

Workers' Compensation Insurance  
Rating Bureau of California

January 1, 2013 Pure Premium Rate Filing

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WCIRB California  
525 Market Street, Suite 800  
San Francisco, CA 94105-2767  
Tel 415.777.0777  
Fax 415.778.7007  
[wcirb@wcirbonline.org](mailto:wcirb@wcirbonline.org)  
[www.wcirbonline.org](http://www.wcirbonline.org)

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## WCIRB January 1, 2013 Pure Premium Rate Filing

### Executive Summary

#### A. Introduction

Workers' compensation underlying costs have continued to deteriorate since our last pure premium rate filing, submitted April 12, 2012. As a result, the WCIRB is proposing new advisory pure premium rates to be effective on policies effective on or after January 1, 2013. The proposed January 1, 2013 advisory pure premium rates average \$2.68 per \$100 of payroll, which is 12.6% higher than the industry average filed pure premium rate of \$2.38 as of July 1, 2012.<sup>1</sup>

**The proposed January 1, 2013 pure premium rates do not reflect any provision for the comprehensive workers' compensation legislation that is currently under consideration by the California Legislature. To the extent legislation is enacted that significantly impacts the cost of losses and loss adjustment expenses on policies incepting in 2013, the WCIRB will evaluate the cost impact of the legislation and submit an amended set of proposed January 1, 2013 advisory pure premium rates by the time of the scheduled public hearing on this filing.**

Pure premium rates reflect the projected cost of indemnity and medical benefits (losses) paid to and on behalf of injured workers and insurers' cost of administering those benefits (loss adjustment expenses) relative to insured payroll. Since the reforms of 2002 through 2004 were fully implemented in 2005, losses and loss adjustment expenses have grown more quickly than the California economy as represented by insured payroll. Chart 1 shows that the estimated indemnity claim cost level is projected to increase by 50% from 2005 to 2013; however, the wage level growth in California is projected to be only 25% over the same period.<sup>2</sup> This differential has resulted in significant increases in indicated pure premium rates. For example, the indicated January 1, 2013 average pure premium rate of \$2.68 is \$0.25 above the WCIRB's indicated July 1, 2012 average pure premium rate and \$0.43 above the WCIRB's indicated January 1, 2012 average pure premium rate.<sup>3</sup>



<sup>1</sup> Determined based on insurer rate filings submitted to the California Department of Insurance. These estimates reflect the most current available set of payroll weights by insurer and classification (from unit statistical data on policies with effective dates in December 2009 through November 2010).

<sup>2</sup> This reflects the estimated changes in indemnity claim frequency levels and changes in the WCIRB estimated ultimate indemnity losses, medical losses, and allocated loss adjustment expense per indemnity claim.

<sup>3</sup> These average rate estimates reflect the most current available set of payroll weights by insurer and classification (from unit statistical data on policies with effective dates in December 2009 through November 2010).

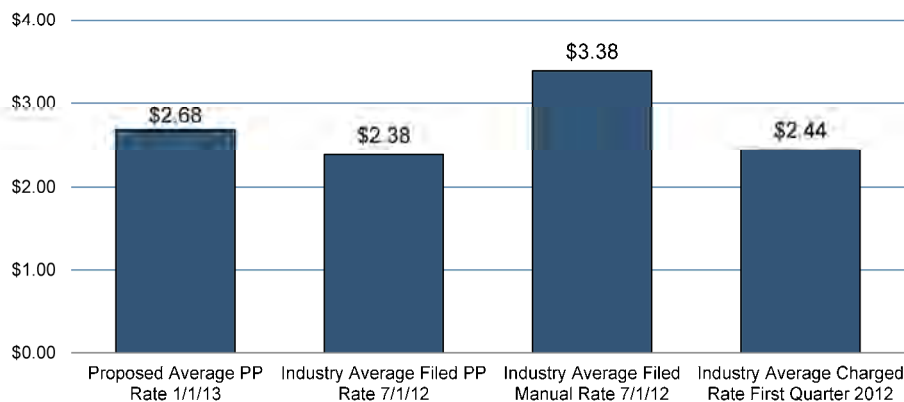
The pure premium rates approved by the California Insurance Commissioner are only advisory in that insurers may, and often do, file and use rates other than those approved by the Insurance Commissioner. Consistent with the June 21, 2011 directive from the Insurance Commissioner, the WCIRB's proposed advisory pure premium rates have been benchmarked against the average pure premium rates filed by insurers rather than against the most current set of approved advisory pure premium rates. Also, as in the last several pure premium rate filings, the WCIRB has provided additional information regarding insurer rates, system costs and the insurance market.

