| Effective January 1, 2019 | | | | | | | | | | | |
|---------------------------|--------------|--------|------------|----------------|--------------|-------|------------|---------------|--------------|-------|------------|
| CLASS CODE | LOSS COST | ELR | D RATIO | CLASS CODE | LOSS COST | ELR | D RATIO | CLASS CODE | LOSS COST | ELR | D RATIO |
| 0005X | 3.57 | 2.86 | 0.31 | 2014 | 5.56 | 4.03 | 0.24 | 2703X | 3.86 | 2.80 | 0.24 |
| 8000 | 3.27 | 2.49 | 0.25 | 2016 | 2.85 | 2.35 | 0.32 | 2710 | 9.17 | 6.29 | 0.20 |
| 0016 | 4.38 | 3.16 | 0.24 | 2021 | 2.69 | 2.05 | 0.25 | 2714 | 4.73 | 3.87 | 0.31 |
| 0034 | 4.41 | 3.50 | 0.31 | 2039 | 2.49 | 2.04 | 0.32 | 2725X | 3.86 | 2.79 | 0.24 |
| 0035 | 2.33 | 1.90 | 0.31 | 2041 | 2.39 | 1.96 | 0.31 | 2731 | 4.66 | 3.34 | 0.24 |
| 0000 | 2.00 | | 0.0. | | 2.00 | | 0.0. | | | 0.0 . | 0.2. |
| 0036 | 5.72 | 4.53 | 0.31 | 2065 | 2.09 | 1.67 | 0.31 | 2735X | 4.47 | 3.64 | 0.31 |
| 0037 | 4.38 | 3.34 | 0.25 | 2070 | 3.92 | 3.13 | 0.31 | 2759 | 5.71 | 4.67 | 0.31 |
| 0042 | 5.70 | 4.19 | 0.25 | 2081 | 2.99 | 2.37 | 0.31 | 2790 | 1.54 | 1.25 | 0.31 |
| 0050 | 4.40 | 3.50 | 0.23 | 2089 | 5.02 | 4.02 | 0.31 | 2797X | 3.42 | 2.72 | 0.31 |
| 0059D | 0.25 | 0.08 | 0.24 | 2095 | 4.67 | 3.69 | 0.31 | 2802 | 5.01 | 3.80 | 0.25 |
| 00030 | 0.25 | 0.00 | 0.24 | 2000 | 4.07 | 3.09 | 0.51 | 2002 | 3.01 | 3.00 | 0.25 |
| 0065D | 0.06 | 0.02 | 0.24 | 2101X | 1.67 | 1.40 | 0.32 | 2835 | 2.62 | 2.24 | 0.33 |
| 0066D | 0.06 | 0.02 | 0.24 | 2101X 2104X | 5.31 | 4.23 | 0.32 | 2836 | 2.58 | 2.20 | 0.33 |
| 0067D | 0.06 | 0.02 | 0.24 | 21047 | 3.70 | 3.01 | 0.31 | 2841 | 6.05 | 4.94 | 0.33 |
| 00075 | 3.27 | 2.35 | 0.24 | 2110 | 2.25 | 1.84 | 0.31 | 2881 | 2.62 | 2.24 | 0.33 |
| 0079 | 5.72 | 4.53 | 0.24 | 2110 | 2.49 | 2.04 | 0.31 | 2883 | 3.90 | 3.09 | 0.33 |
| 0003 | 5.72 | 4.55 | 0.31 | 2111 | 2.49 | 2.04 | 0.51 | 2003 | 3.90 | 3.09 | 0.31 |
| 0106 | 10.75 | 7 07 | 0.00 | 2112 | 4.04 | 2.00 | 0.04 | 2012 | | 2.00 | 0.24 |
| 0106 | 10.75 | 7.37 | 0.20 | 2112 | 4.04 | 3.29 | 0.31 | 2913 | 2 10 | 3.09 | 0.31 |
| 0113 | 4.41 | 3.50 | 0.31 | 2114 | 3.29 | 2.68 | 0.31 | 2915 | 3.18 | 2.43 | 0.25 |
| 0124X | 8.68 | 6.51 | 0.25 | 2121 | 1.75 | 1.39 | 0.31 | 2916 | 3.98 | 2.73 | 0.20 |
| 0170 | 4.41 | 3.50 | 0.31 | 2122X | 4.07 | 3.37 | 0.32 | 2923 | 2.23 | 1.83 | 0.31 |
| 0251 | 4.00 | 3.18 | 0.31 | 2130 | 1.93 | 1.54 | 0.31 | 2942 | _ | 1.22 | 0.33 |
| | | | | | | | | | | | |
| 0400 | | 2.12 | 0.25 | 2131 | 2.02 | 1.62 | 0.31 | 2960 | 4.28 | 3.41 | 0.31 |
| 0401 | 11.34 | 7.78 | 0.20 | 2143 | 2.15 | 1.76 | 0.31 | 3004 | 1.62 | 1.17 | 0.24 |
| 0771N | 0.46 | _ | _ | 2157 | 4.67 | 3.74 | 0.31 | 3018 | 2.87 | 2.07 | 0.24 |
| 0908P | 132.00 | 104.87 | 0.31 | 2172 | 1.45 | 1.12 | 0.26 | 3022 | 3.29 | 2.70 | 0.32 |
| 0913P | 444.00 | 354.37 | 0.31 | 2174 | 2.80 | 2.30 | 0.31 | 3027 | 2.70 | 1.95 | 0.24 |
| | | | | | | | | | | | |
| 0917 | 4.59 | 3.75 | 0.31 | 2211 | 7.74 | 5.59 | 0.24 | 3028 | 3.44 | 2.74 | 0.31 |
| 1005* | 5.12 | 2.87 | 0.19 | 2220 | 1.89 | 1.50 | 0.31 | 3030 | 6.53 | 4.71 | 0.24 |
| 1016X* | 11.36 | 6.05 | 0.19 | 2286 | 1.83 | 1.50 | 0.31 | 3040 | 6.23 | 4.50 | 0.24 |
| 1164D | 3.43 | 2.18 | 0.19 | 2288 | 3.68 | 3.00 | 0.31 | 3041 | 4.20 | 3.33 | 0.31 |
| 1165D | 2.49 | 1.72 | 0.20 | 2300 | - | 1.68 | 0.31 | 3042 | 3.79 | 2.90 | 0.25 |
| | | | | | | | | | | | |
| 1320 | 0.78 | 0.53 | 0.20 | 2302 | 1.73 | 1.37 | 0.31 | 3064 | 4.35 | 3.45 | 0.31 |
| 1322 | 5.52 | 3.72 | 0.21 | 2305 | 1.96 | 1.50 | 0.25 | 3069 | _ | 2.17 | 0.31 |
| 1430 | 5.30 | 3.83 | 0.24 | 2361 | 2.08 | 1.65 | 0.31 | 3076 | 2.74 | 2.17 | 0.31 |
| 1438 | 4.43 | 3.06 | 0.20 | 2362 | 1.75 | 1.39 | 0.31 | 3081D | 4.47 | 3.19 | 0.24 |
| 1452 | 1.49 | 1.09 | 0.25 | 2380 | 2.48 | 1.98 | 0.31 | 3082D | 4.38 | 3.10 | 0.24 |
| | | | | | | | | | | | |
| 1463 | 7.95 | 5.49 | 0.20 | 2386 | _ | 1.68 | 0.31 | 3085D | 4.00 | 2.84 | 0.24 |
| 1472 | 3.34 | 2.29 | 0.20 | 2388 | 1.39 | 1.13 | 0.31 | 3110 | 3.85 | 3.06 | 0.31 |
| 1624D | 3.66 | 2.43 | 0.20 | 2402 | 2.58 | 1.86 | 0.24 | 3111 | 2.26 | 1.80 | 0.31 |
| 1642 | 2.28 | 1.66 | 0.24 | 2413 | 2.33 | 1.85 | 0.31 | 3113 | 1.75 | 1.40 | 0.31 |
| 1654 | 5.81 | 4.22 | 0.24 | 2416 | 2.02 | 1.62 | 0.31 | 3114 | 2.68 | 2.13 | 0.31 |
| | | | | | | | | | | | |
| 1655 | _ | 1.66 | 0.24 | 2417 | 1.38 | 1.10 | 0.31 | 3118 | 1.88 | 1.54 | 0.32 |
| 1699 | 3.34 | 2.41 | 0.24 | 2501 | 2.13 | 1.68 | 0.31 | 3119 | 1.06 | 0.91 | 0.33 |
| 1701 | 3.14 | 2.28 | 0.24 | 2503 | 1.46 | 1.20 | 0.32 | 3122 | 2.95 | 2.41 | 0.31 |
| 1710D | 3.47 | 2.50 | 0.24 | 2534 | - | 1.68 | 0.31 | 3126 | 1.30 | 1.04 | 0.31 |
| 1741 | - | 2.28 | 0.24 | 2570 | 3.60 | 2.95 | 0.32 | 3131 | 1.83 | 1.46 | 0.31 |
| I | | 0 | J.2.1 | =3.5 | 5.00 | | 0.02 | | | 0 | 0.01 |
| 1747 | 2.25 | 1.64 | 0.25 | 2587 | 2.11 | 1.75 | 0.32 | 3132 | 2.85 | 2.26 | 0.31 |
| 1748 | 5.11 | 3.66 | 0.24 | 2592X | 3.36 | 2.66 | 0.31 | 3145 | 2.05 | 1.62 | 0.31 |
| 1803D | 9.36 | 6.12 | 0.20 | 2600 | 4.21 | 3.48 | 0.32 | 3146 | 2.06 | 1.63 | 0.31 |
| 1852 | 9.50 | 1.64 | 0.19 | 2623 | 13.82 | 10.81 | 0.32 | 3169 | 2.86 | 2.28 | 0.31 |
| 1853 | _ | 2.28 | 0.13 | 2651 | 1.64 | 1.34 | 0.20 | 3175 | 2.00 | 2.28 | 0.31 |
| 1000 | _ | 2.20 | 0.24 | 2001 | 1.04 | 1.04 | 0.51 | 0170 | _ | 2.20 | 0.51 |
| 1860 | _ | 1.70 | 0.31 | 2660 | 2.23 | 1.82 | 0.31 | 3179 | 1.76 | 1.45 | 0.31 |
| 1924 | 2.13 | 1.75 | 0.31 | 2670 | 2.00 | 1.71 | 0.33 | 3180 | 2.99 | 2.44 | 0.31 |
| 1924 | 3.11 | 2.36 | 0.32 | 2683 | 2.44 | 1.71 | 0.33 | 3188 | 2.99 | 1.65 | 0.31 |
| 2002 | 2.82 | 2.30 | | 2688 | 2.68 | 2.20 | 0.31 | 3220 | 1.64 | | 0.31 |
| | | | 0.31 | | | | | | | 1.31 | |
| 2003 | 3.19 | 2.54 | 0.31 | 2702X | 22.63 | 14.39 | 0.19 | 3223 | _ | 2.44 | 0.31 |

