Group, for consistency with other proposed changes.

PROPOSED

FRUIT OR VEGETABLE PRESERVING—~~including canning~~

See Food Packaging and Processing.

* * * * *

Amend Classification 8232(3), *Fuel and Material Dealers*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

FUEL AND MATERIAL DEALERS – N.O.C. – including counterpersons

8232(3)

This classification applies to dealers of solid combustible fuel materials or soil amendments, including but not limited to coal, charcoal, firewood, bark, sawdust and wood chips. This classification includes the blending of bark, sawdust, compost, wood chips or other soil amendments that do not include manure or other animal by-products. This classification also applies to dealers of compost ~~and/or~~ green waste materials, including incidental composting.

The processing of green waste, including but not limited to grass clippings, leaves, weeds, tree trimmings and similar yard waste at garbage or refuse landfill, transfer station or material recovery facility locations that are operated by the same employer shall be classified as 9424(1), *Garbage or Refuse Landfill, Transfer Station and Material Recovery Facility Operations*.

The manufacturing or blending of bark, sawdust, compost, wood chips and other soil amendments that include manure or other animal by-products shall be classified as 4665, *Rendering or Fertilizer Mfg.*

The manufacture of wood chips, sawdust, bark or coconut fiber to produce wood fiber-based soil amendments shall be classified as 4239(2), *Fiber Products Mfg.*

The wholesale distribution of gasoline, oil, propane or other types of petroleum products shall be classified as 8350, *Gasoline or Oil Dealers*.

The manufacture of wood chips for sale to co-generation plants shall be classified as 2710(2), *Log Chipping*.

Commercial lumberyards shall be classified as 8232(1), *Lumberyards*.

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

* * * * *

Amend Classifications 6315(2)/6316(2), *Gas Mains or Connections Construction*, to increase the hourly wage threshold from \$40.00 to \$45.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

GAS MAINS OR CONNECTIONS CONSTRUCTION – including tunneling at street crossings – employees whose regular hourly wage does not equal or exceed ~~\$40~~45.00 per hour **6315(2)**

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

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

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

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

GAS MAINS OR CONNECTIONS CONSTRUCTION – including tunneling at street crossings – employees whose regular hourly wage equals or exceeds ~~\$40~~45.00 per hour **6316(2)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$40~~45.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$40~~45.00 per hour shall be classified as 6315(2), *Gas Mains or Connections Construction*.

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

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

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

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

* * * * *

Amend Classification 4114, *Glassware Mfg.*, for clarity.

PROPOSED

GLASSWARE MFG. – N.O.C.

4114

This classification applies to the manufacture of glass products, including but not limited to bottles, jars, blocks, bricks, tile, glass fiber, automobile windshields and sheet, rod and tube stock by use of automatic or semi-automatic machines.

The manufacture of hand-blown or hand-assembled glass products, including but not limited to figurines, jewelry boxes, picture frames, aquariums, tile, laboratory beakers and test tubes, shall be classified as 4111(1), *Glassware Mfg. – no automatic or semi-automatic machines*.

The manufacture of stained glass windows, leaded glass windows, art glass panels, glass mosaics ~~and~~ lampshades shall be classified as 4111(3), *Cathedral or Art Glass Products Mfg.*

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

The manufacture of optical goods from optical grade glass, plastic or metal, including but not limited to light filters, prisms and reflectors shall be classified as 4150(1), *Optical Goods Mfg.*

The manufacture of optical lenses shall be classified as 4150(2), *Lens Mfg.*

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

* * * * *

Amend Classifications 5467/5470, *Glaziers*, to increase the hourly wage threshold from \$39.00 to \$43.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

GLAZIERS – away from shop – employees whose regular hourly wage does not equal or exceed ~~\$39~~\$43.00 per hour

5467

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

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

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

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

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

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

GLAZIERS – away from shop – employees whose regular hourly wage equals or exceeds ~~\$39~~43.00 per hour **5470**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$39~~43.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$39~~43.00 per hour shall be classified as 5467, *Glaziers*.

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

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

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

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

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

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

* * * * *

Amend Classifications 6218(2)/6220(2), *Grading Land*, to increase the hourly wage threshold from \$40.00 to \$45.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

GRADING LAND – N.O.C. – including borrowing, filling or backfilling – employees whose regular hourly wage does not equal or exceed ~~\$40~~45.00 per hour **6218(2)**

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

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

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

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

GRADING LAND – N.O.C. – including borrowing, filling or backfilling – employees whose regular hourly wage equals or exceeds ~~\$40~~45.00 per hour **6220(2)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$40~~45.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$40~~45.00 per hour shall be classified as 6218(2), *Grading Land*.

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

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

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

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

* * * * *

Amend Classification 3146(1), *Hardware Mfg.*, for clarity.

PROPOSED

HARDWARE MFG. – N.O.C. **3146(1)**

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

Manufacturing machined metal parts, including hardware items, to customer specification shall be classified as 3632, *Machine Shops – N.O.C.*

Manufacturing hand-forged hardware items shall be classified as 3110(3), *Blacksmithing*.

Manufacturing nails, tacks, rivets, staples, pins or sewing needles shall be classified as 3152(1), *Nail, Tack or Rivet Mfg.*

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

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

* * * * *

Amend Classification 8839, *Dental or Orthodontia Practices*, which is part of the Health and Human Services Industry Group, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

HEALTH AND HUMAN SERVICES

DENTAL OR ORTHODONTIA PRACTICES – including Clerical Office Employees and Clerical Telecommuter Employees 8839

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~\$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to dental practices or clinics that provide general, restorative or cosmetic dental services or teeth whitening or straightening procedures. This classification also applies to periodontal or oral surgery practices. This classification includes the manufacture or customization of dental products, including but not limited to crowns, dentures, inlays and bridges when performed in connection with the dental services provided.

Physicians' practices or clinics that provide outpatient medical services shall be classified as 8834, *Physicians' Practices and Outpatient Clinics*.

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

* * * * *

Amend Classification 9043, *Hospitals*, which is part of the Health and Human Services Industry Group, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

HEALTH AND HUMAN SERVICES

HOSPITALS – all employees – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons **9043**

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~ \$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

The payroll for student nurses and interns shall be included at an average wage of at least \$100 per week.

This classification applies to facilities that are licensed by the California Department of Public Health as a General Acute Care Hospital, Acute Psychiatric Hospital or Special Hospital. Hospitals retain medical staff with the capability to provide 24-hour inpatient care. This classification includes skilled nursing facilities operated by the acute care hospital when both facilities operate under a single license as an acute care hospital.

Skilled nursing facilities operated under a separate license shall be classified as 8829(1), *Skilled Nursing Facilities*.

A medical clinic that operates at a location separate from the hospital shall be classified as 8834, *Physicians' Practices and Outpatient Clinics*, provided the clinic does not provide 24-hour inpatient care.

Hospitals operated by municipal, state or other public agencies shall be classified as 8830, *Institutional Employees*.

Hospitals operated in connection with jails or prisons shall be classified as 7720, *Police, Sheriffs, Marshals, Animal Control Officers, Fish and Wildlife Officers and Correctional Officers – including deputies – not volunteers*.

* * * * *

Amend Classification 8834, *Physicians' Practices and Outpatient Clinics*, which is part of the Health and Human Services Industry Group, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

HEALTH AND HUMAN SERVICES

PHYSICIANS' PRACTICES AND OUTPATIENT CLINICS – all employees – including Clerical Office Employees and Clerical Telecommuter Employees 8834

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~ \$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to physicians' practices or clinics that provide outpatient medical services that are less than 24 hours in duration to treat patients for illness, disease or disorders. Outpatient medical services also include but are not limited to surgery; medical weight loss treatment; physical therapy; acupuncture; chiropractic care; dialysis; X-ray laboratory services; and blood, body fluid or tissue collection or testing. This classification includes the dispensing or provision of medication or medical equipment exclusively to patients by physicians' practices or outpatient clinics, including but not limited to eyeglasses, braces, supports, mobility aids and home testing or monitoring equipment.

This classification also applies to blood banks or blood donor centers.

Physicians employed by facilities, including but not limited to hospitals, skilled nursing facilities and residential care facilities shall be assigned to the classification applicable to the facility.

* * * * *

Amend Classifications 5538(2)/5542(2), *Heating or Air Conditioning Ductwork*, to increase the hourly wage threshold from \$33.00 to \$37.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

HEATING OR AIR CONDITIONING DUCTWORK – installation or repair – including shop, yard or storage operations – including installation of furnaces or air conditioning equipment – employees whose regular hourly wage does not equal or exceed ~~\$33~~ \$37.00 per hour – N.O.C. 5538(2)

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

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

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

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

HEATING OR AIR CONDITIONING DUCTWORK – installation or repair – including shop, yard or storage operations – including installation of furnaces or air conditioning equipment – employees whose regular hourly wage equals or exceeds ~~\$33~~37.00 per hour – N.O.C. 5542(2)

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$33~~37.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$33~~37.00 per hour shall be classified as 5538(2), *Heating or Air Conditioning Ductwork*.

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

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

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

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

* * * * *

Amend Classifications 5183(3)/5187(3), *Heating or Air Conditioning Equipment*, to increase the hourly wage threshold from \$32.00 to \$35.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

HEATING OR AIR CONDITIONING EQUIPMENT – installation, service or repair – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed ~~\$32~~35.00 per hour – N.O.C. 5183(3)

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

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

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

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

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

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

HEATING OR AIR CONDITIONING EQUIPMENT – installation, service or repair – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds ~~\$32~~35.00 per hour – N.O.C. 5187(3)

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$32~~35.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$32~~35.00 per hour shall be classified as 5183(3), *Heating or Air Conditioning Equipment*.

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

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

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

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

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

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

* * * * *

Amend Classification 8874(7), *Instrument Mfg. – non-electronic – scientific or medical – hardware or software design or development*, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

INSTRUMENT MFG. – non-electronic – scientific or medical – hardware or software design or development – including Clerical Office Employees, Clerical Telecommuter Employees and Outside Salespersons – N.O.C. 8874(7)

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~\$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

Also refer to companion Classification 3682, *Instrument Mfg. – non-electronic – scientific or medical – all other employees*.

* * * * *

Amend Classification 8822, *Insurance Companies*, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~\$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

* * * * *

Amend Classification 8859(2), *Internet or Web-Based Application Development or Operation*, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025 and clarify its intended application.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~\$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

* * * * *

Amend Classification 5040, *Iron or Steel Erection – structural*, to clarify its intended application.

PROPOSED

IRON OR STEEL ERECTION – structural 5040

This classification applies to the structural steel framing of buildings or the erection of steel structures of any height, including but not limited to penstocks, smokestacks, gas holders, elevated tanks, fire escapes, and radio, cellular or television towers.

This classification includes non-structural iron or steel erection operations when performed by the same employer in connection with structural iron or steel erection at the same job or location.

This classification includes specialty contractors performing welding or cutting at construction sites in connection with operations described by Classification 5040.

This classification also applies to the construction, erection, repair or retrofitting of metal bridges, elevated metal roadways or trestles where the clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet.

This classification also applies to the painting or sandblasting of steel buildings, bridges or structures for other concerns on a fee basis.

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

Pile driving operations shall be classified as 6003(1), *Pile Driving*.

Painting of water, oil or gasoline storage tanks shall be classified as 5474(3)/5482(3), *Painting – water, oil or gasoline storage tanks*.

Building foundation preparation work, including but not limited to the drilling of foundation holes and subsequent construction of poured in place foundation piers to completion of the substructure, including incidental pile driving, shall be classified as 6258, *Foundation Preparation Work*.

Excavation or concrete work shall be separately classified.

* * * * *

Amend Classifications 6218(3)/6220(3), *Land Leveling*, to increase the hourly wage threshold from \$40.00 to \$45.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

LAND LEVELING – grading farm lands – employees whose regular hourly wage does not equal or exceed ~~\$40~~45.00 per hour **6218(3)**

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

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

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

LAND LEVELING – grading farm lands – employees whose regular hourly wage equals or exceeds ~~\$40~~45.00 per hour **6220(3)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$40~~45.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$40~~45.00 per hour shall be classified as 6218(3), *Land Leveling*.

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

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

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

* * * * *

Amend Classification 8820, *Law Firms*, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~\$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

* * * * *

Amend Classifications 5027/5028, *Masonry*, to increase the hourly wage threshold from \$35.00 to \$37.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

MASONRY – employees whose regular hourly wage does not equal or exceed ~~\$35~~\$37.00 per hour – N.O.C. **5027**

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

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

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

MASONRY – employees whose regular hourly wage equals or exceeds ~~\$35~~37.00 per hour – N.O.C. 5028

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$35~~37.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$35~~37.00 per hour shall be classified as 5027, *Masonry*.

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

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

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

* * * * *

Amend Classification 8749, *Mortgage Bankers*, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

MORTGAGE BANKERS – all employees – including Clerical Office Employees, Clerical Tele-commuter Employees and Outside Salespersons 8749

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

* * * * *

Amend Classification 8743, *Mortgage Brokers*, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~\$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

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Amend Classification 9610, *Motion Pictures – production*, to increase the annual payroll limitation for actors, musicians, producers and the motion picture director from \$165,100 to \$171,600 per person to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

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

The entire remuneration of actors, musicians, producers and the motion picture director shall be included subject to a maximum of ~~\$165,100~~\$171,600 per year per person. When such employees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.

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

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

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

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

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

* * * * *

Amend Classifications 5474(1)/5482(1), *Painting or Wallpaper Installation*, to increase the hourly wage threshold from \$32.00 to \$36.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

PAINTING OR WALLPAPER INSTALLATION – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed ~~\$32~~\$36.00 per hour – N.O.C. 5474(1)

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

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

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

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

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

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

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

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

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

PAINTING OR WALLPAPER INSTALLATION – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds ~~\$3236.00~~ per hour – N.O.C. 5482(1)

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$3236.00~~ per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$3236.00~~ per hour shall be classified as 5474(1), *Painting or Wallpaper Installation*.

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

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

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

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

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

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

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

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

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

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Amend Classifications 5474(3)/5482(3), *Painting – water, oil or gasoline storage tanks*, to increase the hourly wage threshold from \$32.00 to \$36.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

PAINTING – water, oil or gasoline storage tanks – including shop, yard or storage operations 5474(3)
– employees whose regular hourly wage does not equal or exceed ~~\$32~~36.00 per hour

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

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

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

PAINTING – water, oil or gasoline storage tanks – including shop, yard or storage operations 5482(3)
– employees whose regular hourly wage equals or exceeds ~~\$32~~36.00 per hour

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$32~~36.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$32~~36.00 per hour shall be classified as 5474(3), *Painting*.

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

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

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

* * * * *

Amend Classification 8601(2), *Oil or Gas Geologists or Scouts*, which is part of the Petroleum Industry Group, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

PETROLEUM

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

* * * * *

Amend Classifications 5484/5485, *Plastering or Stucco Work*, to increase the hourly wage threshold from \$38.00 to \$42.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

PLASTERING OR STUCCO WORK – employees whose regular hourly wage does not equal or exceed ~~\$38~~42.00 per hour **5484**

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

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

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

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

PLASTERING OR STUCCO WORK – employees whose regular hourly wage equals or exceeds ~~\$38~~42.00 per hour **5485**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$38~~42.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$38~~42.00 per hour shall be classified as 5484, *Plastering or Stucco Work*.

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

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

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

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

* * * * *

Amend Classifications 5183(1)/5187(1), *Plumbing*, to increase the hourly wage threshold from \$32.00 to \$35.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

PLUMBING – including shop, yard or storage operations – gas, steam, hot water or other pipe fittings installation, including house connections installation – employees whose regular hourly wage does not equal or exceed ~~\$32~~\$35.00 per hour – N.O.C. **5183(1)**

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

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

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

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

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

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

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

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

PLUMBING – including shop, yard or storage operations – gas, steam, hot water or other pipe fittings installation, including house connections installation – employees whose regular hourly wage equals or exceeds ~~\$32~~35.00 per hour – N.O.C. 5187(1)

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$32~~35.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$32~~35.00 per hour shall be classified as 5183(1), *Plumbing*.

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

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

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

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

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

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

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

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

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Amend Classification 4299(2), *Bookbinding Operation – all other employees*, which is part of the Printing, Publishing and Duplicating Industry Group, for clarity and consistency with previously approved changes.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

BOOKBINDING OPERATION – all other employees – including counterpersons and drivers and their helpers 4299(2)

This classification applies to bookbinding for other concerns on a fee basis. This classification includes secondary finishing operations, including but not limited to incidental printing, embossing ~~or~~ and stamping operations on bound items.

This classification also applies to the manufacture of binders or albums from materials, including but not limited to leather, fabric ~~or~~ and vinyl, and to the manufacture of felt erasers for use with whiteboards or chalkboards.

Bindery operations performed in support of commercial printing operations shall be assigned to the appropriate printing classification.

Also refer to companion Classification 8813(2), *Bookbinding Operation – editing, designing, proofreading ~~and~~ or photographic composing*.

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Amend Classification 4297(1), *Electronic Pre-Press*, which is part of the Printing, Publishing and Duplicating Industry Group, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

ELECTRONIC PRE-PRESS – all operations – including Clerical Office Employees and Clerical Telecommuter Employees 4297(1)

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~ \$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to the production of computer generated typeset materials or color separations, including all incidental camera work, that are used by separate concerns in connection with commercial printing operations.

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

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Amend Classification 4297(2), *Graphic Design*, which is part of the Printing, Publishing and Duplicating Industry Group, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

GRAPHIC DESIGN – all operations – including Clerical Office Employees and Clerical Tele-commuter Employees **4297(2)**

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~**\$171,600** per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

This classification applies to the production of camera-ready layouts by combining text, photographs, artwork and graphics for use in commercial printing operations performed by separate concerns.

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

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Amend Classification 8807, *Newspaper, Magazine or Book Publishing*, which is part of the Printing, Publishing and Duplicating Industry Group, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025 and for clarity and consistency with previously approved changes.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~**\$171,600** per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

* * * * *

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

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

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

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

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

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

* * * * *

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

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

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

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

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

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

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

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

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

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

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

* * * * *

Amend Classification 4295(1), *Printing Operation – screen printing*, which is part of the Printing, Publishing and Duplicating Industry Group, for clarity and consistency with previously approved changes.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

PRINTING OPERATION – screen printing – all other employees

4295(1)

This classification applies to fee-based screen printing of a variety of items, including but not limited to clothing, banners, wallpaper, business cards, plastic, glass ~~and~~or metal containers and various parts received from customers. This classification also applies to pad printing.

Commercial printing operations shall be classified as 4299(1), *Printing Operation – all other employees*, 8813(1), *Printing Operation – editing, designing, proofreading ~~and~~or photographic composing*, or 8019(1), *Printing – quick printing*.

Also refer to companion Classification 8846(1), *Printing Operation – screen printing – editing, designing, proofreading ~~and~~or photographic composing*.

* * * * *

Amend Classification 4295(2), *Screen Printed Merchandise Dealers – all other employees*, which is part of the Printing, Publishing and Duplicating Industry Group, for consistency with previously approved changes.

PROPOSED

PRINTING, PUBLISHING AND DUPLICATING

SCREEN PRINTED MERCHANDISE DEALERS – all other employees

4295(2)

This classification applies to the screen printing or pad printing of merchandise, including but not limited to clothing, advertising novelties, balloons and souvenirs, where not less than 75% of gross receipts are developed through the sale of items printed by the employer.

Retail store operations shall be separately classified.

Also refer to companion Classification 8846(2), *Screen Printed Merchandise Dealers – editing, designing, proofreading ~~and/or~~ photographic composing*.

* * * * *

Amend the cross-reference for Classification 8813(1), *Printing Operation – editing, designing, proofreading or photographic composing – including Clerical Office Employees and Clerical Telecommuter Employees*, which is part of the Printing, Publishing and Duplicating Industry Group, for consistency with previously approved changes.

PROPOSED

**PRINTING OPERATION – editing, designing, proofreading, ~~and/or~~ photographic composing –
including Clerical Office Employees and Clerical Telecommuter Employees**

See Printing, Publishing and Duplicating.

* * * * *

Amend the cross-reference for Classification 8846(1), *Printing Operation – screen printing – editing, designing, proofreading or photographic composing – including Clerical Office Employees and Clerical Telecommuter Employees*, which is part of the Printing, Publishing and Duplicating Industry Group, for consistency with previously approved changes.

PROPOSED

**PRINTING OPERATION – screen printing – editing, designing, proofreading, ~~and/or~~
photographic composing – including Clerical Office Employees and Clerical
Telecommuter Employees**

See Printing, Publishing and Duplicating.

* * * * *

Amend Classification 9015(1), *Building Operation – N.O.C.*, which is part of the Property Management/Operation Industry Group, to clarify its intended application and for consistency with amendments to California Business and Professions Code sections 7027.2 and 7048.

PROPOSED

PROPERTY MANAGEMENT/OPERATION

BUILDING OPERATION – N.O.C. – all other employees – including resident employees, resident Clerical Office Employees and resident Clerical Telecommuter Employees **9015(1)**

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

This classification applies to the management or operation of properties such as individual apartment or condominium units (not apartment or condominium complexes), single-family residences, duplexes, triplexes and other residential properties consisting of not more than three units per building, undeveloped land, recreational vehicle parks and campgrounds that are not described by another *Property Management/Operation* classification. This classification includes property managers engaged in the direct supervision of employees engaged in the operation, maintenance and care of properties. Such operations include but are not limited to cleaning and maintaining property grounds and structures, maintaining ventilation and heating systems, changing door locks and directories, interior remodeling, exterior landscape maintenance, swimming pool maintenance, restroom maintenance, security and the operation of parking facilities.

Also refer to companion Classification 8740(3), *Building Operation – N.O.C. – property management supervisors*. Classification 8740(3) applies to non-residing property management supervisors who exercise direction through maintenance or operations supervisors who directly supervise employees engaged in the operation, maintenance and care of properties. Classification 8740(3) also applies to non-residing property management supervisors who oversee properties at which all operation, maintenance and care activities are conducted by separate concerns and no payroll is assignable to 9015(1). Property managers not meeting the above conditions shall be classified as 9015(1).

Classification 9015(1) also applies to employers that perform a variety of minor property repairs for other concerns on a fee basis ~~for which where the repair work does not require a building permit and the project does not exceed the contractor's license is required~~ Business and Professions Code's minor work license exemption dollar limit. Such repairs include but are not limited to patching walls, touch-up painting, faucet repair, door hardware repair and replacement of electrical switches.

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

New construction, alteration or demolition work shall be separately classified.

The preparation or serving of food or beverages shall be separately classified. Refer to the *Food and Beverage Service* Industry Group for a complete list of classifications applicable to the preparation or serving of food or beverages.

* * * * *

Amend Classification 8741, *Real Estate Agencies*, which is part of the Property Management/Operation Industry Group, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

PROPERTY MANAGEMENT/OPERATION

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~ \$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

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

* * * * *

Amend Classification 7610, *Radio, Television or Commercial Broadcasting Stations*, to increase the annual payroll limitation for on-air personalities, entertainers and musicians from \$165,100 to \$171,600 per person to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

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

The entire remuneration of on-air personalities, entertainers and musicians shall be included subject to a maximum of ~~\$165,100~~ \$171,600 per year per person. When such employees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.

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

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

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

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

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

* * * * *

Amend Classifications 5183(2)/5187(2), *Refrigeration Equipment*, to increase the hourly wage threshold from \$32.00 to \$35.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

REFRIGERATION EQUIPMENT – not household units – installation, service or repair – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed ~~\$32~~35.00 per hour – N.O.C. **5183(2)**

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

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

The installation, service or repair of self-contained metal refrigerators or freezers, refrigerated drink dispensing machines or refrigerated ice cream cabinets, other than shop repair by the manufacturer, shall be classified as 9519(1), *Household Appliances*.

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

REFRIGERATION EQUIPMENT – not household units – installation, service or repair – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds ~~\$32~~35.00 per hour – N.O.C. **5187(2)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$32~~35.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$32~~35.00 per hour shall be classified as **5183(2), *Refrigeration Equipment***.

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

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

The installation, service or repair of self-contained metal refrigerators or freezers, refrigerated drink dispensing machines or refrigerated ice cream cabinets, other than shop repair by the manufacturer, shall be classified as 9519(1), *Household Appliances*.

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

* * * * *

Amend Classification 4665, *Rendering or Fertilizer Mfg.*, for consistency with other proposed changes.

PROPOSED

RENDERING OR FERTILIZER MFG. **4665**

This classification applies to the processing of animal carcasses or by-products, including but not limited to manure and fish emulsion, for the subsequent production of fertilizer, tallow ~~and~~ similar products. This classification also applies to the manufacturing or blending of soil amendments that include manure or other animal by-products.

The manufacture of chemical fertilizers that do not include manure or other animal by-products shall be classified as 4828, *Chemical Mixing or Repackaging*, or 4829, *Chemical Mfg.*

The ~~manufacturing or~~ blending of bark, sawdust, compost, wood chips ~~and~~ other soil amendments that do not include manure or other animal by-products shall be classified as 8232(3), *Fuel and Material Dealers*.

* * * * *

Amend Classifications 5552/5553, *Roofing*, to increase the hourly wage threshold from \$31.00 to \$33.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

ROOFING – all kinds – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed ~~\$31~~33.00 per hour **5552**

This classification applies to the installation, repair, removal or waterproofing of all types of roofs or roofing systems to prevent water or other substances from penetrating or damaging the structure. This classification includes but is not limited to preparing surfaces and applying torchdown or adhesive modified bitumen, hot or cold tar, felt glass, fabric, urethane foam, shakes, shingles, tile, slat, sheet metal, and other roofing, waterproofing, weatherproofing or membrane material onto rooftops.

A physical audit shall be conducted on the complete policy period of each policy insuring the holder of a C-39 Roofing Contractor license from the Contractors State License Board. See Section VI, Rule 4, *Audit of Payroll*.

The installation of shingle roofing when performed by the same employer that performs carpentry work in constructing new buildings or additions to existing buildings at the same job or location shall be classified as 5403/5432, *Carpentry*.

The installation of sheet metal roofing when installed by the same employer that performs sheet metal skinning in constructing new buildings or additions to existing buildings at the same job or location shall be classified as 5538(1)/5542(1), *Sheet Metal Work*.

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

ROOFING – all kinds – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds ~~\$31~~33.00 per hour **5553**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$31~~33.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$31~~33.00 per hour shall be classified as 5552, *Roofing*.

This classification applies to the installation, repair, removal or waterproofing of all types of roofs or roofing systems to prevent water or other substances from penetrating or damaging the structure. This classification includes but is not limited to preparing surfaces and applying of torch-down or adhesive modified bitumen, hot or cold tar, felt, glass, fabric, urethane foam, shakes, shingles, tile, slat, sheet metal, and other roofing, waterproofing, weatherproofing or membrane material onto rooftops.

A physical audit shall be conducted on the complete policy period of each policy insuring the holder of a C-39 Roofing Contractor license from the Contractors State License Board. See Section VI, Rule 4, *Audit of Payroll*.

The installation of shingle roofing when performed by the same employer that performs carpentry work in constructing new buildings or additions to existing buildings at the same job or location shall be classified as 5403/5432, *Carpentry*.

The installation of sheet metal roofing when installed by the same employer that performs sheet metal skinning in constructing new buildings or additions to existing buildings at the same job or location shall be classified as 5538(1)/5542(1), *Sheet Metal Work*.

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

* * * * *

Amend Classification 9529(1), *Scaffolds, Shoring, Concrete or Cement Distributing Towers, Hod Hoists or Construction Elevators*, to clarify its intended application and provide direction as to how related operations should be classified.

PROPOSED

SCAFFOLDS, SHORING, CONCRETE OR CEMENT DISTRIBUTING TOWERS, HOD HOISTS OR CONSTRUCTION ELEVATORS – installation or removal 9529(1)

This classification applies to the installation or removal of scaffolds, shoring, concrete or cement distribution towers, hod hoists ~~and/or~~ construction elevators when performed as a specialty operation for other concerns on a fee basis. This classification also applies to the erection of wood or metal temporary grandstands ~~and, stages or~~ bleachers.

The maintenance and repair of scaffolds, shoring, concrete or cement distributing towers, hod hoists or construction elevators at a permanent shop or yard location whether in support of the installation or removal of such equipment for other concerns on a fee basis or solely for rental purposes shall be classified as 8028, *Equipment or Machinery Rental Yards*.

The installation or removal of scaffolds, shoring, concrete or cement distributing towers, hod hoists, ~~or~~ construction elevators, or temporary grandstands, stages or bleachers when performed by the employer in connection with its own construction or erection operations, shall be assigned to the employer's governing classification at a particular job or location.

* * * * *

Amend the cross-reference for Classification 8846(2), *Screen Printed Merchandise Dealers – editing, designing, proofreading or photographic composing – including Clerical Office Employees and Clerical Telecommuter Employees*, which is part of the Printing, Publishing and Duplicating Industry Group, for consistency with previously approved changes.

PROPOSED

SCREEN PRINTED MERCHANDISE DEALERS – editing, designing, proofreading ~~and/or~~ photographic composing – including Clerical Office Employees and Clerical Telecommuter Employees

See Printing, Publishing and Duplicating.

* * * * *

Amend Classifications 6307/6308, *Sewer Construction*, to increase the hourly wage threshold from \$40.00 to \$45.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

SEWER CONSTRUCTION – all operations – including construction of laterals and tunneling at street crossings – employees whose regular hourly wage does not equal or exceed ~~\$40~~45.00 per hour **6307**

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

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

SEWER CONSTRUCTION – all operations – including construction of laterals and tunneling at street crossings – employees whose regular hourly wage equals or exceeds ~~\$40~~45.00 per hour **6308**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$40~~45.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$40~~45.00 per hour shall be classified as 6307, *Sewer Construction*.

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

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

* * * * *

Amend Classifications 5538(1)/5542(1), *Sheet Metal Work*, to increase the hourly wage threshold from \$33.00 to \$37.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

SHEET METAL WORK – erection, installation or repair – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed ~~\$33~~37.00 per hour – N.O.C. **5538(1)**

This classification applies to the installation of sheet metal items that are not more specifically described by another classification, including but not limited to gutters, downspouts, flashings,

siding, flues, commercial kitchen vent hoods, counters, wall lining, expansion joint covers, decorative metal ceilings and corrugated metal decking.

This classification includes the shop fabrication of sheet metal items when the employer installs any portion of the fabricated items.

This classification applies to the installation of sheet metal roofing when installed by the same employer who performs the sheet metal skinning in constructing new buildings or additions to existing buildings at the same job or location. All other roofing shall be separately classified.

This classification also applies to the installation of vinyl siding.

The installation of ductwork for heating or air conditioning systems shall be classified as 5538(2)/5542(2), *Heating or Air Conditioning Ductwork*.

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

SHEET METAL WORK – erection, installation or repair – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds ~~\$33~~37.00 per hour – N.O.C. 5542(1)

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$33~~37.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$33~~37.00 per hour shall be classified as 5538(1), *Sheet Metal Work*.

This classification applies to the installation of sheet metal items that are not more specifically described by another classification, including but not limited to gutters, downspouts, flashings, siding, flues, commercial kitchen vent hoods, counters, wall lining, expansion joint covers, decorative metal ceilings and corrugated metal decking.

This classification includes the shop fabrication of sheet metal items when the employer installs any portion of the fabricated items.

This classification applies to the installation of sheet metal roofing when installed by the same employer who performs the sheet metal skinning in constructing new buildings or additions to existing buildings at the same job or location. All other roofing shall be separately classified.

This classification also applies to the installation of vinyl siding.

The installation of ductwork for heating or air conditioning systems shall be classified as 5538(2)/5542(2), *Heating or Air Conditioning Ductwork*.

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

* * * * *

Amend Classifications 5632/5633, *Steel Framing*, to increase the hourly wage threshold from \$41.00 to \$46.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

STEEL FRAMING – light gauge – including the incidental installation of interior trim, doors and cabinet work – employees whose regular hourly wage does not equal or exceed ~~\$41~~46.00 per hour **5632**

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

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

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

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

The erection of steel structures constructed from steel beams shall be classified as 5040, *Iron or Steel Erection – structural*.

STEEL FRAMING – light gauge – including the incidental installation of interior trim, doors and cabinet work – employees whose regular hourly wage equals or exceeds ~~\$41~~46.00 per hour **5633**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$41~~46.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$41~~46.00 per hour shall be classified as 5632, *Steel Framing*.

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

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

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

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

The erection of steel structures constructed from steel beams shall be classified as 5040, *Iron or Steel Erection – structural*.

* * * * *

Amend Classification 8039, *Stores – department stores*, which is part of the Stores Industry Group, to increase the minimum annual payroll threshold from \$1,300,000 to \$1,400,000 to reflect wage inflation since the threshold was last amended in 2023.

PROPOSED

STORES

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

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

1. The payroll subject to this classification is at least ~~\$1,300,000~~ \$1,400,000 per annum.
2. The merchandise handled must include:
 - (a) Wearing Apparel
 - (b) Linens
 - (c) House Furnishings (other than furniture)
 - (d) One or more of the following:
 - Cosmetics
 - Drugs
 - Furniture
 - Groceries
 - Hardware
 - Jewelry
 - Luggage
 - Musical Instruments
 - Sporting Goods
 - Toys
3. The total annual sales of items (a), (b) and (c), above, must exceed 50% of the total annual sales.

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

* * * * *

Amend Classification 8041, *Stores – wine or spirits*, which is part of the Stores Industry Group, for clarity.

PROPOSED

STORES

STORES – wine or spirits – wholesale – including blending, rectifying or bottling

8041

This classification applies to stores engaged in the sale of wine or liquor on a wholesale basis. This classification also applies to employers engaged in blending and bottling purchased wine or distilled spirits, including but not limited to vodka, rum, whiskey, brandy, tequila and liqueurs.

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

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

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

The bottling or packaging of nonalcoholic beverages, including but not limited to soft drinks, sports drinks, coffee, tea and water shall be classified as 2163, *Bottling*.

The distribution of beer or similarly brewed beverages, ~~that~~^{which} were not produced by the employer, to retailers or commercial users shall be classified as 7392, *Beer Dealers*.

* * * * *

Amend Classification 7365, *Taxicab Operations*, to increase the minimum annual payroll from \$45,200 to \$46,900 per taxicab to reflect wage inflation since the threshold was last amended in 2025.

PROPOSED

TAXICAB OPERATIONS – all employees

7365

Payroll shall include the entire remuneration earned by all taxicab drivers during the policy period. In the event an employer does not keep verifiable payroll records for all taxicab drivers, the minimum remuneration for taxicab drivers shall not be less than ~~\$45,200~~^{\$46,900} per annum per taxicab dispatched by or operated under the auspices of the insured. The minimum payroll amount is in consideration of taxicab downtime, vacation time or other periods during which the taxicab is not in operation, as well as the use of a single taxicab by multiple drivers. The per annum payroll amount shall be prorated only when the taxicab is not dispatched by or under the auspices of the insured or registered for the full policy period or when the policy period is less than one year.

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

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

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

* * * * *

Amend Classification 9156, *Theaters – dance, opera or theater companies*, to increase the annual payroll limitation for performers and directors of performers from \$165,100 to \$171,600 per person to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

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

The entire remuneration of performers and directors of performers shall be included, subject to a maximum of ~~\$165,100~~ \$171,600 per year per person. When such employees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.

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

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

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

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

If an employee who performs duties described by Classification 9156 also performs duties described by Classification 9154, the payroll of that employee may be divided between Classifications 9154 and 9156, provided the employer maintains accurate records supported by time cards or time book entries that show such division. See Section V, Rule 3, *Division of Single Employee's Payroll*.

* * * * *

Amend Classification 9151, *Theaters – musical entertainment*, to increase the annual payroll limitation for performers and directors of performers from \$165,100 to \$171,600 per person to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

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

The entire remuneration of performers and directors of performers shall be included subject to a maximum of ~~\$165,100~~\$171,600 per year per person. When such employees do not work the entire year, the payroll limitation shall be prorated based upon the number of weeks in which such employees worked during the policy period.

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

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

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

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

* * * * *

Amend Classification 7607(1), *Video Post-Production*, to increase the annual payroll limitation from \$165,100 to \$171,600 per employee to reflect wage inflation since the payroll limitation was last amended in 2025.

PROPOSED

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

The entire remuneration of each employee shall be included, subject to a maximum of ~~\$165,100~~\$171,600 per year. When the policy is in force for less than a 12-month period, the maximum payroll amount shall be prorated based upon the number of weeks in the policy period.

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

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

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

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

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

* * * * *

Amend Classifications 5446/5447, *Wallboard Installation*, to increase the hourly wage threshold from \$41.00 to \$45.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

WALLBOARD INSTALLATION – within buildings – including finishing and preparation prior to painting – employees whose regular hourly wage does not equal or exceed ~~\$41~~45.00 per hour – N.O.C. 5446

This classification applies to the installation of gypsum wallboard within buildings, and includes non-structural metal stud wall framing and the installation or application of insulating materials within building walls if installed or applied by the same employer that performs the wallboard installation at the same job or location.

This classification includes wallboard taping and texturing whether or not it is performed by the same employer that performs the wallboard installation.

The framing of interior, non-structural walls using light gauge steel studs by an employer that performs no structural steel framing or wallboard installation operations at the same job or location shall be classified as 5443, *Lathing*.

When an employer engages in the structural framing of buildings using cold formed, light gauge steel studs and joists, all metal framing operations performed by the same employer at the same job or location shall be classified as 5632/5633, *Steel Framing*.

The application of veneer plaster over installed wallboard shall be separately classified as 5484/5485, *Plastering or Stucco Work*.

WALLBOARD INSTALLATION – within buildings – including finishing and preparation prior to painting – employees whose regular hourly wage equals or exceeds \$4145.00 per hour – N.O.C. 5447

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds \$4145.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed \$4145.00 per hour shall be classified as 5446, *Wallboard Installation*.

This classification applies to the installation of gypsum wallboard within buildings, and includes non-structural metal stud wall framing and the installation or application of insulating materials within building walls if installed or applied by the same employer that performs the wallboard installation at the same job or location.

This classification includes wallboard taping and texturing whether or not it is performed by the same employer that performs the wallboard installation.

The framing of interior, non-structural walls using light gauge steel studs by an employer that performs no structural steel framing or wallboard installation operations at the same job or location shall be classified as 5443, *Lathing*.

When an employer engages in the structural framing of buildings using cold formed, light gauge steel studs and joists, all metal framing operations performed by the same employer at the same job or location shall be classified as 5632/5633, *Steel Framing*.

The application of veneer plaster over installed wallboard shall be separately classified as 5484/5485, *Plastering or Stucco Work*.

* * * * *

Amend Classification 7520, *Water Companies*, to clarify its intended application.

PROPOSED

WATER COMPANIES – all employees – including construction or extension of lines 7520

This classification applies to the operations of publicly or privately operated water companies that supply potable water to communities. This classification includes but is not limited to the construction, maintenance or repair of water mains and lateral lines, the treatment of water, the operation and maintenance of pumping stations and the reading, installation or repair of water meters. This classification also applies to the operations of publicly or privately operated water companies under contract.

~~The construction of aqueducts, buildings, dams or reservoirs shall be separately classified.~~

The construction of cross-country water pipelines by separate concerns shall be classified as 6361(2), *Cross-Country Water Pipeline Construction*.

The construction of water mains along streets or roads by separate concerns shall be classified as 6315(1)/6316(1), *Water Mains or Connections Construction*.

The delivery and spraying of water at construction sites by water truck service companies shall be classified as 7272, *Water Truck Service Companies*.

The operation of hydroelectric power plants shall be classified as 7539, *Electric Power Companies*.

The construction of aqueducts, buildings, dams or reservoirs shall be separately classified.

* * * * *

Amend Classifications 6315(1)/6316(1), *Water Mains or Connections Construction*, to increase the hourly wage threshold from \$40.00 to \$45.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

WATER MAINS OR CONNECTIONS CONSTRUCTION – including tunneling at street crossings 6315(1)
– employees whose regular hourly wage does not equal or exceed ~~\$40~~45.00 per hour

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

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

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

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

WATER MAINS OR CONNECTIONS CONSTRUCTION – including tunneling at street crossings 6316(1)
– employees whose regular hourly wage equals or exceeds ~~\$40~~45.00 per hour

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$40~~45.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$40~~45.00 per hour shall be classified as 6315(1), *Water Mains or Connections Construction*.

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

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

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

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

* * * * *

Amend Classifications 5474(2)/5482(2), *Waterproofing*, to increase the hourly wage threshold from \$32.00 to \$36.00 per hour to reflect wage inflation since the threshold was last amended in 2024.

PROPOSED

WATERPROOFING – other than roofing or subaqueous work – performed as a separate operation not a part of or incidental to any other operation – including shop, yard or storage operations – employees whose regular hourly wage does not equal or exceed ~~\$32~~36.00 per hour **5474(2)**

This classification applies to the application of water repellent coatings, membranes or caulking to interior or exterior building surfaces. This classification also applies to the application of fire-stop caulking.

This classification includes shop operations, including but not limited to mixing and blending waterproofing materials and equipment maintenance.

The application of water repellent coatings, membranes or caulking to roof surfaces shall be classified as 5552/5553, *Roofing*.

Waterproofing operations in connection with the employer's other classifiable operations shall not be separately classified.

WATERPROOFING – other than roofing or subaqueous work – performed as a separate operation not a part of or incidental to any other operation – including shop, yard or storage operations – employees whose regular hourly wage equals or exceeds ~~\$32~~36.00 per hour **5482(2)**

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$32~~36.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$32~~36.00 per hour shall be classified as 5474(2), *Waterproofing*.

This classification applies to the application of water repellent coatings, membranes or caulking to interior or exterior building surfaces. This classification also applies to the application of fire-stop caulking.

This classification includes shop operations, including but not limited to mixing and blending waterproofing materials and equipment maintenance.

The application of water repellent coatings, membranes or caulking to roof surfaces shall be classified as 5552/5553, *Roofing*.

Waterproofing operations in connection with the employer's other classifiable operations shall not be separately classified.

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

PROPOSED

Section VIII – Abbreviated Classifications – Numeric Listing

PROPOSED

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- ~~2102 Fruit/Vegetable Dehydrating~~
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- ~~2111(3) Fruit/Vegetable Pickling~~
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- ~~3070 Computer Memory Disk Mfg~~
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Part 4 — Unit Statistical Reporting Requirements

Amend Section IV, *Exposure Information*, Rule 6, *Update Type Code*, for consistency with currently accepted reporting type codes.

PROPOSED

Section IV – Exposure Information

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6. Update Type Code

Report the alphabetic code that identifies the activity of an exposure record. Exposure records can be reported using either the “Previous/Revised” method or the “Add/~~Change~~/Delete” method. Refer to Section VII, *Subsequent Reports, Correction Reports, and Reporting Methods*, Rule 3, *Reporting Methods*, for instructions.

Code	Description
A	Add Record
D	Delete Record
P	Previously Reported
R	Revised

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Amend Section V, *Loss Information*, Subsection B, *Loss Data Elements*, Rule 5, *Update Type Code*, for consistency with currently accepted type codes.

PROPOSED

Section V – Loss Information

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B. Loss Data Elements

All loss-related fields shall be reported on all claims as required for California in WCSTAT except as indicated below.

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5. Update Type Code

Report the alphabetic code that identifies the activity of the loss record. Loss records can be reported using either the “Previous/Revised” method or the “Add/~~Change~~/Delete” method. Refer to Section VII, *Subsequent Reports, Correction Reports, and Reporting Methods*, Rule 3, *Reporting Methods*, for instructions.

Code	Description
A	Add Record
~~C~~	~~Change Record~~
D	Delete Record
P	Previously Reported
R	Revised

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Amend Section VII, *Subsequent Reports, Correction Reports, and Reporting Methods*, Rule 3, *Reporting Methods*, for consistency with currently accepted type codes.

PROPOSED

Section VII – Subsequent Reports, Correction Reports, and Reporting Methods

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3. Reporting Methods

Exposure and loss records can be reported using either the “Previous/ Revised” method or the “Add/~~Change~~/Delete” method.

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- b. Add/~~Change~~/Delete Method

(1) Exposure and Losses

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(c) Changes

To change an existing exposure or loss, all required data elements are to be reported on a set of two records – one with Update Type Code “D” and one with Update Type Code “A”. The record with Update Type Code “D” must include the data previously reported, including the key data for matching described above. The record with Update Type Code “A” must include the revised data.

~~Alternatively, to change an existing loss, all required data elements may be reported on a single record with Update Type Code “C”. Update Type Code “C” can only be used to change the details of an individual claim. Changes to the Claim Number of an individual claim, grouped claims or exposure records must be made using Update Type Codes “D” and “A”, as described above.~~

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Section B

Recommended Amendment to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995*

Title 10, California Code of Regulations, Section 2354

Effective September 1, 2026

The WCIRB recommends that the following amendment to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995* (Miscellaneous Regulations) be approved effective September 1, 2026 and applied to a policy with an effective date on or after September 1, 2026.

Part 1 — General Provisions

Amend Section I, *Introduction*, Rule 2, *Effective Date*, to show that the effective date of the amended Miscellaneous Regulations is 12:01 AM, September 1, 2026.

PROPOSED

Section I — Introduction

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2. Effective Date

This regulation is effective at 12:01 AM, September 1, ~~2025~~2026. When an amendment to this regulation is approved, a notice summarizing the amendment and its effective date, as specified by the Insurance Commissioner, will be published by the WCIRB.

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

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Section C

Recommended Amendments to the *California Workers' Compensation Experience Rating Plan—1995*

Title 10, California Code of Regulations, Section 2353.1

Effective September 1, 2026

The WCIRB recommends that the following amendments to the *California Workers' Compensation Experience Rating Plan—1995* (Experience Rating Plan) be approved effective September 1, 2026 with respect to new and renewal policies as of the first rating effective date of a risk on or after September 1, 2026.

Amend Section I, *General Provisions*, Rule 2, *Effective Date*, to show that the effective date of the amended Experience Rating Plan is 12:01 AM, September 1, 2026.

PROPOSED**Section I – General Provisions**

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2. Effective Date

The rules and rating values of this Plan are effective at 12:01 AM, September 1, ~~2025~~2026. 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.

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Amend Section III, *Eligibility and Experience Period*, Rule 1, *Eligibility Requirements for California Workers' Compensation Insurance*, to adjust the eligibility threshold from \$10,800 to \$11,700 to reflect wage inflation and the proposed September 1, 2026 expected loss rates.

PROPOSED

Section III – Eligibility and Experience Period

1. Eligibility Requirements for California Workers' Compensation Insurance

A risk shall qualify for experience rating of its California workers' compensation insurance premium under this Plan if the amount produced by applying the approved expected loss rates shown in Table I of this Plan to the total remuneration that would be used in the experience rating calculation for the risk is greater than or equal to the eligibility threshold of ~~\$10,800~~ \$11,700. Only completed policy periods shall be used in determining eligibility. Any risk eligible for experience rating shall be experience rated.

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

PROPOSED

Table I – Expected Loss Rates and D-Ratios

Class Code	Expected Loss Rate	D-Ratio by Primary Threshold												
		4,500	5,000	5,500	6,000	6,500	7,000	7,500	8,000	8,500	9,000	9,500	10,000	10,500
0005	2.247	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
0016	2.897	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
0034	2.723	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
0035	1.975	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
0036	3.214	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
0038	3.659	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
0040	1.659	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
0041	1.954	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
0042	2.534	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
0045	2.067	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
0050	2.072	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
0079	1.112	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
0096	2.189	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
0106	4.063	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
0171	2.204	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
0172	1.745	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
0251	1.262	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
0401	3.258	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
1122	1.190	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
1320	0.532	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
1322	1.593	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
1330	1.095	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
1438	2.058	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
1452	0.839	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
1463	1.151	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
1624	1.517	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
1699	0.791	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
1701	1.280	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
1710	1.363	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
1741	1.585	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
1803	3.241	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
1925	4.661	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
2002	3.797	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
2003	2.540	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2004	3.147	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2014	2.123	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
2063	2.028	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
2081	3.897	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2095	3.190	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2107	1.966	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
2108	2.275	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2109	2.934	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
2111	2.635	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2113	4.643	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
2116	2.356	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
2117	3.070	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2121	1.229	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
2123	2.763	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2142	1.150	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2163	2.991	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
2222	2.975	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
2362	4.310	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
2402	4.201	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
2413	2.195	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
2501	2.630	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	11,000	11,500	12,000	12,500	13,000	13,500	14,000	14,500	15,000	15,500	16,000	16,500	17,000	17,500
0005	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
0016	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
0034	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
0035	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
0036	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
0038	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
0040	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
0041	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
0042	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
0045	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
0050	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
0079	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
0096	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
0106	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
0171	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
0172	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
0251	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
0401	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
1122	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
1320	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
1322	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
1330	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
1438	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
1452	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
1463	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
1624	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
1699	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
1701	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
1710	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
1741	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
1803	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
1925	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
2002	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
2003	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2004	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2014	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
2063	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
2081	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2095	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2107	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
2108	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2109	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
2111	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2113	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
2116	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
2117	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2121	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
2123	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2142	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2163	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
2222	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
2362	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
2402	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
2413	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
2501	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	18,000	18,500	19,000	19,500	20,000	20,500	21,000	21,500	22,000	22,500	23,000	23,500	24,000	24,500
0005	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
0016	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
0034	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
0035	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
0036	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
0038	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
0040	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
0041	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
0042	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
0045	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
0050	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
0079	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
0096	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
0106	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
0171	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
0172	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
0251	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
0401	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
1122	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
1320	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
1322	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
1330	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
1438	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
1452	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
1463	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
1624	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
1699	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
1701	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
1710	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
1741	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
1803	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
1925	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
2002	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
2003	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2004	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2014	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
2063	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
2081	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2095	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2107	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
2108	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2109	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
2111	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2113	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
2116	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
2117	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2121	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
2123	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2142	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2163	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
2222	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
2362	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
2402	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
2413	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
2501	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	25,000	26,000	27,000	28,000	29,000	30,000	31,000	32,000	33,000	34,000	35,000	36,000	37,000	38,000
0005	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
0016	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
0034	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
0035	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
0036	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
0038	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
0040	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
0041	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
0042	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
0045	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
0050	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
0079	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
0096	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
0106	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
0171	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
0172	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
0251	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
0401	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
1122	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
1320	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
1322	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
1330	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
1438	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
1452	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
1463	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
1624	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
1699	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
1701	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
1710	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
1741	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
1803	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
1925	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
2002	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
2003	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2004	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2014	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
2063	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
2081	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2095	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2107	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
2108	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2109	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
2111	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2113	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
2116	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
2117	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2121	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
2123	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2142	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2163	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
2222	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
2362	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
2402	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
2413	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
2501	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	39,000	40,000	41,000	42,000	43,000	44,000	45,000	46,000	47,000	48,000	49,000	50,000	51,000	52,000
0005	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
0016	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
0034	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
0035	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
0036	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
0038	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
0040	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
0041	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
0042	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
0045	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
0050	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
0079	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
0096	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
0106	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
0171	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
0172	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
0251	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
0401	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
1122	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
1320	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
1322	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
1330	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
1438	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
1452	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
1463	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
1624	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
1699	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
1701	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
1710	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
1741	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
1803	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
1925	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
2002	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
2003	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2004	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2014	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
2063	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
2081	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2095	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2107	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
2108	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2109	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
2111	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2113	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
2116	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
2117	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2121	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
2123	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2142	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2163	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
2222	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
2362	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
2402	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
2413	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
2501	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold													
	53,000	54,000	55,000	56,000	57,000	58,000	59,000	60,000	61,000	62,000	63,000	64,000	65,000	66,000
0005	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
0016	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
0034	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
0035	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
0036	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
0038	0.597	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
0040	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
0041	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
0042	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
0045	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
0050	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
0079	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
0096	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
0106	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
0171	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
0172	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
0251	0.597	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
0401	0.597	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
1122	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
1320	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
1322	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
1330	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
1438	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
1452	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
1463	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
1624	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
1699	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
1701	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
1710	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
1741	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
1803	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
1925	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
2002	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
2003	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2004	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2014	0.597	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
2063	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
2081	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2095	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2107	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
2108	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2109	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
2111	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2113	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
2116	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
2117	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2121	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
2123	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2142	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2163	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
2222	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
2362	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
2402	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
2413	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
2501	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812

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	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
0016	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
0034	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
0035	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
0036	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
0038	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
0040	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
0041	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
0042	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
0045	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
0050	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
0079	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
0096	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
0106	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
0171	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
0172	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
0251	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
0401	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
1122	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
1320	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
1322	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
1330	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
1438	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
1452	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
1463	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
1624	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
1699	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
1701	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
1710	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
1741	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
1803	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
1925	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
2002	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
2003	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2004	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2014	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
2063	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
2081	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2095	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2107	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
2108	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2109	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
2111	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2113	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
2116	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
2117	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2121	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
2123	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2142	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2163	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
2222	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
2362	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
2402	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
2413	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
2501	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847

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
2570	4.193	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2571	4.971	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2576	3.477	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
2584	2.664	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
2585	3.126	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
2589	2.034	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2660	3.695	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2683	2.095	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2688	3.159	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
2702	6.162	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
2710	2.996	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
2727	5.441	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
2731	2.567	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
2757	3.551	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2759	2.550	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2790	0.792	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2797	4.526	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2806	2.349	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
2812	2.232	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
2819	2.406	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
2840	1.540	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
2842	2.527	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2852	4.017	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
2881	4.116	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2883	4.709	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
2915	1.762	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
2923	1.804	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3018	0.896	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
3022	2.937	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3030	2.831	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
3039	3.000	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
3040	2.395	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3060	3.078	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
3066	1.976	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3076	2.156	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
3081	4.715	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3082	6.093	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
3085	6.088	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
3099	1.627	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3110	2.289	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
3131	1.658	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3146	1.705	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
3152	1.599	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
3165	1.786	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
3169	1.820	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
3175	1.975	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3178	0.836	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
3179	1.065	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
3180	1.798	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
3220	1.008	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3241	1.708	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
3257	2.120	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
3339	2.280	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
3365	2.141	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3372	2.309	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232

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
2570	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2571	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2576	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
2584	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
2585	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
2589	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2660	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2683	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2688	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
2702	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
2710	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
2727	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
2731	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
2757	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2759	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2790	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2797	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2806	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
2812	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
2819	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
2840	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
2842	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2852	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
2881	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2883	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
2915	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
2923	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3018	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
3022	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3030	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
3039	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
3040	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3060	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
3066	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3076	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
3081	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3082	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
3085	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
3099	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3110	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
3131	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3146	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
3152	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
3165	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
3169	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
3175	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3178	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
3179	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
3180	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
3220	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3241	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
3257	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
3339	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
3365	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3372	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335

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
2570	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2571	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2576	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
2584	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
2585	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
2589	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2660	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2683	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2688	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
2702	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
2710	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
2727	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
2731	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
2757	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2759	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2790	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2797	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2806	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
2812	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
2819	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
2840	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
2842	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2852	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
2881	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2883	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
2915	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
2923	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3018	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
3022	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3030	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
3039	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
3040	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3060	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
3066	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3076	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
3081	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3082	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
3085	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
3099	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3110	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
3131	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3146	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
3152	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
3165	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
3169	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
3175	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3178	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
3179	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
3180	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
3220	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3241	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
3257	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
3339	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
3365	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3372	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419

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
2570	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2571	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2576	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
2584	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
2585	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
2589	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2660	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2683	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2688	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
2702	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
2710	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
2727	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
2731	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
2757	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2759	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2790	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2797	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2806	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
2812	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
2819	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
2840	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
2842	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2852	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
2881	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2883	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
2915	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
2923	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3018	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
3022	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3030	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
3039	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
3040	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3060	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
3066	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3076	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
3081	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3082	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
3085	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
3099	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3110	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
3131	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3146	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
3152	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
3165	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
3169	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
3175	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3178	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
3179	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
3180	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
3220	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3241	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
3257	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
3339	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
3365	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3372	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546

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
2570	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2571	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2576	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
2584	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
2585	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
2589	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2660	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2683	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2688	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
2702	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
2710	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
2727	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
2731	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
2757	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2759	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2790	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2797	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2806	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
2812	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
2819	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
2840	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
2842	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2852	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
2881	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2883	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
2915	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
2923	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3018	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
3022	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3030	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
3039	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
3040	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3060	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
3066	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3076	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
3081	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3082	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
3085	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
3099	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3110	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
3131	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3146	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
3152	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
3165	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
3169	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
3175	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3178	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
3179	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
3180	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
3220	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3241	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
3257	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
3339	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
3365	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3372	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646

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
2570	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2571	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2576	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
2584	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
2585	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
2589	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2660	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2683	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2688	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
2702	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
2710	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
2727	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
2731	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
2757	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2759	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2790	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2797	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2806	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
2812	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
2819	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
2840	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
2842	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2852	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
2881	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2883	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
2915	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
2923	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3018	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
3022	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3030	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
3039	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
3040	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3060	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
3066	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3076	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
3081	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3082	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
3085	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
3099	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3110	0.597	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
3131	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3146	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
3152	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
3165	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
3169	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
3175	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3178	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
3179	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
3180	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
3220	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3241	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
3257	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
3339	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
3365	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3372	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724

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
2570	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2571	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2576	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
2584	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
2585	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
2589	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2660	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2683	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2688	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
2702	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
2710	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
2727	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
2731	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
2757	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2759	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2790	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2797	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2806	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
2812	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
2819	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
2840	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
2842	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2852	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
2881	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2883	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
2915	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
2923	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3018	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
3022	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3030	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
3039	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
3040	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3060	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
3066	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3076	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
3081	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3082	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
3085	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
3099	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3110	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
3131	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3146	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
3152	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
3165	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
3169	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
3175	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3178	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
3179	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
3180	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
3220	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3241	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
3257	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
3339	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
3365	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3372	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767

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
3383	1.139	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3400	2.287	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
3401	1.879	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
3501	2.344	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
3507	1.572	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3560	1.258	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
3568	0.877	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
3569	0.962	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
3570	1.243	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3572	0.316	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3573	0.668	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3574	0.890	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3577	0.424	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
3612	1.359	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3620	2.679	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3632	1.053	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3634	1.117	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3643	0.660	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
3647	2.476	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3651	1.542	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
3681	0.188	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3682	0.485	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
3683	0.431	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
3719	0.531	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
3724	1.569	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
3726	0.792	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
3805	0.576	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
3808	1.777	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
3815	2.328	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
3821	3.528	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
3828	1.777	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
3830	0.706	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
3831	1.178	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
3840	2.125	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4000	1.457	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
4034	2.179	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
4036	1.906	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
4038	2.973	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4041	1.774	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
4049	1.704	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4111	1.070	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4112	0.143	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
4114	1.307	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
4130	2.648	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
4150	1.074	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4239	1.514	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
4240	2.827	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4243	1.841	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
4244	1.891	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
4250	1.926	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
4251	2.044	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
4279	2.783	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4283	1.341	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4286	2.897	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
4295	2.104	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232

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
3383	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3400	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
3401	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
3501	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
3507	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3560	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
3568	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
3569	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
3570	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3572	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3573	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3574	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3577	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
3612	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3620	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3632	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3634	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3643	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
3647	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3651	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
3681	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3682	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
3683	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
3719	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
3724	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
3726	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
3805	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
3808	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
3815	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
3821	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
3828	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
3830	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
3831	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
3840	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4000	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
4034	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
4036	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
4038	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4041	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
4049	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4111	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4112	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
4114	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
4130	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
4150	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4239	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
4240	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4243	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
4244	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
4250	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
4251	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
4279	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4283	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4286	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
4295	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335

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
3383	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3400	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
3401	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
3501	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
3507	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3560	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
3568	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
3569	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
3570	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3572	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3573	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3574	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3577	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
3612	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3620	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3632	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3634	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3643	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
3647	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3651	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
3681	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3682	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
3683	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
3719	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
3724	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
3726	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
3805	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
3808	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
3815	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
3821	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
3828	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
3830	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
3831	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
3840	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4000	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
4034	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
4036	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
4038	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4041	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
4049	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4111	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4112	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
4114	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
4130	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
4150	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4239	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
4240	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4243	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
4244	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
4250	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
4251	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
4279	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4283	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4286	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
4295	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419

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
3383	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3400	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
3401	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
3501	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
3507	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3560	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
3568	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
3569	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
3570	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3572	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3573	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3574	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3577	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
3612	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3620	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3632	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3634	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3643	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
3647	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3651	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
3681	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3682	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
3683	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
3719	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
3724	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
3726	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
3805	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
3808	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
3815	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
3821	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
3828	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
3830	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
3831	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
3840	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4000	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
4034	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
4036	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
4038	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4041	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
4049	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4111	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4112	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
4114	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
4130	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
4150	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4239	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
4240	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4243	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
4244	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
4250	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
4251	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
4279	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4283	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4286	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
4295	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546

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
3383	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3400	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
3401	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
3501	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
3507	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3560	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
3568	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
3569	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
3570	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3572	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3573	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3574	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3577	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
3612	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3620	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3632	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3634	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3643	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
3647	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3651	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
3681	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3682	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
3683	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
3719	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
3724	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
3726	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
3805	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
3808	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
3815	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
3821	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
3828	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
3830	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
3831	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
3840	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4000	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
4034	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
4036	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
4038	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4041	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
4049	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4111	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4112	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
4114	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
4130	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
4150	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4239	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
4240	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4243	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
4244	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
4250	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
4251	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
4279	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4283	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4286	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
4295	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646

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
3383	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3400	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
3401	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
3501	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
3507	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3560	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
3568	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
3569	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
3570	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3572	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3573	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3574	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3577	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
3612	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3620	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3632	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3634	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3643	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
3647	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3651	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
3681	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3682	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
3683	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
3719	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
3724	0.597	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
3726	0.597	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
3805	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
3808	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
3815	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
3821	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
3828	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
3830	0.597	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
3831	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
3840	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4000	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
4034	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
4036	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
4038	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4041	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
4049	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4111	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4112	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
4114	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
4130	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
4150	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4239	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
4240	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4243	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
4244	0.597	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
4250	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
4251	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
4279	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4283	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4286	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
4295	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724

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
3383	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3400	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
3401	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
3501	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
3507	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3560	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
3568	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
3569	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
3570	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3572	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3573	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3574	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3577	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
3612	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3620	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3632	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3634	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3643	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
3647	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3651	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
3681	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3682	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
3683	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
3719	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
3724	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
3726	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
3805	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
3808	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
3815	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
3821	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
3828	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
3830	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
3831	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
3840	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4000	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
4034	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
4036	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
4038	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4041	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
4049	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4111	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4112	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
4114	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
4130	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
4150	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4239	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
4240	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4243	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
4244	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
4250	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
4251	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
4279	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4283	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4286	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
4295	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767

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
4297	0.093	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4299	1.455	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
4304	2.086	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4351	1.195	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4354	0.955	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4361	0.619	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
4362	0.419	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4410	2.327	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
4420	3.690	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
4432	1.964	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
4470	1.246	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
4478	2.034	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4492	2.234	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
4494	2.798	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
4495	1.576	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4496	2.308	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4497	2.272	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4498	2.235	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4499	2.169	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
4511	0.179	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
4512	0.063	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
4557	1.624	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
4558	1.133	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
4611	0.598	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
4623	2.349	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4635	1.342	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
4665	3.237	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
4683	1.554	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
4691	0.796	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4692	0.567	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
4720	2.058	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
4740	0.491	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
4771	0.458	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
4828	1.379	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
4829	0.816	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
4831	2.185	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
4983	1.862	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
5020	1.312	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
5027	3.451	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
5028	1.832	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
5029	2.276	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
5040	3.000	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
5102	2.069	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
5107	2.491	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
5108	2.988	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
5128	0.527	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
5129	0.135	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
5130	0.573	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
5140	0.784	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
5146	2.201	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
5160	0.467	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
5183	2.313	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
5184	0.857	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
5185	1.989	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
5186	0.919	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220

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
4297	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4299	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
4304	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4351	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4354	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4361	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
4362	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4410	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
4420	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
4432	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
4470	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
4478	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4492	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
4494	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
4495	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4496	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4497	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4498	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4499	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
4511	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
4512	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
4557	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
4558	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
4611	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
4623	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4635	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
4665	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
4683	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
4691	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4692	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
4720	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
4740	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
4771	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
4828	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
4829	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
4831	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
4983	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
5020	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
5027	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
5028	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
5029	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
5040	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
5102	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
5107	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
5108	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
5128	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
5129	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
5130	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
5140	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
5146	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
5160	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
5183	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
5184	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
5185	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
5186	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320

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
4297	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4299	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
4304	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4351	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4354	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4361	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
4362	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4410	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
4420	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
4432	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
4470	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
4478	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4492	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
4494	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
4495	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4496	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4497	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4498	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4499	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
4511	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
4512	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
4557	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
4558	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
4611	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
4623	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4635	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
4665	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
4683	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
4691	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4692	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
4720	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
4740	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
4771	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
4828	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
4829	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
4831	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
4983	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
5020	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
5027	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
5028	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
5029	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
5040	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
5102	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
5107	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
5108	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
5128	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
5129	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
5130	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
5140	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
5146	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
5160	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
5183	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
5184	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
5185	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
5186	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402

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
4297	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4299	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
4304	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4351	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4354	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4361	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
4362	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4410	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
4420	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
4432	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
4470	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
4478	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4492	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
4494	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
4495	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4496	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4497	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4498	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4499	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
4511	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
4512	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
4557	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
4558	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
4611	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
4623	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4635	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
4665	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
4683	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
4691	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4692	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
4720	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
4740	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
4771	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
4828	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
4829	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
4831	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
4983	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
5020	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
5027	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
5028	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
5029	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
5040	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
5102	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
5107	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
5108	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
5128	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
5129	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
5130	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
5140	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
5146	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
5160	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
5183	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
5184	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
5185	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
5186	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525

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
4297	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4299	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
4304	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4351	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4354	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4361	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
4362	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4410	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
4420	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
4432	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
4470	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
4478	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4492	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
4494	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
4495	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4496	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4497	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4498	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4499	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
4511	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
4512	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
4557	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
4558	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
4611	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
4623	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4635	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
4665	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
4683	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
4691	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4692	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
4720	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
4740	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
4771	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
4828	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
4829	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
4831	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
4983	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
5020	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
5027	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
5028	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
5029	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
5040	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
5102	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
5107	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
5108	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
5128	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
5129	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
5130	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
5140	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
5146	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
5160	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
5183	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
5184	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
5185	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
5186	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624

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
4297	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4299	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
4304	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4351	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4354	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4361	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
4362	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4410	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
4420	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
4432	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
4470	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
4478	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4492	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
4494	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
4495	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4496	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4497	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4498	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4499	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
4511	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
4512	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
4557	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
4558	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
4611	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
4623	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4635	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
4665	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
4683	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
4691	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4692	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
4720	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
4740	0.597	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
4771	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
4828	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
4829	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
4831	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
4983	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
5020	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
5027	0.597	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
5028	0.597	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
5029	0.597	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
5040	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
5102	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
5107	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
5108	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
5128	0.597	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
5129	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
5130	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
5140	0.597	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
5146	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
5160	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
5183	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
5184	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
5185	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
5186	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703

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
4297	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4299	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
4304	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4351	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4354	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4361	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
4362	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4410	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
4420	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
4432	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
4470	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
4478	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4492	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
4494	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
4495	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4496	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4497	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4498	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4499	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
4511	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
4512	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
4557	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
4558	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
4611	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
4623	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4635	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
4665	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
4683	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
4691	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4692	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
4720	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
4740	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
4771	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
4828	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
4829	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
4831	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
4983	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
5020	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
5027	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
5028	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
5029	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
5040	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
5102	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
5107	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
5108	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
5128	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
5129	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
5130	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
5140	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
5146	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
5160	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
5183	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
5184	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
5185	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
5186	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747

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
5187	1.023	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
5190	1.256	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
5191	0.916	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
5192	1.951	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
5193	0.428	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
5195	1.018	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
5201	3.329	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
5205	1.609	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
5212	2.285	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
5213	1.746	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
5214	1.747	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
5222	1.916	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
5225	1.873	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
5348	1.946	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
5403	4.051	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
5432	1.795	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
5436	2.070	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
5443	2.266	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
5446	2.514	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
5447	1.212	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
5467	2.897	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
5470	1.357	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
5473	4.008	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
5474	3.139	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
5479	2.005	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
5482	1.614	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
5484	3.403	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
5485	2.180	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
5506	1.642	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
5507	1.278	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
5538	1.978	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
5542	1.256	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
5552	6.087	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
5553	3.610	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
5606	0.310	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
5610	1.342	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
5632	4.051	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
5633	1.795	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
5650	3.590	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
5951	0.185	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
6003	2.844	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
6011	0.976	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
6204	2.624	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
6206	1.178	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
6213	1.000	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
6216	1.226	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
6218	1.812	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
6220	1.100	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
6233	0.734	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
6235	1.573	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
6237	0.755	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
6251	1.928	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
6258	1.384	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
6307	2.542	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
6308	1.242	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167

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
5187	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
5190	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
5191	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
5192	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
5193	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
5195	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
5201	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
5205	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
5212	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
5213	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
5214	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
5222	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
5225	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
5348	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
5403	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
5432	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
5436	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
5443	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
5446	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
5447	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
5467	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
5470	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
5473	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
5474	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
5479	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
5482	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
5484	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
5485	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
5506	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
5507	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
5538	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
5542	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
5552	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
5553	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
5606	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
5610	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
5632	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
5633	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
5650	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
5951	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
6003	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
6011	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
6204	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
6206	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
6213	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
6216	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
6218	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
6220	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
6233	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
6235	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
6237	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
6251	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
6258	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
6307	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
6308	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247

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
5187	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
5190	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
5191	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
5192	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
5193	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
5195	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
5201	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
5205	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
5212	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
5213	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
5214	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
5222	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
5225	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
5348	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
5403	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
5432	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
5436	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
5443	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
5446	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
5447	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
5467	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
5470	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
5473	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
5474	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
5479	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
5482	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
5484	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
5485	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
5506	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
5507	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
5538	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
5542	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
5552	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
5553	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
5606	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
5610	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
5632	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
5633	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
5650	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
5951	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
6003	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
6011	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
6204	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
6206	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
6213	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
6216	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
6218	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
6220	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
6233	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
6235	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
6237	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
6251	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
6258	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
6307	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
6308	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316

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
5187	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
5190	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
5191	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
5192	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
5193	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
5195	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
5201	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
5205	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
5212	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
5213	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
5214	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
5222	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
5225	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
5348	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
5403	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
5432	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
5436	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
5443	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
5446	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
5447	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
5467	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
5470	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
5473	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
5474	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
5479	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
5482	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
5484	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
5485	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
5506	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
5507	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
5538	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
5542	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
5552	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
5553	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
5606	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
5610	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
5632	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
5633	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
5650	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
5951	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
6003	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
6011	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
6204	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
6206	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
6213	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
6216	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
6218	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
6220	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
6233	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
6235	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
6237	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
6251	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
6258	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
6307	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
6308	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429

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
5187	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
5190	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
5191	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
5192	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
5193	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
5195	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
5201	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
5205	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
5212	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
5213	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
5214	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
5222	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
5225	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
5348	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
5403	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
5432	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
5436	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
5443	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
5446	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
5447	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
5467	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
5470	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
5473	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
5474	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
5479	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
5482	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
5484	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
5485	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
5506	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
5507	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
5538	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
5542	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
5552	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
5553	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
5606	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
5610	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
5632	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
5633	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
5650	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
5951	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
6003	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
6011	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
6204	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
6206	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
6213	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
6216	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
6218	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
6220	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
6233	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
6235	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
6237	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
6251	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
6258	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
6307	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
6308	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527

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
5187	0.597	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
5190	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
5191	0.597	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
5192	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
5193	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
5195	0.597	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
5201	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
5205	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
5212	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
5213	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
5214	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
5222	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
5225	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
5348	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
5403	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
5432	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
5436	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
5443	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
5446	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
5447	0.597	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
5467	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
5470	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
5473	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
5474	0.597	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
5479	0.597	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
5482	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
5484	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
5485	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
5506	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
5507	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
5538	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
5542	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
5552	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
5553	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
5606	0.597	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
5610	0.597	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
5632	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
5633	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
5650	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
5951	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
6003	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
6011	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
6204	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
6206	0.597	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
6213	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
6216	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
6218	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
6220	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
6233	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
6235	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
6237	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
6251	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
6258	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
6307	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
6308	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611

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
5187	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
5190	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
5191	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
5192	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
5193	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
5195	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
5201	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
5205	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
5212	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
5213	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
5214	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
5222	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
5225	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
5348	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
5403	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
5432	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
5436	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
5443	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
5446	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
5447	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
5467	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
5470	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
5473	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
5474	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
5479	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
5482	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
5484	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
5485	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
5506	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
5507	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
5538	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
5542	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
5552	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
5553	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
5606	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
5610	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
5632	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
5633	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
5650	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
5951	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
6003	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
6011	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
6204	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
6206	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
6213	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
6216	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
6218	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
6220	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
6233	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
6235	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
6237	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
6251	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
6258	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
6307	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
6308	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660

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
6315	1.647	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
6316	1.062	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
6325	1.267	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
6361	0.974	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
6364	2.046	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
6400	2.508	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
6504	3.112	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
6834	1.933	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
7133	0.789	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
7198	4.650	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
7207	4.303	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
7219	3.047	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
7227	3.274	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
7232	2.203	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
7248	0.738	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
7272	3.926	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
7332	1.732	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
7360	2.981	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
7365	3.152	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
7382	3.601	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
7392	2.824	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
7403	2.687	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
7405	0.698	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
7409	2.332	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
7410	2.725	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
7421	0.361	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
7424	0.748	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
7428	1.236	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
7429	0.934	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
7500	1.004	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
7515	0.504	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
7520	1.004	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
7538	0.691	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
7539	0.547	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
7580	1.154	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
7600	2.856	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
7601	1.476	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
7605	1.035	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
7607	0.053	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
7610	0.202	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
7706	2.799	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
7707 *	133.984	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
7720	1.210	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
7721	2.008	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
7722 *	59.875	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
7855	1.085	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
8001	2.377	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
8004	1.293	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
8006	1.879	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
8008	1.202	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
8010	1.065	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8013	0.441	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
8015	2.398	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8017	1.288	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8018	2.492	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260

* 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
6315	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
6316	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
6325	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
6361	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
6364	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
6400	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
6504	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
6834	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
7133	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
7198	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
7207	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
7219	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
7227	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
7232	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
7248	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
7272	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
7332	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
7360	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
7365	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
7382	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
7392	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
7403	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
7405	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
7409	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
7410	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
7421	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
7424	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
7428	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
7429	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
7500	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
7515	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
7520	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
7538	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
7539	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
7580	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
7600	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
7601	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
7605	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
7607	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
7610	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
7706	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
7707 *	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
7720	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
7721	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
7722 *	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
7855	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
8001	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
8004	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
8006	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
8008	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
8010	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8013	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
8015	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8017	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8018	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372

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
6315	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
6316	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
6325	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
6361	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
6364	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
6400	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
6504	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
6834	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
7133	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
7198	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
7207	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
7219	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
7227	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
7232	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
7248	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
7272	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
7332	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
7360	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
7365	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
7382	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
7392	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
7403	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
7405	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
7409	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
7410	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
7421	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
7424	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
7428	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
7429	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
7500	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
7515	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
7520	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
7538	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
7539	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
7580	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
7600	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
7601	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
7605	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
7607	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
7610	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
7706	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
7707 *	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
7720	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
7721	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
7722 *	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
7855	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
8001	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
8004	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
8006	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
8008	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
8010	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8013	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
8015	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8017	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8018	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461

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
6315	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
6316	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
6325	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
6361	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
6364	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
6400	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
6504	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
6834	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
7133	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
7198	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
7207	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
7219	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
7227	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
7232	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
7248	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
7272	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
7332	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
7360	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
7365	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
7382	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
7392	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
7403	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
7405	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
7409	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
7410	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
7421	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
7424	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
7428	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
7429	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
7500	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
7515	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
7520	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
7538	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
7539	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
7580	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
7600	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
7601	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
7605	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
7607	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
7610	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
7706	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
7707 *	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
7720	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
7721	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
7722 *	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
7855	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
8001	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
8004	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
8006	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
8008	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
8010	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8013	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
8015	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8017	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8018	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592

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
6315	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
6316	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
6325	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
6361	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
6364	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
6400	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
6504	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
6834	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
7133	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
7198	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
7207	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
7219	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
7227	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
7232	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
7248	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
7272	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
7332	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
7360	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
7365	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
7382	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
7392	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
7403	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
7405	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
7409	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
7410	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
7421	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
7424	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
7428	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
7429	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
7500	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
7515	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
7520	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
7538	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
7539	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
7580	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
7600	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
7601	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
7605	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
7607	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
7610	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
7706	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
7707 *	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
7720	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
7721	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
7722 *	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
7855	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
8001	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
8004	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
8006	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
8008	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
8010	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8013	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
8015	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8017	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8018	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691

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
6315	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
6316	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
6325	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
6361	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
6364	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
6400	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
6504	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
6834	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
7133	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
7198	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
7207	0.597	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
7219	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
7227	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
7232	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
7248	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
7272	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
7332	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
7360	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
7365	0.597	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
7382	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
7392	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
7403	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
7405	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
7409	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
7410	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
7421	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
7424	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
7428	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
7429	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
7500	0.597	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
7515	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
7520	0.597	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
7538	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
7539	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
7580	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
7600	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
7601	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
7605	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
7607	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
7610	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
7706	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
7707 *	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
7720	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
7721	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
7722 *	0.597	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
7855	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
8001	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
8004	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
8006	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
8008	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
8010	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8013	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
8015	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8017	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8018	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
6315	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
6316	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
6325	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
6361	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
6364	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
6400	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
6504	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
6834	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
7133	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
7198	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
7207	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
7219	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
7227	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
7232	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
7248	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
7272	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
7332	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
7360	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
7365	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
7382	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
7392	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
7403	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
7405	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
7409	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
7410	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
7421	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
7424	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
7428	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
7429	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
7500	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
7515	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
7520	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
7538	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
7539	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
7580	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
7600	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
7601	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
7605	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
7607	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
7610	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
7706	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
7707 *	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
7720	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
7721	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
7722 *	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
7855	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
8001	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
8004	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
8006	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
8008	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
8010	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8013	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
8015	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8017	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8018	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805

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
8019	0.727	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8021	3.645	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
8028	2.023	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
8031	2.403	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8032	2.220	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8039	1.547	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8041	2.633	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
8042	1.232	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
8046	1.606	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8057	1.214	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
8059	1.555	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8060	0.836	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8061	1.891	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
8062	0.588	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
8063	1.531	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
8064	1.233	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8065	1.040	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
8066	1.143	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8071	0.366	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
8078	0.672	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
8102	0.813	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
8106	2.278	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
8107	1.032	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
8116	1.025	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
8117	2.533	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
8209	2.820	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
8215	3.114	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
8227	1.781	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
8232	2.208	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
8267	2.217	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
8278 *	109.745	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
8286	3.255	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
8290	1.779	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
8291	1.924	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
8292	3.673	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
8293	4.222	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
8304	3.005	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
8324	1.465	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
8350	2.282	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
8370	0.633	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
8387	1.390	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8388	1.814	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8389	1.317	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
8390	1.311	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
8391	1.046	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8392	1.794	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
8393	1.148	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
8397	2.018	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8400	0.902	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
8500	2.462	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
8601	0.138	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
8631 *	3.202	0.084	0.091	0.099	0.106	0.113	0.120	0.127	0.134	0.141	0.147	0.154	0.160	0.167
8720	0.738	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
8729	0.393	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8740	0.595	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260

* 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
8019	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8021	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
8028	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
8031	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8032	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8039	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8041	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
8042	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
8046	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8057	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
8059	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8060	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8061	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
8062	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
8063	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
8064	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8065	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
8066	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8071	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
8078	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
8102	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
8106	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
8107	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
8116	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
8117	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
8209	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
8215	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
8227	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
8232	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
8267	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
8278 *	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
8286	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
8290	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
8291	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
8292	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
8293	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
8304	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
8324	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
8350	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
8370	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
8387	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8388	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8389	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
8390	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
8391	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8392	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
8393	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
8397	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8400	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
8500	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
8601	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
8631 *	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.220	0.226	0.231	0.237	0.242	0.247
8720	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
8729	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8740	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372

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
8019	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8021	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
8028	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
8031	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8032	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8039	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8041	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
8042	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
8046	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8057	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
8059	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8060	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8061	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
8062	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
8063	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
8064	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8065	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
8066	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8071	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
8078	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
8102	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
8106	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
8107	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
8116	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
8117	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
8209	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
8215	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
8227	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
8232	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
8267	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
8278 *	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
8286	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
8290	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
8291	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
8292	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
8293	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
8304	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
8324	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
8350	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
8370	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
8387	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8388	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8389	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
8390	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
8391	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8392	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
8393	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
8397	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8400	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
8500	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
8601	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
8631 *	0.253	0.258	0.263	0.268	0.273	0.278	0.283	0.288	0.293	0.298	0.302	0.307	0.312	0.316
8720	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
8729	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8740	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461

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
8019	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8021	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
8028	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
8031	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8032	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8039	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8041	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
8042	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
8046	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8057	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
8059	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8060	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8061	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
8062	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
8063	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
8064	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8065	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
8066	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8071	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
8078	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
8102	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
8106	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
8107	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
8116	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
8117	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
8209	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
8215	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
8227	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
8232	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
8267	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
8278 *	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
8286	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
8290	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
8291	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
8292	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
8293	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
8304	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
8324	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
8350	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
8370	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
8387	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8388	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8389	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
8390	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
8391	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8392	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
8393	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
8397	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8400	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
8500	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
8601	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
8631 *	0.321	0.330	0.339	0.348	0.356	0.365	0.373	0.381	0.389	0.397	0.405	0.413	0.421	0.429
8720	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
8729	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8740	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592

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
8019	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8021	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
8028	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
8031	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8032	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8039	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8041	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
8042	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
8046	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8057	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
8059	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8060	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8061	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
8062	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
8063	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
8064	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8065	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
8066	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8071	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
8078	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
8102	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
8106	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
8107	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
8116	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
8117	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
8209	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
8215	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
8227	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
8232	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
8267	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
8278 *	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
8286	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
8290	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
8291	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
8292	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
8293	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
8304	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
8324	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
8350	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
8370	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
8387	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8388	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8389	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
8390	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
8391	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8392	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
8393	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
8397	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8400	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
8500	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
8601	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
8631 *	0.436	0.444	0.451	0.458	0.466	0.473	0.480	0.487	0.493	0.500	0.507	0.514	0.520	0.527
8720	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
8729	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8740	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691

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
8019	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8021	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
8028	0.597	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
8031	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8032	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8039	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8041	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
8042	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
8046	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8057	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
8059	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8060	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8061	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
8062	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
8063	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
8064	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8065	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
8066	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8071	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
8078	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
8102	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
8106	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
8107	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
8116	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
8117	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
8209	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
8215	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
8227	0.597	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
8232	0.597	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
8267	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
8278 *	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
8286	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
8290	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
8291	0.597	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
8292	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
8293	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
8304	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
8324	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
8350	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
8370	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
8387	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8388	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8389	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
8390	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
8391	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8392	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
8393	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
8397	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8400	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
8500	0.597	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
8601	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
8631 *	0.533	0.540	0.546	0.552	0.558	0.565	0.571	0.577	0.583	0.588	0.594	0.600	0.606	0.611
8720	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
8729	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8740	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
8019	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8021	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
8028	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
8031	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8032	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8039	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8041	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8042	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8046	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8057	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
8059	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8060	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8061	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
8062	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
8063	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8064	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8065	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8066	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8071	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
8078	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
8102	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8106	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
8107	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8116	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
8117	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
8209	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
8215	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
8227	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
8232	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
8267	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8278 *	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
8286	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
8290	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8291	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
8292	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
8293	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
8304	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
8324	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8350	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8370	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
8387	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8388	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8389	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8390	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
8391	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8392	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8393	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8397	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8400	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8500	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
8601	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
8631 *	0.617	0.623	0.628	0.634	0.639	0.645	0.650	0.655	0.660
8720	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8729	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8740	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805

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
8741	0.068	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
8742	0.132	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
8743	0.042	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
8744	0.132	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
8745	4.580	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8746	0.132	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
8748	0.309	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8749	0.069	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
8755	0.226	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
8800	1.452	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8801	0.169	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8803	0.048	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8804	1.256	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8806	1.341	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
8807	0.066	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8808	0.162	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8810	0.093	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8811	0.093	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8812	0.093	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8813	0.229	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8818	0.141	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
8820	0.095	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
8821	0.309	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8822	0.142	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
8823	1.521	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8827	1.285	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8829	1.301	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8830	0.657	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8831	0.726	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
8834	0.340	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8838	0.488	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
8839	0.378	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8840	0.106	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
8846	0.600	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8847	2.938	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8850	0.757	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8851	1.671	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
8852	0.703	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
8859	0.018	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8868	0.333	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8870	0.464	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8871	0.044	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8874	0.023	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
8875	0.345	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
9007	2.071	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
9008	3.465	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
9009	1.558	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
9010	2.273	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
9011	2.103	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
9015	2.083	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
9016	1.500	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
9031	1.664	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
9033	1.628	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
9043	0.780	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
9048	1.085	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260

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
8741	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
8742	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
8743	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
8744	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
8745	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8746	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
8748	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8749	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
8755	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
8800	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8801	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8803	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8804	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8806	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
8807	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8808	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8810	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8811	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8812	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8813	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8818	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
8820	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
8821	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8822	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
8823	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8827	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8829	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8830	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8831	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
8834	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8838	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
8839	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8840	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
8846	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8847	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8850	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8851	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
8852	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
8859	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8868	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8870	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8871	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8874	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
8875	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
9007	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
9008	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
9009	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
9010	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
9011	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
9015	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
9016	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
9031	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
9033	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
9043	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
9048	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372

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
8741	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
8742	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
8743	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
8744	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
8745	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8746	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
8748	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8749	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
8755	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
8800	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8801	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8803	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8804	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8806	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
8807	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8808	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8810	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8811	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8812	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8813	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8818	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
8820	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
8821	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8822	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
8823	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8827	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8829	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8830	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8831	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
8834	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8838	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
8839	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8840	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
8846	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8847	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8850	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8851	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
8852	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
8859	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8868	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8870	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8871	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8874	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
8875	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
9007	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
9008	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
9009	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
9010	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
9011	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
9015	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
9016	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
9031	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
9033	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
9043	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
9048	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461

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
8741	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
8742	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
8743	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
8744	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
8745	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8746	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
8748	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8749	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
8755	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
8800	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8801	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8803	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8804	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8806	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
8807	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8808	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8810	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8811	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8812	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8813	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8818	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
8820	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
8821	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8822	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
8823	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8827	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8829	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8830	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8831	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
8834	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8838	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
8839	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8840	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
8846	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8847	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8850	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8851	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
8852	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
8859	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8868	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8870	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8871	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8874	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
8875	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
9007	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
9008	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
9009	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
9010	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
9011	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
9015	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
9016	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
9031	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
9033	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
9043	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
9048	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592

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
8741	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
8742	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
8743	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
8744	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
8745	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8746	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
8748	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8749	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
8755	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
8800	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8801	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8803	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8804	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8806	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
8807	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8808	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8810	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8811	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8812	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8813	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8818	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
8820	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
8821	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8822	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
8823	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8827	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8829	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8830	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8831	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
8834	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8838	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
8839	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8840	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
8846	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8847	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8850	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8851	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
8852	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
8859	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8868	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8870	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8871	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8874	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
8875	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
9007	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
9008	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
9009	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
9010	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
9011	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
9015	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
9016	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
9031	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
9033	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
9043	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
9048	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691

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
8741	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
8742	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
8743	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
8744	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
8745	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8746	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
8748	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8749	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
8755	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
8800	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8801	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8803	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8804	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8806	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
8807	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8808	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8810	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8811	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8812	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8813	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8818	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
8820	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
8821	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8822	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
8823	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8827	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8829	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8830	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8831	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
8834	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8838	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
8839	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8840	0.597	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
8846	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8847	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8850	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8851	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
8852	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
8859	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8868	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8870	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8871	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8874	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
8875	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
9007	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
9008	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
9009	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
9010	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
9011	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
9015	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
9016	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
9031	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
9033	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
9043	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
9048	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766

Table I – Expected Loss Rates and D-Ratios

Class Code	D-Ratio by Primary Threshold								
	67,000	68,000	69,000	70,000	71,000	72,000	73,000	74,000	75,000
8741	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8742	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
8743	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8744	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
8745	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8746	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
8748	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8749	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
8755	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
8800	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8801	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8803	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8804	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8806	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
8807	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8808	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8810	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8811	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8812	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8813	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8818	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
8820	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
8821	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8822	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
8823	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8827	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8829	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8830	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8831	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
8834	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8838	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
8839	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8840	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
8846	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8847	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8850	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8851	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
8852	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
8859	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8868	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8870	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8871	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8874	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
8875	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
9007	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
9008	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
9009	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
9010	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
9011	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
9015	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
9016	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
9031	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
9033	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
9043	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
9048	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805

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
9050	3.002	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
9053	0.821	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
9054	1.373	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
9058	1.358	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
9059	0.889	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
9060	1.928	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
9061	1.951	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
9066	1.526	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
9067	0.735	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
9069	1.838	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
9070	2.468	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
9080	1.358	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
9081	1.358	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
9082	1.358	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
9083	1.358	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
9084	1.358	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
9085	1.519	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
9092	0.996	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
9095	1.616	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
9096	4.376	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
9097	1.469	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
9101	2.118	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
9151	0.174	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
9154	1.024	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
9155	0.327	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
9156	2.107	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
9180	1.678	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
9181	5.439	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
9182	0.603	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
9184	4.058	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
9185	2.957	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
9220	2.136	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
9402	1.673	0.105	0.114	0.123	0.131	0.140	0.148	0.156	0.164	0.172	0.180	0.188	0.195	0.203
9403	3.185	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
9410	0.384	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
9420	3.440	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
9422	1.024	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
9424	2.572	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
9426	3.004	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
9501	1.903	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
9507	1.440	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
9516	0.889	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
9519	2.648	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
9521	1.783	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232
9522	2.702	0.137	0.149	0.160	0.171	0.182	0.192	0.202	0.212	0.222	0.232	0.241	0.251	0.260
9529	2.202	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
9531	1.231	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
9549	4.320	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
9552	3.740	0.095	0.103	0.111	0.119	0.127	0.135	0.143	0.150	0.158	0.165	0.172	0.179	0.186
9586	0.602	0.158	0.171	0.184	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.275	0.285	0.296
9610	0.702	0.113	0.123	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.195	0.203	0.212	0.220
9620	1.642	0.121	0.132	0.142	0.152	0.161	0.171	0.180	0.189	0.198	0.207	0.215	0.224	0.232

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
9050	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
9053	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
9054	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
9058	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
9059	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
9060	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
9061	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
9066	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
9067	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
9069	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
9070	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
9080	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
9081	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
9082	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
9083	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
9084	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
9085	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
9092	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
9095	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
9096	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
9097	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
9101	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
9151	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
9154	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
9155	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
9156	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
9180	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
9181	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
9182	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
9184	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
9185	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
9220	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
9402	0.210	0.217	0.224	0.231	0.238	0.244	0.251	0.257	0.264	0.270	0.276	0.283	0.289	0.295
9403	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
9410	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
9420	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
9422	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
9424	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
9426	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
9501	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
9507	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
9516	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
9519	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
9521	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335
9522	0.269	0.277	0.286	0.295	0.303	0.311	0.319	0.327	0.335	0.343	0.350	0.358	0.365	0.372
9529	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
9531	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
9549	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
9552	0.193	0.200	0.207	0.213	0.220	0.226	0.232	0.239	0.245	0.251	0.257	0.263	0.268	0.274
9586	0.306	0.315	0.325	0.334	0.344	0.353	0.362	0.370	0.379	0.387	0.395	0.404	0.411	0.419
9610	0.228	0.235	0.243	0.251	0.258	0.265	0.273	0.280	0.287	0.293	0.300	0.307	0.313	0.320
9620	0.240	0.248	0.256	0.264	0.271	0.279	0.286	0.293	0.301	0.308	0.315	0.321	0.328	0.335

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
9050	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
9053	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
9054	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
9058	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
9059	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
9060	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
9061	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
9066	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
9067	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
9069	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
9070	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
9080	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
9081	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
9082	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
9083	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
9084	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
9085	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
9092	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
9095	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
9096	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
9097	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
9101	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
9151	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
9154	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
9155	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
9156	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
9180	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
9181	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
9182	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
9184	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
9185	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
9220	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
9402	0.301	0.306	0.312	0.318	0.324	0.329	0.335	0.340	0.346	0.351	0.356	0.361	0.366	0.371
9403	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
9410	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
9420	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
9422	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
9424	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
9426	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
9501	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
9507	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
9516	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
9519	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
9521	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419
9522	0.379	0.386	0.393	0.400	0.406	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.461
9529	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
9531	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
9549	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
9552	0.280	0.286	0.291	0.297	0.302	0.307	0.313	0.318	0.323	0.328	0.333	0.338	0.343	0.348
9586	0.427	0.434	0.442	0.449	0.456	0.463	0.470	0.477	0.483	0.490	0.496	0.502	0.508	0.514
9610	0.326	0.333	0.339	0.345	0.351	0.357	0.363	0.368	0.374	0.380	0.385	0.391	0.396	0.402
9620	0.341	0.348	0.354	0.360	0.367	0.373	0.379	0.385	0.391	0.396	0.402	0.408	0.413	0.419

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
9050	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
9053	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
9054	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
9058	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
9059	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
9060	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
9061	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
9066	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
9067	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
9069	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
9070	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
9080	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
9081	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
9082	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
9083	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
9084	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
9085	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
9092	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
9095	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
9096	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
9097	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
9101	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
9151	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
9154	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
9155	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
9156	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
9180	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
9181	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
9182	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
9184	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
9185	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
9220	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
9402	0.376	0.386	0.396	0.406	0.415	0.424	0.433	0.442	0.451	0.459	0.468	0.476	0.484	0.492
9403	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
9410	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
9420	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
9422	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
9424	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
9426	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
9501	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
9507	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
9516	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
9519	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
9521	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546
9522	0.467	0.478	0.489	0.500	0.510	0.520	0.530	0.539	0.549	0.558	0.566	0.575	0.583	0.592
9529	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
9531	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
9549	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
9552	0.353	0.363	0.372	0.382	0.391	0.400	0.408	0.417	0.425	0.434	0.442	0.450	0.458	0.466
9586	0.520	0.532	0.543	0.554	0.565	0.575	0.585	0.595	0.604	0.613	0.622	0.631	0.639	0.647
9610	0.407	0.417	0.427	0.437	0.447	0.456	0.466	0.475	0.484	0.492	0.501	0.509	0.517	0.525
9620	0.424	0.435	0.445	0.455	0.465	0.475	0.485	0.494	0.503	0.512	0.521	0.529	0.537	0.546

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
9050	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
9053	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
9054	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
9058	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
9059	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
9060	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
9061	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
9066	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
9067	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
9069	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
9070	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
9080	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
9081	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
9082	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
9083	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
9084	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
9085	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
9092	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
9095	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
9096	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
9097	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
9101	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
9151	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
9154	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
9155	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
9156	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
9180	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
9181	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
9182	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
9184	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
9185	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
9220	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
9402	0.500	0.507	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.565	0.572	0.578	0.585	0.591
9403	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
9410	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
9420	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
9422	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
9424	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
9426	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
9501	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
9507	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
9516	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
9519	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
9521	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646
9522	0.600	0.608	0.615	0.623	0.630	0.638	0.645	0.652	0.658	0.665	0.672	0.678	0.684	0.691
9529	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
9531	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
9549	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
9552	0.473	0.481	0.488	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.544	0.551	0.558	0.564
9586	0.655	0.663	0.671	0.678	0.685	0.692	0.699	0.706	0.712	0.719	0.725	0.731	0.737	0.743
9610	0.533	0.541	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.598	0.605	0.611	0.618	0.624
9620	0.554	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620	0.626	0.633	0.639	0.646

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
9050	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
9053	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
9054	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
9058	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
9059	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
9060	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
9061	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
9066	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
9067	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
9069	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
9070	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
9080	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
9081	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
9082	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
9083	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
9084	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
9085	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
9092	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
9095	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
9096	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
9097	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
9101	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
9151	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
9154	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
9155	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
9156	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
9180	0.597	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
9181	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
9182	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
9184	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
9185	0.597	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
9220	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
9402	0.597	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
9403	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
9410	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
9420	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
9422	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
9424	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
9426	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
9501	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
9507	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
9516	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
9519	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
9521	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724
9522	0.697	0.703	0.708	0.714	0.720	0.725	0.731	0.736	0.741	0.746	0.751	0.756	0.761	0.766
9529	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
9531	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
9549	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
9552	0.570	0.577	0.583	0.589	0.595	0.601	0.607	0.613	0.618	0.624	0.630	0.635	0.641	0.646
9586	0.749	0.754	0.760	0.765	0.770	0.775	0.780	0.785	0.790	0.795	0.799	0.804	0.808	0.812
9610	0.631	0.637	0.643	0.649	0.654	0.660	0.666	0.672	0.677	0.682	0.688	0.693	0.698	0.703
9620	0.652	0.658	0.664	0.670	0.676	0.682	0.687	0.693	0.698	0.704	0.709	0.714	0.719	0.724

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
9050	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
9053	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
9054	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
9058	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
9059	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
9060	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
9061	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
9066	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
9067	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
9069	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
9070	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
9080	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
9081	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
9082	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
9083	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
9084	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
9085	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
9092	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
9095	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
9096	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
9097	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
9101	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
9151	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
9154	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
9155	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
9156	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
9180	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
9181	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
9182	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
9184	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
9185	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
9220	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
9402	0.677	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.717
9403	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
9410	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
9420	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
9422	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
9424	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
9426	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
9501	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
9507	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
9516	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
9519	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
9521	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767
9522	0.771	0.775	0.780	0.784	0.789	0.793	0.797	0.801	0.805
9529	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
9531	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
9549	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
9552	0.652	0.657	0.662	0.667	0.673	0.678	0.683	0.688	0.692
9586	0.817	0.821	0.825	0.829	0.832	0.836	0.840	0.843	0.847
9610	0.709	0.714	0.719	0.723	0.728	0.733	0.738	0.742	0.747
9620	0.729	0.734	0.739	0.744	0.749	0.753	0.758	0.762	0.767

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

PROPOSED

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

Expected Losses			Primary Threshold	Expected Losses			Primary Threshold
Below	-	7,082	4,500	271,035	-	294,945	30,000
7,083	-	8,377	5,000	294,946	-	320,410	31,000
8,378	-	9,779	5,500	320,411	-	347,509	32,000
9,780	-	11,290	6,000	347,510	-	376,326	33,000
11,291	-	12,911	6,500	376,327	-	406,948	34,000
12,912	-	14,647	7,000	406,949	-	439,468	35,000
14,648	-	16,499	7,500	439,469	-	473,982	36,000
16,500	-	18,470	8,000	473,983	-	510,590	37,000
18,471	-	20,564	8,500	510,591	-	549,398	38,000
20,565	-	22,783	9,000	549,399	-	590,519	39,000
22,784	-	25,131	9,500	590,520	-	634,067	40,000
25,132	-	27,612	10,000	634,068	-	680,164	41,000
27,613	-	30,228	10,500	680,165	-	728,940	42,000
30,229	-	32,983	11,000	728,941	-	780,528	43,000
32,984	-	35,882	11,500	780,529	-	835,067	44,000
35,883	-	38,928	12,000	835,068	-	892,707	45,000
38,929	-	42,124	12,500	892,708	-	953,601	46,000
42,125	-	45,475	13,000	953,602	-	1,017,912	47,000
45,476	-	48,986	13,500	1,017,913	-	1,085,810	48,000
48,987	-	52,660	14,000	1,085,811	-	1,157,472	49,000
52,661	-	56,502	14,500	1,157,473	-	1,233,087	50,000
56,503	-	60,516	15,000	1,233,088	-	1,312,851	51,000
60,517	-	64,707	15,500	1,312,852	-	1,396,969	52,000
64,708	-	69,079	16,000	1,396,970	-	1,485,658	53,000
69,080	-	73,639	16,500	1,485,659	-	1,579,145	54,000
73,640	-	78,389	17,000	1,579,146	-	1,677,667	55,000
78,390	-	83,337	17,500	1,677,668	-	1,781,475	56,000
83,338	-	88,487	18,000	1,781,476	-	1,890,831	57,000
88,488	-	93,843	18,500	1,890,832	-	2,006,009	58,000
93,844	-	99,413	19,000	2,006,010	-	2,127,300	59,000
99,414	-	105,201	19,500	2,127,301	-	2,255,006	60,000
105,202	-	111,214	20,000	2,255,007	-	2,389,447	61,000
111,215	-	117,456	20,500	2,389,448	-	2,530,956	62,000
117,457	-	123,935	21,000	2,530,957	-	2,679,887	63,000
123,936	-	130,656	21,500	2,679,888	-	2,836,607	64,000
130,657	-	137,627	22,000	2,836,608	-	3,001,506	65,000
137,628	-	144,852	22,500	3,001,507	-	3,174,990	66,000
144,853	-	152,340	23,000	3,174,991	-	3,357,489	67,000
152,341	-	160,096	23,500	3,357,490	-	3,549,453	68,000
160,097	-	168,129	24,000	3,549,454	-	3,751,355	69,000
168,130	-	176,444	24,500	3,751,356	-	3,963,693	70,000
176,445	-	189,464	25,000	3,963,694	-	4,186,991	71,000
189,465	-	207,884	26,000	4,186,992	-	4,421,798	72,000
207,885	-	227,575	27,000	4,421,799	-	4,668,694	73,000
227,576	-	248,602	28,000	4,668,695	-	4,928,288	74,000
248,603	-	271,034	29,000	4,928,289	-	& Over	75,000

Section C

Appendix A

Computation of Experience Rating Plan Values

The values used in application of the *California Workers' Compensation Experience Rating Plan—1995* (Experience Rating Plan) are updated on a regular basis to reflect the most current information available. The amendments to the experience rating values proposed to be effective September 1, 2026 are discussed below.