## B. Rate Information

The proposed January 1, 2013 advisory pure premium rates average \$2.68 per \$100 of payroll, which is 12.6% higher than the industry average filed pure premium rate of \$2.38 as of July 1, 2012. In the July 1, 2012 Pure Premium Rate Filing, the WCIRB proposed advisory pure premium rates that averaged \$2.43 per \$100 of payroll (updated from \$2.51 included in the July 1, 2012 Pure Premium Rate Filing, based on the most current available set of payroll weights by insurer and classification). The Insurance Commissioner approved an average advisory pure premium rate as of July 1, 2012 of \$2.41 per \$100 of payroll (updated from \$2.49 included in the July 1, 2012 Pure Premium Rate Filing, based on the most current available set of payroll weights by insurer and classification).<sup>4</sup>

Chart 2 shows (1) the proposed January 1, 2013 average pure premium rate; (2) the industry average filed pure premium rate as of July 1, 2012; (3), the industry average filed manual rate as of July 1, 2012;<sup>5</sup> and (4) the industry average charged rate for the first quarter of 2012, after the application of most insurer rating plan adjustments.<sup>6</sup> The methodologies used to compute the rates shown in Chart 2 are described in Exhibit 1 of this Executive Summary.

**Chart 2 – Proposed Advisory and Industry Average Rates per \$100 of Payroll**



Sources: WCIRB July 1, 2012 Pure Premium Rate Filing and insurer first quarter 2012 WCIRB data calls for average charged rate.

Exhibit 2 shows the advisory pure premium rate proposed by the WCIRB to be effective January 1, 2013 for each standard classification, the corresponding industry average filed pure premium rate as of July 1, 2012, and the difference between these two pure premium rates.

<sup>4</sup> The Insurance Commissioner's Decision on the WCIRB's January 1, 2012 Pure Premium Rate Filing was based on excluding State Compensation Insurance Fund's loss adjustment expense experience from the computation of the indicated average advisory pure premium rate. The average approved July 1, 2012 advisory pure premium rate, based on the set of payroll weights from unit statistical data on policies with effective dates in December 2008 through November 2009 as used in the July 1, 2012 Pure Premium Rate Filing, was \$2.49 per \$100 of payroll.

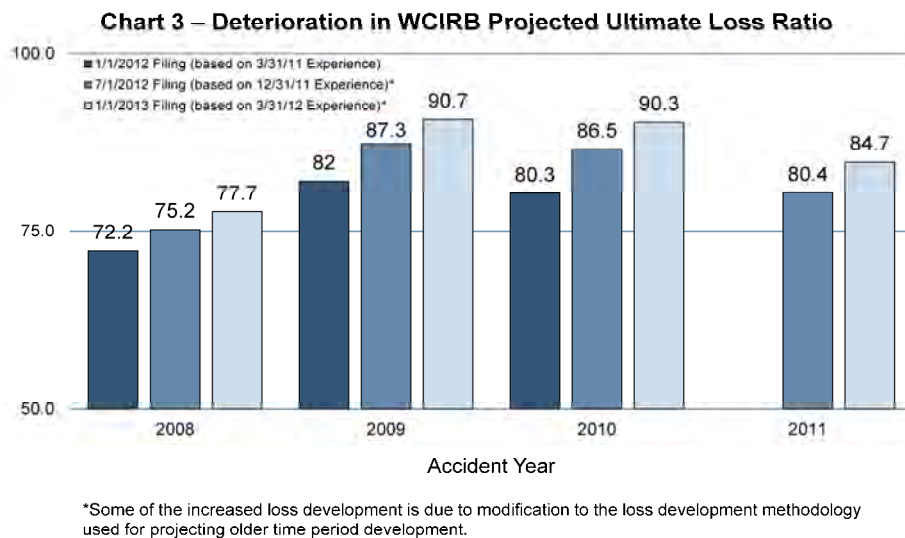
<sup>5</sup> The industry average filed manual rate as of July 1, 2012 of \$3.38 per \$100 of payroll is \$0.21 (+6.6%) higher than the industry average filed manual rate as of January 1, 2012 of \$3.17 (based on the most current available set of payroll weights by classification and insurer).

<sup>6</sup> This computation is based on reported premium at the insurer rate level, which includes the impact of all insurer rating plan adjustments except for the application of deductible credits, retrospective rating plan adjustments and terrorism charges.