 $^{^{\}ast}\,$ Refer to the Footnotes Page for additional information on this class code.

| CLASS | LOSS | | D | CLASS | Effective Jan | dary 1, 20 | D | CLASS | LOSS | | D |
|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|---------------|--------------|--------------|--------------|
| CODE | COST | ELR | RATIO | CODE | COST | ELR | RATIO | CODE | COST | ELR | RATIO |
| 3224 | 3.18 | 2.63 | 0.32 | 4024D | 3.29 | 2.36 | 0.24 | 4653 | 1.62 | 1.33 | 0.31 |
| 3227 | 4.37 | 3.55 | 0.31 | 4034 | 4.49 | 3.25 | 0.24 | 4665 | 12.96 | 9.31 | 0.24 |
| 3240 | 2.75 | 2.25 | 0.31 | 4036 | 2.36 | 1.70 | 0.24 | 4670 | 8.46 | 6.09 | 0.24 |
| 3241 | 2.88 | 2.30 | 0.31 | 4038 | 3.11 | 2.67 | 0.33 | 4683 | 3.55 | 2.85 | 0.31 |
| 3255 | 2.33 | 1.99 | 0.33 | 4053 | - | 2.32 | 0.31 | 4686 | 2.23 | 1.61 | 0.24 |
| 3257 | 4.54 | 3.64 | 0.31 | 4061 | _ | 2.32 | 0.31 | 4692 | 0.81 | 0.67 | 0.32 |
| 3270 | 2.58 | 2.05 | 0.31 | 4062 | 2.90 | 2.32 | 0.31 | 4693 | 0.81 | 0.65 | 0.31 |
| 3300 | 4.33 | 3.42 | 0.31 | 4101 | 2.65 | 2.02 | 0.25 | 4703 | 1.87 | 1.49 | 0.31 |
| 3303 | 2.75 | 2.24 | 0.31 | 4109 | 0.58 | 0.47 | 0.31 | 4717 | 2.19 | 1.88 | 0.33 |
| 3307 | 3.56 | 2.83 | 0.31 | 4110 | 0.94 | 0.75 | 0.31 | 4720 | 1.89 | 1.50 | 0.31 |
| 3315 | 3.71 | 3.05 | 0.32 | 4111 | 1.40 | 1.15 | 0.31 | 4740 | 0.67 | 0.48 | 0.24 |
| 3334 | 2.44 | 1.97 | 0.31 | 4113 | - | 1.15 | 0.31 | 4741 | 2.22 | 1.77 | 0.31 |
| 3336 | 2.76 | 2.00 | 0.24 | 4114 | 2.54 | 2.03 | 0.31 | 4751 | 1.84 | 1.33 | 0.24 |
| 3365 | 3.01 | 2.12 | 0.25 | 4130 | 5.21 | 4.15 | 0.31 | 4771N | 2.61 | 1.66 | 0.19 |
| 3372 | 3.12 | 2.38 | 0.25 | 4131 | 4.48 | 3.65 | 0.31 | 4777 | 3.39 | 2.15 | 0.19 |
| 3373 | 4.16 | 3.32 | 0.31 | 4133 | 2.61 | 2.14 | 0.31 | 4825 | 0.83 | 0.60 | 0.24 |
| 3383 | 1.45 | 1.18 | 0.31 | 4149 | 0.69 | 0.59 | 0.33 | 4828 | 1.75 | 1.34 | 0.25 |
| 3385 | 0.97 | 0.80 | 0.32 | 4206 | 2.90 | 2.32 | 0.31 | 4829 | 1.05 | 0.72 | 0.20 |
| 3400 | 3.19 | 2.43 | 0.25 | 4207 | 1.73 | 1.26 | 0.25 | 4902 | 2.68 | 2.19 | 0.31 |
| 3507 | 2.59 | 2.07 | 0.31 | 4239 | 2.00 | 1.45 | 0.24 | 4923 | 0.89 | 0.71 | 0.31 |
| 3515 | 2.52 | 2.00 | 0.31 | 4240 | 3.31 | 2.71 | 0.31 | 5020 | 5.18 | 3.62 | 0.24 |
| 3548 | 1.26 | 1.00 | 0.31 | 4243 | 2.06 | 1.64 | 0.31 | 5022 | 8.44 | 5.60 | 0.20 |
| 3559 | 2.44 | 1.94 | 0.31 | 4244 | 2.42 | 1.93 | 0.31 | 5037 | 11.81 | 7.31 | 0.19 |
| 3574 | 1.23 | 1.01 | 0.31 | 4250 | 1.66 | 1.32 | 0.31 | 5040 | 5.87 | 3.63 | 0.19 |
| 3581 | 0.88 | 0.72 | 0.31 | 4251 | 2.56 | 2.04 | 0.31 | 5057 | 3.80 | 2.35 | 0.19 |
| 3612 | 1.70 | 1.30 | 0.25 | 4263 | 3.70 | 2.89 | 0.30 | 5059 | 21.14 | 13.02 | 0.19 |
| 3620 | 3.83 | 2.77 | 0.24 | 4273 | 2.22 | 1.76 | 0.31 | 5069 | | 13.02 | 0.19 |
| 3629 | 1.35 | 1.10 | 0.31 | 4279 | 2.13 | 1.70 | 0.31 | 5102X | 6.97 | 4.63 | 0.20 |
| 3632 | 2.97 | 2.27 | 0.25 | 4282 | | 1.70 | 0.31 | 5146 | 3.65 | 2.56 | 0.24 |
| 3634 | 1.67 | 1.37 | 0.31 | 4283 | 1.74 | 1.39 | 0.31 | 5160 | 1.70 | 1.14 | 0.20 |
| 3635 | 2.35 | 1.87 | 0.31 | 4299 | 1.74 | 1.43 | 0.31 | 5183 | 4.14 | 2.91 | 0.24 |
| 3638 | 1.52 | 1.24 | 0.31 | 4304 | 4.17 | 3.17 | 0.25 | 5188 | 2.86 | 2.02 | 0.24 |
| 3642 | 1.43 | 1.13 | 0.31 | 4307 | 1.81 | 1.54 | 0.23 | 5190 | 2.17 | 1.52 | 0.24 |
| 3643 | 1.88 | 1.50 | 0.31 | 4351 | 1.01 | 0.80 | 0.31 | 5191 | 0.97 | 0.77 | 0.31 |
| 3647 | 2.28 | 1.74 | 0.25 | 4352 | 1.72 | 1.40 | 0.31 | 5192 | 3.14 | 2.50 | 0.31 |
| 3648 | 1.40 | 1.15 | 0.31 | 4360 | 0.90 | 0.75 | 0.32 | 5213 | 6.35 | 4.24 | 0.20 |
| 3681 | 1.40 | 0.96 | 0.31 | 4361 | 1.41 | 1.15 | 0.32 | 5215 | 5.14 | 3.81 | 0.20 |
| 3685 | 1.38 | 1.12 | 0.32 | 4410 | 2.70 | 2.15 | 0.31 | 5213 | 5.17 | 3.63 | 0.23 |
| 3719 | 1.15 | 0.71 | 0.19 | 4420 | 3.64 | 2.53 | 0.20 | 5222 | 5.97 | 4.00 | 0.24 |
| 3724 | 2.74 | 1.83 | 0.20 | 4431 | 1.54 | 1.31 | 0.33 | 5223X | 4.78 | 3.35 | 0.24 |
| 3726 | 2 27 | 4 47 | 0.40 | 4432 | 4 40 | 1 22 | 0.00 | 5340 | 4 62 | າ າາ | 0.24 |
| | 2.37 | 1.47 | 0.19 | 4432 | 1.43 | 1.22 | 0.33 | 5348 | 4.63 | 3.23 | 0.24 |
| 3803 | 2.01 | 1.61 | 0.31 | 4439 4452 | 2.94 | 1.21 2.33 | 0.31 0.31 | 5402 5403¥ | 4.46 | 3.54 | 0.31 0.20 |
| 3807 3808 | 2.19 3.05 | 1.80 2.35 | 0.31 0.26 | 4452 4459 | 2.94 | 2.33 1.89 | 0.31 | 5403X 5437 | 5.92 6.46 | 3.95 4.54 | 0.20 |
| 3808 | 5.52 | 2.35 4.21 | 0.25 | 4459 | 2.38 2.18 | 1.89 | 0.31 | 5437 | 2.83 | 4.54 2.19 | 0.24 |
| | | | | | | | | | | | |
| 3822 | 3.53 | 2.68 | 0.25 | 4484 | 2.56 | 2.02 | 0.31 | 5445 | 4.28 | 2.86 | 0.20 |
| 3824 | 4.32 | 3.29 | 0.25 | 4493 | 2.52 | 2.01 | 0.31 | 5462 | 7.41 | 5.20 | 0.24 |
| 3826 | 0.85 | 0.68 | 0.31 | 4511 | 0.66 | 0.51 | 0.25 | 5472 | 4.43 | 2.74 | 0.19 |
| 3827 | 2.06 | 1.57 | 0.25 | 4557 | 1.90 | 1.55 | 0.31 | 5473 | 8.45 | 5.21 | 0.19 |
| 3830 | 1.00 | 0.76 | 0.25 | 4558 | 1.52 | 1.21 | 0.31 | 5474 | 5.51 | 3.68 | 0.20 |
| 3851 | 2.65 | 2.18 | 0.32 | 4568 | 2.30 | 1.66 | 0.24 | 5478 | 3.38 | 2.38 | 0.24 |
| 3865 | 1.72 | 1.46 | 0.33 | 4581 | 1.00 | 0.68 | 0.20 | 5479 | 5.46 | 4.05 | 0.25 |
| 3881 | 3.45 | 2.75 | 0.31 | 4583 | 6.41 | 4.37 | 0.20 | 5480 | 4.71 | 3.16 | 0.21 |
| 4000 | 5.33 | 3.57 | 0.20 | 4611 | 0.80 | 0.66 | 0.31 | 5491 | 1.61 | 1.07 | 0.20 |
| 4021 | 4.59 | 3.31 | 0.24 | 4635 | 2.59 | 1.65 | 0.19 | 5509X | 3.92 | 2.60 | 0.20 |