Eligibility

To maintain approximately the same volume of experience rated employers from year-to-year, the WCIRB regularly updates the experience rating eligibility threshold to reflect inflationary changes in wage levels and the average of the expected loss rates used in experience rating. Based on the estimated impact of wage inflation on payroll underlying September 1, 2026 to August 31, 2027 experience modifications and the average of the September 1, 2026 expected loss rates proposed in Section C, the WCIRB is recommending that the eligibility threshold be revised from \$10,800 to \$11,700.

Expected Loss Rates

The expected loss rates represent the average losses per \$100 of payroll by classification estimated to be reflected in experience rating calculations for policies incepting between September 1, 2026 and August 31, 2027. These rates are the basis to which an employer's actual losses are compared in experience rating. The expected loss rates proposed in this filing are computed by comparing the average limited loss to payroll ratio included for each classification as computed in Appendix C with the average level of losses per \$100 of payroll anticipated to be used in September 1, 2026 to August 31, 2027 experience modification calculations.¹ The expected loss rates reflect four additional adjustments: (1) the selected experience rating off-balance correction factor for policies incepting between September 1, 2026 and August 31, 2027, (2) an adjustment factor of 0.987 applied to expected loss rates to produce the selected off-balance factor for policies incepting between September 1, 2026 to August 31, 2027 (see Appendix B), (3) a factor to adjust for losses eliminated by the experience rating maximum loss limitation of \$175,000 as well as the elimination of the first \$250 of each claim in the experience rating calculation, and (4) a factor to adjust for the estimated impact of revisions resulting from California Insurance Code Section 11751.9² on the loss amounts used in the experience rating calculation.

The WCIRB's methodology to determine classification expected loss rates uses adjustment factors based on the experience of classifications grouped in accordance with the North American Industry Classification System (NAICS). (Appendix C, Exhibit 3.4 shows the NAICS Sector to which each classification is assigned.)

Exhibits 1 through 19 detail the computation of the adjustment factors by NAICS Sector that are to be applied to the September 1, 2026 classification relativities computed and discussed in Appendix C for each classification to produce the expected loss rates to be used in September 1, 2026 to August 31, 2027 experience modifications.

¹ These experience modifications will typically reflect the first unit statistical report level evaluation of experience from policies incepting between September 1, 2024 and August 31, 2025, the second unit statistical report level evaluation of experience from policies incepting between September 1, 2023 and August 31, 2024, and the third unit statistical report level evaluation of experience from policies incepting between September 1, 2022 and August 31, 2023.

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

Exhibit 1 shows the computation of the average adjustment factors on a statewide, all classifications combined basis. These factors are needed to ensure that the factors computed by NAICS Sector groupings balance to the statewide, all classifications combined expected loss rate level. Lines 1 through 3 of Exhibit 1 show the calculation of the average indicated ratio of limited losses to \$100 of payroll based on the total statewide payroll generated on policies incepting between December 1, 2021 and November 30, 2023 (the most recent two years used in the classification relativities computed as discussed in Appendix C) and the indicated limited loss to payroll ratios for each classification, segregated between the indemnity and medical components. These loss to payroll ratios are discussed in detail in Appendix C.³

Line 4 of Exhibit 1 shows the computation of the estimated average ratio of losses to \$100 of payroll for the time period and maturity level to be reflected in September 1, 2026 to August 31, 2027 experience modifications (policies incepting between September 1, 2022 to August 31, 2023 at third unit statistical report level, policies incepting between September 1, 2023 and August 31, 2024 at second unit statistical report level, and policies incepting between September 1, 2024 and August 31, 2025 at first unit statistical report level). The estimated average ratios for each policy period were computed as follows:

- The average expected ratios of indemnity and medical losses per \$100 of payroll for the September 1, 2022 policy period are determined by developing the first unit statistical report level (18 months from policy inception) ratios from these policies to third unit statistical report level (42 months from policy inception).⁴ The development factors used to develop these ratios are based on the most recently available accident year experience converted to reflect the September 1, 2022 policy period.⁵
- The average expected ratios of indemnity and medical losses per \$100 of payroll for the September 1, 2023 policy period are determined by developing available data at first unit statistical report level (18 months from policy inception) to second unit statistical report level (30 months from policy inception).⁶ For the average expected ratios for the September 1, 2023 policy period, experience from policies incepting between April 1, 2023 and March 31, 2024 is used and trended forward five months to reflect the September 1, 2023 policy period.⁷ The development factors used to develop these ratios are based on the most recently available accident year experience converted to the September 1, 2023 policy period.⁸

³ For each classification that is restricted to a 15% or a 25% classification relativity change (i.e., each classification that has a "Selected Loss to Payroll Ratio (Restricted to 15% Change)" or "Selected Loss to Payroll Ratio (Restricted to 25% Change)" line on its classification relativity review sheet in Appendix C), its contribution to lines 1 through 3 of Exhibit 1 is based on the "Selected Loss to Payroll Ratio (Restricted to 15% Change)" line or the "Selected Loss to Payroll Ratio (Restricted to 25% Change)" line on its classification relativity review sheet divided by the applicable limit factor shown in that classification's relativity review sheet in Appendix C segregated between the indemnity and medical components, rather than based on the indicated limited loss to payroll ratios.

⁴ Claims arising out of a diagnosis of COVID-19 are excluded from this period as these claims are not included in the computation of experience modifications.

⁵ For development from 18 to 21 months, a weighted average based on 75% weight applied to accident year 2023 development and 25% weight applied to accident year 2024 development is used. For development from 21 to 33 months, accident year 2023 development is used. For development from 33 to 42 months, accident year 2022 development is used. See Exhibits 9.1 and 9.2 of Item AC25-12-01 of the December 9, 2025 WCIRB Actuarial Committee Agenda for the development factors used.

⁶ Claims arising out of a diagnosis of COVID-19 are partially included from this period as these claims occurring September 1, 2024 and later are included in the computation of experience modifications.

⁷ The trend factors used are based on changes in accident year indemnity and medical loss ratios reflected in Item AC25-12-01 of the December 9, 2025 WCIRB Actuarial Committee Agenda, converted to a September 1 to August 31 policy period using a standard actuarial parallelogram approach to convert accident year experience to policy periods.

⁸ For development from 18 to 21 months, accident year 2024 development is used. For development from 21 to 30 months, accident year 2023 development is used. See Exhibits 9.1 and 9.2 of Item AC25-12-01 of the December 9, 2025 WCIRB Actuarial Committee Agenda for the development factors used.

- The average expected ratios of indemnity and medical losses per \$100 of payroll for the September 1, 2024 policy period are estimated from the prior year's ratios (September 1, 2023 policy period), adjusted for the change in the average accident year loss ratios estimated in the WCIRB's most recent evaluation of accident year experience⁹—with the premiums adjusted to a common basis but with the impact of projected wage inflation removed—and converted to a September 1 to August 31 policy period basis using a standard actuarial parallelogram approach to convert accident year experience to policy periods.

Line 5 of Exhibit 1 shows the selected experience rating off-balance correction factor (see Appendix B) to be reflected in the September 1, 2026 expected loss rates. Line 6 of Exhibit 1 shows the adjustment factor to produce the selected experience rating off-balance correction factor in line 5. Line 7 of Exhibit 1 shows the factor to reflect the individual loss limitation of \$175,000 and the elimination of the first \$250 of each claim in the experience rating calculation.¹⁰ Line 8 of Exhibit 1 shows the factor to reflect the estimated average impact of experience modification revisions resulting from Insurance Code Section 11751.9 rerates. Line 9 of Exhibit 1 shows the expected loss to payroll ratios for experience rating after adjustments, which is the product of lines 4 through 8. Line 10 of Exhibit 1 shows the factors for indemnity and medical to produce the average indicated September 1, 2026 expected loss rates when applied to the statewide indicated limited loss to payroll ratios from the September 1, 2026 classification relativity analysis, representing the average adjustments across all NAICS Sector groupings.

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

1. The estimated first report level ratios of indemnity and medical losses per \$100 of payroll for the September 1, 2022 and September 1, 2023 policy periods for each NAICS Sector grouping were developed to third and second report levels, respectively, based on the latest policy year incurred development factor derived from unit statistical data for that NAICS Sector grouping.
2. The estimated first report level ratios of indemnity and medical losses per \$100 of payroll for the September 1, 2024 policy period for each NAICS Sector grouping were computed by adjusting the first report level ratios of indemnity and medical loss to payroll for the September 1, 2023 policy period for that NAICS Sector grouping by the change in the first report level ratios of indemnity and medical loss to payroll for that NAICS Sector grouping from the latest available unit statistical data.¹¹
3. In total, the average statewide expected loss rate determined by separate adjustments by NAICS Sector grouping should be equal to that based on the statewide, all classification data. Line 11 of Exhibits 2 through 19 show the factors used to adjust the indemnity and medical expected loss rate factors computed at the NAICS Sector grouping level to balance to the statewide, all classifications combined expected loss rate factors shown in Exhibit 1.

⁹ See Exhibits 3.2 and 3.4 of Item AC25-12-01 of the December 9, 2025 WCIRB Actuarial Committee Agenda.

¹⁰ This factor is based on utilizing the latest available unit statistical data and de-trending the \$175,000 and \$250 loss limits from the average level underlying the data used to compute September 1, 2026 to August 31, 2027 experience modifications to the average level of the latest available unit statistical data.

¹¹ Policies incepting between April 1, 2022 and March 31, 2023 compared to policies incepting between April 1, 2023 and March 31, 2024. Indemnity and medical losses are capped at a total of \$500,000 per claim to limit the impact of large losses.

4. The change in a classification's expected loss rate relativity to the statewide average expected loss rate from the prior year's expected loss rate relativity is limited to 15%. The factors shown on Line 11 of Exhibits 2 through 19 also incorporate a factor to reflect the cost of redistributing the impact of the capped classifications' net expected losses above (or below) the 15% limitation among the remaining uncapped classifications. Exhibits 20.1 and 20.2 show a list of the classifications impacted by the restriction and their unrestricted indicated changes in expected loss rate relativity.

Line 12 of Exhibits 2 through 19 show the factors by NAICS Sector grouping used to adjust the average indicated loss to payroll ratios to the level of losses anticipated in the experience rating data for policies incepting between September 1, 2026 and August 31, 2027. These factors are applied to the indicated limited loss to payroll ratios for indemnity and medical that are included in the classification relativity review sheets in Appendix C.¹² Each indemnity and medical loss to payroll ratio is adjusted by the appropriate factor from Exhibits 2 through 19 based on the NAICS Sector grouping to which that classification is assigned. The adjusted indemnity and medical loss ratios for each classification are then summed together to generate the expected loss rate for that classification proposed to be effective September 1, 2026 with each classification's expected loss rate change in relativity limited to a 15% change from the classification's relativity underlying the September 1, 2025 expected loss rates.

Effective September 1, 2024, annual payroll limitations were applied to employees in six classifications, including 4297, *Electronic Pre-press/Graphic Design*; 4512, *Biomedical Research Laboratories*; 8807, *Newspaper, Magazine or Book Publishing*; 8834, *Physicians' Practices and Outpatient Clinics*; 8839, *Dental or Orthodontia Practices*; and 9043, *Hospitals*. In order to appropriately reflect the payroll limitation in the expected loss rates for these classifications, for which the experience period includes payroll experience from policies where the maximum payroll limitations do not apply, the expected loss rates for these classifications are adjusted to reflect the payrolls that will not be limited in the experience rating computation. The factors used to adjust the expected loss rates for these classifications are consistent with those used to adjust the classification relativities for these classifications as discussed in Appendix C. The factor estimated for each classification's expected loss rate are shown in Table 1.

Table 1 – Adjustments for Payroll Limitations to Expected Loss Rates

Classification	Effective Date	Full Adjustment	Proportion of Limited Payroll in Experience Period ¹³	Factor to Apply to Expected Loss Rate ¹⁴
4297	9/1/2024	13%	33.3%	0.91
4512	9/1/2024	18%	33.3%	0.88
8807	9/1/2024	20%	33.3%	0.87
8834	9/1/2024	35%	33.3%	0.77
8839	9/1/2024	18%	33.3%	0.88
9043	9/1/2024	17%	33.3%	0.89

The proposed September 1, 2026 expected loss rates for all classifications are shown in the proposed Table I, *Expected Loss Rates and D-Ratios*, of the Experience Rating Plan included in Section C. Beginning with the September 1, 2026 Regulatory Filing, expected loss rates are shown at three decimal places.

¹² For each classification that is restricted to a 15% or 25% classification relativity change on its classification relativity review sheet in Appendix C, the factors on line 12 are applied to the "Selected Loss to Payroll Ratio (Restricted to 15% Change)" line or the "Selected Loss to Payroll Ratio (Restricted to 25% Change)" line on its classification relativity review sheet divided by the limit factor segregated between the indemnity and medical components, rather than applied to the indicated limited loss to payroll ratios.

¹³ For classifications with maximum payroll limitations effective September 1, 2024, the payroll limitations apply to 12 out of 36 months of the experience period.

¹⁴ Equal to $1.0 - [\text{Full Adjustment}] * (1.0 - [\text{Proportion of Limited Payroll in Experience Period}])$. These factors will bring the loss to payroll ratios underlying the classification relativities which are on a fully payroll limited basis to the basis underlying the experience period for September 1, 2026 to August 31, 2027 experience modifications.

Primary Thresholds and D-Ratios

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

The D-ratio for each classification and each primary threshold included in the Experience Rating Plan is calculated based on the proportion of the claim costs (with the first \$250 removed) for the classification's retro hazard group (RHG) which is primary. (Appendix C, Exhibit 7.3 shows the RHG to which each classification is assigned.) In 2024, the WCIRB reviewed the D-ratio computation methodology and found that basing the classification D-ratios on the RHG reduced volatility in the computation without significantly impacting accuracy.¹⁵ The data used is based on WCIRB unit statistical data for the most recent three years available (policies incepting between December 1, 2020 and November 30, 2023), adjusted to the experience period cost level underlying policies incepting between September 1, 2026 and August 31, 2027 (generally policies incepting between September 1, 2022 and August 31, 2023 at third unit statistical report level, policies incepting between September 1, 2023 and August 31, 2024 at second unit statistical report level, and policies incepting between September 1, 2024 and August 31, 2025 at first unit statistical report level). The D-ratios proposed for September 1, 2026 are shown in the proposed Table I, *Expected Loss Rates and D-Ratios*, of the Experience Rating Plan included in Section C.

Maximum Loss Value and Average Death Value

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

¹⁵ See Item AC24-09-03 of the September 17, 2024 and December 10, 2024 WCIRB Actuarial Committee Agendas for more information.

Factors to Adjust September 1, 2026 to August 31, 2027 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
All NAICS Sectors Combined

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2022 to 2023 (in 00s)	\$18,644,155,438		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2022 to 2023 x indicated limited loss to payroll ratios		\$8,386,261,297	\$8,819,634,584
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.450	0.473

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period					
	<u>Policy Period</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>	
Indemnity	9/1/22 to 8/31/23	0.265	1.694	0.450	
	9/1/23 to 8/31/24	0.269	1.450	0.390	
	9/1/24 to 8/31/25	0.270	1.000	0.270	
Medical	9/1/22 to 8/31/23	0.348	1.445	0.503	
	9/1/23 to 8/31/24	0.359	1.268	0.456	
	9/1/24 to 8/31/25	0.358	1.000	0.358	
			Average:	0.370	0.439
5. Selected experience rating off-balance				1.050	1.050
6. Factor to produce selected off-balance				0.987	0.987
7. Factor to reflect loss limitation				0.881	0.806
8. Adjustment for impact of Insurance Code Section 11751.9				0.992	0.992
9. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7) x (8)				0.335	0.364

Expected Loss Rate Factors

10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) / (3)	0.745	0.769

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for September 1, 2022 to August 31, 2023 and September 1, 2023 to August 31, 2024 (preliminary) and projected for September 1, 2024 to August 31, 2025 based on the underlying accident year loss trend. The loss development factors are based on the latest evaluation of accident year experience.

Loss to payroll ratios reflect maximum payroll limitations applied to Classifications 4297, 4512, 8807, 8834, 8839 and 9043 to be consistent with the payroll shown in Line 1.

Line (5) is the selected off-balance from Section C, Appendix B, Exhibit 2.

Line (6) is the factor from Section C, Appendix B, Exhibit 2 to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Line (7) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Factors to Adjust September 1, 2026 to August 31, 2027 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 11 & 21 Combined (Agriculture & Mining)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2022 to 2023 (in 00s)	\$293,198,772		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2022 to 2023 x indicated limited loss to payroll ratios		\$325,555,574	\$415,154,758
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		1.110	1.416

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period						
	Policy <u>Year</u>	1st Report Ratio of Losses <u>to Payroll</u>	<u>Development</u>	Expected Ratio of Losses <u>to Payroll</u>		
<u>Indemnity</u>	9/1/22 to 8/31/23	0.699	1.411	0.986		
	9/1/23 to 8/31/24	0.742	1.280	0.950		
	9/1/24 to 8/31/25	0.757	1.000	0.757		
<u>Medical</u>	9/1/22 to 8/31/23	1.175	1.278	1.501		
	9/1/23 to 8/31/24	1.263	1.166	1.474		
	9/1/24 to 8/31/25	1.265	1.000	1.265		
				Average:	0.898	1.413
5. Selected experience rating off-balance					1.050	1.050
6. Factor to produce selected off-balance					0.987	0.987
7. Factor to reflect loss limitation					0.865	0.761
8. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
9. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7) x (8)					0.798	1.107
<u>Adjusted Loss Rate Factors</u>						
10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)					0.719	0.782
11. Factors to balance NAICS Sectors to statewide expected loss rate factors					1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)					0.745	0.807

Expected Loss Rate Factors

10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)	0.719	0.782
11. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)	0.745	0.807

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2023 and 2024 (preliminary) and projected for 2025 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) is the factor from Section C, Appendix B, Exhibit 2 to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Line (7) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (11) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (10) of Exhibit 1.

Factors to Adjust September 1, 2026 to August 31, 2027 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 22 & 23 Combined (Utilities & Construction)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2022 to 2023 (in 00s)	\$1,113,361,599		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2022 to 2023 x indicated limited loss to payroll ratios		\$1,259,412,368	\$1,227,112,790
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		1.131	1.102

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	9/1/22 to 8/31/23	0.733	1.540	1.128		
	9/1/23 to 8/31/24	0.743	1.355	1.007		
	9/1/24 to 8/31/25	0.727	1.000	0.727		
<u>Medical</u>	9/1/22 to 8/31/23	0.958	1.279	1.226		
	9/1/23 to 8/31/24	0.988	1.159	1.145		
	9/1/24 to 8/31/25	0.968	1.000	0.968		
				Average:	0.954	1.113

5. Selected experience rating off-balance	1.050	1.050
6. Factor to produce selected off-balance	0.987	0.987
7. Factor to reflect loss limitation	0.788	0.673
8. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
9. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7) x (8)	0.773	0.770

Expected Loss Rate Factors

10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)	0.683	0.699
11. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)	0.708	0.722

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2023 and 2024 (preliminary) and projected for 2025 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) is the factor from Section C, Appendix B, Exhibit 2 to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Line (7) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (11) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (10) of Exhibit 1.

Factors to Adjust September 1, 2026 to August 31, 2027 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 31 (Manufacturing)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2022 to 2023 (in 00s)	\$1,427,466,778		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2022 to 2023 x indicated limited loss to payroll ratios		\$1,230,400,352	\$1,333,091,411
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.862	0.934

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period				
	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll
Indemnity	9/1/22 to 8/31/23	0.457	1.747	0.799
	9/1/23 to 8/31/24	0.432	1.477	0.638
	9/1/24 to 8/31/25	0.398	1.000	0.398
Medical	9/1/22 to 8/31/23	0.602	1.482	0.892
	9/1/23 to 8/31/24	0.607	1.290	0.783
	9/1/24 to 8/31/25	0.578	1.000	0.578
Average:			0.612	0.751
5. Selected experience rating off-balance			1.050	1.050
6. Factor to produce selected off-balance			0.987	0.987
7. Factor to reflect loss limitation			0.919	0.865
8. Adjustment for impact of Insurance Code Section 11751.9			0.992	0.992
9. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7) x (8)			0.578	0.668
<u>Adjusted Loss Rate Factors</u>				
10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)			0.671	0.715
11. Factors to balance NAICS Sectors to statewide expected loss rate factors			1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)			0.695	0.739

Expected Loss Rate Factors

10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)	0.671	0.715
11. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)	0.695	0.739

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2023 and 2024 (preliminary) and projected for 2025 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Loss to payroll ratios reflect maximum payroll limitations applied to Classification 4297 to be consistent with the payroll shown in Line 1.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) is the factor from Section C, Appendix B, Exhibit 2 to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Line (7) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (11) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (10) of Exhibit 1.

Factors to Adjust September 1, 2026 to August 31, 2027 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 42 (Wholesale)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2022 to 2023 (in 00s)	\$375,594,041		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2022 to 2023 x indicated limited loss to payroll ratios		\$599,666,390	\$624,880,475
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		1.597	1.664

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period						
	Policy <u>Year</u>	1st Report Ratio of Losses <u>to Payroll</u>	<u>Development</u>	Expected Ratio of Losses <u>to Payroll</u>		
<u>Indemnity</u>	9/1/22 to 8/31/23	0.889	1.691	1.503		
	9/1/23 to 8/31/24	0.859	1.477	1.269		
	9/1/24 to 8/31/25	0.788	1.000	0.788		
<u>Medical</u>	9/1/22 to 8/31/23	1.041	1.508	1.570		
	9/1/23 to 8/31/24	1.103	1.304	1.439		
	9/1/24 to 8/31/25	1.051	1.000	1.051		
				Average:	1.187	1.353
5. Selected experience rating off-balance					1.050	1.050
6. Factor to produce selected off-balance					0.987	0.987
7. Factor to reflect loss limitation					0.914	0.833
8. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
9. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7) x (8)					1.115	1.160
<u>Adjusted Loss Rate Factors</u>						
10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)					0.699	0.697
11. Factors to balance NAICS Sectors to statewide expected loss rate factors					1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)					0.724	0.720

Expected Loss Rate Factors

10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)	0.699	0.697
11. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)	0.724	0.720

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2023 and 2024 (preliminary) and projected for 2025 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) is the factor from Section C, Appendix B, Exhibit 2 to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Line (7) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (11) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (10) of Exhibit 1.

Factors to Adjust September 1, 2026 to August 31, 2027 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 44 (Retail)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2022 to 2023 (in 00s)	\$1,030,120,564		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2022 to 2023 x indicated limited loss to payroll ratios		\$781,029,723	\$874,759,368
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.758	0.849

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period						
	Policy <u>Year</u>	1st Report Ratio of Losses <u>to Payroll</u>	<u>Development</u>	Expected Ratio of Losses <u>to Payroll</u>		
<u>Indemnity</u>	9/1/22 to 8/31/23	0.441	1.736	0.766		
	9/1/23 to 8/31/24	0.423	1.465	0.620		
	9/1/24 to 8/31/25	0.432	1.000	0.432		
<u>Medical</u>	9/1/22 to 8/31/23	0.587	1.347	0.791		
	9/1/23 to 8/31/24	0.607	1.299	0.788		
	9/1/24 to 8/31/25	0.610	1.000	0.610		
				Average:	0.606	0.730
5. Selected experience rating off-balance					1.050	1.050
6. Factor to produce selected off-balance					0.987	0.987
7. Factor to reflect loss limitation					0.928	0.875
8. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
9. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7) x (8)					0.578	0.657
<u>Adjusted Loss Rate Factors</u>						
10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)					0.763	0.773
11. Factors to balance NAICS Sectors to statewide expected loss rate factors					1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)					0.790	0.798

Expected Loss Rate Factors

10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)	0.763	0.773
11. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)	0.790	0.798

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2023 and 2024 (preliminary) and projected for 2025 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) is the factor from Section C, Appendix B, Exhibit 2 to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Line (7) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (11) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (10) of Exhibit 1.

Factors to Adjust September 1, 2026 to August 31, 2027 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 48 (Transportation & Warehousing)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2022 to 2023 (in 00s)	\$415,406,335		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2022 to 2023 x indicated limited loss to payroll ratios		\$897,663,993	\$727,730,720
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		2.161	1.752

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	9/1/22 to 8/31/23	1.292	1.578	2.038		
	9/1/23 to 8/31/24	1.385	1.382	1.914		
	9/1/24 to 8/31/25	1.471	1.000	1.471		
<u>Medical</u>	9/1/22 to 8/31/23	1.281	1.526	1.954		
	9/1/23 to 8/31/24	1.343	1.324	1.779		
	9/1/24 to 8/31/25	1.394	1.000	1.394		
				Average:	1.808	1.709

5. Selected experience rating off-balance	1.050	1.050
6. Factor to produce selected off-balance	0.987	0.987
7. Factor to reflect loss limitation	0.865	0.737
8. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
9. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7) x (8)	1.608	1.296

Expected Loss Rate Factors

10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)	0.744	0.740
11. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)	0.771	0.764

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2023 and 2024 (preliminary) and projected for 2025 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) is the factor from Section C, Appendix B, Exhibit 2 to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Line (7) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (11) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (10) of Exhibit 1.

Factors to Adjust September 1, 2026 to August 31, 2027 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 51 (Information)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2022 to 2023 (in 00s)	\$275,763,283		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2022 to 2023 x indicated limited loss to payroll ratios		\$179,836,649	\$122,606,660
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.652	0.445

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period						
	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll		
Indemnity	9/1/22 to 8/31/23	0.392	1.453	0.570		
	9/1/23 to 8/31/24	0.359	1.323	0.475		
	9/1/24 to 8/31/25	0.348	1.000	0.348		
Medical	9/1/22 to 8/31/23	0.324	1.301	0.421		
	9/1/23 to 8/31/24	0.263	1.210	0.318		
	9/1/24 to 8/31/25	0.244	1.000	0.244		
				Average:	0.465	0.328
5. Selected experience rating off-balance					1.050	1.050
6. Factor to produce selected off-balance					0.987	0.987
7. Factor to reflect loss limitation					0.905	0.873
8. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
9. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7) x (8)					0.432	0.294
<u>Adjusted Loss Rate Factors</u>						
10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)					0.663	0.662
11. Factors to balance NAICS Sectors to statewide expected loss rate factors					1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)					0.687	0.684

Expected Loss Rate Factors

10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)	0.663	0.662
11. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)	0.687	0.684

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2023 and 2024 (preliminary) and projected for 2025 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Loss to payroll ratios reflect maximum payroll limitations applied to Classification 8807 to be consistent with the payroll shown in Line 1.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) is the factor from Section C, Appendix B, Exhibit 2 to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Line (7) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (11) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (10) of Exhibit 1.

Factors to Adjust September 1, 2026 to August 31, 2027 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 52 (Finance & Insurance)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2022 to 2023 (in 00s)	\$567,546,359		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2022 to 2023 x indicated limited loss to payroll ratios		\$63,463,376	\$69,887,118
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.112	0.123

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period						
	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	9/1/22 to 8/31/23	0.052	1.812	0.094		
	9/1/23 to 8/31/24	0.056	1.553	0.086		
	9/1/24 to 8/31/25	0.063	1.000	0.063		
<u>Medical</u>	9/1/22 to 8/31/23	0.075	1.557	0.116		
	9/1/23 to 8/31/24	0.082	1.407	0.115		
	9/1/24 to 8/31/25	0.099	1.000	0.099		
				Average:	0.081	0.110
5. Selected experience rating off-balance					1.050	1.050
6. Factor to produce selected off-balance					0.987	0.987
7. Factor to reflect loss limitation					0.824	0.747
8. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
9. Adjusted Expected loss to payroll ratios for experience rating period					0.069	0.085
(4) x (5) x (6) x (7) x (8)						

Expected Loss Rate Factors

10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)	0.613	0.687
11. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)	0.635	0.710

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2023 and 2024 (preliminary) and projected for 2025 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) is the factor from Section C, Appendix B, Exhibit 2 to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Line (7) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (11) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (10) of Exhibit 1.

Factors to Adjust September 1, 2026 to August 31, 2027 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 53 (Real Estate)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2022 to 2023 (in 00s)	\$365,948,546		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2022 to 2023 x indicated limited loss to payroll ratios		\$185,868,151	\$194,509,215
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.508	0.532

Loss to Payroll Ratios at Expected Loss Rate Level

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

	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>		
<u>Indemnity</u>	9/1/22 to 8/31/23	0.306	1.660	0.508		
	9/1/23 to 8/31/24	0.312	1.413	0.441		
	9/1/24 to 8/31/25	0.322	1.000	0.322		
<u>Medical</u>	9/1/22 to 8/31/23	0.491	1.411	0.693		
	9/1/23 to 8/31/24	0.522	1.222	0.638		
	9/1/24 to 8/31/25	0.556	1.000	0.556		
				Average:	0.423	0.629

5. Selected experience rating off-balance	1.050	1.050
6. Factor to produce selected off-balance	0.987	0.987
7. Factor to reflect loss limitation	0.908	0.799
8. Adjustment for impact of Insurance Code Section 11751.9	0.992	0.992
9. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7) x (8)	0.395	0.517

Expected Loss Rate Factors

10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)	0.778	0.972
11. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)	0.806	1.004

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2023 and 2024 (preliminary) and projected for 2025 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) is the factor from Section C, Appendix B, Exhibit 2 to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Line (7) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (11) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (10) of Exhibit 1.

Factors to Adjust September 1, 2026 to August 31, 2027 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 54 (Professional Services)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2022 to 2023 (in 00s)	\$3,485,309,597		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2022 to 2023 x indicated limited loss to payroll ratios		\$133,002,833	\$138,519,823
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.038	0.040

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period						
	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll		
Indemnity	9/1/22 to 8/31/23	0.022	1.933	0.042		
	9/1/23 to 8/31/24	0.023	1.588	0.037		
	9/1/24 to 8/31/25	0.025	1.000	0.025		
Medical	9/1/22 to 8/31/23	0.036	1.593	0.058		
	9/1/23 to 8/31/24	0.041	1.283	0.053		
	9/1/24 to 8/31/25	0.044	1.000	0.044		
Average:					0.035	0.052
5. Selected experience rating off-balance					1.050	1.050
6. Factor to produce selected off-balance					0.987	0.987
7. Factor to reflect loss limitation					0.854	0.733
8. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
9. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7) x (8)					0.030	0.039
<u>ected Loss Rate Factors</u>						
10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)					0.798	0.980
11. Factors to balance NAICS Sectors to statewide expected loss rate factors					1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)					0.827	1.013

Expected Loss Rate Factors

10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)	0.798	0.980
11. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)	0.827	1.013

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2023 and 2024 (preliminary) and projected for 2025 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Loss to payroll ratios reflect maximum payroll limitations applied to Classification 4512 to be consistent with the payroll shown in Line 1.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) is the factor from Section C, Appendix B, Exhibit 2 to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Line (7) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (11) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (10) of Exhibit 1.

Factors to Adjust September 1, 2026 to August 31, 2027 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 56 (Administrative)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2022 to 2023 (in 00s)	\$306,500,628		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2022 to 2023 x indicated limited loss to payroll ratios		\$532,412,012	\$562,052,379
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		1.737	1.834

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period						
	Policy <u>Year</u>	1st Report Ratio of Losses <u>to Payroll</u>	<u>Development</u>	Expected Ratio of Losses <u>to Payroll</u>		
<u>Indemnity</u>	9/1/22 to 8/31/23	1.113	1.537	1.709		
	9/1/23 to 8/31/24	1.139	1.398	1.592		
	9/1/24 to 8/31/25	1.122	1.000	1.122		
<u>Medical</u>	9/1/22 to 8/31/23	1.653	1.401	2.316		
	9/1/23 to 8/31/24	1.535	1.296	1.989		
	9/1/24 to 8/31/25	1.506	1.000	1.506		
				Average:	1.474	1.937
5. Selected experience rating off-balance					1.050	1.050
6. Factor to produce selected off-balance					0.987	0.987
7. Factor to reflect loss limitation					0.827	0.721
8. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
9. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7) x (8)					1.253	1.437
<u>Adjusted Loss Rate Factors</u>						
10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)					0.722	0.784
11. Factors to balance NAICS Sectors to statewide expected loss rate factors					1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)					0.747	0.809

Expected Loss Rate Factors

10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)	0.722	0.784
11. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)	0.747	0.809

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2023 and 2024 (preliminary) and projected for 2025 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) is the factor from Section C, Appendix B, Exhibit 2 to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Line (7) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (11) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (10) of Exhibit 1.

Factors to Adjust September 1, 2026 to August 31, 2027 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 61 (Education)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2022 to 2023 (in 00s)	\$407,910,817		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2022 to 2023 x indicated limited loss to payroll ratios		\$100,240,060	\$127,951,488
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.246	0.314

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period						
	Policy <u>Year</u>	1st Report Ratio of Losses <u>to Payroll</u>	<u>Development</u>	Expected Ratio of Losses <u>to Payroll</u>		
<u>Indemnity</u>	9/1/22 to 8/31/23	0.171	1.399	0.239		
	9/1/23 to 8/31/24	0.168	1.267	0.213		
	9/1/24 to 8/31/25	0.179	1.000	0.179		
<u>Medical</u>	9/1/22 to 8/31/23	0.251	1.312	0.329		
	9/1/23 to 8/31/24	0.268	1.229	0.330		
	9/1/24 to 8/31/25	0.294	1.000	0.294		
				Average:	0.210	0.318
5. Selected experience rating off-balance					1.050	1.050
6. Factor to produce selected off-balance					0.987	0.987
7. Factor to reflect loss limitation					0.900	0.875
8. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
9. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7) x (8)					0.195	0.286
<u>Adjusted Loss Rate Factors</u>						
10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)					0.792	0.911
11. Factors to balance NAICS Sectors to statewide expected loss rate factors					1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)					0.821	0.941

Expected Loss Rate Factors

10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)	0.792	0.911
11. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)	0.821	0.941

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2023 and 2024 (preliminary) and projected for 2025 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) is the factor from Section C, Appendix B, Exhibit 2 to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Line (7) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (11) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (10) of Exhibit 1.

Factors to Adjust September 1, 2026 to August 31, 2027 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 62 (Health)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2022 to 2023 (in 00s)	\$1,196,335,091		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2022 to 2023 x indicated limited loss to payroll ratios		\$665,154,105	\$671,487,444
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.556	0.561

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period					
	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll	
Indemnity	9/1/22 to 8/31/23	0.318	1.595	0.507	
	9/1/23 to 8/31/24	0.322	1.413	0.455	
	9/1/24 to 8/31/25	0.323	1.000	0.323	
Medical	9/1/22 to 8/31/23	0.371	1.417	0.526	
	9/1/23 to 8/31/24	0.386	1.279	0.494	
	9/1/24 to 8/31/25	0.387	1.000	0.387	
Average:				0.428	0.469
5. Selected experience rating off-balance				1.050	1.050
6. Factor to produce selected off-balance				0.987	0.987
7. Factor to reflect loss limitation				0.942	0.906
8. Adjustment for impact of Insurance Code Section 11751.9				0.992	0.992
9. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7) x (8)				0.415	0.437

Expected Loss Rate Factors

10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)	0.746	0.779
11. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)	0.773	0.804

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2023 and 2024 (preliminary) and projected for 2025 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Loss to payroll ratios reflect maximum payroll limitations applied to Classifications 8834, 8839 and 9043 to be consistent with the payroll shown in Line 1.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) is the factor from Section C, Appendix B, Exhibit 2 to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Line (7) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (11) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (10) of Exhibit 1.

Factors to Adjust September 1, 2026 to August 31, 2027 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 71 (Arts & Entertainment)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2022 to 2023 (in 00s)	\$187,175,077		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2022 to 2023 x indicated limited loss to payroll ratios		\$142,163,140	\$179,533,163
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.760	0.959

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period						
	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll		
Indemnity	9/1/22 to 8/31/23	0.430	1.675	0.720		
	9/1/23 to 8/31/24	0.458	1.377	0.631		
	9/1/24 to 8/31/25	0.465	1.000	0.465		
Medical	9/1/22 to 8/31/23	0.780	1.342	1.047		
	9/1/23 to 8/31/24	0.807	1.195	0.965		
	9/1/24 to 8/31/25	0.819	1.000	0.819		
				Average:	0.605	0.944
5. Selected experience rating off-balance					1.050	1.050
6. Factor to produce selected off-balance					0.987	0.987
7. Factor to reflect loss limitation					0.908	0.850
8. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
9. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7) x (8)					0.566	0.825
<u>Adjusted Loss Rate Factors</u>						
10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)					0.745	0.860
11. Factors to balance NAICS Sectors to statewide expected loss rate factors					1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)					0.771	0.889

Expected Loss Rate Factors

10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)	0.745	0.860
11. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)	0.771	0.889

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2023 and 2024 (preliminary) and projected for 2025 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) is the factor from Section C, Appendix B, Exhibit 2 to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Line (7) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (11) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (10) of Exhibit 1.

Factors to Adjust September 1, 2026 to August 31, 2027 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 72 (Hospitality)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2022 to 2023 (in 00s)	\$832,909,581		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2022 to 2023 x indicated limited loss to payroll ratios		\$663,643,664	\$877,484,877
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.797	1.054

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period						
	Policy <u>Year</u>	1st Report Ratio of Losses <u>to Payroll</u>	<u>Development</u>	Expected Ratio of Losses <u>to Payroll</u>		
<u>Indemnity</u>	9/1/22 to 8/31/23	0.468	1.649	0.772		
	9/1/23 to 8/31/24	0.492	1.426	0.702		
	9/1/24 to 8/31/25	0.502	1.000	0.502		
<u>Medical</u>	9/1/22 to 8/31/23	0.685	1.472	1.008		
	9/1/23 to 8/31/24	0.714	1.281	0.915		
	9/1/24 to 8/31/25	0.711	1.000	0.711		
				Average:	0.659	0.878
5. Selected experience rating off-balance					1.050	1.050
6. Factor to produce selected off-balance					0.987	0.987
7. Factor to reflect loss limitation					0.942	0.909
8. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
9. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7) x (8)					0.638	0.821
<u>Adjusted Loss Rate Factors</u>						
10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)					0.801	0.780
11. Factors to balance NAICS Sectors to statewide expected loss rate factors					1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)					0.829	0.805

Expected Loss Rate Factors

10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)	0.801	0.780
11. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)	0.829	0.805

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2023 and 2024 (preliminary) and projected for 2025 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) is the factor from Section C, Appendix B, Exhibit 2 to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Line (7) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (11) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (10) of Exhibit 1.

Factors to Adjust September 1, 2026 to August 31, 2027 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 81 (Other)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2022 to 2023 (in 00s)	\$315,939,164		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2022 to 2023 x indicated limited loss to payroll ratios		\$235,534,678	\$246,782,786
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.746	0.781

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period						
	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll		
Indemnity	9/1/22 to 8/31/23	0.438	1.685	0.738		
	9/1/23 to 8/31/24	0.437	1.462	0.639		
	9/1/24 to 8/31/25	0.439	1.000	0.439		
Medical	9/1/22 to 8/31/23	0.559	1.455	0.814		
	9/1/23 to 8/31/24	0.539	1.346	0.726		
	9/1/24 to 8/31/25	0.522	1.000	0.522		
				Average:	0.605	0.687
5. Selected experience rating off-balance					1.050	1.050
6. Factor to produce selected off-balance					0.987	0.987
7. Factor to reflect loss limitation					0.838	0.757
8. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
9. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7) x (8)					0.522	0.535
<u>Adjusted Loss Rate Factors</u>						
10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)					0.700	0.685
11. Factors to balance NAICS Sectors to statewide expected loss rate factors					1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)					0.725	0.708

Expected Loss Rate Factors

10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)	0.700	0.685
11. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)	0.725	0.708

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2023 and 2024 (preliminary) and projected for 2025 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) is the factor from Section C, Appendix B, Exhibit 2 to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Line (7) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (11) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (10) of Exhibit 1.

Factors to Adjust September 1, 2026 to August 31, 2027 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 8742 (Outside Sales)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2022 to 2023 (in 00s)	\$1,148,663,225		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2022 to 2023 x indicated limited loss to payroll ratios		\$103,174,509	\$104,363,913
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.090	0.091

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period						
	Policy <u>Year</u>	1st Report Ratio of Losses <u>to Payroll</u>	<u>Development</u>	Expected Ratio of Losses <u>to Payroll</u>		
<u>Indemnity</u>	9/1/22 to 8/31/23	0.052	1.501	0.078		
	9/1/23 to 8/31/24	0.055	1.344	0.074		
	9/1/24 to 8/31/25	0.059	1.000	0.059		
<u>Medical</u>	9/1/22 to 8/31/23	0.062	1.263	0.078		
	9/1/23 to 8/31/24	0.073	1.187	0.087		
	9/1/24 to 8/31/25	0.076	1.000	0.076		
				Average:	0.070	0.080
5. Selected experience rating off-balance					1.050	1.050
6. Factor to produce selected off-balance					0.987	0.987
7. Factor to reflect loss limitation					0.854	0.796
8. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
9. Adjusted Expected loss to payroll ratios for experience rating period (4) x (5) x (6) x (7) x (8)					0.062	0.066
<u>ected Loss Rate Factors</u>						
10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)					0.689	0.722
11. Factors to balance NAICS Sectors to statewide expected loss rate factors					1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)					0.714	0.746

Expected Loss Rate Factors

10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)	0.689	0.722
11. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)	0.714	0.746

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2023 and 2024 (preliminary) and projected for 2025 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) is the factor from Section C, Appendix B, Exhibit 2 to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Line (7) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (11) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (10) of Exhibit 1.

Factors to Adjust September 1, 2026 to August 31, 2027 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level
NAICS Sector: 8810 & 92 Combined (Clerical & Public Admin)

Classification Relativity Average Indicated Loss to Payroll Ratios

1. Total payroll 2022 to 2023 (in 00s)	\$4,899,005,982		
		<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2022 to 2023 x indicated limited loss to payroll ratios		\$288,039,721	\$321,726,195
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)		0.059	0.066

Loss to Payroll Ratios at Expected Loss Rate Level

4. Unadjusted Expected loss to payroll ratios for experience rating period						
	Policy <u>Year</u>	1st Report Ratio of Losses <u>to Payroll</u>	<u>Development</u>	Expected Ratio of Losses <u>to Payroll</u>		
<u>Indemnity</u>	9/1/22 to 8/31/23	0.034	1.751	0.059		
	9/1/23 to 8/31/24	0.035	1.510	0.052		
	9/1/24 to 8/31/25	0.040	1.000	0.040		
<u>Medical</u>	9/1/22 to 8/31/23	0.045	1.416	0.063		
	9/1/23 to 8/31/24	0.045	1.270	0.057		
	9/1/24 to 8/31/25	0.047	1.000	0.047		
				Average:	0.051	0.056
5. Selected experience rating off-balance					1.050	1.050
6. Factor to produce selected off-balance					0.987	0.987
7. Factor to reflect loss limitation					0.871	0.777
8. Adjustment for impact of Insurance Code Section 11751.9					0.992	0.992
9. Adjusted Expected loss to payroll ratios for experience rating period					0.045	0.045
(4) x (5) x (6) x (7) x (8)						

Expected Loss Rate Factors

10. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level: (9) ÷ (3)	0.772	0.679
11. Factors to balance NAICS Sectors to statewide expected loss rate factors	1.036	1.033
12. Factors to adjust Class Relativity indicated limited loss to payroll ratios to expected loss rate level - after balancing: (10) x (11)	0.799	0.701

Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis (see Section C, Appendix C).

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2023 and 2024 (preliminary) and projected for 2025 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical data by NAICS sector. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

Line (5) is the indicated off-balance from Section C, Appendix B, Exhibit 2.

Line (6) is the factor from Section C, Appendix B, Exhibit 2 to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Line (7) reflects the exclusion of losses in excess of \$175,000 as well as the exclusion of the first \$250 of each individual claim in the experience rating calculation.

Line (8) is calculated based on the average impact of Insurance Code Section 11751.9 rerates from a 2013 study of 2005 to 2011 policy years.

Line (11) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (10) of Exhibit 1.

Classifications Affected by ELR Limitation Rule

Class Code	Class Description	Indicated Relativity Change
Limited to a 15% Decrease		
1438	SMELTING, SINTERING, REFINING OR ALLOYING	-18.2%
2362	KNITTING	-18.2%
2660	BOOT OR SHOE MFG OR REPAIRING	-18.7%
2790	PATTERN OR MODEL MFG	-18.0%
2806	DOOR, SASH OR WINDOW MFG – WOOD; SHUTTER MFG – WOOD/PLASTIC	-17.7%
3039	REINFORCING STEEL FABRICATION	-18.4%
3081	FOUNDRIES – IRON	-19.3%
3178	ELECTRONIC ELEMENT MFG	-15.8%
3643	ELECTRIC POWER/TRANS EQUIP MFG; ELECTRIC CONTROL PANEL OR SWITCHGEAR MFG	-18.4%
3683	SPEAKER MFG	-62.7%
3726	BOILER INSTALLATION, SERVICE OR REPAIR	-18.7%
3808	AUTO OR MOTORCYCLE MFG OR ASSEMBLING	-18.8%
3828	AUTO OR TRUCK PARTS REBUILDING	-18.9%
4492	SIGN MFG – METAL, PLASTIC OR WOOD	-18.0%
4611	DRUG, MEDICINE OR PHARMACEUTICAL PREPARATIONS MFG	-24.0%
7392	BEER DEALERS – WHOLESALE	-22.4%
7421	AIRCRAFT OPERATION – PERSONNEL TRANSPORT – FLYING CREW	-18.8%
8004	STORES – GARDEN SUPPLIES	-19.5%
8042	STORES – FLOOR COVERING	-18.6%
8063	STORES – LIGHTING FIXTURES	-16.8%
8106	METAL STOCK DEALERS	-18.6%
8215	HAY, GRAIN OR FEED DEALERS; WAREHOUSES – GRAIN OR BEAN	-17.4%
8232	LUMBERYARDS; BUILDING MATERIAL DEALERS; FUEL AND MATERIAL DEALERS	-17.6%
8267	MACHINERY OR EQUIPMENT DEALERS – SECONDHAND	-22.4%
8286	LIVESTOCK DEALERS/AUCTION YARDS	-23.2%
8387	AUTO/TRUCK GASOLINE SERVICE STATIONS; AUTO/TRUCK OIL/FLUID SERVICE FACILITIES; AUTO/TRUCK WASHING FACILITIES	-16.8%
8390	AUTO, TRUCK OR VAN CONVERSION OR CUSTOMIZING	-19.0%
8749	MORTGAGE BANKERS	-44.6%
8807	NEWSPAPER, MAGAZINE OR BOOK PUBLISHING	-26.9%
8818	NEWSPAPER PUBLISHING OR PRINTING – EDITING AND DESIGNING	-15.2%
8822	INSURANCE COMPANIES	-17.4%
8840	CHURCHES, TEMPLES, MOSQUES AND SYNAGOGUES	-17.0%
8847	BEVERAGE CONTAINER COLLECTION OR REDEMPTION	-18.4%
8871	CLERICAL TELECOMMUTER EMPLOYEES	-19.9%
9420	MUNICIPAL/STATE/PUBLIC AGENCY – OTHERS	-20.3%
9519	HOUSEHOLD APPLIANCES; WATER SOFTEN/CONDITION/FILTRATION SYSTEM	-16.3%

Classifications Affected by ELR Limitation Rule

Class Code	Class Description	Indicated Relativity Change
Limited to a 15% Increase		
1122	MINING – SURFACE	17.8%
1330	BLASTING	21.2%
2222	SPINNING, WEAVING, OR FIBER PROCESSING	21.3%
3647	BATTERY MFG; LEAD, RECLAIMING OR ALLOYING	20.5%
4361	PHOTOGRAPHERS; PHOTOFINISHING	39.2%
4511	ANALYTICAL OR TESTING LABORATORIES	67.5%
4512	BIOMEDICAL RESEARCH LABORATORIES	42.7%
5027	MASONRY – LOW WAGE	15.1%
5184	STEAM PIPE OR BOILER INSULATION	19.1%
5193	COMPUTER OR TELEPHONE SYSTEM OR EQUIPMENT INSTALLATION, SERVICE OR REPAIR	18.5%
5222	CONCRETE CONSTRUCTION – BRIDGES; CHIMNEY CONSTRUCTION	18.2%
5470	GLAZIERS – AWAY FROM SHOP – HIGH WAGE	15.3%
5506	STREET OR ROAD CONSTRUCTION – PAVING	18.7%
6003	PILE DRIVING; WHARF BUILDING; BRIDGE/TRESTLE CONSTRUCTION – WOOD	16.8%
6213	OIL/GAS WELLS – SPECIALTY TOOL COMPANIES	16.5%
6251	TUNNELING OR UNDERGROUND MINING	21.4%
7219	TRUCKING FIRMS; EXPRESS COMPANIES; MOBILE CRANE/HOISTING SERVICE	15.3%
7410	AIRCRAFT OPERATION – AGRICULTURAL – ALL OTHERS	18.4%
7580	SANITARY OR SANITATION DISTRICTS OPERATION	22.8%
7601	AERIAL LINE CONSTRUCTION	18.6%
7610	RADIO, TELEVISION OR COMMERCIAL BROADCASTING STATIONS	16.2%
8008	STORES – CLOTHING, SHOES, LINENS OR FABRIC PRODUCTS – RETAIL	19.9%
8028	EQUIPMENT OR MACHINERY RENTAL YARDS	16.4%
8039	STORES – DEPARTMENT STORES – RETAIL	28.6%
8066	STORES – BICYCLES AND BICYCLE ACCESSORIES	22.3%
8278	RACING STABLES – JOCKEYS/HARNESS DRIVERS	27.8%
8601	ENGINEERS – CONSULTING; OIL OR GAS GEOLOGISTS OR SCOUTS; FOREST ENGINEERS	32.2%
8631	RACING STABLES – ALL OTHER EMPLOYEES	24.1%
8720	INSPECTION FOR INSURANCE/SAFETY/VALUATION; ELEVATOR INSPECTING; WEIGHERS/SAMPLERS/INSPECTORS ON DOCKS/RAIL STATIONS/WAREHOUSES; UNMANNED AIRCRAFT	19.1%
8729	ELEVATOR SERVICE INSPECTIONS/OILING/ADJUSTING – NO REPAIR	16.8%
8740	APT/CONDO COMPLEX / BLDG / WAREHOUSES / COMM & RES MIXED-USE BLDG OPERATION – PROPERTY MGMT SUPERVISORS	37.6%
8741	REAL ESTATE AGENCIES	32.0%
8748	AUTO OR TRUCK DEALERS – SALESPERSONS	27.1%
8800	MAILING OR ADDRESSING COMPANIES	15.5%
8803	AUDITING, ACCOUNTING OR MANAGEMENT CONSULTING SERVICES	23.5%
8820	LAW FIRMS	27.0%
8821	LAW FIRM SUPPORT SERVICES	32.1%
8831	HOSPITALS – VETERINARY; KENNELS	32.7%
8868	COLLEGES OR SCHOOLS – PRIVATE – NOT AUTOMOBILE SCHOOLS - PROFESSORS, TEACHERS OR ACADEMIC PROFESSIONAL EMPLOYEES	37.8%
8870	FITNESS INSTRUCTION PROGRAMS OR STUDIOS	25.3%
8875	PUBLIC COLLEGES OR SCHOOLS; SUPERINTENDENT OF PUBLIC SCHOOLS OFFICE	54.9%
9007	APT/CONDO OPERATION FOR SENIORS	32.2%
9015	BUILDING OPERATION – N.O.C. – OTHER; CHURCH/TEMPLE/MOSQUE/SYNAGOGUE – OTHER; LIBRARIES – PRIVATE – OTHER	30.0%
9053	HEALTH CLUBS OR GYMS; SWIMMING POOLS/CLUBS; CLUBS – RACQUET SPORTS	32.5%
9060	CLUBS – COUNTRY OR GOLF	18.6%
9101	COLLEGES OR SCHOOLS – PRIVATE – ALL OTHERS	18.6%
9154	THEATERS – NOT MOTION PICTURE	22.8%
9156	THEATERS - DANCE, OPERA OR THEATER COMPANIES	15.8%
9180	AMUSEMENT/REC FACILITIES – DEVICE OPERATIONS; SHOOTING CLUBS/RANGES	21.5%
9181	ATHLETIC TEAMS OR ATHLETIC FACILITIES - PLAYERS, UMPIRES, REFEREES AND GAME OFFICIALS	29.7%
9184	SKI RESORTS – ALPINE	29.7%
9422	ROAD DISTRICTS OR DEPARTMENTS	22.6%
9507	SIGN PAINTING OR LETTERING	34.5%
9529	SCAFFOLDS/CONSTRUCTION ELEVATORS; DECORATING; TENT ERECTION/REMOVAL/REPAIR	15.5%
9549	ADVERTISING COMPANIES	51.7%
9610	MOTION PICTURES	18.8%

Section C

Appendix B

Experience Rating Off-Balance Correction Factor

Experience rating is designed to be premium-neutral in that the total statewide pure premium, after application of experience rating, should be the same as if there were no experience rating. However, the collective experience of large employers, to which experience rating assigns greater weight, has been better than average, and the collective experience of small employers, many of which are not experience rated, has been worse than average. As a result, if no adjustment was made, the statewide average experience modification would be below 100% and pure premium rates would be insufficient to provide for losses and loss adjustment expenses after the application of experience rating.

The derivation of pure premium rates and expected loss rates involves adjustment by a factor known as the experience rating off-balance correction factor (off-balance factor). By adjusting pure premium rates and expected loss rates by this factor, the total pure premium produced at those pure premium rates, after application of experience rating, is estimated to be equal to projected losses and loss adjustment expenses incurred against the policies to which those pure premium rates apply. For policies incepting between September 1, 2026 and August 31, 2027, the indicated off-balance factor is 1.063, which is 3.4% higher than the off-balance factor reflected in the approved pure premium rates and expected loss rates for policies incepting between September 1, 2025 and August 31, 2026 (1.028). Given the large change in the indicated off-balance factor, which is not intended to swing dramatically from year to year, in lieu of the indicated off-balance factor of 1.063, the WCIRB is recommending a small increase in expected loss rates for policies incepting between September 1, 2026 and August 31, 2027 that is designed to target an off-balance factor of 1.050, which is 2.1% higher than the off-balance factor for policies incepting between September 1, 2025 and August 31, 2026.

Exhibits 1 and 2 show the calculation of the indicated off-balance factor. Lines 1 and 2 of Exhibit 1 show the average modification and average credibility assigned to the experience of all experience rated employers for the most recent three policy effective periods (September 1, 2023 to August 31, 2024; September 1, 2024 to August 31, 2025; and September 1, 2025 to August 31, 2026 (preliminary)). This information is based on the WCIRB's experience modification records and reflects the actual modifications issued for each of those policy periods. Based on this information, the ratio of actual to expected losses for experience rated employers in each of these policy periods is computed and shown on line 3 of Exhibit 1.

As discussed in Appendix A, the expected loss rates determined for each policy period are adjusted by the off-balance factor in effect for that period. Line 4 of Exhibit 1 shows the off-balance factor that was used to adjust each period's expected loss rates. Line 5 of Exhibit 1 shows the adjustment that was made to each historical year's expected loss rates to reflect the impact of California Insurance Code Section 11751.9 corrections based on closed claim values that are significantly below the claim values that were used in an experience modification computation.¹ The combined total of all the factors that were applied to each policy period's expected losses are shown on line 6 of Exhibit 1.

The expected loss rates computed for each historical policy period reflect an estimate of the statewide average ratio of losses to payroll for the three-year period used in that period's experience modifications. Line 7 of Exhibit 1 shows the hindsight correction factor for the expected losses for each of these policy periods, which is intended to adjust for any difference in average projected expected loss rates for a period and the average level of losses that, in retrospect, actually underlie that period's experience modifications. The hindsight correction factor for each period is computed as the ratio of the statewide weighted average

¹ The adjustment that was made to each historical year's expected loss rates is removed from the computation of the projected ratio of actual to expected losses for purposes of the off-balance calculation as, while each year's expected losses was adjusted for potential Insurance Code Section 11751.9 adjustments, the average modifications shown on line 1 are prior to Section 11751.9 corrections.

of the promulgated expected loss rates (adjusted to remove that period's off-balance factor and the adjustment to reflect the impact of California Insurance Code Section 11751.9 rerates) to the hindsight weighted average statewide ratio of losses (limited to \$175,000) to payroll for the policy periods and report levels reflected in that period's experience modifications.

Line 8 of Exhibit 1 shows the average ratios of actual to expected losses for experience rated employers in each policy period, adjusted to remove the off-balance factor and the Insurance Code Section 11751.9 adjustments that were made to each historical year's expected loss rates, and to reflect the hindsight overall average level of expected loss rates in each period. The ratios shown on line 8 of Exhibit 1 represent the estimated ratios of actual to expected losses for experience rated employers in which the total actual losses for all employers equal the total expected losses for the experience period. Line 9 of Exhibit 1 is the projected ratio of actual to expected losses for experience rated employers, which has been selected as the weighted average of the three periods' ratios, with full weight given to the final and full year periods of September 1, 2023 to August 31, 2024 and September 1, 2024 to August 31, 2025, and 50% weight given to the preliminary and partial period for September 1, 2025 to August 31, 2026.² Line 10 of Exhibit 1 is the projected average credibility for experience rated employers, which has been selected as the average credibility for the September 1, 2024 to August 31, 2025 policy inception period (the most recent complete annual policy period).

Exhibit 2 shows the computation of the indicated off-balance factor for policies incepting between September 1, 2026 and August 31, 2027. The projected ratio of actual to expected losses and the projected average credibility computed on lines 9 and 10 of Exhibit 1 are shown on lines 1 and 2 of Exhibit 2, respectively. Line 3 of Exhibit 2 shows the ratio of experience rated premium to total premium. This ratio is based on a comparison of the premiums at the advisory pure premium rate level for experience rated employers with those for all employers including employers who are not experience rated based on WCIRB unit statistical data for the most recent three years.

Line 4 of Exhibit 2 shows the computation of the initial indicated off-balance factor of 1.063 for policies incepting between September 1, 2026 and August 31, 2027. The computation is based on the information on lines 1, 2 and 3 of Exhibit 2. As discussed above, the WCIRB is recommending an adjustment to expected loss rates for policies incepting between September 1, 2026 and August 31, 2027 to mitigate volatility in the indicated off-balance factor. Line 5 of Exhibit 2 shows the adjustment factor needed to target an off-balance factor of 1.050 for expected loss rates for policies incepting between September 1, 2026 and August 31, 2027. In other words, by decreasing the expected loss rates for policies incepting between September 1, 2026 and August 31, 2027 by the 0.987 factor shown on line 5, the WCIRB estimates that the average modification on rated employers will generate an off-balance factor over all employers of 1.050 instead of 1.063.

The selected off-balance factor of 1.050 for policies incepting between September 1, 2026 and August 31, 2027 is shown on line 6 of Exhibit 2. As shown on lines 7 and 8 of Exhibit 2, the selected off-balance factor is 2.1% higher than the off-balance factor for policies incepting between September 1, 2025 and August 31, 2026 (1.028).

² The September 1, 2025 to August 31, 2026 period is preliminary and partial in that it only reflects experience modifications for policies incepting through May 2026.

**Projection of Actual to Expected Losses
For September 1, 2026 to August 31, 2027 Experience Rated Risks**

	2023/2024	2024/2025	Prelim 2025/2026
1. Average Modification for Rated Risks	0.946	0.951	0.958
2. Average Credibility for Rated Risks	0.580	0.588	0.581
3. Average Actual to Expected Ratio for Rated Risks (unadjusted) [(1) - 1.0 + (2)] / (2)	0.906	0.917	0.928
Factors Applied to Expected Loss Rates in 2023 Through 2025			
4. Off-Balance Factor in Expected Loss Rates	1.039	1.048	1.028
5. Adjustment to Reflect Insurance Code Section 11751.9 Rerates in Expected Loss Rates	0.992	0.992	0.992
6. Total of All Factors Applied to Expected Loss Rates (4) x (5)	1.031	1.040	1.020
7. Hindsight Correction to Average Expected Losses	1.060	0.952	0.964
8. Average Actual to Expected Ratio for Rated Risks (adjusted) (3) x (6) x (7)	0.990	0.907	0.913
9. Projected Ratio of Actual to Expected Losses for Rated Risks for September 1, 2026 to August 31, 2027 Policies			0.941
10. Projected Average Credibility for Rated Risks for September 1, 2026 to August 31, 2027 Policies			0.588

Notes:

Lines (1) and (2) are based on modifications issued by the WCIRB for policies effective during the specified period (prior to Insurance Code Section 11751.9 rerates). Each policy period represents modifications from September 1 to August 31.

Line (3) is derived starting with the formula: $X\text{-Mod} = (\text{credibility} \times A/E) + [(1.0 - \text{credibility}) \times 1.0]$.

Line (4) is the off-balance factor included in pure premium rates and expected loss rates for the specified period. In this calculation, its impact is removed from the expected losses for the specified period to determine what the A/E ratio would have been without the off-balance adjustment for that period being applied to expected losses.

Line (5) reflects the factor used to adjust expected loss rates for the estimated impact of Insurance Code Section 11751.9 based on previous studies.

Line (7) is a factor that corrects for estimation error in the statewide average Expected Loss Rate for the specified period. It is computed as the ratio of a) the average Expected Loss Rate with the selected off-balance correction factor and the adjustment factor for the Insurance Code Section 11751.9 rerates removed to b) the hindsight average loss to payroll ratio.

Line (9) is the projected ratio of actual to expected losses for September 1, 2026 to August 31, 2027 rated risks based on a weighted average of the latest three policy periods. The complete annual policy periods of 2023/2024 and 2024/2025 are given full weight. The preliminary and partial policy period for 9/1/2025 to 8/31/2026, which only reflects modifications issued through May 2026, is given 50% weight.

Line (10) is the projected average credibility for September 1, 2026 to August 31, 2027 rated risks based on the average credibility for the latest annual full policy period (2024/2025).

**Experience Rating Off-Balance Correction Factor Calculation
For September 1, 2026 to August 31, 2027 Policies**

1. Projected Ratio of Actual to Expected Losses for Rated Risks	0.941
2. Projected Average Credibility for Rated Risks	0.588
3. Ratio of Experience-Rated Premium to Total Premium	0.881
4. Indicated Off-Balance in 9/1/2026 Pure Premium Rates $\{1.0 - [(1) \times (2) \times (3)]\} / \{[1.0 - (2)] \times (3) + [1.0 - (3)]\}$	1.063
5. Factor to Produce a Target 1.050 Off-Balance for 9/1/2026	0.987
6. Selected Off-Balance in 9/1/2026 Pure Premium Rates After Adjustment to Produce Target Off-Balance $\{1.0 - [(1) \times (2) \times (3) / (5)]\} / \{[1.0 - (2)] \times (3) + [1.0 - (3)]\}$	1.050
7. Selected Off-Balance in 9/1/2025 Pure Premium Rates	1.028
8. Indicated Change in Off-Balance $(6)/(7)-1.0$	2.1%

Notes:

Lines (1) and (2) are from Exhibit 1, lines (9) and (10), respectively.

Line (3) is based on unit statistical data comparing premium on rated policies with that on non-rated policies.

The formula shown to compute the off-balance factor (OBF) in line (4) is derived from the relationship of the OBF as the reciprocal of the average modification over all risks. That is $OBF = 1 / (\text{Avg. Mod All Risks})$, where $\text{Avg. Mod All Risks} = (\text{Avg. Mod Rated Risks} \times \text{Premium Share of Rated Risks}) + (1.0 \times \text{Premium Share of Non-rated Risks})$, and where the formula for the average modification for rated risks is as follows:
 $\text{Avg. Mod Rated Risks} = [(\text{Avg. Ratio of Actual to Expected}) \times (1 / OBF) \times (\text{Avg. Credibility})] + [1.0 \times (1 - \text{Avg. Credibility})]$.

Line (5) is the factor to adjust expected loss rates to produce the selected off-balance correction factor of 1.050.

Section C

Appendix C

Computation of Classification Relativities

Derivation of Rates Based on Classification Relativity Review Sheets

The specific advisory pure premium rate and experience rating expected loss rate recommended for each industry classification reflects, in part, the calculated change in each classification's relative share of the total statewide losses. Each classification's relativity is based on the claim and payroll experience of employers assigned to that classification compared to the average claim and payroll experience over all classifications. The most recent claim and payroll experience by classification reported in accordance with the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) is the basis of the analysis.

Each classification's relativity is determined through an analysis of the ratio of losses to payroll that emerges for a particular classification in the most recent two, three, four or five years, depending on the size of the classification. For certain classifications, five years of loss and payroll experience is not, by itself, sufficiently credible to establish the relativity for the classification. For each of these classifications, selected relativities are determined as the weighted average of the adjusted loss to payroll ratio based on that classification's five-year loss experience and the loss to payroll ratio expected to emerge for the classification based on the current (i.e., September 1, 2025) advisory pure premium rates. The determination of the expected loss to payroll ratios, the adjusted loss to payroll ratios based on policy year experience, and the selected loss to payroll ratios indicated for September 1, 2026 are discussed below.

Expected Loss to Payroll Ratios

For each standard classification, the expected limited loss to payroll ratio underlying the September 1, 2026 classification relativities is computed. An illustrative example computation of these ratios using Classification 4496, *Plastics – fabricated products mfg.*, is shown in Exhibit 1. The procedure used to compute expected limited loss to payroll ratios for other classifications is identical.

Line 1 of Exhibit 1 shows the September 1, 2025 selected (unlimited) loss to payroll ratios for Classification 4496, expressed as losses per \$100 of payroll, separately for indemnity and medical as reflected in the WCIRB's September 1, 2025 Regulatory Filing.¹ The ratios shown on line 1 of Exhibit 1 do not reflect the impact of the average September 1, 2025 advisory pure premium rate level change on losses. The adjustment to reflect this impact is shown in line 2 of Exhibit 1. Inasmuch as the classification relativity analysis is based on loss amounts (excluding loss adjustment expenses), the factors shown in line 2 of Exhibit 1 reflect only the loss components of the approved September 1, 2025 advisory pure premium rate change. Line 3 of Exhibit 1 shows the expected unlimited loss to payroll ratio underlying the September 1, 2025 relativity for Classification 4496, adjusted for the impact of the September 1, 2025 pure premium rate change on losses. (To obtain the September 1, 2025 advisory pure premium rate for the classification, the expected unlimited loss to payroll ratio is multiplied by the September 1, 2025 loss adjustment expense provision of 1.365 and the September 1, 2025 experience rating off-balance correction factor of 1.028.)

The expected unlimited loss to payroll ratios are then adjusted to remove the impact of very large losses. To mitigate the impact of exceptionally large claims on a classification's relativity, the cost of a single claim that is used in the policy year experience underlying the computation of the adjusted loss to payroll ratio is limited to \$500,000. Consequently, the expected loss to payroll ratio that will be combined with the adjusted loss to payroll ratio for partially credible classifications is also limited. The computation of the indemnity and medical limit factors for each classification (shown in line 4 of Exhibit 1 for Classification 4496) reflects the expected percentage of losses in excess of the current loss limitation of \$500,000 for the applicable retrospective rating hazard group (RHG) for that classification. The limit factor is based on

¹ Based on Section C, Appendix C of the WCIRB's September 1, 2025 Regulatory Filing.

the experience underlying the total incurred loss elimination ratios included in the *California Retrospective Rating Plan* based on the average level for policies incepting between September 1, 2025 and August 31, 2026.² The classifications assigned to each of the RHGs for the purposes of this adjustment are shown in Exhibit 7.3.

Line 5 of Exhibit 1 shows, for Classification 4496, the expected limited loss to payroll ratios which have been adjusted by the loss limitation applicable to Classification 4496. These ratios will be combined with the ratios based on policy year loss experience for classifications that are not fully credible. If a classification is fully credible, the expected limited loss to payroll ratios are not used in the derivation of the selected loss to payroll ratios for that classification.

In prior regulatory filings, the computation of the expected limited loss to payroll ratio included an adjustment to reflect the differential between the average experience level change within the classification's North American Industry Classification System (NAICS) Sector relative to all NAICS Sectors combined. In 2025, the WCIRB reviewed the impact of this adjustment and found that removing the adjustment slightly improved the accuracy of smaller classifications while having minimal impact on the accuracy of medium and large classifications as well as the stability of classifications of any size.³ As a result, the WCIRB is no longer applying this adjustment.

Adjusted Loss to Payroll Ratios

The payroll and claim information from the latest available unit statistical summary for each classification is shown on the classification relativity review sheet for that classification by policy year. For the September 1, 2026 classification relativities, each "policy year" referenced herein and shown in Exhibits 1 through 6 and the classification relativity review sheet for each classification represents data from policies incepting December 1 of the prior year through November 30 of the year. (For example, "policy year" 2023 reflects data from policies incepting between December 1, 2022 and November 30, 2023.)

Thousands of COVID-19 workers' compensation claims have been filed in California. As discussed in the WCIRB's January 1, 2021 Pure Premium Rate Filing, the rate of COVID-19 claims differs significantly by industry and classification, particularly during the initial pandemic period. However, given that COVID-19 claim costs from policies incepting in 2019 through 2022 represent earlier and different periods of the pandemic, the WCIRB does not believe the relative differences in COVID-19 claim costs by classification from this experience is appropriate to project in classification relativities for policies incepting September 1, 2026 and later. As a result and consistent with the last several regulatory filings, the WCIRB excluded policy year 2019 to 2022 COVID-19 claims from the experience underlying the computation of the September 1, 2026 classification relativities. Given COVID-19 is now endemic, COVID-19 claims from policy year 2023 are included in the computation of the September 1, 2026 classification relativities.

For illustrative purposes, Exhibit 2 shows the September 1, 2026 classification relativity review sheet for Classification 4496. The payroll amount shown for each policy year is based on the total payroll reported for Classification 4496 on policies incepting in that period. For informational purposes, the number of reported serious (major permanent partial disability, permanent total disability and death), non-serious (temporary-only and minor permanent partial disability), and medical-only claims are shown separately. In addition, incurred indemnity, incurred medical and total incurred loss amounts are also shown for each policy year. (The payroll and loss experience of a number of insurers that were in liquidation by January 1, 2026 has not been reported to the WCIRB and is therefore not included in this analysis.) To facilitate a consistent comparison of losses to payroll across classifications, the following adjustments have been made to the reported incurred loss amounts:

² The limit factors were included in Section C, Appendix C, Exhibit 9.1 of the WCIRB's September 1, 2025 Regulatory Filing.

³ See Item AC24-12-02 of the September 16, 2025 WCIRB Actuarial Committee Agenda.

1. Adjustment of Losses to Current Benefit Level. The losses reported for each policy year reflect the benefit levels in effect during that year. Consequently, to ensure consistent valuation across classifications, each year's losses are adjusted to the current level of statutory benefits. The benefit level adjustment factors for each policy year, injury type, and NAICS Sector are shown in Exhibits 3.1 through 3.3. These factors reflect the impact of statutory and regulatory changes on benefit costs from the time that the losses on those policies were incurred until the period underlying policies incepting between September 1, 2026 and August 31, 2027. To maintain credibility and stability of this adjustment, these factors are applied at the NAICS Sector grouping level, with the classifications assigned to each NAICS Sector shown in Exhibit 3.4.
2. Limitation of Large Losses. The presence of an atypically large claim can significantly distort the relativity computation for a classification. Similarly, because a classification has not experienced a very large claim during the two-, three-, four- or five-year period used in that classification's relativity computation does not mean it will not experience one in the future. Therefore, individual claims are limited with the maximum value of a claim set to \$500,000 per claim at a policy year 2023 level. Average loss amounts can differ by policy year due to inflationary trends and other factors impacting the average cost of a claim over time. To limit the losses for each policy year at a relatively consistent level, the loss limitation amounts for policy years 2019 through 2022 are determined by detrending the \$500,000 per claim limit at a policy year 2023 level to the level underlying each policy year based on the WCIRB's most recent projections of average on-level indemnity and medical costs by accident year.⁴ The individual loss limitations applied by policy year are shown in Exhibit 4. A 2020 WCIRB study found that applying the loss limitation prior to developing losses to an estimated ultimate level increases accuracy and reduces volatility in the loss development projections.⁵ As a result, the individual loss limitations shown in Exhibit 4 are applied to the cost of individual claims after the losses have been adjusted to the current benefit level but prior to developing them to an estimate ultimate level.⁶
3. Loss Development. Reported incurred loss amounts, once the benefit level adjustments and large loss limitations are applied, are adjusted to an estimated ultimate value for indemnity and medical losses. Indemnity and medical loss development factors to tenth report level were computed based on specific loss development groupings. These groupings were developed by the WCIRB to enhance the accuracy of the loss development component of the classification relativity analysis and updated based on a 2020 WCIRB study of loss development for classification ratemaking.⁷ The study found that basing the loss development groupings on limited incurred loss development on open claims only enhanced the accuracy of the loss development projections. As a result, the loss development groupings for indemnity and medical losses assigned to each classification shown in Exhibits 5.4 and 5.5 and on each classification relativity review sheet are based on open claims only. The WCIRB's study did not find that development on closed claims differed significantly by classification and, as a result, projected development on closed claims is based on limited loss development for all classifications combined rather than the assigned loss development groupings for the classification.

The average of the two most recent calendar years' age-to-age development factors based on the combined reported USRP experience of classifications assigned to each loss development grouping was used to project age-to-age development through tenth unit statistical report level for open claims within the grouping. This experience was based on claims open at the first, second, third, fourth or fifth unit statistical report level, adjusted to the current benefit level based on the factors shown in Exhibits 3.1 through 3.3, and with the individual loss limitations applied based on the inflation-adjusted \$500,000 loss limitations shown in Exhibit 4. The projected development for closed claims through tenth report level was computed in a similar way but based on the experience of closed

⁴ See Exhibits 6.2 and 6.3 of Item AC25-12-01 of the December 9, 2025 WCIRB Actuarial Committee Agenda, which is based on September 30, 2025 experience.

⁵ See Item AC20-12-03 of the December 11, 2020 WCIRB Actuarial Committee Agenda.

⁶ To the extent that an anomalously large number of post-termination cumulative trauma claims were filed for a single employer within a classification to limit the impact on the indicated classification relativities, the limitation is applied to the group of these claims rather than on an individual claim basis. The net impact of these limitations is spread across all classifications.

⁷ See Item AC20-12-03 of the December 11, 2020 WCIRB Actuarial Committee Agenda.

claims for all classifications combined. In addition, losses for open claims were developed from tenth report level to an estimated ultimate value by indemnity and medical component based on statewide incurred loss development factors,⁸ adjusted to reflect the assumption that the incurred development after tenth report level will occur on open claims only. The development factors for each loss development grouping for open claims and for all classifications for closed claims are shown for indemnity losses in Exhibit 5.1, medical losses in Exhibit 5.2, and on a cumulative basis for both indemnity and medical in Exhibit 5.3. The classifications assigned to each of the indemnity and medical loss development groupings for open claims are shown in Exhibits 5.4 and 5.5, respectively.

4. Adjustment to Individual Year Experience. Classifications may use two, three, four or five years of actual experience in computing relativities depending on the volume of payroll and loss experience in the classification. In order to ensure that a particular classification's relativity is not impacted by whether a particular year of experience was or was not used, an adjustment is made to balance each year used to the average of the most recent two years. Specifically, Exhibits 6.1 and 6.2 show the factor for each policy year, NAICS Sector grouping and loss component. The factors represent the ratio of the average dollars of loss per \$100 of payroll for that NAICS Sector grouping and loss component for the two most recent policy years of experience (2022 and 2023) to the comparable loss per \$100 of payroll for each of the 2019 through 2023 policy years.
5. Adjustment to Overall Average Level of Experience. Even after the aforementioned adjustments, the actual losses reflected in the calculation are not necessarily consistent with the overall level of losses underlying the current advisory pure premium rates. For example, losses are adjusted to a current benefit level but have not been adjusted for other loss cost trends. To address this, an additional adjustment factor is applied to losses so that the average indicated loss to payroll ratio over all classifications balances to the average loss to payroll ratio underlying the current (September 1, 2025) advisory pure premium rates. This adjustment is applied separately to indemnity and medical losses. For the September 1, 2026 classification relativities, a factor of 0.918 is applied to indemnity losses so that the average indemnity loss to payroll ratio over all classifications balances to the average indemnity loss to payroll ratio underlying the approved September 1, 2025 advisory pure premium rates. Similarly, a factor of 0.979 is applied to medical losses so that the average medical loss to payroll ratio over all classifications balances to the average medical loss to payroll ratio underlying the approved September 1, 2025 advisory pure premium rates.

In prior regulatory filings, an adjustment was applied to reported payroll amounts to reflect changes in relative average wage levels by classification. In 2025, the WCIRB reviewed the impact of this adjustment and found that it was not significantly improving the accuracy of the classification relativities.⁹ As a result, the WCIRB is no longer applying this adjustment.