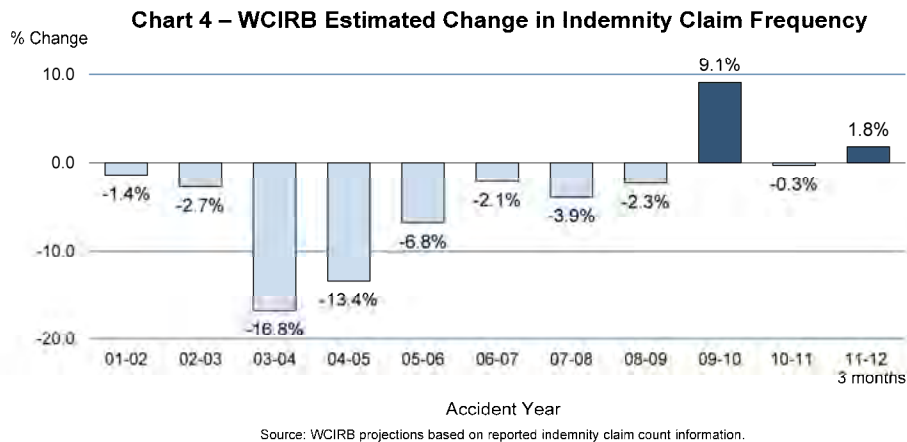
### C. System Cost Drivers

The indicated January 1, 2013 average pure premium rate of \$2.68 per \$100 of payroll represents an increase of \$0.25 from the indicated July 1, 2012 average pure premium rate and an increase of \$0.43 from the indicated January 1, 2012 average pure premium rate. The increase is attributable to a number of factors:

- Continued adverse loss development on recent accident years as paid indemnity and medical loss development continued to deteriorate. Chart 3 shows the deterioration in the WCIRB's projected loss ratios from those included in the WCIRB's January 1, 2012 and July 1, 2012 Pure Premium Rate Filings.

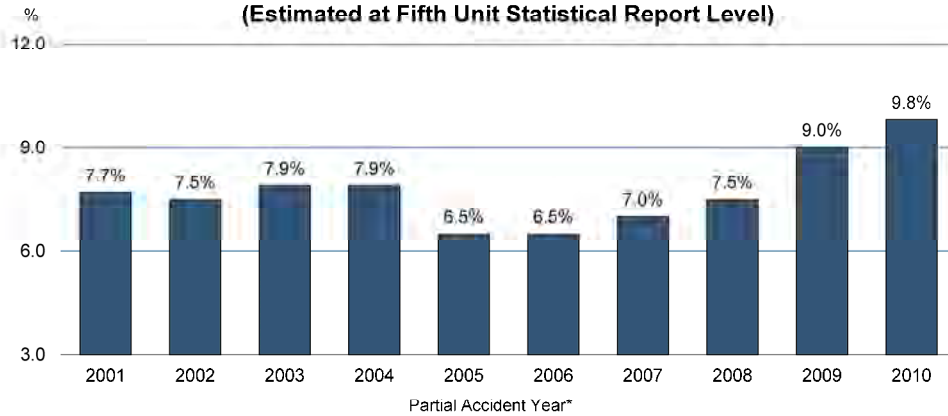


- Increased levels of indemnity claim frequency on the 2010, 2011 and 2012 years that the WCIRB believes is, in part, attributable to a sharp increase in cumulative injury claims, growth in the number of late-reported claims and growth in the number of smaller non-cumulative, or specific, injury claims that may have been medical-only claims in the past. Chart 4 shows changes in indemnity claim frequency over the last decade. Chart 5 shows the increase in the proportion of indemnity claims that are cumulative injury claims.





**Chart 5 – Cumulative Injury Claims as a Percentage of Indemnity Claims  
(Estimated at Fifth Unit Statistical Report Level)**

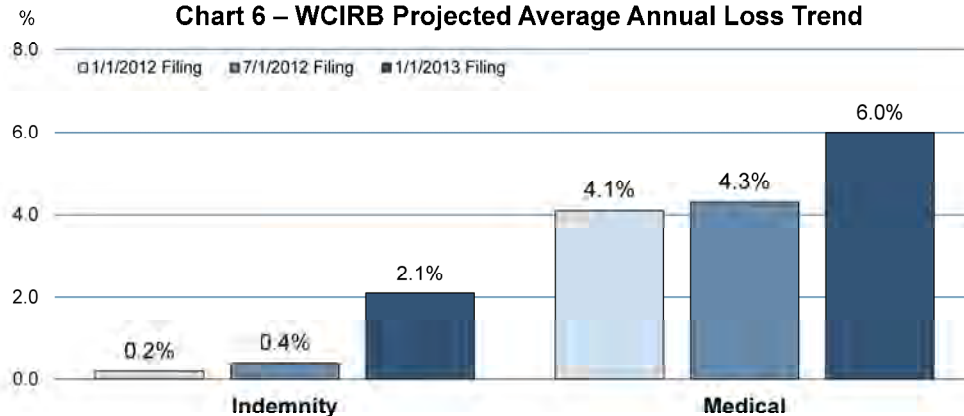


Source: WCIRB projections based on reported unit statistical claim count data.