 $^{^{\}star}\,$ Refer to the Footnotes Page for additional information on this class code.

| CLASS | LOSS | | D | CLASS | LOSS | uary 1, 20 ⁻ | D | CLASS | LOSS | | D |
|--------|-------|-------|-------|--------|-------|-------------------------|-------|--------|------|------|-------|
| CODE | COST | ELR | RATIO | CODE | COST | ELR | RATIO | CODE | COST | ELR | RATIO |
| 5516X | 3.82 | 2.68 | 0.24 | 7047M | 4.03 | 2.46 | 0.20 | 7711X | 3.52 | 2.42 | 0.20 |
| 5535 | 6.02 | 4.20 | 0.24 | 7050M | 8.31 | 4.87 | 0.18 | 7720X | 3.11 | 2.25 | 0.24 |
| 5537X | 3.86 | 2.71 | 0.24 | 7090M | 6.37 | 3.97 | 0.18 | 7855 | 2.95 | 2.07 | 0.24 |
| 5551X | 16.46 | 10.07 | 0.19 | 7098M | 5.08 | 3.29 | 0.19 | 8001 | 2.62 | 2.14 | 0.31 |
| 5606X | 0.76 | 0.51 | 0.20 | 7099M | 6.63 | 4.03 | 0.19 | 8002X | 2.00 | 1.58 | 0.31 |
| | | | | | | | | | | | |
| 5610 | 4.87 | 3.76 | 0.31 | 7133 | 2.61 | 1.79 | 0.20 | 8003X | 0.55 | 0.45 | 0.31 |
| 5645X | 8.59 | 5.72 | 0.20 | 7151M | 3.17 | 2.17 | 0.20 | 8006X | 1.90 | 1.51 | 0.31 |
| 5703 | 27.53 | 18.84 | 0.24 | 7152M | 4.60 | 2.96 | 0.20 | 8008 | 1.17 | 0.95 | 0.31 |
| 5705 | 15.42 | 10.76 | 0.24 | 7153M | 3.52 | 2.41 | 0.20 | 8010 | 1.79 | 1.46 | 0.31 |
| 5951 | 0.44 | 0.36 | 0.31 | 7219 | 6.95 | 4.78 | 0.20 | 8013 | 0.42 | 0.34 | 0.31 |
| | 0 | 0.00 | 0.0. | | 0.00 | 0 | 0.20 | 00.0 | 02 | 0.0. | 0.0. |
| 6003 | 4.80 | 3.39 | 0.25 | 7222 | 5.83 | 4.30 | 0.25 | 8015 | 0.85 | 0.67 | 0.31 |
| 6005 | 2.58 | 1.81 | 0.24 | 7225 | 6.87 | 4.96 | 0.24 | 8017X | 1.49 | 1.21 | 0.31 |
| 6017 | _ | 4.24 | 0.20 | 7230 | 8.13 | 6.24 | 0.25 | 8018 | 3.09 | 2.52 | 0.31 |
| 6018 | 1.95 | 1.40 | 0.25 | 7231 | 6.69 | 5.14 | 0.26 | 8021 | 3.26 | 2.58 | 0.31 |
| 6045 | 3.74 | 2.67 | 0.25 | 7232 | 6.34 | 4.41 | 0.21 | 8031 | 4.02 | 3.19 | 0.31 |
| 00.0 | 0 | 2.0. | 0.20 | . 202 | 0.0. | | 0.2. | | 2 | 0.10 | 0.0. |
| 6204 | 5.59 | 3.74 | 0.20 | 7309F | 13.95 | 6.37 | 0.17 | 8032 | 1.95 | 1.59 | 0.31 |
| 6206 | 1.44 | 0.89 | 0.19 | 7313Fa | а | а | а | 8033 | 1.86 | 1.48 | 0.31 |
| 6213 | 1.45 | 0.97 | 0.20 | 7317F | 8.52 | 3.86 | 0.17 | 8037 | 2.10 | 1.72 | 0.31 |
| 6214 | 1.96 | 1.20 | 0.19 | 7327F | 11.77 | 5.38 | 0.17 | 8039 | 1.66 | 1.35 | 0.31 |
| 6216X | 3.61 | 2.24 | 0.19 | 7333M | 1.80 | 1.16 | 0.19 | 8044X | 2.71 | 2.07 | 0.25 |
| | | | | | | | | | | | |
| 6217 | 4.05 | 2.72 | 0.20 | 7335M | 2.00 | 1.29 | 0.19 | 8045 | 0.75 | 0.61 | 0.31 |
| 6229 | 3.92 | 2.60 | 0.20 | 7337M | 2.61 | 1.58 | 0.19 | 8046 | 2.24 | 1.77 | 0.31 |
| 6233 | 2.56 | 1.71 | 0.20 | 7350F | 14.39 | 6.97 | 0.19 | 8047 | 0.89 | 0.73 | 0.31 |
| 6235 | 2.41 | 1.50 | 0.19 | 7360 | 4.38 | 3.17 | 0.24 | 8058 | 2.88 | 2.27 | 0.31 |
| 6236 | 3.82 | 2.68 | 0.24 | 7370 | 4.10 | 3.26 | 0.31 | 8072 | 0.83 | 0.67 | 0.31 |
| | | | | | | | | | | | |
| 6237 | 1.16 | 0.82 | 0.25 | 7380 | 4.39 | 3.35 | 0.25 | 8102 | 2.36 | 1.93 | 0.31 |
| 6251D | 3.99 | 2.68 | 0.21 | 7382 | 4.91 | 3.88 | 0.31 | 8103 | 2.80 | 2.12 | 0.25 |
| 6252D | 3.71 | 2.27 | 0.19 | 7390 | 5.49 | 4.38 | 0.31 | 8105 | _ | 2.52 | 0.31 |
| 6260 | _ | 2.68 | 0.21 | 7394M | 2.32 | 1.49 | 0.19 | 8106 | 4.56 | 3.28 | 0.24 |
| 6306 | 5.21 | 3.48 | 0.20 | 7395M | 2.58 | 1.66 | 0.19 | 8107 | 2.35 | 1.71 | 0.25 |
| | | | | | | | | | | | |
| 6319 | 4.12 | 2.76 | 0.20 | 7398M | 3.37 | 2.04 | 0.19 | 8111 | 2.38 | 1.90 | 0.31 |
| 6325 | 3.16 | 2.11 | 0.20 | 7402 | 0.21 | 0.17 | 0.31 | 8116 | 2.34 | 1.86 | 0.31 |
| 6400X | 7.58 | 5.61 | 0.25 | 7405NX | 0.75 | 0.55 | 0.25 | 8203 | 5.55 | 4.43 | 0.31 |
| 6503 | 4.16 | 3.37 | 0.31 | 7414X | 2.32 | 1.86 | 0.31 | 8204 | 4.67 | 3.36 | 0.24 |
| 6504 | 3.68 | 3.00 | 0.31 | 7420 | 3.90 | 2.52 | 0.19 | 8209 | 3.97 | 3.15 | 0.31 |
| | | | | | | | | | | | |
| 6702M* | 3.47 | 2.51 | 0.24 | 7421 | 0.67 | 0.47 | 0.21 | 8215 | 4.26 | 3.06 | 0.24 |
| 6703M* | 5.04 | 3.43 | 0.24 | 7422 | 1.28 | 0.82 | 0.19 | 8227 | 3.18 | 1.96 | 0.19 |
| 6704M* | 3.86 | 2.80 | 0.24 | 7425 | 2.84 | 1.84 | 0.20 | 8232 | 4.49 | 3.23 | 0.24 |
| 6801F | 3.77 | 1.91 | 0.23 | 7431NX | 2.87 | 1.88 | 0.20 | 8233 | 2.50 | 1.84 | 0.25 |
| 6811 | 5.14 | 3.74 | 0.24 | 7445N | 0.40 | _ | _ | 8235 | 4.32 | 3.44 | 0.31 |
| | | | | | | | | | | | |
| 6824F | 12.68 | 6.23 | 0.19 | 7453N | 1.55 | - | _ | 8263 | 6.36 | 4.81 | 0.25 |
| 6826F | 5.69 | 2.86 | 0.23 | 7502 | 2.06 | 1.49 | 0.24 | 8264 | 5.20 | 3.74 | 0.24 |
| 6834 | 3.43 | 2.61 | 0.25 | 7515X | 0.76 | 0.48 | 0.19 | 8265 | 5.63 | 3.86 | 0.20 |
| 6836 | 3.36 | 2.42 | 0.24 | 7520 | 2.61 | 2.09 | 0.31 | 8279 | 6.64 | 4.53 | 0.20 |
| 6843F | 6.77 | 3.07 | 0.17 | 7538 | 6.53 | 3.99 | 0.19 | 8288 | 7.74 | 5.54 | 0.24 |
| | | | | | | | | | | | |
| 6845F | 5.72 | 2.61 | 0.17 | 7539 | 3.36 | 2.32 | 0.20 | 8291 | 3.41 | 2.60 | 0.25 |
| 6854 | 4.79 | 3.05 | 0.19 | 7540 | 3.21 | 2.03 | 0.19 | 8292 | 3.84 | 3.04 | 0.31 |
| 6872F | 13.68 | 6.25 | 0.17 | 7580 | 2.86 | 2.06 | 0.24 | 8293X | 6.82 | 4.94 | 0.24 |
| 6874F | 12.28 | 5.55 | 0.17 | 7590 | 3.08 | 2.36 | 0.25 | 8304 | 4.50 | 3.25 | 0.24 |
| 6882 | 2.86 | 1.82 | 0.19 | 7600X | 4.09 | 2.97 | 0.24 | 8350 | 4.56 | 3.15 | 0.20 |
| 0007 | | | 2.22 | 700434 | 0.00 | . =- | | 000011 | | | |
| 6884 | 3.56 | 2.32 | 0.20 | 7601X | 6.93 | 4.58 | 0.20 | 8380X | 3.27 | 2.50 | 0.25 |
| 7016M | 2.78 | 1.81 | 0.20 | 7605 | 1.39 | 0.98 | 0.24 | 8381 | 2.29 | 1.74 | 0.25 |
| 7024M | 3.09 | 2.01 | 0.20 | 7610 | 0.72 | 0.55 | 0.25 | 8385 | 2.28 | 1.65 | 0.24 |
| 7038M | 5.73 | 3.57 | 0.18 | 7705 | 5.26 | 4.02 | 0.25 | 8392 | 2.33 | 1.84 | 0.31 |
| 7046M | 4.57 | 2.95 | 0.19 | 7710 | 3.52 | 2.42 | 0.20 | 8393 | 2.12 | 1.71 | 0.31 |

 $^{^{\}star}\,$ Refer to the Footnotes Page for additional information on this class code.