In summary, the reported unadjusted payroll and losses for a particular classification reported for each policy year are modified by (a) the appropriate benefit level adjustment factor (Exhibit 3); (b) the individual loss limit for the policy year (Exhibit 4); (c) the specified indemnity and medical loss development factors for the appropriate report level and, for open claims, the indemnity and medical loss development groupings to which the classification is assigned (Exhibit 5); (d) the appropriate factor to adjust for the use of earlier years of experience (Exhibit 6); and (e) the adjustment to the overall average level of experience. For example, to calculate the medical losses shown in Exhibit 2 for policy year 2020 for Classification 4496, the reported unadjusted medical losses for this classification are (a) multiplied by a benefit adjustment factor of 1.023 for policy year 2020 for NAICS Sector 31 (Exhibit 3.2), (b) limited to be no more than \$485,268 for each individual loss for policy year 2020 (Exhibit 4), (c) multiplied by the development factor of 1.193 for fourth report level medical losses for medical loss development group 3 for open claims and the fourth report level medical loss development factor of 1.022 for closed claims (Exhibit 5.3), (d) multiplied by a factor of 0.921 to adjust policy year 2020 NAICS Sector 31 medical

⁸ These factors are based on Exhibits 2.1 and 2.2 of Item AC25-09-02 of the September 9, 2025 WCIRB Actuarial Committee Agenda, which is based on June 30, 2025 experience.

⁹ See Item AC25-12-03 of the December 9, 2025 WCIRB Actuarial Committee Agenda and Minutes.

losses to the level of the 2022 and 2023 experience (Exhibit 6.2), and (e) multiplied by 0.979 to balance to the overall level of medical experience.

As shown in the upper section of Exhibit 2 for Classification 4496, for each loss component, the ratio of actual losses, adjusted as described above, to payroll is computed.

Effective January 1, 2020, annual payroll limitations were applied to all employees in five classifications, including 7607, *Video Post-Production/Audio Post-Production*; 8743, *Mortgage Brokers*; 8803, *Auditing, Accounting or Management Consulting Services*; 8820, *Law Firms*; and 8859, *Computer Programming or Software Development/Internet or Web-Based Application Development or Operation*. Effective September 1, 2022, annual payroll limitations were applied to employees in seven additional classifications, including 8601, *Engineers/Oil or Gas Geologists or Scouts/Forest Engineers*; 8741, *Real Estate Agencies*; 8749, *Mortgage Bankers*; 8801, *Credit Unions*; 8808, *Banks*; 8822, *Insurance Companies*; and 8874, *Instrument Mfg. – electronic/Computer or Computer Peripheral Equipment Mfg./Telecommunications Equipment Mfg./Audio/Video Electronic Products Mfg./Integrated Circuit and Semiconductor Wafer Mfg.* Effective September 1, 2024, annual payroll limitations were applied to employees in six additional classifications, including 4297, *Electronic Pre-Press/Graphic Design*; 4512, *Biomedical Research Laboratories*; 8807, *Newspaper, Magazine or Book Publishing*; 8834, *Physicians' Practices and Outpatient Clinics*; 8839, *Dental or Orthodontia Practices*; and 9043, *Hospitals*.

In order to reflect the new payroll limitation in the proposed advisory pure premium rate and expected loss rate for these classifications, as appropriate, the payroll reported on an unlimited basis for these classifications is adjusted to a limited basis in the classification relativities analysis. The factors used to adjust the payroll for these classifications are based on a review of payroll expected to be above the payroll limitation based on American Community Survey (ACS) data that includes information on annual wages by industry and occupation.¹⁰ The factors estimated for each classification are shown in Table 1. These factors are applied to the reported payroll amounts for the classification in order to compute its September 1, 2026 classification relativity on a limited payroll basis. Only the payroll reported on policies incepting prior to the effective date is adjusted.

Table 1 – Adjustments for Payroll Limitations

Classification	Effective Date	Adjustment Factor
7607	1/1/2020	0.80
8743	1/1/2020	0.71
8803	1/1/2020	0.81
8820	1/1/2020	0.67
8859	1/1/2020	0.73
8601	9/1/2022	0.86
8741	9/1/2022	0.70
8749	9/1/2022	0.73
8801	9/1/2022	0.78
8808	9/1/2022	0.78
8822	9/1/2022	0.81
8874	9/1/2022	0.80
4297	9/1/2024	0.87
4512	9/1/2024	0.82
8807	9/1/2024	0.80
8834	9/1/2024	0.65
8839	9/1/2024	0.82
9043	9/1/2024	0.83

¹⁰ See Item AC18-06-03 of the June 14, 2019 and Item AC22-02-02 of the February 15, 2022 WCIRB Actuarial Committee Agendas and Minutes for more information.

At least two years of experience are used for each classification to compute the adjusted loss to payroll ratio. For smaller classifications, three, four or five years of experience are used, depending on the amount of expected losses needed to meet the full credibility requirement (see discussion of selected loss to payroll ratios below). For classifications determined to be fully credible with two, three, four or five years of experience used, adjusted loss to payroll ratios are derived by dividing the total adjusted losses for the experience period by the total payroll (in hundreds) for the same period.

Selected Loss to Payroll Ratios

For classifications that are not fully credible (i.e., credibility of less than 100%), the “indicated” limited loss to payroll ratio, which is the basis of the selected loss to payroll ratio, is a weighted average of the adjusted loss to payroll ratio and the expected limited loss to payroll ratio, computed as discussed above. The credibility assigned to a particular classification's experience is based on expected limited losses. The expected limited losses are calculated by multiplying the payroll for the experience period (beginning with two years and up to five years) by the expected limited loss to payroll ratio (line 5 of Exhibit 1 in the illustrative example for Classification 4496). These expected limited losses are then compared to the full credibility standards to determine the credibility assigned to each classification's indemnity and medical loss components. The standards to be used for 100% credibility correspond to 625 indemnity claims multiplied by the average adjusted indemnity cost per claim and 1,850 medical claims multiplied by the average adjusted medical cost per claim. The number of claims used in these standards have been updated based on a 2025 WCIRB review of classification ratemaking credibility to better optimize the accuracy and stability of this computation.¹¹ For the September 1, 2026 classification relativities, these full credibility standards are equal to \$16,732,122 for the indemnity component and \$21,224,080 for the medical component.

If the expected limited losses generated by five policy years of experience in the classification are not sufficient to meet the full credibility standard, partial credibility is utilized in the computation of the selected loss to payroll ratio. Partial credibility is determined as the two-fifths power of the ratio of a classification's expected limited losses by loss component to the full credibility standard. For Classification 4496, using five years of expected limited losses resulted in 81% credibility for the indemnity component and 76% credibility for the medical component. The credibility factors are shown for each classification in the classification relativity review sheets and in Exhibit 2 for Classification 4496.

To determine the indicated limited loss to payroll ratio, the credibility factor is used as the weight for the adjusted loss to payroll ratio and the complement of the credibility factor (1.0 minus the credibility factor) is used as the weight for the expected limited loss to payroll ratio. To the extent that full credibility is achieved for a loss component for a classification, the indicated limited loss to payroll ratio would be equal to the adjusted loss to payroll ratio (i.e., the expected limited loss to payroll ratio would not be used).

For Classification 4496, as shown in Exhibit 2, the indicated limited loss to payroll ratio of 1.626 for the medical component is calculated by combining 76% of 1.608 and 24% of 1.681 (the medical component of the expected limited loss to payroll ratio, shown in line 5 of Exhibit 1 and in Exhibit 2). The indemnity component of the indicated limited loss to payroll ratio of 1.593 is calculated in an analogous way with 81% as the indicated indemnity credibility for Classification 4496.

Both actual and expected losses have been adjusted to a limited loss basis. To adjust losses to an unlimited basis, the loss limit factor is applied to the indicated limited loss to payroll ratio to produce the “selected” (unlimited) loss to payroll ratio, which is the basis of the pure premium rate for the classification. The indemnity and medical loss limit factors by RHG are based on the loss elimination ratios included in the WCIRB's advisory *California Retrospective Rating Plan*. Exhibit 7.1 shows the September 1, 2026 limit factors by RHG to account for claims in excess of the loss limit threshold of \$500,000. These factors are developed from the database underlying the computation of loss elimination ratios and adjusted to the level underlying policies incepting between September 1, 2026 and August 31, 2027, which are shown in Exhibit 7.2. The classifications assigned by the WCIRB to each of the RHGs

¹¹ See Item AC24-12-02 of the September 16, 2025 WCIRB Actuarial Committee Agenda.

are shown in Exhibit 7.3. For Classification 4496, the limit factors used to adjust the indicated limited loss to payroll ratios to an unlimited basis are 1.085 for indemnity and 1.203 for medical, based on RHG 2 to which Classification 4496 is assigned.

For many years, the WCIRB has restricted the annual change in any particular classification's relativity to 25% to reduce volatility in the classification relativities. In 2025, the WCIRB reviewed the classification ratemaking methodology with a focus on the impact on smaller classifications. The WCIRB found that further restricting the annual change to 15% for partially credible classifications significantly decreased the volatility in their classification relativities while not materially impacting their accuracy.¹² As a result, the relativity change for the classifications not fully credible with five years' experience is restricted to 15% while the relativity change for all other classifications is restricted to 25%.

The selected loss to payroll ratios for classifications subject to this restriction are shown on the classification relativity review sheets as the "Selected Loss to Payroll Ratio (Restricted to 15% Change)" or "Selected Loss to Payroll Ratio (Restricted to 25% Change)", as appropriate. The selected loss to payroll ratios for classifications not subject to this restriction are shown as the "Selected (Unlimited) Loss to Payroll Ratio". The net impact of application of these 15% or 25% limitations is spread to other classifications' relativities as part of the "Adjustment to Overall Level of Experience" described above. Exhibits 8.1 through 8.3 show a list of classifications impacted by the restriction and their unrestricted indicated changes in relativities.

For informational purposes, each classification relativity review sheet also provides the indicated relativity change (prior to application of the 15% or 25% restriction where applicable). This is determined by comparing the selected or indicated (unlimited) loss to payroll ratio to the expected unlimited loss to payroll ratio. Also, for informational purposes, the last line of each classification's relativity review sheet shows the relativity of the selected loss to payroll ratio for the particular classification to the statewide average for all classifications. The statewide average loss to payroll ratio for the September 1, 2026 classification relativities is 1.102.

Proposed Classification Changes

Based on the recommended modifications to the Standard Classification System proposed in Section A, the WCIRB has computed the relativities for the classifications as set forth below:

1. Elimination of Classification 2102, *Fruit or Vegetable Evaporation or Dehydrating*. The experience of employers assigned to this classification is included with the experience of Classification 2111(1), *Fruit or Vegetable Preserving – including canning*, for the purpose of computing the classification relativities.
2. Elimination of Classification, 3070, *Computer Memory Disk Mfg.* The experience of employers assigned to this classification is included with the experience of Classification 3681(2), *Computer or Computer Peripheral Equipment Mfg. – all other employees*, for the purposes of computing the classification relativities.

¹² See Item AC24-12-02 of the September 16, 2025 WCIRB Actuarial Committee Agenda.

Derivation of Expected Limited Loss to Payroll Ratio

Classification 4496 - PLASTICS - FABRICATED PRODUCTS MFG

	Indemnity	Medical	Total
1 Selected (Unlimited) Loss to Payroll Ratio September 1, 2025	1.615	1.706	3.321
2 Adjustment to Reflect Distribution of Losses in September 1, 2025 Pure Premium Rates	1.028	1.167	
3 Expected Unlimited Loss to Payroll Ratio (1) x (2)	1.660	1.991	3.651
4 Limit Factor - September 1, 2025 (for RHG 2)	1.079	1.184	
5 Expected Limited Loss to Payroll Ratio (3) / (4)	1.539	1.681	3.220

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4496 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3

Classification: PLASTICS – FABRICATED PRODUCTS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	124,428,192	7	97	131	2,220,946	2,208,694	4,429,640	3.560
2020	123,890,496	7	81	99	1,894,749	2,346,407	4,241,156	3.423
2021	129,413,964	6	61	107	1,527,543	1,978,693	3,506,235	2.709
2022	135,322,449	5	79	101	1,939,036	1,620,811	3,559,847	2.631
2023	127,628,503	3	58	96	2,708,605	2,149,560	4,858,165	3.806
	640,683,604	28	376	534	10,290,879	10,304,165	20,595,043	
Adjusted Loss to Payroll Ratio					1.606	1.608	3.215	
Expected Unlimited Loss to Payroll Ratio					1.660	1.991	3.651	
Expected Limited Loss to Payroll Ratio					1.539	1.681	3.220	
Credibility					0.81	0.76		
Indicated Limited Loss to Payroll Ratio					1.593	1.626	3.219	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.729	1.956	3.686	
Indicated Relativity Change								0.9%
Relativity to Statewide Average							334.5%	

Factor to Adjust Losses to September 1, 2026 Benefit Level

Policy Year 2023

NAICS Sector(s)	Sector Name(s)	Indemnity Benefit					Medical Benefit
		Death	PT	Major	Minor	Temporary	
11 & 21	Agriculture & Mining	1.011	1.001	1.003	1.005	1.006	1.000
22 & 23	Utilities & Construction	1.005	1.028	1.013	1.016	1.018	1.000
31	Manufacturing	1.009	1.026	1.005	1.008	1.011	1.000
42	Wholesale	1.000	1.005	1.006	1.006	1.011	1.000
44	Retail	1.001	1.009	1.008	1.011	1.013	1.000
48	Transportation & Warehousing	1.016	1.044	1.012	1.015	1.015	1.000
51	Information	1.065	1.031	1.026	1.037	1.037	1.000
52	Finance & Insurance	1.004	1.001	1.015	1.020	1.027	1.000
53	Real Estate	1.001	1.001	1.005	1.008	1.011	1.000
54	Professional Services	1.052	1.001	1.022	1.033	1.029	1.000
56	Administrative	1.001	1.023	1.005	1.008	1.013	1.000
61	Education	1.002	1.001	1.008	1.014	1.019	1.000
62	Health	1.000	1.025	1.016	1.021	1.029	1.000
71	Arts & Entertainment	1.000	1.088	1.012	1.014	1.032	1.000
72	Hospitality	1.000	1.033	1.005	1.008	1.013	1.000
81	Other	1.028	1.001	1.006	1.010	1.013	1.000
8742	Outside Sales	1.032	1.001	1.022	1.024	1.032	1.000
8810 & 92	Clerical & Public Admin	1.002	1.073	1.017	1.021	1.025	1.000

Policy Year 2022

NAICS Sector(s)	Sector Name(s)	Indemnity Benefit					Medical Benefit
		Death	PT	Major	Minor	Temporary	
11 & 21	Agriculture & Mining	1.010	1.017	1.004	1.006	1.010	1.000
22 & 23	Utilities & Construction	1.005	1.034	1.015	1.018	1.023	1.000
31	Manufacturing	1.008	1.029	1.006	1.010	1.016	1.000
42	Wholesale	1.000	1.012	1.005	1.007	1.015	1.000
44	Retail	1.001	1.008	1.009	1.013	1.019	1.000
48	Transportation & Warehousing	1.016	1.047	1.014	1.018	1.020	1.000
51	Information	1.074	1.042	1.027	1.040	1.043	1.000
52	Finance & Insurance	1.004	1.002	1.016	1.024	1.034	1.000
53	Real Estate	1.001	1.002	1.005	1.009	1.015	1.000
54	Professional Services	1.055	1.012	1.027	1.039	1.040	1.000
56	Administrative	1.001	1.019	1.005	1.009	1.017	1.000
61	Education	1.002	1.078	1.011	1.016	1.026	1.000
62	Health	1.000	1.031	1.017	1.023	1.035	1.000
71	Arts & Entertainment	1.000	1.061	1.016	1.017	1.042	1.000
72	Hospitality	1.000	1.024	1.005	1.010	1.020	1.000
81	Other	1.030	1.003	1.007	1.012	1.018	1.000
8742	Outside Sales	1.030	1.049	1.027	1.030	1.040	1.000
8810 & 92	Clerical & Public Admin	1.002	1.087	1.018	1.025	1.033	1.000

Note: Each factor is determined based on projected changes in benefit levels for each NAICS industry sector and injury type through the projection year.

Factor to Adjust Losses to September 1, 2026 Benefit Level

Policy Year 2021

NAICS Sector(s)	Sector Name(s)	Indemnity Benefit					Medical Benefit
		Death	PT	Major	Minor	Temporary	
11 & 21	Agriculture & Mining	1.013	1.066	1.006	1.009	1.016	1.000
22 & 23	Utilities & Construction	1.006	1.037	1.021	1.027	1.035	1.000
31	Manufacturing	1.009	1.040	1.009	1.019	1.025	1.000
42	Wholesale	1.000	1.009	1.006	1.010	1.022	1.000
44	Retail	1.001	1.010	1.015	1.021	1.032	1.000
48	Transportation & Warehousing	1.023	1.043	1.017	1.029	1.031	1.000
51	Information	1.112	1.037	1.034	1.060	1.065	1.000
52	Finance & Insurance	1.006	1.010	1.025	1.037	1.051	1.000
53	Real Estate	1.001	1.010	1.009	1.014	1.024	1.000
54	Professional Services	1.071	1.058	1.046	1.061	1.066	1.000
56	Administrative	1.001	1.019	1.007	1.013	1.025	1.000
61	Education	1.003	1.109	1.018	1.025	1.042	1.000
62	Health	1.000	1.029	1.024	1.032	1.054	1.000
71	Arts & Entertainment	1.000	1.073	1.024	1.028	1.066	1.000
72	Hospitality	1.000	1.023	1.009	1.017	1.031	1.000
81	Other	1.038	1.006	1.012	1.018	1.028	1.000
8742	Outside Sales	1.035	1.072	1.043	1.048	1.063	1.000
8810 & 92	Clerical & Public Admin	1.003	1.065	1.027	1.037	1.053	1.000

Policy Year 2020

NAICS Sector(s)	Sector Name(s)	Indemnity Benefit					Medical Benefit
		Death	PT	Major	Minor	Temporary	
11 & 21	Agriculture & Mining	1.016	1.096	1.008	1.011	1.022	1.023
22 & 23	Utilities & Construction	1.008	1.047	1.027	1.035	1.048	1.023
31	Manufacturing	1.011	1.050	1.012	1.025	1.034	1.023
42	Wholesale	1.000	1.010	1.007	1.013	1.029	1.023
44	Retail	1.001	1.019	1.020	1.028	1.044	1.023
48	Transportation & Warehousing	1.030	1.046	1.022	1.040	1.042	1.023
51	Information	1.146	1.048	1.043	1.080	1.088	1.023
52	Finance & Insurance	1.008	1.025	1.033	1.050	1.068	1.023
53	Real Estate	1.001	1.011	1.013	1.018	1.033	1.023
54	Professional Services	1.091	1.083	1.063	1.081	1.090	1.023
56	Administrative	1.001	1.020	1.008	1.017	1.034	1.023
61	Education	1.004	1.137	1.025	1.034	1.056	1.023
62	Health	1.000	1.046	1.031	1.041	1.072	1.023
71	Arts & Entertainment	1.000	1.084	1.032	1.037	1.088	1.023
72	Hospitality	1.001	1.024	1.011	1.022	1.042	1.023
81	Other	1.046	1.007	1.016	1.024	1.037	1.023
8742	Outside Sales	1.043	1.097	1.058	1.064	1.085	1.023
8810 & 92	Clerical & Public Admin	1.004	1.066	1.035	1.050	1.071	1.023

Note: Each factor is determined based on projected changes in benefit levels for each NAICS industry sector and injury type through the projection year.

Factor to Adjust Losses to September 1, 2026 Benefit Level

Policy Year 2019

NAICS Sector(s)	Sector Name(s)	Indemnity Benefit					Medical Benefit
		Death	PT	Major	Minor	Temporary	
11 & 21	Agriculture & Mining	1.018	1.098	1.009	1.013	1.026	1.041
22 & 23	Utilities & Construction	1.009	1.058	1.031	1.040	1.055	1.041
31	Manufacturing	1.013	1.051	1.014	1.028	1.040	1.041
42	Wholesale	1.000	1.011	1.009	1.016	1.034	1.041
44	Retail	1.001	1.033	1.023	1.031	1.051	1.041
48	Transportation & Warehousing	1.034	1.047	1.025	1.047	1.049	1.041
51	Information	1.162	1.069	1.047	1.091	1.102	1.041
52	Finance & Insurance	1.009	1.051	1.038	1.057	1.077	1.041
53	Real Estate	1.002	1.012	1.016	1.021	1.039	1.041
54	Professional Services	1.103	1.093	1.072	1.091	1.104	1.041
56	Administrative	1.002	1.021	1.009	1.020	1.039	1.041
61	Education	1.005	1.139	1.029	1.039	1.064	1.041
62	Health	1.000	1.071	1.035	1.046	1.082	1.041
71	Arts & Entertainment	1.000	1.085	1.037	1.042	1.098	1.041
72	Hospitality	1.001	1.025	1.012	1.024	1.048	1.041
81	Other	1.051	1.009	1.019	1.027	1.043	1.041
8742	Outside Sales	1.048	1.103	1.065	1.074	1.097	1.041
8810 & 92	Clerical & Public Admin	1.004	1.068	1.039	1.057	1.081	1.041

Note: Each factor is determined based on projected changes in benefit levels for each NAICS industry sector and injury type through the projection year.

NAICS Sectors Classification Assignments

Exhibit 3.4

NAICS Sector 11 (Agriculture) Classifications			
0005	0040	0171	7410
0016	0041	0172	8209
0034	0045	0401	
0035	0050	2702	
0036	0079	2727	
0038	0096	7409	

NAICS Sector 21 (Mining) Classifications			
1122	1624	6204	6235
1320	1710	6206	6237
1322	1741	6213	
1452	4000	6216	

NAICS Sector 22 (Utilities) Classifications			
0251	7520	7580	
7500	7539		

NAICS Sector 23 (Construction) Classifications			
1330	5193	5484	6315
3719	5195	5485	6316
3724	5201	5506	6325
5020	5205	5507	6361
5027	5212	5538	6364
5028	5213	5542	6400
5029	5214	5552	7272
5040	5222	5553	7538
5102	5225	5606	7601
5107	5348	5610	7605
5108	5403	5632	7855
5130	5432	5633	8227
5140	5436	6003	8729
5146	5443	6011	9516
5160	5446	6218	9521
5183	5447	6220	9529
5184	5467	6233	9531
5185	5470	6251	9552
5186	5474	6258	
5187	5479	6307	
5190	5482	6308	

NAICS Sector 31 (Manufacturing) Classifications			
1438	2121	2797	3082
1463	2123	2806	3085
1699	2142	2812	3099
1701	2163	2819	3110
1803	2222	2840	3131
1925	2362	2842	3146
2002	2402	2852	3152
2003	2413	2881	3165
2004	2501	2883	3169
2014	2570	2915	3175
2063	2571	2923	3178
2081	2576	3018	3179
2095	2660	3022	3180
2107	2683	3030	3220
2108	2688	3039	3241
2109	2710	3040	3257
2111	2731	3060	3339
2113	2757	3066	3365
2116	2759	3076	3372
2117	2790	3081	3383

NAICS Sector 31 (Manufacturing) Classifications (Continued)			
3400	3815	4297	4692
3401	3828	4299	4720
3501	3830	4351	4740
3507	3831	4354	4771
3560	3840	4410	4828
3568	4034	4420	4829
3569	4036	4432	4831
3570	4038	4470	4983
3572	4041	4478	5951
3573	4049	4492	6504
3574	4111	4494	6834
3577	4112	4495	8019
3612	4114	4496	8813
3620	4150	4497	8846
3632	4239	4498	
3634	4240	4499	
3643	4243	4557	
3647	4244	4558	
3651	4250	4611	
3681	4251	4623	
3682	4279	4635	
3683	4283	4665	
3805	4286	4683	
3808	4295	4691	

NAICS Sector 42 (Wholesale) Classifications			
3821	8041	8116	8745
4130	8042	8117	8847
7392	8059	8215	
8001	8063	8232	
8004	8064	8267	
8018	8102	8286	
8021	8106	8350	
8032	8107	8500	

NAICS Sector 44 (Retail) Classifications			
5192	8017	8061	8388
8006	8031	8062	8391
8008	8039	8065	8400
8010	8046	8066	8748
8013	8057	8071	
8015	8060	8324	

NAICS Sector 48 (Transportation) Classifications			
7133	7360	7421	8291
7198	7365	7424	8292
7219	7382	7428	8293
7227	7403	7429	8304
7232	7405	7515	

NAICS Sector 51 (Information) Classifications			
4304	7607	8807	8818
4362	7610	8811	9155
7600	8800	8812	9610

NAICS Sector 52 (Finance & Insurance) Classifications			
8720	8749	8808	8850
8743	8801	8822	

NAICS Sector 53 (Real Estate) Classifications			
8028	8741	9010	
8290	9007	9011	
8740	9009	9015	

NAICS Sector 54 (Professional Services) Classifications			
4361	8601	8831	9549
4511	8803	8859	
4512	8820	8874	
7248	8821	9507	

NAICS Sector 56 (Administrative) Classifications			
0042	5650	9096	9424
0106	7721	9097	9426
2584	9008	9402	
5473	9031	9403	

NAICS Sector 61 (Education) Classifications			
8868	8870	8875	9101

NAICS Sector 62 (Health) Classifications			
7332	8827	8839	9059
8804	8829	8851	9070
8806	8830	8852	9085
8823	8834	9043	

NAICS Sector 71 (Arts & Entertainment) Classifications			
7207	9053	9095	9182
8278	9060	9151	9184
8631	9061	9154	9185
8746	9067	9156	
8838	9069	9180	
9016	9092	9181	

NAICS Sector 72 (Hospitality) Classifications			
8078	9058	9082	
9048	9080	9083	
9050	9081	9084	

NAICS Sector 81 (Other) Classifications			
2585	8387	8755	9522
2589	8389	8840	9586
3726	8390	9054	9620
5128	8392	9066	
5129	8393	9220	
5191	8397	9501	
8370	8744	9519	

NAICS Sector 92 (Public Administration) Classifications			
7706	7720	9033	9420
7707	7722	9410	9422

NAICS Sector 8742 (Outside Sales) Classifications			
8742			

NAICS Sector 8810 (Clerical) Classifications			
8810	8871		

**Detrended Loss Limitations by Policy Year
Based on \$500,000 at a Policy Year 2023 Level**

<u>Policy Year</u>	<u>Loss Limit (a)</u>
2013	455,339
2014	454,017
2015	448,200
2016	441,019
2017	446,582
2018	460,698
2019	477,008
2020	485,268
2021	488,725
2022	495,952
2023	500,000

Note:

(a) Each loss limit is detrended to the equivalent of \$500,000 at a policy year 2023 level based on the WCIRB's projected changes in on-level average indemnity and medical costs included in Exhibits 6.2 and 6.4 of Item AC25-12-01 of the December 9, 2025 Actuarial Committee Agenda.

Indemnity Loss Development Factors

Selected Age-to-Age Loss Development Factors for Policy Year 2023 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 1st				Claims Closed at 1st
	1	2	3	4	
1st to 2nd	1.374	1.455	1.508	1.628	1.060
2nd to 3rd	1.113	1.149	1.167	1.219	1.046
3rd to 4th	1.046	1.065	1.076	1.101	1.025
4th to 5th	1.020	1.031	1.033	1.048	1.017
5th to 6th	1.009	1.019	1.024	1.027	1.012
6th to 7th	1.006	1.010	1.010	1.016	1.005
7th to 8th	1.002	1.007	1.006	1.010	1.003
8th to 9th	1.005	1.002	1.004	1.005	1.003
9th to 10th	1.004	1.002	1.003	1.009	1.001
10th to Ult	1.045	1.045	1.045	1.045	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2022 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 2nd				Claims Closed at 2nd
	1	2	3	4	
2nd to 3rd	1.149	1.193	1.216	1.292	1.018
3rd to 4th	1.057	1.081	1.094	1.127	1.010
4th to 5th	1.024	1.039	1.041	1.061	1.008
5th to 6th	1.012	1.023	1.029	1.033	1.005
6th to 7th	1.008	1.013	1.012	1.019	1.002
7th to 8th	1.003	1.008	1.007	1.011	1.001
8th to 9th	1.006	1.003	1.004	1.006	1.002
9th to 10th	1.004	1.003	1.003	1.009	1.001
10th to Ult	1.053	1.053	1.053	1.053	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2021 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 3rd				Claims Closed at 3rd
	1	2	3	4	
3rd to 4th	1.082	1.113	1.129	1.176	1.008
4th to 5th	1.034	1.052	1.054	1.084	1.006
5th to 6th	1.017	1.033	1.041	1.045	1.003
6th to 7th	1.010	1.018	1.016	1.027	1.001
7th to 8th	1.004	1.011	1.009	1.015	1.001
8th to 9th	1.008	1.004	1.006	1.007	1.001
9th to 10th	1.006	1.004	1.004	1.012	1.001
10th to Ult	1.067	1.067	1.067	1.067	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2020 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 4th				Claims Closed at 4th
	1	2	3	4	
4th to 5th	1.047	1.073	1.077	1.116	1.005
5th to 6th	1.024	1.046	1.056	1.062	1.002
6th to 7th	1.014	1.024	1.023	1.037	1.001
7th to 8th	1.006	1.015	1.013	1.020	1.001
8th to 9th	1.011	1.005	1.008	1.010	1.000
9th to 10th	1.008	1.006	1.005	1.016	1.000
10th to Ult	1.092	1.092	1.092	1.092	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2019 (a)

Report Level	Indemnity Loss Development Group (ILDG) Claims Open at 5th				Claims Closed at 5th
	1	2	3	4	
5th to 6th	1.031	1.060	1.077	1.086	1.003
6th to 7th	1.020	1.032	1.030	1.050	1.001
7th to 8th	1.008	1.021	1.018	1.028	1.001
8th to 9th	1.015	1.008	1.011	1.014	1.000
9th to 10th	1.011	1.008	1.007	1.022	1.001
10th to Ult	1.119	1.119	1.119	1.119	1.000

Note:

- (a) Selected factors are calculated as the average of current and prior year age-to-age development factors based on policy year data from unit statistical reports.

Medical Loss Development Factors**Selected Age-to-Age Loss Development Factors for Policy Year 2023 (a)**

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 1st				Claims
	1	2	3	4	Closed at 1st
1st to 2nd	1.205	1.247	1.317	1.365	1.076
2nd to 3rd	1.071	1.104	1.133	1.161	1.034
3rd to 4th	1.033	1.048	1.066	1.083	1.017
4th to 5th	1.013	1.027	1.035	1.045	1.010
5th to 6th	1.012	1.015	1.023	1.026	1.008
6th to 7th	1.005	1.007	1.011	1.015	1.004
7th to 8th	1.002	1.004	1.005	1.009	1.004
8th to 9th	1.002	1.003	1.004	1.004	1.002
9th to 10th	0.998	1.001	1.005	1.011	1.002
10th to Ult	1.012	1.012	1.012	1.012	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2022 (a)

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 2nd				Claims Closed at 2nd
	1	2	3	4	
2nd to 3rd	1.085	1.127	1.161	1.194	1.029
3rd to 4th	1.041	1.059	1.080	1.101	1.011
4th to 5th	1.015	1.034	1.042	1.055	1.008
5th to 6th	1.015	1.018	1.028	1.032	1.006
6th to 7th	1.008	1.009	1.013	1.017	1.003
7th to 8th	1.002	1.005	1.006	1.011	1.002
8th to 9th	1.001	1.004	1.004	1.005	1.002
9th to 10th	0.999	1.001	1.006	1.012	1.002
10th to Ult	1.014	1.014	1.014	1.014	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2021 (a)

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 3rd				Claims Closed at 3rd
	1	2	3	4	
3rd to 4th	1.049	1.074	1.100	1.125	1.014
4th to 5th	1.017	1.042	1.054	1.069	1.008
5th to 6th	1.017	1.023	1.037	1.042	1.005
6th to 7th	1.009	1.011	1.017	1.022	1.002
7th to 8th	1.002	1.005	1.007	1.013	1.002
8th to 9th	1.001	1.004	1.004	1.006	1.002
9th to 10th	0.997	1.001	1.006	1.015	1.002
10th to Ult	1.018	1.018	1.018	1.018	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2020 (a)

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 4th				Claims Closed at 4th
	1	2	3	4	
4th to 5th	1.017	1.052	1.067	1.087	1.009
5th to 6th	1.022	1.029	1.047	1.051	1.005
6th to 7th	1.011	1.014	1.021	1.029	1.003
7th to 8th	1.003	1.008	1.009	1.015	1.002
8th to 9th	1.001	1.006	1.006	1.007	1.002
9th to 10th	0.996	1.000	1.007	1.019	1.002
10th to Ult	1.024	1.024	1.024	1.024	1.000

Selected Age-to-Age Loss Development Factors for Policy Year 2019 (a)

Report Level	Medical Loss Development Group (MLDG)				
	Claims Open at 5th				Claims Closed at 5th
	1	2	3	4	
5th to 6th	1.021	1.033	1.057	1.062	1.006
6th to 7th	1.009	1.016	1.025	1.036	1.003
7th to 8th	1.004	1.009	1.012	1.020	1.002
8th to 9th	1.000	1.007	1.008	1.009	1.002
9th to 10th	0.996	1.000	1.010	1.023	1.002
10th to Ult	1.030	1.030	1.030	1.030	1.000

Note:

(a) Selected factors are calculated as the average of current and prior year age-to-age development factors based on policy year data from unit statistical reports.

Cumulative Loss Development Factors**Indemnity Loss Development Factors to Ultimate Level (a)**

Policy Year	Report Level	Indemnity Loss Development Group (ILDG)				Closed
		1	2	3	4	
2023	1st	1.750	1.996	2.141	2.556	1.184
2022	2nd	1.354	1.483	1.541	1.759	1.048
2021	3rd	1.247	1.339	1.369	1.509	1.020
2020	4th	1.218	1.289	1.304	1.406	1.011
2019	5th	1.216	1.270	1.286	1.359	1.006

Medical Loss Development Factors to Ultimate Level (a)

Policy Year	Report Level	Medical Loss Development Group (MLDG)				Closed
		1	2	3	4	
2023	1st	1.395	1.547	1.747	1.940	1.165
2022	2nd	1.192	1.297	1.402	1.517	1.063
2021	3rd	1.115	1.192	1.266	1.349	1.035
2020	4th	1.074	1.139	1.193	1.254	1.022
2019	5th	1.061	1.098	1.150	1.193	1.015

Note:

(a) Factors based on successive multiplication of age-to-age factors from Exhibits 6.1 and 6.2.

Indemnity Loss Development Groups (ILDG)
Classification Assignments

ILDG 1			
Classifications			
0016	4114	7403	8823
0034	4432	7405	8847
0036	4683	7409	9033
0038	4720	7421	9067
0040	5140	7424	9095
0041	5185	7500	9097
0045	5187	7520	9151
0050	5190	7538	9154
0079	5432	7600	9155
0096	5443	8004	9156
0171	5446	8041	9185
0251	5470	8057	9410
0401	5485	8059	9420
1122	5507	8078	9422
1330	5538	8116	9426
1699	5552	8215	9501
1710	5553	8278	9519
1741	5633	8286	9549
2002	6011	8304	9552
2108	6325	8324	
2117	6361	8387	
2222	6364	8390	
2702	7133	8631	
2915	7198	8729	
3081	7227	8804	
3241	7232	8806	
3569	7272	8807	
4041	7332	8821	

ILDG 2			
Classifications			
0005	2759	4286	5146
0042	2812	4297	5183
0106	2842	4351	5186
0172	2881	4354	5195
2003	3040	4470	5205
2004	3401	4511	5212
2014	3560	4512	5214
2063	3573	4558	5222
2107	3632	5020	5225
2142	3724	5027	5348
2163	3821	5028	5403
2589	4000	5040	5436
2683	4034	5102	5447
2731	4250	5107	5467
2757	4283	5108	5474

ILDG 2			
Classifications (Continued)			
5482	8001	8742	9066
5484	8010	8748	9080
5506	8031	8749	9081
5542	8046	8820	9082
5632	8060	8827	9083
6003	8062	8831	9084
6206	8065	8838	9085
6218	8066	8840	9096
6220	8106	8850	9101
6308	8107	8852	9182
6315	8227	8859	9184
6316	8232	8868	9403
6400	8267	8870	9424
7219	8290	8875	9516
7360	8291	9009	9521
7365	8350	9010	9522
7539	8370	9015	9529
7601	8388	9016	9531
7605	8389	9053	9586
7607	8392	9054	9620
7610	8400	9058	
7720	8500	9059	
7721	8601	9061	

ILDG 3			
Classifications			
0035	3110	4244	5128
1320	3146	4279	5184
1463	3178	4295	5191
1624	3180	4299	5201
1803	3400	4361	5213
2095	3507	4410	5479
2116	3577	4420	5606
2584	3612	4478	5610
2660	3620	4492	5650
2727	3634	4495	5951
2806	3643	4497	6204
2819	3647	4499	6213
2840	3681	4665	6216
2883	3682	4692	6251
2923	3683	4740	6258
3030	3805	4771	6834
3039	3815	4828	7382
3066	3828	4829	7392
3076	3840	4831	7515
3085	4036	4983	7706
3099	4112	5029	7707

ILDG 3			
Classifications (Continued)			
7722	8209	8830	9060
7855	8391	8834	9070
8006	8393	8839	9092
8013	8397	8846	9180
8015	8741	8871	9507
8018	8755	8874	9610
8021	8800	9007	
8028	8801	9008	
8032	8803	9011	
8042	8810	9031	
8061	8818	9043	
8064	8822	9048	
8071	8829	9050	

ILDG 4			
Classifications			
1322	3165	4304	8039
1438	3169	4362	8063
1452	3175	4494	8102
1701	3179	4496	8117
1925	3220	4498	8292
2081	3257	4557	8293
2109	3339	4611	8720
2111	3365	4623	8740
2113	3372	4635	8743
2121	3383	4691	8744
2123	3501	5129	8745
2362	3568	5130	8746
2402	3570	5160	8808
2413	3572	5192	8811
2501	3574	5193	8812
2570	3651	5473	8813
2571	3719	6233	8851
2576	3726	6235	9069
2585	3808	6237	9181
2688	3830	6307	9220
2710	3831	6504	9402
2790	4038	7207	
2797	4049	7248	
2852	4111	7410	
3018	4130	7428	
3022	4150	7429	
3060	4239	7580	
3082	4240	8008	
3131	4243	8017	
3152	4251	8019	

Medical Loss Development Groups (MLDG)
Classification Assignments

MLDG 1 Classifications				MLDG 2 Classifications (Continued)				MLDG 3 Classifications (Continued)			
0016	4114	7405	8840	5474	7605	8500	9059	8013	8391	8839	9082
0036	4420	7409	8847	5482	7607	8601	9085	8015	8393	8851	9083
0038	4432	7421	8852	5484	7706	8720	9096	8017	8631	8871	9084
0041	4512	7424	8859	5485	7707	8741	9101	8018	8740	8874	9151
0050	4558	7500	9010	5506	7720	8742	9424	8021	8744	9008	9182
0079	4691	7515	9048	5507	8010	8755	9426	8028	8745	9009	9220
0106	5020	7520	9061	5542	8042	8801	9516	8031	8746	9011	9402
0171	5108	7538	9067	5632	8065	8804	9519	8032	8748	9031	9420
0251	5128	7600	9092	5633	8106	8806	9522	8041	8803	9043	9501
0401	5186	7601	9095	6218	8227	8820	9531	8061	8810	9050	9521
1122	5187	7610	9097	6220	8232	8823	9620	8062	8811	9054	9529
1330	5190	8046	9154	6307	8267	8831		8071	8812	9058	9586
1463	5443	8057	9155	6400	8324	8868		8078	8822	9060	
1699	5467	8059	9156	6834	8350	8870		8117	8827	9066	
1741	5470	8060	9180	7219	8370	8875		8209	8829	9070	
2014	5538	8066	9184	7248	8387	9007		8291	8830	9080	
2107	5552	8107	9185	7332	8388	9015		8293	8834	9081	
2121	5553	8116	9403	7392	8389	9016					
2702	6011	8215	9410	7410	8392	9033					
2727	6204	8278	9422	7539	8397	9053					
2757	6216	8286	9507								
2759	6361	8290	9549								
2881	7133	8304									
2915	7198	8400									
2923	7207	8729									
3081	7227	8807									
3220	7232	8821									
4049	7272	8838									

MLDG 2 Classifications				MLDG 3 Classifications				MLDG 4 Classifications			
0005	2710	3815	5129	1701	3076	4299	5213	1320	3257	4351	7429
0034	2806	3821	5130	1803	3099	4354	5222	1322	3339	4362	7580
0035	2812	4000	5140	2002	3146	4361	5436	1438	3383	4478	8008
0040	2819	4034	5146	2003	3169	4410	5447	1452	3501	4494	8019
0042	3030	4240	5160	2004	3175	4492	5479	1925	3568	4498	8039
0045	3040	4243	5183	2081	3178	4496	5610	2113	3570	4557	8063
0096	3131	4244	5184	2095	3180	4497	5650	2123	3572	4611	8064
0172	3241	4283	5185	2111	3372	4499	6258	2362	3573	4623	8102
1624	3365	4286	5195	2117	3401	4665	6308	2402	3577	4635	8292
1710	3400	4297	5212	2142	3560	4683	6315	2413	3651	4771	8390
2063	3507	4470	5225	2163	3574	4692	6316	2501	3683	4829	8743
2108	3569	4495	5348	2222	3612	4740	6325	2570	3719	4983	8749
2109	3634	4511	5403	2576	3620	4828	6364	2571	3805	5192	8800
2116	3682	4720	5432	2584	3632	4831	7360	2585	3808	5214	8808
2660	3724	5027	5446	2589	3643	5028	7365	2683	3828	5473	8813
				2688	3647	5029	7403	2731	3830	5606	8818
				2840	3681	5040	7428	2790	3831	5951	8846
				2842	3726	5102	7721	2797	4036	6003	8850
				2883	3840	5107	7722	2852	4038	6206	9069
				3022	4041	5191	7855	3018	4111	6213	9181
				3039	4130	5193	8001	3082	4112	6233	9552
				3060	4150	5201	8004	3085	4239	6235	9610
				3066	4295	5205	8006	3110	4250	6237	
								3152	4251	6251	
								3165	4279	6504	
								3179	4304	7382	

Factors to Adjust Earlier Year Losses
To Current Years' (2022 and 2023) Average Losses

Indemnity

		Policy Year										
		2022-2023	2023		2022		2021		2020		2019	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
		Loss to Payroll Ratio	Loss to Payroll Ratio	Adjustment Factor (1) / (2)	Loss to Payroll Ratio	Adjustment Factor (1) / (4)	Loss to Payroll Ratio	Adjustment Factor (1) / (6)	Loss to Payroll Ratio	Adjustment Factor (1) / (8)	Loss to Payroll Ratio	Adjustment Factor (1) / (10)
NAICS Sector(s)	Sector Name(s)											
11 & 21	Agriculture & Mining	1.205	1.191	1.011	1.219	0.988	1.237	0.974	1.312	0.918	1.353	0.890
22 & 23	Utilities & Construction	1.242	1.217	1.020	1.267	0.980	1.260	0.985	1.251	0.992	1.273	0.975
31	Manufacturing	0.939	0.904	1.038	0.975	0.963	1.010	0.930	0.972	0.966	1.050	0.894
42	Wholesale	1.738	1.641	1.059	1.837	0.946	1.627	1.068	1.595	1.090	1.885	0.922
44	Retail	0.831	0.825	1.008	0.838	0.992	0.843	0.986	0.853	0.974	0.958	0.868
48	Transportation & Warehousing	2.354	2.386	0.986	2.321	1.014	2.364	0.996	2.261	1.041	2.254	1.044
51	Information	0.705	0.770	0.916	0.652	1.081	0.665	1.060	0.630	1.119	0.739	0.954
52	Finance & Insurance	0.122	0.125	0.973	0.118	1.031	0.128	0.949	0.101	1.204	0.144	0.846
53	Real Estate	0.547	0.571	0.959	0.524	1.044	0.458	1.195	0.456	1.200	0.535	1.022
54	Professional Services	0.041	0.041	0.989	0.040	1.012	0.038	1.075	0.035	1.169	0.040	1.029
56	Administrative	1.907	1.952	0.977	1.859	1.026	1.813	1.052	1.800	1.060	1.871	1.019
61	Education	0.270	0.292	0.926	0.246	1.097	0.226	1.197	0.177	1.530	0.230	1.177
62	Health	0.605	0.623	0.972	0.586	1.032	0.597	1.013	0.604	1.002	0.612	0.988
71	Arts & Entertainment	0.816	0.819	0.996	0.813	1.004	0.752	1.085	0.865	0.943	0.862	0.946
72	Hospitality	0.867	0.882	0.982	0.850	1.020	0.829	1.045	0.871	0.995	1.021	0.849
81	Other	0.809	0.804	1.006	0.815	0.993	0.792	1.022	0.751	1.078	0.861	0.940
8742	Outside Sales	0.097	0.095	1.028	0.100	0.973	0.084	1.154	0.081	1.198	0.099	0.982
8810 & 92	Clerical & Public Admin	0.064	0.065	0.981	0.062	1.020	0.057	1.123	0.057	1.113	0.077	0.823

Note: Each factor is determined based on the loss to payroll ratio for each NAICS sector and policy year divided by the average loss to payroll ratio for the two most recent policy years.

Factors to Adjust Earlier Year Losses
To Current Years' (2022 and 2023) Average Losses

Medical

		Policy Year										
		2022-2023	2023		2022		2021		2020		2019	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
		Loss to Payroll Ratio	Loss to Payroll Ratio	Adjustment Factor (1) / (2)	Loss to Payroll Ratio	Adjustment Factor (1) / (4)	Loss to Payroll Ratio	Adjustment Factor (1) / (6)	Loss to Payroll Ratio	Adjustment Factor (1) / (8)	Loss to Payroll Ratio	Adjustment Factor (1) / (10)
NAICS Sector(s)	Sector Name(s)											
11 & 21	Agriculture & Mining	1.446	1.464	0.988	1.429	1.013	1.491	0.970	1.584	0.913	1.680	0.861
22 & 23	Utilities & Construction	1.137	1.141	0.996	1.133	1.004	1.161	0.979	1.163	0.978	1.189	0.957
31	Manufacturing	0.959	0.937	1.024	0.983	0.976	1.034	0.928	1.042	0.921	1.107	0.866
42	Wholesale	1.695	1.630	1.040	1.761	0.963	1.648	1.028	1.745	0.971	2.010	0.843
44	Retail	0.873	0.871	1.003	0.875	0.997	0.872	1.001	0.908	0.961	0.988	0.884
48	Transportation & Warehousing	1.793	1.776	1.009	1.809	0.991	1.927	0.930	1.957	0.916	1.876	0.956
51	Information	0.454	0.469	0.967	0.441	1.028	0.463	0.980	0.448	1.013	0.548	0.828
52	Finance & Insurance	0.126	0.133	0.950	0.119	1.058	0.120	1.056	0.109	1.153	0.160	0.788
53	Real Estate	0.529	0.552	0.959	0.507	1.043	0.466	1.136	0.480	1.103	0.571	0.927
54	Professional Services	0.040	0.042	0.948	0.037	1.059	0.039	1.029	0.037	1.085	0.041	0.977
56	Administrative	1.873	1.912	0.980	1.832	1.022	1.840	1.018	1.862	1.006	1.941	0.965
61	Education	0.321	0.344	0.933	0.296	1.086	0.276	1.165	0.195	1.650	0.272	1.181
62	Health	0.573	0.585	0.980	0.561	1.022	0.562	1.020	0.602	0.953	0.626	0.915
71	Arts & Entertainment	0.988	1.031	0.958	0.939	1.051	0.926	1.066	0.992	0.996	0.946	1.044
72	Hospitality	1.076	1.090	0.987	1.061	1.014	1.028	1.046	1.133	0.950	1.270	0.847
81	Other	0.791	0.789	1.003	0.793	0.997	0.761	1.039	0.804	0.984	0.896	0.883
8742	Outside Sales	0.092	0.090	1.024	0.094	0.976	0.084	1.089	0.082	1.115	0.099	0.929
8810 & 92	Clerical & Public Admin	0.067	0.068	0.980	0.065	1.021	0.058	1.143	0.059	1.133	0.080	0.838

Note: Each factor is determined based on the loss to payroll ratio for each NAICS sector and policy year divided by the average loss to payroll ratio for the two most recent policy years.

Limit Factors to Account for Claims in Excess of the Loss Limit Threshold (\$500,000)

Limit Factors Underlying September 1, 2026
Classification Relativities (a)

<u>RHG</u>	<u>Indemnity</u>	<u>Medical</u>
1	1.069	1.154
2	1.085	1.203
3	1.104	1.258
4	1.132	1.348
5	1.160	1.420
6	1.220	1.616
7	1.324	1.867

Note:

- (a) The limit loadings by indemnity and medical component are based on the pure loss total incurred loss elimination ratios at a September 1, 2026 cost level for the \$500,000 per accident limit (Exhibit 8.2).

Policy Year September 1, 2026 Table of Ultimate Incurred
Loss Elimination Ratios by California Hazard Group

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.650	0.695	0.733	0.757	0.786	0.823	0.860	0.720
35,000	0.578	0.628	0.672	0.700	0.734	0.779	0.824	0.657
50,000	0.492	0.547	0.596	0.630	0.670	0.722	0.777	0.581
75,000	0.389	0.446	0.499	0.540	0.585	0.645	0.712	0.486
100,000	0.319	0.375	0.428	0.473	0.520	0.585	0.661	0.417
150,000	0.239	0.287	0.336	0.384	0.429	0.500	0.586	0.330
200,000	0.195	0.237	0.280	0.328	0.371	0.444	0.533	0.279
250,000	0.168	0.206	0.244	0.291	0.332	0.406	0.494	0.246
300,000	0.149	0.184	0.218	0.265	0.303	0.377	0.465	0.222
400,000	0.125	0.155	0.185	0.230	0.265	0.338	0.421	0.191
500,000	0.110	0.136	0.163	0.206	0.239	0.311	0.390	0.171
600,000	0.099	0.123	0.148	0.189	0.220	0.291	0.366	0.156
700,000	0.091	0.113	0.137	0.176	0.205	0.275	0.346	0.145
800,000	0.085	0.106	0.127	0.165	0.193	0.261	0.329	0.135
900,000	0.079	0.099	0.119	0.155	0.182	0.249	0.314	0.128
1,000,000	0.075	0.094	0.112	0.147	0.173	0.238	0.301	0.121
2,000,000	0.050	0.063	0.075	0.101	0.117	0.167	0.210	0.082
3,000,000	0.038	0.048	0.058	0.077	0.090	0.128	0.161	0.063
4,000,000	0.031	0.039	0.047	0.063	0.073	0.104	0.130	0.051
5,000,000	0.026	0.033	0.039	0.052	0.061	0.087	0.109	0.043
6,000,000	0.022	0.028	0.033	0.044	0.052	0.074	0.093	0.036
7,000,000	0.019	0.024	0.029	0.038	0.044	0.063	0.080	0.031
8,000,000	0.016	0.021	0.025	0.033	0.039	0.055	0.069	0.027
9,000,000	0.014	0.018	0.022	0.029	0.034	0.048	0.060	0.024
10,000,000	0.013	0.016	0.019	0.025	0.030	0.042	0.053	0.021
15,000,000	0.007	0.009	0.010	0.014	0.016	0.023	0.029	0.011
20,000,000	0.004	0.005	0.006	0.008	0.009	0.013	0.016	0.006

Note: Loss elimination ratios have been brought to a September 1, 2026 cost level using the latest indemnity and medical trend factors (0.5% and 3.5%; see Item AC25-12-01 of the December 9, 2025 Actuarial Committee Agenda), and the latest benefit on-level factors. The cost of medical cost containment programs (MCCP) was implicitly removed in the derivation of the medical trend factor.

**Retrospective Rating Hazard Group (RHG)
Classification Assignments**

RHG 1 Classifications			
2002	3569	8062	9058
2107	3577	8071	9067
2116	3651	8078	9069
2121	3828	8116	9070
2501	4041	8117	9080
2584	4112	8209	9081
2585	4251	8292	9082
2688	4361	8390	9083
2710	4420	8806	9084
2840	4720	8818	9096
2852	7332	8831	9151
3165	7392	8851	9156
3178	8001	9050	9410
3257	8006	9053	9501
3568	8008	9054	9586

RHG 2 Classifications			
0005	3179	7360	8811
0016	3241	7403	8812
0035	3401	7405	8813
0036	3501	7421	8821
0040	3560	7428	8823
0041	3643	7429	8827
0042	3682	7600	8829
0079	3683	7601	8830
0172	3805	7607	8834
1699	3815	8010	8839
2003	3821	8015	8846
2004	3831	8017	8847
2081	3840	8018	8850
2095	4038	8019	8859
2108	4049	8031	8868
2111	4111	8032	8870
2117	4150	8039	8871
2123	4240	8046	8874
2142	4279	8059	9007
2570	4283	8060	9008
2571	4297	8064	9016
2589	4304	8066	9033
2660	4351	8387	9043
2683	4354	8388	9048
2757	4362	8391	9059
2759	4478	8397	9060
2790	4495	8729	9061
2797	4496	8740	9066
2842	4497	8745	9085
2881	4498	8748	9092
2883	4623	8800	9155
3060	4691	8801	9184
3076	4831	8803	9420
3082	5214	8804	9422
3085	6400	8807	9519
3146	6504	8808	9522
3152	6834	8810	

RHG 3 Classifications (Continued)			
0034	3570	4611	8290
1438	3572	4665	8324
2063	3573	4683	8350
2109	3574	4829	8389
2113	3612	5107	8392
2163	3620	5183	8393
2222	3632	5192	8400
2402	3634	5201	8720
2413	3647	5436	8741
2576	3681	5443	8743
2806	3808	5446	8822
2819	4114	5470	9009
2923	4239	5484	9010
3022	4243	6364	9011
3040	4250	7198	9031
3066	4286	7248	9097
3081	4295	7382	9181
3099	4299	7410	9424
3131	4410	8041	9426
3175	4432	8042	9507
3220	4470	8063	9521
3365	4492	8065	9620
3372	4494	8102	
3383	4512	8107	
3507	4558	8267	

RHG 4 Classifications			
0045	4036	6251	8746
0096	4130	6361	8749
0171	4499	7219	8820
1122	4511	7227	8838
1330	4557	7605	8852
1452	4635	7610	8875
1624	4692	7720	9015
1803	4771	7721	9095
1925	4828	8004	9101
2362	4983	8013	9154
2731	5020	8021	9182
2812	5108	8057	9220
2915	5146	8061	9403
3018	5185	8106	9516
3039	5186	8286	9531
3169	5193	8293	9549
3180	5348	8304	9610
3339	5467	8370	
4000	5650	8742	
4034	5951	8744	

RHG 5 Classifications			
0038	5027	5479	8227
0251	5028	5606	8232
0401	5029	5610	8291
2014	5128	6206	8500
3110	5140	7207	8840
3724	5187	7365	9180
3726	5191	7500	9185
3830	5195	7520	9402
4244	5447	7722	
4740	5474	8028	

RHG 6 Classifications			
0050	5212	6213	7580
1320	5213	6216	7706
1322	5225	6218	7707
1463	5403	6233	7855
1741	5432	6307	8215
3030	5473	6315	8278
3400	5482	6316	8601
3719	5485	6325	8755
5102	5507	7133	9529
5129	5538	7232	9552
5130	5542	7272	
5190	5632	7515	
5205	5633	7539	

RHG 7 Classifications		
0106	5222	6235
1701	5506	6237
1710	5552	6258
2702	5553	6308
2727	6003	7409
5040	6011	7424
5160	6204	7538
5184	6220	8631

Classifications Affected by 15 % Limitation Rule

Classification Code	Classification Description	Indicated Relativity Change
	<u>Limited to a 15% Increase</u>	
1330	BLASTING	17.6%
1701	CEMENT MFG	29.5%
2222	SPINNING, WEAVING, OR FIBER PROCESSING	48.2%
2571	PILLOW, QUILT, COMFORTER OR CUSHION MFG	21.4%
5184	STEAM PIPE OR BOILER INSULATION	23.1%
6003	PILE DRIVING; WHARF BUILDING; BRIDGE/TRESTLE CONSTRUCTION – WOOD	22.3%
6251	TUNNELING OR UNDERGROUND MINING	16.7%
7410	AIRCRAFT OPERATION – AGRICULTURAL – ALL OTHERS	15.1%
7580	SANITARY OR SANITATION DISTRICTS OPERATION	25.4%
8041	STORES – WINE OR SPIRITS – WHOLESALE	21.4%

Classifications Affected by 15 % Limitation Rule

Classification		Indicated
<u>Code</u>	<u>Classification Description</u>	<u>Relativity Change</u>
	<u>Limited to a 15% Decrease</u>	
2362	KNITTING	-15.7%
3039	REINFORCING STEEL FABRICATION	-16.0%
3081	FOUNDRIES – IRON	-16.5%
3643	ELECTRIC POWER/TRANS EQUIP MFG; ELECTRIC CONTROL PANEL OR SWITCHGEAR MFG	-16.3%
3828	AUTO OR TRUCK PARTS REBUILDING	-18.9%
8874	INSTRUMENT MFG–ELECTRONIC–DESIGN; COMPUTER OR COMPUTER PERIPHERAL EQUIPMENT MFG; TELECOMMUNICATIONS EQUIP MFG-DESIGN; AUDIO/VIDEO ELECTRONIC PRODUCTS MFG; INTEGRATED CIRCUIT AND SEMICONDUCTOR WAFER MFG; MEDICAL INSTRUMENT MFG-DESIGN; INSTRUMENT MFG-NON ELECTRONIC-DESIGN	-22.9%

Classifications Affected by 25 % Limitation Rule

Classification		Indicated
<u>Code</u>	<u>Classification Description</u>	<u>Relativity Change</u>
<u>Limited to a 25% Increase</u>		
8039	STORES – DEPARTMENT STORES – RETAIL	31.7%
8392	AUTO OR TRUCK STORAGE GARAGES OR PARKING LOTS	25.1%
<u>Limited to a 25% Decrease</u>		
4611	DRUG, MEDICINE OR PHARMACEUTICAL PREPARATIONS MFG	-43.6%

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 0005 RHG: 2 NAICS: 11 ILDG: 2 MLDG: 2

Classification: NURSERIES – PROPAGATION AND CULTIVATION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	945,698,955	29	526	863	14,357,300	15,853,241	30,210,541	3.195
2023	928,131,178	8	509	823	10,072,748	13,758,464	23,831,212	2.568
	1,873,830,133	37	1,035	1,686	24,430,048	29,611,704	54,041,753	
Adjusted Loss to Payroll Ratio								
					1.304	1.580	2.884	
Expected Unlimited Loss to Payroll Ratio					1.275	1.901	3.175	
Expected Limited Loss to Payroll Ratio					1.182	1.605	2.786	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.304	1.580	2.884	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.415	1.902	3.317	
Indicated Relativity Change								4.5%
Relativity to Statewide Average							301.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 0016 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 1

Classification: ORCHARDS – CITRUS OR DECIDUOUS FRUITS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,077,136,412	36	791	1,061	15,231,796	23,286,265	38,518,061	3.576
2023	1,132,742,830	34	783	999	18,350,610	25,034,481	43,385,091	3.830
	2,209,879,242	70	1,574	2,060	33,582,406	48,320,746	81,903,152	
Adjusted Loss to Payroll Ratio					1.520	2.187	3.706	
Expected Unlimited Loss to Payroll Ratio					1.729	2.811	4.539	
Expected Limited Loss to Payroll Ratio					1.603	2.373	3.976	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.520	2.187	3.706	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.649	2.631	4.281	
Indicated Relativity Change								-5.7%
Relativity to Statewide Average							388.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 0034 RHG: 3 NAICS: 11 ILDG: 1 MLDG: 2

Classification: POULTRY RAISING; SHEEP, HOG OR CALF FARMS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	199,504,014	12	188	322	3,207,160	3,984,411	7,191,571	3.605
2020	207,514,055	10	212	356	3,415,267	4,663,282	8,078,548	3.893
2021	244,273,028	10	259	360	4,108,835	4,669,652	8,778,487	3.594
2022	260,723,479	4	240	352	2,839,801	3,544,256	6,384,057	2.449
2023	275,152,756	5	218	280	4,972,874	6,076,730	11,049,604	4.016
	1,187,167,332	41	1,117	1,670	18,543,937	22,938,331	41,482,267	
Adjusted Loss to Payroll Ratio					1.562	1.932	3.494	
Expected Unlimited Loss to Payroll Ratio					1.638	2.364	4.002	
Expected Limited Loss to Payroll Ratio					1.491	1.907	3.399	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.562	1.932	3.494	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.725	2.430	4.155	
Indicated Relativity Change								3.8%
Relativity to Statewide Average							377.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 0035 RHG: 2 NAICS: 11 ILDG: 3 MLDG: 2

Classification: FLORISTS – CULTIVATING OR GARDENING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	626,047,421	13	350	608	6,983,536	7,432,121	14,415,657	2.303
2022	565,768,141	8	316	463	6,864,847	8,050,893	14,915,740	2.636
2023	542,059,954	2	299	375	7,535,051	7,199,630	14,734,681	2.718
	1,733,875,516	23	965	1,446	21,383,433	22,682,644	44,066,077	
Adjusted Loss to Payroll Ratio					1.233	1.308	2.541	
Expected Unlimited Loss to Payroll Ratio					1.307	1.560	2.867	
Expected Limited Loss to Payroll Ratio					1.212	1.317	2.529	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.233	1.308	2.541	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.339	1.574	2.913	
Indicated Relativity Change								1.6%
Relativity to Statewide Average							264.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 0036 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 1

Classification: DAIRY FARMS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	726,278,449	31	638	823	13,738,964	14,626,495	28,365,458	3.906
2023	731,924,655	20	630	775	15,516,726	16,429,409	31,946,135	4.365
	1,458,203,104	51	1,268	1,598	29,255,690	31,055,903	60,311,593	
Adjusted Loss to Payroll Ratio					2.006	2.130	4.136	
Expected Unlimited Loss to Payroll Ratio					2.241	2.587	4.828	
Expected Limited Loss to Payroll Ratio					2.077	2.184	4.262	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.006	2.130	4.136	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					2.178	2.563	4.740	
Indicated Relativity Change								-1.8%
Relativity to Statewide Average							430.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 0038 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 1

Classification: STOCK FARMS; LIVESTOCK FEED YARDS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	96,879,179	12	72	112	1,731,647	2,877,831	4,609,479	4.758
2020	103,435,893	9	64	78	1,942,830	2,913,656	4,856,486	4.695
2021	105,942,326	9	61	96	1,647,197	3,112,760	4,759,957	4.493
2022	115,781,392	5	65	85	1,831,881	2,546,661	4,378,542	3.782
2023	116,833,052	5	53	70	2,107,423	4,114,995	6,222,418	5.326
	538,871,842	40	315	441	9,260,978	15,565,903	24,826,881	
Adjusted Loss to Payroll Ratio					1.719	2.889	4.607	
Expected Unlimited Loss to Payroll Ratio					2.463	4.109	6.572	
Expected Limited Loss to Payroll Ratio					2.135	2.929	5.064	
Credibility					0.86	0.89		
Indicated Limited Loss to Payroll Ratio					1.777	2.893	4.670	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					2.062	4.109	6.171	
Indicated Relativity Change								-6.1%
Relativity to Statewide Average							560.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 0040 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 2

Classification: VINEYARDS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	2,477,970,483	54	1,094	1,498	20,561,334	31,680,265	52,241,600	2.108
2023	2,553,922,290	17	1,187	1,502	22,433,583	32,034,332	54,467,915	2.133
	5,031,892,773	71	2,281	3,000	42,994,918	63,714,597	106,709,515	
Adjusted Loss to Payroll Ratio					0.854	1.266	2.121	
Expected Unlimited Loss to Payroll Ratio					1.045	1.629	2.674	
Expected Limited Loss to Payroll Ratio					0.968	1.376	2.344	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.854	1.266	2.121	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.927	1.524	2.451	
Indicated Relativity Change								-8.3%
Relativity to Statewide Average							222.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 0041 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 1

Classification: POTATO CROPS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	69,676,917	3	45	59	773,302	1,013,180	1,786,482	2.564
2020	79,101,433	7	30	58	960,677	1,165,984	2,126,661	2.689
2021	84,453,763	4	36	62	1,162,068	1,165,490	2,327,558	2.756
2022	82,575,448	4	37	46	983,842	1,172,555	2,156,397	2.611
2023	77,611,242	0	22	44	421,525	577,406	998,930	1.287
	393,418,803	18	170	269	4,301,414	5,094,615	9,396,029	
Adjusted Loss to Payroll Ratio								
					1.093	1.295	2.388	
Expected Unlimited Loss to Payroll Ratio					1.319	1.736	3.055	
Expected Limited Loss to Payroll Ratio					1.223	1.466	2.689	
Credibility					0.61	0.59		
Indicated Limited Loss to Payroll Ratio					1.144	1.364	2.509	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.242	1.642	2.884	
Indicated Relativity Change								-5.6%
Relativity to Statewide Average							261.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 0042 RHG: 2 NAICS: 56 ILDG: 2 MLDG: 2

Classification: LANDSCAPE GARDENING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	3,543,442,800	97	2,058	2,614	56,555,590	63,186,630	119,742,220	3.379
2023	3,688,063,938	40	2,150	2,612	53,897,260	61,202,949	115,100,209	3.121
	7,231,506,738	137	4,208	5,226	110,452,849	124,389,579	234,842,429	
Adjusted Loss to Payroll Ratio					1.527	1.720	3.247	
Expected Unlimited Loss to Payroll Ratio					1.695	2.077	3.773	
Expected Limited Loss to Payroll Ratio					1.572	1.754	3.326	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.527	1.720	3.247	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.658	2.070	3.728	
Indicated Relativity Change								-1.2%
Relativity to Statewide Average							338.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 0045 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 2

Classification: ORCHARDS – NUT CROPS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,024,389,823	31	383	530	11,882,927	14,717,999	26,600,925	2.597
2023	1,013,496,418	20	411	546	12,883,853	14,618,697	27,502,551	2.714
	2,037,886,241	51	794	1,076	24,766,780	29,336,696	54,103,476	
Adjusted Loss to Payroll Ratio					1.215	1.440	2.655	
Expected Unlimited Loss to Payroll Ratio					1.261	1.904	3.166	
Expected Limited Loss to Payroll Ratio					1.114	1.418	2.532	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.215	1.440	2.655	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.376	1.941	3.317	
Indicated Relativity Change								4.8%
Relativity to Statewide Average							301.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 0050 RHG: 6 NAICS: 11 ILDG: 1 MLDG: 1

Classification: FARM MACHINERY OPERATION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	290,824,224	15	139	291	2,653,386	3,557,301	6,210,687	2.136
2020	311,167,214	21	135	251	4,794,863	4,995,598	9,790,461	3.146
2021	334,350,403	23	149	283	5,184,845	5,623,721	10,808,566	3.233
2022	343,464,614	10	148	247	4,157,216	4,580,794	8,738,010	2.544
2023	355,316,673	2	148	269	3,713,298	4,294,947	8,008,245	2.254
	1,635,123,128	71	719	1,341	20,503,608	23,052,361	43,555,969	
Adjusted Loss to Payroll Ratio					1.254	1.410	2.664	
Expected Unlimited Loss to Payroll Ratio					1.844	2.519	4.363	
Expected Limited Loss to Payroll Ratio					1.513	1.559	3.072	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.254	1.410	2.664	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					1.529	2.278	3.808	
Indicated Relativity Change								-12.7%
Relativity to Statewide Average							345.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 0079 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 1

Classification: STRAWBERRY CROPS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,669,567,072	23	499	1,229	8,320,940	12,865,109	21,186,049	1.269
2023	1,820,085,406	12	626	1,150	10,975,775	17,413,320	28,389,094	1.560
	3,489,652,478	35	1,125	2,379	19,296,715	30,278,428	49,575,143	
Adjusted Loss to Payroll Ratio					0.553	0.868	1.421	
Expected Unlimited Loss to Payroll Ratio					0.659	1.129	1.788	
Expected Limited Loss to Payroll Ratio					0.611	0.953	1.564	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.553	0.868	1.421	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.600	1.044	1.644	
Indicated Relativity Change								-8.0%
Relativity to Statewide Average							149.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 0096 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 2

Classification: NUT OR COFFEE BEAN PROCESSING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	667,610,939	24	349	622	8,605,580	11,142,569	19,748,149	2.958
2022	721,693,760	20	301	611	7,598,250	10,486,070	18,084,319	2.506
2023	706,826,440	12	332	584	9,231,873	11,748,355	20,980,228	2.968
	2,096,131,139	56	982	1,817	25,435,702	33,376,994	58,812,696	
Adjusted Loss to Payroll Ratio								
					1.213	1.592	2.806	
Expected Unlimited Loss to Payroll Ratio					1.254	1.966	3.220	
Expected Limited Loss to Payroll Ratio					1.108	1.463	2.572	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.213	1.592	2.806	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.374	2.147	3.521	
Indicated Relativity Change								9.4%
Relativity to Statewide Average							319.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 0106 RHG: 7 NAICS: 56 ILDG: 2 MLDG: 1

Classification: TREE PRUNING, REPAIRING OR TRIMMING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	850,165,396	49	479	673	22,181,295	19,484,814	41,666,109	4.901
2023	831,182,435	39	491	662	23,553,346	22,681,547	46,234,893	5.563
	1,681,347,831	88	970	1,335	45,734,641	42,166,361	87,901,002	
Adjusted Loss to Payroll Ratio								
					2.720	2.508	5.228	
Expected Unlimited Loss to Payroll Ratio					3.465	4.542	8.007	
Expected Limited Loss to Payroll Ratio					2.640	2.500	5.139	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.720	2.508	5.228	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					3.601	4.682	8.283	
Indicated Relativity Change								3.4%
Relativity to Statewide Average							751.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 0171 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 1

Classification: FIELD CROPS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	263,226,293	17	139	259	2,673,228	3,884,341	6,557,569	2.491
2020	262,819,077	23	143	236	4,025,316	4,397,423	8,422,739	3.205
2021	266,041,128	17	170	249	4,147,991	5,055,300	9,203,292	3.459
2022	276,378,703	6	138	214	3,522,491	3,815,008	7,337,499	2.655
2023	276,055,631	4	119	173	2,938,205	3,581,600	6,519,806	2.362
	1,344,520,832	67	709	1,131	17,307,232	20,733,673	38,040,905	
Adjusted Loss to Payroll Ratio					1.287	1.542	2.829	
Expected Unlimited Loss to Payroll Ratio					1.932	2.344	4.276	
Expected Limited Loss to Payroll Ratio					1.707	1.745	3.452	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.287	1.542	2.829	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.458	2.079	3.537	
Indicated Relativity Change								-17.3%
Relativity to Statewide Average							321.0%	

INCLUDES 0044 D 9-1-22

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 0172 RHG: 2 NAICS: 11 ILDG: 2 MLDG: 2

Classification: TRUCK FARMS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	2,248,888,997	59	1,032	1,869	22,056,519	29,959,781	52,016,300	2.313
2023	2,414,142,086	30	1,138	1,918	23,388,090	28,904,540	52,292,630	2.166
	4,663,031,083	89	2,170	3,787	45,444,609	58,864,321	104,308,930	
Adjusted Loss to Payroll Ratio					0.975	1.262	2.237	
Expected Unlimited Loss to Payroll Ratio					1.108	1.555	2.662	
Expected Limited Loss to Payroll Ratio					1.027	1.313	2.339	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.975	1.262	2.237	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.058	1.519	2.577	
Indicated Relativity Change								-3.2%
Relativity to Statewide Average							233.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 0251 RHG: 5 NAICS: 22 ILDG: 1 MLDG: 1

Classification: IRRIGATION, DRAINAGE OR RECLAMATION WORKS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	20,240,792	0	9	9	158,623	174,971	333,594	1.648
2020	23,770,992	0	10	15	287,154	225,522	512,676	2.157
2021	46,266,773	2	11	22	513,503	375,886	889,389	1.922
2022	49,639,310	0	14	38	220,960	194,809	415,769	0.838
2023	55,994,153	0	18	33	216,369	243,917	460,285	0.822
	195,912,020	2	62	117	1,396,609	1,215,104	2,611,713	
Adjusted Loss to Payroll Ratio					0.713	0.620	1.333	
Expected Unlimited Loss to Payroll Ratio					1.374	1.255	2.630	
Expected Limited Loss to Payroll Ratio					1.191	0.895	2.086	
Credibility					0.45	0.37		
Indicated Limited Loss to Payroll Ratio					0.974	0.794	1.767	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					1.130	1.127	2.257	
Indicated Relativity Change								-14.2%
Relativity to Statewide Average							204.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 0401 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 1

Classification: COTTON GIN PROCESSING OR WAREHOUSES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	12,697,118	4	14	12	490,479	730,323	1,220,802	9.615
2020	10,238,974	1	5	9	200,571	143,251	343,822	3.358
2021	9,630,048	0	2	7	21,873	32,291	54,164	0.562
2022	10,221,993	0	4	10	114,275	108,530	222,805	2.180
2023	8,445,580	0	4	7	106,039	134,588	240,627	2.849
	51,233,713	5	29	45	933,238	1,148,982	2,082,220	
Adjusted Loss to Payroll Ratio					1.822	2.243	4.064	
Expected Unlimited Loss to Payroll Ratio					1.967	3.536	5.504	
Expected Limited Loss to Payroll Ratio					1.705	2.521	4.226	
Credibility					0.31	0.33		
Indicated Limited Loss to Payroll Ratio					1.741	2.430	4.171	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					2.020	3.451	5.472	
Indicated Relativity Change								-0.6%
Relativity to Statewide Average							496.6%	

INCLUDES EXPERIENCE OF 0400 D9-1-25

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 1122 RHG: 4 NAICS: 21 ILDG: 1 MLDG: 1

Classification: MINING – SURFACE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	45,644,439	0	8	30	432,406	435,845	868,251	1.902
2020	51,499,435	1	11	26	597,684	526,259	1,123,943	2.182
2021	47,563,158	0	10	14	475,512	497,436	972,948	2.046
2022	44,040,494	1	8	15	436,365	448,907	885,273	2.010
2023	37,913,737	0	13	16	192,682	211,782	404,464	1.067
	226,661,263	2	50	101	2,134,649	2,120,229	4,254,878	
Adjusted Loss to Payroll Ratio					0.942	0.935	1.877	
Expected Unlimited Loss to Payroll Ratio					0.732	0.994	1.726	
Expected Limited Loss to Payroll Ratio					0.647	0.740	1.387	
Credibility					0.38	0.36		
Indicated Limited Loss to Payroll Ratio					0.758	0.811	1.569	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.859	1.094	1.952	
Indicated Relativity Change								13.1%
Relativity to Statewide Average							177.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 1320 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 4

Classification: OIL/GAS LEASE OPERATORS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	259,190,655	3	19	46	1,525,729	782,873	2,308,602	0.891
2020	238,882,086	3	17	35	831,392	870,795	1,702,187	0.713
2021	292,172,200	0	20	23	440,111	560,852	1,000,963	0.343
2022	261,703,423	3	14	26	960,100	845,949	1,806,049	0.690
2023	310,187,223	0	21	32	1,363,609	1,791,218	3,154,827	1.017
	1,362,135,587	9	91	162	5,120,941	4,851,687	9,972,628	
Adjusted Loss to Payroll Ratio								
					0.376	0.356	0.732	
Expected Unlimited Loss to Payroll Ratio					0.411	0.478	0.889	
Expected Limited Loss to Payroll Ratio					0.337	0.296	0.633	
Credibility					0.60	0.51		
Indicated Limited Loss to Payroll Ratio					0.360	0.327	0.687	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					0.440	0.528	0.968	
Indicated Relativity Change								8.9%
Relativity to Statewide Average							87.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 1322 RHG: 6 NAICS: 21 ILDG: 4 MLDG: 4

Classification: OIL/GAS WELL SERVICING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	151,923,614	4	28	38	1,820,616	1,385,206	3,205,822	2.110
2020	91,888,332	1	13	17	269,642	310,877	580,519	0.632
2021	153,297,305	3	28	34	1,917,240	1,364,981	3,282,222	2.141
2022	123,252,820	2	21	19	1,416,959	1,702,834	3,119,794	2.531
2023	118,693,712	0	16	22	1,507,721	1,288,359	2,796,080	2.356
	639,055,783	10	106	130	6,932,178	6,052,258	12,984,436	
Adjusted Loss to Payroll Ratio					1.085	0.947	2.032	
Expected Unlimited Loss to Payroll Ratio					1.466	1.515	2.981	
Expected Limited Loss to Payroll Ratio					1.203	0.938	2.141	
Credibility					0.73	0.60		
Indicated Limited Loss to Payroll Ratio					1.116	0.943	2.060	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					1.362	1.524	2.886	
Indicated Relativity Change								-3.2%
Relativity to Statewide Average							261.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 1330 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 1

Classification: BLASTING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	8,177,133	0	1	3	3,060	10,629	13,689	0.167
2020	9,936,322	0	1	2	120,664	41,000	161,664	1.627
2021	8,872,704	0	2	2	27,146	35,308	62,453	0.704
2022	9,957,275	0	6	2	248,420	616,272	864,691	8.684
2023	10,723,512	0	3	0	57,038	83,494	140,531	1.310
	47,666,946	0	13	9	456,327	786,701	1,243,029	
Adjusted Loss to Payroll Ratio					0.957	1.650	2.608	
Expected Unlimited Loss to Payroll Ratio					0.747	1.012	1.759	
Expected Limited Loss to Payroll Ratio					0.660	0.753	1.414	
Credibility					0.20	0.20		
Indicated Limited Loss to Payroll Ratio					0.721	0.929	1.650	
Limit Factor					1.132	1.348		
Indicated (Unlimited) Loss to Payroll Ratio:					0.817	1.252	2.069	
Indicated Relativity Change								17.6%
Selected Loss to Payroll Ratio (Restricted to 15% Change)					0.798	1.224	2.023	
Relativity to Statewide Average							183.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 1438 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4

Classification: SMELTING, SINTERING, REFINING OR ALLOYING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	57,460,610	1	21	58	784,281	675,577	1,459,858	2.541
2020	53,137,232	4	37	55	1,001,451	899,687	1,901,138	3.578
2021	72,686,088	0	35	85	713,247	650,420	1,363,667	1.876
2022	73,695,851	1	28	61	962,828	996,086	1,958,914	2.658
2023	69,714,430	0	25	66	567,894	773,531	1,341,425	1.924
	326,694,211	6	146	325	4,029,701	3,995,300	8,025,001	
Adjusted Loss to Payroll Ratio					1.233	1.223	2.456	
Expected Unlimited Loss to Payroll Ratio					1.866	1.919	3.784	
Expected Limited Loss to Payroll Ratio					1.699	1.548	3.247	
Credibility					0.64	0.56		
Indicated Limited Loss to Payroll Ratio					1.400	1.365	2.764	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.545	1.717	3.262	
Indicated Relativity Change								-13.8%
Relativity to Statewide Average							296.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 1452 RHG: 4 NAICS: 21 ILDG: 4 MLDG: 4

Classification: MINING – ORE MILLING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	38,644,213	0	5	17	237,999	264,120	502,119	1.299
2020	51,347,347	0	4	24	142,374	138,255	280,629	0.547
2021	54,487,426	1	6	16	265,657	235,195	500,852	0.919
2022	69,031,505	1	8	25	333,782	329,308	663,090	0.961
2023	81,369,103	0	9	25	244,093	286,247	530,340	0.652
	294,879,594	2	32	107	1,223,905	1,253,126	2,477,030	
Adjusted Loss to Payroll Ratio					0.415	0.425	0.840	
Expected Unlimited Loss to Payroll Ratio					0.801	0.736	1.537	
Expected Limited Loss to Payroll Ratio					0.708	0.548	1.256	
Credibility					0.43	0.36		
Indicated Limited Loss to Payroll Ratio					0.581	0.504	1.085	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.658	0.680	1.337	
Indicated Relativity Change								-13.0%
Relativity to Statewide Average							121.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 1463 RHG: 6 NAICS: 31 ILDG: 3 MLDG: 1

Classification: ASPHALT WORKS; BRIQUETTE MFG; COKE MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	97,835,055	2	20	28	383,253	457,357	840,610	0.859
2020	102,421,732	5	23	25	1,355,071	1,343,638	2,698,709	2.635
2021	140,491,137	2	32	60	1,117,805	1,776,413	2,894,218	2.060
2022	133,996,821	0	23	35	550,323	371,371	921,694	0.688
2023	158,129,001	0	19	30	981,464	1,096,598	2,078,062	1.314
	632,873,746	9	117	178	4,387,916	5,045,377	9,433,293	
Adjusted Loss to Payroll Ratio					0.693	0.797	1.491	
Expected Unlimited Loss to Payroll Ratio					1.035	1.511	2.545	
Expected Limited Loss to Payroll Ratio					0.849	0.935	1.784	
Credibility					0.63	0.60		
Indicated Limited Loss to Payroll Ratio					0.750	0.852	1.603	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					0.915	1.377	2.292	
Indicated Relativity Change								-9.9%
Relativity to Statewide Average							208.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 1624 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 2

Classification: QUARRIES; EXCAVATION – ROCK

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	66,526,020	3	15	30	855,042	773,559	1,628,601	2.448
2020	82,598,758	1	20	19	582,631	417,681	1,000,311	1.211
2021	89,172,172	4	25	34	1,870,850	1,318,588	3,189,438	3.577
2022	107,796,317	1	12	33	716,591	610,606	1,327,197	1.231
2023	108,215,658	1	14	21	1,255,918	754,477	2,010,395	1.858
	454,308,925	10	86	137	5,281,032	3,874,910	9,155,943	
Adjusted Loss to Payroll Ratio					1.162	0.853	2.015	
Expected Unlimited Loss to Payroll Ratio					1.212	1.111	2.323	
Expected Limited Loss to Payroll Ratio					1.071	0.827	1.898	
Credibility					0.61	0.50		
Indicated Limited Loss to Payroll Ratio					1.127	0.840	1.967	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.276	1.133	2.409	
Indicated Relativity Change								3.7%
Relativity to Statewide Average							218.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 1699 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1

Classification: ROCK, MINERAL OR GLASS WOOL MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	19,358,017	1	1	8	67,234	42,295	109,529	0.566
2020	30,762,978	1	4	9	368,710	281,945	650,655	2.115
2021	38,590,385	0	5	6	204,379	130,923	335,302	0.869
2022	22,023,191	0	5	6	102,894	138,648	241,542	1.097
2023	11,977,232	0	1	1	815	1,172	1,987	0.017
	122,711,803	2	16	30	744,032	594,982	1,339,014	
Adjusted Loss to Payroll Ratio					0.606	0.485	1.091	
Expected Unlimited Loss to Payroll Ratio					0.613	0.639	1.252	
Expected Limited Loss to Payroll Ratio					0.568	0.539	1.107	
Credibility					0.28	0.25		
Indicated Limited Loss to Payroll Ratio					0.579	0.526	1.105	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.628	0.633	1.261	
Indicated Relativity Change								0.7%
Relativity to Statewide Average							114.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 1701 RHG: 7 NAICS: 31 ILDG: 4 MLDG: 3

Classification: CEMENT MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	108,777,917	1	12	43	620,620	740,196	1,360,816	1.251
2020	105,317,845	2	27	35	1,062,139	810,358	1,872,496	1.778
2021	116,455,774	2	24	40	1,445,043	1,513,818	2,958,861	2.541
2022	119,496,685	2	20	53	1,542,069	1,360,546	2,902,615	2.429
2023	127,078,693	1	31	55	2,135,500	2,304,511	4,440,011	3.494
	577,126,914	8	114	226	6,805,370	6,729,430	13,534,800	
Adjusted Loss to Payroll Ratio								
					1.179	1.166	2.345	
Expected Unlimited Loss to Payroll Ratio					0.987	1.494	2.480	
Expected Limited Loss to Payroll Ratio					0.752	0.822	1.574	
Credibility					0.58	0.55		
Indicated Limited Loss to Payroll Ratio					1.001	1.011	2.012	
Limit Factor					1.324	1.867		
Indicated (Unlimited) Loss to Payroll Ratio:					1.325	1.887	3.212	
Indicated Relativity Change								29.5%
Selected Loss to Payroll Ratio (Restricted to 15% Change)					1.176	1.676	2.852	
Relativity to Statewide Average							258.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 1710 RHG: 7 NAICS: 21 ILDG: 1 MLDG: 2

Classification: STONE CRUSHING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	90,845,814	2	20	34	666,121	696,368	1,362,488	1.500
2020	87,550,732	2	24	33	788,854	732,172	1,521,025	1.737
2021	94,015,721	1	23	34	921,714	996,363	1,918,077	2.040
2022	100,459,064	2	19	31	847,941	1,130,308	1,978,249	1.969
2023	116,303,165	1	18	43	818,337	932,462	1,750,799	1.505
	489,174,496	8	104	175	4,042,966	4,487,673	8,530,638	
Adjusted Loss to Payroll Ratio					0.826	0.917	1.744	
Expected Unlimited Loss to Payroll Ratio					1.054	1.737	2.791	
Expected Limited Loss to Payroll Ratio					0.803	0.956	1.759	
Credibility					0.56	0.55		
Indicated Limited Loss to Payroll Ratio					0.816	0.935	1.751	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					1.081	1.745	2.826	
Indicated Relativity Change								1.2%
Relativity to Statewide Average							256.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 1741 RHG: 6 NAICS: 21 ILDG: 1 MLDG: 1

Classification: SILICA GRINDING; PLASTER MILLS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	23,379,537	1	5	12	143,577	284,828	428,405	1.832
2020	21,605,941	2	6	13	315,093	406,536	721,630	3.340
2021	21,975,937	1	5	14	339,429	366,503	705,932	3.212
2022	20,433,725	0	4	9	289,174	85,166	374,340	1.832
2023	24,398,772	0	3	18	7,987	93,752	101,740	0.417
	111,793,912	4	23	66	1,095,261	1,236,786	2,332,047	
Adjusted Loss to Payroll Ratio					0.980	1.106	2.086	
Expected Unlimited Loss to Payroll Ratio					1.091	1.800	2.891	
Expected Limited Loss to Payroll Ratio					0.896	1.114	2.010	
Credibility					0.32	0.32		
Indicated Limited Loss to Payroll Ratio					0.923	1.111	2.034	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					1.126	1.796	2.922	
Indicated Relativity Change								1.1%
Relativity to Statewide Average							265.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 1803 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3

Classification: STONE CUTTING OR FABRICATION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	116,387,914	7	95	177	2,368,569	2,429,595	4,798,164	4.123
2020	110,487,966	4	78	151	1,589,732	1,834,240	3,423,973	3.099
2021	126,075,096	10	95	167	3,294,025	3,916,796	7,210,821	5.719
2022	139,144,978	8	79	132	3,000,801	2,898,848	5,899,649	4.240
2023	130,629,625	4	84	138	2,872,423	3,837,734	6,710,157	5.137
	622,725,579	33	431	765	13,125,550	14,917,213	28,042,763	
Adjusted Loss to Payroll Ratio					2.108	2.395	4.503	
Expected Unlimited Loss to Payroll Ratio					2.426	3.280	5.706	
Expected Limited Loss to Payroll Ratio					2.144	2.442	4.586	
Credibility					0.91	0.88		
Indicated Limited Loss to Payroll Ratio					2.111	2.401	4.512	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					2.390	3.238	5.628	
Indicated Relativity Change								-1.4%
Relativity to Statewide Average							510.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 1925 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4

Classification: DIE CASTING MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	24,268,289	3	28	68	584,297	1,125,170	1,709,467	7.044
2020	21,933,986	7	30	53	1,101,698	1,259,125	2,360,822	10.763
2021	23,013,286	3	17	27	361,832	426,692	788,524	3.426
2022	24,460,480	3	27	35	910,839	1,035,576	1,946,415	7.957
2023	26,866,806	0	13	31	184,324	225,676	410,000	1.526
	120,542,847	16	115	214	3,142,989	4,072,240	7,215,228	
Adjusted Loss to Payroll Ratio					2.607	3.378	5.986	
Expected Unlimited Loss to Payroll Ratio					3.627	5.218	8.845	
Expected Limited Loss to Payroll Ratio					3.205	3.885	7.090	
Credibility					0.56	0.55		
Indicated Limited Loss to Payroll Ratio					2.873	3.608	6.481	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					3.253	4.865	8.118	
Indicated Relativity Change								-8.2%
Relativity to Statewide Average							736.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2002 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 3

Classification: MACARONI MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	111,717,713	5	163	173	3,213,350	3,019,613	6,232,964	5.579
2020	118,778,060	3	191	177	4,120,617	3,832,001	7,952,618	6.695
2021	115,307,549	6	120	123	2,342,534	2,505,416	4,847,950	4.204
2022	128,192,434	30	129	133	2,938,188	3,304,443	6,242,630	4.870
2023	128,123,446	0	157	98	3,357,879	3,235,287	6,593,167	5.146
	602,119,202	44	760	704	15,972,569	15,896,760	31,869,329	
Adjusted Loss to Payroll Ratio					2.653	2.640	5.293	
Expected Unlimited Loss to Payroll Ratio					2.771	3.076	5.847	
Expected Limited Loss to Payroll Ratio					2.604	2.696	5.300	
Credibility					0.97	0.90		
Indicated Limited Loss to Payroll Ratio					2.651	2.646	5.297	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					2.836	3.052	5.888	
Indicated Relativity Change								0.7%
Relativity to Statewide Average							534.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2003 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3