\*Represents the injuries incurred during the specified year against policies incepting in the prior year.

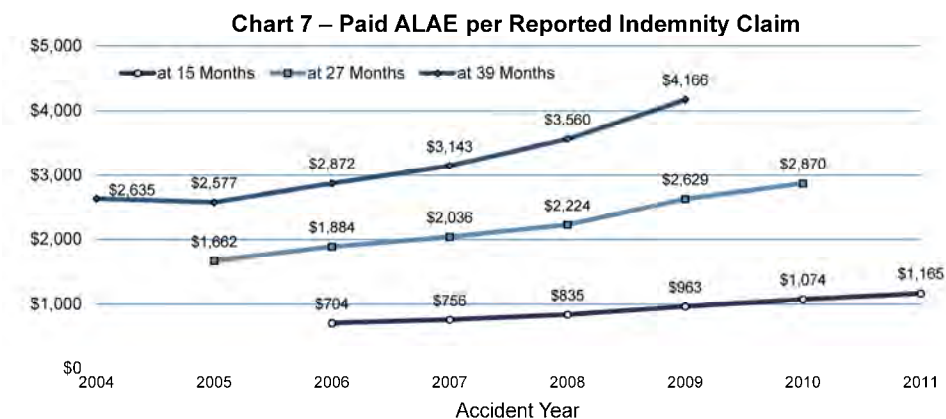
- Increases in the forecast rate of indemnity and medical loss cost inflation through the 2013 policy year based on growth in recent loss trends. Chart 6 shows the change in WCIRB forecast loss trend rates for both indemnity and medical losses over the last three pure premium rate filings.

**Chart 6 – WCIRB Projected Average Annual Loss Trend**



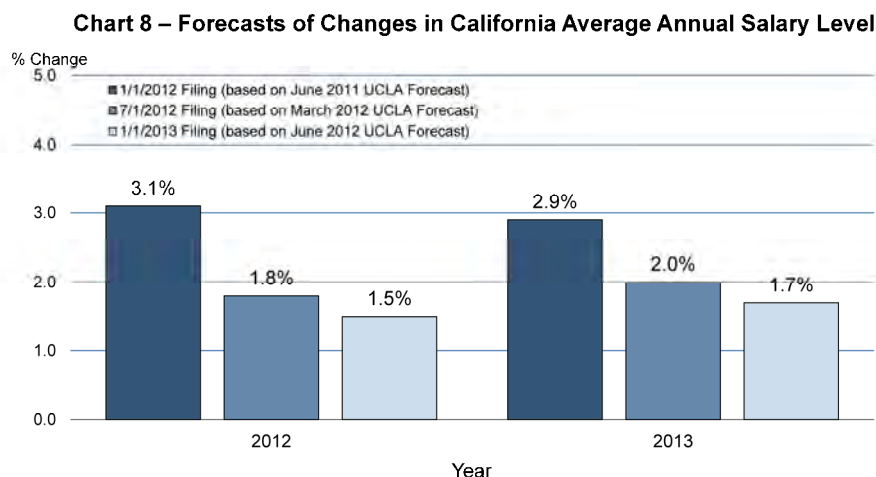
Includes the combined impact of projected frequency and severity growth.

Continued growth in allocated loss adjustment expense (ALAE) cost per claim, which the WCIRB believes is largely the result of an increased volume of liens and increases in litigation related to permanent disability claims, in part the result of the 2009 Workers' Compensation Appeals Board decisions in Ogilvie v. City and County of San Francisco and Almaraz v. Environmental Recovery Services/Guzman v. Milpitas Unified School District. Chart 7 shows the growth in paid ALAE costs per indemnity claim over the last six years at several evaluation points.<sup>7</sup>



Source: Insurer aggregate financial data submissions to the WCIRB.

- Reductions in the economic forecasts of future wage inflation for 2012 and 2013 as the California economy continues its sluggish recovery. Chart 8 shows the changes in UCLA average wage forecasts over the last three pure premium rate filings.



<sup>7</sup> To provide for consistent comparisons from year to year, the ALAE amounts included in Chart 7 exclude the cost of medical cost containment programs reported as ALAE beginning with policies incepting on or after July 1, 2010.