| | | | | Ī | Effective Jan | nuary 1, 20 | | | | | |
|---------------|--------------|------|------------|---------------|---------------|-------------|------------|---------------|--------------|-----|------------|
| CLASS CODE | LOSS COST | ELR | D RATIO | CLASS CODE | LOSS COST | ELR | D RATIO | CLASS CODE | LOSS COST | ELR | D RATIO |
| 8500 | 5.98 | 4.32 | 0.24 | 9063 | 1.57 | 1.28 | 0.31 | | | | |
| 8601X | 0.42 | 0.32 | 0.25 | 9076X | 2.09 | 1.52 | 0.25 | | | | |
| 8602 | 1.54 | 1.18 | 0.25 | 9077F | 2.38 | 1.28 | 0.30 | | | | |
| 8606 | 2.47 | 1.69 | 0.20 | 9078X | 2.60 | 2.08 | 0.31 | | | | |
| 8607 | | 1.69 | 0.20 | 9082 | 1.71 | 1.46 | 0.33 | | | | |
| 0007 | _ | 1.09 | 0.20 | 9002 | 1.71 | 1.40 | 0.55 | | | | |
| 8709F | 3.50 | 1.59 | 0.17 | 9083 | 1.17 | 1.00 | 0.33 | | | | |
| 8719 | 2.19 | 1.39 | 0.19 | 9084 | 1.90 | 1.49 | 0.31 | | | | |
| 8720 | 0.94 | 0.68 | 0.24 | 9088X | 1.55 | 0.99 | 0.19 | | | | |
| 8721 | 0.39 | 0.28 | 0.24 | 9089 | 1.35 | 1.10 | 0.31 | | | | |
| | | | | | | | | | | | |
| 8723 | 0.25 | 0.20 | 0.31 | 9093X | 2.19 | 1.77 | 0.31 | | | | |
| 8725 | 3.82 | 2.73 | 0.24 | 9094X | 6.84 | 4.30 | 0.19 | | | | |
| 8726F | 2.56 | 1.30 | 0.23 | 9101 | 3.11 | 2.54 | 0.31 | | | | |
| 8734M | 0.50 | 0.36 | 0.24 | 9102 | 3.56 | 2.82 | 0.31 | | | | |
| 8737M | 0.45 | 0.32 | 0.24 | 9154 | 2.12 | 1.67 | 0.31 | | | | |
| 8738M | 0.45 | 0.45 | 0.24 | 9156 | 2.99 | 2.28 | 0.25 | | | | |
| O7 JOIN | 0.03 | 0.43 | 0.24 | 9130 | 2.99 | 2.20 | 0.23 | | | | |
| 8742 | 0.37 | 0.27 | 0.24 | 9170 | 13.19 | 8.31 | 0.19 | | | | |
| 8745 | 4.81 | 3.66 | 0.25 | 9178 | 6.79 | 5.75 | 0.33 | I | | | |
| 8748X | 0.92 | 0.70 | 0.25 | 9179 | 24.00 | 19.47 | 0.31 | I | | | |
| 8755 | 0.36 | 0.26 | 0.24 | 9180 | 7.41 | 5.28 | 0.24 | I | | | |
| 8799 | 0.74 | 0.59 | 0.24 | 9182 | 2.19 | 1.73 | 0.24 | | | | |
| 0133 | 0.74 | 0.00 | 0.51 | 3102 | 2.13 | 1.75 | 0.01 | | | | |
| 8800 | 3.08 | 2.63 | 0.33 | 9186 | 17.31 | 11.74 | 0.20 | | | | |
| 8803 | 0.09 | 0.07 | 0.24 | 9220 | 4.56 | 3.47 | 0.25 | | | | |
| 8805M | 0.36 | 0.28 | 0.31 | 9402X | 4.65 | 3.36 | 0.24 | | | | |
| 8810X | 0.27 | 0.21 | 0.31 | 9403 | 5.29 | 3.66 | 0.20 | | | | |
| 8812X | 1.73 | 1.39 | 0.31 | 9410 | 3.17 | 2.54 | 0.31 | | | | |
| 00127 | 1.70 | 1.00 | 0.01 | 3410 | 0.17 | 2.04 | 0.01 | | | | |
| 8814M | 0.33 | 0.27 | 0.31 | 9501 | 3.22 | 2.46 | 0.25 | | | | |
| 8815M | 0.48 | 0.35 | 0.31 | 9505 | 3.34 | 2.55 | 0.25 | | | | |
| 8820 | 0.27 | 0.21 | 0.25 | 9516 | 3.19 | 2.32 | 0.24 | | | | |
| 8824 | 2.95 | 2.42 | 0.31 | 9519 | 3.99 | 2.89 | 0.24 | | | | |
| 8825 | 2.50 | 1.97 | 0.31 | 9521 | 3.13 | 2.27 | 0.24 | | | | |
| | | | | | | | | | | | |
| 8826 | 2.50 | 1.97 | 0.31 | 9522X | 2.21 | 1.77 | 0.31 | | | | |
| 8829 | 1.96 | 1.56 | 0.31 | 9534 | 3.59 | 2.43 | 0.21 | | | | |
| 8831 | 1.76 | 1.38 | 0.30 | 9554 | 8.29 | 5.51 | 0.20 | | | | |
| 8832 | 0.52 | 0.41 | 0.31 | 9586 | 0.52 | 0.44 | 0.33 | | | | |
| 8833 | 1.15 | 0.91 | 0.31 | 9600 | 5.15 | 4.21 | 0.31 | | | | |
| | | | | | | | | | | | |
| 8835 | 2.42 | 1.93 | 0.31 | 9620 | 1.28 | 0.97 | 0.25 | | | | |
| 8842 | 2.39 | 1.90 | 0.31 | | | | | | | | |
| 8855 | 0.26 | 0.20 | 0.31 | | | | | | | | |
| 8856 | 0.63 | 0.50 | 0.31 | | | | | | | | |
| 8864 | 2.21 | 1.74 | 0.31 | | | | | | | | |
| 9969 | 0.70 | 0.56 | N 24 | | | | | | | | |
| 8868 | 0.70 | 0.56 | 0.31 | I | | | | I | | | |
| 8869 | 1.83 | 1.49 | 0.31 | I | | | | I | | | |
| 8871 | 0.10 | 0.08 | 0.31 | I | | | | | | | |
| 8901 | 0.28 | 0.21 | 0.25 | I | | | | | | | |
| 9012 | 1.20 | 0.92 | 0.25 | | | | | | | | |
| 9014 | 2.90 | 2.31 | 0.31 | | | | | | | | |
| 9015X | 4.39 | 3.49 | 0.31 | I | | | | | | | |
| 9016 | 2.98 | 2.35 | 0.31 | I | | | | I | | | |
| 9019 | 2.58 | 1.86 | 0.31 | I | | | | I | | | |
| 9033 | 2.56 1.81 | 1.45 | 0.24 | | | | | | | | |
| | 1.01 | 1.70 | 0.01 | | | | | | | | |
| 9040 | 3.06 | 2.50 | 0.31 | | | | | | | | |
| 9052 | 2.35 | 1.92 | 0.31 | I | | | | I | | | |
| 9058 | 1.79 | 1.53 | 0.33 | I | | | | | | | |
| | 1.55 | 1.27 | 0.31 | 1 | | | | 1 | | | |
| 9060 | 1.55 | 1.21 | 0.01 | | | | | | | | |

^{*} Refer to the Footnotes Page for additional information on this class code.

FOOTNOTES

- a Advisory loss cost for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

| | Disease | | | Disease | | | Disease | |
|----------|---------|--------|----------|---------|--------|----------|---------|--------|
| Code No. | Loading | Symbol | Code No. | Loading | Symbol | Code No. | Loading | Symbol |
| 0059D | 0.25 | S | 1165D | 0.01 | S | 3082D | 0.06 | S |
| 0065D | 0.06 | S | 1624D | 0.02 | S | 3085D | 0.05 | S |
| 0066D | 0.06 | S | 1710D | 0.02 | S | 4024D | 0.02 | S |
| 0067D | 0.06 | S | 1803D | 0.44 | S | 6251D | 0.02 | S |
| 1164D | 0.03 | S | 3081D | 0.05 | S | 6252D | 0.03 | S |

S=Silica

- F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

| Class | Non-Ratable |
|-------|--------------|
| Code | Element Code |
| 4771 | 0771 |
| 7405 | 7445 |
| 7431 | 7453 |

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

* Class Codes with Specific Footnotes

- Advisory loss cost includes a non-ratable disease element of \$0.65. (For coverage written separately for federal benefits only, \$0.64. For coverage written separately for state benefits only, \$0.01.)
- Advisory loss cost includes a non-ratable disease element of \$1.95. (For coverage written separately for federal benefits only, \$1.91. For coverage written separately for state benefits only, \$0.04.)
- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 1.762 and elr x 1.655.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.

ADVISORY MISCELLANEOUS VALUES

Alaska Contracting Classification Premium Adjustment Program - For contracting classifications subject to the Alaska Contracting Classification Premium Adjustment Program, the following table will be used for the fiscal year beginning January 1, 2019. See the state special pages in the **Basic Manual** for program rules.

| | Credit from | | Credit from |
|---------------------|----------------|---------------------|----------------|
| Average Hourly Wage | Manual Premium | Average Hourly Wage | Manual Premium |
| \$32.06 - \$32.55 | 1% | \$38.56 - \$39.05 | 14% |
| \$32.56 - \$33.05 | 2% | \$39.06 - \$39.55 | 15% |
| \$33.06 - \$33.55 | 3% | \$39.56 - \$40.05 | 16% |
| \$33.56 - \$34.05 | 4% | \$40.06 - \$40.55 | 17% |
| \$34.06 - \$34.55 | 5% | \$40.56 - \$41.05 | 18% |
| \$34.56 - \$35.05 | 6% | \$41.06 - \$41.55 | 19% |
| \$35.06 - \$35.55 | 7% | \$41.56 - \$42.05 | 20% |
| \$35.56 - \$36.05 | 8% | \$42.06 - \$42.55 | 21% |
| \$36.06 - \$36.55 | 9% | \$42.56 - \$43.05 | 22% |
| \$36.56 - \$37.05 | 10% | \$43.06 - \$43.55 | 23% |
| \$37.06 - \$37.55 | 11% | \$43.56 - \$44.05 | 24% |
| \$37.56 - \$38.05 | 12% | \$44.06 or more | 25% |
| \$38.06 - \$38.55 | 13% | | |

Basis of premium applicable in accordance with **Basic Manual** footnote instructions for Code 7370 -- "Taxicab Co.":

| Employee operated vehicle | \$78,700 \$52,500 |
|--|----------------------|
| Maximum Weekly Payroll applicable in accordance with <i>Basic Manual</i> Rule 2-E-1 "Executive Officers" and the <i>Basic Manual</i> footnote instructions for Code 9178 "Athletic Sports or Park: Noncontact Sports," and Code 9179 "Athletic Sports or Park: Contact Sports" | \$2,000 |
| Minimum Weekly Payroll applicable in accordance with Basic Manual Rule 2-E-1 "Executive Officers" | \$500 |
| Premium Determination for Partners, Sole Proprietors and Members or Managers of Limited Liability Companies in accordance with <i>Basic Manual</i> Rule 2-E-2 and 2-E-3 (Annual Payroll) | \$33,600 |
| Terrorism (Advisory Loss Cost) | 0.005 |
| United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with <i>Basic Manual</i> Rule 3-A-4 | 35% |

(Multiply a Non-F classification loss cost by a factor of 1.35 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.27) and the adjustment for differences in loss-based expenses (1.060). This factor is not applicable to Code 6216.)

Experience Rating Eligibility

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state and by effective date.