Classification: BAKED GOODS MFG. - RETAIL

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	773,100,184	17	575	793	12,618,807	15,394,782	28,013,589	3.624
2023	854,325,227	7	512	775	11,542,585	17,833,507	29,376,092	3.439
	1,627,425,411	24	1,087	1,568	24,161,392	33,228,290	57,389,682	
Adjusted Loss to Payroll Ratio					1.485	2.042	3.526	
Expected Unlimited Loss to Payroll Ratio					1.559	2.244	3.803	
Expected Limited Loss to Payroll Ratio					1.445	1.895	3.340	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.485	2.042	3.526	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.611	2.457	4.068	
Indicated Relativity Change								7.0%
Relativity to Statewide Average							369.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2004 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3

Classification: BAKED GOODS MFG. - WHOLESALE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,709,911,939	35	1,154	1,330	34,042,527	32,488,403	66,530,930	3.891
2023	1,787,189,962	21	1,284	1,248	45,718,781	41,450,323	87,169,104	4.877
	3,497,101,901	56	2,438	2,578	79,761,309	73,938,726	153,700,035	
Adjusted Loss to Payroll Ratio								
					2.281	2.114	4.395	
Expected Unlimited Loss to Payroll Ratio					2.280	2.450	4.729	
Expected Limited Loss to Payroll Ratio					2.114	2.068	4.182	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.281	2.114	4.395	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					2.476	2.544	5.020	
Indicated Relativity Change								6.1%
Relativity to Statewide Average							455.6%	

E9-1-25 INCLUDES EXPERIENCE OF 2003

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2014 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 1

Classification: GRAIN OR RICE MILLING; FEED MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	150,250,854	5	64	134	1,718,287	1,889,468	3,607,755	2.401
2020	159,209,633	11	81	170	2,520,469	3,034,447	5,554,917	3.489
2021	164,687,759	6	69	166	2,231,237	2,117,950	4,349,188	2.641
2022	188,253,529	6	92	181	2,496,487	2,877,372	5,373,859	2.855
2023	177,911,326	4	91	147	2,814,349	3,151,772	5,966,120	3.353
	840,313,101	32	397	798	11,780,829	13,071,009	24,851,838	
Adjusted Loss to Payroll Ratio					1.402	1.555	2.957	
Expected Unlimited Loss to Payroll Ratio					1.661	2.144	3.805	
Expected Limited Loss to Payroll Ratio					1.440	1.528	2.968	
Credibility					0.88	0.82		
Indicated Limited Loss to Payroll Ratio					1.407	1.550	2.957	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					1.632	2.202	3.835	
Indicated Relativity Change								0.8%
Relativity to Statewide Average							348.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2063 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2

Classification: DAIRY PRODUCTS OR ICE MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,015,611,938	29	552	992	14,778,687	15,056,468	29,835,155	2.938
2023	1,048,723,855	6	491	888	14,667,411	13,911,921	28,579,331	2.725
	2,064,335,793	35	1,043	1,880	29,446,098	28,968,389	58,414,487	
Adjusted Loss to Payroll Ratio								
					1.426	1.403	2.830	
Expected Unlimited Loss to Payroll Ratio					1.666	1.728	3.394	
Expected Limited Loss to Payroll Ratio					1.517	1.394	2.911	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.426	1.403	2.830	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.575	1.765	3.340	
Indicated Relativity Change								-1.6%
Relativity to Statewide Average							303.1%	

INCLUDES EXPERIENCE OF 2150 D1-1-20 AND 4717 D9-1-25

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2081 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3

Classification: BUTCHERING; STOCKYARDS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	161,344,328	12	121	387	3,588,007	4,266,786	7,854,793	4.868
2020	156,948,433	11	114	353	3,749,053	4,560,066	8,309,119	5.294
2021	187,469,347	12	123	355	3,977,108	5,251,358	9,228,466	4.923
2022	193,450,930	11	143	356	5,140,382	6,560,196	11,700,578	6.048
2023	198,261,100	2	127	353	4,535,090	6,968,157	11,503,247	5.802
	897,474,138	48	628	1,804	20,989,640	27,606,563	48,596,203	
Adjusted Loss to Payroll Ratio					2.339	3.076	5.415	
Expected Unlimited Loss to Payroll Ratio					3.246	2.951	6.197	
Expected Limited Loss to Payroll Ratio					3.009	2.492	5.501	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.339	3.076	5.415	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					2.539	3.701	6.240	
Indicated Relativity Change								0.7%
Relativity to Statewide Average							566.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2095 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3

Classification: MEAT PRODUCTS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	430,104,200	16	353	527	9,205,877	11,637,007	20,842,884	4.846
2023	429,729,524	5	346	646	7,887,696	9,410,318	17,298,015	4.025
	859,833,724	21	699	1,173	17,093,574	21,047,325	38,140,899	
Adjusted Loss to Payroll Ratio					1.988	2.448	4.436	
Expected Unlimited Loss to Payroll Ratio					2.149	3.069	5.218	
Expected Limited Loss to Payroll Ratio					1.992	2.591	4.583	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.988	2.448	4.436	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					2.158	2.945	5.103	
Indicated Relativity Change								-2.2%
Relativity to Statewide Average							463.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2107 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 1

Classification: FRUIT – FRESH FRUIT PACKING AND HANDLING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	311,270,757	20	213	480	3,356,540	4,749,715	8,106,254	2.604
2020	318,737,250	12	261	459	4,033,291	5,426,553	9,459,844	2.968
2021	348,440,958	17	239	515	3,609,053	5,562,365	9,171,418	2.632
2022	353,754,102	7	197	460	3,688,873	4,785,770	8,474,642	2.396
2023	390,618,630	4	226	441	5,025,401	6,773,628	11,799,029	3.021
	1,722,821,697	60	1,136	2,355	19,713,158	27,298,030	47,011,188	
Adjusted Loss to Payroll Ratio					1.144	1.584	2.729	
Expected Unlimited Loss to Payroll Ratio					1.240	1.882	3.122	
Expected Limited Loss to Payroll Ratio					1.165	1.649	2.814	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.144	1.584	2.729	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.224	1.828	3.051	
Indicated Relativity Change								-2.2%
Relativity to Statewide Average							277.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2108 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 2

Classification: FRUIT – CITRUS FRUIT PACKING AND HANDLING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	272,425,545	13	229	385	3,841,263	4,588,302	8,429,565	3.094
2020	299,925,278	19	237	377	4,655,978	4,726,094	9,382,071	3.128
2021	299,381,239	6	212	401	4,003,657	4,670,372	8,674,029	2.897
2022	305,402,682	8	201	389	4,192,359	4,793,438	8,985,797	2.942
2023	339,202,377	4	202	364	5,789,479	6,777,495	12,566,973	3.705
	1,516,337,121	50	1,081	1,916	22,482,736	25,555,700	48,038,436	
Adjusted Loss to Payroll Ratio								
					1.483	1.685	3.168	
Expected Unlimited Loss to Payroll Ratio					1.398	1.814	3.211	
Expected Limited Loss to Payroll Ratio					1.296	1.531	2.827	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.483	1.685	3.168	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.609	2.028	3.637	
Indicated Relativity Change								13.3%
Relativity to Statewide Average							330.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2109 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2

Classification: FRUIT – DRIED FRUIT PACKING AND HANDLING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	122,190,025	10	96	168	1,915,535	1,964,357	3,879,893	3.175
2020	132,522,884	11	90	188	3,165,325	3,460,773	6,626,098	5.000
2021	149,029,058	4	117	233	2,421,584	3,016,801	5,438,385	3.649
2022	157,481,860	4	125	223	2,841,015	3,613,439	6,454,454	4.099
2023	149,533,008	2	85	210	3,076,397	3,576,618	6,653,015	4.449
	710,756,835	31	513	1,022	13,419,856	15,631,989	29,051,845	
Adjusted Loss to Payroll Ratio					1.888	2.199	4.087	
Expected Unlimited Loss to Payroll Ratio					2.202	2.620	4.822	
Expected Limited Loss to Payroll Ratio					2.005	2.114	4.119	
Credibility					0.94	0.87		
Indicated Limited Loss to Payroll Ratio					1.895	2.188	4.084	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					2.093	2.752	4.845	
Indicated Relativity Change								0.5%
Relativity to Statewide Average							439.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2111 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3

Classification: FRUIT/VEGETABLE PRESERVING/PICKLING; OLIVE HANDLING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	614,604,576	14	351	588	8,391,967	10,273,923	18,665,890	3.037
2023	646,792,744	5	372	627	11,889,557	15,646,905	27,536,463	4.257
	1,261,397,320	19	723	1,215	20,281,524	25,920,828	46,202,353	
Adjusted Loss to Payroll Ratio					1.608	2.055	3.663	
Expected Unlimited Loss to Payroll Ratio					1.678	2.315	3.993	
Expected Limited Loss to Payroll Ratio					1.556	1.955	3.510	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.608	2.055	3.663	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.745	2.473	4.218	
Indicated Relativity Change								5.6%
Relativity to Statewide Average							382.8%	

INCLUDES EXPERIENCE OF 2102 D-9-1-26

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2113 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4

Classification: FISH OR SEAFOOD PRODUCTS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	46,939,336	8	54	57	1,559,681	1,415,444	2,975,125	6.338
2020	50,100,413	4	61	66	1,588,041	1,965,955	3,553,996	7.094
2021	40,573,220	3	38	57	1,229,908	1,184,230	2,414,138	5.950
2022	45,693,346	4	48	57	2,200,311	1,952,270	4,152,581	9.088
2023	47,793,369	1	35	36	1,016,981	1,109,688	2,126,669	4.450
	231,099,684	20	236	273	7,594,922	7,627,587	15,222,509	
Adjusted Loss to Payroll Ratio					3.286	3.301	6.587	
Expected Unlimited Loss to Payroll Ratio					3.354	3.937	7.291	
Expected Limited Loss to Payroll Ratio					3.054	3.176	6.231	
Credibility					0.71	0.65		
Indicated Limited Loss to Payroll Ratio					3.219	3.258	6.476	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					3.554	4.097	7.651	
Indicated Relativity Change								4.9%
Relativity to Statewide Average							694.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2116 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 2

Classification: JUICE OR JUICE CONCENTRATE MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	114,895,511	4	76	141	1,076,083	1,937,155	3,013,239	2.623
2020	127,938,812	6	94	137	1,796,195	2,183,675	3,979,870	3.111
2021	161,048,160	8	95	169	2,592,822	2,790,953	5,383,775	3.343
2022	144,820,984	5	106	136	2,823,745	2,795,171	5,618,915	3.880
2023	154,819,188	1	118	141	2,682,938	2,403,845	5,086,783	3.286
	703,522,655	24	489	724	10,971,783	12,110,799	23,082,581	

Adjusted Loss to Payroll Ratio	1.560	1.721	3.281	
Expected Unlimited Loss to Payroll Ratio	1.628	1.997	3.626	
Expected Limited Loss to Payroll Ratio	1.530	1.751	3.281	
Credibility	0.84	0.80		
Indicated Limited Loss to Payroll Ratio	1.555	1.727	3.282	
Limit Factor	1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio	1.663	1.992	3.655	
Indicated Relativity Change				0.8%
Relativity to Statewide Average			331.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2117 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 3

Classification: FRUIT/VEGETABLE PROCESSING – FROZEN

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	74,017,208	3	87	101	1,714,756	1,830,923	3,545,679	4.790
2020	81,054,518	7	69	97	1,858,038	2,155,336	4,013,374	4.951
2021	86,516,298	5	65	157	1,059,934	1,695,240	2,755,174	3.185
2022	83,209,022	1	55	96	1,133,905	2,470,042	3,603,947	4.331
2023	83,174,837	2	43	67	951,216	2,245,055	3,196,270	3.843
	407,971,883	18	319	518	6,717,849	10,396,596	17,114,445	
Adjusted Loss to Payroll Ratio					1.647	2.548	4.195	
Expected Unlimited Loss to Payroll Ratio					2.052	2.992	5.044	
Expected Limited Loss to Payroll Ratio					1.902	2.526	4.428	
Credibility					0.74	0.75		
Indicated Limited Loss to Payroll Ratio					1.714	2.543	4.257	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.861	3.060	4.920	
Indicated Relativity Change								-2.4%
Relativity to Statewide Average							446.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2121 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 1

Classification: BREWERIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	349,614,236	12	145	273	4,502,854	3,043,472	7,546,326	2.158
2020	326,214,932	13	126	232	2,911,347	3,207,652	6,118,999	1.876
2021	364,771,955	8	117	227	2,892,804	2,121,993	5,014,796	1.375
2022	382,099,235	3	131	215	3,809,481	2,610,688	6,420,169	1.680
2023	364,512,419	0	105	187	2,857,030	2,611,734	5,468,764	1.500
	1,787,212,777	36	624	1,134	16,973,516	13,595,539	30,569,054	
Adjusted Loss to Payroll Ratio								
					0.950	0.761	1.710	
Expected Unlimited Loss to Payroll Ratio					1.059	0.948	2.007	
Expected Limited Loss to Payroll Ratio					0.995	0.831	1.826	
Credibility					1.00	0.87		
Indicated Limited Loss to Payroll Ratio					0.950	0.770	1.720	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.016	0.888	1.904	
Indicated Relativity Change								-5.1%
Relativity to Statewide Average							172.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2123 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4

Classification: FRUIT/VEGETABLE PROCESSING – FRESH – READY-TO-EAT

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	551,216,966	8	345	570	10,185,518	11,079,197	21,264,715	3.858
2023	545,432,825	6	361	453	10,818,568	10,172,345	20,990,913	3.848
	1,096,649,791	14	706	1,023	21,004,086	21,251,542	42,255,628	
Adjusted Loss to Payroll Ratio								
					1.915	1.938	3.853	
Expected Unlimited Loss to Payroll Ratio					1.948	2.398	4.346	
Expected Limited Loss to Payroll Ratio					1.806	2.025	3.831	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.915	1.938	3.853	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					2.079	2.332	4.411	
Indicated Relativity Change								1.5%
Relativity to Statewide Average							400.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2142 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3

Classification: WINERIES; DISTILLING; VINEGAR MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	984,856,168	17	314	667	7,360,635	7,762,777	15,123,412	1.536
2022	1,042,653,645	10	354	711	8,383,335	10,417,737	18,801,073	1.803
2023	1,053,328,111	2	287	654	6,748,920	8,634,758	15,383,678	1.460
	3,080,837,924	29	955	2,032	22,492,890	26,815,273	49,308,163	
Adjusted Loss to Payroll Ratio					0.730	0.870	1.600	
Expected Unlimited Loss to Payroll Ratio					0.859	1.099	1.959	
Expected Limited Loss to Payroll Ratio					0.797	0.928	1.725	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.730	0.870	1.600	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.792	1.047	1.840	
Indicated Relativity Change								-6.1%
Relativity to Statewide Average							167.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2163 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3

Classification: BOTTLING – BEVERAGES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,213,785,077	25	894	1,593	23,881,430	25,172,910	49,054,340	4.041
2023	1,264,161,164	7	851	1,681	26,756,322	27,510,937	54,267,260	4.293
	2,477,946,241	32	1,745	3,274	50,637,752	52,683,848	103,321,600	
Adjusted Loss to Payroll Ratio					2.044	2.126	4.170	
Expected Unlimited Loss to Payroll Ratio					2.295	2.787	5.082	
Expected Limited Loss to Payroll Ratio					2.090	2.248	4.338	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.044	2.126	4.170	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					2.257	2.674	4.930	
Indicated Relativity Change								-3.0%
Relativity to Statewide Average							447.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2222 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 3

Classification: SPINNING, WEAVING, OR FIBER PROCESSING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	43,399,534	5	28	52	1,030,367	897,834	1,928,200	4.443
2020	46,825,678	4	37	49	1,625,157	1,514,512	3,139,669	6.705
2021	50,377,453	4	47	46	1,347,130	1,248,483	2,595,613	5.152
2022	53,168,462	1	46	32	1,066,263	1,255,189	2,321,452	4.366
2023	47,262,552	3	108	28	3,737,136	3,151,168	6,888,304	14.575
	241,033,679	17	266	207	8,806,052	8,067,186	16,873,238	
Adjusted Loss to Payroll Ratio					3.653	3.347	7.000	
Expected Unlimited Loss to Payroll Ratio					2.025	2.466	4.491	
Expected Limited Loss to Payroll Ratio					1.844	1.989	3.833	
Credibility					0.59	0.55		
Indicated Limited Loss to Payroll Ratio					2.909	2.738	5.647	
Limit Factor					1.104	1.258		
Indicated (Unlimited) Loss to Payroll Ratio:					3.212	3.444	6.656	
Indicated Relativity Change								48.2%
Selected Loss to Payroll Ratio (Restricted to 15% Change)					2.492	2.672	5.164	
Relativity to Statewide Average							468.7%	

INCLUDES EXPERIENCE OF 2211 D-1-1-21

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2362 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4

Classification: KNITTING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	20,147,080	1	34	11	475,409	775,762	1,251,171	6.210
2020	18,596,984	1	12	6	350,637	388,866	739,503	3.976
2021	22,030,787	1	23	9	490,584	531,200	1,021,784	4.638
2022	18,905,575	0	20	4	524,428	430,047	954,475	5.049
2023	18,189,890	0	11	6	268,487	303,189	571,676	3.143
	97,870,316	3	100	36	2,109,544	2,429,064	4,538,609	
Adjusted Loss to Payroll Ratio					2.155	2.482	4.637	
Expected Unlimited Loss to Payroll Ratio					3.618	4.862	8.479	
Expected Limited Loss to Payroll Ratio					3.197	3.619	6.816	
Credibility					0.51	0.49		
Indicated Limited Loss to Payroll Ratio					2.664	3.064	5.728	
Limit Factor					1.132	1.348		
Indicated (Unlimited) Loss to Payroll Ratio:					3.017	4.131	7.148	
Indicated Relativity Change								-15.7%
Selected Loss to Payroll Ratio (Restricted to 15% Change)					3.042	4.165	7.207	
Relativity to Statewide Average							654.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2402 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4

Classification: CARPET OR RUG MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	9,722,299	2	8	7	316,323	178,849	495,172	5.093
2020	21,219,305	1	14	27	266,025	312,544	578,568	2.727
2021	32,157,418	1	30	35	672,188	1,119,490	1,791,678	5.572
2022	22,361,272	1	22	30	573,574	837,028	1,410,602	6.308
2023	22,047,252	0	35	23	1,201,452	1,168,777	2,370,229	10.751
	107,507,546	5	109	122	3,029,561	3,616,688	6,646,249	
Adjusted Loss to Payroll Ratio					2.818	3.364	6.182	
Expected Unlimited Loss to Payroll Ratio					2.685	3.826	6.512	
Expected Limited Loss to Payroll Ratio					2.445	3.087	5.532	
Credibility					0.48	0.48		
Indicated Limited Loss to Payroll Ratio					2.623	3.219	5.842	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					2.897	4.048	6.945	
Indicated Relativity Change								6.7%
Relativity to Statewide Average							630.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2413 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4

Classification: TEXTILES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	116,456,953	5	67	77	1,509,053	1,413,977	2,923,030	2.510
2020	104,989,243	6	47	66	1,807,208	1,211,278	3,018,486	2.875
2021	112,897,692	5	55	54	2,118,084	1,903,331	4,021,415	3.562
2022	120,141,784	8	93	61	2,816,141	1,690,076	4,506,217	3.751
2023	127,523,214	1	44	50	1,436,297	2,011,041	3,447,339	2.703
	582,008,886	25	306	308	9,686,784	8,229,703	17,916,487	
Adjusted Loss to Payroll Ratio					1.664	1.414	3.078	
Expected Unlimited Loss to Payroll Ratio					1.800	1.739	3.539	
Expected Limited Loss to Payroll Ratio					1.639	1.403	3.042	
Credibility					0.80	0.68		
Indicated Limited Loss to Payroll Ratio					1.659	1.410	3.070	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.832	1.774	3.606	
Indicated Relativity Change								1.9%
Relativity to Statewide Average							327.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2501 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4

Classification: CLOTHING MFG; HAT MFG; TAILORING; LAMPSHADE MFG;
FLOWER MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,254,343,597	23	882	750	19,338,910	22,586,038	41,924,948	3.342
2023	1,196,616,898	12	807	641	21,481,769	26,274,764	47,756,533	3.991
	2,450,960,495	35	1,689	1,391	40,820,680	48,860,802	89,681,481	
Adjusted Loss to Payroll Ratio					1.665	1.994	3.659	
Expected Unlimited Loss to Payroll Ratio					1.694	2.175	3.869	
Expected Limited Loss to Payroll Ratio					1.592	1.906	3.498	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.665	1.994	3.659	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.781	2.300	4.081	
Indicated Relativity Change								5.5%
Relativity to Statewide Average							370.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2570 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4

Classification: MATTRESS OR BOX SPRINGS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	65,431,953	6	48	86	1,560,346	1,252,264	2,812,610	4.299
2020	76,695,397	6	79	112	2,246,723	2,376,537	4,623,260	6.028
2021	83,333,634	0	84	100	1,558,428	1,898,120	3,456,547	4.148
2022	91,707,427	3	117	93	3,232,840	3,239,058	6,471,898	7.057
2023	79,210,992	1	101	70	2,964,991	3,510,906	6,475,897	8.176
	396,379,403	16	429	461	11,563,328	12,276,885	23,840,213	
Adjusted Loss to Payroll Ratio					2.917	3.097	6.014	
Expected Unlimited Loss to Payroll Ratio					2.722	3.191	5.914	
Expected Limited Loss to Payroll Ratio					2.524	2.695	5.218	
Credibility					0.81	0.76		
Indicated Limited Loss to Payroll Ratio					2.844	3.001	5.845	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					3.087	3.611	6.698	
Indicated Relativity Change								13.3%
Relativity to Statewide Average							607.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2571 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4

Classification: PILLOW, QUILT, COMFORTER OR CUSHION MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	75,104,057	1	116	126	2,547,400	2,348,545	4,895,945	6.519
2020	72,330,319	4	70	95	1,384,310	1,445,207	2,829,517	3.912
2021	80,800,099	4	107	112	2,031,657	2,793,214	4,824,871	5.971
2022	82,572,414	6	151	51	4,079,862	3,744,231	7,824,093	9.475
2023	63,118,921	0	229	47	3,164,082	4,860,681	8,024,763	12.714
	373,925,810	15	673	431	13,207,312	15,191,877	28,399,188	
Adjusted Loss to Payroll Ratio					3.532	4.063	7.595	
Expected Unlimited Loss to Payroll Ratio					3.259	3.647	6.906	
Expected Limited Loss to Payroll Ratio					3.021	3.079	6.100	
Credibility					0.85	0.78		
Indicated Limited Loss to Payroll Ratio					3.458	3.849	7.307	
Limit Factor					1.085	1.203		
Indicated (Unlimited) Loss to Payroll Ratio:					3.753	4.632	8.385	
Indicated Relativity Change								21.4%
Selected Loss to Payroll Ratio (Restricted to 15% Change)					3.555	4.387	7.942	
Relativity to Statewide Average							720.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2576 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3

Classification: AWNING, TARP OR CANVAS GOODS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	102,312,382	10	64	108	2,156,006	2,471,610	4,627,616	4.523
2020	105,515,428	5	71	101	1,503,241	2,172,339	3,675,580	3.483
2021	122,189,435	13	65	77	3,332,243	4,517,677	7,849,920	6.424
2022	127,976,104	5	74	114	3,121,261	4,387,973	7,509,235	5.868
2023	129,792,178	1	54	92	2,273,381	2,227,496	4,500,877	3.468
	587,785,527	34	328	492	12,386,132	15,777,096	28,163,228	
Adjusted Loss to Payroll Ratio					2.107	2.684	4.791	
Expected Unlimited Loss to Payroll Ratio					2.578	3.749	6.328	
Expected Limited Loss to Payroll Ratio					2.348	3.025	5.373	
Credibility					0.93	0.93		
Indicated Limited Loss to Payroll Ratio					2.125	2.707	4.833	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					2.347	3.405	5.752	
Indicated Relativity Change								-9.1%
Relativity to Statewide Average							522.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2584 RHG: 1 NAICS: 56 ILDG: 3 MLDG: 3

Classification: CARPET, RUG OR UPHOLSTERY CLEANING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	87,317,961	5	74	78	1,425,099	1,817,145	3,242,244	3.713
2020	84,544,001	4	65	43	1,714,197	1,578,719	3,292,916	3.895
2021	91,952,672	2	74	52	1,593,070	1,747,386	3,340,456	3.633
2022	96,213,833	1	70	47	1,682,902	1,726,001	3,408,903	3.543
2023	91,685,506	0	44	46	1,147,309	1,203,495	2,350,805	2.564
	451,713,973	12	327	266	7,562,578	8,072,747	15,635,325	
Adjusted Loss to Payroll Ratio					1.674	1.787	3.461	
Expected Unlimited Loss to Payroll Ratio					1.812	1.875	3.687	
Expected Limited Loss to Payroll Ratio					1.703	1.644	3.346	
Credibility					0.73	0.66		
Indicated Limited Loss to Payroll Ratio					1.682	1.738	3.420	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.799	2.005	3.803	
Indicated Relativity Change								3.2%
Relativity to Statewide Average							345.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2585 RHG: 1 NAICS: 81 ILDG: 4 MLDG: 4

Classification: LAUNDRIES; DYEING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	679,729,760	13	533	794	15,529,773	17,311,971	32,841,744	4.832
2023	715,956,832	5	503	774	13,637,219	14,464,252	28,101,471	3.925
	1,395,686,592	18	1,036	1,568	29,166,993	31,776,223	60,943,216	
Adjusted Loss to Payroll Ratio					2.090	2.277	4.367	
Expected Unlimited Loss to Payroll Ratio					2.250	2.680	4.931	
Expected Limited Loss to Payroll Ratio					2.115	2.349	4.464	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.090	2.277	4.367	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					2.235	2.626	4.861	
Indicated Relativity Change								-1.4%
Relativity to Statewide Average							441.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2589 RHG: 2 NAICS: 81 ILDG: 2 MLDG: 3

Classification: DRY CLEANING OR LAUNDRY

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	201,758,713	14	144	72	3,123,461	4,122,527	7,245,989	3.591
2020	143,091,433	8	87	54	1,833,371	2,762,136	4,595,507	3.212
2021	176,534,314	6	74	47	1,656,233	2,348,029	4,004,262	2.268
2022	206,776,561	2	84	60	1,614,126	2,423,685	4,037,811	1.953
2023	216,305,189	2	117	64	3,302,667	3,895,372	7,198,039	3.328
	944,466,210	32	506	297	11,529,858	15,551,750	27,081,608	
Adjusted Loss to Payroll Ratio					1.221	1.647	2.867	
Expected Unlimited Loss to Payroll Ratio					1.302	1.780	3.082	
Expected Limited Loss to Payroll Ratio					1.207	1.503	2.710	
Credibility					0.86	0.85		
Indicated Limited Loss to Payroll Ratio					1.219	1.625	2.844	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.323	1.956	3.279	
Indicated Relativity Change								6.4%
Relativity to Statewide Average							297.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2660 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2

Classification: BOOT OR SHOE MFG OR REPAIRING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	10,986,805	2	11	6	314,635	377,316	691,951	6.298
2020	7,927,482	1	4	2	170,251	171,612	341,862	4.312
2021	18,861,319	0	12	6	298,696	170,036	468,732	2.485
2022	10,057,422	0	9	0	138,175	137,351	275,526	2.740
2023	11,051,669	0	5	5	115,027	155,271	270,298	2.446
	58,884,697	3	41	19	1,036,783	1,011,586	2,048,369	
Adjusted Loss to Payroll Ratio					1.761	1.718	3.479	
Expected Unlimited Loss to Payroll Ratio					3.121	3.483	6.604	
Expected Limited Loss to Payroll Ratio					2.893	2.941	5.834	
Credibility					0.40	0.37		
Indicated Limited Loss to Payroll Ratio					2.439	2.492	4.931	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					2.647	2.999	5.646	
Indicated Relativity Change								-14.5%
Relativity to Statewide Average							512.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2683 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 4

Classification: LUGGAGE MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	9,930,825	0	5	10	104,609	185,097	289,706	2.917
2020	8,546,896	0	4	6	57,351	64,605	121,956	1.427
2021	11,731,227	0	6	7	67,539	195,612	263,151	2.243
2022	14,080,986	1	5	4	203,353	172,671	376,024	2.670
2023	14,032,759	0	9	8	130,549	247,543	378,092	2.694
	58,322,693	1	29	35	563,400	865,528	1,428,929	
Adjusted Loss to Payroll Ratio					0.966	1.484	2.450	
Expected Unlimited Loss to Payroll Ratio					1.431	2.102	3.533	
Expected Limited Loss to Payroll Ratio					1.327	1.775	3.101	
Credibility					0.29	0.30		
Indicated Limited Loss to Payroll Ratio					1.221	1.688	2.909	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.326	2.031	3.357	
Indicated Relativity Change								-5.0%
Relativity to Statewide Average							304.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2688 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 3

Classification: LEATHER GOODS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	38,279,245	5	50	32	1,437,635	1,339,793	2,777,427	7.256
2020	41,395,173	4	18	25	494,589	603,377	1,097,965	2.652
2021	41,307,240	1	31	38	768,629	527,116	1,295,745	3.137
2022	40,397,343	1	18	50	322,758	600,133	922,890	2.285
2023	40,718,696	3	33	26	1,969,950	758,850	2,728,800	6.702
	202,097,697	14	150	171	4,993,560	3,829,268	8,822,828	
Adjusted Loss to Payroll Ratio					2.471	1.895	4.366	
Expected Unlimited Loss to Payroll Ratio					2.293	2.616	4.909	
Expected Limited Loss to Payroll Ratio					2.155	2.292	4.447	
Credibility					0.58	0.54		
Indicated Limited Loss to Payroll Ratio					2.339	2.076	4.415	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					2.502	2.395	4.897	
Indicated Relativity Change								-0.2%
Relativity to Statewide Average							444.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2702 RHG: 7 NAICS: 11 ILDG: 1 MLDG: 1

Classification: LOGGING; LAND CLEARING; WOOD CHOPPING/TIE MAKING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	70,728,454	13	57	74	2,299,396	3,336,197	5,635,593	7.968
2020	81,823,770	15	44	48	2,906,015	3,484,436	6,390,451	7.810
2021	89,682,838	10	66	48	2,335,879	2,562,432	4,898,311	5.462
2022	84,145,679	15	58	48	4,200,375	4,083,346	8,283,721	9.844
2023	90,550,427	6	58	57	2,445,885	5,235,838	7,681,722	8.483
	416,931,168	59	283	275	14,187,550	18,702,249	32,889,799	
Adjusted Loss to Payroll Ratio					3.403	4.486	7.889	
Expected Unlimited Loss to Payroll Ratio					5.083	8.206	13.290	
Expected Limited Loss to Payroll Ratio					3.873	4.516	8.389	
Credibility					0.99	0.95		
Indicated Limited Loss to Payroll Ratio					3.409	4.487	7.897	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					4.513	8.377	12.891	
Indicated Relativity Change								-3.0%
Relativity to Statewide Average							1170.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2710 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2

Classification: SAWMILLS OR SHINGLE MILLS; LOG CHIPPING; WOOD
TREATING/PRESERVING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	73,007,259	4	49	90	1,168,302	1,625,040	2,793,342	3.826
2020	80,202,142	4	55	95	1,510,555	2,479,615	3,990,170	4.975
2021	87,636,267	2	52	106	1,400,575	1,712,621	3,113,195	3.552
2022	88,109,466	1	61	110	1,532,241	1,650,902	3,183,143	3.613
2023	90,712,963	0	43	79	2,062,921	2,256,312	4,319,233	4.761
	419,668,097	11	260	480	7,674,593	9,724,490	17,399,083	
Adjusted Loss to Payroll Ratio					1.829	2.317	4.146	
Expected Unlimited Loss to Payroll Ratio					1.965	2.702	4.668	
Expected Limited Loss to Payroll Ratio					1.847	2.368	4.215	
Credibility					0.74	0.74		
Indicated Limited Loss to Payroll Ratio					1.834	2.331	4.164	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.961	2.688	4.649	
Indicated Relativity Change								-0.4%
Relativity to Statewide Average							422.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2727 RHG: 7 NAICS: 11 ILDG: 3 MLDG: 1

Classification: LOG HAULING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	15,010,529	7	11	8	1,116,452	1,804,426	2,920,877	19.459
2020	17,290,622	1	3	2	280,300	774,725	1,055,024	6.102
2021	20,646,597	0	13	6	404,360	237,521	641,881	3.109
2022	20,388,453	3	8	11	286,004	288,355	574,359	2.817
2023	21,565,968	0	5	10	186,341	264,567	450,908	2.091
	94,902,169	11	40	37	2,273,456	3,369,593	5,643,049	
Adjusted Loss to Payroll Ratio					2.396	3.551	5.946	
Expected Unlimited Loss to Payroll Ratio					4.674	8.267	12.941	
Expected Limited Loss to Payroll Ratio					3.561	4.550	8.111	
Credibility					0.53	0.53		
Indicated Limited Loss to Payroll Ratio					2.946	4.021	6.968	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					3.900	7.508	11.408	
Indicated Relativity Change								-11.8%
Relativity to Statewide Average							1035.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2731 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 4

Classification: PLANING OR MOULDING MILLS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	92,554,580	8	59	146	1,737,761	1,867,924	3,605,685	3.896
2020	88,203,699	2	51	107	1,025,224	1,521,371	2,546,595	2.887
2021	100,972,007	2	74	120	1,642,115	2,079,817	3,721,932	3.686
2022	105,905,618	3	70	97	2,182,184	2,412,666	4,594,850	4.339
2023	103,699,950	1	58	91	1,486,542	1,572,054	3,058,597	2.949
	491,335,854	16	312	561	8,073,826	9,453,833	17,527,659	
Adjusted Loss to Payroll Ratio					1.643	1.924	3.567	
Expected Unlimited Loss to Payroll Ratio					1.782	2.697	4.480	
Expected Limited Loss to Payroll Ratio					1.575	2.008	3.583	
Credibility					0.73	0.74		
Indicated Limited Loss to Payroll Ratio					1.625	1.946	3.571	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.840	2.625	4.465	
Indicated Relativity Change								-0.3%
Relativity to Statewide Average							405.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2757 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 1

Classification: PALLET MFG, REPAIR OR RECONDITIONING; PALLET DEALERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	131,578,439	12	137	226	2,200,309	2,717,295	4,917,604	3.737
2020	145,736,104	10	152	246	2,900,133	3,927,373	6,827,505	4.685
2021	170,521,625	9	247	308	4,489,526	5,210,872	9,700,398	5.689
2022	194,959,511	5	227	282	4,447,047	5,046,129	9,493,176	4.869
2023	200,227,873	7	206	245	5,083,074	5,639,065	10,722,139	5.355
	843,023,552	43	969	1,307	19,120,089	22,540,734	41,660,823	
Adjusted Loss to Payroll Ratio					2.268	2.674	4.942	
Expected Unlimited Loss to Payroll Ratio					2.514	3.203	5.717	
Expected Limited Loss to Payroll Ratio					2.331	2.704	5.035	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.268	2.674	4.942	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					2.462	3.217	5.679	
Indicated Relativity Change								-0.7%
Relativity to Statewide Average							515.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2759 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 1

Classification: WOODEN BOX OR CONTAINER MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	68,196,619	2	55	142	701,442	658,295	1,359,736	1.994
2020	61,878,478	4	61	60	1,273,170	1,590,001	2,863,171	4.627
2021	69,249,337	2	59	96	831,451	1,195,789	2,027,240	2.927
2022	76,679,324	5	65	111	1,740,647	1,892,420	3,633,067	4.738
2023	81,280,035	0	46	79	1,127,613	932,794	2,060,408	2.535
	357,283,793	13	286	488	5,674,323	6,269,299	11,943,622	
Adjusted Loss to Payroll Ratio					1.588	1.755	3.343	
Expected Unlimited Loss to Payroll Ratio					1.914	2.608	4.522	
Expected Limited Loss to Payroll Ratio					1.774	2.202	3.976	
Credibility					0.68	0.67		
Indicated Limited Loss to Payroll Ratio					1.648	1.901	3.549	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.789	2.288	4.077	
Indicated Relativity Change								-9.8%
Relativity to Statewide Average							370.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2790 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4

Classification: PATTERN OR MODEL MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	151,206,558	0	29	81	500,890	696,933	1,197,823	0.792
2020	132,638,075	3	68	54	909,038	921,705	1,830,743	1.380
2021	148,182,736	4	20	91	745,558	755,070	1,500,628	1.013
2022	155,960,667	0	21	43	605,197	398,908	1,004,105	0.644
2023	140,835,533	0	10	46	582,793	578,332	1,161,125	0.824
	728,823,569	7	148	315	3,343,476	3,350,948	6,694,424	
Adjusted Loss to Payroll Ratio					0.459	0.460	0.919	
Expected Unlimited Loss to Payroll Ratio					0.668	0.755	1.423	
Expected Limited Loss to Payroll Ratio					0.619	0.637	1.256	
Credibility					0.59	0.54		
Indicated Limited Loss to Payroll Ratio					0.524	0.541	1.065	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.569	0.651	1.219	
Indicated Relativity Change								-14.3%
Relativity to Statewide Average							110.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2797 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4

Classification: MOBILE HOME MFG; AUTOMOBILE BODY MFG; RECREATION
VEHICLE MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	215,402,183	25	226	540	7,154,759	6,905,925	14,060,685	6.528
2022	242,643,600	9	241	543	6,401,516	6,328,333	12,729,849	5.246
2023	211,456,889	2	239	338	7,717,069	7,768,815	15,485,884	7.323
	669,502,672	36	706	1,421	21,273,345	21,003,073	42,276,418	
Adjusted Loss to Payroll Ratio					3.177	3.137	6.315	
Expected Unlimited Loss to Payroll Ratio					3.220	3.889	7.110	
Expected Limited Loss to Payroll Ratio					2.986	3.284	6.269	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					3.177	3.137	6.315	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					3.449	3.775	7.224	
Indicated Relativity Change								1.6%
Relativity to Statewide Average							655.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2806 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 2

Classification: DOOR, SASH OR WINDOW MFG – WOOD; SHUTTER MFG – WOOD/PLASTIC

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	153,936,988	8	115	249	3,047,394	3,072,781	6,120,175	3.976
2020	158,339,642	6	113	230	1,927,886	2,163,038	4,090,925	2.584
2021	169,484,680	10	88	212	3,104,261	2,520,505	5,624,766	3.319
2022	164,675,985	3	100	195	2,643,355	2,847,226	5,490,581	3.334
2023	125,946,037	0	64	135	1,281,760	1,356,172	2,637,932	2.094
	772,383,332	27	480	1,021	12,004,657	11,959,722	23,964,380	
Adjusted Loss to Payroll Ratio					1.554	1.548	3.103	
Expected Unlimited Loss to Payroll Ratio					1.953	2.404	4.357	
Expected Limited Loss to Payroll Ratio					1.779	1.939	3.718	
Credibility					0.92	0.87		
Indicated Limited Loss to Payroll Ratio					1.571	1.599	3.171	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.735	2.011	3.746	
Indicated Relativity Change								-14.0%
Relativity to Statewide Average							340.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2812 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 2

Classification: CABINET MFG – WOOD

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	566,788,176	16	343	445	7,619,387	8,945,995	16,565,381	2.923
2022	623,196,288	14	338	475	9,030,422	10,048,668	19,079,090	3.061
2023	596,644,045	8	348	431	9,621,599	10,267,456	19,889,054	3.333
	1,786,628,509	38	1,029	1,351	26,271,407	29,262,118	55,533,525	
Adjusted Loss to Payroll Ratio					1.470	1.638	3.108	
Expected Unlimited Loss to Payroll Ratio					1.708	2.183	3.891	
Expected Limited Loss to Payroll Ratio					1.510	1.625	3.135	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.470	1.638	3.108	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.665	2.209	3.874	
Indicated Relativity Change								-0.5%
Relativity to Statewide Average							351.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2819 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 2

Classification: TRUSS OR BUILDING COMPONENTS MFG – WOOD

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	112,085,726	10	91	218	2,019,776	2,616,619	4,636,395	4.136
2020	132,253,118	2	84	219	1,060,099	1,427,256	2,487,356	1.881
2021	135,545,718	5	102	215	2,386,496	3,328,114	5,714,610	4.216
2022	127,687,058	2	83	209	1,937,757	2,111,175	4,048,932	3.171
2023	117,157,608	1	67	154	1,912,700	1,877,616	3,790,316	3.235
	624,729,228	20	427	1,015	9,316,828	11,360,779	20,677,608	
Adjusted Loss to Payroll Ratio					1.491	1.819	3.310	
Expected Unlimited Loss to Payroll Ratio					1.759	2.355	4.114	
Expected Limited Loss to Payroll Ratio					1.602	1.900	3.502	
Credibility					0.81	0.79		
Indicated Limited Loss to Payroll Ratio					1.512	1.835	3.347	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.670	2.308	3.978	
Indicated Relativity Change								-3.3%
Relativity to Statewide Average							361.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2840 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3

Classification: PICTURE FRAME ASSEMBLY; PICTURE OR ARTWORK
FRAMING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	47,270,012	1	30	53	227,200	438,396	665,597	1.408
2020	44,187,750	2	14	45	299,288	307,856	607,144	1.374
2021	47,722,213	1	22	50	450,785	347,404	798,189	1.673
2022	51,776,244	2	29	46	609,558	932,534	1,542,091	2.978
2023	55,018,997	1	31	48	692,026	1,009,490	1,701,516	3.093
	245,975,216	7	126	242	2,278,858	3,035,680	5,314,537	
Adjusted Loss to Payroll Ratio					0.926	1.234	2.161	
Expected Unlimited Loss to Payroll Ratio					0.948	1.403	2.351	
Expected Limited Loss to Payroll Ratio					0.891	1.230	2.121	
Credibility					0.44	0.46		
Indicated Limited Loss to Payroll Ratio					0.907	1.232	2.138	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.970	1.421	2.390	
Indicated Relativity Change								1.7%
Relativity to Statewide Average							217.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2842 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3

Classification: WOOD PRODUCTS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	91,911,477	6	69	151	1,545,998	1,451,519	2,997,517	3.261
2020	88,576,439	5	58	143	1,430,525	1,629,819	3,060,344	3.455
2021	112,982,815	6	70	170	1,668,334	2,070,616	3,738,950	3.309
2022	116,648,753	0	75	182	1,584,976	2,329,115	3,914,091	3.355
2023	108,541,356	0	56	128	1,930,781	2,586,007	4,516,789	4.161
	518,660,840	17	328	774	8,160,615	10,067,075	18,227,690	
Adjusted Loss to Payroll Ratio					1.573	1.941	3.514	
Expected Unlimited Loss to Payroll Ratio					1.682	2.310	3.993	
Expected Limited Loss to Payroll Ratio					1.560	1.951	3.510	
Credibility					0.75	0.74		
Indicated Limited Loss to Payroll Ratio					1.570	1.943	3.513	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.704	2.339	4.043	
Indicated Relativity Change								1.3%
Relativity to Statewide Average							366.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2852 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4

Classification: WINDOW BLIND MFG OR ASSEMBLY

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	37,721,088	5	46	59	997,294	1,175,432	2,172,725	5.760
2020	32,837,823	7	67	38	1,758,540	1,918,614	3,677,155	11.198
2021	30,444,130	0	14	25	266,547	244,883	511,430	1.680
2022	25,513,214	1	15	17	365,254	256,978	622,232	2.439
2023	24,243,835	0	15	14	270,061	289,218	559,279	2.307
	150,760,090	13	157	153	3,657,696	3,885,126	7,542,822	
Adjusted Loss to Payroll Ratio					2.426	2.577	5.003	
Expected Unlimited Loss to Payroll Ratio					3.133	3.942	7.074	
Expected Limited Loss to Payroll Ratio					2.944	3.454	6.399	
Credibility					0.59	0.57		
Indicated Limited Loss to Payroll Ratio					2.640	2.954	5.594	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					2.823	3.408	6.231	
Indicated Relativity Change								-11.9%
Relativity to Statewide Average							565.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2881 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 1

Classification: FURNITURE ASSEMBLING; COFFIN/CASKET MFG OR ASSEMBLING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	11,248,705	0	12	19	193,217	120,650	313,867	2.790
2020	13,426,744	3	21	21	1,018,395	727,286	1,745,681	13.002
2021	14,176,828	1	7	18	355,206	184,244	539,450	3.805
2022	26,970,614	0	23	17	484,937	334,553	819,490	3.038
2023	20,156,850	0	33	8	922,466	600,667	1,523,133	7.556
	85,979,741	4	96	83	2,974,222	1,967,400	4,941,621	
Adjusted Loss to Payroll Ratio					3.459	2.288	5.747	
Expected Unlimited Loss to Payroll Ratio					3.304	3.162	6.465	
Expected Limited Loss to Payroll Ratio					3.063	2.669	5.732	
Credibility					0.48	0.41		
Indicated Limited Loss to Payroll Ratio					3.252	2.513	5.765	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					3.530	3.024	6.553	
Indicated Relativity Change								1.4%
Relativity to Statewide Average							594.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2883 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3

Classification: FURNITURE MFG – WOOD

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	77,364,056	7	105	159	1,920,819	2,392,138	4,312,957	5.575
2020	73,882,311	6	81	143	1,724,945	1,984,946	3,709,891	5.021
2021	90,949,835	11	114	146	3,813,413	3,896,826	7,710,239	8.477
2022	92,099,693	3	134	132	3,118,108	3,358,061	6,476,168	7.032
2023	92,938,024	1	116	109	2,669,170	2,941,308	5,610,478	6.037
	427,233,919	28	550	689	13,246,455	14,573,278	27,819,733	
Adjusted Loss to Payroll Ratio					3.101	3.411	6.512	
Expected Unlimited Loss to Payroll Ratio					3.536	4.425	7.961	
Expected Limited Loss to Payroll Ratio					3.279	3.736	7.014	
Credibility					0.93	0.89		
Indicated Limited Loss to Payroll Ratio					3.113	3.446	6.559	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					3.379	4.147	7.525	
Indicated Relativity Change								-5.5%
Relativity to Statewide Average							683.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2915 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 1

Classification: VENEER OR VENEER PRODUCTS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	15,854,199	0	3	14	27,953	74,635	102,588	0.647
2020	15,237,581	2	6	20	212,919	239,403	452,322	2.968
2021	15,773,473	0	7	23	140,879	260,498	401,377	2.545
2022	18,314,567	0	10	16	139,891	209,283	349,173	1.907
2023	20,685,515	0	8	9	135,038	134,559	269,597	1.303
	85,865,335	2	34	82	656,679	918,378	1,575,057	
Adjusted Loss to Payroll Ratio					0.765	1.070	1.834	
Expected Unlimited Loss to Payroll Ratio					1.455	1.975	3.430	
Expected Limited Loss to Payroll Ratio					1.286	1.471	2.756	
Credibility					0.34	0.32		
Indicated Limited Loss to Payroll Ratio					1.110	1.341	2.451	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.257	1.808	3.065	
Indicated Relativity Change								-10.6%
Relativity to Statewide Average							278.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 2923 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 1

Classification: MUSICAL INSTRUMENT MFG – OTHER THAN METAL

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	81,759,471	4	39	80	870,301	1,192,287	2,062,587	2.523
2020	78,614,748	2	34	69	673,164	821,398	1,494,562	1.901
2021	103,090,575	2	50	131	1,367,620	1,376,516	2,744,136	2.662
2022	114,503,148	1	64	151	1,160,324	1,425,837	2,586,161	2.259
2023	110,271,115	0	59	115	1,659,965	2,087,720	3,747,685	3.399
	488,239,057	9	246	546	5,731,374	6,903,757	12,635,131	
Adjusted Loss to Payroll Ratio					1.174	1.414	2.588	
Expected Unlimited Loss to Payroll Ratio					1.157	1.640	2.798	
Expected Limited Loss to Payroll Ratio					1.054	1.324	2.378	
Credibility					0.62	0.62		
Indicated Limited Loss to Payroll Ratio					1.129	1.380	2.509	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.246	1.735	2.982	
Indicated Relativity Change								6.6%
Relativity to Statewide Average							270.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3018 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4

Classification: STEEL MAKING OR PROCESSING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	84,431,774	3	23	39	603,917	689,948	1,293,865	1.532
2020	96,355,296	1	21	34	429,586	468,625	898,211	0.932
2021	169,798,145	1	15	20	733,909	688,460	1,422,369	0.838
2022	53,961,338	1	16	24	321,490	420,422	741,912	1.375
2023	108,470,450	0	23	33	838,223	1,104,847	1,943,070	1.791
	513,017,003	6	98	150	2,927,125	3,372,302	6,299,426	
Adjusted Loss to Payroll Ratio					0.571	0.657	1.228	
Expected Unlimited Loss to Payroll Ratio					0.751	0.826	1.577	
Expected Limited Loss to Payroll Ratio					0.664	0.615	1.279	
Credibility					0.53	0.47		
Indicated Limited Loss to Payroll Ratio					0.614	0.635	1.249	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.696	0.856	1.552	
Indicated Relativity Change								-1.6%
Relativity to Statewide Average							140.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3022 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3

Classification: PIPE, TUBE OR EXTRUSION MFG – NOT IRON OR STEEL

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	95,072,358	9	54	73	1,942,649	1,752,388	3,695,037	3.887
2020	90,667,068	3	82	87	1,947,014	2,346,349	4,293,363	4.735
2021	103,113,078	9	83	109	3,119,458	2,787,165	5,906,623	5.728
2022	114,575,295	1	70	102	1,437,146	1,930,158	3,367,305	2.939
2023	96,934,765	1	42	71	1,469,846	1,559,084	3,028,930	3.125
	500,362,564	23	331	442	9,916,113	10,375,145	20,291,258	
Adjusted Loss to Payroll Ratio					1.982	2.074	4.055	
Expected Unlimited Loss to Payroll Ratio					2.385	2.619	5.004	
Expected Limited Loss to Payroll Ratio					2.172	2.113	4.285	
Credibility					0.84	0.76		
Indicated Limited Loss to Payroll Ratio					2.012	2.083	4.095	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					2.222	2.620	4.841	
Indicated Relativity Change								-3.2%
Relativity to Statewide Average							439.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3030 RHG: 6 NAICS: 31 ILDG: 3 MLDG: 2

Classification: IRON OR STEEL WORKS – STRUCTURAL

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	146,648,322	3	102	181	1,755,684	2,682,876	4,438,559	3.027
2020	144,476,372	10	91	166	3,324,049	3,659,478	6,983,527	4.834
2021	156,493,947	8	87	164	2,374,570	2,600,502	4,975,072	3.179
2022	170,663,143	2	99	183	2,709,589	3,192,434	5,902,024	3.458
2023	169,003,350	5	101	153	4,335,636	4,426,351	8,761,987	5.185
	787,285,134	28	480	847	14,499,529	16,561,640	31,061,169	
Adjusted Loss to Payroll Ratio					1.842	2.104	3.945	
Expected Unlimited Loss to Payroll Ratio					2.134	3.437	5.571	
Expected Limited Loss to Payroll Ratio					1.751	2.127	3.878	
Credibility					0.93	0.91		
Indicated Limited Loss to Payroll Ratio					1.835	2.106	3.941	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					2.238	3.403	5.641	
Indicated Relativity Change								1.3%
Relativity to Statewide Average							512.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3039 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3

Classification: REINFORCING STEEL FABRICATION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	90,906,631	11	57	97	2,247,503	2,474,185	4,721,688	5.194
2020	86,864,692	1	37	59	1,031,232	1,151,190	2,182,422	2.512
2021	83,430,918	7	50	73	2,623,142	2,425,210	5,048,352	6.051
2022	107,862,298	3	43	71	1,465,990	1,710,403	3,176,393	2.945
2023	85,876,921	0	27	43	972,947	1,069,480	2,042,428	2.378
	454,941,460	22	214	343	8,340,814	8,830,469	17,171,283	
Adjusted Loss to Payroll Ratio					1.833	1.941	3.774	
Expected Unlimited Loss to Payroll Ratio					2.653	3.220	5.872	
Expected Limited Loss to Payroll Ratio					2.344	2.397	4.741	
Credibility					0.84	0.77		
Indicated Limited Loss to Payroll Ratio					1.918	2.048	3.965	
Limit Factor					1.132	1.348		
Indicated (Unlimited) Loss to Payroll Ratio:					2.171	2.761	4.933	
Indicated Relativity Change								-16.0%
Selected Loss to Payroll Ratio (Restricted to 15% Change)					2.197	2.794	4.991	
Relativity to Statewide Average							453.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3040 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2

Classification: IRON OR STEEL WORKS – NON-STRUCTURAL – SHOP

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	229,003,758	12	130	257	3,534,443	4,252,837	7,787,280	3.401
2020	225,134,569	14	139	275	3,788,645	4,038,385	7,827,030	3.477
2021	234,592,687	12	127	268	3,848,084	3,910,983	7,759,067	3.307
2022	261,073,335	7	143	257	4,255,385	4,152,480	8,407,865	3.220
2023	273,113,658	2	130	186	4,415,683	4,633,770	9,049,453	3.313
	1,222,918,007	47	669	1,243	19,842,240	20,988,454	40,830,695	
Adjusted Loss to Payroll Ratio					1.623	1.716	3.339	
Expected Unlimited Loss to Payroll Ratio					1.849	2.261	4.110	
Expected Limited Loss to Payroll Ratio					1.684	1.824	3.508	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.623	1.716	3.339	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.792	2.158	3.950	
Indicated Relativity Change								-3.9%
Relativity to Statewide Average							358.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3060 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3

Classification: DOOR/WINDOW MFG – METAL OR PLASTIC; DOOR/WINDOW
FRAME/SCREEN MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	472,156,303	12	313	528	9,584,436	11,367,397	20,951,833	4.437
2023	524,612,550	5	332	473	10,914,472	10,883,117	21,797,589	4.155
	996,768,853	17	645	1,001	20,498,908	22,250,514	42,749,421	
Adjusted Loss to Payroll Ratio					2.057	2.232	4.289	
Expected Unlimited Loss to Payroll Ratio					2.150	2.749	4.899	
Expected Limited Loss to Payroll Ratio					1.993	2.321	4.314	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.057	2.232	4.289	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					2.232	2.686	4.918	
Indicated Relativity Change								0.4%
Relativity to Statewide Average							446.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3066 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3

Classification: SHEET METAL PRODUCTS MFG; ALUMINUM WARE MFG;
COPPERSMITHING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	876,452,691	28	409	745	11,487,073	14,096,014	25,583,087	2.919
2023	851,465,374	6	376	660	9,877,162	12,024,127	21,901,289	2.572
	1,727,918,065	34	785	1,405	21,364,235	26,120,141	47,484,377	
Adjusted Loss to Payroll Ratio					1.236	1.512	2.748	
Expected Unlimited Loss to Payroll Ratio					1.426	2.037	3.463	
Expected Limited Loss to Payroll Ratio					1.299	1.644	2.942	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.236	1.512	2.748	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.365	1.901	3.266	
Indicated Relativity Change								-5.7%
Relativity to Statewide Average							296.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3076 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3

Classification: FURNITURE MFG – METAL; WHEELCHAIR MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	234,661,828	13	152	291	3,981,003	4,538,372	8,519,375	3.630
2020	229,126,776	10	162	226	3,507,050	3,874,018	7,381,068	3.221
2021	228,204,443	9	124	206	3,647,343	3,040,046	6,687,389	2.930
2022	261,116,685	7	130	220	3,370,287	3,929,707	7,299,994	2.796
2023	278,634,094	2	128	196	3,270,716	3,826,088	7,096,804	2.547
	1,231,743,826	41	696	1,139	17,776,399	19,208,232	36,984,630	
Adjusted Loss to Payroll Ratio					1.443	1.559	3.003	
Expected Unlimited Loss to Payroll Ratio					1.699	1.983	3.683	
Expected Limited Loss to Payroll Ratio					1.575	1.674	3.250	
Credibility					1.00	0.99		
Indicated Limited Loss to Payroll Ratio					1.443	1.561	3.004	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.566	1.878	3.445	
Indicated Relativity Change								-6.5%
Relativity to Statewide Average							312.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3081 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1

Classification: FOUNDRIES – IRON

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	19,850,515	2	18	29	556,760	487,027	1,043,787	5.258
2020	12,892,975	0	25	19	480,321	421,730	902,052	6.996
2021	25,355,982	4	20	40	750,390	606,299	1,356,689	5.351
2022	21,092,880	0	21	34	658,574	570,031	1,228,605	5.825
2023	32,248,191	0	14	28	595,813	554,340	1,150,153	3.567
	111,440,543	6	98	150	3,041,858	2,639,428	5,681,286	
Adjusted Loss to Payroll Ratio					2.730	2.368	5.098	
Expected Unlimited Loss to Payroll Ratio					4.461	4.198	8.659	
Expected Limited Loss to Payroll Ratio					4.062	3.387	7.449	
Credibility					0.59	0.50		
Indicated Limited Loss to Payroll Ratio					3.272	2.876	6.149	
Limit Factor					1.104	1.258		
Indicated (Unlimited) Loss to Payroll Ratio:					3.613	3.618	7.231	
Indicated Relativity Change								-16.5%
Selected Loss to Payroll Ratio (Restricted to 15% Change)					3.678	3.682	7.360	
Relativity to Statewide Average							668.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3082 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4

Classification: FOUNDRIES – STEEL CASTINGS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	29,050,610	3	19	40	1,107,006	1,231,486	2,338,492	8.050
2020	16,546,630	2	17	17	556,597	673,534	1,230,131	7.434
2021	16,799,726	1	19	26	644,991	961,496	1,606,487	9.563
2022	16,761,230	2	29	24	913,972	795,680	1,709,651	10.200
2023	12,896,086	2	3	18	620,953	764,409	1,385,362	10.743
	92,054,282	10	87	125	3,843,518	4,426,605	8,270,124	
Adjusted Loss to Payroll Ratio					4.175	4.809	8.984	
Expected Unlimited Loss to Payroll Ratio					4.227	4.801	9.029	
Expected Limited Loss to Payroll Ratio					3.919	4.054	7.973	
Credibility					0.54	0.50		
Indicated Limited Loss to Payroll Ratio					4.058	4.430	8.488	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					4.404	5.331	9.736	
Indicated Relativity Change								7.8%
Relativity to Statewide Average							883.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3085 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4

Classification: FOUNDRIES – NONFERROUS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	42,025,407	3	91	75	1,593,933	1,448,949	3,042,882	7.241
2020	38,956,289	12	39	70	1,833,193	2,501,429	4,334,622	11.127
2021	36,707,138	11	88	50	1,706,880	1,527,911	3,234,791	8.812
2022	40,857,317	3	54	69	1,339,118	1,907,952	3,247,071	7.947
2023	38,146,226	2	42	53	1,447,442	2,011,607	3,459,049	9.068
	196,692,377	31	314	317	7,920,566	9,397,848	17,318,414	
Adjusted Loss to Payroll Ratio					4.027	4.778	8.805	
Expected Unlimited Loss to Payroll Ratio					3.666	5.107	8.773	
Expected Limited Loss to Payroll Ratio					3.399	4.312	7.711	
Credibility					0.69	0.69		
Indicated Limited Loss to Payroll Ratio					3.834	4.635	8.469	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					4.162	5.577	9.739	
Indicated Relativity Change								11.0%
Relativity to Statewide Average							883.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3099 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3

Classification: TOOL MFG – NOC

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	293,599,671	11	128	219	3,191,313	3,515,694	6,707,007	2.284
2020	279,369,952	8	135	229	4,260,798	3,188,776	7,449,574	2.667
2021	293,760,266	7	106	177	2,969,663	2,696,066	5,665,729	1.929
2022	333,954,937	5	120	173	3,405,989	3,502,819	6,908,808	2.069
2023	300,265,386	3	99	192	3,926,514	3,440,935	7,367,449	2.454
	1,500,950,212	34	588	990	17,754,277	16,344,290	34,098,567	
Adjusted Loss to Payroll Ratio					1.183	1.089	2.272	
Expected Unlimited Loss to Payroll Ratio					1.184	1.384	2.569	
Expected Limited Loss to Payroll Ratio					1.078	1.117	2.195	
Credibility					0.99	0.91		
Indicated Limited Loss to Payroll Ratio					1.181	1.091	2.273	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.305	1.373	2.677	
Indicated Relativity Change								4.2%
Relativity to Statewide Average							243.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3110 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 4

Classification: FORGING WORKS; BLACKSMITHING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	152,065,914	5	96	232	2,362,313	2,630,840	4,993,153	3.284
2020	115,434,102	13	73	94	3,154,098	2,752,823	5,906,921	5.117
2021	107,124,948	1	60	99	1,209,207	1,382,728	2,591,935	2.420
2022	124,224,908	2	39	123	1,071,709	1,230,661	2,302,370	1.853
2023	145,813,943	2	56	114	1,994,575	2,400,769	4,395,344	3.014
	644,663,815	23	324	662	9,791,902	10,397,821	20,189,723	
Adjusted Loss to Payroll Ratio					1.519	1.613	3.132	
Expected Unlimited Loss to Payroll Ratio					1.882	2.515	4.397	
Expected Limited Loss to Payroll Ratio					1.631	1.793	3.424	
Credibility					0.83	0.78		
Indicated Limited Loss to Payroll Ratio					1.538	1.652	3.190	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					1.785	2.346	4.131	
Indicated Relativity Change								-6.1%
Relativity to Statewide Average							374.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3131 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2

Classification: CLOTHING BUTTON/FASTENER MFG; ENGRAVING; WINE
BOTTLE CORK MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	47,994,462	6	19	43	1,022,439	1,290,912	2,313,352	4.820
2020	45,345,398	1	13	27	460,726	339,974	800,700	1.766
2021	51,482,512	0	12	23	270,636	342,926	613,562	1.192
2022	49,326,122	0	13	24	280,032	437,523	717,555	1.455
2023	53,714,324	0	13	18	366,187	309,978	676,165	1.259
	247,862,818	7	70	135	2,400,021	2,721,313	5,121,333	
Adjusted Loss to Payroll Ratio					0.968	1.098	2.066	
Expected Unlimited Loss to Payroll Ratio					1.301	1.676	2.978	
Expected Limited Loss to Payroll Ratio					1.185	1.352	2.538	
Credibility					0.50	0.48		
Indicated Limited Loss to Payroll Ratio					1.077	1.231	2.308	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.189	1.548	2.737	
Indicated Relativity Change								-8.1%
Relativity to Statewide Average							248.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3146 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3

Classification: HARDWARE MFG; HEAT TREATING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	311,675,994	14	108	196	2,350,207	2,607,088	4,957,294	1.591
2020	284,614,292	13	116	159	3,042,652	3,208,887	6,251,539	2.196
2021	279,605,739	12	134	212	4,152,704	4,781,019	8,933,723	3.195
2022	298,762,546	11	112	197	3,281,493	4,382,594	7,664,087	2.565
2023	316,609,192	4	113	190	3,504,526	4,081,661	7,586,187	2.396
	1,491,267,763	54	583	954	16,331,582	19,061,249	35,392,831	
Adjusted Loss to Payroll Ratio					1.095	1.278	2.373	
Expected Unlimited Loss to Payroll Ratio					1.205	1.499	2.704	
Expected Limited Loss to Payroll Ratio					1.117	1.266	2.383	
Credibility					1.00	0.95		
Indicated Limited Loss to Payroll Ratio					1.095	1.278	2.373	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.189	1.537	2.726	
Indicated Relativity Change								0.8%
Relativity to Statewide Average							247.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3152 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4

Classification: NAIL/TACK/RIVET MFG; NUT/BOLT/SCREW MFG; SCREW
MACHINE PRODUCTS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	361,178,342	19	145	203	5,152,496	5,033,456	10,185,952	2.820
2020	389,272,964	14	128	131	5,468,192	4,753,935	10,222,127	2.626
2021	308,872,043	9	75	119	3,089,184	3,602,324	6,691,508	2.166
2022	360,330,665	0	80	119	2,768,453	2,582,871	5,351,324	1.485
2023	406,269,600	1	95	156	4,192,977	4,107,369	8,300,346	2.043
	1,825,923,614	43	523	728	20,671,301	20,079,957	40,751,257	
Adjusted Loss to Payroll Ratio					1.132	1.100	2.232	
Expected Unlimited Loss to Payroll Ratio					1.312	1.437	2.749	
Expected Limited Loss to Payroll Ratio					1.216	1.213	2.429	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.132	1.100	2.232	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.229	1.323	2.552	
Indicated Relativity Change								-7.2%
Relativity to Statewide Average							231.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3165 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4

Classification: AIR COND/REFRIGERATION EQUIP MFG; REFRIGERATOR
MFG; SOLAR PANEL MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	95,161,257	5	38	58	1,489,286	1,620,280	3,109,566	3.268
2020	95,006,236	1	35	70	1,227,281	1,204,785	2,432,066	2.560
2021	107,699,257	4	41	75	1,514,516	1,595,103	3,109,619	2.887
2022	139,255,821	3	57	92	1,565,337	1,528,641	3,093,977	2.222
2023	174,904,801	2	36	69	1,163,956	1,811,648	2,975,604	1.701
	612,027,372	15	207	364	6,960,376	7,760,457	14,720,833	
Adjusted Loss to Payroll Ratio								
					1.137	1.268	2.405	
Expected Unlimited Loss to Payroll Ratio					1.379	1.602	2.981	
Expected Limited Loss to Payroll Ratio					1.296	1.404	2.700	
Credibility					0.74	0.70		
Indicated Limited Loss to Payroll Ratio					1.178	1.309	2.487	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.260	1.510	2.770	
Indicated Relativity Change								-7.1%
Relativity to Statewide Average							251.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3169 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 3

Classification: STOVE OR OVEN MFG; WATER HEATER MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	84,373,497	2	39	72	1,138,059	1,140,944	2,279,003	2.701
2020	77,151,731	2	20	68	614,602	557,095	1,171,696	1.519
2021	93,534,557	1	44	82	1,446,924	1,386,036	2,832,960	3.029
2022	86,918,689	0	39	77	780,627	741,577	1,522,204	1.751
2023	73,098,686	1	29	44	1,365,526	1,297,012	2,662,538	3.642
	415,077,160	6	171	343	5,345,738	5,122,663	10,468,402	
Adjusted Loss to Payroll Ratio					1.288	1.234	2.522	
Expected Unlimited Loss to Payroll Ratio					1.490	1.682	3.172	
Expected Limited Loss to Payroll Ratio					1.316	1.253	2.569	
Credibility					0.64	0.57		
Indicated Limited Loss to Payroll Ratio					1.298	1.242	2.540	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.470	1.675	3.145	
Indicated Relativity Change								-0.9%
Relativity to Statewide Average							285.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3175 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3

Classification: FURNACE OR HEATER MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	22,155,380	1	14	31	250,665	210,189	460,854	2.080
2020	24,480,674	0	10	10	303,906	336,954	640,860	2.618
2021	26,661,433	0	13	27	379,285	406,717	786,003	2.948
2022	33,356,693	1	12	25	473,342	316,657	789,999	2.368
2023	24,234,840	0	13	28	475,628	487,905	963,532	3.976
	130,889,020	2	62	121	1,882,826	1,758,422	3,641,248	
Adjusted Loss to Payroll Ratio					1.438	1.343	2.782	
Expected Unlimited Loss to Payroll Ratio					1.541	1.657	3.198	
Expected Limited Loss to Payroll Ratio					1.403	1.337	2.740	
Credibility					0.41	0.37		
Indicated Limited Loss to Payroll Ratio					1.418	1.339	2.757	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.566	1.684	3.250	
Indicated Relativity Change								1.6%
Relativity to Statewide Average							295.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3178 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3

Classification: ELECTRONIC ELEMENT MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	228,311,618	10	52	117	1,695,856	1,757,390	3,453,246	1.513
2020	246,087,833	5	51	105	1,513,058	1,593,793	3,106,851	1.262
2021	248,952,124	0	40	66	626,020	672,736	1,298,756	0.522
2022	256,532,570	2	53	81	1,740,725	1,764,437	3,505,162	1.366
2023	213,041,443	0	27	58	693,366	908,526	1,601,892	0.752
	1,192,925,588	17	223	427	6,269,026	6,696,882	12,965,908	
Adjusted Loss to Payroll Ratio					0.526	0.561	1.087	
Expected Unlimited Loss to Payroll Ratio					0.690	0.760	1.449	
Expected Limited Loss to Payroll Ratio					0.648	0.666	1.314	
Credibility					0.73	0.68		
Indicated Limited Loss to Payroll Ratio					0.558	0.595	1.153	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.597	0.687	1.284	
Indicated Relativity Change								-11.4%
Relativity to Statewide Average							116.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3179 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4

Classification: ELECTRICAL APPARATUS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	332,052,704	5	87	117	1,903,377	1,875,671	3,779,048	1.138
2020	401,622,171	7	98	179	2,382,560	2,970,634	5,353,195	1.333
2021	374,840,964	10	103	191	3,776,429	3,662,821	7,439,251	1.985
2022	410,705,427	2	67	163	2,130,965	2,909,792	5,040,757	1.227
2023	410,976,371	3	61	125	3,307,602	3,877,697	7,185,300	1.748
	1,930,197,637	27	416	775	13,500,934	15,296,616	28,797,551	
Adjusted Loss to Payroll Ratio					0.699	0.792	1.492	
Expected Unlimited Loss to Payroll Ratio					0.735	0.877	1.612	
Expected Limited Loss to Payroll Ratio					0.681	0.740	1.422	
Credibility					0.91	0.85		
Indicated Limited Loss to Payroll Ratio					0.698	0.785	1.483	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.757	0.944	1.702	
Indicated Relativity Change								5.6%
Relativity to Statewide Average							154.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3180 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3

Classification: LIGHT FIXTURE OR LAMP MFG OR ASSEMBLY

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	140,385,677	7	64	129	1,317,697	1,876,178	3,193,874	2.275
2020	120,493,440	3	48	110	957,281	1,199,501	2,156,782	1.790
2021	128,629,821	2	74	145	1,978,464	1,746,028	3,724,491	2.896
2022	132,728,898	3	63	111	1,687,440	2,031,902	3,719,342	2.802
2023	147,300,176	0	50	117	1,652,003	1,720,520	3,372,522	2.290
	669,538,012	15	299	612	7,592,884	8,574,129	16,167,012	
Adjusted Loss to Payroll Ratio					1.134	1.281	2.415	
Expected Unlimited Loss to Payroll Ratio					1.463	1.982	3.444	
Expected Limited Loss to Payroll Ratio					1.292	1.475	2.768	
Credibility					0.77	0.74		
Indicated Limited Loss to Payroll Ratio					1.171	1.332	2.503	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.326	1.796	3.122	
Indicated Relativity Change								-9.4%
Relativity to Statewide Average							283.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3220 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 1

Classification: CAN MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	52,993,024	0	8	15	295,309	266,462	561,771	1.060
2020	55,936,591	2	8	12	428,351	334,490	762,841	1.364
2021	63,569,615	1	8	18	355,437	193,508	548,945	0.864
2022	58,390,080	1	20	21	772,955	548,582	1,321,537	2.263
2023	57,401,428	0	10	9	267,706	277,389	545,095	0.950
	288,290,738	4	54	75	2,119,758	1,620,431	3,740,189	
Adjusted Loss to Payroll Ratio					0.735	0.562	1.297	
Expected Unlimited Loss to Payroll Ratio					0.880	0.853	1.733	
Expected Limited Loss to Payroll Ratio					0.801	0.688	1.490	
Credibility					0.45	0.39		
Indicated Limited Loss to Payroll Ratio					0.771	0.639	1.411	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.852	0.804	1.656	
Indicated Relativity Change								-4.5%
Relativity to Statewide Average							150.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3241 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 2

Classification: WIRE, WIRE ROPE OR WIRE CABLE MFG – WIRE DRAWING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	33,043,059	2	9	35	448,237	295,736	743,972	2.252
2020	31,125,222	1	16	32	389,673	341,620	731,294	2.350
2021	31,633,276	0	11	32	266,053	235,627	501,680	1.586
2022	30,310,595	1	6	18	215,864	262,403	478,267	1.578
2023	29,735,101	0	11	20	191,305	363,353	554,658	1.865
	155,847,253	4	53	137	1,511,133	1,498,739	3,009,872	
Adjusted Loss to Payroll Ratio					0.970	0.962	1.931	
Expected Unlimited Loss to Payroll Ratio					1.405	1.653	3.058	
Expected Limited Loss to Payroll Ratio					1.303	1.396	2.698	
Credibility					0.43	0.40		
Indicated Limited Loss to Payroll Ratio					1.159	1.221	2.381	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.258	1.470	2.728	
Indicated Relativity Change								-10.8%
Relativity to Statewide Average							247.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3257 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4

Classification: WIRE GOODS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	107,514,106	6	67	123	1,163,041	1,787,262	2,950,304	2.744
2020	101,470,188	2	47	115	930,823	1,091,243	2,022,066	1.993
2021	106,205,214	2	56	158	1,166,929	1,823,977	2,990,906	2.816
2022	128,138,929	4	59	155	2,490,245	2,468,063	4,958,308	3.869
2023	125,969,072	1	57	169	1,667,420	1,779,119	3,446,539	2.736
	569,297,509	15	286	720	7,418,458	8,949,665	16,368,123	
Adjusted Loss to Payroll Ratio					1.303	1.572	2.875	
Expected Unlimited Loss to Payroll Ratio					1.499	1.996	3.494	
Expected Limited Loss to Payroll Ratio					1.409	1.749	3.157	
Credibility					0.75	0.74		
Indicated Limited Loss to Payroll Ratio					1.330	1.618	2.948	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.422	1.867	3.289	
Indicated Relativity Change								-5.9%
Relativity to Statewide Average							298.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3339 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4

Classification: FOUNDRIES – INVESTMENT CASTING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	74,284,221	26	49	92	1,156,526	1,153,132	2,309,658	3.109
2020	69,820,612	2	41	63	834,680	1,105,421	1,940,101	2.779
2021	73,580,222	4	41	71	918,613	1,188,537	2,107,149	2.864
2022	81,146,288	1	46	71	1,391,670	1,558,083	2,949,753	3.635
2023	87,789,604	1	47	70	1,400,605	1,663,091	3,063,696	3.490
	386,620,947	34	224	367	5,702,095	6,668,264	12,370,358	
Adjusted Loss to Payroll Ratio								
					1.475	1.725	3.200	
Expected Unlimited Loss to Payroll Ratio					1.645	2.252	3.897	
Expected Limited Loss to Payroll Ratio					1.453	1.677	3.130	
Credibility					0.65	0.62		
Indicated Limited Loss to Payroll Ratio					1.467	1.707	3.174	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.662	2.301	3.963	
Indicated Relativity Change								1.7%
Relativity to Statewide Average							359.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3365 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2

Classification: WELDING OR CUTTING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	80,731,277	1	38	74	742,734	708,609	1,451,343	1.798
2020	78,190,248	5	33	58	1,205,984	1,283,107	2,489,091	3.183
2021	101,202,990	3	35	52	971,287	991,490	1,962,777	1.939
2022	98,447,434	4	36	66	1,882,563	2,180,770	4,063,333	4.127
2023	88,944,312	1	44	51	1,771,069	1,728,390	3,499,459	3.934
	447,516,261	14	186	301	6,573,638	6,892,366	13,466,004	
Adjusted Loss to Payroll Ratio					1.469	1.540	3.009	
Expected Unlimited Loss to Payroll Ratio					1.479	1.962	3.441	
Expected Limited Loss to Payroll Ratio					1.347	1.583	2.930	
Credibility					0.66	0.64		
Indicated Limited Loss to Payroll Ratio					1.428	1.555	2.983	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.577	1.956	3.533	
Indicated Relativity Change								2.7%
Relativity to Statewide Average							320.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3372 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3

Classification: ELECTROPLATING; BUFFING/POLISHING METAL;
GALVANIZING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	297,351,994	16	180	216	4,728,122	5,012,891	9,741,013	3.276
2021	315,798,483	6	130	181	3,542,554	4,186,332	7,728,886	2.447
2022	332,133,023	14	138	253	5,330,541	6,479,480	11,810,021	3.556
2023	340,646,617	7	131	191	6,190,302	5,900,143	12,090,445	3.549
	1,285,930,117	43	579	841	19,791,519	21,578,847	41,370,365	
Adjusted Loss to Payroll Ratio					1.539	1.678	3.217	
Expected Unlimited Loss to Payroll Ratio					1.649	2.074	3.723	
Expected Limited Loss to Payroll Ratio					1.502	1.673	3.175	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.539	1.678	3.217	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.700	2.110	3.810	
Indicated Relativity Change								2.3%
Relativity to Statewide Average							345.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3383 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4

Classification: JEWELRY MFG; CLOCK MFG; WATCH MFG; TROPHY MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	89,050,809	0	30	38	384,282	489,066	873,348	0.981
2020	84,003,773	4	36	24	961,252	1,025,332	1,986,584	2.365
2021	93,582,103	1	25	24	580,159	613,094	1,193,254	1.275
2022	101,593,158	3	25	22	719,410	1,034,462	1,753,872	1.726
2023	101,520,172	0	17	20	666,748	730,202	1,396,950	1.376
	469,750,015	8	133	128	3,311,852	3,892,157	7,204,008	
Adjusted Loss to Payroll Ratio					0.705	0.829	1.534	
Expected Unlimited Loss to Payroll Ratio					0.874	1.055	1.929	
Expected Limited Loss to Payroll Ratio					0.796	0.851	1.647	
Credibility					0.55	0.51		
Indicated Limited Loss to Payroll Ratio					0.746	0.840	1.586	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.824	1.056	1.880	
Indicated Relativity Change								-2.6%
Relativity to Statewide Average							170.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3400 RHG: 6 NAICS: 31 ILDG: 3 MLDG: 2

Classification: METAL GOODS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	231,753,582	12	109	259	3,003,552	3,687,191	6,690,743	2.887
2020	220,926,884	12	137	250	4,269,790	4,658,224	8,928,014	4.041
2021	221,607,709	11	136	254	3,436,278	3,459,033	6,895,311	3.111
2022	247,874,259	6	122	187	3,205,858	4,070,266	7,276,123	2.935
2023	243,076,712	2	127	217	3,357,505	3,947,633	7,305,138	3.005
	1,165,239,146	43	631	1,167	17,272,982	19,822,347	37,095,329	
Adjusted Loss to Payroll Ratio								
					1.482	1.701	3.183	
Expected Unlimited Loss to Payroll Ratio					1.914	2.874	4.788	
Expected Limited Loss to Payroll Ratio					1.571	1.779	3.350	
Credibility					1.00	0.99		
Indicated Limited Loss to Payroll Ratio					1.482	1.702	3.184	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					1.808	2.750	4.558	
Indicated Relativity Change								-4.8%
Relativity to Statewide Average							413.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3401 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3

Classification: TUBE OR PIPE PRODUCTS MFG; GATE OR CORRAL MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	132,357,748	6	72	140	1,062,561	1,406,351	2,468,912	1.865
2020	140,813,362	6	67	157	1,593,781	1,668,252	3,262,033	2.317
2021	154,133,741	4	81	118	1,937,577	1,946,407	3,883,983	2.520
2022	168,675,882	2	84	112	2,160,580	3,012,991	5,173,570	3.067
2023	155,118,211	1	77	108	2,205,663	2,548,914	4,754,577	3.065
	751,098,944	19	381	635	8,960,162	10,582,914	19,543,076	
Adjusted Loss to Payroll Ratio					1.193	1.409	2.602	
Expected Unlimited Loss to Payroll Ratio					1.299	1.719	3.018	
Expected Limited Loss to Payroll Ratio					1.204	1.452	2.655	
Credibility					0.78	0.77		
Indicated Limited Loss to Payroll Ratio					1.195	1.419	2.614	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.297	1.707	3.005	
Indicated Relativity Change								-0.4%
Relativity to Statewide Average							272.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3501 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4

Classification: MACHINERY MFG – PORTABLE TOOLS; MACHINERY MFG – SWIMMING POOL/SPA

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	76,184,576	2	46	94	1,154,991	1,339,524	2,494,514	3.274
2020	86,802,042	4	44	84	1,332,521	1,405,771	2,738,292	3.155
2021	110,823,045	2	60	97	2,030,935	2,636,532	4,667,467	4.212
2022	99,681,255	0	40	87	1,257,043	1,462,137	2,719,180	2.728
2023	98,005,053	0	29	53	888,441	1,139,687	2,028,129	2.069
	471,495,971	8	219	415	6,663,931	7,983,651	14,647,582	
Adjusted Loss to Payroll Ratio					1.413	1.693	3.107	
Expected Unlimited Loss to Payroll Ratio					1.833	2.355	4.188	
Expected Limited Loss to Payroll Ratio					1.699	1.989	3.688	
Credibility					0.74	0.72		
Indicated Limited Loss to Payroll Ratio					1.486	1.776	3.262	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.613	2.137	3.750	
Indicated Relativity Change								-10.5%
Relativity to Statewide Average							340.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3507 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 2

Classification: MACHINERY OR EQUIPMENT MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	229,205,572	10	140	324	3,849,412	3,289,123	7,138,535	3.114
2020	260,932,590	6	111	317	2,564,890	2,228,813	4,793,703	1.837
2021	296,812,870	5	115	338	2,110,344	2,527,282	4,637,626	1.562
2022	330,737,091	1	132	379	2,831,895	3,255,813	6,087,708	1.841
2023	342,216,633	5	142	351	4,615,703	4,759,145	9,374,847	2.739
	1,459,904,756	27	640	1,709	15,972,244	16,060,176	32,032,420	
Adjusted Loss to Payroll Ratio					1.094	1.100	2.194	
Expected Unlimited Loss to Payroll Ratio					1.174	1.354	2.527	
Expected Limited Loss to Payroll Ratio					1.069	1.092	2.161	
Credibility					0.97	0.89		
Indicated Limited Loss to Payroll Ratio					1.093	1.099	2.193	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.207	1.382	2.590	
Indicated Relativity Change								2.5%
Relativity to Statewide Average							235.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3560 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3

Classification: MACHINERY MFG – COMMERCIAL AND INDUSTRIAL

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	558,595,539	15	183	442	5,115,374	5,511,793	10,627,168	1.902
2021	604,331,905	7	179	475	3,941,214	4,447,458	8,388,672	1.388
2022	677,653,859	8	202	399	5,506,158	5,778,218	11,284,375	1.665
2023	640,255,994	4	208	398	5,829,518	7,312,243	13,141,761	2.053
	2,480,837,297	34	772	1,714	20,392,264	23,049,712	43,441,976	
Adjusted Loss to Payroll Ratio					0.822	0.929	1.751	
Expected Unlimited Loss to Payroll Ratio					0.896	1.104	1.999	
Expected Limited Loss to Payroll Ratio					0.831	0.932	1.762	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.822	0.929	1.751	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.892	1.118	2.010	
Indicated Relativity Change								0.5%
Relativity to Statewide Average							182.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3568 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4

Classification: ELECTRICAL CONNECTOR MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	123,475,058	3	42	34	1,108,078	1,069,346	2,177,425	1.763
2020	123,339,083	1	23	31	711,671	698,276	1,409,946	1.143
2021	150,286,731	3	22	34	1,149,981	1,177,645	2,327,625	1.549
2022	152,550,043	1	14	28	478,576	400,848	879,424	0.576
2023	153,139,623	0	20	27	630,912	662,583	1,293,495	0.845
	702,790,538	8	121	154	4,079,218	4,008,697	8,087,916	
Adjusted Loss to Payroll Ratio					0.580	0.570	1.151	
Expected Unlimited Loss to Payroll Ratio					0.665	0.788	1.453	
Expected Limited Loss to Payroll Ratio					0.625	0.690	1.315	
Credibility					0.59	0.55		
Indicated Limited Loss to Payroll Ratio					0.599	0.624	1.223	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.640	0.720	1.360	
Indicated Relativity Change								-6.4%
Relativity to Statewide Average							123.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3569 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 2

Classification: ELECTRIC MOTOR MFG OR REPAIR

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	74,693,099	3	15	39	726,966	545,668	1,272,633	1.704
2020	69,435,572	3	15	24	676,966	478,858	1,155,824	1.665
2021	80,220,570	3	14	28	686,112	693,821	1,379,933	1.720
2022	83,895,774	0	9	35	264,843	211,206	476,049	0.567
2023	88,254,284	1	17	35	395,477	580,684	976,160	1.106
	396,499,299	10	70	161	2,750,363	2,510,236	5,260,600	
Adjusted Loss to Payroll Ratio					0.694	0.633	1.327	
Expected Unlimited Loss to Payroll Ratio					0.731	0.761	1.493	
Expected Limited Loss to Payroll Ratio					0.687	0.667	1.354	
Credibility					0.48	0.43		
Indicated Limited Loss to Payroll Ratio					0.690	0.652	1.343	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.738	0.753	1.491	
Indicated Relativity Change								-0.1%
Relativity to Statewide Average							135.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3570 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4

Classification: ELECTRIC APPLIANCE MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	116,681,672	3	23	40	595,474	709,627	1,305,101	1.119
2020	91,495,096	3	31	36	1,101,028	1,203,054	2,304,082	2.518
2021	106,527,476	2	28	44	732,751	747,898	1,480,648	1.390
2022	125,269,649	2	39	52	611,591	626,965	1,238,556	0.989
2023	78,060,815	0	30	36	677,962	1,287,069	1,965,032	2.517
	518,034,708	10	151	208	3,718,806	4,574,613	8,293,419	
Adjusted Loss to Payroll Ratio					0.718	0.883	1.601	
Expected Unlimited Loss to Payroll Ratio					1.021	1.225	2.246	
Expected Limited Loss to Payroll Ratio					0.930	0.988	1.918	
Credibility					0.61	0.57		
Indicated Limited Loss to Payroll Ratio					0.801	0.929	1.730	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.885	1.168	2.053	
Indicated Relativity Change								-8.6%
Relativity to Statewide Average							186.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3572 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4

Classification: MEDICAL INSTRUMENT MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	2,013,692,251	8	154	391	4,432,140	4,072,591	8,504,731	0.422
2021	2,229,863,637	8	168	463	4,433,046	4,916,604	9,349,650	0.419
2022	2,550,169,733	9	214	508	7,653,374	6,476,202	14,129,576	0.554
2023	2,911,458,296	1	168	450	5,135,646	5,671,117	10,806,763	0.371
	9,705,183,917	26	704	1,812	21,654,206	21,136,514	42,790,720	
Adjusted Loss to Payroll Ratio					0.223	0.218	0.441	
Expected Unlimited Loss to Payroll Ratio					0.270	0.303	0.573	
Expected Limited Loss to Payroll Ratio					0.246	0.244	0.490	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.223	0.218	0.441	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.246	0.274	0.520	
Indicated Relativity Change								-9.1%
Relativity to Statewide Average							47.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3573 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4

Classification: POWER SUPPLY MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	54,980,301	2	11	13	285,953	185,802	471,755	0.858
2020	80,913,999	0	13	16	452,016	487,557	939,573	1.161
2021	84,179,837	1	14	19	478,117	369,331	847,448	1.007
2022	74,152,286	0	16	16	479,963	669,174	1,149,136	1.550
2023	73,844,722	0	4	20	107,647	232,460	340,107	0.461
	368,071,145	3	58	84	1,803,696	1,944,324	3,748,020	
Adjusted Loss to Payroll Ratio					0.490	0.528	1.018	
Expected Unlimited Loss to Payroll Ratio					0.429	0.601	1.030	
Expected Limited Loss to Payroll Ratio					0.391	0.485	0.876	
Credibility					0.37	0.37		
Indicated Limited Loss to Payroll Ratio					0.428	0.501	0.929	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.472	0.630	1.103	
Indicated Relativity Change								7.0%
Relativity to Statewide Average							100.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3574 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3

Classification: MACHINE MFG; GOLF CLUB/FISHING ROD MFG, REPAIR OR ASSEMBLY

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	264,862,013	9	92	193	2,905,414	2,682,397	5,587,810	2.110
2020	251,552,076	3	68	131	1,030,926	1,028,152	2,059,078	0.819
2021	270,850,524	2	47	146	1,215,247	1,462,050	2,677,297	0.988
2022	296,099,700	2	70	131	2,135,420	1,726,401	3,861,821	1.304
2023	262,455,690	0	42	100	807,069	1,196,027	2,003,095	0.763
	1,345,820,003	16	319	701	8,094,075	8,095,026	16,189,101	
Adjusted Loss to Payroll Ratio					0.601	0.601	1.203	
Expected Unlimited Loss to Payroll Ratio					0.724	0.861	1.585	
Expected Limited Loss to Payroll Ratio					0.659	0.694	1.354	
Credibility					0.78	0.72		
Indicated Limited Loss to Payroll Ratio					0.614	0.627	1.242	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.678	0.789	1.468	
Indicated Relativity Change								-7.4%
Relativity to Statewide Average							133.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3577 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4

Classification: PRINTED CIRCUIT BOARD ASSEMBLING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	431,676,612	2	48	118	843,367	1,171,115	2,014,482	0.467
2020	456,498,679	2	35	79	1,358,658	1,398,172	2,756,830	0.604
2021	472,595,142	3	48	109	1,423,176	1,907,571	3,330,746	0.705
2022	464,163,424	2	42	87	1,144,121	1,309,532	2,453,652	0.529
2023	464,678,471	2	40	66	1,299,938	1,562,913	2,862,851	0.616
	2,289,612,328	11	213	459	6,069,259	7,349,303	13,418,562	
Adjusted Loss to Payroll Ratio					0.265	0.321	0.586	
Expected Unlimited Loss to Payroll Ratio					0.279	0.384	0.663	
Expected Limited Loss to Payroll Ratio					0.262	0.337	0.599	
Credibility					0.66	0.67		
Indicated Limited Loss to Payroll Ratio					0.264	0.326	0.590	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.282	0.376	0.659	
Indicated Relativity Change								-0.7%
Relativity to Statewide Average							59.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3612 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3