Over the last several years, the average cost of indemnity and medical benefits per indemnity claim have been relatively stable. Nevertheless, due to higher levels of claim frequency in 2010 and 2011, overall claim costs have continued to escalate. The costs of ALAE per indemnity claim have also grown sharply. In any case, as shown in Charts 9 through 11, the current cost levels per claim for all major cost components are well above the levels incurred immediately following full implementation of the 2002 through 2004 reforms in 2005.

As shown in Chart 9, the average medical cost per indemnity claim has increased by 48% since 2005. (By comparison, California wage level growth was 21% during the same period.) The factors driving this increase include:

1. Medical Treatment. A 2012 study by the California Workers' Compensation Institute (CWCI) analyzing increases in medical severities based on detailed medical transactional payment data through December 31, 2011 shows sharp increases in medical payments per claim since 2005 over a broad range of medical treatment categories and injuries.<sup>8</sup> These increases were attributable to increases in the number of visits per claim, the number of procedures per visit, and the average procedure cost.
2. Medical Liens. A 2011 report published by the Commission on Health and Safety and Workers' Compensation (CHSWC) indicated that the number of medical lien filings has increased sharply since 2005.<sup>9</sup> The report suggested that over 350,000 liens would be filed in 2010 and 470,000 in 2011, and that approximately \$1.5 billion per year is claimed in lien disputes.
3. Pharmaceuticals. The cost of pharmaceuticals has increased rapidly since 2005. The 2012 CWCI study of detailed medical transactional payment data through December 31, 2011 showed that pharmaceutical costs (including durable medical equipment) per indemnity claim paid through 12 months of treatment grew from \$284 on accidents occurring in 2005 to \$728 on accidents occurring in 2010.<sup>10</sup> Furthermore, CWCI research suggested that this increase was, in part, attributable to sharp growth in the use of Schedule II Opioids that is only recently beginning to moderate<sup>11</sup> and in the utilization of compound drugs.<sup>12</sup>
4. Medicare Set-Asides. The cost of Medicare set-asides has been increasing. According to a 2011 study conducted by the University of California at Berkeley on behalf of CHSWC, the total countrywide cost of Medicare set-asides increased from \$180 million in 2004 (approximately 1% of total medical paid) to \$950 million in 2008 (approximately 4% of total medical paid).<sup>13</sup>
5. Medical Cost Containment Programs.<sup>14</sup> The cost of medical cost containment programs (MCCP) has increased since the implementation of the reforms of 2002 through 2004, as the reforms provided employers and insurers with additional tools to control costs. While implementation of these reforms was effective in reducing medical costs from their pre-reform levels, the cost of medical cost

<sup>8</sup> *Analysis of Medical and Indemnity Benefit Payments, Medical Treatment and Pharmaceutical Cost Trends in the California Workers' Compensation System*, CWCI, July 2012. See the Minutes for Item AC12-06-03 of the August 2, 2012 WCIRB Actuarial Committee meeting.

<sup>9</sup> *Liens Report*, CHSWC, January 2011.

<sup>10</sup> *Analysis of Medical and Indemnity Benefit Payments, Medical Treatment and Pharmaceutical Cost Trends in the California Workers' Compensation System*, CWCI, July 2012. See the Minutes for Item AC12-06-03 of the August 2, 2012 WCIRB Actuarial Committee meeting.

<sup>11</sup> *Changes in Schedule II & III Opioid Prescriptions and Payments in California Workers' Compensation*, CWCI, August 2012.

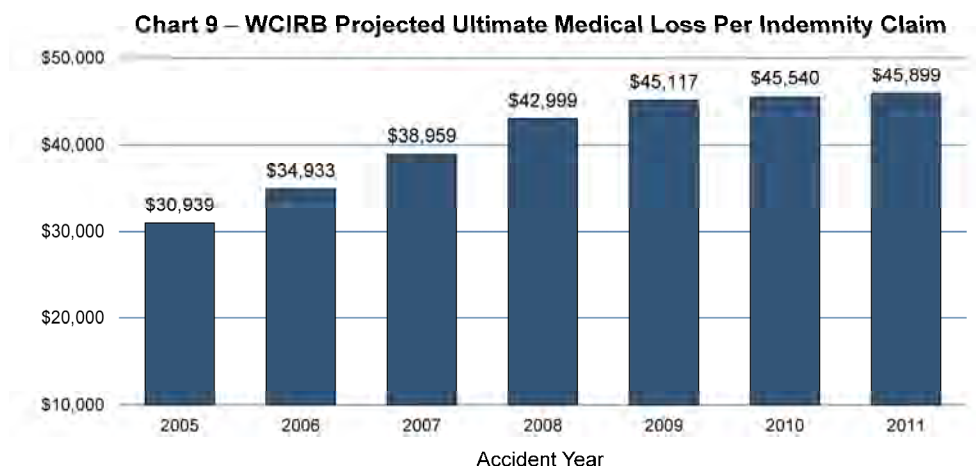
<sup>12</sup> *The Cost and Utilization of Compound Drugs, Convenience Packs and Medical Foods in California Workers' Compensation*, CWCI, August 2010.