Effective January 1, 2019 TABLE OF WEIGHTING VALUES APPLICABLE TO ALL POLICIES

Experience Rating Program - ERA

| 3,842 15,534 27,475 39,675 52,142 87,212 129,818 167,716 204,616 241,521 | 0.04 0.05 0.06 0.07 0.08 0.09 0.10 0.11 0.12 0.13 | 2,166,933 2,286,461 2,412,909 2,546,897 2,689,122 2,840,369 3,001,526 3,173,602 3,357,746 | - 2,286,460 - 2,412,908 - 2,546,896 - 2,689,121 - 2,840,368 - 3,001,525 - 3,173,601 - 3,357,745 | 0.44 0.45 0.46 0.47 0.48 0.49 0.50 0.51 |
|---|--|--|---|---|
| 15,534 27,475 39,675 52,142 87,212 129,818 167,716 204,616 241,521 278,880 | 0.05 0.06 0.07 0.08 0.09 0.10 0.11 0.12 | 2,286,461 2,412,909 2,546,897 2,689,122 2,840,369 3,001,526 3,173,602 3,357,746 | - 2,412,908 - 2,546,896 - 2,689,121 - 2,840,368 - 3,001,525 - 3,173,601 - 3,357,745 | 0.45 0.46 0.47 0.48 0.49 0.50 |
| 15,534 27,475 39,675 52,142 87,212 129,818 167,716 204,616 241,521 278,880 | 0.05 0.06 0.07 0.08 0.09 0.10 0.11 0.12 | 2,286,461 2,412,909 2,546,897 2,689,122 2,840,369 3,001,526 3,173,602 3,357,746 | - 2,412,908 - 2,546,896 - 2,689,121 - 2,840,368 - 3,001,525 - 3,173,601 - 3,357,745 | 0.45 0.46 0.47 0.48 0.49 0.50 |
| 27,475 39,675 52,142 87,212 129,818 167,716 204,616 241,521 278,880 | 0.06 0.07 0.08 0.09 0.10 0.11 0.12 | 2,412,909 2,546,897 2,689,122 2,840,369 3,001,526 3,173,602 3,357,746 | - 2,546,896 - 2,689,121 - 2,840,368 - 3,001,525 - 3,173,601 - 3,357,745 | 0.46 0.47 0.48 0.49 0.50 |
| 39,675 52,142 87,212 129,818 167,716 204,616 241,521 278,880 | 0.07 0.08 0.09 0.10 0.11 0.12 | 2,546,897 2,689,122 2,840,369 3,001,526 3,173,602 3,357,746 | - 2,689,121 - 2,840,368 - 3,001,525 - 3,173,601 - 3,357,745 | 0.47 0.48 0.49 0.50 |
| 52,142 87,212 129,818 167,716 204,616 241,521 278,880 | 0.08 0.09 0.10 0.11 0.12 | 2,689,122 2,840,369 3,001,526 3,173,602 3,357,746 | - 2,840,368 - 3,001,525 - 3,173,601 - 3,357,745 | 0.48 0.49 0.50 |
| 87,212 129,818 167,716 204,616 241,521 278,880 | 0.09 0.10 0.11 0.12 | 2,840,369 3,001,526 3,173,602 3,357,746 | 3,001,525 3,173,601 3,357,745 | 0.49 0.50 |
| 129,818 167,716 204,616 241,521 278,880 | 0.10 0.11 0.12 | 3,001,526 3,173,602 3,357,746 | - 3,173,601 - 3,357,745 | 0.50 |
| 167,716 204,616 241,521 278,880 | 0.11 0.12 | 3,173,602 3,357,746 | - 3,357,745 | |
| 204,616 241,521 278,880 | 0.12 | 3,357,746 | | 0.51 |
| 241,521 278,880 | | | 0 555 074 | |
| 278,880 | 0.13 | | - 3,555,274 | 0.52 |
| | | 3,555,275 | - 3,767,704 | 0.53 |
| | 0.14 | 3,767,705 | - 3,996,788 | 0.54 |
| 316,948 | 0.15 | 3,996,789 | | 0.55 |
| 355,894 | 0.16 | 4,244,568 | | 0.56 |
| 395,849 | 0.17 | 4,513,428 | | 0.57 |
| 436,921 | 0.18 | 4,806,180 | | 0.58 |
| 430,921 | 0.16 | 4,600,160 | 5,120,156 | 0.36 |
| 479,207 | 0.19 | | , , | 0.59 |
| | | | | 0.60 |
| | | , , | | 0.61 |
| 614,253 | 0.22 | 6,293,608 | - 6,771,693 | 0.62 |
| 662,301 | 0.23 | 6,771,694 | - 7,307,722 | 0.63 |
| 712.022 | 0.24 | 7.307.723 | - 7.912.910 | 0.64 |
| | | | | 0.65 |
| , | | | | 0.66 |
| | | | | 0.67 |
| 929,759 | 0.28 | | | 0.68 |
| 000 405 | 0.20 | 11 206 006 | 10 667 022 | 0.60 |
| | | | | 0.69 |
| | | | | 0.70 |
| | | | | 0.71 |
| | | | | 0.72 |
| 1,253,874 | 0.33 | 18,563,819 | - 21,738,558 | 0.73 |
| 1,327,179 | 0.34 | 21,738,559 | - 26,067,739 | 0.74 |
| 1,403,762 | 0.35 | 26,067,740 | - 32,320,987 | 0.75 |
| 1,483,849 | | 32,320,988 | - 42,147,504 | 0.76 |
| | | 42.147.505 | - 59.835.214 | 0.77 |
| 1,655,560 | 0.38 | | | 0.78 |
| 1 747 755 | 0.39 | 101 106 502 | - 307 462 840 | 0.79 |
| | | | | 0.80 |
| | | 307,402,041 | , ID OVER | 0.00 |
| | | | | |
| | | | | |
| 2,166,932 | 0.43 | | | |
| | 522,797 567,783 614,253 662,301 712,022 763,519 816,897 872,270 929,759 989,495 1,051,618 1,116,278 1,183,637 1,253,874 1,327,179 1,403,762 1,483,849 1,567,691 | 522,797 0.20 567,783 0.21 614,253 0.22 662,301 0.23 712,022 0.24 763,519 0.25 816,897 0.26 872,270 0.27 929,759 0.28 989,495 0.29 1,051,618 0.30 1,116,278 0.31 1,183,637 0.32 1,253,874 0.33 1,327,179 0.34 1,403,762 0.35 1,483,849 0.36 1,567,691 0.37 1,655,560 0.38 1,747,755 0.39 1,844,606 0.40 1,946,477 0.41 2,053,770 0.42 | 522,797 0.20 5,477,348 567,783 0.21 5,864,551 614,253 0.22 6,293,608 662,301 0.23 6,771,694 712,022 0.24 7,307,723 763,519 0.25 7,912,911 816,897 0.26 8,601,566 872,270 0.27 9,392,239 929,759 0.28 10,309,412 989,495 0.29 11,386,086 1,051,618 0.30 12,667,834 1,183,637 0.32 16,136,068 1,253,874 0.33 18,563,819 1,327,179 0.34 21,738,559 1,403,762 0.35 26,067,740 1,483,849 0.36 32,320,988 1,567,691 0.37 42,147,505 1,747,755 0.39 101,106,502 | 522,797 0.20 5,477,348 5,864,550 567,783 0.21 5,864,551 6,293,607 614,253 0.22 6,293,608 6,771,693 662,301 0.23 6,771,694 7,307,722 712,022 0.24 7,307,723 7,912,910 763,519 0.25 7,912,911 8,601,565 816,897 0.26 8,601,566 9,392,238 872,270 0.27 9,392,239 10,309,411 929,759 0.28 10,309,412 11,386,085 989,495 0.29 11,386,086 12,667,833 1,051,618 0.30 12,667,834 14,219,415 1,116,278 0.31 14,219,416 16,136,067 1,183,637 0.32 16,136,068 18,563,818 1,253,874 0.33 18,563,819 21,738,558 1,403,762 0.35 |