Classification: PUMP/HYDRAULIC APPARATUS MFG OR REPAIR

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	208,530,113	6	61	144	1,991,648	2,037,320	4,028,968	1.932
2020	204,475,417	6	46	114	1,586,836	1,523,464	3,110,300	1.521
2021	227,732,710	5	59	149	1,768,698	1,848,482	3,617,180	1.588
2022	247,254,052	1	59	151	1,369,924	1,737,307	3,107,231	1.257
2023	248,153,739	1	83	123	3,388,160	4,831,261	8,219,421	3.312
	1,136,146,031	19	308	681	10,105,267	11,977,834	22,083,101	
Adjusted Loss to Payroll Ratio					0.889	1.054	1.944	
Expected Unlimited Loss to Payroll Ratio					0.902	1.120	2.022	
Expected Limited Loss to Payroll Ratio					0.821	0.904	1.725	
Credibility					0.79	0.75		
Indicated Limited Loss to Payroll Ratio					0.875	1.016	1.892	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.966	1.278	2.245	
Indicated Relativity Change								11.0%
Relativity to Statewide Average							203.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3620 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3

Classification: BOILER MFG; PLATE STEEL PRODUCTS FABRICATION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	50,284,363	3	36	84	1,255,718	1,194,214	2,449,931	4.872
2020	48,799,756	2	30	59	823,234	926,766	1,750,001	3.586
2021	55,554,043	2	38	67	1,044,617	1,126,804	2,171,421	3.909
2022	61,984,718	1	39	68	753,753	984,918	1,738,672	2.805
2023	76,629,342	2	36	93	1,116,371	1,536,019	2,652,390	3.461
	293,252,222	10	179	371	4,993,693	5,768,721	10,762,415	
Adjusted Loss to Payroll Ratio								
					1.703	1.967	3.670	
Expected Unlimited Loss to Payroll Ratio					1.938	2.552	4.489	
Expected Limited Loss to Payroll Ratio					1.765	2.059	3.823	
Credibility					0.63	0.60		
Indicated Limited Loss to Payroll Ratio					1.726	2.003	3.729	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.906	2.519	4.425	
Indicated Relativity Change								-1.4%
Relativity to Statewide Average							401.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3632 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3

Classification: MACHINE SHOPS – NOC

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	2,460,601,661	29	638	1,077	17,876,858	19,404,766	37,281,624	1.515
2023	2,487,200,204	11	561	1,022	16,960,147	18,377,213	35,337,360	1.421
	4,947,801,865	40	1,199	2,099	34,837,005	37,781,979	72,618,984	
Adjusted Loss to Payroll Ratio					0.704	0.764	1.468	
Expected Unlimited Loss to Payroll Ratio					0.820	1.068	1.888	
Expected Limited Loss to Payroll Ratio					0.747	0.862	1.608	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.704	0.764	1.468	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.777	0.960	1.738	
Indicated Relativity Change								-8.0%
Relativity to Statewide Average							157.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3634 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 2

Classification: VALVE MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	134,022,221	4	45	89	1,295,152	1,349,135	2,644,287	1.973
2020	142,393,813	3	39	85	894,127	1,158,623	2,052,750	1.442
2021	152,859,989	1	30	85	502,993	882,433	1,385,426	0.906
2022	167,972,661	4	49	101	1,732,203	1,556,471	3,288,674	1.958
2023	167,002,638	2	38	72	1,060,814	989,607	2,050,421	1.228
	764,251,322	14	201	432	5,485,289	5,936,270	11,421,559	
Adjusted Loss to Payroll Ratio					0.718	0.777	1.494	
Expected Unlimited Loss to Payroll Ratio					0.846	1.110	1.956	
Expected Limited Loss to Payroll Ratio					0.770	0.896	1.666	
Credibility					0.66	0.64		
Indicated Limited Loss to Payroll Ratio					0.736	0.820	1.556	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.812	1.031	1.844	
Indicated Relativity Change								-5.7%
Relativity to Statewide Average							167.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3643 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3

Classification: ELECTRIC POWER/TRANS EQUIP MFG; ELECTRIC CONTROL
PANEL OR SWITCHGEAR MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	453,994,844	13	84	225	2,878,295	2,301,767	5,180,062	1.141
2020	448,669,269	5	77	198	2,168,248	2,158,907	4,327,155	0.964
2021	754,580,490	4	91	221	2,253,540	2,523,030	4,776,570	0.633
2022	799,208,147	6	161	297	3,712,138	3,561,238	7,273,376	0.910
2023	922,048,039	2	128	254	3,553,836	4,057,049	7,610,885	0.825
	3,378,500,789	30	541	1,195	14,566,057	14,601,991	29,168,048	
Adjusted Loss to Payroll Ratio					0.431	0.432	0.863	
Expected Unlimited Loss to Payroll Ratio					0.545	0.644	1.189	
Expected Limited Loss to Payroll Ratio					0.505	0.544	1.049	
Credibility					1.00	0.94		
Indicated Limited Loss to Payroll Ratio					0.431	0.438	0.870	
Limit Factor					1.085	1.203		
Indicated (Unlimited) Loss to Payroll Ratio:					0.468	0.528	0.996	
Indicated Relativity Change								-16.3%
Selected Loss to Payroll Ratio (Restricted to 15% Change)					0.475	0.536	1.011	
Relativity to Statewide Average							91.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3647 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3

Classification: BATTERY MFG; LEAD, RECLAIMING OR ALLOYING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	56,288,557	1	21	47	869,977	890,803	1,760,779	3.128
2020	65,418,111	3	27	47	1,067,743	1,210,932	2,278,675	3.483
2021	80,418,917	5	33	67	1,315,031	1,738,862	3,053,893	3.797
2022	76,102,180	2	36	65	1,581,003	2,641,227	4,222,230	5.548
2023	63,207,140	1	21	30	885,962	1,061,200	1,947,163	3.081
	341,434,905	12	138	256	5,719,716	7,543,024	13,262,739	
Adjusted Loss to Payroll Ratio					1.675	2.209	3.884	
Expected Unlimited Loss to Payroll Ratio					1.621	2.114	3.735	
Expected Limited Loss to Payroll Ratio					1.476	1.706	3.181	
Credibility					0.62	0.60		
Indicated Limited Loss to Payroll Ratio					1.599	2.006	3.605	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.766	2.523	4.288	
Indicated Relativity Change								14.8%
Relativity to Statewide Average							389.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3651 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4

Classification: ELECTRICAL WIRE HARNESS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	287,663,716	12	119	159	2,659,826	3,343,984	6,003,810	2.087
2020	269,258,894	8	80	135	2,025,621	2,555,134	4,580,755	1.701
2021	309,930,358	7	111	188	2,297,937	3,430,084	5,728,021	1.848
2022	350,839,390	5	105	152	2,975,485	3,505,360	6,480,844	1.847
2023	311,041,083	3	137	124	5,391,524	5,009,694	10,401,218	3.344
	1,528,733,441	35	552	758	15,350,393	17,844,255	33,194,648	
Adjusted Loss to Payroll Ratio					1.004	1.167	2.171	
Expected Unlimited Loss to Payroll Ratio					0.893	1.231	2.124	
Expected Limited Loss to Payroll Ratio					0.839	1.079	1.918	
Credibility					0.90	0.90		
Indicated Limited Loss to Payroll Ratio					0.987	1.159	2.146	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.056	1.337	2.393	
Indicated Relativity Change								12.6%
Relativity to Statewide Average							217.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3681 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3

Classification: INSTRUMENT MFG; COMPUTER MFG; TELECOMMUNICATIONS
EQUIPMENT MFG; A/V PRODUCTS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	12,809,778,090	16	559	1,254	15,886,482	18,082,079	33,968,561	0.265
2023	14,943,887,044	8	554	1,245	18,009,256	20,540,489	38,549,745	0.258
	27,753,665,134	24	1,113	2,499	33,895,738	38,622,568	72,518,306	

Adjusted Loss to Payroll Ratio	0.122	0.139	0.261
Expected Unlimited Loss to Payroll Ratio	0.133	0.177	0.310
Expected Limited Loss to Payroll Ratio	0.121	0.143	0.264
Credibility	1.00	1.00	
Indicated Limited Loss to Payroll Ratio	0.122	0.139	0.261
Limit Factor	1.104	1.258	
Selected (Unlimited) Loss to Payroll Ratio	0.135	0.175	0.310
Indicated Relativity Change			-0.2%
Relativity to Statewide Average			28.1%

INCLUDES EXPERIENCE OF 3070 D-9-1-26

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3682 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2

Classification: INSTRUMENT MFG – NON-ELECTRONIC

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	1,642,514,356	16	198	288	6,087,162	5,631,720	11,718,882	0.713
2021	1,759,449,492	15	257	383	6,205,251	6,923,681	13,128,931	0.746
2022	1,887,849,608	6	229	404	6,583,370	6,190,975	12,774,345	0.677
2023	2,086,479,922	2	234	392	5,843,629	6,419,532	12,263,161	0.588
	7,376,293,378	39	918	1,467	24,719,412	25,165,908	49,885,320	
Adjusted Loss to Payroll Ratio					0.335	0.341	0.676	
Expected Unlimited Loss to Payroll Ratio					0.395	0.424	0.819	
Expected Limited Loss to Payroll Ratio					0.366	0.358	0.724	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.335	0.341	0.676	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.364	0.411	0.774	
Indicated Relativity Change								-5.5%
Relativity to Statewide Average							70.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3683 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4

Classification: SPEAKER MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	44,599,805	1	3	9	66,916	28,115	95,031	0.213
2020	41,506,468	0	2	4	5,916	15,190	21,106	0.051
2021	32,891,815	0	3	7	15,850	14,237	30,087	0.091
2022	53,968,694	0	0	4	0	685	685	0.001
2023	56,353,863	0	3	2	5,744	80,191	85,936	0.152
	229,320,645	1	11	26	94,427	138,419	232,846	
Adjusted Loss to Payroll Ratio					0.041	0.060	0.102	
Expected Unlimited Loss to Payroll Ratio					0.153	0.193	0.346	
Expected Limited Loss to Payroll Ratio					0.142	0.163	0.305	
Credibility					0.21	0.20		
Indicated Limited Loss to Payroll Ratio					0.121	0.142	0.264	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.132	0.171	0.303	
Indicated Relativity Change								-12.5%
Relativity to Statewide Average							27.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3719 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 4

Classification: OIL OR GAS REFINERIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	294,950,101	3	19	28	1,539,117	943,846	2,482,963	0.842
2020	269,098,367	1	20	28	1,130,220	777,381	1,907,601	0.709
2021	260,597,115	1	15	26	987,182	488,274	1,475,455	0.566
2022	379,414,921	2	18	25	1,597,894	1,016,905	2,614,799	0.689
2023	364,218,051	0	19	30	1,499,238	1,156,327	2,655,566	0.729
	1,568,278,555	7	91	137	6,753,651	4,382,733	11,136,384	
Adjusted Loss to Payroll Ratio								
					0.431	0.279	0.710	
Expected Unlimited Loss to Payroll Ratio					0.624	0.504	1.128	
Expected Limited Loss to Payroll Ratio					0.512	0.312	0.824	
Credibility					0.75	0.56		
Indicated Limited Loss to Payroll Ratio					0.451	0.294	0.745	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					0.550	0.475	1.025	
Indicated Relativity Change								-9.1%
Relativity to Statewide Average							93.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3724 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2

Classification: MILLWRIGHT WORK - NOC; ELECTRICAL
MACHINERY/AUXILIARY APPARATUS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	2,974,092,014	45	892	1,694	32,169,497	32,288,522	64,458,019	2.167
2023	3,207,536,604	26	821	1,434	36,628,762	34,608,087	71,236,849	2.221
	6,181,628,618	71	1,713	3,128	68,798,259	66,896,610	135,694,868	
Adjusted Loss to Payroll Ratio					1.113	1.082	2.195	
Expected Unlimited Loss to Payroll Ratio					1.321	1.625	2.947	
Expected Limited Loss to Payroll Ratio					1.145	1.159	2.304	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.113	1.082	2.195	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					1.291	1.537	2.829	
Indicated Relativity Change								-4.0%
Relativity to Statewide Average							256.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3726 RHG: 5 NAICS: 81 ILDG: 4 MLDG: 3

Classification: BOILER INSTALLATION, SERVICE OR REPAIR

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	68,598,750	0	11	28	362,453	287,663	650,116	0.948
2020	82,030,819	2	8	14	457,889	382,936	840,825	1.025
2021	103,613,445	2	10	15	507,813	241,488	749,302	0.723
2022	147,683,645	1	22	22	962,356	881,342	1,843,698	1.248
2023	155,718,986	0	19	32	796,490	516,252	1,312,742	0.843
	557,645,645	5	70	111	3,087,001	2,309,682	5,396,683	
Adjusted Loss to Payroll Ratio					0.554	0.414	0.968	
Expected Unlimited Loss to Payroll Ratio					0.778	0.664	1.443	
Expected Limited Loss to Payroll Ratio					0.675	0.474	1.148	
Credibility					0.55	0.43		
Indicated Limited Loss to Payroll Ratio					0.608	0.448	1.056	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					0.706	0.636	1.342	
Indicated Relativity Change								-7.0%
Relativity to Statewide Average							121.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3805 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4

Classification: AIRCRAFT ENGINE MFG OR REBUILDING; AUTO/TRUCK
ENGINE MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	103,677,059	2	12	27	675,329	346,133	1,021,463	0.985
2020	88,400,912	5	4	10	516,597	348,403	865,001	0.978
2021	125,280,025	3	15	28	786,421	430,753	1,217,173	0.972
2022	130,408,012	1	7	23	274,398	194,960	469,358	0.360
2023	80,815,682	0	5	11	82,635	193,515	276,150	0.342
	528,581,690	11	43	99	2,335,380	1,513,764	3,849,145	
Adjusted Loss to Payroll Ratio					0.442	0.286	0.728	
Expected Unlimited Loss to Payroll Ratio					0.523	0.449	0.972	
Expected Limited Loss to Payroll Ratio					0.485	0.379	0.864	
Credibility					0.47	0.39		
Indicated Limited Loss to Payroll Ratio					0.465	0.343	0.808	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.504	0.413	0.917	
Indicated Relativity Change								-5.7%
Relativity to Statewide Average							83.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3808 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4

Classification: AUTO OR MOTORCYCLE MFG OR ASSEMBLING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	145,232,399	8	107	231	2,844,182	2,422,450	5,266,632	3.626
2020	155,532,452	4	160	251	2,991,717	3,085,356	6,077,073	3.907
2021	195,693,761	2	135	193	2,700,650	2,028,990	4,729,640	2.417
2022	317,157,859	2	124	275	2,753,717	3,075,044	5,828,761	1.838
2023	359,360,634	0	73	136	2,556,079	3,023,065	5,579,144	1.553
	1,172,977,105	16	599	1,086	13,846,344	13,634,905	27,481,250	
Adjusted Loss to Payroll Ratio					1.180	1.162	2.343	
Expected Unlimited Loss to Payroll Ratio					1.546	1.729	3.275	
Expected Limited Loss to Payroll Ratio					1.408	1.395	2.803	
Credibility					0.99	0.90		
Indicated Limited Loss to Payroll Ratio					1.182	1.185	2.367	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.305	1.491	2.796	
Indicated Relativity Change								-14.6%
Relativity to Statewide Average							253.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3815 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2

Classification: TRUCK, TRUCK TRAILER OR BUS MFG/ASSEMBLING; TRUCK
BODY MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	216,876,848	7	130	333	2,354,589	3,016,919	5,371,508	2.477
2020	239,646,041	11	141	380	2,903,996	3,758,432	6,662,428	2.780
2021	281,050,297	15	209	408	5,181,771	4,706,033	9,887,804	3.518
2022	293,825,419	12	227	380	4,672,219	5,734,660	10,406,879	3.542
2023	290,124,672	8	225	421	5,530,172	5,011,902	10,542,074	3.634
	1,321,523,277	53	932	1,922	20,642,746	22,227,947	42,870,693	
Adjusted Loss to Payroll Ratio					1.562	1.682	3.244	
Expected Unlimited Loss to Payroll Ratio					1.744	2.034	3.778	
Expected Limited Loss to Payroll Ratio					1.617	1.717	3.334	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.562	1.682	3.244	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.695	2.024	3.719	
Indicated Relativity Change								-1.5%
Relativity to Statewide Average							337.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3821 RHG: 2 NAICS: 42 ILDG: 2 MLDG: 2

Classification: AUTO OR AUTO TRUCK PARTS DISMANTLING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	88,313,331	8	78	160	2,070,425	2,003,474	4,073,899	4.613
2020	85,545,626	4	60	125	2,133,241	1,620,848	3,754,089	4.388
2021	92,725,074	4	80	157	2,753,959	2,673,022	5,426,980	5.853
2022	102,970,944	2	99	137	2,950,848	2,208,273	5,159,121	5.010
2023	105,550,428	1	103	139	2,683,706	2,699,525	5,383,231	5.100
	475,105,403	19	420	718	12,592,179	11,205,142	23,797,321	
Adjusted Loss to Payroll Ratio					2.650	2.358	5.009	
Expected Unlimited Loss to Payroll Ratio					2.492	2.483	4.975	
Expected Limited Loss to Payroll Ratio					2.310	2.097	4.407	
Credibility					0.84	0.74		
Indicated Limited Loss to Payroll Ratio					2.598	2.290	4.888	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					2.819	2.756	5.575	
Indicated Relativity Change								12.1%
Relativity to Statewide Average							506.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3828 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4

Classification: AUTO OR TRUCK PARTS REBUILDING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	83,693,086	1	62	55	1,413,930	1,341,662	2,755,592	3.292
2020	75,391,345	1	23	49	385,355	488,821	874,176	1.160
2021	78,639,247	6	23	52	1,079,746	911,621	1,991,366	2.532
2022	88,242,874	1	25	40	311,279	418,703	729,982	0.827
2023	88,122,753	1	28	48	652,882	982,953	1,635,835	1.856
	414,089,305	10	161	244	3,843,192	4,143,760	7,986,952	
Adjusted Loss to Payroll Ratio								
					0.928	1.001	1.929	
Expected Unlimited Loss to Payroll Ratio					1.495	1.600	3.094	
Expected Limited Loss to Payroll Ratio					1.405	1.402	2.807	
Credibility					0.66	0.60		
Indicated Limited Loss to Payroll Ratio					1.092	1.163	2.255	
Limit Factor					1.069	1.154		
Indicated (Unlimited) Loss to Payroll Ratio:					1.168	1.342	2.510	
Indicated Relativity Change								-18.9%
Selected Loss to Payroll Ratio (Restricted to 15% Change)					1.224	1.406	2.630	
Relativity to Statewide Average							238.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3830 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 4

Classification: AIRCRAFT/SPACECRAFT MFG; UNMANNED AIRCRAFT
SYSTEM MFG - AIRCRAFT SYSTEM AND PAYLOAD TOTAL
COMBINED WEIGHT OF 55 POUNDS OR HEAVIER

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	917,626,664	10	177	385	5,197,607	4,255,494	9,453,101	1.030
2021	1,001,939,793	7	138	286	4,527,326	4,108,745	8,636,071	0.862
2022	1,287,218,091	6	198	456	6,575,941	5,640,839	12,216,780	0.949
2023	1,800,553,381	6	188	485	9,361,238	9,727,871	19,089,109	1.060
	5,007,337,929	29	701	1,612	25,662,112	23,732,949	49,395,061	
Adjusted Loss to Payroll Ratio					0.512	0.474	0.986	
Expected Unlimited Loss to Payroll Ratio					0.665	0.663	1.328	
Expected Limited Loss to Payroll Ratio					0.576	0.473	1.049	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.512	0.474	0.986	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					0.595	0.673	1.268	
Indicated Relativity Change								-4.5%
Relativity to Statewide Average							115.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3831 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4

Classification: MACHINE SHOPS – AIRCRAFT COMPONENTS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	1,093,241,867	32	212	380	8,937,022	8,786,451	17,723,472	1.621
2022	1,146,701,853	11	249	487	7,954,928	9,586,076	17,541,004	1.530
2023	1,212,157,228	6	260	496	10,053,147	11,337,650	21,390,796	1.765
	3,452,100,948	49	721	1,363	26,945,096	29,710,176	56,655,273	
Adjusted Loss to Payroll Ratio					0.781	0.861	1.641	
Expected Unlimited Loss to Payroll Ratio					0.788	0.955	1.743	
Expected Limited Loss to Payroll Ratio					0.731	0.806	1.536	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.781	0.861	1.641	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.847	1.036	1.883	
Indicated Relativity Change								8.0%
Relativity to Statewide Average							170.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 3840 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3

Classification: AUTO, TRUCK OR MOTORCYCLE PARTS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	424,572,903	9	236	456	4,886,526	6,431,242	11,317,768	2.666
2022	427,108,121	10	241	389	6,225,597	8,193,820	14,419,417	3.376
2023	411,982,687	4	188	329	5,375,987	6,218,329	11,594,316	2.814
	1,263,663,711	23	665	1,174	16,488,110	20,843,391	37,331,501	
Adjusted Loss to Payroll Ratio					1.305	1.649	2.954	
Expected Unlimited Loss to Payroll Ratio					1.510	2.000	3.510	
Expected Limited Loss to Payroll Ratio					1.400	1.689	3.088	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.305	1.649	2.954	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.416	1.985	3.401	
Indicated Relativity Change								-3.1%
Relativity to Statewide Average							308.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4000 RHG: 4 NAICS: 21 ILDG: 2 MLDG: 2

Classification: SAND OR GRAVEL DIGGING; CLAY DIGGING; SALT
PRODUCTION; DREDGING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	122,619,758	2	32	43	947,151	748,315	1,695,466	1.383
2020	125,255,956	5	21	65	1,006,549	765,645	1,772,195	1.415
2021	131,359,405	4	46	48	1,734,975	1,808,886	3,543,861	2.698
2022	134,808,467	3	34	38	1,374,982	1,745,590	3,120,573	2.315
2023	141,909,826	0	20	52	885,711	964,705	1,850,416	1.304
	655,953,412	14	153	246	5,949,369	6,033,142	11,982,511	
Adjusted Loss to Payroll Ratio					0.907	0.920	1.827	
Expected Unlimited Loss to Payroll Ratio					1.172	1.280	2.452	
Expected Limited Loss to Payroll Ratio					1.036	0.953	1.989	
Credibility					0.70	0.61		
Indicated Limited Loss to Payroll Ratio					0.946	0.933	1.879	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.071	1.258	2.329	
Indicated Relativity Change								-5.0%
Relativity to Statewide Average							211.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4034 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 2

Classification: CONCRETE PRODUCTS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	251,343,346	14	137	326	3,623,060	3,640,036	7,263,095	2.890
2020	259,045,214	11	147	268	4,066,202	4,329,864	8,396,066	3.241
2021	277,418,745	10	164	273	4,448,732	4,845,837	9,294,569	3.350
2022	303,006,288	5	166	268	3,916,041	4,923,312	8,839,353	2.917
2023	282,013,840	4	108	227	3,543,027	4,314,200	7,857,227	2.786
	1,372,827,433	44	722	1,362	19,597,062	22,053,248	41,650,311	
Adjusted Loss to Payroll Ratio					1.427	1.606	3.034	
Expected Unlimited Loss to Payroll Ratio					1.724	2.320	4.044	
Expected Limited Loss to Payroll Ratio					1.524	1.727	3.251	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.427	1.606	3.034	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.617	2.166	3.783	
Indicated Relativity Change								-6.5%
Relativity to Statewide Average							343.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4036 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 4

Classification: PLASTER BOARD MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	43,401,790	3	9	29	614,583	1,009,835	1,624,418	3.743
2020	41,019,810	5	13	21	820,719	672,697	1,493,416	3.641
2021	46,792,806	2	19	17	705,193	925,839	1,631,032	3.486
2022	58,111,594	1	8	19	497,053	335,854	832,907	1.433
2023	57,786,116	0	11	24	419,762	356,388	776,150	1.343
	247,112,116	11	60	110	3,057,309	3,300,613	6,357,922	
Adjusted Loss to Payroll Ratio					1.237	1.336	2.573	
Expected Unlimited Loss to Payroll Ratio					1.461	1.943	3.404	
Expected Limited Loss to Payroll Ratio					1.291	1.447	2.737	
Credibility					0.52	0.49		
Indicated Limited Loss to Payroll Ratio					1.263	1.392	2.655	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.430	1.877	3.308	
Indicated Relativity Change								-2.8%
Relativity to Statewide Average							300.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4038 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4

Classification: PLASTER OR CONCRETE STATUARY OR ORNAMENT MFG;
TAXIDERMIST

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	22,559,980	1	13	20	379,585	474,281	853,867	3.785
2020	24,697,833	0	19	17	421,815	601,641	1,023,455	4.144
2021	29,156,235	0	19	30	321,216	318,495	639,711	2.194
2022	30,161,886	2	27	27	726,147	893,136	1,619,283	5.369
2023	26,574,785	0	8	18	227,814	387,737	615,551	2.316
	133,150,719	3	86	112	2,076,577	2,675,290	4,751,866	
Adjusted Loss to Payroll Ratio					1.560	2.009	3.569	
Expected Unlimited Loss to Payroll Ratio					2.289	3.016	5.305	
Expected Limited Loss to Payroll Ratio					2.122	2.546	4.668	
Credibility					0.49	0.48		
Indicated Limited Loss to Payroll Ratio					1.846	2.288	4.134	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					2.004	2.754	4.757	
Indicated Relativity Change								-10.3%
Relativity to Statewide Average							431.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4041 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 3

Classification: BRICK OR CLAY BUILDING PRODUCTS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	21,694,634	0	13	21	136,219	147,494	283,714	1.308
2020	20,149,835	0	9	22	113,071	206,072	319,143	1.584
2021	17,275,500	0	13	19	322,474	313,781	636,256	3.683
2022	16,921,754	0	16	20	308,025	468,619	776,644	4.590
2023	18,261,668	0	9	20	262,387	250,099	512,487	2.806
	94,303,391	0	60	102	1,142,177	1,386,066	2,528,243	
Adjusted Loss to Payroll Ratio					1.211	1.470	2.681	
Expected Unlimited Loss to Payroll Ratio					1.202	1.416	2.618	
Expected Limited Loss to Payroll Ratio					1.130	1.241	2.371	
Credibility					0.33	0.31		
Indicated Limited Loss to Payroll Ratio					1.157	1.313	2.469	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.237	1.514	2.751	
Indicated Relativity Change								5.1%
Relativity to Statewide Average							249.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4049 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 1

Classification: POTTERY PRODUCTS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	60,870,666	1	30	46	537,885	582,958	1,120,843	1.841
2020	54,886,924	3	32	34	1,152,403	1,295,385	2,447,788	4.460
2021	58,827,173	0	25	37	434,808	465,916	900,724	1.531
2022	64,027,835	0	23	26	526,541	520,425	1,046,966	1.635
2023	63,640,930	1	21	27	1,068,226	415,763	1,483,988	2.332
	302,253,528	5	131	170	3,719,862	3,280,447	7,000,308	
Adjusted Loss to Payroll Ratio					1.231	1.085	2.316	
Expected Unlimited Loss to Payroll Ratio					1.319	1.445	2.763	
Expected Limited Loss to Payroll Ratio					1.222	1.220	2.442	
Credibility					0.55	0.50		
Indicated Limited Loss to Payroll Ratio					1.227	1.153	2.380	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.332	1.388	2.719	
Indicated Relativity Change								-1.6%
Relativity to Statewide Average							246.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4111 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4

Classification: GLASSWARE MFG; INCANDESCENT LAMP MFG;
CATHEDRAL/ART GLASS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	77,290,351	4	16	42	843,602	970,261	1,813,863	2.347
2020	72,272,094	0	24	38	259,779	369,800	629,579	0.871
2021	78,379,062	0	19	37	505,694	480,743	986,437	1.259
2022	78,524,992	0	17	26	335,746	330,429	666,175	0.848
2023	83,454,041	0	17	28	874,744	669,409	1,544,152	1.850
	389,920,540	4	93	171	2,819,565	2,820,642	5,640,207	
Adjusted Loss to Payroll Ratio					0.723	0.723	1.447	
Expected Unlimited Loss to Payroll Ratio					0.736	1.003	1.738	
Expected Limited Loss to Payroll Ratio					0.682	0.846	1.529	
Credibility					0.48	0.48		
Indicated Limited Loss to Payroll Ratio					0.702	0.788	1.490	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.762	0.948	1.710	
Indicated Relativity Change								-1.6%
Relativity to Statewide Average							155.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4112 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4

Classification: INTEGRATED CIRCUIT AND SEMICONDUCTOR WAFER MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	1,902,397,905	3	67	185	1,220,394	1,661,756	2,882,150	0.152
2020	2,114,839,839	5	66	133	1,855,851	2,349,532	4,205,383	0.199
2021	2,190,536,977	6	74	169	2,522,275	3,083,784	5,606,058	0.256
2022	2,401,749,352	3	67	151	2,007,789	2,553,106	4,560,895	0.190
2023	2,486,846,969	0	51	111	2,130,461	2,528,658	4,659,119	0.187
	11,096,371,042	17	325	749	9,736,770	12,176,836	21,913,606	
Adjusted Loss to Payroll Ratio					0.088	0.110	0.197	
Expected Unlimited Loss to Payroll Ratio					0.098	0.133	0.231	
Expected Limited Loss to Payroll Ratio					0.092	0.117	0.209	
Credibility					0.82	0.82		
Indicated Limited Loss to Payroll Ratio					0.088	0.111	0.199	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.095	0.128	0.223	
Indicated Relativity Change								-3.6%
Relativity to Statewide Average							20.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4114 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1

Classification: GLASSWARE MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	66,210,586	1	13	40	397,971	435,757	833,727	1.259
2020	57,508,605	3	20	43	1,085,213	1,105,207	2,190,419	3.809
2021	68,686,682	1	31	62	391,782	752,702	1,144,484	1.666
2022	75,383,512	1	23	42	567,606	627,619	1,195,226	1.586
2023	71,950,180	2	17	42	606,042	396,293	1,002,335	1.393
	339,739,565	8	104	229	3,048,614	3,317,578	6,366,191	
Adjusted Loss to Payroll Ratio					0.897	0.977	1.874	
Expected Unlimited Loss to Payroll Ratio					0.867	1.214	2.082	
Expected Limited Loss to Payroll Ratio					0.790	0.980	1.770	
Credibility					0.48	0.48		
Indicated Limited Loss to Payroll Ratio					0.842	0.978	1.820	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.929	1.230	2.159	
Indicated Relativity Change								3.7%
Relativity to Statewide Average							196.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4130 RHG: 4 NAICS: 42 ILDG: 4 MLDG: 3

Classification: GLASS MERCHANTS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	142,420,171	8	75	183	1,612,845	1,830,658	3,443,503	2.418
2020	138,775,350	6	92	159	2,116,388	2,316,395	4,432,783	3.194
2021	173,946,545	8	125	216	3,469,642	3,348,231	6,817,872	3.920
2022	214,785,230	7	137	239	4,066,042	4,812,158	8,878,200	4.134
2023	222,404,386	1	158	248	4,632,991	4,449,874	9,082,864	4.084
	892,331,682	30	587	1,045	15,897,907	16,757,315	32,655,223	
Adjusted Loss to Payroll Ratio					1.782	1.878	3.660	
Expected Unlimited Loss to Payroll Ratio					2.027	2.721	4.748	
Expected Limited Loss to Payroll Ratio					1.791	2.026	3.817	
Credibility					0.98	0.94		
Indicated Limited Loss to Payroll Ratio					1.782	1.887	3.669	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					2.018	2.545	4.562	
Indicated Relativity Change								-3.9%
Relativity to Statewide Average							414.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4150 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3

Classification: OPTICAL GOODS MFG; LENS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	306,639,010	13	101	138	2,494,790	2,479,855	4,974,646	1.622
2020	329,757,365	11	86	135	2,778,844	2,857,437	5,636,281	1.709
2021	351,289,807	6	73	152	2,772,718	2,593,105	5,365,823	1.527
2022	402,470,671	2	86	162	2,685,311	2,552,353	5,237,664	1.301
2023	382,531,381	0	85	136	2,501,214	2,701,207	5,202,421	1.360
	1,772,688,234	32	431	723	13,232,878	13,183,957	26,416,835	
Adjusted Loss to Payroll Ratio					0.746	0.744	1.490	
Expected Unlimited Loss to Payroll Ratio					0.850	0.920	1.770	
Expected Limited Loss to Payroll Ratio					0.788	0.777	1.565	
Credibility					0.93	0.84		
Indicated Limited Loss to Payroll Ratio					0.749	0.749	1.498	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.813	0.901	1.715	
Indicated Relativity Change								-3.1%
Relativity to Statewide Average							155.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4239 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4

Classification: PAPER OR CARDBOARD STOCK MFG; FIBER PRODUCTS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	71,933,932	2	22	22	605,184	491,157	1,096,342	1.524
2020	67,322,412	2	19	42	280,122	296,937	577,059	0.857
2021	78,750,323	0	33	46	1,018,964	796,510	1,815,475	2.305
2022	83,960,459	2	38	54	1,535,138	1,346,411	2,881,549	3.432
2023	66,940,195	0	11	28	308,405	574,525	882,930	1.319
	368,907,321	6	123	192	3,747,814	3,505,541	7,253,355	
Adjusted Loss to Payroll Ratio					1.016	0.950	1.966	
Expected Unlimited Loss to Payroll Ratio					1.346	1.340	2.686	
Expected Limited Loss to Payroll Ratio					1.225	1.081	2.306	
Credibility					0.59	0.51		
Indicated Limited Loss to Payroll Ratio					1.101	1.014	2.115	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.216	1.275	2.491	
Indicated Relativity Change								-7.2%
Relativity to Statewide Average							226.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4240 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 2

Classification: BOX MFG – PAPER OR CARDBOARD – RIGID

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	6,202,327	0	5	1	299,974	198,398	498,372	8.035
2020	4,974,865	0	1	2	1,960	4,230	6,190	0.124
2021	4,174,709	0	2	3	33,562	75,933	109,495	2.623
2022	4,156,210	0	0	0	0	0	0	0.000
2023	3,730,427	0	1	0	24,552	15,505	40,057	1.074
	23,238,538	0	9	6	360,048	294,066	654,114	
Adjusted Loss to Payroll Ratio					1.549	1.265	2.815	
Expected Unlimited Loss to Payroll Ratio					2.496	2.355	4.851	
Expected Limited Loss to Payroll Ratio					2.314	1.989	4.303	
Credibility					0.25	0.22		
Indicated Limited Loss to Payroll Ratio					2.121	1.832	3.953	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					2.302	2.205	4.506	
Indicated Relativity Change								-7.1%
Relativity to Statewide Average							409.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4243 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2

Classification: BOX MFG – PAPER OR CARDBOARD – FOLDING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	139,864,903	4	45	92	1,195,690	1,180,635	2,376,325	1.699
2020	143,035,168	1	75	103	1,482,042	1,619,980	3,102,022	2.169
2021	155,013,962	4	85	85	2,592,089	2,452,137	5,044,226	3.254
2022	156,030,048	2	61	88	1,994,105	1,832,280	3,826,386	2.452
2023	150,446,427	1	70	100	2,954,692	2,322,109	5,276,801	3.507
	744,390,508	12	336	468	10,218,618	9,407,141	19,625,760	
Adjusted Loss to Payroll Ratio					1.373	1.264	2.636	
Expected Unlimited Loss to Payroll Ratio					1.255	1.517	2.772	
Expected Limited Loss to Payroll Ratio					1.143	1.224	2.367	
Credibility					0.76	0.71		
Indicated Limited Loss to Payroll Ratio					1.318	1.252	2.571	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.456	1.575	3.031	
Indicated Relativity Change								9.3%
Relativity to Statewide Average							275.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4244 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 2

Classification: CORRUGATED OR FIBER BOARD CONTAINER MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	568,476,653	22	237	363	8,322,872	7,379,697	15,702,570	2.762
2022	591,033,627	11	232	397	7,448,960	7,656,341	15,105,301	2.556
2023	661,381,276	6	242	373	9,025,833	8,250,282	17,276,115	2.612
	1,820,891,556	39	711	1,133	24,797,665	23,286,320	48,083,986	
Adjusted Loss to Payroll Ratio					1.362	1.279	2.641	
Expected Unlimited Loss to Payroll Ratio					1.545	1.815	3.359	
Expected Limited Loss to Payroll Ratio					1.339	1.294	2.633	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.362	1.279	2.641	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					1.580	1.817	3.397	
Indicated Relativity Change								1.1%
Relativity to Statewide Average							308.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4250 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4

Classification: PAPER COATING/LAMINATING; COMPUTER
PRINTING/TYPEWRITER RIBBON MFG/REFURBISHING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	54,076,496	2	21	36	329,672	422,920	752,592	1.392
2020	52,173,487	0	17	64	310,379	598,078	908,457	1.741
2021	61,463,688	2	36	60	1,425,305	1,453,165	2,878,471	4.683
2022	50,673,551	1	14	32	355,405	475,972	831,377	1.641
2023	52,470,615	1	36	60	1,031,586	1,670,495	2,702,081	5.150
	270,857,837	6	124	252	3,452,347	4,620,630	8,072,977	
Adjusted Loss to Payroll Ratio								
					1.275	1.706	2.981	
Expected Unlimited Loss to Payroll Ratio					1.190	1.614	2.804	
Expected Limited Loss to Payroll Ratio					1.084	1.302	2.386	
Credibility					0.50	0.49		
Indicated Limited Loss to Payroll Ratio					1.179	1.499	2.678	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.302	1.885	3.187	
Indicated Relativity Change								13.7%
Relativity to Statewide Average							289.3%	

INCLUDES 4922 D1-1-19

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4251 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4

Classification: ENVELOPE MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	31,480,873	5	14	25	514,779	566,832	1,081,611	3.436
2020	26,906,580	2	12	13	234,289	228,449	462,738	1.720
2021	32,180,408	0	14	20	456,123	753,760	1,209,883	3.760
2022	28,245,648	0	11	19	569,722	562,713	1,132,435	4.009
2023	26,968,813	0	11	13	458,900	444,699	903,599	3.351
	145,782,322	7	62	90	2,233,813	2,556,453	4,790,266	
Adjusted Loss to Payroll Ratio					1.532	1.754	3.286	
Expected Unlimited Loss to Payroll Ratio					1.263	1.564	2.827	
Expected Limited Loss to Payroll Ratio					1.187	1.371	2.558	
Credibility					0.40	0.39		
Indicated Limited Loss to Payroll Ratio					1.326	1.520	2.846	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.418	1.753	3.171	
Indicated Relativity Change								12.2%
Relativity to Statewide Average							287.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4279 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4

Classification: PAPER GOODS MFG; BAG MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	174,934,606	8	98	117	2,522,354	2,887,590	5,409,943	3.093
2020	147,444,253	5	83	110	2,544,462	2,184,664	4,729,125	3.207
2021	168,236,396	7	122	139	3,396,678	4,148,550	7,545,228	4.485
2022	156,458,910	4	122	128	2,977,428	4,461,714	7,439,142	4.755
2023	178,747,331	3	84	123	2,972,355	3,865,636	6,837,992	3.826
	825,821,496	27	509	617	14,413,277	17,548,154	31,961,430	
Adjusted Loss to Payroll Ratio					1.745	2.125	3.870	
Expected Unlimited Loss to Payroll Ratio					1.893	2.512	4.404	
Expected Limited Loss to Payroll Ratio					1.755	2.121	3.875	
Credibility					0.94	0.93		
Indicated Limited Loss to Payroll Ratio					1.746	2.125	3.870	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.895	2.557	4.452	
Indicated Relativity Change								1.1%
Relativity to Statewide Average							404.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4283 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 2

Classification: BUILDING OR ROOFING PAPER OR FELT ASPHALT SATURATION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	30,687,492	0	12	10	185,273	193,656	378,928	1.235
2020	47,184,175	1	20	26	515,325	504,835	1,020,160	2.162
2021	29,638,627	2	12	14	286,180	359,047	645,227	2.177
2022	20,151,216	0	7	5	213,546	235,733	449,278	2.230
2023	23,912,595	0	17	8	320,042	394,029	714,071	2.986
	151,574,105	3	68	63	1,520,365	1,687,300	3,207,664	
Adjusted Loss to Payroll Ratio					1.003	1.113	2.116	
Expected Unlimited Loss to Payroll Ratio					0.896	1.074	1.970	
Expected Limited Loss to Payroll Ratio					0.831	0.906	1.737	
Credibility					0.36	0.33		
Indicated Limited Loss to Payroll Ratio					0.892	0.976	1.868	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.968	1.174	2.142	
Indicated Relativity Change								8.7%
Relativity to Statewide Average							194.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4286 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2

Classification: BAG MFG – PLASTIC

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	156,287,293	6	149	171	3,541,955	2,760,475	6,302,430	4.033
2020	154,458,674	2	122	133	2,416,366	2,347,424	4,763,790	3.084
2021	167,599,701	7	145	173	3,937,500	3,399,355	7,336,856	4.378
2022	181,044,666	11	130	139	4,006,020	4,282,775	8,288,795	4.578
2023	169,063,336	5	135	123	3,603,752	3,153,594	6,757,346	3.997
	828,453,670	31	681	739	17,505,594	15,943,623	33,449,217	
Adjusted Loss to Payroll Ratio					2.113	1.925	4.038	
Expected Unlimited Loss to Payroll Ratio					2.409	2.509	4.919	
Expected Limited Loss to Payroll Ratio					2.194	2.025	4.219	
Credibility					1.00	0.91		
Indicated Limited Loss to Payroll Ratio					2.113	1.933	4.047	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					2.333	2.432	4.765	
Indicated Relativity Change								-3.1%
Relativity to Statewide Average							432.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4295 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3

Classification: PRINTING OPERATION – SCREEN PRINTING; SCREEN
PRINTED MERCHANDISE DEALERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	194,476,001	8	126	118	2,359,466	2,660,563	5,020,029	2.581
2020	188,009,824	12	130	139	2,981,955	4,025,348	7,007,303	3.727
2021	225,902,905	4	113	156	2,589,795	2,832,808	5,422,603	2.400
2022	241,364,427	7	152	144	3,634,880	3,572,633	7,207,514	2.986
2023	233,201,523	2	128	108	3,365,149	3,641,883	7,007,032	3.005
	1,082,954,680	33	649	665	14,931,245	16,733,235	31,664,480	
Adjusted Loss to Payroll Ratio					1.379	1.545	2.924	
Expected Unlimited Loss to Payroll Ratio					1.544	2.001	3.544	
Expected Limited Loss to Payroll Ratio					1.406	1.614	3.020	
Credibility					0.96	0.93		
Indicated Limited Loss to Payroll Ratio					1.380	1.550	2.930	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.524	1.950	3.473	
Indicated Relativity Change								-2.0%
Relativity to Statewide Average							315.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4297 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 2

Classification: ELECTRONIC PRE-PRESS; GRAPHIC DESIGN

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	353,532,880	1	5	13	185,463	137,407	322,870	0.091
2020	339,260,682	1	6	9	255,196	290,655	545,851	0.161
2021	388,450,938	1	9	12	254,520	361,962	616,482	0.159
2022	387,176,807	0	10	10	203,896	313,717	517,613	0.134
2023	370,842,619	0	11	11	262,544	319,616	582,160	0.157
	1,839,263,926	3	41	55	1,161,619	1,423,356	2,584,975	
Adjusted Loss to Payroll Ratio					0.063	0.077	0.141	
Expected Unlimited Loss to Payroll Ratio					0.066	0.096	0.161	
Expected Limited Loss to Payroll Ratio					0.061	0.081	0.142	
Credibility					0.34	0.35		
Indicated Limited Loss to Payroll Ratio					0.062	0.080	0.141	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.067	0.096	0.163	
Indicated Relativity Change								0.8%
Relativity to Statewide Average							14.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4299 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3

Classification: PRINTING OPERATION / BOOKBINDING OPERATION – ALL
OTHER EMPLOYEES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	633,350,248	10	237	397	5,122,236	6,279,412	11,401,648	1.800
2022	656,603,205	12	261	332	7,632,841	7,652,172	15,285,012	2.328
2023	661,369,865	4	216	294	6,216,389	6,649,827	12,866,216	1.945
	1,951,323,318	26	714	1,023	18,971,465	20,581,410	39,552,876	
Adjusted Loss to Payroll Ratio					0.972	1.055	2.027	
Expected Unlimited Loss to Payroll Ratio					1.130	1.380	2.509	
Expected Limited Loss to Payroll Ratio					1.029	1.113	2.142	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.972	1.055	2.027	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.074	1.326	2.400	
Indicated Relativity Change								-4.4%
Relativity to Statewide Average							217.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4304 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 4

Classification: NEWSPAPER PUBLISHING OR PRINTING – ALL OTHER
EMPLOYEES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	68,230,466	2	33	68	697,382	555,345	1,252,728	1.836
2020	108,908,473	4	37	46	1,224,364	948,735	2,173,099	1.995
2021	110,157,387	2	34	42	1,517,953	1,687,609	3,205,562	2.910
2022	67,180,850	2	30	54	1,672,967	1,541,111	3,214,078	4.784
2023	47,071,352	1	46	23	1,611,818	1,570,231	3,182,049	6.760
	401,548,528	11	180	233	6,724,485	6,303,032	13,027,516	
Adjusted Loss to Payroll Ratio					1.675	1.570	3.244	
Expected Unlimited Loss to Payroll Ratio					1.491	1.590	3.081	
Expected Limited Loss to Payroll Ratio					1.382	1.342	2.724	
Credibility					0.64	0.58		
Indicated Limited Loss to Payroll Ratio					1.570	1.474	3.044	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.704	1.773	3.478	
Indicated Relativity Change								12.9%
Relativity to Statewide Average							315.6%	

INCLUDES EXPERIENCE OF 4312 D9-1-25

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4351 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 4

Classification: PHOTO ENGRAVING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	21,028,432	1	8	8	334,310	367,529	701,839	3.338
2020	20,253,053	1	2	13	122,543	375,745	498,288	2.460
2021	21,874,067	0	2	8	57,121	89,673	146,794	0.671
2022	21,436,686	0	5	8	78,543	113,030	191,574	0.894
2023	20,341,954	0	0	5	0	4,533	4,533	0.022
	104,934,192	2	17	42	592,517	950,510	1,543,027	
Adjusted Loss to Payroll Ratio					0.565	0.906	1.470	
Expected Unlimited Loss to Payroll Ratio					0.819	1.161	1.980	
Expected Limited Loss to Payroll Ratio					0.759	0.981	1.739	
Credibility					0.30	0.30		
Indicated Limited Loss to Payroll Ratio					0.701	0.958	1.660	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.761	1.153	1.914	
Indicated Relativity Change								-3.3%
Relativity to Statewide Average							173.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4354 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3

Classification: PRINTED CIRCUIT BOARD MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	269,774,349	9	48	124	1,558,073	2,052,300	3,610,373	1.338
2020	272,302,393	5	61	122	1,431,648	1,775,845	3,207,493	1.178
2021	282,497,540	5	65	159	1,775,052	2,033,510	3,808,562	1.348
2022	314,812,704	3	76	138	2,120,692	2,528,250	4,648,943	1.477
2023	327,549,588	1	63	128	1,866,277	1,989,464	3,855,742	1.177
	1,466,936,574	23	313	671	8,751,742	10,379,370	19,131,112	
Adjusted Loss to Payroll Ratio					0.597	0.708	1.304	
Expected Unlimited Loss to Payroll Ratio					0.697	0.918	1.615	
Expected Limited Loss to Payroll Ratio					0.646	0.775	1.421	
Credibility					0.80	0.78		
Indicated Limited Loss to Payroll Ratio					0.607	0.723	1.329	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.658	0.869	1.528	
Indicated Relativity Change								-5.4%
Relativity to Statewide Average							138.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4361 RHG: 1 NAICS: 54 ILDG: 3 MLDG: 3

Classification: PHOTOGRAPHERS; PHOTOFINISHING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	161,233,651	1	30	66	334,458	498,544	833,002	0.517
2020	132,040,894	4	25	41	737,721	870,937	1,608,658	1.218
2021	169,292,660	0	40	42	778,140	742,090	1,520,230	0.898
2022	196,325,569	2	44	49	856,618	1,004,034	1,860,652	0.948
2023	191,305,505	0	33	34	463,514	515,353	978,867	0.512
	850,198,279	7	172	232	3,170,451	3,630,958	6,801,409	
Adjusted Loss to Payroll Ratio					0.373	0.427	0.800	
Expected Unlimited Loss to Payroll Ratio					0.368	0.532	0.900	
Expected Limited Loss to Payroll Ratio					0.346	0.466	0.812	
Credibility					0.50	0.51		
Indicated Limited Loss to Payroll Ratio					0.359	0.446	0.806	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.384	0.515	0.899	
Indicated Relativity Change								-0.1%
Relativity to Statewide Average							81.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4362 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 4

Classification: MOTION PICTURES – NEGATIVE AND PRINT PROCESSORS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	20,982,929	0	3	3	101,292	39,713	141,005	0.672
2020	10,354,196	0	0	2	0	1,317	1,317	0.013
2021	12,185,452	0	2	0	4,519	32,120	36,639	0.301
2022	14,139,899	0	1	1	26,819	23,494	50,313	0.356
2023	19,427,229	0	2	8	159,489	94,947	254,436	1.310
	77,089,705	0	8	14	292,119	191,590	483,709	
Adjusted Loss to Payroll Ratio					0.379	0.249	0.627	
Expected Unlimited Loss to Payroll Ratio					0.334	0.351	0.685	
Expected Limited Loss to Payroll Ratio					0.310	0.296	0.606	
Credibility					0.18	0.16		
Indicated Limited Loss to Payroll Ratio					0.323	0.288	0.611	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.350	0.347	0.697	
Indicated Relativity Change								1.8%
Relativity to Statewide Average							63.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4410 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3

Classification: RUBBER GOODS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	175,207,841	10	115	173	2,510,778	2,865,396	5,376,174	3.068
2020	158,423,512	10	113	217	3,274,641	3,337,648	6,612,289	4.174
2021	173,946,486	6	96	175	2,343,301	2,740,676	5,083,978	2.923
2022	174,002,485	4	104	177	2,561,888	3,018,962	5,580,850	3.207
2023	182,729,235	3	79	147	2,283,297	2,862,742	5,146,039	2.816
	864,309,559	33	507	889	12,973,905	14,825,424	27,799,329	
Adjusted Loss to Payroll Ratio					1.501	1.715	3.216	
Expected Unlimited Loss to Payroll Ratio					1.837	2.279	4.116	
Expected Limited Loss to Payroll Ratio					1.673	1.839	3.511	
Credibility					0.94	0.89		
Indicated Limited Loss to Payroll Ratio					1.511	1.729	3.240	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.668	2.174	3.842	
Indicated Relativity Change								-6.6%
Relativity to Statewide Average							348.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4420 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 1

Classification: RUBBER TIRE RECAPPING OR RETREADING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	20,418,589	2	33	20	529,836	565,530	1,095,365	5.365
2020	20,360,785	3	19	22	596,281	399,676	995,958	4.892
2021	19,374,770	0	24	38	187,287	241,470	428,756	2.213
2022	18,069,850	1	15	28	192,821	234,615	427,436	2.365
2023	25,749,702	0	26	33	1,006,220	954,745	1,960,965	7.615
	103,973,696	6	117	141	2,512,445	2,396,036	4,908,481	
Adjusted Loss to Payroll Ratio					2.416	2.304	4.721	
Expected Unlimited Loss to Payroll Ratio					2.863	3.227	6.090	
Expected Limited Loss to Payroll Ratio					2.691	2.828	5.519	
Credibility					0.49	0.45		
Indicated Limited Loss to Payroll Ratio					2.557	2.591	5.147	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					2.734	2.988	5.723	
Indicated Relativity Change								-6.0%
Relativity to Statewide Average							519.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4432 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1

Classification: PEN OR MECHANICAL PENCIL MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	46,613,129	0	8	37	92,507	195,433	287,940	0.618
2020	19,284,984	4	8	4	632,031	1,194,687	1,826,718	9.472
2021	21,784,185	1	8	48	281,549	399,198	680,747	3.125
2022	20,223,470	1	10	37	317,682	167,860	485,542	2.401
2023	17,558,200	0	5	18	33,627	74,843	108,471	0.618
	125,463,968	6	39	144	1,357,396	2,032,022	3,389,418	
Adjusted Loss to Payroll Ratio					1.082	1.620	2.702	
Expected Unlimited Loss to Payroll Ratio					1.279	1.953	3.232	
Expected Limited Loss to Payroll Ratio					1.165	1.576	2.741	
Credibility					0.38	0.39		
Indicated Limited Loss to Payroll Ratio					1.134	1.593	2.726	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.252	2.003	3.255	
Indicated Relativity Change								0.7%
Relativity to Statewide Average							295.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4470 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2

Classification: WIRE, WIRE ROPE OR WIRE CABLE MFG – NO WIRE
DRAWING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	66,208,684	3	17	43	574,827	463,458	1,038,285	1.568
2020	64,518,957	1	16	31	367,388	467,490	834,877	1.294
2021	72,957,228	1	18	38	349,218	462,986	812,204	1.113
2022	74,140,566	2	27	33	951,711	1,121,586	2,073,296	2.796
2023	95,681,980	0	34	58	906,821	1,124,708	2,031,529	2.123
	373,507,415	7	112	203	3,149,964	3,640,228	6,790,192	
Adjusted Loss to Payroll Ratio					0.843	0.975	1.818	
Expected Unlimited Loss to Payroll Ratio					0.902	1.044	1.946	
Expected Limited Loss to Payroll Ratio					0.822	0.842	1.664	
Credibility					0.51	0.47		
Indicated Limited Loss to Payroll Ratio					0.833	0.904	1.737	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.919	1.137	2.056	
Indicated Relativity Change								5.7%
Relativity to Statewide Average							186.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4478 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4

Classification: PLASTIC GOODS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	290,058,129	10	169	239	4,188,181	4,562,610	8,750,792	3.017
2020	297,781,885	9	171	322	3,457,890	4,051,111	7,509,001	2.522
2021	290,289,117	6	164	268	4,728,445	4,961,153	9,689,598	3.338
2022	291,181,735	5	121	198	3,403,303	4,096,400	7,499,703	2.576
2023	323,594,155	1	157	228	3,733,433	5,076,283	8,809,716	2.722
	1,492,905,021	31	782	1,255	19,511,253	22,747,558	42,258,811	
Adjusted Loss to Payroll Ratio								
					1.307	1.524	2.831	
Expected Unlimited Loss to Payroll Ratio					1.571	1.960	3.531	
Expected Limited Loss to Payroll Ratio					1.456	1.655	3.111	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.307	1.524	2.831	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.419	1.833	3.252	
Indicated Relativity Change								-7.9%
Relativity to Statewide Average							295.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4492 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3

Classification: SIGN MFG – METAL, PLASTIC OR WOOD

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	86,060,081	5	64	94	1,135,950	1,453,647	2,589,597	3.009
2020	81,700,683	1	57	55	948,153	1,021,661	1,969,814	2.411
2021	89,825,898	1	50	59	1,325,108	1,601,969	2,927,077	3.259
2022	95,216,432	0	62	85	974,022	1,165,999	2,140,021	2.248
2023	97,072,931	0	43	68	1,275,465	1,594,130	2,869,595	2.956
	449,876,025	7	276	361	5,658,699	6,837,406	12,496,105	
Adjusted Loss to Payroll Ratio					1.258	1.520	2.778	
Expected Unlimited Loss to Payroll Ratio					1.784	2.369	4.152	
Expected Limited Loss to Payroll Ratio					1.624	1.911	3.535	
Credibility					0.72	0.70		
Indicated Limited Loss to Payroll Ratio					1.361	1.639	3.000	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.503	2.061	3.564	
Indicated Relativity Change								-14.2%
Relativity to Statewide Average							323.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4494 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4

Classification: PLASTICS – BLOW MOLDED PRODUCTS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	161,515,779	9	109	135	2,725,804	2,945,998	5,671,801	3.512
2020	165,355,233	6	78	127	2,789,435	2,236,585	5,026,020	3.040
2021	178,020,855	9	127	146	4,468,793	4,306,932	8,775,725	4.930
2022	177,959,864	6	98	133	3,544,700	3,730,632	7,275,332	4.088
2023	179,994,145	3	104	113	3,733,857	3,251,442	6,985,300	3.881
	862,845,876	33	516	654	17,262,589	16,471,589	33,734,178	
Adjusted Loss to Payroll Ratio					2.001	1.909	3.910	
Expected Unlimited Loss to Payroll Ratio					2.131	2.321	4.452	
Expected Limited Loss to Payroll Ratio					1.940	1.873	3.813	
Credibility					1.00	0.90		
Indicated Limited Loss to Payroll Ratio					2.001	1.905	3.906	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					2.209	2.396	4.605	
Indicated Relativity Change								3.4%
Relativity to Statewide Average							418.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4495 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2

Classification: PLASTICS – EXTRUSION MOLDED PRODUCTS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	249,004,025	7	122	196	2,456,893	2,398,910	4,855,803	1.950
2020	274,300,664	10	96	187	2,454,315	3,078,898	5,533,213	2.017
2021	247,881,377	7	100	192	2,365,810	2,442,624	4,808,435	1.940
2022	290,682,096	5	134	187	4,307,633	4,213,904	8,521,537	2.932
2023	276,126,905	0	128	136	2,809,249	2,884,038	5,693,288	2.062
	1,337,995,067	29	580	898	14,393,901	15,018,375	29,412,276	
Adjusted Loss to Payroll Ratio					1.076	1.122	2.198	
Expected Unlimited Loss to Payroll Ratio					1.161	1.315	2.476	
Expected Limited Loss to Payroll Ratio					1.076	1.110	2.186	
Credibility					0.94	0.87		
Indicated Limited Loss to Payroll Ratio					1.076	1.121	2.197	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.168	1.349	2.516	
Indicated Relativity Change								1.6%
Relativity to Statewide Average							228.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4496 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3

Classification: PLASTICS – FABRICATED PRODUCTS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	124,428,192	7	97	131	2,220,946	2,208,694	4,429,640	3.560
2020	123,890,496	7	81	99	1,894,749	2,346,407	4,241,156	3.423
2021	129,413,964	6	61	107	1,527,543	1,978,693	3,506,235	2.709
2022	135,322,449	5	79	101	1,939,036	1,620,811	3,559,847	2.631
2023	127,628,503	3	58	96	2,708,605	2,149,560	4,858,165	3.806
	640,683,604	28	376	534	10,290,879	10,304,165	20,595,043	
Adjusted Loss to Payroll Ratio					1.606	1.608	3.215	
Expected Unlimited Loss to Payroll Ratio					1.660	1.991	3.651	
Expected Limited Loss to Payroll Ratio					1.539	1.681	3.220	
Credibility					0.81	0.76		
Indicated Limited Loss to Payroll Ratio					1.593	1.626	3.219	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.729	1.956	3.686	
Indicated Relativity Change								0.9%
Relativity to Statewide Average							334.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4497 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3

Classification: PLASTICS – FIBER REINFORCED PLASTIC PRODUCTS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	229,166,758	5	102	259	1,668,742	2,358,121	4,026,863	1.757
2020	239,805,939	14	145	256	4,526,426	4,524,105	9,050,531	3.774
2021	273,580,687	15	131	281	3,500,106	4,034,379	7,534,485	2.754
2022	280,745,870	7	140	250	4,057,682	4,304,052	8,361,735	2.978
2023	238,139,522	3	167	241	5,539,727	5,443,574	10,983,300	4.612
	1,261,438,776	44	685	1,287	19,292,682	20,664,231	39,956,913	
Adjusted Loss to Payroll Ratio					1.529	1.638	3.168	
Expected Unlimited Loss to Payroll Ratio					1.557	1.858	3.415	
Expected Limited Loss to Payroll Ratio					1.443	1.569	3.013	
Credibility					1.00	0.97		
Indicated Limited Loss to Payroll Ratio					1.529	1.636	3.166	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.660	1.969	3.629	
Indicated Relativity Change								6.3%
Relativity to Statewide Average							329.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4498 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4

Classification: PLASTICS – INJECTION MOLDED PRODUCTS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	714,300,279	16	412	576	11,256,806	11,937,833	23,194,639	3.247
2023	683,177,526	5	386	521	9,766,837	10,563,933	20,330,770	2.976
	1,397,477,805	21	798	1,097	21,023,643	22,501,766	43,525,409	
Adjusted Loss to Payroll Ratio					1.504	1.610	3.115	
Expected Unlimited Loss to Payroll Ratio					1.723	1.988	3.711	
Expected Limited Loss to Payroll Ratio					1.598	1.679	3.276	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.504	1.610	3.115	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.633	1.938	3.570	
Indicated Relativity Change								-3.8%
Relativity to Statewide Average							324.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4499 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3

Classification: PLASTICS – THERMOFORMED PRODUCTS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	201,881,028	8	91	198	2,543,730	3,086,477	5,630,207	2.789
2020	178,905,322	13	111	125	3,285,607	3,611,258	6,896,865	3.855
2021	174,380,242	9	98	146	2,616,180	2,455,102	5,071,282	2.908
2022	202,991,762	3	97	125	2,806,821	3,090,603	5,897,424	2.905
2023	189,380,464	1	86	121	2,285,016	2,762,643	5,047,659	2.665
	947,538,818	34	483	715	13,537,354	15,006,083	28,543,437	
Adjusted Loss to Payroll Ratio								
					1.429	1.584	3.012	
Expected Unlimited Loss to Payroll Ratio					1.708	2.173	3.881	
Expected Limited Loss to Payroll Ratio					1.510	1.618	3.127	
Credibility					0.94	0.88		
Indicated Limited Loss to Payroll Ratio					1.434	1.588	3.021	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.623	2.141	3.765	
Indicated Relativity Change								-3.0%
Relativity to Statewide Average							341.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4511 RHG: 4 NAICS: 54 ILDG: 2 MLDG: 2

Classification: ANALYTICAL OR TESTING LABORATORIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	5,284,472,177	16	208	587	6,643,453	6,928,818	13,572,271	0.257
2022	6,186,514,020	17	252	681	8,330,004	8,869,769	17,199,772	0.278
2023	6,257,448,424	6	255	695	9,148,107	10,023,502	19,171,609	0.306
	17,728,434,621	39	715	1,963	24,121,564	25,822,089	49,943,653	
Adjusted Loss to Payroll Ratio					0.136	0.146	0.282	
Expected Unlimited Loss to Payroll Ratio					0.127	0.162	0.289	
Expected Limited Loss to Payroll Ratio					0.112	0.121	0.233	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.136	0.146	0.282	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.154	0.196	0.350	
Indicated Relativity Change								21.1%
Relativity to Statewide Average							31.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4512 RHG: 3 NAICS: 54 ILDG: 2 MLDG: 1

Classification: BIOMEDICAL RESEARCH LABORATORIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	7,014,051,240	9	97	458	3,372,930	3,404,917	6,777,846	0.097
2020	8,129,576,688	11	104	372	4,151,084	4,749,790	8,900,874	0.109
2021	9,511,311,604	8	139	504	3,820,009	3,790,580	7,610,589	0.080
2022	8,912,222,432	4	137	516	4,721,238	4,604,365	9,325,603	0.105
2023	8,995,096,507	1	151	580	3,952,170	4,682,761	8,634,931	0.096
	42,562,258,471	33	628	2,430	20,017,430	21,232,414	41,249,844	
Adjusted Loss to Payroll Ratio					0.047	0.050	0.097	
Expected Unlimited Loss to Payroll Ratio					0.043	0.056	0.100	
Expected Limited Loss to Payroll Ratio					0.040	0.045	0.085	
Credibility					1.00	0.96		
Indicated Limited Loss to Payroll Ratio					0.047	0.050	0.097	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.052	0.063	0.114	
Indicated Relativity Change								14.8%
Relativity to Statewide Average							10.4%	

INCLUDES 8810 EXPERIENCE OF EMPLOYERS ASSIGNED TO 4512 9-1-22

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4557 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4

Classification: INK, ADHESIVE, POLISH OR WAX PRODUCTS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	102,342,690	4	50	71	1,524,506	892,943	2,417,449	2.362
2020	100,954,420	2	46	73	1,156,289	1,289,428	2,445,717	2.423
2021	103,561,808	3	48	63	850,318	1,663,114	2,513,432	2.427
2022	105,810,869	2	21	68	658,279	709,511	1,367,790	1.293
2023	117,625,241	1	40	43	1,402,254	1,688,092	3,090,347	2.627
	530,295,028	12	205	318	5,591,646	6,243,089	11,834,734	
Adjusted Loss to Payroll Ratio					1.054	1.177	2.232	
Expected Unlimited Loss to Payroll Ratio					1.272	1.607	2.879	
Expected Limited Loss to Payroll Ratio					1.124	1.196	2.321	
Credibility					0.66	0.62		
Indicated Limited Loss to Payroll Ratio					1.078	1.185	2.263	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.221	1.597	2.818	
Indicated Relativity Change								-2.1%
Relativity to Statewide Average							255.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4558 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 1

Classification: PAINT, VARNISH OR LACQUER MFG; RESIN MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	192,645,712	3	49	88	1,217,695	1,522,251	2,739,946	1.422
2020	196,738,467	3	59	96	1,443,885	1,555,449	2,999,334	1.525
2021	185,029,863	3	76	92	1,596,124	1,931,510	3,527,634	1.907
2022	221,280,948	2	60	83	1,862,315	1,902,269	3,764,584	1.701
2023	225,971,176	3	62	82	1,473,361	1,832,848	3,306,209	1.463
	1,021,666,166	14	306	441	7,593,380	8,744,327	16,337,707	

Adjusted Loss to Payroll Ratio	0.743	0.856	1.599	
Expected Unlimited Loss to Payroll Ratio	0.754	1.040	1.793	
Expected Limited Loss to Payroll Ratio	0.686	0.839	1.525	
Credibility	0.71	0.70		
Indicated Limited Loss to Payroll Ratio	0.726	0.851	1.577	
Limit Factor	1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio	0.802	1.070	1.872	
Indicated Relativity Change				4.4%
Relativity to Statewide Average			169.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4611 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4

Classification: DRUG, MEDICINE OR PHARMACEUTICAL PREPARATIONS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	2,804,150,109	4	289	504	7,815,789	8,055,603	15,871,392	0.566
2023	2,761,563,687	2	268	466	7,409,821	7,967,374	15,377,195	0.557
	5,565,713,796	6	557	970	15,225,610	16,022,977	31,248,587	

Adjusted Loss to Payroll Ratio	0.274	0.288	0.561
Expected Unlimited Loss to Payroll Ratio	0.544	0.633	1.177
Expected Limited Loss to Payroll Ratio	0.495	0.511	1.006
Credibility	1.00	1.00	
Indicated Limited Loss to Payroll Ratio	0.274	0.288	0.561
Limit Factor	1.104	1.258	
Indicated (Unlimited) Loss to Payroll Ratio:	0.302	0.362	0.664
Indicated Relativity Change			-43.6%
Selected Loss to Payroll Ratio (Restricted to 25% Change)	0.401	0.481	0.883
Relativity to Statewide Average			80.1%

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4623 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4

Classification: COSMETIC, PERSONAL CARE OR PERFUMERY PRODUCTS
MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	389,696,532	14	270	293	5,738,877	6,866,526	12,605,403	3.235
2022	455,964,803	8	280	347	6,905,886	8,248,144	15,154,030	3.324
2023	407,566,248	4	201	262	6,208,975	6,994,035	13,203,009	3.239
	1,253,227,583	26	751	902	18,853,738	22,108,704	40,962,442	
Adjusted Loss to Payroll Ratio					1.504	1.764	3.269	
Expected Unlimited Loss to Payroll Ratio					1.750	2.218	3.968	
Expected Limited Loss to Payroll Ratio					1.622	1.873	3.495	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.504	1.764	3.269	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.633	2.123	3.756	
Indicated Relativity Change								-5.3%
Relativity to Statewide Average							340.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4635 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4

Classification: OXYGEN OR HYDROGEN MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	213,742,255	12	42	53	2,306,764	1,648,315	3,955,079	1.850
2020	203,276,374	9	40	59	1,793,519	1,804,130	3,597,649	1.770
2021	221,693,012	10	38	107	2,577,193	2,369,949	4,947,143	2.232
2022	230,338,670	10	29	90	2,353,752	2,131,910	4,485,662	1.947
2023	244,969,433	3	48	70	2,133,404	1,919,963	4,053,367	1.655
	1,114,019,744	44	197	379	11,164,632	9,874,268	21,038,900	
Adjusted Loss to Payroll Ratio					1.002	0.886	1.889	
Expected Unlimited Loss to Payroll Ratio					1.128	1.136	2.264	
Expected Limited Loss to Payroll Ratio					0.997	0.846	1.843	
Credibility					0.85	0.72		
Indicated Limited Loss to Payroll Ratio					1.001	0.875	1.877	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.134	1.180	2.314	
Indicated Relativity Change								2.2%
Relativity to Statewide Average							210.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4665 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3

Classification: RENDERING OR FERTILIZER MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	73,878,243	7	51	73	1,625,206	1,937,713	3,562,918	4.823
2020	78,432,889	4	65	100	1,728,195	1,480,039	3,208,234	4.090
2021	77,167,048	4	52	84	1,745,809	1,841,527	3,587,336	4.649
2022	82,925,901	5	42	66	1,850,509	2,185,462	4,035,971	4.867
2023	84,649,848	1	48	61	1,688,003	1,720,492	3,408,495	4.027
	397,053,929	21	258	384	8,637,722	9,165,233	17,802,955	
Adjusted Loss to Payroll Ratio					2.175	2.308	4.484	
Expected Unlimited Loss to Payroll Ratio					2.463	2.922	5.385	
Expected Limited Loss to Payroll Ratio					2.243	2.357	4.600	
Credibility					0.78	0.72		
Indicated Limited Loss to Payroll Ratio					2.190	2.322	4.512	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					2.419	2.920	5.339	
Indicated Relativity Change								-0.8%
Relativity to Statewide Average							484.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4683 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 3

Classification: VEGETABLE OIL MFG OR REFINING; SUGAR MFG OR REFINING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	89,235,606	5	32	47	1,573,104	1,095,356	2,668,460	2.990
2020	100,331,886	3	30	56	982,201	1,481,048	2,463,249	2.455
2021	106,020,120	1	25	58	579,805	740,131	1,319,936	1.245
2022	128,247,896	3	32	75	1,669,796	1,931,491	3,601,288	2.808
2023	141,020,420	0	37	75	828,546	1,155,941	1,984,487	1.407
	564,855,928	12	156	311	5,633,453	6,403,967	12,037,420	
Adjusted Loss to Payroll Ratio					0.997	1.134	2.131	
Expected Unlimited Loss to Payroll Ratio					1.072	1.540	2.613	
Expected Limited Loss to Payroll Ratio					0.976	1.243	2.219	
Credibility					0.64	0.64		
Indicated Limited Loss to Payroll Ratio					0.990	1.173	2.163	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.093	1.475	2.568	
Indicated Relativity Change								-1.7%
Relativity to Statewide Average							233.1%	

INCLUDES 2030 D9-1-25

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4691 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 1

Classification: ORTHOTIC OR PROSTHETIC DEVICE MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	105,891,216	2	23	51	819,733	839,277	1,659,010	1.567
2020	101,374,508	0	16	61	444,595	508,031	952,627	0.940
2021	111,860,817	0	27	50	606,391	701,067	1,307,458	1.169
2022	113,669,681	1	10	44	327,113	515,619	842,732	0.741
2023	104,231,286	1	16	34	743,827	517,284	1,261,112	1.210
	537,027,508	4	92	240	2,941,659	3,081,279	6,022,939	
Adjusted Loss to Payroll Ratio					0.548	0.574	1.122	
Expected Unlimited Loss to Payroll Ratio					0.585	0.662	1.247	
Expected Limited Loss to Payroll Ratio					0.542	0.559	1.101	
Credibility					0.50	0.46		
Indicated Limited Loss to Payroll Ratio					0.545	0.566	1.111	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.592	0.681	1.272	
Indicated Relativity Change								2.0%
Relativity to Statewide Average							115.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4692 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3

Classification: DENTAL LABORATORIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	308,443,470	1	53	158	738,532	1,098,751	1,837,283	0.596
2020	340,789,638	4	35	141	864,713	1,142,359	2,007,072	0.589
2021	408,443,537	4	45	158	1,115,736	1,785,414	2,901,150	0.710
2022	422,051,542	4	63	169	2,389,476	2,341,477	4,730,954	1.121
2023	405,533,486	0	58	162	1,118,580	1,579,629	2,698,209	0.665
	1,885,261,673	13	254	788	6,227,037	7,947,631	14,174,668	
Adjusted Loss to Payroll Ratio					0.330	0.422	0.752	
Expected Unlimited Loss to Payroll Ratio					0.398	0.717	1.114	
Expected Limited Loss to Payroll Ratio					0.351	0.534	0.885	
Credibility					0.69	0.74		
Indicated Limited Loss to Payroll Ratio					0.337	0.450	0.787	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.381	0.607	0.989	
Indicated Relativity Change								-11.3%
Relativity to Statewide Average							89.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4720 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 2

Classification: SOAP OR SYNTHETIC DETERGENT MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	63,451,805	1	30	79	717,361	640,104	1,357,465	2.139
2020	73,251,893	1	55	50	1,061,927	1,240,941	2,302,868	3.144
2021	84,491,174	3	57	118	1,359,341	1,615,556	2,974,897	3.521
2022	104,361,071	4	77	91	1,470,790	1,500,303	2,971,093	2.847
2023	111,335,650	1	64	63	1,408,356	1,946,240	3,354,597	3.013
	436,891,593	10	283	401	6,017,776	6,943,144	12,960,920	
Adjusted Loss to Payroll Ratio					1.377	1.589	2.967	
Expected Unlimited Loss to Payroll Ratio					1.379	1.604	2.983	
Expected Limited Loss to Payroll Ratio					1.296	1.405	2.702	
Credibility					0.65	0.61		
Indicated Limited Loss to Payroll Ratio					1.349	1.517	2.866	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.443	1.750	3.193	
Indicated Relativity Change								7.0%
Relativity to Statewide Average							289.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4740 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 3

Classification: OIL REFINING – PETROLEUM; ASPHALT/TAR
DISTILLING/REFINING; GASOLINE RECOVERY

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	852,597,128	5	42	69	1,948,063	1,136,176	3,084,240	0.362
2020	880,642,932	9	56	96	2,993,935	2,374,467	5,368,402	0.610
2021	948,137,316	9	65	112	3,646,457	3,015,314	6,661,771	0.703
2022	844,006,181	7	62	117	4,166,627	3,304,504	7,471,131	0.885
2023	905,527,884	3	47	130	4,457,339	3,690,528	8,147,867	0.900
	4,430,911,441	33	272	524	17,212,422	13,520,989	30,733,411	
Adjusted Loss to Payroll Ratio					0.388	0.305	0.694	
Expected Unlimited Loss to Payroll Ratio					0.435	0.390	0.825	
Expected Limited Loss to Payroll Ratio					0.377	0.278	0.655	
Credibility					1.00	0.80		
Indicated Limited Loss to Payroll Ratio					0.388	0.300	0.688	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					0.451	0.426	0.877	
Indicated Relativity Change								6.3%
Relativity to Statewide Average							79.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4771 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 4

Classification: EXPLOSIVE MFG; ROCKET PROPELLANT MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	91,056,931	1	5	27	303,173	145,824	448,996	0.493
2020	86,617,365	0	4	20	92,741	167,847	260,587	0.301
2021	88,916,773	0	9	26	220,632	283,589	504,221	0.567
2022	85,717,878	0	7	23	165,904	213,769	379,673	0.443
2023	109,414,755	2	11	24	446,820	791,858	1,238,679	1.132
	461,723,702	3	36	120	1,229,270	1,602,887	2,832,157	
Adjusted Loss to Payroll Ratio					0.266	0.347	0.613	
Expected Unlimited Loss to Payroll Ratio					0.349	0.462	0.811	
Expected Limited Loss to Payroll Ratio					0.309	0.344	0.653	
Credibility					0.37	0.35		
Indicated Limited Loss to Payroll Ratio					0.293	0.345	0.638	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.332	0.465	0.797	
Indicated Relativity Change								-1.8%
Relativity to Statewide Average							72.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4828 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3

Classification: CHEMICAL MIXING OR REPACKAGING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	333,164,974	5	90	198	1,746,725	1,665,325	3,412,050	1.024
2020	339,450,437	6	102	167	2,451,901	3,259,181	5,711,081	1.682
2021	296,308,405	10	98	195	3,689,346	4,059,915	7,749,261	2.615
2022	317,588,560	7	87	192	3,099,848	3,904,365	7,004,213	2.205
2023	331,070,821	3	83	162	3,372,768	3,962,422	7,335,190	2.216
	1,617,583,197	31	460	914	14,360,588	16,851,207	31,211,795	
Adjusted Loss to Payroll Ratio					0.888	1.042	1.930	
Expected Unlimited Loss to Payroll Ratio					0.992	1.287	2.279	
Expected Limited Loss to Payroll Ratio					0.876	0.958	1.835	
Credibility					0.94	0.88		
Indicated Limited Loss to Payroll Ratio					0.887	1.032	1.919	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.004	1.392	2.396	
Indicated Relativity Change								5.1%
Relativity to Statewide Average							217.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4829 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4

Classification: CHEMICAL MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	269,256,293	6	29	116	1,385,798	1,538,341	2,924,139	1.086
2020	284,181,640	0	33	106	778,939	917,530	1,696,469	0.597
2021	366,375,974	8	60	93	3,067,663	2,514,983	5,582,646	1.524
2022	421,055,784	3	55	138	2,509,231	2,315,406	4,824,638	1.146
2023	386,264,762	0	61	123	2,221,122	2,222,409	4,443,530	1.150
	1,727,134,453	17	238	576	9,962,754	9,508,669	19,471,423	
Adjusted Loss to Payroll Ratio					0.577	0.551	1.127	
Expected Unlimited Loss to Payroll Ratio					0.675	0.708	1.383	
Expected Limited Loss to Payroll Ratio					0.614	0.571	1.186	
Credibility					0.83	0.74		
Indicated Limited Loss to Payroll Ratio					0.583	0.556	1.139	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.644	0.699	1.343	
Indicated Relativity Change								-2.9%
Relativity to Statewide Average							121.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4831 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3

Classification: VITAMIN OR DIETARY SUPPLEMENT MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	534,918,615	15	265	479	6,508,392	8,385,239	14,893,631	2.784
2022	546,515,866	14	266	410	7,703,354	8,917,749	16,621,103	3.041
2023	513,742,539	4	264	316	7,685,671	9,284,203	16,969,874	3.303
	1,595,177,020	33	795	1,205	21,897,418	26,587,191	48,484,609	
Adjusted Loss to Payroll Ratio					1.373	1.667	3.039	
Expected Unlimited Loss to Payroll Ratio					1.438	1.865	3.303	
Expected Limited Loss to Payroll Ratio					1.333	1.575	2.908	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.373	1.667	3.039	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.490	2.006	3.496	
Indicated Relativity Change								5.8%
Relativity to Statewide Average							317.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 4983 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 4

Classification: GASKET MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	46,301,583	1	20	20	556,848	635,228	1,192,076	2.575
2020	35,862,816	4	14	26	521,653	985,825	1,507,478	4.203
2021	35,370,486	0	9	25	368,486	333,133	701,619	1.984
2022	39,877,254	1	14	18	280,236	535,202	815,438	2.045
2023	46,885,724	0	18	27	552,845	587,380	1,140,225	2.432
	204,297,863	6	75	116	2,280,067	3,076,769	5,356,836	
Adjusted Loss to Payroll Ratio								
					1.116	1.506	2.622	
Expected Unlimited Loss to Payroll Ratio					1.207	1.999	3.206	
Expected Limited Loss to Payroll Ratio					1.066	1.489	2.555	
Credibility					0.44	0.46		
Indicated Limited Loss to Payroll Ratio					1.088	1.497	2.585	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.232	2.018	3.251	
Indicated Relativity Change								1.4%
Relativity to Statewide Average							295.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5020 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 1

Classification: CEILING INSTALLATION – SUSPENDED

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	158,300,599	8	33	32	1,787,863	1,448,710	3,236,573	2.045
2020	159,334,111	6	23	34	1,615,681	1,023,881	2,639,562	1.657
2021	148,561,661	3	27	36	995,089	889,041	1,884,130	1.268
2022	157,706,613	5	35	28	1,895,888	1,524,887	3,420,775	2.169
2023	169,907,403	3	31	25	1,791,981	1,223,850	3,015,831	1.775
	793,810,387	25	149	155	8,086,502	6,110,368	14,196,871	
Adjusted Loss to Payroll Ratio					1.019	0.770	1.788	
Expected Unlimited Loss to Payroll Ratio					1.250	1.144	2.394	
Expected Limited Loss to Payroll Ratio					1.104	0.852	1.956	
Credibility					0.77	0.63		
Indicated Limited Loss to Payroll Ratio					1.038	0.800	1.838	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.176	1.079	2.254	
Indicated Relativity Change								-5.8%
Relativity to Statewide Average							204.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5027 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2

Classification: MASONRY – LOW WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	146,395,615	5	107	143	2,777,660	2,250,877	5,028,538	3.435
2020	154,929,218	12	108	136	3,963,247	3,830,221	7,793,468	5.030
2021	163,329,414	15	138	142	4,243,829	4,695,679	8,939,507	5.473
2022	181,705,009	10	113	153	5,252,886	4,823,380	10,076,266	5.545
2023	196,484,419	4	100	137	4,425,503	4,585,473	9,010,976	4.586
	842,843,675	46	566	711	20,663,125	20,185,630	40,848,755	
Adjusted Loss to Payroll Ratio					2.452	2.395	4.847	
Expected Unlimited Loss to Payroll Ratio					2.593	3.083	5.677	
Expected Limited Loss to Payroll Ratio					2.248	2.198	4.446	
Credibility					1.00	0.95		
Indicated Limited Loss to Payroll Ratio					2.452	2.385	4.836	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					2.845	3.387	6.232	
Indicated Relativity Change								9.8%
Relativity to Statewide Average							565.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5028 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 3

Classification: MASONRY – HIGH WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	216,209,073	9	68	63	3,247,670	2,351,998	5,599,669	2.590
2020	222,927,750	9	68	80	3,257,053	2,548,192	5,805,245	2.604
2021	257,908,919	12	76	111	3,842,098	3,656,250	7,498,348	2.907
2022	271,553,460	4	72	72	3,195,545	2,553,585	5,749,130	2.117
2023	249,997,863	1	66	63	3,069,490	3,475,075	6,544,565	2.618
	1,218,597,065	35	350	389	16,611,856	14,585,101	31,196,957	
Adjusted Loss to Payroll Ratio								
					1.363	1.197	2.560	
Expected Unlimited Loss to Payroll Ratio					1.718	1.725	3.443	
Expected Limited Loss to Payroll Ratio					1.489	1.229	2.719	
Credibility					1.00	0.87		
Indicated Limited Loss to Payroll Ratio					1.363	1.201	2.564	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					1.582	1.706	3.288	
Indicated Relativity Change								-4.5%
Relativity to Statewide Average							298.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5029 RHG: 5 NAICS: 23 ILDG: 3 MLDG: 3

Classification: CONCRETE OR ASPHALT SAWING OR DRILLING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	88,081,410	6	21	35	1,586,887	1,255,620	2,842,506	3.227
2020	78,098,818	5	25	25	1,011,729	1,425,560	2,437,289	3.121
2021	80,334,415	3	26	35	1,082,905	1,434,306	2,517,211	3.133
2022	84,084,680	2	30	24	1,326,872	1,399,331	2,726,203	3.242
2023	82,769,004	0	33	27	1,414,703	982,501	2,397,204	2.896
	413,368,327	16	135	146	6,423,096	6,497,318	12,920,414	
Adjusted Loss to Payroll Ratio					1.554	1.572	3.126	
Expected Unlimited Loss to Payroll Ratio					1.899	2.325	4.224	
Expected Limited Loss to Payroll Ratio					1.646	1.657	3.303	
Credibility					0.70	0.64		
Indicated Limited Loss to Payroll Ratio					1.582	1.603	3.185	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					1.836	2.277	4.112	
Indicated Relativity Change								-2.6%
Relativity to Statewide Average							373.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5040 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 3

Classification: IRON OR STEEL ERECTION – STRUCTURAL

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	269,169,276	17	97	138	6,835,991	5,337,932	12,173,924	4.523
2022	319,611,797	18	107	159	7,698,234	8,793,230	16,491,464	5.160
2023	323,900,936	3	92	136	4,107,677	5,529,018	9,636,695	2.975
	912,682,009	38	296	433	18,641,902	19,660,180	38,302,082	
Adjusted Loss to Payroll Ratio					2.043	2.154	4.197	
Expected Unlimited Loss to Payroll Ratio					3.144	4.316	7.460	
Expected Limited Loss to Payroll Ratio					2.396	2.375	4.771	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.043	2.154	4.197	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					2.704	4.022	6.725	
Indicated Relativity Change								-9.9%
Relativity to Statewide Average							610.4%	

INCLUDES EXPERIENCE OF 5059 D9-1-21

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5102 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3

Classification: IRON/STEEL/BRASS/BRONZE/ALUMINUM ERECTION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	412,379,167	26	156	234	5,702,322	5,883,869	11,586,192	2.810
2021	406,573,423	8	152	198	5,864,113	5,819,507	11,683,620	2.874
2022	415,050,264	7	117	166	5,860,787	5,186,127	11,046,914	2.662
2023	427,315,592	7	130	170	6,414,688	7,350,582	13,765,270	3.221
	1,661,318,446	48	555	768	23,841,910	24,240,085	48,081,995	
Adjusted Loss to Payroll Ratio					1.435	1.459	2.894	
Expected Unlimited Loss to Payroll Ratio					1.752	2.277	4.029	
Expected Limited Loss to Payroll Ratio					1.438	1.409	2.847	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.435	1.459	2.894	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					1.750	2.358	4.108	
Indicated Relativity Change								2.0%
Relativity to Statewide Average							372.9%	

INCLUDES EXPERIENCE OF 5057 D9-1-21

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5107 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 3

Classification: DOOR, DOOR FRAME/PRE-GLAZED WINDOW INSTALLATION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	446,959,489	16	222	346	7,505,131	7,181,121	14,686,253	3.286
2022	464,117,487	11	240	342	7,915,672	7,802,280	15,717,952	3.387
2023	501,220,412	10	227	319	8,855,716	9,965,848	18,821,564	3.755
	1,412,297,388	37	689	1,007	24,276,519	24,949,250	49,225,769	
Adjusted Loss to Payroll Ratio					1.719	1.767	3.486	
Expected Unlimited Loss to Payroll Ratio					1.915	2.023	3.938	
Expected Limited Loss to Payroll Ratio					1.744	1.632	3.376	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.719	1.767	3.486	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.898	2.222	4.120	
Indicated Relativity Change								4.6%
Relativity to Statewide Average							373.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5108 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 1

Classification: DOOR INSTALLATION – OVERHEAD DOORS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	73,807,963	4	54	61	1,420,837	1,547,754	2,968,591	4.022
2020	79,081,907	4	49	72	1,667,544	1,890,974	3,558,518	4.500
2021	77,580,343	3	60	73	1,770,072	1,462,259	3,232,331	4.166
2022	107,901,664	1	52	81	843,929	1,321,643	2,165,572	2.007
2023	109,763,571	1	82	86	3,771,943	3,292,022	7,063,965	6.436
	448,135,448	13	297	373	9,474,324	9,514,653	18,988,977	
Adjusted Loss to Payroll Ratio								
					2.114	2.123	4.237	
Expected Unlimited Loss to Payroll Ratio					2.261	2.706	4.967	
Expected Limited Loss to Payroll Ratio					1.998	2.015	4.012	
Credibility					0.78	0.71		
Indicated Limited Loss to Payroll Ratio					2.088	2.092	4.180	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					2.365	2.821	5.186	
Indicated Relativity Change								4.4%
Relativity to Statewide Average							470.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5128 RHG: 5 NAICS: 81 ILDG: 3 MLDG: 1

Classification: INSTRUMENT INSTALLATION, SERVICE OR REPAIR

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	416,049,514	5	57	121	1,877,778	1,852,994	3,730,772	0.897
2020	633,243,142	1	43	100	1,300,856	1,107,060	2,407,916	0.380
2021	505,005,818	3	68	107	2,724,975	2,355,278	5,080,252	1.006
2022	612,910,703	3	67	118	2,828,775	2,024,920	4,853,696	0.792
2023	630,854,273	0	63	112	3,033,535	1,635,106	4,668,642	0.740
	2,798,063,450	12	298	558	11,765,919	8,975,358	20,741,277	
Adjusted Loss to Payroll Ratio					0.421	0.321	0.741	
Expected Unlimited Loss to Payroll Ratio					0.447	0.445	0.892	
Expected Limited Loss to Payroll Ratio					0.387	0.317	0.704	
Credibility					0.84	0.71		
Indicated Limited Loss to Payroll Ratio					0.415	0.320	0.735	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					0.482	0.454	0.936	
Indicated Relativity Change								5.0%
Relativity to Statewide Average							84.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5129 RHG: 6 NAICS: 81 ILDG: 4 MLDG: 2

Classification: INTEGRATED CIRCUIT OR SEMICONDUCTOR PROCESSING
EQUIPMENT INSTALLATION, SERVICE OR REPAIR

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	199,174,932	0	2	5	4,848	25,164	30,012	0.015
2020	190,110,213	2	4	22	219,365	520,220	739,585	0.389
2021	253,032,522	1	3	13	414,016	388,271	802,287	0.317
2022	279,418,242	0	1	16	5,051	27,528	32,579	0.012
2023	289,695,108	0	3	16	322,533	189,682	512,215	0.177
	1,211,431,017	3	13	72	965,812	1,150,864	2,116,676	
Adjusted Loss to Payroll Ratio					0.080	0.095	0.175	
Expected Unlimited Loss to Payroll Ratio					0.106	0.176	0.282	
Expected Limited Loss to Payroll Ratio					0.087	0.109	0.196	
Credibility					0.33	0.33		
Indicated Limited Loss to Payroll Ratio					0.085	0.104	0.189	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					0.103	0.168	0.272	
Indicated Relativity Change								-3.6%
Relativity to Statewide Average							24.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5130 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 2