<sup>13</sup> *Working Safer or Just Working Longer? The Impact of an Aging Workforce on Occupational Injury and Illness Costs*, University of California, Berkeley, February 2011.

<sup>14</sup> Beginning with policies incepting on or after July 1, 2010, the cost of medical cost containment programs are reported to the WCIRB as ALAE rather than as medical losses. For comparison purposes, the cost of all medical cost containment programs is included in the medical severities shown in Chart 9.

containment programs has increased. The 2012 CWCI study, based on medical transactional payment data through December 31, 2011, showed that the paid cost of medical cost containment programs per indemnity claim through 12 months of treatment grew sharply from \$655 on accidents occurring in 2005 to \$1,655 on accidents occurring in 2010.<sup>15</sup>

6. **Medical-Legal.** Despite no changes in the medical-legal fee schedule for a number of years, the average cost of medical-legal reports has been steadily increasing. Also, the number of medical-legal reports per claim has increased. The WCIRB's latest analysis of system diagnostics shows that since 2006, both the number of medical-legal reports and the average cost per report have been increasing at an average rate of more than 5% per year.<sup>16</sup>



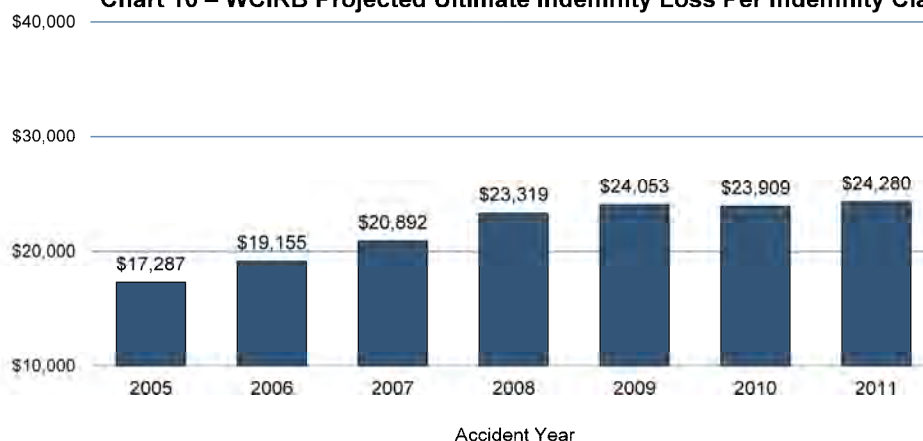
As shown in Chart 10, the average indemnity cost per indemnity claim has increased by 40% since 2005. (California wage level growth was 21% during the same period.) The WCIRB's analysis of data on permanent disability ratings issued by the Division of Workers' Compensation's Disability Evaluation Unit indicates that there has been a significant upward "creep" in permanent disability ratings since 2005 and a significant additional increase in ratings subsequent to the *Ogilvie* and *Almaraz/Guzman* decisions. Similarly, other data from the Division of Workers' Compensation show a significant increase in the cost of claim settlements following the decisions.<sup>17</sup> In addition to permanent disability costs, both WCIRB and CWCI diagnostic data show an increase in temporary disability duration of between 10% and 25% since 2005.<sup>18</sup>

<sup>15</sup> *Analysis of Medical and Indemnity Benefit Payments, Medical Treatment and Pharmaceutical Cost Trends in the California Workers' Compensation System*, CWCI, July 2012. See the Minutes for Item AC12-06-03 of the August 2, 2012 WCIRB Actuarial Committee meeting.