TABLE OF BALLAST VALUES APPLICABLE TO ALL POLICIES

Experience Rating Plan - ERA

| Expect | ed | Ballast | Experience Nating Fla | Ballast | Expected | Ballast |
|-----------|-----------|---------|-----------------------|---------|---------------------|---------|
| Losse | | Values | Losses | Values | Losses | Values |
| | | | | | | |
| 0 | 98,701 | 45,875 | 3,167,228 3,258,926 | 367,000 | 6,377,548 6,469,284 | 688,125 |
| 98,702 | 169,874 | 55,050 | 3,258,927 3,350,626 | 376,175 | 6,469,285 6,561,021 | 697,300 |
| 169,875 | 251,653 | 64,225 | 3,350,627 3,442,330 | 385,350 | 6,561,022 6,652,759 | 706,475 |
| 251,654 | 337,924 | 73,400 | 3,442,331 3,534,036 | 394,525 | 6,652,760 6,744,497 | 715,650 |
| 337,925 | 426,293 | 82,575 | 3,534,037 3,625,744 | 403,700 | 6,744,498 6,836,235 | 724,825 |
| | | | | | | |
| 426,294 | 515,772 | 91,750 | 3,625,745 3,717,454 | 412,875 | 6,836,236 6,927,973 | 734,000 |
| 515,773 | 605,898 | 100,925 | 3,717,455 3,809,166 | 422,050 | 6,927,974 7,019,712 | 743,175 |
| 605,899 | 696,432 | 110,100 | 3,809,167 3,900,880 | 431,225 | 7,019,713 7,111,452 | 752,350 |
| 696,433 | 787,240 | 119,275 | 3,900,881 3,992,596 | 440,400 | 7,111,453 7,203,191 | 761,525 |
| 787,241 | 878,237 | 128,450 | 3,992,597 4,084,313 | 449,575 | 7,203,192 7,294,931 | 770,700 |
| | | | | | | |
| 878,238 | 969,374 | 137,625 | 4,084,314 4,176,031 | 458,750 | 7,294,932 7,386,671 | 779,875 |
| 969,375 | 1,060,614 | 146,800 | 4,176,032 4,267,751 | 467,925 | 7,386,672 7,478,411 | 789,050 |
| 1,060,615 | 1,151,934 | 155,975 | 4,267,752 4,359,472 | 477,100 | 7,478,412 7,570,152 | 798,225 |
| 1,151,935 | 1,243,315 | 165,150 | 4,359,473 4,451,195 | 486,275 | 7,570,153 7,661,892 | 807,400 |
| 1,243,316 | 1,334,747 | 174,325 | 4,451,196 4,542,918 | 495,450 | 7,661,893 7,753,633 | 816,575 |
| 4 004 740 | 4 400 040 | 400 500 | 4.540.040 4.004.040 | 504.005 | 7 750 004 7 045 074 | 005 750 |
| 1,334,748 | 1,426,219 | 183,500 | 4,542,919 4,634,642 | 504,625 | 7,753,634 7,845,374 | 825,750 |
| 1,426,220 | 1,517,724 | 192,675 | 4,634,643 4,726,368 | 513,800 | 7,845,375 7,937,116 | 834,925 |
| 1,517,725 | 1,609,257 | 201,850 | 4,726,369 4,818,094 | 522,975 | 7,937,117 8,028,857 | 844,100 |
| 1,609,258 | 1,700,813 | 211,025 | 4,818,095 4,909,822 | 532,150 | 8,028,858 8,120,599 | 853,275 |
| 1,700,814 | 1,792,389 | 220,200 | 4,909,823 5,001,550 | 541,325 | 8,120,600 8,212,341 | 862,450 |
| 1,792,390 | 1,883,981 | 229,375 | 5,001,551 5,093,279 | 550,500 | 8,212,342 8,304,083 | 871,625 |
| 1,883,982 | 1,975,588 | 238,550 | 5,093,280 5,185,008 | 559,675 | 8,304,084 8,395,825 | 880,800 |
| 1,975,589 | 2,067,207 | 247,725 | 5,185,009 5,276,739 | 568,850 | 8,395,826 8,487,568 | 889,975 |
| 2,067,208 | 2,158,838 | 256,900 | 5,276,740 5,368,470 | 578,025 | 8,487,569 8,579,310 | 899,150 |
| 2,158,839 | 2,250,478 | 266,075 | 5,368,471 5,460,201 | 587,200 | 8,579,311 8,671,053 | 908,325 |
| 2,100,000 | 2,200,170 | 200,010 | 0,000,171 | 001,200 | 0,070,071 | 000,020 |
| 2,250,479 | 2,342,127 | 275,250 | 5,460,202 5,551,933 | 596,375 | 8,671,054 8,762,125 | 917,500 |
| 2,342,128 | 2,433,783 | 284,425 | 5,551,934 5,643,666 | 605,550 | 5,0,00. | 011,000 |
| 2,433,784 | 2,525,446 | 293,600 | 5,643,667 5,735,400 | 614,725 | | |
| 2,525,447 | 2,617,115 | 302,775 | 5,735,401 5,827,134 | 623,900 | | |
| 2,617,116 | 2,708,790 | 311,950 | 5,827,135 5,918,868 | 633,075 | | |
| ,- , - | ,, | ,,,,,, | -,- ,,,,,,,,, | , | | |
| 2,708,791 | 2,800,469 | 321,125 | 5,918,869 6,010,603 | 642,250 | | |
| 2,800,470 | 2,892,153 | 330,300 | 6,010,604 6,102,338 | 651,425 | | |
| 2,892,154 | 2,983,841 | 339,475 | 6,102,339 6,194,074 | 660,600 | | |
| 2,983,842 | 3,075,533 | 348,650 | 6,194,075 6,285,810 | 669,775 | | |
| 3,075,534 | 3,167,227 | 357,825 | 6,285,811 6,377,547 | 678,950 | | |