Classification: PROGRAMMABLE CONTROLS INSTALLATION, SERVICE OR
REPAIR; BLDG AUTOMATION/ENERGY MGMT CONTROL
SYSTEMS INSTALLATION, SERVICE OR REPAIR

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	206,339,344	1	20	39	931,111	555,614	1,486,725	0.721
2020	208,998,602	2	18	32	717,385	885,390	1,602,775	0.767
2021	231,759,892	3	15	22	731,214	912,174	1,643,388	0.709
2022	236,083,549	1	20	38	1,095,149	515,968	1,611,117	0.682
2023	254,312,878	1	22	33	2,256,631	980,904	3,237,535	1.273
	1,137,494,265	8	95	164	5,731,490	3,850,050	9,581,540	
Adjusted Loss to Payroll Ratio					0.504	0.338	0.842	
Expected Unlimited Loss to Payroll Ratio					0.506	0.534	1.040	
Expected Limited Loss to Payroll Ratio					0.415	0.331	0.746	
Credibility					0.60	0.50		
Indicated Limited Loss to Payroll Ratio					0.469	0.335	0.803	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					0.572	0.541	1.112	
Indicated Relativity Change								6.9%
Relativity to Statewide Average							101.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5140 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 2

Classification: ELECTRICAL WIRING – HIGH WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	3,452,506,006	28	428	526	20,762,823	19,073,275	39,836,098	1.154
2023	3,512,777,271	15	403	533	20,077,044	16,556,415	36,633,459	1.043
	6,965,283,277	43	831	1,059	40,839,867	35,629,690	76,469,557	
Adjusted Loss to Payroll Ratio					0.586	0.512	1.098	
Expected Unlimited Loss to Payroll Ratio					0.659	0.725	1.384	
Expected Limited Loss to Payroll Ratio					0.572	0.517	1.088	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.586	0.512	1.098	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					0.680	0.727	1.407	
Indicated Relativity Change								1.7%
Relativity to Statewide Average							127.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5146 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2

Classification: CABINET OR FIXTURES; SIGN INSTALLATION OR REPAIR

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,159,074,880	26	559	610	17,140,345	16,458,274	33,598,619	2.899
2023	1,268,195,893	24	533	611	21,306,408	19,867,598	41,174,006	3.247
	2,427,270,773	50	1,092	1,221	38,446,753	36,325,872	74,772,626	
Adjusted Loss to Payroll Ratio					1.584	1.497	3.081	
Expected Unlimited Loss to Payroll Ratio					1.911	1.985	3.896	
Expected Limited Loss to Payroll Ratio					1.688	1.478	3.166	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.584	1.497	3.081	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.794	2.018	3.812	
Indicated Relativity Change								-2.2%
Relativity to Statewide Average							346.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5160 RHG: 7 NAICS: 23 ILDG: 4 MLDG: 2

Classification: ELEVATOR ERECTION OR REPAIR

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	356,305,459	4	34	51	1,284,345	1,094,470	2,378,815	0.668
2020	393,152,101	7	24	52	2,333,656	1,477,433	3,811,089	0.969
2021	404,685,419	2	40	52	1,339,842	854,975	2,194,816	0.542
2022	403,312,320	0	23	50	1,493,526	720,039	2,213,565	0.549
2023	454,958,728	0	22	27	1,393,533	728,717	2,122,250	0.466
	2,012,414,027	13	143	232	7,844,902	4,875,634	12,720,536	
Adjusted Loss to Payroll Ratio					0.390	0.242	0.632	
Expected Unlimited Loss to Payroll Ratio					0.569	0.494	1.063	
Expected Limited Loss to Payroll Ratio					0.433	0.272	0.705	
Credibility					0.77	0.58		
Indicated Limited Loss to Payroll Ratio					0.400	0.255	0.654	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					0.529	0.475	1.005	
Indicated Relativity Change								-5.5%
Relativity to Statewide Average							91.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5183 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 2

Classification: PLUMBING/REFRIGERATION EQUIP/HEATING OR A/C
EQUIPMENT – LOW WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,511,447,306	43	863	1,106	26,134,761	23,325,621	49,460,382	3.272
2023	1,810,536,751	20	974	1,135	30,166,276	27,938,134	58,104,410	3.209
	3,321,984,057	63	1,837	2,241	56,301,037	51,263,755	107,564,792	
Adjusted Loss to Payroll Ratio					1.695	1.543	3.238	
Expected Unlimited Loss to Payroll Ratio					1.881	2.034	3.916	
Expected Limited Loss to Payroll Ratio					1.713	1.641	3.354	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.695	1.543	3.238	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.871	1.941	3.812	
Indicated Relativity Change								-2.6%
Relativity to Statewide Average							346.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5184 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 2

Classification: STEAM PIPE OR BOILER INSULATION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	113,949,448	1	11	24	381,366	401,742	783,108	0.687
2020	111,039,583	2	11	22	1,256,645	835,988	2,092,633	1.885
2021	102,377,759	0	16	21	500,006	592,659	1,092,666	1.067
2022	99,449,026	1	17	19	1,644,916	1,233,656	2,878,572	2.895
2023	110,309,595	0	18	14	1,000,648	656,886	1,657,534	1.503
	537,125,411	4	73	100	4,783,581	3,720,931	8,504,512	
Adjusted Loss to Payroll Ratio					0.891	0.693	1.583	
Expected Unlimited Loss to Payroll Ratio					0.891	0.778	1.668	
Expected Limited Loss to Payroll Ratio					0.679	0.428	1.107	
Credibility					0.54	0.41		
Indicated Limited Loss to Payroll Ratio					0.794	0.537	1.331	
Limit Factor					1.324	1.867		
Indicated (Unlimited) Loss to Payroll Ratio:					1.051	1.002	2.053	
Indicated Relativity Change								23.1%
Selected Loss to Payroll Ratio (Restricted to 15% Change)					0.982	0.937	1.919	
Relativity to Statewide Average							174.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5185 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2

Classification: AUTOMATIC SPRINKLER INSTALLATION – LOW WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	158,216,177	9	89	132	2,783,635	2,418,329	5,201,965	3.288
2020	174,711,057	10	81	118	2,618,119	2,538,990	5,157,109	2.952
2021	168,672,788	5	86	121	1,846,415	2,670,427	4,516,841	2.678
2022	182,925,027	3	82	112	2,081,082	3,022,257	5,103,340	2.790
2023	176,637,330	1	82	119	2,003,278	2,210,016	4,213,294	2.385
	861,162,379	28	420	602	11,332,530	12,860,019	24,192,549	
Adjusted Loss to Payroll Ratio					1.316	1.493	2.809	
Expected Unlimited Loss to Payroll Ratio					1.423	1.886	3.309	
Expected Limited Loss to Payroll Ratio					1.257	1.404	2.662	
Credibility					0.84	0.80		
Indicated Limited Loss to Payroll Ratio					1.307	1.475	2.782	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.480	1.990	3.469	
Indicated Relativity Change								4.8%
Relativity to Statewide Average							314.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5186 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 1

Classification: AUTOMATIC SPRINKLER INSTALLATION – HIGH WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	308,728,344	9	46	76	2,102,217	1,670,296	3,772,513	1.222
2020	280,975,173	4	52	66	2,005,646	1,897,317	3,902,963	1.389
2021	326,861,865	4	69	56	2,466,714	1,985,738	4,452,452	1.362
2022	338,420,163	7	47	69	3,480,639	1,662,253	5,142,892	1.520
2023	346,480,109	2	47	76	2,231,064	1,713,365	3,944,428	1.138
	1,601,465,654	26	261	343	12,286,280	8,928,969	21,215,249	
Adjusted Loss to Payroll Ratio					0.767	0.558	1.325	
Expected Unlimited Loss to Payroll Ratio					0.867	0.609	1.475	
Expected Limited Loss to Payroll Ratio					0.766	0.453	1.219	
Credibility					0.88	0.65		
Indicated Limited Loss to Payroll Ratio					0.767	0.521	1.288	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.869	0.703	1.571	
Indicated Relativity Change								6.5%
Relativity to Statewide Average							142.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5187 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1

Classification: PLUMBING/REFRIGERATION EQUIP/HEATING OR A/C
EQUIPMENT – HIGH WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	3,300,811,282	48	655	846	29,191,475	20,400,261	49,591,736	1.502
2023	3,307,916,045	18	619	750	26,263,561	18,920,424	45,183,985	1.366
	6,608,727,327	66	1,274	1,596	55,455,037	39,320,684	94,775,721	
Adjusted Loss to Payroll Ratio					0.839	0.595	1.434	
Expected Unlimited Loss to Payroll Ratio					1.082	0.951	2.033	
Expected Limited Loss to Payroll Ratio					0.938	0.678	1.616	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.839	0.595	1.434	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					0.974	0.845	1.819	
Indicated Relativity Change								-10.6%
Relativity to Statewide Average							165.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5190 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1

Classification: ELECTRICAL WIRING – LOW WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,544,732,650	24	445	612	13,676,358	14,246,205	27,922,563	1.808
2023	1,639,842,537	11	490	597	14,210,359	13,843,094	28,053,453	1.711
	3,184,575,187	35	935	1,209	27,886,717	28,089,298	55,976,015	
Adjusted Loss to Payroll Ratio					0.876	0.882	1.758	
Expected Unlimited Loss to Payroll Ratio					1.196	1.555	2.750	
Expected Limited Loss to Payroll Ratio					0.981	0.962	1.943	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.876	0.882	1.758	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					1.068	1.425	2.493	
Indicated Relativity Change								-9.3%
Relativity to Statewide Average							226.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5191 RHG: 5 NAICS: 81 ILDG: 3 MLDG: 3

Classification: OFFICE MACHINE OR POS EQUIPMENT INSTALLATION,
SERVICE OR REPAIR

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	763,769,194	12	167	229	5,109,709	4,056,162	9,165,871	1.200
2020	715,078,946	10	118	150	4,672,022	5,136,959	9,808,982	1.372
2021	717,310,511	9	133	183	4,639,231	4,361,637	9,000,868	1.255
2022	742,390,187	7	125	183	4,610,482	5,294,098	9,904,580	1.334
2023	680,577,401	2	118	173	4,450,606	3,960,572	8,411,179	1.236
	3,619,126,239	40	661	918	23,482,051	22,809,428	46,291,479	
Adjusted Loss to Payroll Ratio					0.649	0.630	1.279	
Expected Unlimited Loss to Payroll Ratio					0.713	0.882	1.595	
Expected Limited Loss to Payroll Ratio					0.618	0.629	1.247	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.649	0.630	1.279	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					0.753	0.895	1.648	
Indicated Relativity Change								3.3%
Relativity to Statewide Average							149.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5192 RHG: 3 NAICS: 44 ILDG: 4 MLDG: 4

Classification: VENDING OR COIN-OPERATED MACHINES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	218,704,275	11	75	121	2,954,570	3,434,679	6,389,249	2.921
2020	181,157,996	6	52	98	1,867,657	1,735,549	3,603,206	1.989
2021	200,214,196	4	57	121	1,799,073	1,573,475	3,372,548	1.684
2022	239,097,107	1	102	204	2,348,637	2,745,665	5,094,302	2.131
2023	280,384,042	3	123	228	4,493,476	4,571,772	9,065,248	3.233
	1,119,557,616	25	409	772	13,463,413	14,061,140	27,524,553	
Adjusted Loss to Payroll Ratio					1.203	1.256	2.459	
Expected Unlimited Loss to Payroll Ratio					1.321	1.532	2.853	
Expected Limited Loss to Payroll Ratio					1.203	1.236	2.439	
Credibility					0.92	0.84		
Indicated Limited Loss to Payroll Ratio					1.203	1.253	2.455	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.328	1.576	2.904	
Indicated Relativity Change								1.8%
Relativity to Statewide Average							263.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5193 RHG: 4 NAICS: 23 ILDG: 4 MLDG: 3

Classification: COMPUTER OR TELEPHONE SYSTEM OR EQUIPMENT
INSTALLATION, SERVICE OR REPAIR

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	1,163,559,805	8	96	219	2,773,229	3,350,808	6,124,037	0.526
2020	1,244,203,302	9	98	145	3,454,221	3,094,587	6,548,808	0.526
2021	1,245,510,943	6	99	143	3,405,516	2,932,103	6,337,619	0.509
2022	1,279,482,713	5	115	167	3,901,174	4,047,668	7,948,843	0.621
2023	1,214,000,111	2	125	149	6,338,961	4,818,502	11,157,463	0.919
	6,146,756,874	30	533	823	19,873,101	18,243,669	38,116,769	
Adjusted Loss to Payroll Ratio					0.323	0.297	0.620	
Expected Unlimited Loss to Payroll Ratio					0.318	0.366	0.684	
Expected Limited Loss to Payroll Ratio					0.281	0.272	0.553	
Credibility					1.00	0.91		
Indicated Limited Loss to Payroll Ratio					0.323	0.295	0.618	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.366	0.397	0.763	
Indicated Relativity Change								11.6%
Relativity to Statewide Average							69.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5195 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2

Classification: COMMUNICATIONS CABLING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	347,574,621	8	70	105	2,371,433	2,104,356	4,475,789	1.288
2020	317,513,443	6	75	91	2,890,798	2,042,416	4,933,214	1.554
2021	341,833,055	3	82	72	2,641,962	2,529,138	5,171,100	1.513
2022	351,506,982	4	69	73	3,022,673	2,519,579	5,542,252	1.577
2023	377,963,318	1	80	77	2,602,508	1,828,573	4,431,081	1.172
	1,736,391,419	22	376	418	13,529,374	11,024,062	24,553,436	
Adjusted Loss to Payroll Ratio					0.779	0.635	1.414	
Expected Unlimited Loss to Payroll Ratio					0.959	0.950	1.909	
Expected Limited Loss to Payroll Ratio					0.831	0.677	1.509	
Credibility					0.94	0.79		
Indicated Limited Loss to Payroll Ratio					0.782	0.644	1.426	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					0.908	0.914	1.822	
Indicated Relativity Change								-4.6%
Relativity to Statewide Average							165.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5201 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 3

Classification: CONCRETE OR CEMENT WORK – LOW WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	787,015,488	31	528	460	16,767,170	17,582,629	34,349,799	4.365
2023	932,953,571	15	557	567	22,623,833	23,121,992	45,745,825	4.903
	1,719,969,059	46	1,085	1,027	39,391,003	40,704,621	80,095,624	
Adjusted Loss to Payroll Ratio								
					2.290	2.367	4.657	
Expected Unlimited Loss to Payroll Ratio					2.197	2.737	4.935	
Expected Limited Loss to Payroll Ratio					2.001	2.208	4.209	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.290	2.367	4.657	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					2.529	2.976	5.505	
Indicated Relativity Change								11.6%
Relativity to Statewide Average							499.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5205 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3

Classification: CONCRETE OR CEMENT WORK – HIGH WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,524,909,831	33	374	397	19,192,812	16,246,996	35,439,808	2.324
2023	1,502,802,422	13	324	338	16,629,611	16,125,845	32,755,457	2.180
	3,027,712,253	46	698	735	35,822,423	32,372,841	68,195,264	
Adjusted Loss to Payroll Ratio					1.183	1.069	2.252	
Expected Unlimited Loss to Payroll Ratio					1.523	1.772	3.295	
Expected Limited Loss to Payroll Ratio					1.250	1.097	2.347	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.183	1.069	2.252	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					1.443	1.728	3.171	
Indicated Relativity Change								-3.8%
Relativity to Statewide Average							287.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5212 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2

Classification: CONCRETE PUMPING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	53,769,121	1	9	26	408,201	268,474	676,675	1.258
2020	53,661,663	5	21	15	1,450,422	1,386,083	2,836,505	5.286
2021	58,669,825	3	24	14	1,213,633	595,648	1,809,281	3.084
2022	59,193,957	3	29	17	1,761,679	838,777	2,600,456	4.393
2023	60,208,377	1	15	19	765,786	489,645	1,255,431	2.085
	285,502,943	13	98	91	5,599,721	3,578,628	9,178,349	
Adjusted Loss to Payroll Ratio					1.961	1.253	3.215	
Expected Unlimited Loss to Payroll Ratio					2.334	2.043	4.377	
Expected Limited Loss to Payroll Ratio					1.915	1.264	3.180	
Credibility					0.64	0.49		
Indicated Limited Loss to Payroll Ratio					1.945	1.259	3.204	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					2.372	2.035	4.407	
Indicated Relativity Change								0.7%
Relativity to Statewide Average							400.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5213 RHG: 6 NAICS: 23 ILDG: 3 MLDG: 3

Classification: CONCRETE CONSTRUCTION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,368,200,448	28	343	446	20,679,879	18,280,281	38,960,160	2.848
2023	1,483,314,808	9	284	401	15,420,519	15,307,674	30,728,194	2.072
	2,851,515,256	37	627	847	36,100,399	33,587,955	69,688,354	
Adjusted Loss to Payroll Ratio					1.266	1.178	2.444	
Expected Unlimited Loss to Payroll Ratio					1.833	2.145	3.978	
Expected Limited Loss to Payroll Ratio					1.504	1.328	2.832	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.266	1.178	2.444	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					1.544	1.904	3.448	
Indicated Relativity Change								-13.3%
Relativity to Statewide Average							312.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5214 RHG: 2 NAICS: 23 ILDG: 2 MLDG: 4

Classification: CONCRETE OR CEMENT WORK

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	144,704,171	7	52	63	2,284,595	1,786,607	4,071,202	2.813
2020	143,558,502	3	43	46	1,801,469	1,416,527	3,217,996	2.242
2021	150,407,195	6	48	46	2,310,791	1,912,140	4,222,931	2.808
2022	153,037,954	4	36	48	1,315,277	933,231	2,248,508	1.469
2023	148,309,800	3	55	42	2,157,037	2,256,982	4,414,019	2.976
	740,017,622	23	234	245	9,869,169	8,305,487	18,174,656	
Adjusted Loss to Payroll Ratio					1.334	1.122	2.456	
Expected Unlimited Loss to Payroll Ratio					1.386	1.331	2.717	
Expected Limited Loss to Payroll Ratio					1.285	1.124	2.409	
Credibility					0.80	0.69		
Indicated Limited Loss to Payroll Ratio					1.324	1.123	2.447	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.437	1.351	2.788	
Indicated Relativity Change								2.6%
Relativity to Statewide Average							253.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5222 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 3

Classification: CONCRETE CONSTRUCTION – BRIDGES; CHIMNEY
CONSTRUCTION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	145,096,251	4	31	55	2,009,730	2,057,599	4,067,329	2.803
2020	173,509,331	6	34	46	2,096,794	2,115,724	4,212,518	2.428
2021	227,196,898	6	36	82	2,778,287	2,244,015	5,022,303	2.211
2022	188,206,636	8	39	97	3,307,609	3,391,407	6,699,016	3.559
2023	196,728,907	5	30	45	2,964,238	3,295,284	6,259,522	3.182
	930,738,023	29	170	325	13,156,658	13,104,029	26,260,687	
Adjusted Loss to Payroll Ratio					1.414	1.408	2.821	
Expected Unlimited Loss to Payroll Ratio					1.679	2.167	3.845	
Expected Limited Loss to Payroll Ratio					1.279	1.192	2.471	
Credibility					0.87	0.77		
Indicated Limited Loss to Payroll Ratio					1.396	1.359	2.755	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					1.849	2.537	4.385	
Indicated Relativity Change								14.0%
Relativity to Statewide Average							398.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5225 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2

Classification: REINFORCING STEEL INSTALLATION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	309,271,626	9	96	136	4,154,253	2,638,219	6,792,472	2.196
2020	313,048,638	17	89	148	4,537,900	4,144,816	8,682,716	2.774
2021	302,222,327	11	79	155	4,496,784	4,187,576	8,684,360	2.874
2022	320,665,447	8	93	129	3,481,511	4,623,619	8,105,131	2.528
2023	305,458,777	3	101	87	4,318,768	4,058,203	8,376,971	2.742
	1,550,666,815	48	458	655	20,989,216	19,652,433	40,641,649	
Adjusted Loss to Payroll Ratio					1.354	1.267	2.621	
Expected Unlimited Loss to Payroll Ratio					1.712	2.072	3.784	
Expected Limited Loss to Payroll Ratio					1.405	1.282	2.687	
Credibility					1.00	0.97		
Indicated Limited Loss to Payroll Ratio					1.354	1.268	2.621	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					1.651	2.049	3.700	
Indicated Relativity Change								-2.2%
Relativity to Statewide Average							335.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5348 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2

Classification: TILE, STONE, MOSAIC OR TERRAZZO WORK

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	743,431,377	27	311	369	12,363,706	10,806,276	23,169,982	3.117
2022	774,577,312	20	279	314	10,086,181	10,192,783	20,278,963	2.618
2023	745,409,467	9	270	282	9,620,869	8,587,237	18,208,106	2.443
	2,263,418,156	56	860	965	32,070,755	29,586,297	61,657,052	
Adjusted Loss to Payroll Ratio					1.417	1.307	2.724	
Expected Unlimited Loss to Payroll Ratio					1.620	1.765	3.385	
Expected Limited Loss to Payroll Ratio					1.432	1.314	2.746	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.417	1.307	2.724	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.605	1.763	3.367	
Indicated Relativity Change								-0.5%
Relativity to Statewide Average							305.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5403 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 Classification: CARPENTRY – NOC – LOW WAGE
Code: 5632 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 Classification: STEEL FRAMING – LOW WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	2,056,217,631	122	1,465	1,660	57,427,818	63,934,004	121,361,821	5.902
2023	2,217,589,773	60	1,408	1,647	58,942,851	61,866,096	120,808,947	5.448
	4,273,807,404	182	2,873	3,307	116,370,669	125,800,099	242,170,768	
Adjusted Loss to Payroll Ratio					2.723	2.944	5.666	
Expected Unlimited Loss to Payroll Ratio					3.222	4.852	8.074	
Expected Limited Loss to Payroll Ratio					2.644	3.003	5.647	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.723	2.944	5.666	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					3.321	4.757	8.078	
Indicated Relativity Change								0.0%
Relativity to Statewide Average							733.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5432 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 Classification: CARPENTRY – NOC – HIGH WAGE
Code: 5633 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 Classification: STEEL FRAMING – HIGH WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	2,784,640,841	57	734	806	36,335,089	34,950,575	71,285,665	2.560
2023	2,769,680,915	39	624	757	34,087,051	34,133,807	68,220,858	2.463
	5,554,321,756	96	1,358	1,563	70,422,140	69,084,383	139,506,523	
Adjusted Loss to Payroll Ratio					1.268	1.244	2.512	
Expected Unlimited Loss to Payroll Ratio					1.729	2.130	3.859	
Expected Limited Loss to Payroll Ratio					1.419	1.318	2.737	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.268	1.244	2.512	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					1.546	2.010	3.556	
Indicated Relativity Change								-7.8%
Relativity to Statewide Average							322.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5436 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 3

Classification: HARDWOOD FLOOR LAYING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	128,047,813	3	45	47	1,910,371	1,685,614	3,595,985	2.808
2020	133,869,872	3	62	50	1,660,610	2,003,701	3,664,311	2.737
2021	148,572,698	5	57	53	1,741,584	1,888,009	3,629,593	2.443
2022	149,695,826	2	75	37	2,410,062	1,853,202	4,263,264	2.848
2023	155,566,884	0	78	41	2,544,116	2,871,170	5,415,286	3.481
	715,753,093	13	317	228	10,266,742	10,301,696	20,568,438	
Adjusted Loss to Payroll Ratio					1.434	1.439	2.874	
Expected Unlimited Loss to Payroll Ratio					1.776	1.772	3.548	
Expected Limited Loss to Payroll Ratio					1.617	1.430	3.047	
Credibility					0.86	0.75		
Indicated Limited Loss to Payroll Ratio					1.459	1.437	2.896	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.612	1.807	3.419	
Indicated Relativity Change								-3.6%
Relativity to Statewide Average							310.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5443 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 1

Classification: LATHING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	239,687,957	16	136	203	3,572,362	4,227,940	7,800,302	3.254
2020	230,569,283	6	122	139	4,357,505	3,549,317	7,906,822	3.429
2021	244,506,963	4	131	185	3,096,560	3,254,541	6,351,101	2.598
2022	232,996,224	4	136	172	3,549,132	3,916,292	7,465,425	3.204
2023	237,610,450	3	117	139	3,599,434	4,461,976	8,061,410	3.393
	1,185,370,877	33	642	838	18,174,993	19,410,066	37,585,059	
Adjusted Loss to Payroll Ratio					1.533	1.637	3.171	
Expected Unlimited Loss to Payroll Ratio					1.690	1.991	3.680	
Expected Limited Loss to Payroll Ratio					1.539	1.606	3.145	
Credibility					1.00	0.96		
Indicated Limited Loss to Payroll Ratio					1.533	1.636	3.169	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.693	2.058	3.751	
Indicated Relativity Change								1.9%
Relativity to Statewide Average							340.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5446 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2

Classification: WALLBOARD INSTALLATION – LOW WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,071,134,190	32	526	579	18,301,254	19,995,621	38,296,876	3.575
2023	1,113,524,094	17	505	508	18,071,000	20,429,831	38,500,831	3.458
	2,184,658,284	49	1,031	1,087	36,372,254	40,425,452	76,797,706	
Adjusted Loss to Payroll Ratio					1.665	1.850	3.515	
Expected Unlimited Loss to Payroll Ratio					2.012	2.298	4.310	
Expected Limited Loss to Payroll Ratio					1.832	1.854	3.686	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.665	1.850	3.515	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.838	2.327	4.166	
Indicated Relativity Change								-3.4%
Relativity to Statewide Average							378.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5447 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 3

Classification: WALLBOARD INSTALLATION – HIGH WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	1,239,651,353	28	196	238	11,588,433	9,341,705	20,930,138	1.688
2022	1,303,625,717	18	198	215	11,305,991	8,806,522	20,112,513	1.543
2023	1,289,189,746	12	208	206	13,506,214	10,529,332	24,035,546	1.864
	3,832,466,816	58	602	659	36,400,638	28,677,560	65,078,198	
Adjusted Loss to Payroll Ratio					0.950	0.748	1.698	
Expected Unlimited Loss to Payroll Ratio					1.052	0.959	2.011	
Expected Limited Loss to Payroll Ratio					0.912	0.684	1.595	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.950	0.748	1.698	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					1.102	1.063	2.165	
Indicated Relativity Change								7.7%
Relativity to Statewide Average							196.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5467 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 1

Classification: GLAZIERS – AWAY FROM SHOP – LOW WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	110,101,325	3	77	110	2,258,256	2,299,040	4,557,296	4.139
2020	127,319,327	11	67	81	2,533,234	2,407,737	4,940,971	3.881
2021	116,578,454	8	62	97	1,988,306	2,252,278	4,240,584	3.638
2022	129,330,005	6	57	72	2,734,868	2,308,630	5,043,498	3.900
2023	124,355,719	4	73	71	3,256,438	2,502,217	5,758,655	4.631
	607,684,830	32	336	431	12,771,103	11,769,901	24,541,004	
Adjusted Loss to Payroll Ratio					2.102	1.937	4.038	
Expected Unlimited Loss to Payroll Ratio					2.361	2.726	5.087	
Expected Limited Loss to Payroll Ratio					2.086	2.029	4.116	
Credibility					0.89	0.80		
Indicated Limited Loss to Payroll Ratio					2.100	1.955	4.055	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					2.378	2.636	5.014	
Indicated Relativity Change								-1.4%
Relativity to Statewide Average							455.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5470 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 1

Classification: GLAZIERS – AWAY FROM SHOP – HIGH WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	204,822,952	6	44	54	1,687,637	1,410,914	3,098,552	1.513
2020	217,792,264	10	46	49	2,437,474	1,649,631	4,087,105	1.877
2021	200,040,400	6	30	50	2,426,039	1,668,339	4,094,377	2.047
2022	196,987,543	7	34	39	2,753,540	2,365,282	5,118,822	2.599
2023	200,894,347	2	43	50	2,285,196	1,398,734	3,683,930	1.834
	1,020,537,506	31	197	242	11,589,886	8,492,900	20,082,787	
Adjusted Loss to Payroll Ratio					1.136	0.832	1.968	
Expected Unlimited Loss to Payroll Ratio					1.123	0.884	2.008	
Expected Limited Loss to Payroll Ratio					1.023	0.714	1.737	
Credibility					0.83	0.65		
Indicated Limited Loss to Payroll Ratio					1.116	0.791	1.907	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.233	0.995	2.227	
Indicated Relativity Change								10.9%
Relativity to Statewide Average							202.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5473 RHG: 6 NAICS: 56 ILDG: 4 MLDG: 4

Classification: ASBESTOS ABATEMENT

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	183,129,197	12	108	139	4,082,186	5,751,154	9,833,340	5.370
2021	189,770,426	4	120	139	3,745,616	5,002,502	8,748,118	4.610
2022	215,696,292	11	114	175	6,349,638	6,421,596	12,771,235	5.921
2023	211,160,089	5	108	158	5,041,762	4,679,353	9,721,116	4.604
	799,756,004	32	450	611	19,219,203	21,854,605	41,073,808	
Adjusted Loss to Payroll Ratio					2.403	2.733	5.136	
Expected Unlimited Loss to Payroll Ratio					2.929	4.432	7.361	
Expected Limited Loss to Payroll Ratio					2.404	2.743	5.147	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.403	2.733	5.136	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					2.931	4.416	7.347	
Indicated Relativity Change								-0.2%
Relativity to Statewide Average							666.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5474 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2

Classification: PAINTING; WATERPROOFING; PAINTING/WALLPAPER
INSTALLATION – LOW WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,099,175,089	50	594	515	22,460,922	26,088,224	48,549,145	4.417
2023	1,232,215,992	19	641	510	26,614,816	27,176,434	53,791,250	4.365
	2,331,391,081	69	1,235	1,025	49,075,738	53,264,658	102,340,395	
Adjusted Loss to Payroll Ratio								
					2.105	2.285	4.390	
Expected Unlimited Loss to Payroll Ratio					2.630	3.419	6.049	
Expected Limited Loss to Payroll Ratio					2.280	2.437	4.717	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.105	2.285	4.390	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					2.443	3.245	5.688	
Indicated Relativity Change								-6.0%
Relativity to Statewide Average							516.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5479 RHG: 5 NAICS: 23 ILDG: 3 MLDG: 3

Classification: INSULATION WORK

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	196,435,189	7	87	169	1,690,713	2,461,570	4,152,283	2.114
2020	215,038,824	12	76	146	3,187,230	2,673,282	5,860,513	2.725
2021	229,054,589	3	104	166	2,371,838	2,335,675	4,707,513	2.055
2022	253,400,579	13	94	152	4,742,481	4,591,878	9,334,359	3.684
2023	277,120,076	8	101	160	4,532,558	4,319,305	8,851,863	3.194
	1,171,049,257	43	462	793	16,524,820	16,381,711	32,906,532	
Adjusted Loss to Payroll Ratio					1.411	1.399	2.810	
Expected Unlimited Loss to Payroll Ratio					1.441	2.023	3.464	
Expected Limited Loss to Payroll Ratio					1.249	1.442	2.691	
Credibility					0.95	0.91		
Indicated Limited Loss to Payroll Ratio					1.403	1.403	2.805	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					1.628	1.992	3.620	
Indicated Relativity Change								4.5%
Relativity to Statewide Average							328.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5482 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2

Classification: PAINTING; WATERPROOFING; PAINTING/WALLPAPER
INSTALLATION – HIGH WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,047,059,847	14	250	240	11,638,802	11,280,137	22,918,939	2.189
2023	996,963,164	15	213	188	11,931,339	11,323,842	23,255,181	2.333
	2,044,023,011	29	463	428	23,570,141	22,603,979	46,174,121	
Adjusted Loss to Payroll Ratio					1.153	1.106	2.259	
Expected Unlimited Loss to Payroll Ratio					1.527	1.738	3.265	
Expected Limited Loss to Payroll Ratio					1.253	1.076	2.329	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.153	1.106	2.259	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					1.406	1.787	3.194	
Indicated Relativity Change								-2.2%
Relativity to Statewide Average							289.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5484 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 2

Classification: PLASTERING OR STUCCO WORK – LOW WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	232,149,993	22	214	206	5,987,651	7,712,064	13,699,716	5.901
2021	257,496,985	14	192	226	5,956,916	6,421,407	12,378,323	4.807
2022	250,153,588	10	187	198	5,548,488	6,942,408	12,490,897	4.993
2023	273,663,876	4	173	176	4,757,106	4,893,824	9,650,930	3.527
	1,013,464,442	50	766	806	22,250,162	25,969,703	48,219,865	
Adjusted Loss to Payroll Ratio					2.195	2.562	4.758	
Expected Unlimited Loss to Payroll Ratio					2.579	3.283	5.861	
Expected Limited Loss to Payroll Ratio					2.348	2.648	4.997	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.195	2.562	4.758	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					2.424	3.223	5.647	
Indicated Relativity Change								-3.7%
Relativity to Statewide Average							512.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5485 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2

Classification: PLASTERING OR STUCCO WORK – HIGH WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	172,665,980	10	47	59	3,021,674	3,041,084	6,062,758	3.511
2020	170,059,069	5	60	69	2,425,534	2,897,842	5,323,376	3.130
2021	167,576,621	5	53	55	3,029,657	2,440,762	5,470,419	3.264
2022	175,721,098	6	47	46	3,057,213	2,368,242	5,425,455	3.088
2023	176,389,095	5	45	56	1,936,656	2,267,845	4,204,500	2.384
	862,411,863	31	252	285	13,470,733	13,015,775	26,486,508	
Adjusted Loss to Payroll Ratio					1.562	1.509	3.071	
Expected Unlimited Loss to Payroll Ratio					1.909	2.271	4.180	
Expected Limited Loss to Payroll Ratio					1.566	1.406	2.972	
Credibility					0.92	0.80		
Indicated Limited Loss to Payroll Ratio					1.562	1.488	3.051	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					1.906	2.405	4.311	
Indicated Relativity Change								3.1%
Relativity to Statewide Average							391.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5506 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 2

Classification: STREET OR ROAD CONSTRUCTION – PAVING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	648,578,898	18	162	188	6,314,593	6,237,209	12,551,801	1.935
2021	672,179,671	18	178	160	8,223,788	7,026,291	15,250,079	2.269
2022	690,646,062	19	168	148	9,525,452	7,340,974	16,866,425	2.442
2023	807,691,643	16	177	165	11,822,417	10,432,146	22,254,562	2.755
	2,819,096,274	71	685	661	35,886,249	31,036,619	66,922,868	
Adjusted Loss to Payroll Ratio					1.273	1.101	2.374	
Expected Unlimited Loss to Payroll Ratio					1.525	1.725	3.250	
Expected Limited Loss to Payroll Ratio					1.162	0.949	2.111	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.273	1.101	2.374	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					1.685	2.055	3.741	
Indicated Relativity Change								15.1%
Relativity to Statewide Average							339.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5507 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2

Classification: STREET OR ROAD CONSTRUCTION – GRADING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	573,189,306	19	120	164	5,811,909	5,501,270	11,313,180	1.974
2020	541,801,556	10	81	127	4,161,894	4,178,630	8,340,524	1.539
2021	573,142,906	17	108	133	5,645,426	6,081,843	11,727,269	2.046
2022	608,969,703	11	106	125	5,214,920	5,088,523	10,303,443	1.692
2023	656,936,378	5	101	133	5,260,399	5,886,593	11,146,992	1.697
	2,954,039,849	62	516	682	26,094,548	26,736,859	52,831,407	
Adjusted Loss to Payroll Ratio					0.883	0.905	1.788	
Expected Unlimited Loss to Payroll Ratio					0.979	1.367	2.346	
Expected Limited Loss to Payroll Ratio					0.803	0.846	1.649	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.883	0.905	1.788	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					1.077	1.463	2.540	
Indicated Relativity Change								8.3%
Relativity to Statewide Average							230.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5538 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1

Classification: SHEET METAL WORK; HEATING OR A/C DUCTWORK – LOW
WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	623,182,980	16	382	496	9,975,680	10,341,995	20,317,675	3.260
2023	766,324,718	7	383	511	9,180,901	8,948,156	18,129,057	2.366
	1,389,507,698	23	765	1,007	19,156,581	19,290,151	38,446,732	
Adjusted Loss to Payroll Ratio					1.379	1.388	2.767	
Expected Unlimited Loss to Payroll Ratio					1.913	2.989	4.901	
Expected Limited Loss to Payroll Ratio					1.570	1.850	3.419	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.379	1.388	2.767	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					1.681	2.244	3.925	
Indicated Relativity Change								-19.9%
Relativity to Statewide Average							356.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5542 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2

Classification: SHEET METAL WORK; HEATING OR A/C DUCTWORK – HIGH WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,478,170,287	18	304	405	15,505,846	12,434,597	27,940,444	1.890
2023	1,542,362,493	10	298	354	14,533,210	10,682,839	25,216,049	1.635
	3,020,532,780	28	602	759	30,039,057	23,117,436	53,156,493	
Adjusted Loss to Payroll Ratio					0.994	0.765	1.760	
Expected Unlimited Loss to Payroll Ratio					1.140	1.197	2.337	
Expected Limited Loss to Payroll Ratio					0.936	0.741	1.676	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.994	0.765	1.760	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					1.213	1.237	2.450	
Indicated Relativity Change								4.8%
Relativity to Statewide Average							222.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5552 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 1

Classification: ROOFING – LOW WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	250,367,163	15	253	231	7,157,880	11,187,305	18,345,185	7.327
2023	345,969,905	27	326	378	13,670,014	18,689,022	32,359,036	9.353
	596,337,068	42	579	609	20,827,894	29,876,328	50,704,222	
Adjusted Loss to Payroll Ratio					3.493	5.010	8.503	
Expected Unlimited Loss to Payroll Ratio					4.923	10.195	15.117	
Expected Limited Loss to Payroll Ratio					3.750	5.611	9.361	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					3.493	5.010	8.503	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					4.623	9.353	13.977	
Indicated Relativity Change								-7.5%
Relativity to Statewide Average							1268.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5553 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 1

Classification: ROOFING – HIGH WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	794,307,463	48	416	377	17,981,525	20,809,752	38,791,277	4.884
2023	912,432,293	42	462	370	23,496,433	23,893,626	47,390,058	5.194
	1,706,739,756	90	878	747	41,477,958	44,703,378	86,181,336	

Adjusted Loss to Payroll Ratio	2.430	2.619	5.049
Expected Unlimited Loss to Payroll Ratio	3.544	6.147	9.691
Expected Limited Loss to Payroll Ratio	2.700	3.383	6.083
Credibility	1.00	1.00	
Indicated Limited Loss to Payroll Ratio	2.430	2.619	5.049
Limit Factor	1.324	1.867	
Selected (Unlimited) Loss to Payroll Ratio	3.217	4.890	8.107
Indicated Relativity Change			-16.3%
Relativity to Statewide Average			735.8%

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5606 RHG: 5 NAICS: 23 ILDG: 3 MLDG: 4

Classification: CONTRACTORS – EXECUTIVE LEVEL SUPERVISORS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	4,895,782,205	20	201	293	10,997,973	10,961,467	21,959,439	0.449
2023	5,141,277,950	8	184	332	9,897,381	11,720,969	21,618,349	0.420
	10,037,060,155	28	385	625	20,895,353	22,682,435	43,577,789	
Adjusted Loss to Payroll Ratio					0.208	0.226	0.434	
Expected Unlimited Loss to Payroll Ratio					0.259	0.311	0.570	
Expected Limited Loss to Payroll Ratio					0.225	0.222	0.446	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.208	0.226	0.434	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					0.242	0.321	0.563	
Indicated Relativity Change								-1.3%
Relativity to Statewide Average							51.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5610 RHG: 5 NAICS: 23 ILDG: 3 MLDG: 3

Classification: CONTRACTORS – ALL CONSTRUCTION SUBCONTRACTED

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	279,186,035	9	61	154	2,435,271	2,115,090	4,550,361	1.630
2020	286,485,589	8	81	111	2,490,693	2,601,173	5,091,866	1.777
2021	324,458,308	14	78	123	3,816,745	3,586,728	7,403,473	2.282
2022	337,420,201	9	71	99	3,428,322	3,071,327	6,499,649	1.926
2023	340,843,084	1	79	107	2,820,515	3,181,898	6,002,413	1.761
	1,568,393,217	41	370	594	14,991,546	14,556,216	29,547,762	
Adjusted Loss to Payroll Ratio					0.956	0.928	1.884	
Expected Unlimited Loss to Payroll Ratio					1.087	1.259	2.346	
Expected Limited Loss to Payroll Ratio					0.942	0.898	1.840	
Credibility					0.95	0.85		
Indicated Limited Loss to Payroll Ratio					0.955	0.923	1.879	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					1.108	1.312	2.420	
Indicated Relativity Change								3.1%
Relativity to Statewide Average							219.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5650 RHG: 4 NAICS: 56 ILDG: 3 MLDG: 3

Classification: TERMITE CONTROL WORK

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	186,832,186	12	106	164	3,626,673	4,180,418	7,807,091	4.179
2020	203,288,960	10	126	130	4,643,464	4,074,714	8,718,178	4.289
2021	219,796,543	6	144	165	4,272,914	4,623,714	8,896,628	4.048
2022	225,232,151	6	103	141	4,847,316	4,621,046	9,468,362	4.204
2023	201,024,131	10	114	89	6,349,417	6,533,070	12,882,488	6.408
	1,036,173,971	44	593	689	23,739,784	24,032,963	47,772,747	
Adjusted Loss to Payroll Ratio								
					2.291	2.319	4.610	
Expected Unlimited Loss to Payroll Ratio					2.337	2.803	5.140	
Expected Limited Loss to Payroll Ratio					2.065	2.087	4.152	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.291	2.319	4.610	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					2.594	3.128	5.722	
Indicated Relativity Change								11.3%
Relativity to Statewide Average							519.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 5951 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 4

Classification: SERUM, ANTITOXIN OR VIRUS MFG

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	2,303,369,090	4	111	386	1,473,952	2,883,578	4,357,530	0.189
2020	2,172,118,104	7	100	325	2,818,227	3,318,312	6,136,539	0.283
2021	2,688,595,409	2	122	425	2,594,208	3,721,294	6,315,502	0.235
2022	3,018,022,870	3	138	419	4,132,939	5,304,844	9,437,784	0.313
2023	3,009,238,749	2	105	514	2,734,213	4,807,759	7,541,972	0.251
	13,191,344,222	18	576	2,069	13,753,539	20,035,787	33,789,326	
Adjusted Loss to Payroll Ratio					0.104	0.152	0.256	
Expected Unlimited Loss to Payroll Ratio					0.117	0.215	0.332	
Expected Limited Loss to Payroll Ratio					0.104	0.160	0.264	
Credibility					0.92	1.00		
Indicated Limited Loss to Payroll Ratio					0.104	0.152	0.256	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.118	0.205	0.323	
Indicated Relativity Change								-2.9%
Relativity to Statewide Average							29.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6003 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 4

Classification: PILE DRIVING; WHARF BUILDING; BRIDGE/TRESTLE
CONSTRUCTION – WOOD

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	24,716,110	4	7	10	1,289,546	1,717,661	3,007,207	12.167
2020	30,695,442	0	6	9	177,646	194,979	372,625	1.214
2021	22,136,773	1	2	5	118,568	40,114	158,682	0.717
2022	27,771,429	0	8	4	562,128	515,794	1,077,922	3.881
2023	23,057,285	0	6	6	714,337	1,358,312	2,072,649	8.989
	128,377,039	5	29	34	2,862,224	3,826,860	6,689,084	
Adjusted Loss to Payroll Ratio					2.230	2.981	5.210	
Expected Unlimited Loss to Payroll Ratio					2.378	3.293	5.672	
Expected Limited Loss to Payroll Ratio					1.812	1.813	3.625	
Credibility					0.45	0.41		
Indicated Limited Loss to Payroll Ratio					2.002	2.295	4.297	
Limit Factor					1.324	1.867		
Indicated (Unlimited) Loss to Payroll Ratio:					2.650	4.285	6.935	
Indicated Relativity Change								22.3%
Selected Loss to Payroll Ratio (Restricted to 15% Change)					2.492	4.030	6.523	
Relativity to Statewide Average							592.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6011 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 1

Classification: DAM CONSTRUCTION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	24,359,462	1	0	2	155,465	75,442	230,907	0.948
2020	23,069,255	0	3	5	105,460	123,170	228,630	0.991
2021	25,421,237	1	1	1	206,851	337,538	544,389	2.141
2022	21,223,918	0	2	1	219,659	197,605	417,264	1.966
2023	12,820,544	1	0	3	307,167	135,295	442,462	3.451
	106,894,416	3	6	12	994,602	869,050	1,863,652	
Adjusted Loss to Payroll Ratio					0.930	0.813	1.743	
Expected Unlimited Loss to Payroll Ratio					0.991	0.886	1.877	
Expected Limited Loss to Payroll Ratio					0.755	0.488	1.243	
Credibility					0.30	0.23		
Indicated Limited Loss to Payroll Ratio					0.807	0.562	1.369	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					1.068	1.049	2.117	
Indicated Relativity Change								12.8%
Relativity to Statewide Average							192.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6204 RHG: 7 NAICS: 21 ILDG: 3 MLDG: 1

Classification: DRILLING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	101,830,905	3	34	39	1,157,860	1,254,573	2,412,433	2.369
2020	97,387,159	3	42	45	2,050,572	1,878,639	3,929,211	4.035
2021	119,037,690	5	34	58	2,144,217	1,508,036	3,652,252	3.068
2022	109,160,501	5	48	52	2,868,723	2,280,720	5,149,443	4.717
2023	114,728,432	1	35	44	1,244,859	1,449,423	2,694,282	2.348
	542,144,687	17	193	238	9,466,230	8,371,391	17,837,622	
Adjusted Loss to Payroll Ratio					1.746	1.544	3.290	
Expected Unlimited Loss to Payroll Ratio					2.788	3.113	5.900	
Expected Limited Loss to Payroll Ratio					2.124	1.713	3.837	
Credibility					0.86	0.72		
Indicated Limited Loss to Payroll Ratio					1.799	1.592	3.390	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					2.381	2.972	5.352	
Indicated Relativity Change								-9.3%
Relativity to Statewide Average							485.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6206 RHG: 5 NAICS: 21 ILDG: 2 MLDG: 4

Classification: OIL/GAS WELLS – CEMENTING/ACIDIZING/FRACTURING;
VACUUM TRUCK SVC/GRAVEL PACKING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	126,111,589	4	14	29	716,266	531,920	1,248,186	0.990
2020	74,065,190	0	9	10	459,762	482,942	942,704	1.273
2021	78,514,790	2	12	15	577,481	1,240,591	1,818,072	2.316
2022	82,344,610	2	10	13	653,531	736,432	1,389,962	1.688
2023	87,867,950	0	15	14	361,093	240,705	601,798	0.685
	448,904,129	8	60	81	2,768,133	3,232,590	6,000,723	
Adjusted Loss to Payroll Ratio					0.617	0.720	1.337	
Expected Unlimited Loss to Payroll Ratio					0.968	1.232	2.200	
Expected Limited Loss to Payroll Ratio					0.839	0.878	1.717	
Credibility					0.55	0.51		
Indicated Limited Loss to Payroll Ratio					0.717	0.798	1.514	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					0.832	1.133	1.964	
Indicated Relativity Change								-10.7%
Relativity to Statewide Average							178.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6213 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 4

Classification: OIL/GAS WELLS – SPECIALTY TOOL COMPANIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	67,075,909	1	4	4	205,437	267,442	472,879	0.705
2020	40,124,979	1	2	4	92,014	578,113	670,127	1.670
2021	43,637,800	1	3	8	401,125	529,672	930,798	2.133
2022	40,036,322	1	5	11	374,568	731,089	1,105,657	2.762
2023	36,434,530	1	2	6	129,794	174,996	304,790	0.837
	227,309,540	5	16	33	1,202,939	2,281,312	3,484,252	
Adjusted Loss to Payroll Ratio					0.529	1.004	1.533	
Expected Unlimited Loss to Payroll Ratio					0.617	1.070	1.687	
Expected Limited Loss to Payroll Ratio					0.506	0.662	1.168	
Credibility					0.34	0.35		
Indicated Limited Loss to Payroll Ratio					0.514	0.781	1.295	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					0.627	1.262	1.888	
Indicated Relativity Change								12.0%
Relativity to Statewide Average							171.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6216 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 1

Classification: OIL/GAS LEASE WORK

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	71,821,629	2	7	8	404,815	726,708	1,131,523	1.575
2020	56,370,945	3	9	12	644,101	597,609	1,241,710	2.203
2021	115,728,429	1	8	24	426,438	379,383	805,821	0.696
2022	134,535,540	2	20	29	1,340,527	1,045,598	2,386,125	1.774
2023	129,623,774	2	22	15	1,263,115	919,384	2,182,499	1.684
	508,080,317	10	66	88	4,078,995	3,668,683	7,747,678	
Adjusted Loss to Payroll Ratio					0.803	0.722	1.525	
Expected Unlimited Loss to Payroll Ratio					1.039	1.289	2.327	
Expected Limited Loss to Payroll Ratio					0.852	0.797	1.650	
Credibility					0.58	0.52		
Indicated Limited Loss to Payroll Ratio					0.823	0.759	1.582	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					1.004	1.226	2.230	
Indicated Relativity Change								-4.2%
Relativity to Statewide Average							202.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6218 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2

Classification: EXCAVATION/GRADING LAND/LAND LEVELING – LOW WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	582,959,930	21	174	190	6,947,365	6,694,576	13,641,941	2.340
2022	589,091,219	17	162	168	8,285,908	9,250,958	17,536,866	2.977
2023	641,833,019	6	182	197	7,454,828	7,345,205	14,800,033	2.306
	1,813,884,168	44	518	555	22,688,101	23,290,739	45,978,839	
Adjusted Loss to Payroll Ratio								
					1.251	1.284	2.535	
Expected Unlimited Loss to Payroll Ratio					1.700	2.266	3.966	
Expected Limited Loss to Payroll Ratio					1.395	1.402	2.797	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.251	1.284	2.535	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					1.526	2.075	3.601	
Indicated Relativity Change								-9.2%
Relativity to Statewide Average							326.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6220 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 2

Classification: EXCAVATION/GRADING LAND/LAND LEVELING – HIGH WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	1,156,673,883	16	146	143	8,655,293	7,465,912	16,121,205	1.394
2022	1,236,753,995	16	150	140	11,486,667	8,154,115	19,640,782	1.588
2023	1,388,737,648	12	169	184	12,651,641	9,884,328	22,535,968	1.623
	3,782,165,526	44	465	467	32,793,600	25,504,354	58,297,955	
Adjusted Loss to Payroll Ratio					0.867	0.674	1.541	
Expected Unlimited Loss to Payroll Ratio					1.132	1.143	2.275	
Expected Limited Loss to Payroll Ratio					0.863	0.629	1.492	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.867	0.674	1.541	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					1.148	1.259	2.407	
Indicated Relativity Change								5.8%
Relativity to Statewide Average							218.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6233 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 4

Classification: OIL/GAS PIPE LINE CONSTRUCTION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	182,845,762	3	19	30	1,306,337	1,126,894	2,433,230	1.331
2020	169,811,113	3	16	19	982,366	1,096,450	2,078,816	1.224
2021	161,967,398	3	8	20	818,944	682,110	1,501,054	0.927
2022	107,751,837	1	5	10	482,062	510,342	992,404	0.921
2023	109,809,042	2	10	10	543,869	587,012	1,130,881	1.030
	732,185,152	12	58	89	4,133,579	4,002,808	8,136,386	
Adjusted Loss to Payroll Ratio					0.565	0.547	1.111	
Expected Unlimited Loss to Payroll Ratio					0.619	0.708	1.327	
Expected Limited Loss to Payroll Ratio					0.508	0.438	0.946	
Credibility					0.55	0.47		
Indicated Limited Loss to Payroll Ratio					0.539	0.489	1.028	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					0.657	0.791	1.448	
Indicated Relativity Change								9.1%
Relativity to Statewide Average							131.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6235 RHG: 7 NAICS: 21 ILDG: 4 MLDG: 4

Classification: OIL/GAS WELLS – DRILLING OR
REDRILLING/INSTALL/RECOVERY OF CASING; DRILLING
GEOTHERMAL WELLS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	68,603,196	4	14	15	1,113,245	1,070,900	2,184,146	3.184
2020	42,694,496	0	7	11	265,686	166,486	432,172	1.012
2021	54,234,289	0	3	17	9,345	100,636	109,981	0.203
2022	41,024,223	2	11	19	843,566	572,416	1,415,982	3.452
2023	47,321,697	1	11	6	904,677	711,845	1,616,521	3.416
	253,877,901	7	46	68	3,136,518	2,622,283	5,758,802	
Adjusted Loss to Payroll Ratio								
					1.235	1.033	2.268	
Expected Unlimited Loss to Payroll Ratio					1.227	1.647	2.874	
Expected Limited Loss to Payroll Ratio					0.935	0.906	1.841	
Credibility					0.46	0.41		
Indicated Limited Loss to Payroll Ratio					1.073	0.958	2.031	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					1.420	1.789	3.209	
Indicated Relativity Change								11.7%
Relativity to Statewide Average							291.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6237 RHG: 7 NAICS: 21 ILDG: 4 MLDG: 4

Classification: OIL/GAS WELLS – WIRELINE SERVICE/PERFORATING OF CASING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	45,033,675	1	4	8	292,459	444,924	737,383	1.637
2020	38,666,376	0	9	9	186,163	173,534	359,697	0.930
2021	46,413,567	0	6	5	49,432	79,856	129,288	0.279
2022	43,588,269	0	5	11	183,928	160,188	344,116	0.789
2023	38,612,749	0	0	6	0	27,462	27,462	0.071
	212,314,636	1	24	39	711,982	885,963	1,597,946	
Adjusted Loss to Payroll Ratio					0.335	0.417	0.753	
Expected Unlimited Loss to Payroll Ratio					0.821	0.858	1.678	
Expected Limited Loss to Payroll Ratio					0.625	0.472	1.097	
Credibility					0.36	0.29		
Indicated Limited Loss to Payroll Ratio					0.520	0.456	0.976	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					0.688	0.851	1.539	
Indicated Relativity Change								-8.3%
Relativity to Statewide Average							139.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6251 RHG: 4 NAICS: 23 ILDG: 3 MLDG: 4

Classification: TUNNELING OR UNDERGROUND MINING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	42,762,378	3	8	13	736,293	776,487	1,512,780	3.538
2020	52,311,450	0	9	11	471,603	296,962	768,566	1.469
2021	73,446,322	3	22	22	1,266,632	1,846,271	3,112,904	4.238
2022	65,852,823	1	21	28	1,389,341	1,416,460	2,805,802	4.261
2023	51,548,748	0	8	12	671,635	500,739	1,172,373	2.274
	285,921,721	7	68	86	4,535,505	4,836,920	9,372,424	
Adjusted Loss to Payroll Ratio								
					1.586	1.692	3.278	
Expected Unlimited Loss to Payroll Ratio					1.353	1.725	3.078	
Expected Limited Loss to Payroll Ratio					1.195	1.284	2.479	
Credibility					0.53	0.50		
Indicated Limited Loss to Payroll Ratio					1.402	1.486	2.889	
Limit Factor					1.132	1.348		
Indicated (Unlimited) Loss to Payroll Ratio:					1.588	2.004	3.592	
Indicated Relativity Change								16.7%
Selected Loss to Payroll Ratio (Restricted to 15% Change)					1.565	1.974	3.539	
Relativity to Statewide Average							321.2%	

INCLUDES 1123 & 1124 D-9-1-22

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6258 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 3

Classification: FOUNDATION PREPARATION WORK

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	123,077,063	4	36	62	1,668,031	1,800,584	3,468,615	2.818
2020	122,053,180	4	30	44	1,177,274	1,058,628	2,235,902	1.832
2021	124,541,286	2	19	44	884,407	932,238	1,816,645	1.459
2022	155,331,945	5	30	53	964,314	1,266,342	2,230,657	1.436
2023	151,219,896	1	30	38	873,955	1,777,527	2,651,482	1.753
	676,223,370	16	145	241	5,567,981	6,835,319	12,403,300	
Adjusted Loss to Payroll Ratio					0.823	1.011	1.834	
Expected Unlimited Loss to Payroll Ratio					1.507	1.918	3.425	
Expected Limited Loss to Payroll Ratio					1.148	1.055	2.204	
Credibility					0.74	0.65		
Indicated Limited Loss to Payroll Ratio					0.909	1.027	1.936	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					1.204	1.917	3.120	
Indicated Relativity Change								-8.9%
Relativity to Statewide Average							283.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6307 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 2

Classification: SEWER CONSTRUCTION – LOW WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	75,594,276	1	43	32	1,102,026	928,581	2,030,607	2.686
2020	77,365,992	5	39	39	1,264,722	1,305,694	2,570,416	3.322
2021	86,054,532	8	39	37	1,535,911	1,414,373	2,950,285	3.428
2022	97,983,397	5	50	55	2,472,118	1,478,071	3,950,189	4.031
2023	108,522,745	0	55	68	2,361,763	2,135,342	4,497,106	4.144
	445,520,942	19	226	231	8,736,541	7,262,062	15,998,602	
Adjusted Loss to Payroll Ratio								
					1.961	1.630	3.591	
Expected Unlimited Loss to Payroll Ratio					2.475	2.432	4.907	
Expected Limited Loss to Payroll Ratio					2.032	1.505	3.537	
Credibility					0.78	0.63		
Indicated Limited Loss to Payroll Ratio					1.976	1.584	3.560	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					2.410	2.560	4.970	
Indicated Relativity Change								1.3%
Relativity to Statewide Average							451.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6308 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 3

Classification: SEWER CONSTRUCTION – HIGH WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	227,939,587	11	40	52	2,870,001	2,013,410	4,883,411	2.142
2020	245,761,929	6	30	40	2,119,588	1,635,754	3,755,341	1.528
2021	259,186,123	6	30	37	2,215,491	1,920,967	4,136,459	1.596
2022	292,225,022	5	37	46	2,608,404	2,791,052	5,399,456	1.848
2023	343,710,011	3	60	60	2,568,537	2,679,673	5,248,210	1.527
	1,368,822,672	31	197	235	12,382,021	11,040,857	23,422,877	
Adjusted Loss to Payroll Ratio					0.905	0.807	1.711	
Expected Unlimited Loss to Payroll Ratio					1.286	1.667	2.954	
Expected Limited Loss to Payroll Ratio					0.980	0.918	1.898	
Credibility					0.92	0.81		
Indicated Limited Loss to Payroll Ratio					0.911	0.828	1.739	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					1.206	1.545	2.751	
Indicated Relativity Change								-6.9%
Relativity to Statewide Average							249.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6315 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3

Classification: WATER/GAS MAINS CONSTRUCTION – LOW WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	161,410,423	3	59	75	1,701,651	1,789,974	3,491,625	2.163
2020	199,558,808	8	46	75	2,679,998	2,744,982	5,424,979	2.718
2021	195,567,874	6	52	68	1,959,682	2,394,997	4,354,679	2.227
2022	218,535,005	5	50	79	2,034,228	2,496,156	4,530,384	2.073
2023	200,227,434	2	63	65	2,184,740	2,202,142	4,386,882	2.191
	975,299,544	24	270	362	10,560,299	11,628,251	22,188,549	
Adjusted Loss to Payroll Ratio					1.083	1.192	2.275	
Expected Unlimited Loss to Payroll Ratio					1.366	2.123	3.489	
Expected Limited Loss to Payroll Ratio					1.121	1.314	2.435	
Credibility					0.84	0.82		
Indicated Limited Loss to Payroll Ratio					1.089	1.215	2.303	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					1.328	1.963	3.291	
Indicated Relativity Change								-5.7%
Relativity to Statewide Average							298.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6316 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3

Classification: WATER/GAS MAINS CONSTRUCTION – HIGH WAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	402,415,266	7	62	79	2,975,705	2,541,500	5,517,206	1.371
2020	404,249,236	4	43	69	2,152,771	1,837,603	3,990,374	0.987
2021	460,872,876	9	79	67	4,588,995	5,238,701	9,827,696	2.132
2022	464,699,711	5	54	81	2,882,331	3,013,912	5,896,243	1.269
2023	461,766,043	2	69	48	3,899,998	3,410,336	7,310,334	1.583
	2,194,003,132	27	307	344	16,499,801	16,042,052	32,541,853	
Adjusted Loss to Payroll Ratio					0.752	0.731	1.483	
Expected Unlimited Loss to Payroll Ratio					0.892	1.235	2.127	
Expected Limited Loss to Payroll Ratio					0.732	0.764	1.497	
Credibility					0.98	0.91		
Indicated Limited Loss to Payroll Ratio					0.752	0.734	1.486	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					0.917	1.186	2.103	
Indicated Relativity Change								-1.1%
Relativity to Statewide Average							190.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6325 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 3

Classification: CONDUIT CONSTRUCTION OR UNDERGROUND WIRING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	925,722,616	19	226	280	8,472,620	8,868,901	17,341,521	1.873
2022	924,238,845	12	228	253	7,395,609	9,050,077	16,445,686	1.779
2023	982,455,195	4	233	295	7,249,822	9,146,173	16,395,995	1.669
	2,832,416,656	35	687	828	23,118,050	27,065,151	50,183,202	
Adjusted Loss to Payroll Ratio					0.816	0.956	1.772	
Expected Unlimited Loss to Payroll Ratio					1.105	1.729	2.834	
Expected Limited Loss to Payroll Ratio					0.907	1.070	1.977	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.816	0.956	1.772	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					0.995	1.544	2.540	
Indicated Relativity Change								-10.4%
Relativity to Statewide Average							230.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6361 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 1

Classification: CANAL/JETTY/BREAKWATER CONSTRUCTION; CROSS-COUNTRY WATER PIPELINE CONSTRUCTION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	23,163,608	0	9	13	493,782	297,113	790,895	3.414
2020	26,225,643	1	6	6	312,458	250,154	562,612	2.145
2021	25,556,319	0	4	4	87,771	110,370	198,141	0.775
2022	28,699,141	0	5	3	163,130	98,516	261,647	0.912
2023	33,130,715	0	2	6	3,011	41,274	44,284	0.134
	136,775,426	1	26	32	1,060,152	797,426	1,857,579	
Adjusted Loss to Payroll Ratio					0.775	0.583	1.358	
Expected Unlimited Loss to Payroll Ratio					0.940	0.730	1.670	
Expected Limited Loss to Payroll Ratio					0.831	0.543	1.374	
Credibility					0.34	0.26		
Indicated Limited Loss to Payroll Ratio					0.812	0.554	1.365	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.919	0.747	1.666	
Indicated Relativity Change								-0.2%
Relativity to Statewide Average							151.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6364 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 3

Classification: IRRIGATION PIPE INSTALLATION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	57,516,733	2	42	75	636,031	698,721	1,334,752	2.321
2020	62,208,258	2	52	72	748,823	714,666	1,463,489	2.353
2021	61,680,107	2	46	74	843,857	1,419,838	2,263,695	3.670
2022	61,447,422	2	45	68	979,408	1,106,192	2,085,600	3.394
2023	67,149,206	0	41	55	594,234	772,298	1,366,531	2.035
	310,001,726	8	226	344	3,802,353	4,711,714	8,514,067	
Adjusted Loss to Payroll Ratio					1.227	1.520	2.746	
Expected Unlimited Loss to Payroll Ratio					1.471	2.071	3.542	
Expected Limited Loss to Payroll Ratio					1.340	1.671	3.010	
Credibility					0.57	0.57		
Indicated Limited Loss to Payroll Ratio					1.275	1.585	2.860	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.408	1.993	3.401	
Indicated Relativity Change								-4.0%
Relativity to Statewide Average							308.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6400 RHG: 2 NAICS: 23 ILDG: 2 MLDG: 2

Classification: FENCE CONSTRUCTION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	231,874,802	10	122	201	2,874,396	3,182,009	6,056,405	2.612
2020	262,882,997	10	155	205	3,706,463	3,389,274	7,095,738	2.699
2021	274,068,899	16	146	178	5,574,444	5,590,551	11,164,995	4.074
2022	301,584,253	16	138	154	6,250,101	5,646,887	11,896,989	3.945
2023	325,507,585	4	158	155	6,175,787	6,602,689	12,778,476	3.926
	1,395,918,536	56	719	893	24,581,191	24,411,411	48,992,602	
Adjusted Loss to Payroll Ratio					1.761	1.749	3.510	
Expected Unlimited Loss to Payroll Ratio					1.862	1.941	3.802	
Expected Limited Loss to Payroll Ratio					1.726	1.638	3.365	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.761	1.749	3.510	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.911	2.104	4.016	
Indicated Relativity Change								5.6%
Relativity to Statewide Average							364.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6504 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4

Classification: FOOD PRODUCTS MFG OR PROCESSING – NOC

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	2,515,785,241	70	2,073	2,469	53,753,505	53,575,805	107,329,310	4.266
2023	2,604,958,567	28	1,806	2,339	58,292,783	56,718,306	115,011,090	4.415
	5,120,743,808	98	3,879	4,808	112,046,289	110,294,111	222,340,400	
Adjusted Loss to Payroll Ratio					2.188	2.154	4.342	
Expected Unlimited Loss to Payroll Ratio					2.366	2.664	5.030	
Expected Limited Loss to Payroll Ratio					2.193	2.249	4.442	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.188	2.154	4.342	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					2.375	2.592	4.967	
Indicated Relativity Change								-1.3%
Relativity to Statewide Average							450.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 6834 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2

Classification: BOAT BUILDING OR REPAIRING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	76,568,209	2	51	70	745,312	716,782	1,462,094	1.910
2020	86,259,785	5	51	71	1,255,590	1,306,853	2,562,444	2.971
2021	98,005,481	4	71	126	1,354,253	1,436,793	2,791,046	2.848
2022	102,045,856	5	60	119	1,630,388	1,538,472	3,168,861	3.105
2023	105,543,379	0	43	72	998,727	878,798	1,877,525	1.779
	468,422,710	16	276	458	5,984,271	5,877,698	11,861,969	
Adjusted Loss to Payroll Ratio					1.278	1.255	2.532	
Expected Unlimited Loss to Payroll Ratio					1.564	1.867	3.431	
Expected Limited Loss to Payroll Ratio					1.450	1.576	3.026	
Credibility					0.70	0.66		
Indicated Limited Loss to Payroll Ratio					1.330	1.365	2.695	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.443	1.643	3.086	
Indicated Relativity Change								-10.0%
Relativity to Statewide Average							280.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7133 RHG: 6 NAICS: 48 ILDG: 1 MLDG: 1

Classification: RAILROAD OPERATION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	76,113,285	1	9	31	236,407	416,857	653,264	0.858
2020	58,159,275	2	11	22	507,297	300,012	807,309	1.388
2021	46,445,835	1	10	9	232,162	265,263	497,425	1.071
2022	50,639,130	0	11	19	228,577	244,726	473,303	0.935
2023	57,003,000	0	14	15	559,654	405,219	964,873	1.693
	288,360,525	4	55	96	1,764,097	1,632,077	3,396,174	
Adjusted Loss to Payroll Ratio					0.612	0.566	1.178	
Expected Unlimited Loss to Payroll Ratio					0.535	0.819	1.354	
Expected Limited Loss to Payroll Ratio					0.439	0.507	0.946	
Credibility					0.36	0.34		
Indicated Limited Loss to Payroll Ratio					0.501	0.527	1.028	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					0.610	0.852	1.462	
Indicated Relativity Change								8.0%
Relativity to Statewide Average							132.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7198 RHG: 3 NAICS: 48 ILDG: 1 MLDG: 1

Classification: PARCEL DELIVERY AND MESSENGER SERVICE COMPANIES;
ARMORED TRANSPORT SERVICES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	4,233,123,315	199	5,493	4,007	151,509,486	108,886,225	260,395,710	6.151
2023	4,210,007,953	88	5,080	3,531	151,557,949	99,158,352	250,716,301	5.955
	8,443,131,268	287	10,573	7,538	303,067,435	208,044,577	511,112,012	
Adjusted Loss to Payroll Ratio					3.590	2.464	6.054	
Expected Unlimited Loss to Payroll Ratio					3.984	3.211	7.196	
Expected Limited Loss to Payroll Ratio					3.628	2.591	6.219	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					3.590	2.464	6.054	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					3.964	3.099	7.063	
Indicated Relativity Change								-1.8%
Relativity to Statewide Average							641.0%	

INCLUDES EXPERIENCE OF 4312 D9-1-25

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7207 RHG: 5 NAICS: 71 ILDG: 4 MLDG: 1

Classification: STABLES; CLUBS – RIDING; HORSE SHOWS/RODEOS/PACK
TRAINS; RACING STABLES – HARNESS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	89,586,270	10	79	99	1,959,107	3,081,805	5,040,912	5.627
2020	95,926,215	7	56	72	1,310,532	1,912,086	3,222,618	3.359
2021	106,521,540	11	72	66	2,748,239	4,582,647	7,330,886	6.882
2022	116,236,830	7	75	74	2,509,218	3,094,623	5,603,841	4.821
2023	121,865,510	5	55	61	2,322,519	3,382,066	5,704,585	4.681
	530,136,365	40	337	372	10,849,615	16,053,227	26,902,842	
Adjusted Loss to Payroll Ratio					2.047	3.028	5.075	
Expected Unlimited Loss to Payroll Ratio					2.548	4.589	7.138	
Expected Limited Loss to Payroll Ratio					2.209	3.271	5.480	
Credibility					0.87	0.92		
Indicated Limited Loss to Payroll Ratio					2.068	3.047	5.115	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					2.400	4.328	6.728	
Indicated Relativity Change								-5.7%
Relativity to Statewide Average							610.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7219 RHG: 4 NAICS: 48 ILDG: 2 MLDG: 2

Classification: TRUCKING FIRMS; EXPRESS COMPANIES; MOBILE
CRANE/HOISTING SERVICE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	5,549,200,265	210	2,829	2,214	124,202,562	93,712,162	217,914,724	3.927
2023	5,739,280,045	507	2,870	2,244	132,923,999	98,353,342	231,277,341	4.030
	11,288,480,310	717	5,699	4,458	257,126,561	192,065,504	449,192,065	
Adjusted Loss to Payroll Ratio					2.278	1.701	3.979	
Expected Unlimited Loss to Payroll Ratio					2.299	2.060	4.360	
Expected Limited Loss to Payroll Ratio					2.032	1.534	3.566	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.278	1.701	3.979	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					2.579	2.294	4.874	
Indicated Relativity Change								11.8%
Relativity to Statewide Average							442.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7227 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 1

Classification: AUTO/TRUCK TOWING, ROADSIDE ASSISTANCE OR FREEWAY
SERVICE PATROL

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	390,343,691	28	273	256	8,298,037	7,247,541	15,545,578	3.983
2022	421,303,171	23	275	234	9,362,916	9,974,280	19,337,196	4.590
2023	450,526,194	14	243	251	9,405,510	9,549,000	18,954,510	4.207
	1,262,173,056	65	791	741	27,066,463	26,770,820	53,837,283	
Adjusted Loss to Payroll Ratio					2.144	2.121	4.265	
Expected Unlimited Loss to Payroll Ratio					2.504	3.028	5.532	
Expected Limited Loss to Payroll Ratio					2.213	2.254	4.467	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.144	2.121	4.265	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					2.428	2.860	5.288	
Indicated Relativity Change								-4.4%
Relativity to Statewide Average							480.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7232 RHG: 6 NAICS: 48 ILDG: 1 MLDG: 1

Classification: MAIL DELIVERY SERVICE COMPANIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	76,867,601	1	39	60	1,221,524	689,010	1,910,534	2.485
2020	89,881,213	3	34	45	1,191,503	845,671	2,037,174	2.267
2021	87,185,098	3	32	46	1,738,794	1,305,418	3,044,212	3.492
2022	92,380,005	1	40	60	1,461,931	1,360,451	2,822,382	3.055
2023	96,227,608	0	55	50	1,674,795	1,136,061	2,810,855	2.921
	442,541,525	8	200	261	7,288,547	5,336,611	12,625,157	
Adjusted Loss to Payroll Ratio					1.647	1.206	2.853	
Expected Unlimited Loss to Payroll Ratio					1.997	2.018	4.015	
Expected Limited Loss to Payroll Ratio					1.639	1.249	2.888	
Credibility					0.72	0.58		
Indicated Limited Loss to Payroll Ratio					1.645	1.224	2.868	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					2.006	1.978	3.984	
Indicated Relativity Change								-0.8%
Relativity to Statewide Average							361.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7272 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1

Classification: WATER TRUCK SERVICE COMPANIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	11,278,552	1	2	2	419,127	10,507	429,634	3.809
2020	17,964,373	2	4	4	307,845	580,720	888,566	4.946
2021	23,671,174	2	12	1	756,898	796,375	1,553,273	6.562
2022	21,074,638	4	10	6	886,315	955,633	1,841,948	8.740
2023	21,369,973	0	5	4	97,573	139,224	236,797	1.108
	95,358,710	9	33	17	2,467,758	2,482,460	4,950,218	
Adjusted Loss to Payroll Ratio					2.588	2.603	5.191	
Expected Unlimited Loss to Payroll Ratio					3.784	4.334	8.117	
Expected Limited Loss to Payroll Ratio					3.105	2.682	5.787	
Credibility					0.50	0.43		
Indicated Limited Loss to Payroll Ratio					2.846	2.648	5.495	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					3.472	4.280	7.752	
Indicated Relativity Change								-4.5%
Relativity to Statewide Average							703.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7332 RHG: 1 NAICS: 62 ILDG: 1 MLDG: 2

Classification: AMBULANCE SERVICES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	737,587,438	16	567	834	9,678,838	7,686,985	17,365,823	2.354
2022	866,777,766	3	605	855	11,338,003	7,992,324	19,330,328	2.230
2023	896,881,199	4	792	1,000	9,267,317	9,060,630	18,327,947	2.044
	2,501,246,403	23	1,964	2,689	30,284,158	24,739,940	55,024,098	
Adjusted Loss to Payroll Ratio					1.211	0.989	2.200	
Expected Unlimited Loss to Payroll Ratio					1.421	1.194	2.615	
Expected Limited Loss to Payroll Ratio					1.335	1.046	2.381	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.211	0.989	2.200	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.295	1.141	2.436	
Indicated Relativity Change								-6.8%
Relativity to Statewide Average							221.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7360 RHG: 2 NAICS: 48 ILDG: 2 MLDG: 3

Classification: FREIGHT HANDLERS; FREIGHT FORWARDERS OR
CONSOLIDATORS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	858,327,247	30	583	784	16,002,590	18,384,302	34,386,893	4.006
2023	736,462,373	9	554	709	11,595,301	15,993,727	27,589,028	3.746
	1,594,789,620	39	1,137	1,493	27,597,891	34,378,030	61,975,921	
Adjusted Loss to Payroll Ratio					1.731	2.156	3.886	
Expected Unlimited Loss to Payroll Ratio					1.888	2.465	4.354	
Expected Limited Loss to Payroll Ratio					1.751	2.081	3.832	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.731	2.156	3.886	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.878	2.594	4.472	
Indicated Relativity Change								2.7%
Relativity to Statewide Average							405.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7365 RHG: 5 NAICS: 48 ILDG: 2 MLDG: 3

Classification: TAXICAB OPERATIONS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	10,696,223	0	2	8	72,328	54,251	126,579	1.183
2020	4,118,728	1	1	2	70,041	394,675	464,716	11.283
2021	9,408,054	0	3	2	67,139	149,586	216,725	2.304
2022	16,033,591	2	5	3	410,886	652,033	1,062,919	6.629
2023	14,809,662	1	7	2	174,607	291,809	466,416	3.149
	55,066,258	4	18	17	795,002	1,542,354	2,337,356	
Adjusted Loss to Payroll Ratio					1.444	2.801	4.245	
Expected Unlimited Loss to Payroll Ratio					1.679	3.631	5.310	
Expected Limited Loss to Payroll Ratio					1.455	2.588	4.044	
Credibility					0.30	0.34		
Indicated Limited Loss to Payroll Ratio					1.452	2.660	4.112	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					1.685	3.779	5.464	
Indicated Relativity Change								2.9%
Relativity to Statewide Average							495.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7382 RHG: 3 NAICS: 48 ILDG: 3 MLDG: 4

Classification: BUS, SHUTTLE VAN OR LIMOUSINE OPERATIONS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,364,241,764	48	868	878	30,959,499	31,199,702	62,159,201	4.556
2023	1,530,482,355	20	1,001	1,072	35,904,071	37,777,285	73,681,356	4.814
	2,894,724,119	68	1,869	1,950	66,863,570	68,976,987	135,840,557	
Adjusted Loss to Payroll Ratio					2.310	2.383	4.693	
Expected Unlimited Loss to Payroll Ratio					2.612	3.038	5.650	
Expected Limited Loss to Payroll Ratio					2.379	2.451	4.830	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.310	2.383	4.693	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					2.551	2.997	5.547	
Indicated Relativity Change								-1.8%
Relativity to Statewide Average							503.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7392 RHG: 1 NAICS: 42 ILDG: 3 MLDG: 2

Classification: BEER DEALERS – WHOLESALE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	392,720,254	5	351	676	5,904,065	6,783,241	12,687,306	3.231
2022	392,979,145	4	327	649	7,370,507	7,776,073	15,146,581	3.854
2023	430,539,022	4	295	571	8,079,164	7,511,872	15,591,036	3.621
	1,216,238,421	13	973	1,896	21,353,736	22,071,187	43,424,923	
Adjusted Loss to Payroll Ratio					1.756	1.815	3.570	
Expected Unlimited Loss to Payroll Ratio					2.157	2.355	4.511	
Expected Limited Loss to Payroll Ratio					2.027	2.064	4.090	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.756	1.815	3.570	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.878	2.093	3.971	
Indicated Relativity Change								-12.0%
Relativity to Statewide Average							360.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7403 RHG: 2 NAICS: 48 ILDG: 1 MLDG: 3

Classification: AIRCRAFT OPERATION – SCHEDULED – ALL OTHERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,452,656,845	35	1,058	1,482	26,219,134	24,079,546	50,298,680	3.463
2023	1,264,043,385	11	943	1,130	21,998,676	22,824,795	44,823,471	3.546
	2,716,700,230	46	2,001	2,612	48,217,811	46,904,340	95,122,151	
Adjusted Loss to Payroll Ratio					1.775	1.727	3.501	
Expected Unlimited Loss to Payroll Ratio					2.078	2.089	4.167	
Expected Limited Loss to Payroll Ratio					1.927	1.764	3.690	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.775	1.727	3.501	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.926	2.078	4.004	
Indicated Relativity Change								-3.9%
Relativity to Statewide Average							363.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7405 RHG: 2 NAICS: 48 ILDG: 1 MLDG: 1

Classification: AIRCRAFT OPERATION – SCHEDULED – FLYING CREW

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	1,813,368,201	9	226	161	6,898,805	3,989,586	10,888,391	0.600
2021	1,895,888,563	8	471	256	13,730,944	7,620,545	21,351,489	1.126
2022	1,828,272,067	6	531	354	12,103,015	6,925,568	19,028,582	1.041
2023	2,043,053,517	1	386	272	11,011,117	6,628,704	17,639,821	0.863
	7,580,582,348	24	1,614	1,043	43,743,881	25,164,403	68,908,284	
Adjusted Loss to Payroll Ratio					0.577	0.332	0.909	
Expected Unlimited Loss to Payroll Ratio					0.699	0.409	1.107	
Expected Limited Loss to Payroll Ratio					0.648	0.345	0.993	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.577	0.332	0.909	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.626	0.399	1.026	
Indicated Relativity Change								-7.4%
Relativity to Statewide Average							93.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7409 RHG: 7 NAICS: 11 ILDG: 1 MLDG: 1

Classification: AIRCRAFT OPERATION – AGRICULTURAL – FLYING CREW

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	18,588,341	0	4	0	69,360	209,973	279,333	1.503
2020	18,041,969	0	0	1	0	259	259	0.001
2021	16,249,744	3	0	1	580,314	66,232	646,546	3.979
2022	15,944,412	2	1	4	437,424	658,485	1,095,910	6.873
2023	20,969,089	1	3	0	596,168	553,816	1,149,984	5.484
	89,793,555	6	8	6	1,683,267	1,488,765	3,172,032	
Adjusted Loss to Payroll Ratio					1.875	1.658	3.533	
Expected Unlimited Loss to Payroll Ratio					2.383	1.833	4.216	
Expected Limited Loss to Payroll Ratio					1.816	1.009	2.824	
Credibility					0.39	0.28		
Indicated Limited Loss to Payroll Ratio					1.839	1.193	3.032	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					2.434	2.226	4.661	
Indicated Relativity Change								10.5%
Relativity to Statewide Average							423.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7410 RHG: 3 NAICS: 11 ILDG: 4 MLDG: 2

Classification: AIRCRAFT OPERATION – AGRICULTURAL – ALL OTHERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	20,424,672	1	3	13	179,397	311,816	491,213	2.405
2020	19,662,976	2	6	10	486,855	409,155	896,010	4.557
2021	19,200,957	1	4	8	50,890	154,076	204,965	1.067
2022	19,067,075	1	6	2	544,082	249,596	793,679	4.163
2023	21,802,338	3	7	6	1,215,057	777,315	1,992,372	9.138
	100,158,018	8	26	39	2,476,281	1,901,957	4,378,239	
Adjusted Loss to Payroll Ratio								
					2.472	1.899	4.371	
Expected Unlimited Loss to Payroll Ratio					1.741	1.965	3.706	
Expected Limited Loss to Payroll Ratio					1.585	1.586	3.171	
Credibility					0.39	0.35		
Indicated Limited Loss to Payroll Ratio					1.931	1.697	3.628	
Limit Factor					1.104	1.258		
Indicated (Unlimited) Loss to Payroll Ratio:					2.132	2.134	4.266	
Indicated Relativity Change								15.1%
Selected Loss to Payroll Ratio (Restricted to 15% Change)					2.130	2.132	4.262	
Relativity to Statewide Average							386.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7421 RHG: 2 NAICS: 48 ILDG: 1 MLDG: 1

Classification: AIRCRAFT OPERATION – PERSONNEL TRANSPORT – FLYING
CREW

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	113,812,401	1	12	28	326,811	266,076	592,887	0.521
2020	115,100,300	1	11	13	311,560	367,516	679,075	0.590
2021	124,885,755	1	11	20	232,267	108,046	340,313	0.272
2022	126,204,040	0	7	5	60,435	198,777	259,212	0.205
2023	132,706,598	0	10	20	404,586	445,662	850,249	0.641
	612,709,094	3	51	86	1,335,659	1,386,077	2,721,736	
Adjusted Loss to Payroll Ratio					0.218	0.226	0.444	
Expected Unlimited Loss to Payroll Ratio					0.235	0.276	0.511	
Expected Limited Loss to Payroll Ratio					0.218	0.233	0.451	
Credibility					0.36	0.34		
Indicated Limited Loss to Payroll Ratio					0.218	0.231	0.449	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.237	0.278	0.514	
Indicated Relativity Change								0.6%
Relativity to Statewide Average							46.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7424 RHG: 7 NAICS: 48 ILDG: 1 MLDG: 1

Classification: AIRCRAFT OPERATION – FLYING CREW

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	442,445,124	9	39	67	3,055,911	1,414,990	4,470,900	1.010
2020	457,998,617	8	46	58	2,489,001	1,963,608	4,452,609	0.972
2021	494,806,099	10	41	64	3,049,445	1,975,323	5,024,768	1.016
2022	597,925,332	9	43	76	3,837,874	2,425,179	6,263,052	1.047
2023	622,316,479	6	47	70	3,235,978	1,914,222	5,150,200	0.828
	2,615,491,651	42	216	335	15,668,208	9,693,322	25,361,530	
Adjusted Loss to Payroll Ratio					0.599	0.371	0.970	
Expected Unlimited Loss to Payroll Ratio					0.776	0.702	1.478	
Expected Limited Loss to Payroll Ratio					0.591	0.387	0.977	
Credibility					0.97	0.74		
Indicated Limited Loss to Payroll Ratio					0.599	0.375	0.973	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					0.793	0.700	1.492	
Indicated Relativity Change								1.0%
Relativity to Statewide Average							135.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7428 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 3

Classification: AIRCRAFT OPERATION – ALL OTHERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	811,207,078	10	228	432	7,553,592	5,817,472	13,371,064	1.648
2022	1,002,700,429	13	252	563	8,554,163	6,534,008	15,088,171	1.505
2023	1,173,908,360	5	302	585	10,712,544	8,919,853	19,632,396	1.672
	2,987,815,867	28	782	1,580	26,820,299	21,271,332	48,091,632	
Adjusted Loss to Payroll Ratio					0.898	0.712	1.610	
Expected Unlimited Loss to Payroll Ratio					0.989	0.843	1.832	
Expected Limited Loss to Payroll Ratio					0.917	0.712	1.629	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.898	0.712	1.610	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.974	0.857	1.831	
Indicated Relativity Change								-0.1%
Relativity to Statewide Average							166.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7429 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 4

Classification: AIRPORT OPERATORS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	91,076,734	0	10	34	262,172	308,373	570,545	0.626
2020	137,438,095	1	34	76	600,812	781,659	1,382,471	1.006
2021	163,298,889	1	50	80	713,910	912,330	1,626,240	0.996
2022	131,409,349	3	81	66	1,398,030	1,230,271	2,628,301	2.000
2023	169,108,351	0	63	104	1,299,412	1,462,917	2,762,329	1.633
	692,331,418	5	238	360	4,274,336	4,695,550	8,969,886	
Adjusted Loss to Payroll Ratio					0.617	0.678	1.296	
Expected Unlimited Loss to Payroll Ratio					0.606	0.671	1.278	
Expected Limited Loss to Payroll Ratio					0.562	0.567	1.129	
Credibility					0.56	0.51		
Indicated Limited Loss to Payroll Ratio					0.593	0.623	1.216	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.644	0.750	1.394	
Indicated Relativity Change								9.1%
Relativity to Statewide Average							126.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7500 RHG: 5 NAICS: 22 ILDG: 1 MLDG: 1

Classification: GAS WORKS

Code: 7520 RHG: 5 NAICS: 22 ILDG: 1 MLDG: 1

Classification: WATER COMPANIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	133,064,142	0	38	80	670,571	759,683	1,430,254	1.075
2020	140,106,104	2	41	61	1,054,741	1,143,669	2,198,410	1.569
2021	187,058,197	4	44	78	1,434,686	1,442,617	2,877,302	1.538
2022	217,384,918	1	49	67	1,224,446	1,048,963	2,273,410	1.046
2023	210,467,408	0	44	68	1,565,301	1,842,217	3,407,518	1.619
	888,080,769	7	216	354	5,949,745	6,237,149	12,186,894	
Adjusted Loss to Payroll Ratio					0.670	0.702	1.372	
Expected Unlimited Loss to Payroll Ratio					0.834	1.043	1.878	
Expected Limited Loss to Payroll Ratio					0.723	0.744	1.467	
Credibility					0.68	0.63		
Indicated Limited Loss to Payroll Ratio					0.687	0.718	1.405	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					0.797	1.020	1.817	
Indicated Relativity Change								-3.3%
Relativity to Statewide Average							164.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7515 RHG: 6 NAICS: 48 ILDG: 3 MLDG: 1

Classification: OIL OR GAS PIPELINE OPERATION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	78,094,164	1	5	12	332,797	354,289	687,087	0.880
2020	87,312,590	1	11	9	573,162	300,912	874,075	1.001
2021	91,387,340	1	2	10	341,548	137,936	479,484	0.525
2022	89,770,238	0	6	8	142,482	106,656	249,137	0.278
2023	109,228,087	0	4	11	82,218	126,697	208,915	0.191
	455,792,419	3	28	50	1,472,208	1,026,490	2,498,698	
Adjusted Loss to Payroll Ratio					0.323	0.225	0.548	
Expected Unlimited Loss to Payroll Ratio					0.539	0.458	0.997	
Expected Limited Loss to Payroll Ratio					0.443	0.284	0.726	
Credibility					0.43	0.33		
Indicated Limited Loss to Payroll Ratio					0.391	0.265	0.656	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					0.477	0.428	0.905	
Indicated Relativity Change								-9.3%
Relativity to Statewide Average							82.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7538 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 1

Classification: ELECTRIC POWER LINE CONSTRUCTION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	619,043,811	13	38	83	3,007,511	2,990,648	5,998,159	0.969
2020	733,718,412	8	60	91	3,009,899	3,333,185	6,343,084	0.865
2021	790,289,596	12	54	90	4,016,143	3,560,356	7,576,499	0.959
2022	714,468,095	10	36	77	3,367,014	3,261,620	6,628,634	0.928
2023	543,774,243	5	57	73	3,144,169	3,135,829	6,279,998	1.155
	3,401,294,157	48	245	414	16,544,736	16,281,638	32,826,374	
Adjusted Loss to Payroll Ratio					0.486	0.479	0.965	
Expected Unlimited Loss to Payroll Ratio					0.616	0.899	1.515	
Expected Limited Loss to Payroll Ratio					0.469	0.495	0.964	
Credibility					0.98	0.91		
Indicated Limited Loss to Payroll Ratio					0.486	0.480	0.966	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					0.643	0.896	1.540	
Indicated Relativity Change								1.6%
Relativity to Statewide Average							139.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7539 RHG: 6 NAICS: 22 ILDG: 2 MLDG: 2