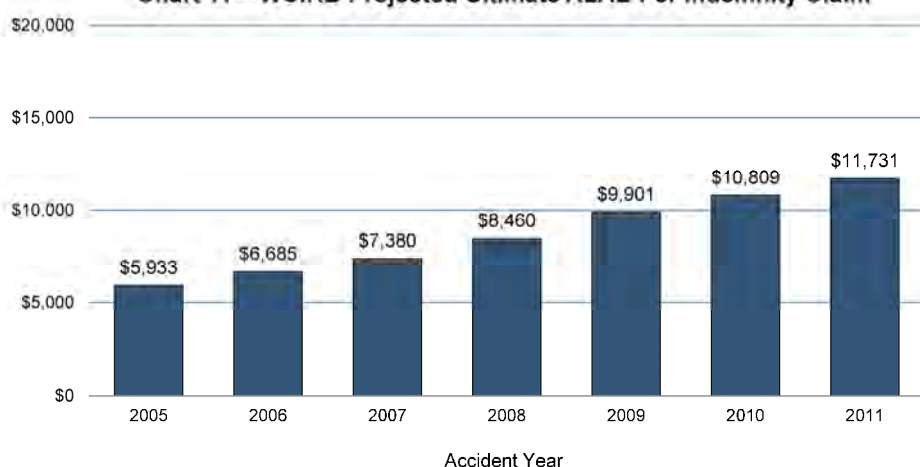
<sup>16</sup> See Exhibit TR-S11 of Agenda Item AC12-08-01 of the August 2, 2012 WCIRB Actuarial Committee meeting.

<sup>17</sup> See Agenda Item AC09-03-07 of the August 2, 2012 WCIRB Actuarial Committee meeting for an analysis of the latest information on permanent disability costs subsequent to the *Ogilvie* and *Almaraz/Guzman* decisions.

<sup>18</sup> See Exhibits LD-P7.1 and LD-P7.2 of Agenda Item AC12-08-01 of the August 2, 2012 WCIRB Actuarial Committee meeting.

**Chart 10 – WCIRB Projected Ultimate Indemnity Loss Per Indemnity Claim**

As shown in Chart 11, the average ALAE per indemnity claim<sup>19</sup> increased by almost 100% since 2005. (California wage level growth was 21% during the same period.) Among the factors leading to this increase are growth in the volume of medical liens, the Ogilvie and Almaraz/Guzman decisions, an increase in the number of cumulative injury claims and claims involving multiple body parts, and an increase in the proportion of indemnity claims involving permanent disability.<sup>20</sup>

**Chart 11 – WCIRB Projected Ultimate ALAE Per Indemnity Claim**

<sup>19</sup> To provide for consistent comparisons from year to year, the ALAE amounts included in Chart 11 exclude the cost of medical cost containment programs reported as ALAE beginning with policies incepting on or after July 1, 2010.

<sup>20</sup> See Exhibit LD-S5.1 of Agenda Item AC12-08-01 of the August 2, 2012 WCIRB Actuarial Committee meeting.

## D. Supplemental Insurance Market Information

Despite significant increases in underlying cost drivers over the last six years, industry average charged rates, as shown in Chart 12, have increased only modestly. The industry average charged rate of \$2.44 for the first quarter of 2012 policies is 16% above the 2009 low (\$2.10), but remains 61% below the pre-reform high (\$6.29).

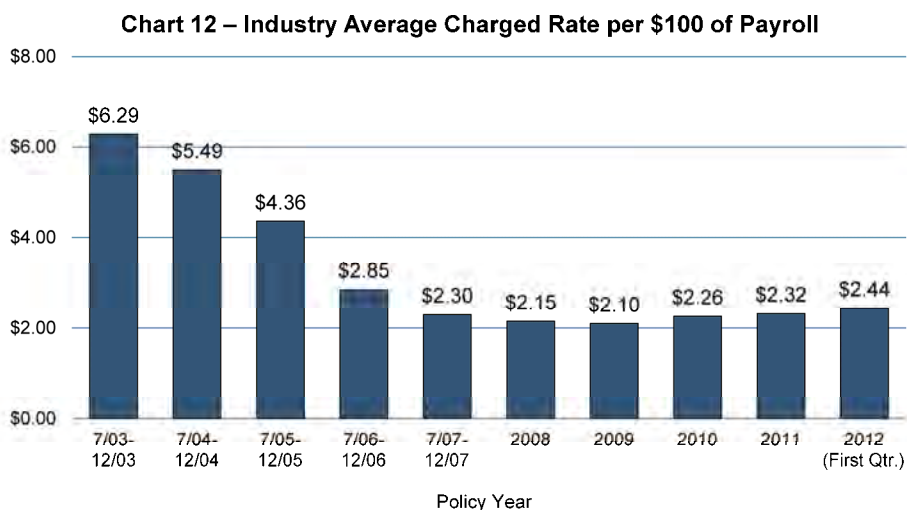
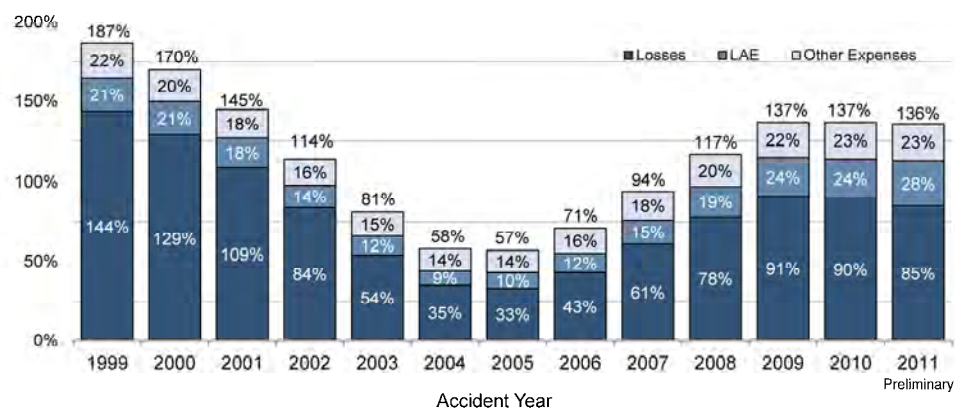