| | | | | | | |

For Expected Losses greater than \$8,762,125, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

Ballast = (0.10)(Expected Losses) + 2500(Expected Losses)(18.35) / (Expected Losses + (700)(18.35))

G = 18.35

| 1. | Average Cos | t per Case | | | | | | | | | | |
|----|--------------------------------------|------------|--------|--------|--------|--------|--------|--|--|--|--|--|
| | A | В | С | D | E | F | G | | | | | |
| | 13,584 | 16,462 | 19,017 | 26,403 | 33,016 | 41,763 | 52,446 | | | | | |
| | Average Cost per Case including ALAE | | | | | | | | | | | |
| | Ä | В | Č | D | E | F | G | | | | | |
| | 15,032 | 18,207 | 21,012 | 29,152 | 36,407 | 46,023 | 57,643 | | | | | |

2. <u>Excess Loss Pure Premium Factors</u>
(Applicable to New and Renewal Policies)

| Per Accident | | | н | lazard Group | s | | |
|-------------------|-------|-------|-------|--------------|-------|-------|-------|
| <u>Limitation</u> | Α | В | С | D . | E | F | G |
| \$10,000 | 0.662 | 0.686 | 0.703 | 0.727 | 0.747 | 0.765 | 0.780 |
| \$15,000 | 0.619 | 0.647 | 0.666 | 0.693 | 0.718 | 0.739 | 0.757 |
| \$20,000 | 0.584 | 0.615 | 0.636 | 0.666 | 0.693 | 0.717 | 0.738 |
| \$25,000 | 0.554 | 0.588 | 0.610 | 0.641 | 0.671 | 0.697 | 0.720 |
| \$30,000 | 0.529 | 0.564 | 0.587 | 0.620 | 0.651 | 0.679 | 0.704 |
| \$35,000 | 0.506 | 0.543 | 0.567 | 0.601 | 0.634 | 0.663 | 0.690 |
| \$40,000 | 0.486 | 0.525 | 0.549 | 0.583 | 0.617 | 0.648 | 0.676 |
| \$50,000 | 0.452 | 0.492 | 0.517 | 0.552 | 0.588 | 0.620 | 0.651 |
| \$75,000 | 0.388 | 0.430 | 0.455 | 0.492 | 0.531 | 0.566 | 0.601 |
| \$100,000 | 0.342 | 0.385 | 0.410 | 0.447 | 0.487 | 0.523 | 0.561 |
| \$125,000 | 0.308 | 0.350 | 0.375 | 0.412 | 0.452 | 0.488 | 0.529 |
| \$150,000 | 0.280 | 0.322 | 0.346 | 0.382 | 0.423 | 0.459 | 0.501 |
| \$175,000 | 0.258 | 0.298 | 0.323 | 0.358 | 0.398 | 0.435 | 0.477 |
| \$200,000 | 0.239 | 0.279 | 0.303 | 0.337 | 0.377 | 0.413 | 0.456 |
| \$225,000 | 0.223 | 0.262 | 0.285 | 0.319 | 0.358 | 0.394 | 0.437 |
| \$250,000 | 0.210 | 0.247 | 0.270 | 0.303 | 0.342 | 0.377 | 0.420 |
| \$275,000 | 0.198 | 0.235 | 0.257 | 0.289 | 0.327 | 0.361 | 0.405 |
| \$300,000 | 0.187 | 0.223 | 0.245 | 0.276 | 0.314 | 0.348 | 0.391 |
| \$325,000 | 0.178 | 0.213 | 0.234 | 0.265 | 0.302 | 0.335 | 0.379 |
| \$350,000 | 0.169 | 0.204 | 0.225 | 0.254 | 0.291 | 0.323 | 0.367 |
| \$375,000 | 0.161 | 0.195 | 0.216 | 0.245 | 0.281 | 0.313 | 0.356 |
| \$400,000 | 0.155 | 0.188 | 0.208 | 0.236 | 0.272 | 0.303 | 0.346 |
| \$425,000 | 0.148 | 0.181 | 0.201 | 0.228 | 0.263 | 0.294 | 0.337 |
| \$450,000 | 0.142 | 0.174 | 0.194 | 0.221 | 0.255 | 0.285 | 0.328 |
| \$475,000 | 0.137 | 0.168 | 0.188 | 0.214 | 0.248 | 0.277 | 0.320 |
| \$500,000 | 0.132 | 0.162 | 0.182 | 0.207 | 0.241 | 0.270 | 0.312 |
| \$600,000 | 0.115 | 0.144 | 0.162 | 0.185 | 0.218 | 0.244 | 0.286 |
| \$700,000 | 0.102 | 0.129 | 0.146 | 0.168 | 0.199 | 0.224 | 0.264 |
| \$800,000 | 0.092 | 0.117 | 0.133 | 0.154 | 0.183 | 0.207 | 0.246 |
| \$900,000 | 0.083 | 0.107 | 0.123 | 0.142 | 0.170 | 0.193 | 0.231 |
| \$1,000,000 | 0.076 | 0.099 | 0.114 | 0.132 | 0.159 | 0.180 | 0.218 |
| \$2,000,000 | 0.040 | 0.055 | 0.066 | 0.078 | 0.098 | 0.112 | 0.144 |
| \$3,000,000 | 0.026 | 0.038 | 0.046 | 0.055 | 0.071 | 0.082 | 0.109 |
| \$4,000,000 | 0.019 | 0.028 | 0.034 | 0.042 | 0.055 | 0.065 | 0.088 |
| \$5,000,000 | 0.014 | 0.022 | 0.027 | 0.033 | 0.045 | 0.053 | 0.073 |
| \$6,000,000 | 0.011 | 0.018 | 0.022 | 0.028 | 0.037 | 0.044 | 0.063 |
| \$7,000,000 | 0.009 | 0.015 | 0.019 | 0.023 | 0.032 | 0.038 | 0.054 |
| \$8,000,000 | 0.008 | 0.012 | 0.016 | 0.020 | 0.027 | 0.033 | 0.048 |
| \$9,000,000 | 0.007 | 0.011 | 0.014 | 0.017 | 0.024 | 0.029 | 0.042 |
| \$10,000,000 | 0.006 | 0.009 | 0.012 | 0.015 | 0.021 | 0.026 | 0.038 |