Classification: ELECTRIC POWER COMPANIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	530,914,215	8	32	82	2,635,652	1,691,564	4,327,216	0.815
2020	428,117,254	7	32	61	1,875,082	1,572,134	3,447,216	0.805
2021	493,137,132	2	38	66	1,251,711	1,929,363	3,181,073	0.645
2022	537,166,099	3	49	78	1,462,769	1,980,042	3,442,811	0.641
2023	549,032,002	1	43	68	2,404,548	2,528,385	4,932,932	0.898
	2,538,366,702	21	194	355	9,629,761	9,701,488	19,331,248	
Adjusted Loss to Payroll Ratio					0.379	0.382	0.762	
Expected Unlimited Loss to Payroll Ratio					0.499	0.614	1.112	
Expected Limited Loss to Payroll Ratio					0.409	0.380	0.789	
Credibility					0.83	0.73		
Indicated Limited Loss to Payroll Ratio					0.385	0.382	0.766	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					0.469	0.617	1.086	
Indicated Relativity Change								-2.4%
Relativity to Statewide Average							98.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7580 RHG: 6 NAICS: 22 ILDG: 4 MLDG: 4

Classification: SANITARY OR SANITATION DISTRICTS OPERATION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	48,200,311	2	8	23	170,164	351,379	521,543	1.082
2020	47,020,025	2	11	14	436,485	499,952	936,437	1.992
2021	50,849,990	1	13	24	822,610	814,379	1,636,989	3.219
2022	59,026,921	0	8	22	490,200	485,063	975,262	1.652
2023	80,127,379	0	15	21	1,840,050	975,271	2,815,321	3.514
	285,224,626	5	55	104	3,759,508	3,126,043	6,885,552	
Adjusted Loss to Payroll Ratio					1.318	1.096	2.414	
Expected Unlimited Loss to Payroll Ratio					0.927	1.180	2.108	
Expected Limited Loss to Payroll Ratio					0.761	0.731	1.492	
Credibility					0.44	0.40		
Indicated Limited Loss to Payroll Ratio					1.007	0.875	1.882	
Limit Factor					1.220	1.616		
Indicated (Unlimited) Loss to Payroll Ratio:					1.228	1.414	2.642	
Indicated Relativity Change								25.4%
Selected Loss to Payroll Ratio (Restricted to 15% Change)					1.127	1.297	2.424	
Relativity to Statewide Average							220.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7600 RHG: 2 NAICS: 51 ILDG: 1 MLDG: 1

Classification: COMMUNICATION SERVICE PROVIDERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,688,354,083	63	1,001	667	46,136,275	25,264,438	71,400,713	4.229
2023	1,675,829,712	34	979	657	42,967,705	25,769,399	68,737,104	4.102
	3,364,183,795	97	1,980	1,324	89,103,980	51,033,837	140,137,817	
Adjusted Loss to Payroll Ratio					2.649	1.517	4.166	
Expected Unlimited Loss to Payroll Ratio					2.929	1.980	4.908	
Expected Limited Loss to Payroll Ratio					2.715	1.672	4.387	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.649	1.517	4.166	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					2.875	1.825	4.700	
Indicated Relativity Change								-4.2%
Relativity to Statewide Average							426.6%	

INCLUDES EXPERIENCE OF 7606 D1-1-19

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7601 RHG: 2 NAICS: 23 ILDG: 2 MLDG: 1

Classification: AERIAL LINE CONSTRUCTION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	99,976,850	3	47	122	1,127,402	1,323,763	2,451,164	2.452
2020	91,475,494	4	27	53	848,694	995,970	1,844,664	2.017
2021	51,615,385	1	9	28	335,376	427,518	762,894	1.478
2022	54,879,546	2	8	13	540,374	608,521	1,148,894	2.093
2023	52,902,980	4	9	23	841,982	1,221,455	2,063,437	3.900
	350,850,255	14	100	239	3,693,828	4,577,226	8,271,054	
Adjusted Loss to Payroll Ratio					1.053	1.305	2.357	
Expected Unlimited Loss to Payroll Ratio					0.930	1.228	2.159	
Expected Limited Loss to Payroll Ratio					0.863	1.037	1.900	
Credibility					0.50	0.49		
Indicated Limited Loss to Payroll Ratio					0.959	1.169	2.128	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.040	1.407	2.447	
Indicated Relativity Change								13.4%
Relativity to Statewide Average							222.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7605 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2

Classification: SECURITY, FIRE ALARM OR LIFE SAFETY SYSTEMS
INSTALLATION, SERVICE OR REPAIR

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	677,548,163	14	168	250	5,619,355	4,943,484	10,562,839	1.559
2020	693,208,137	13	168	259	4,823,266	3,825,294	8,648,561	1.248
2021	754,411,740	7	182	291	4,204,112	4,041,865	8,245,977	1.093
2022	781,661,858	8	199	299	7,038,674	6,225,146	13,263,820	1.697
2023	824,065,831	3	192	329	7,307,829	6,021,948	13,329,777	1.618
	3,730,895,729	45	909	1,428	28,993,236	25,057,737	54,050,974	
Adjusted Loss to Payroll Ratio					0.777	0.672	1.449	
Expected Unlimited Loss to Payroll Ratio					0.863	0.902	1.765	
Expected Limited Loss to Payroll Ratio					0.762	0.671	1.434	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.777	0.672	1.449	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.880	0.906	1.786	
Indicated Relativity Change								1.2%
Relativity to Statewide Average							162.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7607 RHG: 2 NAICS: 51 ILDG: 2 MLDG: 2

Classification: VIDEO POST-PRODUCTION; AUDIO POST-PRODUCTION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	1,208,795,834	3	22	37	567,410	517,943	1,085,353	0.090
2020	1,275,525,754	1	14	19	416,372	361,618	777,990	0.061
2021	1,512,919,379	3	12	24	322,061	492,754	814,815	0.054
2022	1,574,210,678	0	18	33	1,347,352	876,338	2,223,690	0.141
2023	1,364,075,076	0	22	20	342,154	573,950	916,103	0.067
	6,935,526,721	7	88	133	2,995,349	2,822,602	5,817,951	
Adjusted Loss to Payroll Ratio					0.043	0.041	0.084	
Expected Unlimited Loss to Payroll Ratio					0.038	0.043	0.081	
Expected Limited Loss to Payroll Ratio					0.035	0.036	0.071	
Credibility					0.46	0.43		
Indicated Limited Loss to Payroll Ratio					0.039	0.038	0.077	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.042	0.046	0.088	
Indicated Relativity Change								9.0%
Relativity to Statewide Average							8.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7610 RHG: 4 NAICS: 51 ILDG: 2 MLDG: 1

Classification: RADIO, TELEVISION OR COMMERCIAL BROADCASTING STATIONS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	3,375,982,093	17	163	375	6,653,083	5,072,193	11,725,276	0.347
2020	3,390,304,597	10	130	206	4,942,044	3,771,321	8,713,365	0.257
2021	3,521,826,180	18	168	274	7,404,200	5,476,321	12,880,521	0.366
2022	4,066,065,603	3	191	239	5,998,439	4,810,147	10,808,585	0.266
2023	3,530,243,997	0	124	201	5,144,256	4,081,405	9,225,660	0.261
	17,884,422,470	48	776	1,295	30,142,021	23,211,386	53,353,407	
Adjusted Loss to Payroll Ratio					0.169	0.130	0.298	
Expected Unlimited Loss to Payroll Ratio					0.180	0.186	0.366	
Expected Limited Loss to Payroll Ratio					0.159	0.138	0.298	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.169	0.130	0.298	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.191	0.175	0.366	
Indicated Relativity Change								-0.2%
Relativity to Statewide Average							33.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7706 RHG: 6 NAICS: 92 ILDG: 3 MLDG: 2

Classification: FIREFIGHTING OPERATIONS – NOT VOLUNTEERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	49,519,659	5	19	103	895,695	843,032	1,738,727	3.511
2020	67,072,013	4	32	53	1,249,732	1,383,058	2,632,790	3.925
2021	66,006,906	1	29	39	1,208,943	877,259	2,086,203	3.161
2022	85,903,231	3	35	146	884,523	1,712,394	2,596,917	3.023
2023	96,799,087	2	91	115	2,838,305	2,410,566	5,248,871	5.422
	365,300,896	15	206	456	7,077,199	7,226,309	14,303,508	
Adjusted Loss to Payroll Ratio					1.937	1.978	3.916	
Expected Unlimited Loss to Payroll Ratio					1.988	2.869	4.856	
Expected Limited Loss to Payroll Ratio					1.631	1.775	3.407	
Credibility					0.66	0.62		
Indicated Limited Loss to Payroll Ratio					1.834	1.902	3.735	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					2.237	3.073	5.310	
Indicated Relativity Change								9.3%
Relativity to Statewide Average							481.9%	

Classification Relativity Review Sheet Effective September 1, 2026 (Proposed)								
Code: 7707		RHG: 6		Classification: FIREFIGHTING OPERATIONS – VOLUNTEERS				
		NAICS: 92						
		ILDG: 3 MLDG: 2						
Policy Year	Per Capita	Claim Counts			Adjusted Losses			Adjusted Per Capita
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	631.9	0	0	2	0	170	170	0.269
2020	624.2	1	2	5	307,418	109,389	416,807	667.746
2021	650.4	0	1	3	145	5,416	5,561	8.551
2022	695.5	0	1	4	8,968	48,956	57,924	83.283
2023	619.3	0	1	7	379	5,055	5,434	8.775
	3,221.3	1	5	21	316,910	168,986	485,896	
Adjusted Loss to Payroll Ratio					98.379	52.459	150.838	
Expected Unlimited Loss to Payroll Ratio					108.808	153.704	262.512	
Expected Limited Loss to Payroll Ratio					89.298	95.129	184.426	
Credibility					0.20	0.18		
Indicated Limited Loss to Payroll Ratio					91.085	87.296	178.381	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					111.092	141.078	252.169	
Indicated Relativity Change								-3.9%
Relativity to Statewide Average							N/A	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7720 RHG: 4 NAICS: 92 ILDG: 2 MLDG: 2

Classification: POLICE AND OTHER LAW ENFORCEMENT OFFICERS – NOT VOLUNTEERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	306,895,462	13	80	181	3,584,128	2,640,284	6,224,412	2.028
2020	323,417,837	4	71	145	2,159,023	3,014,345	5,173,367	1.600
2021	333,001,090	5	70	193	3,343,359	2,648,051	5,991,410	1.799
2022	514,347,679	4	133	253	3,700,296	3,456,575	7,156,871	1.391
2023	551,445,763	1	150	233	4,382,418	3,822,573	8,204,991	1.488
	2,029,107,831	27	504	1,005	17,169,224	15,581,828	32,751,052	
Adjusted Loss to Payroll Ratio					0.846	0.768	1.614	
Expected Unlimited Loss to Payroll Ratio					0.945	0.962	1.907	
Expected Limited Loss to Payroll Ratio					0.835	0.716	1.551	
Credibility					1.00	0.86		
Indicated Limited Loss to Payroll Ratio					0.846	0.761	1.607	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.958	1.026	1.984	
Indicated Relativity Change								4.0%
Relativity to Statewide Average							180.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7721 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 3

Classification: DETECTIVE OR PRIVATE INVESTIGATIVE AGENCIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	2,989,692,559	58	1,148	855	32,060,469	39,404,359	71,464,828	2.390
2023	3,145,334,440	33	1,344	950	39,009,966	47,167,220	86,177,187	2.740
	6,135,026,999	91	2,492	1,805	71,070,435	86,571,580	157,642,015	
Adjusted Loss to Payroll Ratio								
					1.158	1.411	2.570	
Expected Unlimited Loss to Payroll Ratio					1.164	1.749	2.913	
Expected Limited Loss to Payroll Ratio					1.028	1.302	2.331	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.158	1.411	2.570	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.312	1.903	3.215	
Indicated Relativity Change								10.4%
Relativity to Statewide Average							291.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7722

RHG: 5

Classification: POLICE AND OTHER LAW ENFORCEMENT OFFICERS – VOLUNTEERS

NAICS: 92

ILDG: 3 MLDG: 3

Policy Year	Per Capita	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	0.0	0	0	0	0	0	0	0.000
2020	0.0	0	0	0	0	0	0	0.000
2021	0.0	0	0	0	0	0	0	0.000
2022	4.0	0	0	0	0	0	0	0.000
2023	4.0	0	0	0	0	0	0	0.000
	8.0	0	0	0	0	0	0	
Adjusted Loss to Payroll Ratio					0.000	0.000	0.000	
Expected Unlimited Loss to Payroll Ratio					32.075	76.831	108.906	
Expected Limited Loss to Payroll Ratio					27.804	54.762	82.567	
Credibility					0.01	0.01		
Indicated Limited Loss to Payroll Ratio					27.493	54.031	81.524	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					31.903	76.747	108.650	
Indicated Relativity Change								-0.2%
Relativity to Statewide Average							N/A	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 7855 RHG: 6 NAICS: 23 ILDG: 3 MLDG: 3

Classification: RAILROAD CONSTRUCTION – ALL OPERATIONS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	76,817,002	1	8	14	370,200	1,026,731	1,396,931	1.819
2020	67,094,223	2	8	12	220,268	203,208	423,476	0.631
2021	81,776,977	3	7	21	898,653	1,175,131	2,073,784	2.536
2022	91,327,785	1	9	26	415,575	532,694	948,269	1.038
2023	111,175,499	0	11	16	985,186	519,934	1,505,120	1.354
	428,191,486	7	43	89	2,889,882	3,457,698	6,347,580	
Adjusted Loss to Payroll Ratio					0.675	0.808	1.482	
Expected Unlimited Loss to Payroll Ratio					0.868	1.357	2.225	
Expected Limited Loss to Payroll Ratio					0.712	0.840	1.552	
Credibility					0.51	0.49		
Indicated Limited Loss to Payroll Ratio					0.693	0.824	1.517	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					0.845	1.332	2.177	
Indicated Relativity Change								-2.1%
Relativity to Statewide Average							197.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8001 RHG: 1 NAICS: 42 ILDG: 2 MLDG: 3

Classification: STORES – FLORISTS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	204,760,049	13	159	196	3,079,600	3,375,631	6,455,231	3.153
2020	183,827,399	7	140	116	3,102,294	4,173,562	7,275,856	3.958
2021	229,325,852	8	133	189	3,459,543	4,417,943	7,877,485	3.435
2022	258,454,363	2	184	191	3,557,093	4,984,140	8,541,233	3.305
2023	259,172,684	2	119	206	2,889,182	4,366,214	7,255,396	2.799
	1,135,540,347	32	735	898	16,087,712	21,317,489	37,405,201	
Adjusted Loss to Payroll Ratio					1.417	1.877	3.294	
Expected Unlimited Loss to Payroll Ratio					1.621	2.290	3.911	
Expected Limited Loss to Payroll Ratio					1.524	2.007	3.530	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.417	1.877	3.294	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.515	2.166	3.681	
Indicated Relativity Change								-5.9%
Relativity to Statewide Average							334.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8004 RHG: 4 NAICS: 42 ILDG: 1 MLDG: 3

Classification: STORES – GARDEN SUPPLIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	137,229,258	3	58	181	885,882	1,236,169	2,122,050	1.546
2020	163,024,123	2	52	148	989,115	1,363,215	2,352,330	1.443
2021	177,814,525	3	71	179	1,091,765	1,622,295	2,714,060	1.526
2022	176,361,090	3	68	141	1,213,175	2,251,315	3,464,490	1.964
2023	178,681,670	0	71	130	1,176,689	1,756,525	2,933,214	1.642
	833,110,666	11	320	779	5,356,626	8,229,519	13,586,144	
Adjusted Loss to Payroll Ratio								
					0.643	0.988	1.631	
Expected Unlimited Loss to Payroll Ratio					0.812	1.530	2.341	
Expected Limited Loss to Payroll Ratio					0.717	1.139	1.856	
Credibility					0.66	0.72		
Indicated Limited Loss to Payroll Ratio					0.668	1.029	1.697	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.756	1.388	2.145	
Indicated Relativity Change								-8.4%
Relativity to Statewide Average							194.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8006 RHG: 1 NAICS: 44 ILDG: 3 MLDG: 3

Classification: STORES – GROCERIES – RETAIL; STORES – FRUIT OR
VEGETABLES – RETAIL

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	5,806,133,535	61	3,734	4,866	62,642,127	73,145,567	135,787,694	2.339
2023	5,918,785,715	18	3,701	4,589	68,398,915	73,023,912	141,422,827	2.389
	11,724,919,250	79	7,435	9,455	131,041,042	146,169,479	277,210,521	
Adjusted Loss to Payroll Ratio					1.118	1.247	2.364	
Expected Unlimited Loss to Payroll Ratio					1.239	1.538	2.778	
Expected Limited Loss to Payroll Ratio					1.165	1.348	2.513	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.118	1.247	2.364	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.195	1.438	2.633	
Indicated Relativity Change								-5.2%
Relativity to Statewide Average							239.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8008 RHG: 1 NAICS: 44 ILDG: 4 MLDG: 4

Classification: STORES – CLOTHING, SHOES, LINENS OR FABRIC PRODUCTS
– RETAIL

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	4,961,676,135	28	1,398	2,516	30,990,578	38,540,303	69,530,881	1.401
2023	5,031,609,311	14	1,536	2,649	39,719,367	48,350,409	88,069,776	1.750
	9,993,285,446	42	2,934	5,165	70,709,946	86,890,711	157,600,657	

Adjusted Loss to Payroll Ratio	0.708	0.869	1.577	
Expected Unlimited Loss to Payroll Ratio	0.641	0.879	1.520	
Expected Limited Loss to Payroll Ratio	0.603	0.770	1.373	
Credibility	1.00	1.00		
Indicated Limited Loss to Payroll Ratio	0.708	0.869	1.577	
Limit Factor	1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio	0.757	1.003	1.760	
Indicated Relativity Change				15.8%
Relativity to Statewide Average			159.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8010 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 2

Classification: STORES – HARDWARE, ELECTRICAL OR PLUMBING SUPPLIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	2,100,684,437	18	609	1,180	14,031,936	13,783,307	27,815,244	1.324
2023	2,178,931,303	5	596	1,177	14,269,184	15,272,718	29,541,901	1.356
	4,279,615,740	23	1,205	2,357	28,301,120	29,056,025	57,357,145	
Adjusted Loss to Payroll Ratio					0.661	0.679	1.340	
Expected Unlimited Loss to Payroll Ratio					0.734	0.793	1.526	
Expected Limited Loss to Payroll Ratio					0.680	0.669	1.349	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.661	0.679	1.340	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.718	0.817	1.535	
Indicated Relativity Change								0.5%
Relativity to Statewide Average							139.3%	

8010 E1-1-20 INCLUDES EXPERIENCE OF 8017 AND 8018; INCLUDES 8111 D1-1-20; INCLUDES 8110 D9-1-21

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8013 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 3

Classification: STORES – JEWELRY; STORES – EYEWEAR

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	909,572,415	8	114	173	3,208,703	2,791,372	6,000,074	0.660
2020	879,192,314	4	104	119	2,159,123	2,777,606	4,936,729	0.562
2021	1,069,166,143	2	90	158	1,945,576	2,175,407	4,120,983	0.385
2022	1,164,567,392	4	133	181	3,894,050	3,680,184	7,574,234	0.650
2023	1,218,900,052	3	120	185	2,941,811	3,443,436	6,385,247	0.524
	5,241,398,316	21	561	816	14,149,262	14,868,005	29,017,267	
Adjusted Loss to Payroll Ratio					0.270	0.284	0.554	
Expected Unlimited Loss to Payroll Ratio					0.330	0.384	0.714	
Expected Limited Loss to Payroll Ratio					0.291	0.286	0.577	
Credibility					0.96	0.87		
Indicated Limited Loss to Payroll Ratio					0.271	0.284	0.555	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.307	0.383	0.690	
Indicated Relativity Change								-3.4%
Relativity to Statewide Average							62.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8015 RHG: 2 NAICS: 44 ILDG: 3 MLDG: 3

Classification: STORES – FURNITURE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,295,416,075	21	816	1,029	19,950,124	20,717,068	40,667,192	3.139
2023	1,180,050,533	5	758	916	16,914,260	17,161,383	34,075,642	2.888
	2,475,466,608	26	1,574	1,945	36,864,384	37,878,450	74,742,834	
Adjusted Loss to Payroll Ratio					1.489	1.530	3.019	
Expected Unlimited Loss to Payroll Ratio					1.513	1.623	3.137	
Expected Limited Loss to Payroll Ratio					1.403	1.370	2.773	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.489	1.530	3.019	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.616	1.841	3.458	
Indicated Relativity Change								10.2%
Relativity to Statewide Average							313.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8017 RHG: 2 NAICS: 44 ILDG: 4 MLDG: 3

Classification: STORES – RETAIL; STORES – HARDWARE; LINEN
RENTAL/RESTROOM SUPPLY SVCS; PRODUCT
DEMONSTRATORS OR SAMPLE DISTRIBUTORS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	15,151,411,238	98	4,875	9,853	120,384,308	139,638,742	260,023,050	1.716
2023	15,494,117,209	42	3,912	9,351	109,441,202	127,347,507	236,788,710	1.528
	30,645,528,447	140	8,787	19,204	229,825,510	266,986,249	496,811,759	
Adjusted Loss to Payroll Ratio					0.750	0.871	1.621	
Expected Unlimited Loss to Payroll Ratio					0.860	1.092	1.952	
Expected Limited Loss to Payroll Ratio					0.797	0.922	1.719	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.750	0.871	1.621	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.814	1.048	1.862	
Indicated Relativity Change								-4.6%
Relativity to Statewide Average							169.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8018 RHG: 2 NAICS: 42 ILDG: 3 MLDG: 3

Classification: STORES – WHOLESALE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	11,625,261,136	207	8,994	11,733	195,352,854	202,033,174	397,386,028	3.418
2023	11,594,785,295	71	7,703	11,157	196,258,404	208,252,645	404,511,048	3.489
	23,220,046,431	278	16,697	22,890	391,611,257	410,285,819	801,897,076	

Adjusted Loss to Payroll Ratio	1.687	1.767	3.453	
Expected Unlimited Loss to Payroll Ratio	1.796	2.005	3.802	
Expected Limited Loss to Payroll Ratio	1.665	1.693	3.358	
Credibility	1.00	1.00		
Indicated Limited Loss to Payroll Ratio	1.687	1.767	3.453	
Limit Factor	1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio	1.831	2.126	3.957	
Indicated Relativity Change				4.1%
Relativity to Statewide Average			359.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8019 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4

Classification: PRINTING – QUICK PRINTING; DOCUMENT
DUPLICATION/PHOTOCOPYING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	335,621,681	3	53	128	1,228,862	1,509,084	2,737,945	0.816
2020	319,439,224	4	87	127	1,732,198	1,948,623	3,680,820	1.152
2021	338,284,805	3	83	114	1,530,851	1,974,036	3,504,887	1.036
2022	340,675,037	1	55	116	1,247,058	1,431,959	2,679,017	0.786
2023	347,425,761	3	57	113	2,090,822	2,471,047	4,561,869	1.313
	1,681,446,508	14	335	598	7,829,790	9,334,749	17,164,539	
Adjusted Loss to Payroll Ratio					0.466	0.555	1.021	
Expected Unlimited Loss to Payroll Ratio					0.497	0.628	1.125	
Expected Limited Loss to Payroll Ratio					0.460	0.530	0.991	
Credibility					0.73	0.71		
Indicated Limited Loss to Payroll Ratio					0.464	0.548	1.012	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.504	0.659	1.163	
Indicated Relativity Change								3.4%
Relativity to Statewide Average							105.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8021 RHG: 4 NAICS: 42 ILDG: 3 MLDG: 3

Classification: STORES – MEAT/FISH/POULTRY – WHOLESALE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	384,702,184	15	360	408	9,793,292	11,039,202	20,832,494	5.415
2023	435,799,054	8	344	394	9,614,015	10,997,092	20,611,108	4.729
	820,501,238	23	704	802	19,407,308	22,036,294	41,443,602	
Adjusted Loss to Payroll Ratio					2.365	2.686	5.051	
Expected Unlimited Loss to Payroll Ratio					2.771	3.587	6.358	
Expected Limited Loss to Payroll Ratio					2.449	2.670	5.119	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.365	2.686	5.051	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					2.678	3.622	6.300	
Indicated Relativity Change								-0.9%
Relativity to Statewide Average							571.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8028 RHG: 5 NAICS: 53 ILDG: 3 MLDG: 3

Classification: EQUIPMENT OR MACHINERY RENTAL YARDS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	661,184,145	15	197	288	8,466,234	8,927,434	17,393,669	2.631
2022	762,567,782	13	221	280	8,788,017	8,453,591	17,241,608	2.261
2023	774,693,877	8	206	255	8,278,987	6,966,686	15,245,673	1.968
	2,198,445,804	36	624	823	25,533,238	24,347,712	49,880,950	
Adjusted Loss to Payroll Ratio					1.161	1.107	2.269	
Expected Unlimited Loss to Payroll Ratio					1.240	1.560	2.800	
Expected Limited Loss to Payroll Ratio					1.075	1.112	2.187	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.161	1.107	2.269	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					1.348	1.573	2.921	
Indicated Relativity Change								4.3%
Relativity to Statewide Average							265.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8031 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 3

Classification: STORES – MEAT, FISH OR POULTRY – RETAIL

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	837,229,841	20	578	829	10,644,600	13,780,116	24,424,716	2.917
2023	920,092,122	12	595	905	12,907,910	15,794,319	28,702,229	3.119
	1,757,321,963	32	1,173	1,734	23,552,510	29,574,435	53,126,945	
Adjusted Loss to Payroll Ratio					1.340	1.683	3.023	
Expected Unlimited Loss to Payroll Ratio					1.240	1.878	3.118	
Expected Limited Loss to Payroll Ratio					1.149	1.586	2.735	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.340	1.683	3.023	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.455	2.025	3.480	
Indicated Relativity Change								11.6%
Relativity to Statewide Average							315.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8032 RHG: 2 NAICS: 42 ILDG: 3 MLDG: 3

Classification: STORES – CLOTHING, SHOES, LINENS OR FABRIC PRODUCTS
– WHOLESALE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	689,121,935	12	434	401	9,173,527	11,285,503	20,459,030	2.969
2023	627,906,896	2	418	339	9,729,463	10,336,606	20,066,069	3.196
	1,317,028,831	14	852	740	18,902,990	21,622,109	40,525,099	

Adjusted Loss to Payroll Ratio	1.435	1.642	3.077
Expected Unlimited Loss to Payroll Ratio	1.546	2.032	3.578
Expected Limited Loss to Payroll Ratio	1.433	1.716	3.149
Credibility	1.00	1.00	
Indicated Limited Loss to Payroll Ratio	1.435	1.642	3.077
Limit Factor	1.085	1.203	
Selected (Unlimited) Loss to Payroll Ratio	1.558	1.975	3.533
Indicated Relativity Change			-1.2%
Relativity to Statewide Average			320.7%

INCLUDES EXPERIENCE OF 8264 D1-1-19

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8039 RHG: 2 NAICS: 44 ILDG: 4 MLDG: 4

Classification: STORES – DEPARTMENT STORES – RETAIL

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	910,288,219	17	370	968	7,374,898	11,686,053	19,060,951	2.094
2022	950,075,482	9	339	916	8,094,646	13,209,399	21,304,045	2.242
2023	1,008,645,089	3	378	949	9,406,723	15,932,319	25,339,043	2.512
	2,869,008,790	29	1,087	2,833	24,876,267	40,827,771	65,704,039	
Adjusted Loss to Payroll Ratio								
					0.867	1.423	2.290	
Expected Unlimited Loss to Payroll Ratio					0.670	1.345	2.015	
Expected Limited Loss to Payroll Ratio					0.621	1.136	1.757	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.867	1.423	2.290	
Limit Factor					1.085	1.203		
Indicated (Unlimited) Loss to Payroll Ratio:					0.941	1.712	2.654	
Indicated Relativity Change								31.7%
Selected Loss to Payroll Ratio (Restricted to 25% Change)					0.894	1.626	2.519	
Relativity to Statewide Average							228.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8041 RHG: 3 NAICS: 42 ILDG: 1 MLDG: 3

Classification: STORES – WINE OR SPIRITS – WHOLESALE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	156,771,551	24	126	130	3,848,613	2,697,277	6,545,890	4.175
2020	230,044,985	5	177	161	4,297,949	2,514,524	6,812,472	2.961
2021	233,968,617	3	199	179	6,060,881	3,389,517	9,450,398	4.039
2022	245,734,427	3	228	203	7,808,445	4,872,866	12,681,311	5.161
2023	277,884,156	1	211	178	5,427,770	3,566,319	8,994,089	3.237
	1,144,403,736	36	941	851	27,443,658	17,040,502	44,484,161	
Adjusted Loss to Payroll Ratio					2.398	1.489	3.887	
Expected Unlimited Loss to Payroll Ratio					2.150	1.535	3.685	
Expected Limited Loss to Payroll Ratio					1.958	1.238	3.196	
Credibility					1.00	0.85		
Indicated Limited Loss to Payroll Ratio					2.398	1.452	3.850	
Limit Factor					1.104	1.258		
Indicated (Unlimited) Loss to Payroll Ratio:					2.648	1.826	4.474	
Indicated Relativity Change								21.4%
Selected Loss to Payroll Ratio (Restricted to 15% Change)					2.508	1.729	4.237	
Relativity to Statewide Average							384.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8042 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 2

Classification: STORES – FLOOR COVERING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	232,971,211	3	80	138	1,893,585	1,350,443	3,244,028	1.392
2020	224,963,592	3	78	124	2,164,740	1,830,784	3,995,523	1.776
2021	329,211,611	8	98	302	2,960,098	3,353,038	6,313,136	1.918
2022	339,209,094	1	98	241	1,900,210	2,503,121	4,403,330	1.298
2023	313,212,068	0	90	182	2,841,194	2,387,306	5,228,500	1.669
	1,439,567,576	15	444	987	11,759,826	11,424,692	23,184,518	
Adjusted Loss to Payroll Ratio					0.817	0.794	1.611	
Expected Unlimited Loss to Payroll Ratio					0.998	1.078	2.076	
Expected Limited Loss to Payroll Ratio					0.909	0.869	1.778	
Credibility					0.91	0.81		
Indicated Limited Loss to Payroll Ratio					0.826	0.808	1.634	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.912	1.016	1.928	
Indicated Relativity Change								-7.1%
Relativity to Statewide Average							175.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8046 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 1

Classification: STORES – AUTO/TRUCK PARTS OR ACCESSORIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,569,345,738	15	684	1,177	14,799,958	18,280,822	33,080,780	2.108
2023	1,609,623,913	3	660	1,164	13,817,945	17,356,335	31,174,280	1.937
	3,178,969,651	18	1,344	2,341	28,617,903	35,637,157	64,255,060	
Adjusted Loss to Payroll Ratio					0.900	1.121	2.021	
Expected Unlimited Loss to Payroll Ratio					1.051	1.494	2.545	
Expected Limited Loss to Payroll Ratio					0.974	1.262	2.236	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.900	1.121	2.021	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.977	1.349	2.326	
Indicated Relativity Change								-8.6%
Relativity to Statewide Average							211.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8057 RHG: 4 NAICS: 44 ILDG: 1 MLDG: 1

Classification: BOAT DEALERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	46,278,303	0	19	27	333,150	471,795	804,945	1.739
2020	51,905,658	0	17	35	286,465	216,671	503,136	0.969
2021	63,578,526	1	19	42	300,779	285,041	585,821	0.921
2022	68,114,881	1	19	34	680,848	783,756	1,464,604	2.150
2023	72,021,655	0	20	53	342,368	436,624	778,993	1.082
	301,899,023	2	94	191	1,943,610	2,193,888	4,137,498	
Adjusted Loss to Payroll Ratio					0.644	0.727	1.370	
Expected Unlimited Loss to Payroll Ratio					0.890	1.164	2.054	
Expected Limited Loss to Payroll Ratio					0.786	0.867	1.653	
Credibility					0.46	0.43		
Indicated Limited Loss to Payroll Ratio					0.721	0.806	1.527	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.817	1.087	1.904	
Indicated Relativity Change								-7.3%
Relativity to Statewide Average							172.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8059 RHG: 2 NAICS: 42 ILDG: 1 MLDG: 1

Classification: STORES – TILE OR CABINETS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	105,748,777	3	40	98	632,830	748,572	1,381,403	1.306
2020	113,889,721	5	45	94	1,368,811	1,388,869	2,757,680	2.421
2021	125,624,679	2	43	134	1,396,588	1,712,270	3,108,857	2.475
2022	137,404,350	4	51	111	1,329,986	1,912,302	3,242,289	2.360
2023	179,785,378	2	73	151	1,570,401	2,110,094	3,680,495	2.047
	662,452,905	16	252	588	6,298,616	7,872,108	14,170,724	
Adjusted Loss to Payroll Ratio					0.951	1.188	2.139	
Expected Unlimited Loss to Payroll Ratio					1.041	1.452	2.492	
Expected Limited Loss to Payroll Ratio					0.965	1.226	2.190	
Credibility					0.68	0.68		
Indicated Limited Loss to Payroll Ratio					0.955	1.200	2.155	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.037	1.444	2.481	
Indicated Relativity Change								-0.4%
Relativity to Statewide Average							225.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8060 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 1

Classification: STORES – WINE, BEER OR SPIRITS – RETAIL

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	557,398,817	12	137	282	2,717,219	3,315,874	6,033,092	1.082
2020	559,765,529	1	114	234	2,405,932	3,222,358	5,628,289	1.005
2021	656,532,475	7	161	269	3,061,612	4,432,290	7,493,902	1.141
2022	623,512,780	3	108	167	1,959,007	2,422,193	4,381,200	0.703
2023	665,835,967	4	156	221	4,477,887	4,345,788	8,823,675	1.325
	3,063,045,568	27	676	1,173	14,621,657	17,738,502	32,360,159	
Adjusted Loss to Payroll Ratio								
					0.477	0.579	1.056	
Expected Unlimited Loss to Payroll Ratio					0.475	0.667	1.142	
Expected Limited Loss to Payroll Ratio					0.440	0.563	1.003	
Credibility					0.92	0.92		
Indicated Limited Loss to Payroll Ratio					0.474	0.578	1.052	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.515	0.695	1.210	
Indicated Relativity Change								6.0%
Relativity to Statewide Average							109.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8061 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 3

Classification: STORES – CONVENIENCE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	613,050,973	8	293	236	5,603,514	8,313,715	13,917,229	2.270
2022	613,876,358	13	283	237	6,331,135	7,580,426	13,911,561	2.266
2023	812,887,786	2	326	283	8,473,707	12,218,692	20,692,398	2.546
	2,039,815,117	23	902	756	20,408,355	28,112,833	48,521,188	
Adjusted Loss to Payroll Ratio					1.001	1.378	2.379	
Expected Unlimited Loss to Payroll Ratio					1.224	1.725	2.949	
Expected Limited Loss to Payroll Ratio					1.082	1.284	2.366	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.001	1.378	2.379	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.133	1.858	2.991	
Indicated Relativity Change								1.4%
Relativity to Statewide Average							271.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8062 RHG: 1 NAICS: 44 ILDG: 2 MLDG: 3

Classification: STORES – COMPUTER

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	256,167,186	4	36	94	966,502	886,370	1,852,872	0.723
2020	274,563,071	2	35	93	689,888	934,284	1,624,172	0.592
2021	324,644,785	3	59	84	1,187,564	1,523,782	2,711,346	0.835
2022	268,386,085	6	51	62	1,051,349	1,099,481	2,150,829	0.801
2023	260,382,619	0	33	68	519,403	754,542	1,273,945	0.489
	1,384,143,746	15	214	401	4,414,706	5,198,459	9,613,164	
Adjusted Loss to Payroll Ratio								
					0.319	0.376	0.695	
Expected Unlimited Loss to Payroll Ratio					0.383	0.516	0.900	
Expected Limited Loss to Payroll Ratio					0.360	0.453	0.813	
Credibility					0.62	0.61		
Indicated Limited Loss to Payroll Ratio					0.335	0.405	0.740	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.358	0.468	0.826	
Indicated Relativity Change								-8.2%
Relativity to Statewide Average							74.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8063 RHG: 3 NAICS: 42 ILDG: 4 MLDG: 4

Classification: STORES – LIGHTING FIXTURES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	119,209,566	1	53	95	962,494	1,089,080	2,051,574	1.721
2020	123,768,797	3	59	90	1,517,316	1,641,726	3,159,042	2.552
2021	136,338,754	2	60	70	1,232,136	1,434,742	2,666,877	1.956
2022	137,270,959	1	56	94	810,774	1,281,509	2,092,283	1.524
2023	127,755,633	1	50	76	1,433,744	1,571,818	3,005,563	2.353
	644,343,709	8	278	425	5,956,464	7,018,875	12,975,339	
Adjusted Loss to Payroll Ratio					0.924	1.089	2.014	
Expected Unlimited Loss to Payroll Ratio					1.085	1.508	2.593	
Expected Limited Loss to Payroll Ratio					0.988	1.216	2.205	
Credibility					0.68	0.67		
Indicated Limited Loss to Payroll Ratio					0.945	1.131	2.076	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.043	1.422	2.466	
Indicated Relativity Change								-4.9%
Relativity to Statewide Average							223.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8064 RHG: 2 NAICS: 42 ILDG: 3 MLDG: 4

Classification: STORES – OFFICE SUPPLIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	197,310,046	3	72	113	866,692	1,412,128	2,278,820	1.155
2020	244,291,633	6	94	132	2,450,656	2,643,951	5,094,607	2.085
2021	250,302,279	1	83	158	1,614,241	2,071,582	3,685,823	1.473
2022	240,823,364	0	87	151	1,905,636	2,315,005	4,220,641	1.753
2023	235,990,183	1	87	141	2,179,844	2,862,756	5,042,600	2.137
	1,168,717,505	11	423	695	9,017,069	11,305,421	20,322,490	
Adjusted Loss to Payroll Ratio					0.772	0.967	1.739	
Expected Unlimited Loss to Payroll Ratio					0.785	1.049	1.834	
Expected Limited Loss to Payroll Ratio					0.728	0.886	1.614	
Credibility					0.76	0.75		
Indicated Limited Loss to Payroll Ratio					0.761	0.947	1.708	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.826	1.139	1.966	
Indicated Relativity Change								7.2%
Relativity to Statewide Average							178.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8065 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 2

Classification: STORES – PAINT OR PAINT SUPPLIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	146,701,884	3	48	121	639,240	846,266	1,485,506	1.013
2020	152,570,475	2	74	93	800,834	729,086	1,529,920	1.003
2021	166,080,084	0	75	82	1,420,074	1,521,663	2,941,737	1.771
2022	168,695,519	1	38	65	453,161	549,235	1,002,396	0.594
2023	146,617,710	1	42	54	1,107,868	1,210,281	2,318,149	1.581
	780,665,672	7	277	415	4,421,175	4,856,532	9,277,707	
Adjusted Loss to Payroll Ratio					0.566	0.622	1.188	
Expected Unlimited Loss to Payroll Ratio					0.771	1.001	1.771	
Expected Limited Loss to Payroll Ratio					0.702	0.807	1.509	
Credibility					0.64	0.62		
Indicated Limited Loss to Payroll Ratio					0.615	0.693	1.308	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.679	0.872	1.551	
Indicated Relativity Change								-12.4%
Relativity to Statewide Average							140.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8066 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 1

Classification: STORES – BICYCLES AND BICYCLE ACCESSORIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	163,108,956	4	88	99	1,637,211	1,657,478	3,294,689	2.020
2020	187,971,248	2	75	97	1,722,518	1,428,072	3,150,590	1.676
2021	216,660,698	3	69	90	1,361,821	1,460,183	2,822,005	1.302
2022	204,010,129	2	62	70	1,786,017	1,367,542	3,153,559	1.546
2023	185,615,867	0	50	72	1,228,143	1,095,247	2,323,390	1.252
	957,366,898	11	344	428	7,735,711	7,008,523	14,744,234	
Adjusted Loss to Payroll Ratio					0.808	0.732	1.540	
Expected Unlimited Loss to Payroll Ratio					0.838	0.862	1.700	
Expected Limited Loss to Payroll Ratio					0.777	0.727	1.505	
Credibility					0.72	0.64		
Indicated Limited Loss to Payroll Ratio					0.799	0.730	1.530	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.868	0.879	1.747	
Indicated Relativity Change								2.8%
Relativity to Statewide Average							158.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8071 RHG: 1 NAICS: 44 ILDG: 3 MLDG: 3

Classification: STORES – BOOKS, VIDEO MEDIA OR RECORDED AUDIO
MEDIA – RETAIL

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	211,264,071	1	18	91	265,914	414,981	680,895	0.322
2020	158,135,702	1	24	52	465,898	538,540	1,004,438	0.635
2021	195,379,808	0	22	59	268,166	530,042	798,208	0.409
2022	237,057,039	0	23	76	323,738	463,760	787,498	0.332
2023	218,395,221	0	37	52	331,986	532,611	864,598	0.396
	1,020,231,841	2	124	330	1,655,702	2,479,934	4,135,636	
Adjusted Loss to Payroll Ratio								
					0.162	0.243	0.405	
Expected Unlimited Loss to Payroll Ratio					0.230	0.330	0.560	
Expected Limited Loss to Payroll Ratio					0.216	0.290	0.506	
Credibility					0.44	0.45		
Indicated Limited Loss to Payroll Ratio					0.192	0.268	0.461	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.206	0.310	0.515	
Indicated Relativity Change								-8.1%
Relativity to Statewide Average							46.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8078 RHG: 1 NAICS: 72 ILDG: 1 MLDG: 3

Classification: SANDWICH SHOPS – NOC; BEVERAGE PREPARATION SHOPS;
ICE CREAM OR FROZEN YOGURT SHOPS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	2,069,503,015	15	580	968	7,311,576	10,782,465	18,094,041	0.874
2022	2,249,049,737	4	584	992	6,970,844	10,727,828	17,698,671	0.787
2023	2,416,336,102	2	598	973	7,233,499	12,525,246	19,758,745	0.818
	6,734,888,854	21	1,762	2,933	21,515,919	34,035,539	55,551,458	
Adjusted Loss to Payroll Ratio					0.319	0.505	0.825	
Expected Unlimited Loss to Payroll Ratio					0.356	0.586	0.943	
Expected Limited Loss to Payroll Ratio					0.335	0.514	0.849	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.319	0.505	0.825	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.342	0.583	0.925	
Indicated Relativity Change								-1.9%
Relativity to Statewide Average							83.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8102 RHG: 3 NAICS: 42 ILDG: 4 MLDG: 4

Classification: SEED MERCHANTS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	125,084,535	1	23	66	513,332	741,713	1,255,046	1.003
2020	117,001,965	2	24	76	727,028	1,308,076	2,035,104	1.739
2021	126,665,113	0	25	60	484,130	762,058	1,246,188	0.984
2022	137,688,342	0	19	59	329,631	523,378	853,010	0.620
2023	138,376,369	1	21	55	828,637	1,000,169	1,828,806	1.322
	644,816,324	4	112	316	2,882,758	4,335,395	7,218,154	
Adjusted Loss to Payroll Ratio					0.447	0.672	1.119	
Expected Unlimited Loss to Payroll Ratio					0.540	0.797	1.338	
Expected Limited Loss to Payroll Ratio					0.492	0.643	1.136	
Credibility					0.51	0.52		
Indicated Limited Loss to Payroll Ratio					0.469	0.658	1.127	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.518	0.828	1.346	
Indicated Relativity Change								0.6%
Relativity to Statewide Average							122.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8106 RHG: 4 NAICS: 42 ILDG: 2 MLDG: 2

Classification: METAL STOCK DEALERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	262,415,475	25	167	342	4,840,346	4,338,287	9,178,632	3.498
2020	259,880,994	20	135	288	5,561,080	4,791,530	10,352,610	3.984
2021	303,175,042	11	154	264	4,471,396	4,268,565	8,739,961	2.883
2022	340,482,069	14	154	343	4,949,729	5,714,403	10,664,133	3.132
2023	344,654,791	4	110	215	3,283,024	3,434,428	6,717,452	1.949
	1,510,608,371	74	720	1,452	23,105,575	22,547,213	45,652,788	
Adjusted Loss to Payroll Ratio					1.530	1.493	3.022	
Expected Unlimited Loss to Payroll Ratio					1.873	2.238	4.111	
Expected Limited Loss to Payroll Ratio					1.655	1.666	3.321	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.530	1.493	3.022	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.732	2.013	3.745	
Indicated Relativity Change								-8.9%
Relativity to Statewide Average							339.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8107 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 1

Classification: MACHINERY AND EQUIPMENT DEALERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	299,089,389	7	67	161	2,772,957	2,977,400	5,750,358	1.923
2020	300,263,767	5	52	147	1,904,145	1,728,509	3,632,654	1.210
2021	363,835,981	3	69	141	2,158,132	1,784,340	3,942,472	1.084
2022	415,948,855	2	94	218	2,421,742	2,552,930	4,974,672	1.196
2023	464,805,949	5	101	194	4,517,112	3,477,752	7,994,864	1.720
	1,843,943,941	22	383	861	13,774,088	12,520,932	26,295,020	
Adjusted Loss to Payroll Ratio					0.747	0.679	1.426	
Expected Unlimited Loss to Payroll Ratio					0.773	0.904	1.677	
Expected Limited Loss to Payroll Ratio					0.704	0.730	1.433	
Credibility					0.90	0.83		
Indicated Limited Loss to Payroll Ratio					0.743	0.687	1.430	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.820	0.865	1.685	
Indicated Relativity Change								0.5%
Relativity to Statewide Average							152.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8116 RHG: 1 NAICS: 42 ILDG: 1 MLDG: 1

Classification: FARM MACHINERY DEALERS OR REPAIR FACILITIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	112,371,981	1	29	102	521,130	881,201	1,402,331	1.248
2020	120,008,919	4	40	100	1,228,629	1,259,462	2,488,091	2.073
2021	138,326,362	1	34	107	578,348	665,906	1,244,254	0.900
2022	148,181,075	3	46	105	1,146,911	1,059,281	2,206,192	1.489
2023	156,201,029	0	45	108	1,285,628	1,074,152	2,359,780	1.511
	675,089,366	9	194	522	4,760,646	4,940,002	9,700,648	
Adjusted Loss to Payroll Ratio					0.705	0.732	1.437	
Expected Unlimited Loss to Payroll Ratio					0.682	0.861	1.543	
Expected Limited Loss to Payroll Ratio					0.641	0.755	1.396	
Credibility					0.58	0.57		
Indicated Limited Loss to Payroll Ratio					0.678	0.742	1.420	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.725	0.856	1.581	
Indicated Relativity Change								2.4%
Relativity to Statewide Average							143.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8117 RHG: 1 NAICS: 42 ILDG: 4 MLDG: 3

Classification: STORES – FEED/TACK/FARM SUPPLIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	82,639,288	4	61	162	1,113,423	1,812,411	2,925,834	3.540
2020	97,216,259	3	69	121	1,761,864	1,953,618	3,715,482	3.822
2021	115,937,500	2	86	129	2,049,595	2,239,457	4,289,052	3.699
2022	120,366,500	2	82	138	1,725,433	2,194,750	3,920,183	3.257
2023	127,019,629	0	82	157	2,100,957	2,147,221	4,248,178	3.345
	543,179,176	11	380	707	8,751,272	10,347,457	19,098,729	
Adjusted Loss to Payroll Ratio					1.611	1.905	3.516	
Expected Unlimited Loss to Payroll Ratio					1.718	2.145	3.863	
Expected Limited Loss to Payroll Ratio					1.614	1.880	3.494	
Credibility					0.77	0.75		
Indicated Limited Loss to Payroll Ratio					1.612	1.899	3.510	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.724	2.190	3.914	
Indicated Relativity Change								1.3%
Relativity to Statewide Average							355.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8209 RHG: 1 NAICS: 11 ILDG: 3 MLDG: 3

Classification: VEGETABLES – FRESH VEGETABLES OR TOMATO PACKING
AND HANDLING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	438,663,377	24	345	668	6,899,299	7,977,855	14,877,154	3.391
2022	377,814,417	9	341	519	6,868,458	8,639,174	15,507,632	4.105
2023	442,549,852	5	309	538	6,048,531	9,078,936	15,127,467	3.418
	1,259,027,646	38	995	1,725	19,816,289	25,695,965	45,512,253	
Adjusted Loss to Payroll Ratio					1.574	2.041	3.615	
Expected Unlimited Loss to Payroll Ratio					1.916	2.356	4.272	
Expected Limited Loss to Payroll Ratio					1.801	2.065	3.866	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.574	2.041	3.615	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.683	2.354	4.038	
Indicated Relativity Change								-5.5%
Relativity to Statewide Average							366.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8215 RHG: 6 NAICS: 42 ILDG: 1 MLDG: 1

Classification: HAY, GRAIN OR FEED DEALERS; WAREHOUSES – GRAIN OR BEAN

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	63,673,861	7	57	77	1,377,639	1,227,638	2,605,277	4.092
2020	63,392,714	3	33	67	1,393,497	1,404,161	2,797,658	4.413
2021	60,370,780	4	42	57	1,242,115	1,445,829	2,687,944	4.452
2022	61,098,234	2	43	72	1,225,662	1,036,575	2,262,237	3.703
2023	63,402,996	1	26	34	1,250,516	990,677	2,241,194	3.535
	311,938,585	17	201	307	6,489,430	6,104,879	12,594,309	
Adjusted Loss to Payroll Ratio					2.080	1.957	4.037	
Expected Unlimited Loss to Payroll Ratio					2.719	3.670	6.389	
Expected Limited Loss to Payroll Ratio					2.231	2.271	4.503	
Credibility					0.70	0.64		
Indicated Limited Loss to Payroll Ratio					2.125	2.069	4.194	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					2.592	3.343	5.935	
Indicated Relativity Change								-7.1%
Relativity to Statewide Average							538.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8227 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2

Classification: CONSTRUCTION OR ERECTION PERMANENT YARDS OR SHOPS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	595,803,488	14	159	247	5,753,671	7,061,199	12,814,870	2.151
2022	625,201,829	6	186	285	7,158,884	7,420,348	14,579,232	2.332
2023	656,665,762	6	191	226	8,548,433	10,819,985	19,368,417	2.950
	1,877,671,079	26	536	758	21,460,987	25,301,532	46,762,519	
Adjusted Loss to Payroll Ratio					1.143	1.347	2.490	
Expected Unlimited Loss to Payroll Ratio					1.294	1.716	3.009	
Expected Limited Loss to Payroll Ratio					1.121	1.223	2.344	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.143	1.347	2.490	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					1.326	1.914	3.240	
Indicated Relativity Change								7.7%
Relativity to Statewide Average							294.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8232 RHG: 5 NAICS: 42 ILDG: 2 MLDG: 2

Classification: LUMBERYARDS; BUILDING MATERIAL DEALERS; FUEL AND MATERIAL DEALERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,635,071,028	45	742	1,244	22,752,852	24,477,060	47,229,912	2.889
2023	1,758,195,778	14	755	1,238	25,923,669	27,479,214	53,402,882	3.037
	3,393,266,806	59	1,497	2,482	48,676,520	51,956,274	100,632,794	
Adjusted Loss to Payroll Ratio								
					1.435	1.531	2.966	
Expected Unlimited Loss to Payroll Ratio					1.843	2.243	4.085	
Expected Limited Loss to Payroll Ratio					1.597	1.598	3.196	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.435	1.531	2.966	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					1.665	2.175	3.840	
Indicated Relativity Change								-6.0%
Relativity to Statewide Average							348.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8267 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 2

Classification: MACHINERY OR EQUIPMENT DEALERS – SECONDHAND

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	17,365,222	0	7	17	173,607	256,590	430,197	2.477
2020	17,541,842	0	7	17	291,588	189,360	480,948	2.742
2021	21,948,040	0	16	15	533,171	354,239	887,410	4.043
2022	25,970,927	0	11	20	179,153	277,947	457,100	1.760
2023	36,318,830	0	8	10	185,034	162,526	347,560	0.957
	119,144,861	0	49	79	1,362,553	1,240,663	2,603,216	
Adjusted Loss to Payroll Ratio					1.144	1.041	2.185	
Expected Unlimited Loss to Payroll Ratio					1.752	2.004	3.756	
Expected Limited Loss to Payroll Ratio					1.595	1.617	3.212	
Credibility					0.42	0.38		
Indicated Limited Loss to Payroll Ratio					1.406	1.397	2.803	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.553	1.756	3.309	
Indicated Relativity Change								-11.9%
Relativity to Statewide Average							300.3%	

Classification Relativity Review Sheet Effective September 1, 2026 (Proposed)								
Code: 8278		RHG: 6		Classification: RACING STABLES – JOCKEYS/HARNESS DRIVERS				
		NAICS: 71						
		ILDG: 1 MLDG: 1						
Policy Year	Per Race	Claim Counts			Adjusted Losses			Adjusted Loss Per Race
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	250.0	0	0	0	0	0	0	0.000
2020	132.0	0	1	0	12,454	25,430	37,883	286.994
2021	147.5	0	0	0	0	0	0	0.000
2022	228.1	0	0	1	0	1,290	1,290	5.655
2023	181.5	0	2	1	35,984	53,351	89,335	492.204
	939.1	0	3	2	48,437	80,071	128,508	
Adjusted Loss to Payroll Ratio					51.578	85.263	136.842	
Expected Unlimited Loss to Payroll Ratio					109.827	98.216	208.043	
Expected Limited Loss to Payroll Ratio					90.135	60.786	150.921	
Credibility					0.12	0.09		
Indicated Limited Loss to Payroll Ratio					85.482	63.081	148.563	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					104.257	101.944	206.201	
Indicated Relativity Change								-0.9%
Relativity to Statewide Average							N/A	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8286 RHG: 4 NAICS: 42 ILDG: 1 MLDG: 1

Classification: LIVESTOCK DEALERS/AUCTION YARDS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	7,903,100	0	6	13	16,445	83,543	99,988	1.265
2020	8,089,769	1	3	13	112,131	157,427	269,559	3.332
2021	7,968,943	1	5	3	109,857	194,035	303,891	3.813
2022	7,986,208	0	5	6	68,923	110,475	179,398	2.246
2023	8,953,187	0	4	12	102,417	140,251	242,668	2.710
	40,901,207	2	23	47	409,774	685,731	1,095,505	
Adjusted Loss to Payroll Ratio					1.002	1.677	2.678	
Expected Unlimited Loss to Payroll Ratio					2.008	3.910	5.919	
Expected Limited Loss to Payroll Ratio					1.775	2.911	4.686	
Credibility					0.29	0.32		
Indicated Limited Loss to Payroll Ratio					1.554	2.521	4.076	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.760	3.400	5.160	
Indicated Relativity Change								-12.8%
Relativity to Statewide Average							468.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8290 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 1

Classification: WAREHOUSES – SELF STORAGE – ALL OTHERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	252,167,442	7	97	221	2,452,080	2,742,285	5,194,365	2.060
2020	238,558,336	7	90	164	2,389,953	1,923,986	4,313,939	1.808
2021	264,217,002	11	87	196	2,848,956	2,767,291	5,616,248	2.126
2022	273,130,717	3	117	206	3,214,309	2,509,371	5,723,680	2.096
2023	289,910,587	2	102	240	2,035,251	2,666,630	4,701,881	1.622
	1,317,984,084	30	493	1,027	12,940,548	12,609,564	25,550,112	
Adjusted Loss to Payroll Ratio					0.982	0.957	1.939	
Expected Unlimited Loss to Payroll Ratio					1.115	1.417	2.533	
Expected Limited Loss to Payroll Ratio					1.015	1.144	2.159	
Credibility					0.91	0.87		
Indicated Limited Loss to Payroll Ratio					0.985	0.981	1.965	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.087	1.233	2.321	
Indicated Relativity Change								-8.4%
Relativity to Statewide Average							210.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8291 RHG: 5 NAICS: 48 ILDG: 2 MLDG: 3

Classification: WAREHOUSES – COLD STORAGE; WAREHOUSES – CLIMATE CONTROLLED STORAGE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	459,693,716	9	256	512	6,385,400	6,432,896	12,818,296	2.788
2021	492,952,348	11	233	513	5,123,097	6,358,849	11,481,946	2.329
2022	499,644,484	12	211	594	4,621,157	6,158,047	10,779,204	2.157
2023	446,692,473	7	201	298	4,981,859	7,573,350	12,555,209	2.811
	1,898,983,021	39	901	1,917	21,111,513	26,523,142	47,634,655	
Adjusted Loss to Payroll Ratio					1.112	1.397	2.508	
Expected Unlimited Loss to Payroll Ratio					1.060	1.892	2.953	
Expected Limited Loss to Payroll Ratio					0.919	1.349	2.268	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.112	1.397	2.508	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					1.290	1.984	3.274	
Indicated Relativity Change								10.9%
Relativity to Statewide Average							297.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8292 RHG: 1 NAICS: 48 ILDG: 4 MLDG: 4

Classification: WAREHOUSES – GENERAL MERCHANDISE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,991,565,227	59	1,688	2,315	46,112,881	42,502,884	88,615,765	4.450
2023	1,850,265,367	21	1,639	2,395	46,865,132	48,384,385	95,249,517	5.148
	3,841,830,594	80	3,327	4,710	92,978,013	90,887,269	183,865,282	

Adjusted Loss to Payroll Ratio	2.420	2.366	4.786	
Expected Unlimited Loss to Payroll Ratio	2.334	2.671	5.005	
Expected Limited Loss to Payroll Ratio	2.194	2.341	4.535	
Credibility	1.00	1.00		
Indicated Limited Loss to Payroll Ratio	2.420	2.366	4.786	
Limit Factor	1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio	2.588	2.729	5.317	
Indicated Relativity Change				6.2%
Relativity to Statewide Average			482.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8293 RHG: 4 NAICS: 48 ILDG: 4 MLDG: 3

Classification: WAREHOUSES – FURNITURE; FURNITURE MOVING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	228,789,924	24	307	320	7,801,490	7,750,212	15,551,701	6.797
2021	251,218,184	17	232	245	5,760,558	5,841,008	11,601,566	4.618
2022	264,534,514	10	247	276	7,406,597	6,313,713	13,720,310	5.187
2023	258,276,052	4	248	208	7,955,218	6,319,873	14,275,091	5.527
	1,002,818,674	55	1,034	1,049	28,923,862	26,224,806	55,148,668	
Adjusted Loss to Payroll Ratio					2.884	2.615	5.499	
Expected Unlimited Loss to Payroll Ratio					3.219	3.617	6.836	
Expected Limited Loss to Payroll Ratio					2.844	2.693	5.537	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.884	2.615	5.499	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					3.266	3.526	6.793	
Indicated Relativity Change								-0.6%
Relativity to Statewide Average							616.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8304 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 1

Classification: GRAIN ELEVATORS OR STORAGE WAREHOUSES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	29,572,152	1	16	41	357,648	467,215	824,863	2.789
2020	30,007,166	5	17	28	808,988	1,261,764	2,070,752	6.901
2021	31,264,518	1	12	33	210,022	392,664	602,686	1.928
2022	31,625,969	2	12	16	659,787	746,231	1,406,017	4.446
2023	34,678,671	0	13	18	206,062	294,244	500,306	1.443
	157,148,476	9	70	136	2,242,507	3,162,118	5,404,624	
Adjusted Loss to Payroll Ratio					1.427	2.012	3.439	
Expected Unlimited Loss to Payroll Ratio					2.213	3.298	5.511	
Expected Limited Loss to Payroll Ratio					1.955	2.455	4.411	
Credibility					0.51	0.51		
Indicated Limited Loss to Payroll Ratio					1.687	2.231	3.918	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.911	3.009	4.919	
Indicated Relativity Change								-10.7%
Relativity to Statewide Average							446.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8324 RHG: 3 NAICS: 44 ILDG: 1 MLDG: 2

Classification: GASOLINE STATIONS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	837,511,261	10	313	278	6,729,311	7,861,711	14,591,021	1.742
2022	904,183,125	12	381	311	7,792,616	10,278,401	18,071,016	1.999
2023	919,345,337	1	329	268	6,934,651	9,459,615	16,394,266	1.783
	2,661,039,723	23	1,023	857	21,456,577	27,599,727	49,056,304	
Adjusted Loss to Payroll Ratio					0.806	1.037	1.844	
Expected Unlimited Loss to Payroll Ratio					0.909	1.250	2.159	
Expected Limited Loss to Payroll Ratio					0.828	1.008	1.836	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.806	1.037	1.844	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.890	1.304	2.195	
Indicated Relativity Change								1.7%
Relativity to Statewide Average							199.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8350 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 2

Classification: GASOLINE OR OIL DEALERS – WHOLESALE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	430,508,130	13	209	245	7,215,105	5,549,219	12,764,324	2.965
2021	468,741,072	17	210	239	8,664,660	6,949,414	15,614,074	3.331
2022	507,234,650	8	233	262	10,156,001	7,098,642	17,254,643	3.402
2023	529,722,411	4	200	233	9,433,034	6,117,089	15,550,123	2.936
	1,936,206,263	42	852	979	35,468,800	25,714,364	61,183,164	
Adjusted Loss to Payroll Ratio					1.832	1.328	3.160	
Expected Unlimited Loss to Payroll Ratio					2.022	1.652	3.674	
Expected Limited Loss to Payroll Ratio					1.841	1.333	3.174	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.832	1.328	3.160	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					2.023	1.670	3.693	
Indicated Relativity Change								0.5%
Relativity to Statewide Average							335.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8370 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 2

Classification: AUTOMOBILE OR TRUCK RADIO, ALARM OR ELECTRONIC
EQUIPMENT INSTALLATION, SERVICE OR REPAIR

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	50,312,220	1	11	19	295,267	292,313	587,580	1.168
2020	54,366,994	1	9	15	137,878	258,311	396,189	0.729
2021	61,241,280	0	8	13	49,196	142,501	191,697	0.313
2022	66,967,204	0	9	19	216,307	206,447	422,754	0.631
2023	75,109,658	0	17	24	722,605	620,168	1,342,772	1.788
	307,997,356	2	54	90	1,421,253	1,519,740	2,940,993	
Adjusted Loss to Payroll Ratio					0.461	0.493	0.955	
Expected Unlimited Loss to Payroll Ratio					0.424	0.635	1.059	
Expected Limited Loss to Payroll Ratio					0.374	0.473	0.847	
Credibility					0.34	0.34		
Indicated Limited Loss to Payroll Ratio					0.404	0.480	0.884	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.458	0.647	1.105	
Indicated Relativity Change								4.4%
Relativity to Statewide Average							100.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8387 RHG: 2 NAICS: 81 ILDG: 1 MLDG: 2

Classification: AUTO/TRUCK GASOLINE SERVICE STATIONS; AUTO/TRUCK
OIL/FLUID SERVICE FACILITIES; AUTO/TRUCK WASHING
FACILITIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,370,110,720	9	663	703	11,041,400	14,743,236	25,784,637	1.882
2023	1,420,535,723	8	674	774	11,553,134	15,725,783	27,278,917	1.920
	2,790,646,443	17	1,337	1,477	22,594,534	30,469,019	53,063,553	
Adjusted Loss to Payroll Ratio					0.810	1.092	1.901	
Expected Unlimited Loss to Payroll Ratio					0.936	1.338	2.273	
Expected Limited Loss to Payroll Ratio					0.867	1.129	1.997	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.810	1.092	1.901	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.879	1.314	2.193	
Indicated Relativity Change								-3.5%
Relativity to Statewide Average							199.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8388 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 2

Classification: RUBBER TIRE DEALERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	923,877,900	8	476	781	10,369,081	11,459,252	21,828,333	2.363
2023	884,159,457	7	431	792	9,171,992	10,288,623	19,460,615	2.201
	1,808,037,357	15	907	1,573	19,541,073	21,747,876	41,288,948	

Adjusted Loss to Payroll Ratio	1.081	1.203	2.284	
Expected Unlimited Loss to Payroll Ratio	1.305	1.596	2.901	
Expected Limited Loss to Payroll Ratio	1.210	1.348	2.558	
Credibility	1.00	1.00		
Indicated Limited Loss to Payroll Ratio	1.081	1.203	2.284	
Limit Factor	1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio	1.173	1.447	2.620	
Indicated Relativity Change				-9.7%
Relativity to Statewide Average			237.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8389 RHG: 3 NAICS: 81 ILDG: 2 MLDG: 2

Classification: AUTO OR TRUCK REPAIR FACILITIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,992,523,307	28	636	900	19,273,367	15,715,740	34,989,107	1.756
2023	2,144,265,784	20	658	989	21,527,244	19,467,657	40,994,901	1.912
	4,136,789,091	48	1,294	1,889	40,800,612	35,183,396	75,984,008	
Adjusted Loss to Payroll Ratio					0.986	0.851	1.837	
Expected Unlimited Loss to Payroll Ratio					1.051	1.030	2.081	
Expected Limited Loss to Payroll Ratio					0.957	0.831	1.788	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.986	0.851	1.837	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.089	1.070	2.159	
Indicated Relativity Change								3.7%
Relativity to Statewide Average							195.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8390 RHG: 1 NAICS: 81 ILDG: 1 MLDG: 4

Classification: AUTO, TRUCK OR VAN CONVERSION OR CUSTOMIZING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	34,317,345	2	15	27	245,966	290,500	536,466	1.563
2020	42,189,079	0	16	43	188,274	448,736	637,010	1.510
2021	59,057,894	1	22	38	466,324	466,436	932,760	1.579
2022	70,048,020	0	25	58	332,652	631,904	964,556	1.377
2023	82,035,659	0	18	48	650,294	829,047	1,479,341	1.803
	287,647,997	3	96	214	1,883,510	2,666,623	4,550,132	
Adjusted Loss to Payroll Ratio					0.655	0.927	1.582	
Expected Unlimited Loss to Payroll Ratio					0.880	1.210	2.089	
Expected Limited Loss to Payroll Ratio					0.827	1.060	1.887	
Credibility					0.46	0.46		
Indicated Limited Loss to Payroll Ratio					0.748	0.999	1.747	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.800	1.152	1.952	
Indicated Relativity Change								-6.6%
Relativity to Statewide Average							177.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8391 RHG: 2 NAICS: 44 ILDG: 3 MLDG: 3

Classification: AUTO OR TRUCK DEALERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	8,207,286,470	64	2,016	3,725	60,217,066	52,120,897	112,337,963	1.369
2023	8,747,550,510	29	1,981	3,627	58,239,284	52,697,311	110,936,595	1.268
	16,954,836,980	93	3,997	7,352	118,456,350	104,818,208	223,274,558	
Adjusted Loss to Payroll Ratio					0.699	0.618	1.317	
Expected Unlimited Loss to Payroll Ratio					0.872	0.850	1.721	
Expected Limited Loss to Payroll Ratio					0.808	0.717	1.526	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.699	0.618	1.317	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.758	0.744	1.502	
Indicated Relativity Change								-12.7%
Relativity to Statewide Average							136.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8392 RHG: 3 NAICS: 81 ILDG: 2 MLDG: 2

Classification: AUTO OR TRUCK STORAGE GARAGES OR PARKING LOTS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	351,709,670	10	149	163	3,659,434	4,636,140	8,295,574	2.359
2021	503,298,310	14	271	284	5,336,073	7,275,559	12,611,631	2.506
2022	615,848,387	15	268	360	5,686,969	8,232,919	13,919,888	2.260
2023	679,345,841	5	338	371	8,319,294	10,864,909	19,184,204	2.824
	2,150,202,208	44	1,026	1,178	23,001,770	31,009,527	54,011,297	
Adjusted Loss to Payroll Ratio								
					1.070	1.442	2.512	
Expected Unlimited Loss to Payroll Ratio					0.912	1.481	2.393	
Expected Limited Loss to Payroll Ratio					0.831	1.195	2.026	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.070	1.442	2.512	
Limit Factor					1.104	1.258		
Indicated (Unlimited) Loss to Payroll Ratio:					1.181	1.814	2.995	
Indicated Relativity Change								25.1%
Selected Loss to Payroll Ratio (Restricted to 25% Change)					1.180	1.812	2.992	
Relativity to Statewide Average							271.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8393 RHG: 3 NAICS: 81 ILDG: 3 MLDG: 3

Classification: AUTO OR TRUCK BODY REPAIRING AND PAINTING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,823,304,552	22	442	590	14,071,236	12,714,439	26,785,675	1.469
2023	1,880,139,035	13	455	523	16,344,389	16,197,748	32,542,137	1.731
	3,703,443,587	35	897	1,113	30,415,625	28,912,188	59,327,812	
Adjusted Loss to Payroll Ratio					0.821	0.781	1.602	
Expected Unlimited Loss to Payroll Ratio					0.831	0.845	1.676	
Expected Limited Loss to Payroll Ratio					0.757	0.682	1.439	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.821	0.781	1.602	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.907	0.982	1.889	
Indicated Relativity Change								12.7%
Relativity to Statewide Average							171.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8397 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 2

Classification: AUTO OR TRUCK TRANSMISSION REPAIRING AND
REBUILDING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	49,170,007	5	22	30	937,814	854,445	1,792,258	3.645
2020	47,836,124	1	11	17	342,779	286,317	629,096	1.315
2021	54,193,981	3	23	27	635,931	666,944	1,302,875	2.404
2022	59,242,039	0	27	21	1,418,847	1,173,219	2,592,066	4.375
2023	59,865,361	1	11	16	611,455	595,656	1,207,111	2.016
	270,307,512	10	94	111	3,946,826	3,576,581	7,523,407	
Adjusted Loss to Payroll Ratio					1.460	1.323	2.783	
Expected Unlimited Loss to Payroll Ratio					1.687	1.540	3.227	
Expected Limited Loss to Payroll Ratio					1.564	1.301	2.864	
Credibility					0.58	0.49		
Indicated Limited Loss to Payroll Ratio					1.504	1.312	2.815	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.632	1.578	3.211	
Indicated Relativity Change								-0.5%
Relativity to Statewide Average							291.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8400 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 1

Classification: MOTORCYCLE DEALERS OR REPAIR FACILITIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	223,995,240	5	101	86	2,153,434	2,248,057	4,401,491	1.965
2020	239,546,370	3	42	70	1,301,446	1,540,508	2,841,954	1.186
2021	263,672,929	1	45	63	921,610	1,079,603	2,001,213	0.759
2022	263,872,280	3	42	64	776,726	832,393	1,609,119	0.610
2023	245,433,748	1	48	53	1,218,789	2,076,431	3,295,220	1.343
	1,236,520,567	13	278	336	6,372,006	7,776,992	14,148,997	
Adjusted Loss to Payroll Ratio					0.515	0.629	1.144	
Expected Unlimited Loss to Payroll Ratio					0.561	0.750	1.311	
Expected Limited Loss to Payroll Ratio					0.511	0.605	1.116	
Credibility					0.68	0.66		
Indicated Limited Loss to Payroll Ratio					0.514	0.621	1.135	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.567	0.781	1.348	
Indicated Relativity Change								2.8%
Relativity to Statewide Average							122.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8500 RHG: 5 NAICS: 42 ILDG: 2 MLDG: 2

Classification: METAL SCRAP DEALERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	197,485,330	11	104	179	3,444,452	3,201,490	6,645,941	3.365
2020	199,681,038	11	93	184	3,899,000	4,054,602	7,953,602	3.983
2021	221,300,811	14	92	159	2,909,509	3,723,266	6,632,774	2.997
2022	241,975,846	13	125	179	4,378,035	4,075,255	8,453,289	3.493
2023	217,938,877	1	104	184	3,329,831	3,791,306	7,121,137	3.267
	1,078,381,902	50	518	885	17,960,826	18,845,919	36,806,745	
Adjusted Loss to Payroll Ratio								
					1.666	1.748	3.413	
Expected Unlimited Loss to Payroll Ratio					2.014	2.394	4.408	
Expected Limited Loss to Payroll Ratio					1.746	1.706	3.452	
Credibility					1.00	0.94		
Indicated Limited Loss to Payroll Ratio					1.666	1.745	3.411	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					1.933	2.479	4.412	
Indicated Relativity Change								0.1%
Relativity to Statewide Average							400.4%	

INCLUDES EXPERIENCE OF 8265 D1-1-19

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8601 RHG: 6 NAICS: 54 ILDG: 2 MLDG: 2

Classification: ENGINEERS – CONSULTING; OIL OR GAS GEOLOGISTS OR
SCOUTS; FOREST ENGINEERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	13,510,102,127	21	285	542	13,734,684	11,473,729	25,208,414	0.187
2023	14,919,268,619	6	298	600	12,142,956	11,933,191	24,076,146	0.161
	28,429,370,746	27	583	1,142	25,877,640	23,406,920	49,284,560	
Adjusted Loss to Payroll Ratio					0.091	0.082	0.173	
Expected Unlimited Loss to Payroll Ratio					0.121	0.139	0.260	
Expected Limited Loss to Payroll Ratio					0.100	0.086	0.185	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.091	0.082	0.173	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					0.111	0.133	0.244	
Indicated Relativity Change								-6.1%
Relativity to Statewide Average							22.2%	

Classification Relativity Review Sheet Effective September 1, 2026 (Proposed)								
Code: 8631		RHG: 7		Classification: RACING STABLES – ALL OTHER EMPLOYEES				
		NAICS: 71						
		ILDG: 1 MLDG: 3						
Policy Year	Per Occupied Stall Day	Claim Counts			Adjusted Losses			Adj. Loss Per
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	Occ. Stall Day
2019	2,049	1	0	1	62,343	115,208	177,551	86.653
2020	2,842	0	0	0	0	0	0	0.000
2021	12,106	0	0	0	0	0	0	0.000
2022	14,348	0	2	0	92,187	146,669	238,856	16.647
2023	6,887	0	0	0	0	0	0	0.000
	38,232	1	2	1	154,530	261,877	416,407	
Adjusted Loss to Payroll Ratio					4.042	6.850	10.892	
Expected Unlimited Loss to Payroll Ratio					1.831	4.331	6.162	
Expected Limited Loss to Payroll Ratio					1.395	2.383	3.778	
Credibility					0.04	0.04		
Indicated Limited Loss to Payroll Ratio					1.501	2.584	4.085	
Limit Factor					1.324	1.867		
Selected (Unlimited) Loss to Payroll Ratio					1.986	4.825	6.811	
Indicated Relativity Change								10.5%
Relativity to Statewide Average							N/A	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8720 RHG: 3 NAICS: 52 ILDG: 4 MLDG: 2

Classification: INSPECTION FOR INSURANCE/SAFETY/VALUATION;
ELEVATOR INSPECTING; WEIGHERS/SAMPLERS/INSPECTORS
ON DOCKS/RAIL STATIONS/WAREHOUSES; UNMANNED
AIRCRAFT SYSTEM OPERATION – LESS THAN 55 POUNDS

Code: 7248 RHG: 3 NAICS: 54 ILDG: 4 MLDG: 2

Classification: MARINE APPRAISERS OR SURVEYORS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	390,207,987	4	48	74	1,582,653	1,406,532	2,989,185	0.766
2020	423,566,035	10	52	61	3,174,214	2,673,857	5,848,071	1.381
2021	442,862,641	5	68	72	2,376,224	2,114,471	4,490,695	1.014
2022	483,646,894	4	63	84	3,164,455	2,853,097	6,017,553	1.244
2023	545,239,566	3	71	85	3,905,278	3,554,463	7,459,742	1.368
	2,285,523,123	26	302	376	14,202,824	12,602,421	26,805,245	

Adjusted Loss to Payroll Ratio 0.621 0.551 1.173

Expected Unlimited Loss to Payroll Ratio 0.656 0.546 1.202

Expected Limited Loss to Payroll Ratio 0.597 0.441 1.038

Credibility 0.92 0.74

Indicated Limited Loss to Payroll Ratio 0.620 0.523 1.142

Limit Factor 1.104 1.258

Selected (Unlimited) Loss to Payroll Ratio 0.684 0.658 1.342

Indicated Relativity Change 11.6%

Relativity to Statewide Average 121.8%

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8729 RHG: 2 NAICS: 23 ILDG: 1 MLDG: 1

Classification: ELEVATOR SERVICE INSPECTIONS/OILING/ADJUSTING – NO REPAIR

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	52,026,828	1	3	1	181,659	352,945	534,603	1.028
2020	53,718,896	0	1	1	8,135	17,439	25,573	0.048
2021	56,822,185	1	3	2	202,669	225,387	428,056	0.753
2022	58,836,431	1	6	0	555,224	388,797	944,021	1.604
2023	45,825,464	0	0	0	0	0	0	0.000
	267,229,804	3	13	4	947,686	984,567	1,932,254	
Adjusted Loss to Payroll Ratio					0.355	0.368	0.723	
Expected Unlimited Loss to Payroll Ratio					0.297	0.268	0.565	
Expected Limited Loss to Payroll Ratio					0.275	0.226	0.501	
Credibility					0.29	0.24		
Indicated Limited Loss to Payroll Ratio					0.298	0.261	0.559	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.323	0.314	0.637	
Indicated Relativity Change								12.8%
Relativity to Statewide Average							57.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8740 RHG: 2 NAICS: 53 ILDG: 4 MLDG: 3

Classification: APT/CONDO COMPLEX / BLDG / WAREHOUSES / COMM & RES
MIXED-USE BLDG OPERATION – PROPERTY MGMT
SUPERVISORS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	1,547,819,443	10	173	236	5,093,450	5,246,864	10,340,314	0.668
2021	1,759,687,439	15	217	272	7,141,911	7,777,429	14,919,340	0.848
2022	1,934,891,676	12	191	323	5,864,986	6,490,011	12,354,997	0.639
2023	2,023,696,163	5	246	372	9,538,148	9,810,827	19,348,975	0.956
	7,266,094,721	42	827	1,203	27,638,495	29,325,132	56,963,627	
Adjusted Loss to Payroll Ratio					0.380	0.404	0.784	
Expected Unlimited Loss to Payroll Ratio					0.336	0.388	0.724	
Expected Limited Loss to Payroll Ratio					0.312	0.328	0.639	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.380	0.404	0.784	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.413	0.486	0.899	
Indicated Relativity Change								24.1%
Relativity to Statewide Average							81.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8741 RHG: 3 NAICS: 53 ILDG: 3 MLDG: 2

Classification: REAL ESTATE AGENCIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	7,391,908,333	9	100	191	3,199,306	3,668,101	6,867,406	0.093
2020	8,842,744,643	10	88	101	3,334,933	2,757,889	6,092,822	0.069
2021	10,649,086,625	14	93	103	5,121,919	4,194,658	9,316,577	0.087
2022	9,401,061,394	9	106	104	4,963,725	3,574,525	8,538,251	0.091
2023	8,539,830,384	1	120	121	3,531,639	4,484,144	8,015,783	0.094
	44,824,631,379	43	507	620	20,151,522	18,679,317	38,830,839	
Adjusted Loss to Payroll Ratio					0.045	0.042	0.087	
Expected Unlimited Loss to Payroll Ratio					0.050	0.050	0.100	
Expected Limited Loss to Payroll Ratio					0.046	0.041	0.086	
Credibility					1.00	0.94		
Indicated Limited Loss to Payroll Ratio					0.045	0.042	0.087	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.050	0.052	0.102	
Indicated Relativity Change								1.5%
Relativity to Statewide Average							9.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8742 RHG: 4 NAICS: 8742 ILDG: 2 MLDG: 2

Classification: SALESPERSONS – OUTSIDE

Code: 8744 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 3

Classification: BOY/GIRL SCOUT COUNCILS – DISTRICT EXECS

Code: 8746 RHG: 4 NAICS: 71 ILDG: 4 MLDG: 3

Classification: NEWSPAPER PUBLISHING OR PRINTING - REPORTERS OR PHOTOGRAPHERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	56,616,832,267	64	1,517	2,151	50,578,823	50,994,441	101,573,264	0.179
2023	58,249,490,203	36	1,534	2,436	52,595,686	53,369,472	105,965,158	0.182
	114,866,322,470	100	3,051	4,587	103,174,509	104,363,913	207,538,422	
Adjusted Loss to Payroll Ratio					0.090	0.091	0.181	
Expected Unlimited Loss to Payroll Ratio					0.100	0.122	0.223	
Expected Limited Loss to Payroll Ratio					0.089	0.091	0.180	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.090	0.091	0.181	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.102	0.123	0.224	
Indicated Relativity Change								0.7%
Relativity to Statewide Average							20.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8743 RHG: 3 NAICS: 52 ILDG: 4 MLDG: 4

Classification: MORTGAGE BROKERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	1,011,658,766	0	14	6	340,032	339,337	679,369	0.067
2020	1,341,633,717	0	9	5	227,281	176,829	404,110	0.030
2021	1,268,967,931	1	20	9	573,953	369,502	943,454	0.074
2022	856,013,620	0	19	4	707,833	444,860	1,152,693	0.135
2023	659,590,060	0	5	3	118,002	202,520	320,522	0.049
	5,137,864,094	1	67	27	1,967,101	1,533,047	3,500,148	
Adjusted Loss to Payroll Ratio					0.038	0.030	0.068	
Expected Unlimited Loss to Payroll Ratio					0.032	0.037	0.069	
Expected Limited Loss to Payroll Ratio					0.029	0.030	0.059	
Credibility					0.38	0.35		
Indicated Limited Loss to Payroll Ratio					0.033	0.030	0.063	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.036	0.038	0.074	
Indicated Relativity Change								6.4%
Relativity to Statewide Average							6.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8745 RHG: 2 NAICS: 42 ILDG: 4 MLDG: 3

Classification: NEWS AGENTS OR DISTRIBUTORS OF MAGAZINES OR OTHER PERIODICALS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	19,007,158	2	30	22	561,848	630,426	1,192,274	6.273
2020	18,000,323	1	26	9	563,979	811,662	1,375,641	7.642
2021	6,444,691	1	9	3	397,361	337,416	734,777	11.401
2022	3,942,043	0	6	4	71,418	102,784	174,203	4.419
2023	4,221,838	0	5	2	222,147	211,344	433,491	10.268
	51,616,053	4	76	40	1,816,754	2,093,632	3,910,386	
Adjusted Loss to Payroll Ratio					3.520	4.056	7.576	
Expected Unlimited Loss to Payroll Ratio					2.932	3.485	6.417	
Expected Limited Loss to Payroll Ratio					2.718	2.943	5.661	
Credibility					0.37	0.35		
Indicated Limited Loss to Payroll Ratio					3.016	3.331	6.346	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					3.273	4.008	7.281	
Indicated Relativity Change								13.5%
Relativity to Statewide Average							660.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8748 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 3

Classification: AUTO OR TRUCK DEALERS – SALESPERSONS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	4,705,335,969	11	250	450	7,142,630	6,283,077	13,425,707	0.285
2022	4,534,421,995	14	307	419	10,384,071	10,425,005	20,809,076	0.459
2023	3,919,739,649	8	378	462	11,853,839	10,598,544	22,452,384	0.573
	13,159,497,613	33	935	1,331	29,380,541	27,306,626	56,687,167	
Adjusted Loss to Payroll Ratio					0.223	0.208	0.431	
Expected Unlimited Loss to Payroll Ratio					0.187	0.211	0.398	
Expected Limited Loss to Payroll Ratio					0.174	0.178	0.352	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.223	0.208	0.431	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.242	0.250	0.492	
Indicated Relativity Change								23.6%
Relativity to Statewide Average							44.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8749 RHG: 4 NAICS: 52 ILDG: 2 MLDG: 4

Classification: MORTGAGE BANKERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	2,991,414,998	2	33	67	821,573	695,590	1,517,163	0.051
2020	5,296,858,653	0	43	33	1,575,865	1,065,359	2,641,224	0.050
2021	4,588,203,149	3	64	28	2,453,174	1,622,090	4,075,264	0.089
2022	2,667,004,032	0	42	26	932,615	853,796	1,786,411	0.067
2023	2,146,011,284	0	25	13	804,563	878,980	1,683,542	0.078
	17,689,492,116	5	207	167	6,587,790	5,115,815	11,703,605	
Adjusted Loss to Payroll Ratio					0.037	0.029	0.066	
Expected Unlimited Loss to Payroll Ratio					0.042	0.043	0.085	
Expected Limited Loss to Payroll Ratio					0.037	0.032	0.069	
Credibility					0.69	0.59		
Indicated Limited Loss to Payroll Ratio					0.037	0.030	0.067	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.042	0.041	0.083	
Indicated Relativity Change								-2.8%
Relativity to Statewide Average							7.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8755 RHG: 6 NAICS: 81 ILDG: 3 MLDG: 2

Classification: LABOR UNIONS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	618,401,057	6	30	41	1,633,276	1,375,515	3,008,791	0.487
2020	610,179,003	4	18	14	1,156,417	773,035	1,929,452	0.316
2021	651,455,391	2	24	27	1,025,873	862,583	1,888,456	0.290
2022	727,746,160	0	38	40	814,754	723,380	1,538,134	0.211
2023	771,005,591	1	33	46	1,336,400	1,042,804	2,379,204	0.309
	3,378,787,202	13	143	168	5,966,720	4,777,317	10,744,037	
Adjusted Loss to Payroll Ratio					0.177	0.141	0.318	
Expected Unlimited Loss to Payroll Ratio					0.203	0.229	0.432	
Expected Limited Loss to Payroll Ratio					0.166	0.142	0.308	
Credibility					0.65	0.55		
Indicated Limited Loss to Payroll Ratio					0.173	0.142	0.314	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					0.211	0.229	0.440	
Indicated Relativity Change								1.9%
Relativity to Statewide Average							39.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8800 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 4

Classification: MAILING OR ADDRESSING COMPANIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	318,597,181	9	105	177	3,186,862	2,819,464	6,006,327	1.885
2020	319,381,616	7	121	224	3,309,885	4,558,607	7,868,492	2.464
2021	277,451,564	4	148	164	3,148,031	3,608,625	6,756,656	2.435
2022	347,122,072	5	136	147	3,059,126	3,953,134	7,012,260	2.020
2023	325,474,966	0	125	150	2,771,947	3,387,058	6,159,005	1.892
	1,588,027,399	25	635	862	15,475,851	18,326,888	33,802,740	
Adjusted Loss to Payroll Ratio					0.975	1.154	2.129	
Expected Unlimited Loss to Payroll Ratio					1.046	1.380	2.426	
Expected Limited Loss to Payroll Ratio					0.970	1.165	2.135	
Credibility					0.97	0.95		
Indicated Limited Loss to Payroll Ratio					0.974	1.155	2.129	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.058	1.389	2.447	
Indicated Relativity Change								0.9%
Relativity to Statewide Average							222.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8801 RHG: 2 NAICS: 52 ILDG: 3 MLDG: 2

Classification: CREDIT UNIONS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	1,374,238,733	3	107	243	1,804,243	2,188,361	3,992,604	0.291
2020	1,509,594,122	1	66	151	1,145,992	1,468,061	2,614,054	0.173
2021	1,521,619,791	3	75	165	1,762,951	1,897,877	3,660,828	0.241
2022	1,761,140,684	5	82	176	2,489,645	2,451,189	4,940,834	0.281
2023	2,097,306,973	0	106	197	2,772,085	2,483,743	5,255,828	0.251
	8,263,900,303	12	436	932	9,974,917	10,489,231	20,464,148	
Adjusted Loss to Payroll Ratio					0.121	0.127	0.248	
Expected Unlimited Loss to Payroll Ratio					0.137	0.161	0.298	
Expected Limited Loss to Payroll Ratio					0.127	0.136	0.263	
Credibility					0.83	0.78		
Indicated Limited Loss to Payroll Ratio					0.122	0.129	0.251	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.132	0.155	0.287	
Indicated Relativity Change								-3.6%
Relativity to Statewide Average							26.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8803 RHG: 2 NAICS: 54 ILDG: 3 MLDG: 3

Classification: AUDITING, ACCOUNTING OR MANAGEMENT CONSULTING SERVICES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	9,174,059,960	14	100	200	4,050,892	4,050,321	8,101,213	0.088
2020	10,562,239,008	4	55	102	2,041,615	1,910,921	3,952,536	0.037
2021	12,195,173,466	4	99	121	2,530,537	3,865,901	6,396,437	0.052
2022	12,599,190,561	3	123	120	3,414,129	3,401,742	6,815,871	0.054
2023	12,528,205,915	2	97	101	2,979,491	3,377,142	6,356,633	0.051
	57,058,868,910	27	474	644	15,016,663	16,606,027	31,622,690	
Adjusted Loss to Payroll Ratio					0.026	0.029	0.055	
Expected Unlimited Loss to Payroll Ratio					0.028	0.033	0.062	
Expected Limited Loss to Payroll Ratio					0.026	0.028	0.054	
Credibility					0.96	0.89		
Indicated Limited Loss to Payroll Ratio					0.026	0.029	0.055	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.029	0.035	0.063	
Indicated Relativity Change								2.8%
Relativity to Statewide Average							5.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8804 RHG: 2 NAICS: 62 ILDG: 1 MLDG: 2

Classification: SUBSTANCE USE DISORDER RECOVERY HOMES; SOCIAL REHAB FACILITIES FOR ADULTS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,730,054,992	16	591	843	11,754,149	15,114,362	26,868,511	1.553
2023	2,014,727,523	11	670	1,029	14,331,582	18,305,327	32,636,910	1.620
	3,744,782,515	27	1,261	1,872	26,085,732	33,419,689	59,505,421	
Adjusted Loss to Payroll Ratio					0.697	0.892	1.589	
Expected Unlimited Loss to Payroll Ratio					0.792	1.070	1.862	
Expected Limited Loss to Payroll Ratio					0.735	0.903	1.638	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.697	0.892	1.589	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.756	1.074	1.830	
Indicated Relativity Change								-1.7%
Relativity to Statewide Average							166.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8806 RHG: 1 NAICS: 62 ILDG: 1 MLDG: 2