Excess Loss and Allocated Expense Pure Premium Factors

(Applicable to New and Renewal Policies)

| Per Accident | Hazard Groups | | | | | | | | |
|--------------|---------------|-------|-------|-------|-------|-------|-------|--|--|
| Limitation | Α | В | С | D | E | F | G | | |
| \$10,000 | 0.741 | 0.765 | 0.782 | 0.808 | 0.829 | 0.847 | 0.862 | | |
| \$15,000 | 0.695 | 0.724 | 0.744 | 0.773 | 0.798 | 0.820 | 0.839 | | |
| \$20,000 | 0.658 | 0.690 | 0.712 | 0.744 | 0.772 | 0.797 | 0.818 | | |
| \$25,000 | 0.627 | 0.662 | 0.685 | 0.718 | 0.749 | 0.776 | 0.800 | | |
| \$30,000 | 0.600 | 0.637 | 0.661 | 0.696 | 0.728 | 0.757 | 0.783 | | |
| \$35,000 | 0.576 | 0.615 | 0.640 | 0.675 | 0.710 | 0.740 | 0.768 | | |
| \$40,000 | 0.555 | 0.595 | 0.620 | 0.657 | 0.692 | 0.724 | 0.754 | | |
| \$50,000 | 0.518 | 0.560 | 0.586 | 0.624 | 0.662 | 0.696 | 0.728 | | |
| \$75,000 | 0.450 | 0.494 | 0.521 | 0.560 | 0.601 | 0.638 | 0.674 | | |
| \$100,000 | 0.401 | 0.446 | 0.473 | 0.512 | 0.555 | 0.593 | 0.632 | | |
| \$125,000 | 0.363 | 0.408 | 0.435 | 0.474 | 0.517 | 0.556 | 0.598 | | |
| \$150,000 | 0.334 | 0.378 | 0.404 | 0.443 | 0.486 | 0.525 | 0.568 | | |
| \$175,000 | 0.309 | 0.353 | 0.379 | 0.417 | 0.460 | 0.498 | 0.543 | | |
| \$200,000 | 0.289 | 0.332 | 0.357 | 0.394 | 0.437 | 0.475 | 0.520 | | |
| \$225,000 | 0.271 | 0.313 | 0.338 | 0.375 | 0.417 | 0.455 | 0.500 | | |
| \$250,000 | 0.256 | 0.297 | 0.322 | 0.357 | 0.399 | 0.436 | 0.482 | | |
| \$275,000 | 0.243 | 0.283 | 0.307 | 0.342 | 0.383 | 0.420 | 0.466 | | |
| \$300,000 | 0.231 | 0.270 | 0.294 | 0.328 | 0.369 | 0.405 | 0.451 | | |
| \$325,000 | 0.220 | 0.259 | 0.282 | 0.315 | 0.356 | 0.391 | 0.437 | | |
| \$350,000 | 0.211 | 0.249 | 0.272 | 0.304 | 0.344 | 0.379 | 0.425 | | |
| \$375,000 | 0.202 | 0.239 | 0.262 | 0.293 | 0.333 | 0.367 | 0.413 | | |
| \$400,000 | 0.194 | 0.231 | 0.253 | 0.284 | 0.323 | 0.356 | 0.402 | | |
| \$425,000 | 0.187 | 0.223 | 0.245 | 0.275 | 0.313 | 0.346 | 0.392 | | |
| \$450,000 | 0.180 | 0.215 | 0.237 | 0.267 | 0.304 | 0.337 | 0.382 | | |
| \$475,000 | 0.174 | 0.209 | 0.230 | 0.259 | 0.296 | 0.328 | 0.374 | | |
| \$500,000 | 0.168 | 0.202 | 0.223 | 0.252 | 0.289 | 0.320 | 0.365 | | |
| \$600,000 | 0.148 | 0.180 | 0.200 | 0.227 | 0.262 | 0.292 | 0.336 | | |
| \$700,000 | 0.133 | 0.163 | 0.182 | 0.207 | 0.241 | 0.269 | 0.312 | | |
| \$800,000 | 0.120 | 0.149 | 0.167 | 0.191 | 0.223 | 0.250 | 0.292 | | |
| \$900,000 | 0.110 | 0.137 | 0.155 | 0.177 | 0.208 | 0.234 | 0.275 | | |
| \$1,000,000 | 0.101 | 0.127 | 0.144 | 0.165 | 0.196 | 0.220 | 0.260 | | |
| \$2,000,000 | 0.056 | 0.074 | 0.086 | 0.100 | 0.123 | 0.140 | 0.174 | | |
| \$3,000,000 | 0.037 | 0.051 | 0.060 | 0.072 | 0.090 | 0.104 | 0.133 | | |
| \$4,000,000 | 0.028 | 0.039 | 0.046 | 0.055 | 0.071 | 0.082 | 0.108 | | |
| \$5,000,000 | 0.021 | 0.031 | 0.037 | 0.044 | 0.058 | 0.067 | 0.090 | | |
| \$6,000,000 | 0.017 | 0.025 | 0.030 | 0.037 | 0.048 | 0.057 | 0.077 | | |
| \$7,000,000 | 0.014 | 0.021 | 0.025 | 0.031 | 0.041 | 0.049 | 0.067 | | |
| \$8,000,000 | 0.012 | 0.018 | 0.022 | 0.027 | 0.036 | 0.042 | 0.059 | | |
| \$9,000,000 | 0.010 | 0.015 | 0.019 | 0.023 | 0.031 | 0.037 | 0.052 | | |
| \$10,000,000 | 0.009 | 0.013 | 0.016 | 0.020 | 0.027 | 0.033 | 0.047 | | |

Retrospective Pure Premium Development Factors

| | With Loss Lim | it | | Without Loss | Limit | |
|-------------|---------------|-------------|-------------|--------------|-------------|-------------------|
| 1st | 2nd | 3rd | 1st | 2nd | 3rd | 4th & Subsequent |
| <u>Adj.</u> | <u>Adj.</u> | <u>Adj.</u> | <u>Adj.</u> | <u>Adj.</u> | <u>Adj.</u> | <u>Adjustment</u> |
| 0.07 | 0.06 | 0.05 | 0.28 | 0.23 | 0.21 | 0.00 |

3.