Classification: WORK ACTIVITY OR SUPPORTED EMPLOYMENT PROGRAMS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	104,741,829	2	63	177	944,757	1,004,103	1,948,859	1.861
2020	91,080,713	0	36	64	420,156	595,938	1,016,094	1.116
2021	96,593,857	2	47	104	801,956	1,170,032	1,971,988	2.042
2022	113,504,010	0	38	117	399,681	789,843	1,189,525	1.048
2023	115,378,531	0	67	122	823,638	1,305,575	2,129,213	1.845
	521,298,940	4	251	584	3,390,189	4,865,491	8,255,680	
Adjusted Loss to Payroll Ratio					0.650	0.933	1.584	
Expected Unlimited Loss to Payroll Ratio					0.798	1.253	2.051	
Expected Limited Loss to Payroll Ratio					0.750	1.098	1.848	
Credibility					0.56	0.59		
Indicated Limited Loss to Payroll Ratio					0.694	1.000	1.695	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.743	1.154	1.897	
Indicated Relativity Change								-7.5%
Relativity to Statewide Average							172.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8807 RHG: 2 NAICS: 51 ILDG: 1 MLDG: 1

Classification: NEWSPAPER, MAGAZINE OR BOOK PUBLISHING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	501,691,646	2	10	13	382,845	338,938	721,783	0.144
2020	466,120,681	1	3	4	169,999	168,882	338,882	0.073
2021	448,876,783	0	0	8	0	12,706	12,706	0.003
2022	484,084,619	1	5	7	158,571	221,159	379,730	0.078
2023	459,189,484	0	4	8	117,777	84,088	201,865	0.044
	2,359,963,214	4	22	40	829,193	825,773	1,654,966	
Adjusted Loss to Payroll Ratio					0.035	0.035	0.070	
Expected Unlimited Loss to Payroll Ratio					0.054	0.069	0.123	
Expected Limited Loss to Payroll Ratio					0.050	0.058	0.109	
Credibility					0.35	0.33		
Indicated Limited Loss to Payroll Ratio					0.045	0.050	0.096	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.049	0.061	0.110	
Indicated Relativity Change								-11.1%
Relativity to Statewide Average							9.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8808 RHG: 2 NAICS: 52 ILDG: 4 MLDG: 4

Classification: BANKS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	13,925,372,558	19	385	563	14,894,398	17,643,638	32,538,036	0.234
2023	14,959,313,651	13	401	616	16,627,255	20,110,311	36,737,566	0.246
	28,884,686,209	32	786	1,179	31,521,653	37,753,948	69,275,602	
Adjusted Loss to Payroll Ratio					0.109	0.131	0.240	
Expected Unlimited Loss to Payroll Ratio					0.120	0.157	0.277	
Expected Limited Loss to Payroll Ratio					0.111	0.133	0.244	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.109	0.131	0.240	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.118	0.157	0.276	
Indicated Relativity Change								-0.6%
Relativity to Statewide Average							25.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8810 RHG: 2 NAICS: 8810 ILDG: 3 MLDG: 3

Classification: CLERICAL OFFICE EMPLOYEES

Code: 8811 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3

Classification: LIBRARIES – PRIVATE – PROFESSIONAL EMPLOYEES

Code: 8812 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3

Classification: LIBRARIES – PUBLIC

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	222,978,119,437	173	4,458	6,475	130,679,499	145,030,488	275,709,987	0.124
2023	221,224,958,041	81	4,367	6,526	129,934,122	146,407,560	276,341,682	0.125
	444,203,077,478	254	8,825	13,001	260,613,621	291,438,048	552,051,669	
Adjusted Loss to Payroll Ratio					0.059	0.066	0.124	
Expected Unlimited Loss to Payroll Ratio					0.064	0.080	0.145	
Expected Limited Loss to Payroll Ratio					0.060	0.068	0.127	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.059	0.066	0.124	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.064	0.079	0.143	
Indicated Relativity Change								-1.4%
Relativity to Statewide Average							12.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8813 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4

Classification: PRINTING OPERATION – EDITING AND DESIGNING;
BOOKBINDING OPERATION – EDITING AND DESIGNING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	558,058,547	1	31	76	1,143,414	870,325	2,013,739	0.361
2020	509,072,013	3	30	39	866,231	1,147,522	2,013,754	0.396
2021	514,669,513	1	21	29	244,494	318,995	563,488	0.109
2022	491,422,190	1	25	39	652,375	776,082	1,428,457	0.291
2023	497,034,478	0	36	38	872,365	901,591	1,773,956	0.357
	2,570,256,741	6	143	221	3,778,879	4,014,516	7,793,394	
Adjusted Loss to Payroll Ratio					0.147	0.156	0.303	
Expected Unlimited Loss to Payroll Ratio					0.170	0.213	0.383	
Expected Limited Loss to Payroll Ratio					0.158	0.180	0.338	
Credibility					0.57	0.54		
Indicated Limited Loss to Payroll Ratio					0.152	0.167	0.319	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.165	0.201	0.366	
Indicated Relativity Change								-4.6%
Relativity to Statewide Average							33.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8818 RHG: 1 NAICS: 51 ILDG: 3 MLDG: 4

Classification: NEWSPAPER PUBLISHING OR PRINTING – EDITING AND DESIGNING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	258,610,352	0	10	18	196,545	304,430	500,975	0.194
2020	225,323,484	0	4	13	46,057	69,022	115,079	0.051
2021	207,524,283	0	6	10	241,818	270,044	511,862	0.247
2022	237,137,243	0	12	8	271,891	366,758	638,648	0.269
2023	209,186,370	0	6	9	215,482	602,089	817,570	0.391
	1,137,781,732	0	38	58	971,791	1,612,343	2,584,134	
Adjusted Loss to Payroll Ratio					0.085	0.142	0.227	
Expected Unlimited Loss to Payroll Ratio					0.093	0.123	0.215	
Expected Limited Loss to Payroll Ratio					0.087	0.108	0.195	
Credibility					0.32	0.32		
Indicated Limited Loss to Payroll Ratio					0.087	0.118	0.205	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.093	0.137	0.229	
Indicated Relativity Change								6.4%
Relativity to Statewide Average							20.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8820 RHG: 4 NAICS: 54 ILDG: 2 MLDG: 2

Classification: LAW FIRMS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	11,915,904,874	17	176	193	7,792,308	7,774,396	15,566,704	0.131
2021	12,570,417,856	12	201	213	8,621,130	8,687,102	17,308,232	0.138
2022	13,287,269,009	12	216	232	6,323,002	6,438,693	12,761,695	0.096
2023	14,011,942,816	7	228	227	7,963,784	5,817,117	13,780,900	0.098
	51,785,534,555	48	821	865	30,700,224	28,717,307	59,417,531	
Adjusted Loss to Payroll Ratio					0.059	0.055	0.115	
Expected Unlimited Loss to Payroll Ratio					0.058	0.071	0.129	
Expected Limited Loss to Payroll Ratio					0.051	0.053	0.104	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.059	0.055	0.115	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.067	0.075	0.142	
Indicated Relativity Change								10.2%
Relativity to Statewide Average							12.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8821 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 1

Classification: LAW FIRM SUPPORT SERVICES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	234,340,393	1	23	47	454,414	752,987	1,207,401	0.515
2020	222,435,819	1	11	17	192,260	406,951	599,211	0.269
2021	255,194,234	1	22	15	641,579	565,867	1,207,446	0.473
2022	296,486,754	0	16	14	341,364	526,711	868,076	0.293
2023	314,934,706	1	14	6	385,303	380,750	766,053	0.243
	1,323,391,906	4	86	99	2,014,921	2,633,266	4,648,186	
Adjusted Loss to Payroll Ratio					0.152	0.199	0.351	
Expected Unlimited Loss to Payroll Ratio					0.192	0.272	0.464	
Expected Limited Loss to Payroll Ratio					0.178	0.230	0.407	
Credibility					0.46	0.46		
Indicated Limited Loss to Payroll Ratio					0.166	0.216	0.382	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.180	0.259	0.440	
Indicated Relativity Change								-5.2%
Relativity to Statewide Average							39.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8822 RHG: 3 NAICS: 52 ILDG: 3 MLDG: 3

Classification: INSURANCE COMPANIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	7,348,607,203	13	197	270	9,064,868	8,656,952	17,721,820	0.241
2022	7,671,016,488	14	221	298	7,410,194	8,639,343	16,049,537	0.209
2023	8,519,089,289	6	218	250	7,354,500	7,244,102	14,598,602	0.171
	23,538,712,979	33	636	818	23,829,562	24,540,397	48,369,959	
Adjusted Loss to Payroll Ratio					0.101	0.104	0.205	
Expected Unlimited Loss to Payroll Ratio					0.115	0.132	0.247	
Expected Limited Loss to Payroll Ratio					0.105	0.107	0.212	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.101	0.104	0.205	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.112	0.131	0.243	
Indicated Relativity Change								-1.8%
Relativity to Statewide Average							22.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8823 RHG: 2 NAICS: 62 ILDG: 1 MLDG: 2

Classification: RESIDENTIAL CARE FACILITIES FOR CHILDREN

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	271,010,870	3	171	373	2,315,282	2,989,628	5,304,910	1.957
2020	315,458,250	7	161	302	2,874,555	3,832,040	6,706,595	2.126
2021	305,703,399	4	133	203	2,782,795	3,063,467	5,846,261	1.912
2022	347,348,665	11	135	178	3,691,809	3,787,962	7,479,771	2.153
2023	373,828,238	3	120	225	2,623,603	2,990,052	5,613,655	1.502
	1,613,349,422	28	720	1,281	14,288,044	16,663,149	30,951,192	
Adjusted Loss to Payroll Ratio					0.886	1.033	1.918	
Expected Unlimited Loss to Payroll Ratio					1.102	1.333	2.435	
Expected Limited Loss to Payroll Ratio					1.022	1.126	2.147	
Credibility					0.99	0.94		
Indicated Limited Loss to Payroll Ratio					0.886	1.038	1.925	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.962	1.250	2.212	
Indicated Relativity Change								-9.2%
Relativity to Statewide Average							200.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8827 RHG: 2 NAICS: 62 ILDG: 2 MLDG: 3

Classification: HOME CARE SERVICES; NURSING CARE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	4,923,603,937	49	1,532	1,558	40,126,992	39,450,862	79,577,854	1.616
2023	5,688,189,016	34	1,755	1,778	47,236,076	46,094,415	93,330,492	1.641
	10,611,792,953	83	3,287	3,336	87,363,068	85,545,277	172,908,346	

Adjusted Loss to Payroll Ratio	0.823	0.806	1.629	
Expected Unlimited Loss to Payroll Ratio	0.853	0.937	1.791	
Expected Limited Loss to Payroll Ratio	0.791	0.791	1.582	
Credibility	1.00	1.00		
Indicated Limited Loss to Payroll Ratio	0.823	0.806	1.629	
Limit Factor	1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio	0.894	0.970	1.864	
Indicated Relativity Change				4.1%
Relativity to Statewide Average			169.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8829 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3

Classification: SKILLED NURSING FACILITIES; CONVALESCENT NURSING FACILITIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	5,864,775,299	47	1,859	3,905	44,820,641	48,691,901	93,512,542	1.594
2023	6,227,638,301	16	2,474	4,708	51,442,344	54,451,783	105,894,127	1.700
	12,092,413,600	63	4,333	8,613	96,262,985	103,143,684	199,406,669	
Adjusted Loss to Payroll Ratio					0.796	0.853	1.649	
Expected Unlimited Loss to Payroll Ratio					0.858	1.050	1.908	
Expected Limited Loss to Payroll Ratio					0.795	0.887	1.682	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.796	0.853	1.649	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.864	1.026	1.890	
Indicated Relativity Change								-0.9%
Relativity to Statewide Average							171.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8830 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3

Classification: INSTITUTIONAL EMPLOYEES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	14,163,969	0	2	9	61,003	103,397	164,400	1.161
2020	17,399,844	0	1	1	61,784	34,610	96,394	0.554
2021	21,810,010	0	3	3	2,987	7,575	10,561	0.048
2022	26,804,671	0	2	3	193,582	137,826	331,409	1.236
2023	31,613,183	0	5	3	129,933	87,235	217,168	0.687
	111,791,677	0	13	19	449,289	370,642	819,932	
Adjusted Loss to Payroll Ratio					0.402	0.332	0.733	
Expected Unlimited Loss to Payroll Ratio					0.486	0.489	0.975	
Expected Limited Loss to Payroll Ratio					0.451	0.413	0.864	
Credibility					0.25	0.22		
Indicated Limited Loss to Payroll Ratio					0.439	0.395	0.834	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.476	0.475	0.952	
Indicated Relativity Change								-2.4%
Relativity to Statewide Average							86.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8831 RHG: 1 NAICS: 54 ILDG: 2 MLDG: 2

Classification: HOSPITALS – VETERINARY; KENNELS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	3,381,447,731	18	938	5,784	12,518,670	18,074,546	30,593,217	0.905
2023	3,646,865,414	11	959	5,461	14,138,206	18,294,863	32,433,069	0.889
	7,028,313,145	29	1,897	11,245	26,656,877	36,369,409	63,026,286	
Adjusted Loss to Payroll Ratio					0.379	0.517	0.897	
Expected Unlimited Loss to Payroll Ratio					0.414	0.644	1.058	
Expected Limited Loss to Payroll Ratio					0.389	0.565	0.953	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.379	0.517	0.897	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.406	0.597	1.003	
Indicated Relativity Change								-5.2%
Relativity to Statewide Average							91.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8834 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3

Classification: PHYSICIANS' PRACTICES AND OUTPATIENT CLINICS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	20,294,310,177	52	2,028	5,195	55,833,880	58,890,296	114,724,175	0.565
2023	21,301,484,409	19	2,270	5,742	58,585,676	60,578,691	119,164,367	0.559
	41,595,794,586	71	4,298	10,937	114,419,556	119,468,987	233,888,543	
Adjusted Loss to Payroll Ratio					0.275	0.287	0.562	
Expected Unlimited Loss to Payroll Ratio					0.308	0.349	0.657	
Expected Limited Loss to Payroll Ratio					0.285	0.295	0.580	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.275	0.287	0.562	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.299	0.346	0.644	
Indicated Relativity Change								-1.9%
Relativity to Statewide Average							58.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8838 RHG: 4 NAICS: 71 ILDG: 2 MLDG: 1

Classification: MUSEUMS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	690,511,884	3	68	276	1,795,382	2,542,536	4,337,917	0.628
2020	630,582,337	4	52	125	1,561,678	1,859,597	3,421,275	0.543
2021	695,403,009	5	81	218	1,753,225	2,480,646	4,233,871	0.609
2022	812,918,167	2	93	294	1,814,334	2,282,054	4,096,388	0.504
2023	890,136,334	2	110	293	2,540,979	2,996,097	5,537,076	0.622
	3,719,551,731	16	404	1,206	9,465,598	12,160,929	21,626,528	
Adjusted Loss to Payroll Ratio					0.254	0.327	0.581	
Expected Unlimited Loss to Payroll Ratio					0.274	0.468	0.742	
Expected Limited Loss to Payroll Ratio					0.242	0.349	0.591	
Credibility					0.78	0.82		
Indicated Limited Loss to Payroll Ratio					0.252	0.331	0.583	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.285	0.446	0.731	
Indicated Relativity Change								-1.5%
Relativity to Statewide Average							66.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8839 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3

Classification: DENTAL OR ORTHODONTIA PRACTICES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	5,168,490,510	15	450	1,871	13,173,008	13,648,166	26,821,174	0.519
2023	5,494,185,051	5	488	1,965	15,576,195	15,722,509	31,298,704	0.570
	10,662,675,561	20	938	3,836	28,749,203	29,370,675	58,119,878	
Adjusted Loss to Payroll Ratio					0.270	0.275	0.545	
Expected Unlimited Loss to Payroll Ratio					0.278	0.302	0.580	
Expected Limited Loss to Payroll Ratio					0.258	0.255	0.513	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.270	0.275	0.545	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.293	0.331	0.624	
Indicated Relativity Change								7.6%
Relativity to Statewide Average							56.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8840 RHG: 5 NAICS: 81 ILDG: 2 MLDG: 1

Classification: CHURCHES, TEMPLES, MOSQUES AND SYNAGOGUES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	2,392,000,608	6	56	175	1,576,292	2,118,248	3,694,540	0.154
2020	2,374,834,555	3	49	125	1,050,077	1,815,220	2,865,298	0.121
2021	2,486,794,458	12	58	179	2,077,513	2,231,123	4,308,635	0.173
2022	2,591,490,247	14	54	147	1,761,875	2,312,556	4,074,431	0.157
2023	2,704,921,806	2	48	144	1,200,910	1,690,970	2,891,880	0.107
	12,550,041,674	37	265	770	7,666,667	10,168,117	17,834,784	
Adjusted Loss to Payroll Ratio					0.061	0.081	0.142	
Expected Unlimited Loss to Payroll Ratio					0.071	0.126	0.197	
Expected Limited Loss to Payroll Ratio					0.062	0.090	0.151	
Credibility					0.73	0.78		
Indicated Limited Loss to Payroll Ratio					0.061	0.083	0.144	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					0.071	0.118	0.189	
Indicated Relativity Change								-4.1%
Relativity to Statewide Average							17.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8846 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4

Classification: PRINTING OPERATION – SCREEN PRINTING – EDITING AND
DESIGNING; SCREEN PRINTED MERCHANDISE DEALERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	127,443,686	1	21	21	298,249	228,673	526,922	0.413
2020	111,108,845	0	21	16	403,975	405,386	809,361	0.728
2021	128,325,962	0	29	24	401,667	402,040	803,707	0.626
2022	141,186,618	3	32	31	793,066	892,986	1,686,052	1.194
2023	136,974,108	2	16	20	559,843	1,401,424	1,961,267	1.432
	645,039,219	6	119	112	2,456,799	3,330,510	5,787,309	
Adjusted Loss to Payroll Ratio					0.381	0.516	0.897	
Expected Unlimited Loss to Payroll Ratio					0.413	0.480	0.893	
Expected Limited Loss to Payroll Ratio					0.383	0.405	0.788	
Credibility					0.47	0.43		
Indicated Limited Loss to Payroll Ratio					0.382	0.453	0.835	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.415	0.545	0.960	
Indicated Relativity Change								7.5%
Relativity to Statewide Average							87.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8847 RHG: 2 NAICS: 42 ILDG: 1 MLDG: 1

Classification: BEVERAGE CONTAINER COLLECTION OR REDEMPTION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	61,566,075	6	82	117	1,560,986	1,781,509	3,342,495	5.429
2020	46,285,114	4	24	46	708,197	1,396,719	2,104,917	4.548
2021	58,778,051	3	35	22	778,896	987,300	1,766,196	3.005
2022	62,366,974	5	38	49	1,070,384	1,093,398	2,163,782	3.469
2023	66,734,569	0	32	30	761,541	889,530	1,651,071	2.474
	295,730,783	18	211	264	4,880,004	6,148,457	11,028,461	
Adjusted Loss to Payroll Ratio					1.650	2.079	3.729	
Expected Unlimited Loss to Payroll Ratio					1.937	2.897	4.835	
Expected Limited Loss to Payroll Ratio					1.796	2.446	4.242	
Credibility					0.63	0.65		
Indicated Limited Loss to Payroll Ratio					1.704	2.207	3.911	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.849	2.656	4.506	
Indicated Relativity Change								-6.8%
Relativity to Statewide Average							409.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8850 RHG: 2 NAICS: 52 ILDG: 2 MLDG: 4

Classification: CHECK CASHERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	271,439,375	4	61	71	1,116,573	1,590,568	2,707,140	0.997
2020	231,410,480	3	44	33	1,435,975	2,368,633	3,804,609	1.644
2021	226,103,744	1	48	38	1,061,509	1,426,743	2,488,252	1.100
2022	227,502,104	1	47	25	1,254,104	1,234,101	2,488,204	1.094
2023	236,388,656	1	40	35	1,027,618	1,623,806	2,651,424	1.122
	1,192,844,359	10	240	202	5,895,778	8,243,851	14,139,630	
Adjusted Loss to Payroll Ratio								
					0.494	0.691	1.185	
Expected Unlimited Loss to Payroll Ratio					0.470	0.667	1.137	
Expected Limited Loss to Payroll Ratio					0.436	0.563	0.999	
Credibility					0.63	0.63		
Indicated Limited Loss to Payroll Ratio					0.472	0.644	1.116	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.513	0.775	1.287	
Indicated Relativity Change								13.3%
Relativity to Statewide Average							116.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8851 RHG: 1 NAICS: 62 ILDG: 4 MLDG: 3

Classification: CONGREGATE LIVING FACILITIES – ELDERLY

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	280,795,417	10	123	367	2,436,479	3,474,312	5,910,791	2.105
2020	297,955,675	8	95	220	1,900,883	2,266,749	4,167,633	1.399
2021	277,753,720	2	124	274	2,877,647	3,154,693	6,032,340	2.172
2022	308,464,094	3	110	275	2,919,868	3,863,579	6,783,447	2.199
2023	327,456,152	0	184	357	3,688,699	5,079,525	8,768,225	2.678
	1,492,425,058	23	636	1,493	13,823,577	17,838,859	31,662,436	
Adjusted Loss to Payroll Ratio					0.926	1.195	2.122	
Expected Unlimited Loss to Payroll Ratio					0.962	1.282	2.244	
Expected Limited Loss to Payroll Ratio					0.904	1.123	2.027	
Credibility					0.92	0.91		
Indicated Limited Loss to Payroll Ratio					0.924	1.189	2.113	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.989	1.371	2.360	
Indicated Relativity Change								5.2%
Relativity to Statewide Average							214.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8852 RHG: 4 NAICS: 62 ILDG: 2 MLDG: 1

Classification: HOME INFUSION THERAPISTS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	44,818,916	1	3	4	315,846	209,877	525,723	1.173
2020	46,367,473	0	11	16	217,749	230,038	447,787	0.966
2021	74,403,301	0	11	25	290,737	202,090	492,827	0.662
2022	64,890,284	2	8	26	424,095	263,339	687,434	1.059
2023	68,567,057	0	7	15	113,366	152,530	265,896	0.388
	299,047,031	3	40	86	1,361,792	1,057,875	2,419,667	
Adjusted Loss to Payroll Ratio					0.455	0.354	0.809	
Expected Unlimited Loss to Payroll Ratio					0.545	0.611	1.155	
Expected Limited Loss to Payroll Ratio					0.481	0.455	0.936	
Credibility					0.37	0.33		
Indicated Limited Loss to Payroll Ratio					0.472	0.421	0.893	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.534	0.568	1.102	
Indicated Relativity Change								-4.6%
Relativity to Statewide Average							100.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8859 RHG: 2 NAICS: 54 ILDG: 2 MLDG: 1

Classification: COMPUTER PROGRAMMING OR SOFTWARE DEVELOPMENT;
INTERNET OR WEB-BASED APPLICATION DEVELOPMENT OR
OPERATION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	80,515,839,136	10	176	339	6,465,713	5,767,357	12,233,070	0.015
2021	84,815,937,980	10	270	419	9,302,227	7,232,241	16,534,468	0.019
2022	89,118,821,962	6	298	451	9,152,410	8,105,919	17,258,330	0.019
2023	85,438,167,915	2	326	442	10,647,068	8,957,914	19,604,982	0.023
	339,888,766,993	28	1,070	1,651	35,567,419	30,063,431	65,630,850	
Adjusted Loss to Payroll Ratio					0.010	0.009	0.019	
Expected Unlimited Loss to Payroll Ratio					0.008	0.009	0.017	
Expected Limited Loss to Payroll Ratio					0.008	0.008	0.015	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.010	0.009	0.019	
Limit Factor					1.085	1.203		
Indicated (Unlimited) Loss to Payroll Ratio:					0.011	0.011	0.022	
Indicated Relativity Change								26.6%
Selected Loss to Payroll Ratio (Restricted to 25% Change)					0.011	0.011	0.022	
Relativity to Statewide Average							2.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8868 RHG: 2 NAICS: 61 ILDG: 2 MLDG: 2

Classification: COLLEGES OR SCHOOLS – PRIVATE – NOT AUTOMOBILE
SCHOOLS - PROFESSORS, TEACHERS OR ACADEMIC
PROFESSIONAL EMPLOYEES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	15,050,968,063	28	1,572	3,836	27,164,801	38,045,329	65,210,130	0.433
2023	16,435,646,507	31	2,043	4,912	31,486,922	44,428,206	75,915,128	0.462
	31,486,614,570	59	3,615	8,748	58,651,723	82,473,535	141,125,259	
Adjusted Loss to Payroll Ratio					0.186	0.262	0.448	
Expected Unlimited Loss to Payroll Ratio					0.188	0.280	0.467	
Expected Limited Loss to Payroll Ratio					0.174	0.236	0.410	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.186	0.262	0.448	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.202	0.315	0.517	
Indicated Relativity Change								10.7%
Relativity to Statewide Average							47.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8870 RHG: 2 NAICS: 61 ILDG: 2 MLDG: 2

Classification: FITNESS INSTRUCTION PROGRAMS OR STUDIOS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	386,891,502	2	55	94	791,063	1,381,391	2,172,454	0.562
2020	332,787,359	0	47	43	763,381	1,502,607	2,265,989	0.681
2021	486,075,061	2	73	81	1,330,917	2,116,156	3,447,074	0.709
2022	629,492,138	1	88	97	961,904	1,728,425	2,690,329	0.427
2023	732,955,352	0	107	108	1,528,434	2,338,503	3,866,938	0.528
	2,568,201,412	5	370	423	5,375,700	9,067,083	14,442,783	
Adjusted Loss to Payroll Ratio					0.209	0.353	0.562	
Expected Unlimited Loss to Payroll Ratio					0.228	0.423	0.651	
Expected Limited Loss to Payroll Ratio					0.211	0.357	0.568	
Credibility					0.64	0.71		
Indicated Limited Loss to Payroll Ratio					0.210	0.354	0.564	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.228	0.426	0.654	
Indicated Relativity Change								0.5%
Relativity to Statewide Average							59.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8871 RHG: 2 NAICS: 8810 ILDG: 3 MLDG: 3

Classification: CLERICAL TELECOMMUTER EMPLOYEES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	14,265,044,051	5	106	124	3,916,620	3,902,116	7,818,736	0.055
2022	18,747,092,075	6	140	187	4,597,490	6,162,224	10,759,714	0.057
2023	25,110,680,310	4	190	284	6,261,506	7,373,466	13,634,972	0.054
	58,122,816,436	15	436	595	14,775,616	17,437,806	32,213,422	
Adjusted Loss to Payroll Ratio								
					0.025	0.030	0.055	
Expected Unlimited Loss to Payroll Ratio					0.030	0.039	0.069	
Expected Limited Loss to Payroll Ratio					0.028	0.033	0.061	
Credibility					0.99	0.96		
Indicated Limited Loss to Payroll Ratio					0.025	0.030	0.056	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.028	0.036	0.064	
Indicated Relativity Change								-7.8%
Relativity to Statewide Average							5.8%	

ADDED E1-1-21

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8874 RHG: 2 NAICS: 54 ILDG: 3 MLDG: 3

Classification: INSTRUMENT MFG-ELECTRONIC-DESIGN; COMPUTER OR
COMPUTER PERIPHERAL EQUIPMENT MFG;
TELECOMMUNICATIONS EQUIP MFG-DESIGN; AUDIO/VIDEO
ELECTRONIC PRODUCTS MFG; INTEGRATED CIRCUIT AND
SEMICONDUCTOR WAFER MFG; MEDICAL INSTRUMENT MFG-
DESIGN; INSTRUMENT MFG-NON ELECTRONIC-DESIGN

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	21,219,108,507	5	72	270	2,550,633	2,821,086	5,371,719	0.025
2020	23,913,398,054	5	57	180	2,774,568	2,767,688	5,542,256	0.023
2021	27,136,359,237	4	78	221	3,344,074	4,010,542	7,354,616	0.027
2022	25,018,135,252	2	69	222	2,456,696	2,744,122	5,200,818	0.021
2023	29,339,452,901	1	58	196	1,919,687	2,718,412	4,638,099	0.016
	126,626,453,951	17	334	1,089	13,045,658	15,061,850	28,107,508	

Adjusted Loss to Payroll Ratio	0.010	0.012	0.022
Expected Unlimited Loss to Payroll Ratio	0.013	0.020	0.033
Expected Limited Loss to Payroll Ratio	0.012	0.017	0.029
Credibility	0.97	1.00	
Indicated Limited Loss to Payroll Ratio	0.010	0.012	0.022
Limit Factor	1.085	1.203	
Selected (Unlimited) Loss to Payroll Ratio	0.012	0.016	0.028
Indicated Relativity Change			-22.9%
Relativity to Statewide Average			2.6%

E9-1-22 INCLUDES EXPERIENCE OF 8742, 8810, AND 8871

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 8875 RHG: 4 NAICS: 61 ILDG: 2 MLDG: 2

Classification: PUBLIC COLLEGES OR SCHOOLS; SUPERINTENDENT OF
PUBLIC SCHOOLS OFFICE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	2,102,991,581	2	123	241	3,293,351	4,324,736	7,618,087	0.362
2021	2,527,606,799	10	292	707	6,434,831	7,740,952	14,175,783	0.561
2022	2,820,302,375	10	326	761	7,253,452	9,052,908	16,306,360	0.578
2023	3,196,458,776	4	439	943	8,476,108	9,268,874	17,744,982	0.555
	10,647,359,531	26	1,180	2,652	25,457,742	30,387,471	55,845,213	
Adjusted Loss to Payroll Ratio					0.239	0.285	0.524	
Expected Unlimited Loss to Payroll Ratio					0.236	0.333	0.569	
Expected Limited Loss to Payroll Ratio					0.209	0.248	0.456	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.239	0.285	0.524	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.271	0.385	0.656	
Indicated Relativity Change								15.3%
Relativity to Statewide Average							59.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9007 RHG: 2 NAICS: 53 ILDG: 3 MLDG: 2

Classification: APT/CONDO OPERATION FOR SENIORS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	217,444,944	6	95	143	2,737,141	2,523,241	5,260,382	2.419
2020	227,924,861	14	86	140	3,620,938	3,501,546	7,122,484	3.125
2021	238,235,324	5	107	147	2,701,642	3,123,758	5,825,400	2.445
2022	245,232,353	6	109	133	3,198,789	3,218,562	6,417,351	2.617
2023	261,937,610	3	118	154	3,831,121	3,172,396	7,003,517	2.674
	1,190,775,092	34	515	717	16,089,631	15,539,504	31,629,134	
Adjusted Loss to Payroll Ratio					1.351	1.305	2.656	
Expected Unlimited Loss to Payroll Ratio					1.275	1.463	2.738	
Expected Limited Loss to Payroll Ratio					1.182	1.236	2.417	
Credibility					0.93	0.86		
Indicated Limited Loss to Payroll Ratio					1.340	1.296	2.635	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.454	1.559	3.013	
Indicated Relativity Change								10.1%
Relativity to Statewide Average							273.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9008 RHG: 2 NAICS: 56 ILDG: 3 MLDG: 3

Classification: JANITORIAL SERVICES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	3,285,333,217	110	2,729	2,709	66,933,944	82,933,430	149,867,374	4.562
2023	3,543,234,709	32	2,854	2,801	67,595,135	85,195,232	152,790,367	4.312
	6,828,567,926	142	5,583	5,510	134,529,079	168,128,662	302,657,741	
Adjusted Loss to Payroll Ratio					1.970	2.462	4.432	
Expected Unlimited Loss to Payroll Ratio					2.153	2.881	5.034	
Expected Limited Loss to Payroll Ratio					1.996	2.433	4.429	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.970	2.462	4.432	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					2.138	2.963	5.101	
Indicated Relativity Change								1.3%
Relativity to Statewide Average							463.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9009 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 3

Classification: COMMERCIAL PROPERTIES – N.O.C. – OTHER

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	941,580,391	22	255	368	10,041,213	10,877,965	20,919,178	2.222
2022	1,076,381,856	15	247	276	8,986,278	8,912,400	17,898,677	1.663
2023	1,129,824,878	10	235	267	7,888,061	7,443,046	15,331,107	1.357
	3,147,787,125	47	737	911	26,915,551	27,233,411	54,148,962	
Adjusted Loss to Payroll Ratio					0.855	0.865	1.720	
Expected Unlimited Loss to Payroll Ratio					0.957	1.160	2.117	
Expected Limited Loss to Payroll Ratio					0.872	0.936	1.807	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.855	0.865	1.720	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.944	1.088	2.032	
Indicated Relativity Change								-4.0%
Relativity to Statewide Average							184.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9010 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 1

Classification: MOBILE HOME PARK OPERATION – OTHER

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	189,323,689	6	84	125	1,583,250	2,150,183	3,733,433	1.972
2020	195,780,775	12	89	136	3,082,361	3,931,023	7,013,384	3.582
2021	206,839,134	4	87	127	2,166,326	2,555,736	4,722,062	2.283
2022	211,309,378	5	88	121	2,316,454	2,451,517	4,767,972	2.256
2023	220,527,866	3	82	112	2,794,951	2,396,496	5,191,447	2.354
	1,023,780,842	30	430	621	11,943,343	13,484,955	25,428,298	
Adjusted Loss to Payroll Ratio					1.167	1.317	2.484	
Expected Unlimited Loss to Payroll Ratio					1.277	1.716	2.992	
Expected Limited Loss to Payroll Ratio					1.162	1.384	2.547	
Credibility					0.87	0.85		
Indicated Limited Loss to Payroll Ratio					1.166	1.327	2.493	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.288	1.669	2.957	
Indicated Relativity Change								-1.2%
Relativity to Statewide Average							268.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9011 RHG: 3 NAICS: 53 ILDG: 3 MLDG: 3

Classification: APT/CONDO COMPLEX OPERATION – N.O.C. – OTHER;
COMM/RES MIXED-USE – OTHER

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	3,293,972,557	74	1,345	1,736	40,117,711	42,317,517	82,435,228	2.503
2023	3,566,688,406	32	1,337	1,794	36,828,529	39,571,539	76,400,068	2.142
	6,860,660,963	106	2,682	3,530	76,946,240	81,889,057	158,835,296	
Adjusted Loss to Payroll Ratio					1.122	1.194	2.315	
Expected Unlimited Loss to Payroll Ratio					1.338	1.516	2.854	
Expected Limited Loss to Payroll Ratio					1.218	1.223	2.441	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.122	1.194	2.315	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.238	1.501	2.740	
Indicated Relativity Change								-4.0%
Relativity to Statewide Average							248.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9015 RHG: 4 NAICS: 53 ILDG: 2 MLDG: 2

Classification: BUILDING OPERATION – N.O.C. – OTHER;
CHURCH/TEMPLE/MOSQUE/SYNAGOGUE – OTHER; LIBRARIES
– PRIVATE – OTHER

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,228,470,849	42	501	686	15,141,966	17,585,048	32,727,014	2.664
2023	1,360,726,261	13	555	780	16,563,206	17,657,360	34,220,567	2.515
	2,589,197,110	55	1,056	1,466	31,705,172	35,242,409	66,947,581	
Adjusted Loss to Payroll Ratio					1.225	1.361	2.586	
Expected Unlimited Loss to Payroll Ratio					1.289	1.879	3.167	
Expected Limited Loss to Payroll Ratio					1.139	1.399	2.537	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.225	1.361	2.586	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.387	1.835	3.222	
Indicated Relativity Change								1.7%
Relativity to Statewide Average							292.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9016 RHG: 2 NAICS: 71 ILDG: 2 MLDG: 2

Classification: AMUSEMENT/REC FACILITIES; DOG SHOWS; HORSE
SHOWS/RODEOS – NOT STABLE EMPLOYEES; BOAT
MARINA/RENTAL OPERATION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	895,718,732	12	345	902	7,341,227	9,602,319	16,943,546	1.892
2023	1,126,187,638	7	400	871	8,903,318	10,433,166	19,336,484	1.717
	2,021,906,370	19	745	1,773	16,244,545	20,035,486	36,280,030	
Adjusted Loss to Payroll Ratio					0.803	0.991	1.794	
Expected Unlimited Loss to Payroll Ratio					0.902	1.258	2.161	
Expected Limited Loss to Payroll Ratio					0.836	1.063	1.899	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.803	0.991	1.794	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.872	1.192	2.064	
Indicated Relativity Change								-4.4%
Relativity to Statewide Average							187.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9031 RHG: 3 NAICS: 56 ILDG: 3 MLDG: 3

Classification: PEST CONTROL

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	497,369,816	15	239	391	5,991,511	5,932,785	11,924,296	2.397
2021	555,945,947	15	255	429	5,478,925	6,074,703	11,553,628	2.078
2022	654,209,913	10	230	449	6,079,890	5,536,615	11,616,506	1.776
2023	667,919,347	4	302	513	7,786,882	7,902,091	15,688,972	2.349
	2,375,445,023	44	1,026	1,782	25,337,208	25,446,195	50,783,402	
Adjusted Loss to Payroll Ratio					1.067	1.071	2.138	
Expected Unlimited Loss to Payroll Ratio					1.148	1.345	2.493	
Expected Limited Loss to Payroll Ratio					1.045	1.085	2.131	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.067	1.071	2.138	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.178	1.347	2.525	
Indicated Relativity Change								1.3%
Relativity to Statewide Average							229.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9033 RHG: 2 NAICS: 92 ILDG: 1 MLDG: 2

Classification: HOUSING AUTHORITIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	14,041,047	1	7	15	150,268	118,975	269,243	1.918
2020	15,221,841	2	4	14	150,937	68,692	219,629	1.443
2021	14,275,241	0	9	9	264,423	217,829	482,252	3.378
2022	16,155,293	1	7	14	90,771	114,687	205,458	1.272
2023	18,366,339	0	7	7	170,580	264,763	435,344	2.370
	78,059,761	4	34	59	826,979	784,946	1,611,925	
Adjusted Loss to Payroll Ratio					1.059	1.006	2.065	
Expected Unlimited Loss to Payroll Ratio					1.182	1.323	2.505	
Expected Limited Loss to Payroll Ratio					1.096	1.117	2.213	
Credibility					0.30	0.28		
Indicated Limited Loss to Payroll Ratio					1.085	1.086	2.171	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.177	1.307	2.484	
Indicated Relativity Change								-0.8%
Relativity to Statewide Average							225.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9043 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3

Classification: HOSPITALS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	11,977,105,169	70	2,237	4,495	77,565,168	61,058,795	138,623,963	1.157
2023	11,899,250,925	17	2,770	4,697	74,547,444	53,780,734	128,328,178	1.078
	23,876,356,095	87	5,007	9,192	152,112,613	114,839,528	266,952,141	
Adjusted Loss to Payroll Ratio					0.637	0.481	1.118	
Expected Unlimited Loss to Payroll Ratio					0.737	0.601	1.337	
Expected Limited Loss to Payroll Ratio					0.683	0.507	1.190	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.637	0.481	1.118	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.692	0.579	1.270	
Indicated Relativity Change								-5.0%
Relativity to Statewide Average							115.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9048 RHG: 2 NAICS: 72 ILDG: 3 MLDG: 1

Classification: CAMPS; BOY/GIRL SCOUT COUNCILS – CAMP OPERATIONS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	220,324,021	4	67	333	823,152	1,506,587	2,329,739	1.057
2020	161,863,464	5	32	122	860,275	1,138,242	1,998,517	1.235
2021	217,201,338	5	74	268	1,364,833	1,938,692	3,303,525	1.521
2022	274,866,413	6	79	306	1,227,278	2,262,104	3,489,382	1.269
2023	304,160,239	3	123	411	1,534,110	2,887,945	4,422,054	1.454
	1,178,415,475	23	375	1,440	5,809,647	9,733,570	15,543,217	
Adjusted Loss to Payroll Ratio					0.493	0.826	1.319	
Expected Unlimited Loss to Payroll Ratio					0.562	1.000	1.562	
Expected Limited Loss to Payroll Ratio					0.521	0.844	1.365	
Credibility					0.67	0.74		
Indicated Limited Loss to Payroll Ratio					0.502	0.831	1.333	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.545	1.000	1.545	
Indicated Relativity Change								-1.1%
Relativity to Statewide Average							140.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9050 RHG: 1 NAICS: 72 ILDG: 3 MLDG: 3

Classification: HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	4,660,048,708	115	3,307	4,642	81,892,939	95,742,132	177,635,071	3.812
2023	5,022,832,212	42	3,811	4,818	83,477,170	94,948,409	178,425,579	3.552
	9,682,880,920	157	7,118	9,460	165,370,109	190,690,541	356,060,650	
Adjusted Loss to Payroll Ratio					1.708	1.969	3.677	
Expected Unlimited Loss to Payroll Ratio					1.756	2.207	3.962	
Expected Limited Loss to Payroll Ratio					1.650	1.934	3.584	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.708	1.969	3.677	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.827	2.272	4.098	
Indicated Relativity Change								3.4%
Relativity to Statewide Average							372.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9053 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 2

Classification: HEALTH CLUBS OR GYMS; SWIMMING POOLS/CLUBS; CLUBS
– RACQUET SPORTS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	1,174,674,616	10	222	385	4,695,796	5,959,540	10,655,336	0.907
2022	1,383,265,062	9	357	449	7,002,293	9,014,261	16,016,554	1.158
2023	1,508,570,011	3	393	469	8,636,275	10,681,581	19,317,856	1.281
	4,066,509,689	22	972	1,303	20,334,363	25,655,383	45,989,746	
Adjusted Loss to Payroll Ratio					0.500	0.631	1.131	
Expected Unlimited Loss to Payroll Ratio					0.440	0.632	1.071	
Expected Limited Loss to Payroll Ratio					0.413	0.553	0.967	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.500	0.631	1.131	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.535	0.728	1.263	
Indicated Relativity Change								17.8%
Relativity to Statewide Average							114.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9054 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 3

Classification: SPAS OR BATHS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	161,768,457	5	85	110	1,782,939	1,934,035	3,716,973	2.298
2020	61,305,057	0	23	26	354,077	390,079	744,155	1.214
2021	132,575,637	1	44	45	726,801	757,259	1,484,061	1.119
2022	176,181,847	1	79	58	2,468,070	1,828,459	4,296,529	2.439
2023	199,708,394	0	57	74	2,073,998	1,645,358	3,719,357	1.862
	731,539,392	7	288	313	7,405,885	6,555,190	13,961,075	
Adjusted Loss to Payroll Ratio					1.012	0.896	1.908	
Expected Unlimited Loss to Payroll Ratio					1.033	1.086	2.119	
Expected Limited Loss to Payroll Ratio					0.970	0.952	1.922	
Credibility					0.71	0.64		
Indicated Limited Loss to Payroll Ratio					1.000	0.916	1.916	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.070	1.057	2.126	
Indicated Relativity Change								0.4%
Relativity to Statewide Average							193.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9059 RHG: 2 NAICS: 62 ILDG: 2 MLDG: 2

Classification: DAY CARE CENTERS – CHILD

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	2,758,035,998	21	748	1,473	14,861,424	18,301,778	33,163,202	1.202
2023	3,103,196,892	3	869	1,615	14,987,285	17,775,883	32,763,168	1.056
	5,861,232,890	24	1,617	3,088	29,848,709	36,077,660	65,926,370	
Adjusted Loss to Payroll Ratio					0.509	0.616	1.125	
Expected Unlimited Loss to Payroll Ratio					0.558	0.755	1.313	
Expected Limited Loss to Payroll Ratio					0.518	0.637	1.155	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.509	0.616	1.125	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.553	0.741	1.293	
Indicated Relativity Change								-1.5%
Relativity to Statewide Average							117.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9060 RHG: 2 NAICS: 71 ILDG: 3 MLDG: 3

Classification: CLUBS – COUNTRY OR GOLF

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,462,867,816	29	618	1,041	14,919,005	17,864,457	32,783,462	2.241
2023	1,567,494,689	12	690	1,125	17,968,705	21,418,602	39,387,307	2.513
	3,030,362,505	41	1,308	2,166	32,887,710	39,283,059	72,170,769	
Adjusted Loss to Payroll Ratio					1.085	1.296	2.382	
Expected Unlimited Loss to Payroll Ratio					1.108	1.478	2.586	
Expected Limited Loss to Payroll Ratio					1.027	1.248	2.275	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.085	1.296	2.382	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.178	1.560	2.738	
Indicated Relativity Change								5.9%
Relativity to Statewide Average							248.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9061 RHG: 2 NAICS: 71 ILDG: 2 MLDG: 1

Classification: CLUBS – N.O.C.

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	199,888,409	7	108	152	2,790,633	2,620,892	5,411,525	2.707
2020	134,740,666	4	67	74	1,834,751	2,166,732	4,001,483	2.970
2021	220,152,380	9	92	140	2,572,123	3,187,642	5,759,764	2.616
2022	259,615,323	6	120	138	2,597,340	3,062,408	5,659,748	2.180
2023	272,725,219	2	116	146	2,161,021	2,286,817	4,447,837	1.631
	1,087,121,997	28	503	650	11,955,867	13,324,491	25,280,358	
Adjusted Loss to Payroll Ratio					1.100	1.226	2.325	
Expected Unlimited Loss to Payroll Ratio					1.243	1.533	2.777	
Expected Limited Loss to Payroll Ratio					1.153	1.294	2.447	
Credibility					0.89	0.85		
Indicated Limited Loss to Payroll Ratio					1.106	1.236	2.342	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.200	1.487	2.687	
Indicated Relativity Change								-3.2%
Relativity to Statewide Average							243.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9066 RHG: 2 NAICS: 81 ILDG: 2 MLDG: 3

Classification: HOMEOWNERS ASSOCIATIONS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	271,635,537	9	107	186	1,953,922	2,785,144	4,739,066	1.745
2020	267,689,434	10	81	138	2,141,709	2,661,586	4,803,295	1.794
2021	282,516,071	11	112	142	3,252,187	3,599,909	6,852,096	2.425
2022	296,524,948	6	127	165	2,610,546	2,999,460	5,610,006	1.892
2023	318,809,387	3	136	131	3,971,008	4,757,198	8,728,206	2.738
	1,437,175,377	39	563	762	13,929,372	16,803,297	30,732,669	
Adjusted Loss to Payroll Ratio					0.969	1.169	2.138	
Expected Unlimited Loss to Payroll Ratio					0.999	1.353	2.353	
Expected Limited Loss to Payroll Ratio					0.927	1.143	2.069	
Credibility					0.91	0.90		
Indicated Limited Loss to Payroll Ratio					0.965	1.167	2.132	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.048	1.404	2.452	
Indicated Relativity Change								4.2%
Relativity to Statewide Average							222.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9067 RHG: 1 NAICS: 71 ILDG: 1 MLDG: 1

Classification: CLUBS – BOYS AND GIRLS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	282,257,386	5	64	199	1,170,284	1,719,724	2,890,008	1.024
2020	219,969,349	7	37	107	1,008,560	1,528,981	2,537,541	1.154
2021	269,410,179	0	64	162	721,512	1,483,188	2,204,701	0.818
2022	372,157,597	2	70	220	737,977	1,228,174	1,966,151	0.528
2023	426,531,099	2	128	266	1,633,032	2,337,333	3,970,365	0.931
	1,570,325,610	16	363	954	5,271,364	8,297,401	13,568,765	
Adjusted Loss to Payroll Ratio					0.336	0.528	0.864	
Expected Unlimited Loss to Payroll Ratio					0.358	0.629	0.986	
Expected Limited Loss to Payroll Ratio					0.336	0.551	0.887	
Credibility					0.63	0.70		
Indicated Limited Loss to Payroll Ratio					0.336	0.535	0.871	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.359	0.617	0.977	
Indicated Relativity Change								-1.0%
Relativity to Statewide Average							88.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9069 RHG: 1 NAICS: 71 ILDG: 4 MLDG: 4

Classification: CLUBS – GAMING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	505,216,142	6	204	205	5,556,762	5,774,075	11,330,837	2.243
2022	613,332,080	5	268	218	7,419,356	6,694,570	14,113,926	2.301
2023	636,294,750	3	268	230	6,833,280	6,640,169	13,473,449	2.117
	1,754,842,972	14	740	653	19,809,398	19,108,814	38,918,212	
Adjusted Loss to Payroll Ratio					1.129	1.089	2.218	
Expected Unlimited Loss to Payroll Ratio					1.366	1.472	2.838	
Expected Limited Loss to Payroll Ratio					1.284	1.290	2.574	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.129	1.089	2.218	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.207	1.256	2.463	
Indicated Relativity Change								-13.2%
Relativity to Statewide Average							223.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9070 RHG: 1 NAICS: 62 ILDG: 3 MLDG: 3

Classification: RESIDENTIAL CARE FACILITIES – ELDERLY/ADULTS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	2,423,957,067	30	1,485	3,159	33,011,349	41,296,679	74,308,028	3.066
2023	2,676,250,532	12	1,977	3,734	36,959,312	47,966,496	84,925,807	3.173
	5,100,207,599	42	3,462	6,893	69,970,660	89,263,175	159,233,835	
Adjusted Loss to Payroll Ratio					1.372	1.750	3.122	
Expected Unlimited Loss to Payroll Ratio					1.366	1.883	3.249	
Expected Limited Loss to Payroll Ratio					1.284	1.650	2.934	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.372	1.750	3.122	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.467	2.019	3.486	
Indicated Relativity Change								7.3%
Relativity to Statewide Average							316.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9081	RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3	Classification: RESTAURANTS - N.O.C.
Code: 9058	RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3	Classification: HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING - FOOD OR BEVERAGE EMPLOYEES
Code: 9080	RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3	Classification: RESTAURANTS - FULL SERVICE
Code: 9082	RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3	Classification: CATERERS - NOT RESTAURANTS
Code: 9083	RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3	Classification: RESTAURANTS - FAST FOOD OR FAST CASUAL
Code: 9084	RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3	Classification: BARS OR TAVERNS - NOT RESTAURANTS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	33,180,317,859	287	14,996	22,299	231,112,038	316,520,434	547,632,472	1.650
2023	35,183,346,877	130	15,212	21,424	249,348,834	341,886,644	591,235,478	1.680
	68,363,664,736	417	30,208	43,723	480,460,872	658,407,078	1,138,867,950	

Adjusted Loss to Payroll Ratio	0.703	0.963	1.666
Expected Unlimited Loss to Payroll Ratio	0.725	1.076	1.801
Expected Limited Loss to Payroll Ratio	0.681	0.943	1.624
Credibility	1.00	1.00	
Indicated Limited Loss to Payroll Ratio	0.703	0.963	1.666
Limit Factor	1.069	1.154	
Selected (Unlimited) Loss to Payroll Ratio	0.752	1.111	1.863
Indicated Relativity Change			3.4%
Relativity to Statewide Average			169.1%

E9-1-24 INCLUDES EXPERIENCE OF 9079 D9-1-24

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9085 RHG: 2 NAICS: 62 ILDG: 2 MLDG: 2

Classification: RESIDENTIAL CARE FACILITIES FOR THE DEVELOPMENTALLY
DISABLED

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,199,061,449	14	455	618	12,499,673	12,604,265	25,103,938	2.094
2023	1,347,678,006	9	516	684	11,741,599	12,178,913	23,920,511	1.775
	2,546,739,455	23	971	1,302	24,241,272	24,783,177	49,024,449	
Adjusted Loss to Payroll Ratio					0.952	0.973	1.925	
Expected Unlimited Loss to Payroll Ratio					1.006	1.169	2.176	
Expected Limited Loss to Payroll Ratio					0.933	0.987	1.920	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.952	0.973	1.925	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.033	1.171	2.204	
Indicated Relativity Change								1.3%
Relativity to Statewide Average							200.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9092 RHG: 2 NAICS: 71 ILDG: 3 MLDG: 1

Classification: BOWLING CENTERS; BILLIARD HALLS; SKATING CENTERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	157,378,268	1	42	116	408,781	451,494	860,275	0.547
2020	70,209,585	0	20	40	186,644	396,403	583,047	0.830
2021	159,229,709	2	52	94	1,260,958	1,137,070	2,398,028	1.506
2022	199,566,543	1	77	138	1,351,655	1,795,335	3,146,991	1.577
2023	208,139,102	1	78	124	992,951	947,565	1,940,516	0.932
	794,523,207	5	269	512	4,200,989	4,727,868	8,928,857	
Adjusted Loss to Payroll Ratio					0.529	0.595	1.124	
Expected Unlimited Loss to Payroll Ratio					0.653	0.819	1.472	
Expected Limited Loss to Payroll Ratio					0.605	0.691	1.297	
Credibility					0.61	0.58		
Indicated Limited Loss to Payroll Ratio					0.559	0.635	1.194	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.607	0.764	1.371	
Indicated Relativity Change								-6.9%
Relativity to Statewide Average							124.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9095 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 1

Classification: EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	61,704,857	3	12	44	594,649	478,564	1,073,214	1.739
2020	48,972,437	0	12	25	233,788	283,234	517,022	1.056
2021	69,341,142	2	21	32	687,304	1,010,431	1,697,735	2.448
2022	84,709,533	1	35	25	338,580	799,242	1,137,822	1.343
2023	108,849,755	1	45	43	1,371,605	1,484,556	2,856,161	2.624
	373,577,724	7	125	169	3,225,926	4,056,028	7,281,954	
Adjusted Loss to Payroll Ratio					0.864	1.086	1.949	
Expected Unlimited Loss to Payroll Ratio					0.940	1.450	2.390	
Expected Limited Loss to Payroll Ratio					0.831	1.079	1.910	
Credibility					0.51	0.51		
Indicated Limited Loss to Payroll Ratio					0.847	1.083	1.930	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.960	1.460	2.419	
Indicated Relativity Change								1.2%
Relativity to Statewide Average							219.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9096 RHG: 1 NAICS: 56 ILDG: 2 MLDG: 2

Classification: RESIDENTIAL CLEANING SERVICES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	88,361,236	6	111	112	2,219,124	3,037,487	5,256,612	5.949
2020	92,516,364	3	101	94	1,705,503	2,576,754	4,282,257	4.629
2021	109,978,321	10	137	116	3,314,713	4,331,297	7,646,010	6.952
2022	127,492,995	6	133	115	3,009,037	3,676,167	6,685,204	5.244
2023	136,698,166	4	124	114	3,213,501	4,078,343	7,291,844	5.334
	555,047,082	29	606	551	13,461,879	17,700,048	31,161,928	
Adjusted Loss to Payroll Ratio					2.425	3.189	5.614	
Expected Unlimited Loss to Payroll Ratio					2.512	3.431	5.943	
Expected Limited Loss to Payroll Ratio					2.361	3.007	5.368	
Credibility					0.91	0.91		
Indicated Limited Loss to Payroll Ratio					2.419	3.172	5.592	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					2.587	3.659	6.247	
Indicated Relativity Change								5.1%
Relativity to Statewide Average							567.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9097 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 1

Classification: SWIMMING POOL CLEANING AND SERVICING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	165,774,494	7	83	96	1,977,798	1,547,163	3,524,962	2.126
2020	182,754,902	6	74	84	1,721,536	1,747,362	3,468,898	1.898
2021	207,797,492	2	84	133	1,481,889	2,255,698	3,737,588	1.799
2022	233,929,199	2	115	105	1,704,318	2,237,978	3,942,295	1.685
2023	255,791,953	1	121	129	2,577,798	2,487,345	5,065,143	1.980
	1,046,048,040	18	477	547	9,463,339	10,275,547	19,738,886	
Adjusted Loss to Payroll Ratio					0.905	0.982	1.887	
Expected Unlimited Loss to Payroll Ratio					0.966	1.227	2.193	
Expected Limited Loss to Payroll Ratio					0.879	0.990	1.869	
Credibility					0.79	0.75		
Indicated Limited Loss to Payroll Ratio					0.899	0.984	1.884	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					0.993	1.238	2.231	
Indicated Relativity Change								1.7%
Relativity to Statewide Average							202.5%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9101 RHG: 4 NAICS: 61 ILDG: 2 MLDG: 2

Classification: COLLEGES OR SCHOOLS – PRIVATE – ALL OTHERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	920,127,431	16	440	636	12,807,636	12,278,096	25,085,732	2.726
2023	1,005,131,075	8	454	757	11,533,005	11,202,344	22,735,348	2.262
	1,925,258,506	24	894	1,393	24,340,641	23,480,439	47,821,080	
Adjusted Loss to Payroll Ratio					1.264	1.220	2.484	
Expected Unlimited Loss to Payroll Ratio					1.354	1.561	2.914	
Expected Limited Loss to Payroll Ratio					1.196	1.162	2.358	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.264	1.220	2.484	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.432	1.645	3.076	
Indicated Relativity Change								5.6%
Relativity to Statewide Average							279.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9151 RHG: 1 NAICS: 71 ILDG: 1 MLDG: 3

Classification: THEATERS – MUSICAL ENTERTAINMENT

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	247,975,134	0	3	17	117,121	162,297	279,419	0.113
2020	128,343,534	0	2	4	16,059	48,423	64,483	0.050
2021	221,610,805	0	9	10	103,001	156,282	259,283	0.117
2022	280,459,037	0	12	23	367,106	272,407	639,513	0.228
2023	307,328,195	0	8	24	164,408	428,784	593,192	0.193
	1,185,716,705	0	34	78	767,695	1,068,194	1,835,888	
Adjusted Loss to Payroll Ratio					0.065	0.090	0.155	
Expected Unlimited Loss to Payroll Ratio					0.118	0.145	0.263	
Expected Limited Loss to Payroll Ratio					0.111	0.127	0.238	
Credibility					0.36	0.35		
Indicated Limited Loss to Payroll Ratio					0.094	0.114	0.208	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.101	0.132	0.233	
Indicated Relativity Change								-11.6%
Relativity to Statewide Average							21.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9154 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 1

Classification: THEATERS – NOT MOTION PICTURE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	950,616,718	20	191	446	6,001,938	6,725,777	12,727,715	1.339
2020	410,875,233	5	57	85	1,660,074	1,836,986	3,497,060	0.851
2021	714,354,980	5	148	283	4,304,488	4,462,929	8,767,418	1.227
2022	1,036,660,619	8	246	455	7,981,008	7,171,639	15,152,647	1.462
2023	1,146,514,787	9	258	531	8,379,410	7,577,420	15,956,830	1.392
	4,259,022,337	47	900	1,800	28,326,918	27,774,751	56,101,670	
Adjusted Loss to Payroll Ratio					0.665	0.652	1.317	
Expected Unlimited Loss to Payroll Ratio					0.693	0.800	1.493	
Expected Limited Loss to Payroll Ratio					0.613	0.595	1.208	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.665	0.652	1.317	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.753	0.879	1.633	
Indicated Relativity Change								9.3%
Relativity to Statewide Average							148.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9155 RHG: 2 NAICS: 51 ILDG: 1 MLDG: 1

Classification: THEATERS – MOTION PICTURE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	315,731,436	0	69	250	524,071	636,591	1,160,661	0.368
2020	85,615,895	0	10	42	125,525	183,198	308,723	0.361
2021	257,276,435	0	57	157	536,481	1,081,530	1,618,011	0.629
2022	323,909,181	0	58	200	472,724	956,958	1,429,682	0.441
2023	323,944,866	0	48	148	280,887	601,649	882,536	0.272
	1,306,477,813	0	242	797	1,939,688	3,459,925	5,399,613	
Adjusted Loss to Payroll Ratio					0.148	0.265	0.413	
Expected Unlimited Loss to Payroll Ratio					0.230	0.391	0.621	
Expected Limited Loss to Payroll Ratio					0.213	0.330	0.543	
Credibility					0.49	0.53		
Indicated Limited Loss to Payroll Ratio					0.181	0.296	0.477	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.197	0.356	0.553	
Indicated Relativity Change								-10.9%
Relativity to Statewide Average							50.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9156 RHG: 1 NAICS: 71 ILDG: 1 MLDG: 1

Classification: THEATERS - DANCE, OPERA OR THEATER COMPANIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	104,310,910	1	59	110	917,940	1,311,571	2,229,512	2.137
2020	45,246,929	0	17	38	210,819	302,086	512,905	1.134
2021	117,668,061	1	69	103	2,094,374	1,536,110	3,630,484	3.085
2022	140,962,336	0	75	167	1,932,166	1,966,214	3,898,380	2.766
2023	141,380,109	1	73	144	1,616,862	2,337,356	3,954,218	2.797
	549,568,345	3	293	562	6,772,161	7,453,337	14,225,498	
Adjusted Loss to Payroll Ratio					1.232	1.356	2.588	
Expected Unlimited Loss to Payroll Ratio					1.347	1.402	2.749	
Expected Limited Loss to Payroll Ratio					1.266	1.229	2.494	
Credibility					0.70	0.63		
Indicated Limited Loss to Payroll Ratio					1.242	1.309	2.552	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.329	1.510	2.839	
Indicated Relativity Change								3.3%
Relativity to Statewide Average							257.7%	

INCLUDES EXPERIENCE OF CIRCUS EMPLOYERS FROM 9185 9-1-22

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9180 RHG: 5 NAICS: 71 ILDG: 3 MLDG: 1

Classification: AMUSEMENT/REC FACILITIES – DEVICE OPERATIONS;
SHOOTING CLUBS/RANGES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	185,740,326	4	55	221	1,291,773	1,919,815	3,211,588	1.729
2020	141,092,691	3	58	111	984,535	1,454,606	2,439,141	1.729
2021	204,737,651	5	86	216	1,605,696	2,657,325	4,263,021	2.082
2022	246,848,067	4	103	270	2,233,003	3,275,668	5,508,671	2.232
2023	277,572,579	3	129	388	3,115,775	4,121,527	7,237,302	2.607
	1,055,991,314	19	431	1,206	9,230,781	13,428,941	22,659,722	
Adjusted Loss to Payroll Ratio					0.874	1.272	2.146	
Expected Unlimited Loss to Payroll Ratio					0.877	1.701	2.579	
Expected Limited Loss to Payroll Ratio					0.761	1.213	1.973	
Credibility					0.75	0.82		
Indicated Limited Loss to Payroll Ratio					0.845	1.261	2.106	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					0.981	1.791	2.772	
Indicated Relativity Change								7.5%
Relativity to Statewide Average							251.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9181 RHG: 3 NAICS: 71 ILDG: 4 MLDG: 4

Classification: ATHLETIC TEAMS OR ATHLETIC FACILITIES - PLAYERS,
UMPIRES, REFEREES AND GAME OFFICIALS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	153,437,706	55	183	840	9,004,637	7,995,121	16,999,758	11.079
2020	136,797,450	14	93	505	3,870,523	4,352,124	8,222,647	6.011
2021	161,145,406	8	114	813	4,056,233	6,639,208	10,695,442	6.637
2022	178,957,229	6	113	793	4,357,940	8,643,542	13,001,482	7.265
2023	244,515,280	1	78	1,052	4,209,135	10,622,972	14,832,107	6.066
	874,853,071	84	581	4,003	25,498,469	38,252,967	63,751,436	
Adjusted Loss to Payroll Ratio					2.915	4.373	7.287	
Expected Unlimited Loss to Payroll Ratio					2.160	5.485	7.645	
Expected Limited Loss to Payroll Ratio					1.967	4.426	6.393	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.915	4.373	7.287	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					3.218	5.499	8.717	
Indicated Relativity Change								14.0%
Relativity to Statewide Average							791.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9182 RHG: 4 NAICS: 71 ILDG: 2 MLDG: 3

Classification: ATHLETIC TEAM / FACILITY – MAINTENANCE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	544,023,252	12	71	175	1,978,005	2,937,921	4,915,927	0.904
2020	453,894,050	2	35	58	933,859	1,044,078	1,977,937	0.436
2021	573,316,642	5	96	173	2,711,845	3,204,821	5,916,666	1.032
2022	617,283,928	2	98	190	1,468,086	2,664,604	4,132,690	0.669
2023	766,866,530	2	92	219	1,421,954	2,653,368	4,075,322	0.531
	2,955,384,402	23	392	815	8,513,749	12,504,792	21,018,541	
Adjusted Loss to Payroll Ratio					0.288	0.423	0.711	
Expected Unlimited Loss to Payroll Ratio					0.336	0.597	0.933	
Expected Limited Loss to Payroll Ratio					0.297	0.444	0.742	
Credibility					0.77	0.83		
Indicated Limited Loss to Payroll Ratio					0.290	0.427	0.717	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.329	0.576	0.904	
Indicated Relativity Change								-3.1%
Relativity to Statewide Average							82.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9184 RHG: 2 NAICS: 71 ILDG: 2 MLDG: 1

Classification: SKI RESORTS – ALPINE

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	75,481,994	0	82	169	624,147	2,653,403	3,277,550	4.342
2020	87,713,825	3	100	225	786,179	3,246,087	4,032,266	4.597
2021	91,761,435	0	44	185	312,223	1,385,045	1,697,268	1.850
2022	118,682,565	4	124	305	2,683,188	7,072,662	9,755,850	8.220
2023	123,563,935	3	134	242	2,269,842	5,842,369	8,112,211	6.565
	497,203,754	10	484	1,126	6,675,579	20,199,566	26,875,146	
Adjusted Loss to Payroll Ratio					1.343	4.063	5.405	
Expected Unlimited Loss to Payroll Ratio					1.276	4.247	5.523	
Expected Limited Loss to Payroll Ratio					1.183	3.586	4.769	
Credibility					0.66	0.93		
Indicated Limited Loss to Payroll Ratio					1.288	4.031	5.319	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.398	4.850	6.248	
Indicated Relativity Change								13.1%
Relativity to Statewide Average							567.1%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9185 RHG: 5 NAICS: 71 ILDG: 1 MLDG: 1

Classification: CARNIVALS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	5,546,516	0	1	8	14,447	78,618	93,065	1.678
2020	939,240	0	0	1	0	312	312	0.033
2021	5,344,515	1	1	4	32,362	242,488	274,850	5.143
2022	9,047,672	0	3	6	23,054	75,107	98,161	1.085
2023	13,657,761	0	4	5	147,533	103,634	251,167	1.839
	34,535,704	1	9	24	217,395	500,159	717,554	
Adjusted Loss to Payroll Ratio					0.629	1.448	2.078	
Expected Unlimited Loss to Payroll Ratio					1.568	3.700	5.268	
Expected Limited Loss to Payroll Ratio					1.359	2.637	3.996	
Credibility					0.24	0.28		
Indicated Limited Loss to Payroll Ratio					1.185	2.300	3.484	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					1.375	3.266	4.641	
Indicated Relativity Change								-11.9%
Relativity to Statewide Average							421.2%	

EXPERIENCE OF CIRCUS EMPLOYERS TRANSFERRED TO 9156 9-1-22

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9220 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 3

Classification: CEMETERY OPERATION; CREMATORY OPERATION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	98,134,442	10	91	137	2,320,559	2,394,560	4,715,119	4.805
2020	97,579,938	13	83	89	2,600,222	2,397,495	4,997,717	5.122
2021	181,900,390	12	80	107	3,036,230	2,980,898	6,017,128	3.308
2022	320,765,901	6	91	184	2,777,007	2,619,197	5,396,204	1.682
2023	202,295,416	2	100	145	3,054,197	2,580,743	5,634,940	2.786
	900,676,087	43	445	662	13,788,214	12,972,893	26,761,108	
Adjusted Loss to Payroll Ratio					1.531	1.440	2.971	
Expected Unlimited Loss to Payroll Ratio					1.698	2.031	3.729	
Expected Limited Loss to Payroll Ratio					1.501	1.512	3.013	
Credibility					0.92	0.84		
Indicated Limited Loss to Payroll Ratio					1.528	1.452	2.980	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.731	1.958	3.689	
Indicated Relativity Change								-1.1%
Relativity to Statewide Average							334.8%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9402 RHG: 5 NAICS: 56 ILDG: 4 MLDG: 3

Classification: SEWER, TANK OR HAZARDOUS SPILL CLEANING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	223,881,868	6	41	104	2,241,971	2,022,402	4,264,373	1.905
2020	211,328,356	5	45	79	2,639,535	1,733,376	4,372,911	2.069
2021	208,641,589	6	56	65	2,527,692	1,784,941	4,312,633	2.067
2022	242,724,626	5	55	70	3,115,026	2,515,545	5,630,571	2.320
2023	264,917,236	3	50	60	4,050,522	2,155,028	6,205,550	2.342
	1,151,493,675	25	247	378	14,574,745	10,211,292	24,786,038	
Adjusted Loss to Payroll Ratio					1.266	0.887	2.153	
Expected Unlimited Loss to Payroll Ratio					1.393	1.337	2.729	
Expected Limited Loss to Payroll Ratio					1.207	0.953	2.160	
Credibility					0.93	0.77		
Indicated Limited Loss to Payroll Ratio					1.262	0.902	2.164	
Limit Factor					1.160	1.420		
Selected (Unlimited) Loss to Payroll Ratio					1.464	1.281	2.745	
Indicated Relativity Change								0.6%
Relativity to Statewide Average							249.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9403 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 1

Classification: GARBAGE OR REFUSE COLLECTING; STREET SWEEPING
SERVICE COMPANIES; DOCUMENT DESTRUCTION

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	1,635,077,221	38	880	1,418	41,664,901	27,904,122	69,569,023	4.255
2023	1,744,029,871	14	974	1,419	43,102,130	26,790,252	69,892,382	4.008
	3,379,107,092	52	1,854	2,837	84,767,031	54,694,374	139,461,405	
Adjusted Loss to Payroll Ratio					2.509	1.619	4.127	
Expected Unlimited Loss to Payroll Ratio					2.706	2.296	5.002	
Expected Limited Loss to Payroll Ratio					2.391	1.709	4.100	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					2.509	1.619	4.127	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					2.841	2.183	5.023	
Indicated Relativity Change								0.4%
Relativity to Statewide Average							455.9%	

INCLUDES EXPERIENCE OF 8264 D1-1-19

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9410 RHG: 1 NAICS: 92 ILDG: 1 MLDG: 1

Classification: MUNICIPAL/STATE/PUBLIC AGENCY

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	136,190,366	1	20	35	226,536	492,186	718,723	0.528
2020	155,900,827	1	12	30	204,769	334,001	538,770	0.346
2021	165,036,647	0	14	23	308,430	717,887	1,026,316	0.622
2022	203,490,831	0	16	41	480,219	471,462	951,681	0.468
2023	202,662,104	0	22	39	627,356	726,568	1,353,924	0.668
	863,280,775	2	84	168	1,847,310	2,742,104	4,589,414	
Adjusted Loss to Payroll Ratio					0.214	0.318	0.532	
Expected Unlimited Loss to Payroll Ratio					0.200	0.370	0.570	
Expected Limited Loss to Payroll Ratio					0.188	0.324	0.512	
Credibility					0.39	0.44		
Indicated Limited Loss to Payroll Ratio					0.198	0.321	0.520	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.212	0.371	0.583	
Indicated Relativity Change								2.2%
Relativity to Statewide Average							52.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9420 RHG: 2 NAICS: 92 ILDG: 1 MLDG: 3

Classification: MUNICIPAL/STATE/PUBLIC AGENCY – OTHERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	23,705,314	1	43	122	496,634	609,817	1,106,450	4.668
2020	20,644,922	5	18	37	698,797	1,164,650	1,863,447	9.026
2021	23,607,934	4	23	25	495,367	798,778	1,294,145	5.482
2022	83,566,862	0	70	92	1,452,661	1,699,014	3,151,675	3.771
2023	65,405,396	0	24	35	501,306	659,278	1,160,585	1.774
	216,930,428	10	178	311	3,644,765	4,931,537	8,576,302	
Adjusted Loss to Payroll Ratio					1.680	2.273	3.953	
Expected Unlimited Loss to Payroll Ratio					2.128	3.549	5.677	
Expected Limited Loss to Payroll Ratio					1.973	2.996	4.969	
Credibility					0.58	0.62		
Indicated Limited Loss to Payroll Ratio					1.803	2.546	4.349	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.957	3.063	5.021	
Indicated Relativity Change								-11.6%
Relativity to Statewide Average							455.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9422 RHG: 2 NAICS: 92 ILDG: 1 MLDG: 1

Classification: ROAD DISTRICTS OR DEPARTMENTS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	77,766	0	0	0	0	0	0	0.000
2020	50,024	0	0	0	0	0	0	0.000
2021	190,991	0	0	0	0	0	0	0.000
2022	1,122,168	0	1	1	62,495	12,794	75,289	6.709
2023	470,327	0	0	3	0	1,666	1,666	0.354
	1,911,276	0	1	4	62,495	14,460	76,955	
Adjusted Loss to Payroll Ratio					3.270	0.757	4.026	
Expected Unlimited Loss to Payroll Ratio					0.592	0.912	1.503	
Expected Limited Loss to Payroll Ratio					0.548	0.770	1.318	
Credibility					0.05	0.05		
Indicated Limited Loss to Payroll Ratio					0.691	0.769	1.460	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					0.750	0.925	1.675	
Indicated Relativity Change								11.4%
Relativity to Statewide Average							152.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9424 RHG: 3 NAICS: 56 ILDG: 2 MLDG: 2

Classification: GARBAGE/TRANSFER STATION/MATERIAL RECOVERY;
RECYCLED MATERIAL DEALERS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	598,143,879	17	289	588	8,449,095	8,262,361	16,711,455	2.794
2022	653,367,393	17	353	729	12,273,678	11,582,908	23,856,586	3.651
2023	729,084,127	3	368	795	13,236,084	11,741,818	24,977,902	3.426
	1,980,595,399	37	1,010	2,112	33,958,857	31,587,086	65,545,943	
Adjusted Loss to Payroll Ratio					1.715	1.595	3.309	
Expected Unlimited Loss to Payroll Ratio					1.687	1.806	3.492	
Expected Limited Loss to Payroll Ratio					1.536	1.457	2.993	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.715	1.595	3.309	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.893	2.006	3.899	
Indicated Relativity Change								11.6%
Relativity to Statewide Average							353.9%	

INCLUDES EXPERIENCE OF 8264 AND 8265 D1-1-19

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9426 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 2

Classification: SEPTIC/PORTABLE TOILET SERVICES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	139,795,047	7	50	130	2,013,694	2,148,364	4,162,058	2.977
2020	152,585,026	14	89	129	4,538,928	4,340,817	8,879,745	5.820
2021	137,365,990	3	85	122	2,025,693	2,036,759	4,062,452	2.957
2022	189,770,435	2	107	100	3,195,608	2,801,090	5,996,699	3.160
2023	197,588,772	1	127	148	4,494,741	4,250,851	8,745,592	4.426
	817,105,270	27	458	629	16,268,665	15,577,881	31,846,546	
Adjusted Loss to Payroll Ratio					1.991	1.906	3.897	
Expected Unlimited Loss to Payroll Ratio					1.958	2.165	4.123	
Expected Limited Loss to Payroll Ratio					1.783	1.747	3.530	
Credibility					0.95	0.85		
Indicated Limited Loss to Payroll Ratio					1.980	1.883	3.863	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					2.186	2.368	4.554	
Indicated Relativity Change								10.5%
Relativity to Statewide Average							413.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9501 RHG: 1 NAICS: 81 ILDG: 1 MLDG: 3

Classification: PAINTING – SHOP ONLY; PAINTING – AUTO/TRUCK BODIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	217,360,124	8	110	153	2,211,555	2,947,791	5,159,346	2.374
2020	188,008,633	5	99	129	1,999,284	2,087,960	4,087,243	2.174
2021	197,681,454	4	99	129	2,615,903	2,933,637	5,549,540	2.807
2022	221,312,049	7	105	135	3,025,977	4,029,375	7,055,352	3.188
2023	227,947,787	4	86	136	2,825,695	3,183,781	6,009,476	2.636
	1,052,310,047	28	499	682	12,678,414	15,182,543	27,860,957	
Adjusted Loss to Payroll Ratio					1.205	1.443	2.648	
Expected Unlimited Loss to Payroll Ratio					1.295	1.773	3.068	
Expected Limited Loss to Payroll Ratio					1.217	1.554	2.771	
Credibility					0.90	0.90		
Indicated Limited Loss to Payroll Ratio					1.206	1.454	2.660	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					1.290	1.677	2.967	
Indicated Relativity Change								-3.3%
Relativity to Statewide Average							269.3%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9507 RHG: 3 NAICS: 54 ILDG: 3 MLDG: 1

Classification: SIGN PAINTING OR LETTERING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	140,676,473	7	60	60	2,790,737	1,734,879	4,525,616	3.217
2020	125,296,783	8	30	55	1,497,787	1,215,726	2,713,513	2.166
2021	142,611,157	2	33	62	536,602	709,120	1,245,722	0.874
2022	161,021,436	1	43	77	1,475,235	1,219,198	2,694,433	1.673
2023	166,892,601	0	51	58	1,274,806	1,043,681	2,318,487	1.389
	736,498,450	18	217	312	7,575,167	5,922,604	13,497,771	
Adjusted Loss to Payroll Ratio					1.029	0.804	1.833	
Expected Unlimited Loss to Payroll Ratio					1.149	1.048	2.197	
Expected Limited Loss to Payroll Ratio					1.047	0.845	1.892	
Credibility					0.73	0.61		
Indicated Limited Loss to Payroll Ratio					1.033	0.820	1.853	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.141	1.031	2.172	
Indicated Relativity Change								-1.1%
Relativity to Statewide Average							197.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9516 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2

Classification: TELEVISION/VIDEO/AUDIO/RADIO EQUIPMENT –
INSTALLATION, SERVICE OR REPAIR

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	494,996,184	15	99	190	3,826,514	4,428,593	8,255,107	1.668
2020	441,580,790	4	78	120	2,304,994	2,119,129	4,424,122	1.002
2021	608,412,720	6	117	203	3,380,764	3,981,263	7,362,026	1.210
2022	605,916,148	4	128	188	3,574,789	3,615,380	7,190,169	1.187
2023	568,045,721	0	112	197	3,349,855	3,161,523	6,511,377	1.146
	2,718,951,563	29	534	898	16,436,915	17,305,888	33,742,803	
Adjusted Loss to Payroll Ratio					0.605	0.636	1.241	
Expected Unlimited Loss to Payroll Ratio					0.717	0.936	1.653	
Expected Limited Loss to Payroll Ratio					0.634	0.697	1.331	
Credibility					1.00	0.96		
Indicated Limited Loss to Payroll Ratio					0.605	0.639	1.244	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					0.685	0.862	1.546	
Indicated Relativity Change								-6.5%
Relativity to Statewide Average							140.4%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9519 RHG: 2 NAICS: 81 ILDG: 1 MLDG: 2

Classification: HOUSEHOLD APPLIANCES; WATER
SOFTEN/CONDITION/FILTRATION SYSTEM

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	477,130,277	13	394	406	9,483,533	8,203,464	17,686,997	3.707
2022	503,839,755	13	385	387	11,341,490	10,495,744	21,837,234	4.334
2023	486,189,449	1	327	395	7,004,728	6,831,605	13,836,333	2.846
	1,467,159,481	27	1,106	1,188	27,829,752	25,530,812	53,360,564	
Adjusted Loss to Payroll Ratio					1.897	1.740	3.637	
Expected Unlimited Loss to Payroll Ratio					2.269	2.158	4.427	
Expected Limited Loss to Payroll Ratio					2.103	1.822	3.925	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.897	1.740	3.637	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					2.059	2.094	4.153	
Indicated Relativity Change								-6.2%
Relativity to Statewide Average							376.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9521 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 3

Classification: HOUSE FURNISHINGS; FLOOR COVERING; WINDOW COVERING

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2021	590,893,129	19	225	216	7,609,726	6,740,792	14,350,518	2.429
2022	626,892,976	11	216	212	7,370,341	7,955,563	15,325,904	2.445
2023	620,894,664	4	204	197	8,416,143	7,775,925	16,192,067	2.608
	1,838,680,769	34	645	625	23,396,209	22,472,280	45,868,489	
Adjusted Loss to Payroll Ratio					1.272	1.222	2.495	
Expected Unlimited Loss to Payroll Ratio					1.414	1.455	2.870	
Expected Limited Loss to Payroll Ratio					1.288	1.174	2.462	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.272	1.222	2.495	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.405	1.537	2.942	
Indicated Relativity Change								2.5%
Relativity to Statewide Average							267.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9522 RHG: 2 NAICS: 81 ILDG: 2 MLDG: 2

Classification: UPHOLSTERING – FURNITURE; AUTO UPHOLSTERING;
UPHOLSTERING – COFFIN/CASKET; UPHOLSTERING –
WHEELCHAIR; UPHOLSTERING – NOC

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	190,396,857	10	139	160	2,678,784	2,966,087	5,644,872	2.965
2020	180,567,889	7	145	184	3,295,534	4,014,977	7,310,511	4.049
2021	204,844,111	11	146	249	4,038,465	4,691,802	8,730,267	4.262
2022	212,839,626	4	241	196	4,168,222	4,441,300	8,609,522	4.045
2023	186,354,868	3	156	133	3,167,904	3,339,013	6,506,918	3.492
	975,003,351	35	827	922	17,348,909	19,453,180	36,802,089	
Adjusted Loss to Payroll Ratio					1.779	1.995	3.775	
Expected Unlimited Loss to Payroll Ratio					1.903	2.373	4.277	
Expected Limited Loss to Payroll Ratio					1.765	2.004	3.768	
Credibility					1.00	0.97		
Indicated Limited Loss to Payroll Ratio					1.779	1.995	3.775	
Limit Factor					1.085	1.203		
Selected (Unlimited) Loss to Payroll Ratio					1.931	2.401	4.333	
Indicated Relativity Change								1.3%
Relativity to Statewide Average							393.2%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9529 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3

Classification: SCAFFOLDS/CONSTRUCTION ELEVATORS; DECORATING;
TENT ERECTION/REMOVAL/REPAIR

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	270,412,515	8	91	121	3,388,438	3,556,821	6,945,259	2.568
2020	255,052,888	10	72	87	3,997,003	3,651,780	7,648,783	2.999
2021	266,478,225	8	87	116	2,638,688	3,019,000	5,657,688	2.123
2022	337,831,407	10	121	120	5,774,497	5,817,396	11,591,894	3.431
2023	288,114,833	4	99	115	5,787,863	6,238,305	12,026,167	4.174
	1,417,889,868	40	470	559	21,586,489	22,283,303	43,869,791	
Adjusted Loss to Payroll Ratio					1.522	1.572	3.094	
Expected Unlimited Loss to Payroll Ratio					1.647	2.406	4.052	
Expected Limited Loss to Payroll Ratio					1.351	1.489	2.840	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					1.522	1.571	3.094	
Limit Factor					1.220	1.616		
Selected (Unlimited) Loss to Payroll Ratio					1.857	2.540	4.396	
Indicated Relativity Change								8.5%
Relativity to Statewide Average							399.0%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9531 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2

Classification: TELECOMM ANTENNA EQUIP INSTALL/SERVICE/REPAIR;
SATELLITE TV/INTERNET EQUIP INSTALL/SERVICE/REPAIR

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	179,123,572	6	45	63	1,546,605	1,264,562	2,811,167	1.569
2020	187,592,148	4	55	76	1,898,814	1,787,976	3,686,790	1.965
2021	240,991,400	5	59	78	2,518,914	1,975,590	4,494,504	1.865
2022	265,138,882	5	65	72	2,485,252	1,807,504	4,292,756	1.619
2023	226,850,545	1	58	85	1,639,816	2,128,832	3,768,648	1.661
	1,099,696,547	21	282	374	10,089,401	8,964,464	19,053,865	
Adjusted Loss to Payroll Ratio					0.917	0.815	1.733	
Expected Unlimited Loss to Payroll Ratio					1.064	1.039	2.102	
Expected Limited Loss to Payroll Ratio					0.940	0.773	1.713	
Credibility					0.82	0.69		
Indicated Limited Loss to Payroll Ratio					0.921	0.802	1.724	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					1.043	1.082	2.125	
Indicated Relativity Change								1.1%
Relativity to Statewide Average							192.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9549 RHG: 4 NAICS: 54 ILDG: 1 MLDG: 1

Classification: ADVERTISING COMPANIES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	24,677,478	4	26	26	1,391,409	790,418	2,181,827	8.841
2020	20,056,585	3	18	21	1,314,123	837,382	2,151,505	10.727
2021	25,666,087	2	14	26	1,089,960	600,574	1,690,534	6.587
2022	26,769,099	1	23	17	1,113,726	655,604	1,769,330	6.610
2023	27,072,417	0	20	17	595,578	559,526	1,155,104	4.267
	124,241,666	10	101	107	5,504,796	3,443,504	8,948,300	
Adjusted Loss to Payroll Ratio					4.431	2.772	7.202	
Expected Unlimited Loss to Payroll Ratio					4.401	2.392	6.793	
Expected Limited Loss to Payroll Ratio					3.889	1.781	5.670	
Credibility					0.61	0.40		
Indicated Limited Loss to Payroll Ratio					4.219	2.182	6.400	
Limit Factor					1.132	1.348		
Selected (Unlimited) Loss to Payroll Ratio					4.777	2.942	7.719	
Indicated Relativity Change								13.6%
Relativity to Statewide Average							700.6%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9552 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 4

Classification: SIGN ERECTION OR REPAIR

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	17,347,330	1	7	12	367,529	365,547	733,076	4.226
2020	18,628,993	3	7	14	324,114	117,879	441,993	2.373
2021	18,560,402	0	11	14	502,032	462,693	964,726	5.198
2022	18,857,752	1	10	33	155,715	227,427	383,142	2.032
2023	19,568,714	1	12	17	539,001	574,938	1,113,939	5.692
	92,963,191	6	47	90	1,888,392	1,748,484	3,636,876	
Adjusted Loss to Payroll Ratio					2.031	1.881	3.912	
Expected Unlimited Loss to Payroll Ratio					4.621	3.969	8.590	
Expected Limited Loss to Payroll Ratio					3.793	2.456	6.249	
Credibility					0.54	0.41		
Indicated Limited Loss to Payroll Ratio					2.848	2.220	5.068	
Limit Factor					1.220	1.616		
Indicated (Unlimited) Loss to Payroll Ratio:					3.473	3.588	7.062	
Indicated Relativity Change								-17.8%
Selected Loss to Payroll Ratio (Restricted to 15% Change)					3.591	3.710	7.302	
Relativity to Statewide Average							662.7%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9586 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 3

Classification: BARBER SHOPS, HAIR STYLING SALONS AND PERSONAL APPEARANCE SERVICES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2020	849,853,020	5	135	123	2,540,137	2,935,142	5,475,279	0.644
2021	1,334,762,985	11	241	162	5,097,790	5,424,367	10,522,157	0.788
2022	1,600,388,044	9	305	200	6,692,816	7,310,750	14,003,566	0.875
2023	1,681,239,616	5	305	178	7,837,869	8,105,849	15,943,718	0.948
	5,466,243,665	30	986	663	22,168,612	23,776,109	45,944,721	
Adjusted Loss to Payroll Ratio					0.406	0.435	0.841	
Expected Unlimited Loss to Payroll Ratio					0.382	0.447	0.829	
Expected Limited Loss to Payroll Ratio					0.359	0.392	0.751	
Credibility					1.00	1.00		
Indicated Limited Loss to Payroll Ratio					0.406	0.435	0.841	
Limit Factor					1.069	1.154		
Selected (Unlimited) Loss to Payroll Ratio					0.434	0.502	0.935	
Indicated Relativity Change								12.9%
Relativity to Statewide Average							84.9%	

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9610 RHG: 4 NAICS: 51 ILDG: 3 MLDG: 4

Classification: MOTION PICTURES

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2022	6,410,369,866	85	613	1,189	39,636,468	29,732,186	69,368,654	1.082
2023	4,409,311,164	39	397	637	26,706,009	18,397,770	45,103,779	1.023
	10,819,681,030	124	1,010	1,826	66,342,478	48,129,955	114,472,433	

Adjusted Loss to Payroll Ratio	0.613	0.445	1.058
Expected Unlimited Loss to Payroll Ratio	0.643	0.600	1.244
Expected Limited Loss to Payroll Ratio	0.569	0.447	1.015
Credibility	1.00	1.00	
Indicated Limited Loss to Payroll Ratio	0.613	0.445	1.058
Limit Factor	1.132	1.348	
Selected (Unlimited) Loss to Payroll Ratio	0.694	0.600	1.294
Indicated Relativity Change			4.1%
Relativity to Statewide Average			117.5%

Classification Relativity Review Sheet
Effective September 1, 2026 (Proposed)

Code: 9620 RHG: 3 NAICS: 81 ILDG: 2 MLDG: 2

Classification: FUNERAL DIRECTORS

Policy Year	Adjusted Payroll	Claim Counts			Adjusted Losses			Adjusted Loss to P/R (00s)
		Serious	Non-Serious	Medical-Only	Indemnity	Medical	Total	
2019	153,762,459	10	47	133	1,391,146	1,351,791	2,742,937	1.784
2020	163,542,139	12	78	133	2,809,143	3,251,658	6,060,801	3.706
2021	224,339,488	13	85	154	2,744,980	2,466,333	5,211,313	2.323
2022	227,958,161	5	78	130	2,384,180	2,401,757	4,785,937	2.099
2023	239,039,141	0	90	196	1,717,255	2,358,886	4,076,141	1.705
	1,008,641,388	40	378	746	11,046,704	11,830,425	22,877,129	
Adjusted Loss to Payroll Ratio					1.095	1.173	2.268	
Expected Unlimited Loss to Payroll Ratio					1.374	1.509	2.882	
Expected Limited Loss to Payroll Ratio					1.251	1.217	2.468	
Credibility					0.89	0.80		
Indicated Limited Loss to Payroll Ratio					1.112	1.182	2.293	
Limit Factor					1.104	1.258		
Selected (Unlimited) Loss to Payroll Ratio					1.228	1.486	2.714	
Indicated Relativity Change								-5.8%
Relativity to Statewide Average							246.3%	