Chart 13 shows the ratio of WCIRB projected losses, loss adjustment expenses and other insurer expenses to earned premium by accident year.<sup>21</sup> As reflected in Chart 13, rising claim severity costs, combined with relatively flat industry average charged rates, have led to increasing accident year combined ratios. The combined ratios for the last three accident years exceed 135%.

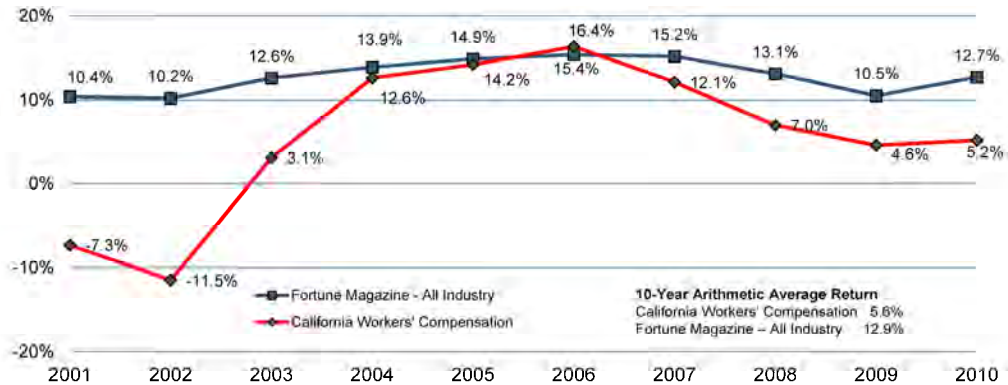
**Chart 13 – WCIRB Projected Ultimate Accident Year Combined Loss and Expense Ratios as of March 31, 2012**



<sup>21</sup> These combined ratios reflect WCIRB estimates of ultimate losses and loss adjustment expenses by accident year relative to calendar year earned premiums. Insurers also report calendar year combined ratios, which reflect their paid losses and loss adjustment expenses and changes in reserves reported during a calendar year relative to calendar year earned premium. These two measures of combined ratios may differ. Also, these are combined underwriting results and, as such, do not reflect profits, federal income taxes or investment income returns.

As shown in Chart 14, increasing loss and expense ratios have led to reduced profitability (return on net worth). The estimated return on net worth for calendar year 2010 for California workers' compensation insurance, as reflected in the National Association of Insurance Commissioners' (NAIC) most recent report on profitability,<sup>22</sup> is 5.2%. This is well below the 12.7% Fortune Magazine all-industry average return shown in the NAIC report.

**Chart 14 – NAIC Estimates of Average Percent Return on Net Worth**



Source: NAIC Report on Profitability in 2010

<sup>22</sup> Report on Profitability by Line and State in 2010, NAIC, 2011.

## E. Summary of Filing Information

### Proposed Advisory Pure Premium Rates (Part A)

The proposed January 1, 2013 advisory pure premium rates and the methodologies used to compute those pure premium rates are presented in Part A of this filing.

#### Computation of Standard Classification Pure Premium Rates

The pure premium rates for the 493 standard classifications proposed to be effective January 1, 2013 and the process used to derive those proposed pure premium rates are shown in Part A, Section A of this filing.

#### Computation of Average Proposed Pure Premium Rate

The average proposed January 1, 2013 pure premium rate of \$2.68 per \$100 of payroll is based on a comparison of the losses and loss adjustment expenses (LAE) projected to be incurred on policies incepting in 2013 to the premium that would be generated on those policies using the industry average filed pure premium rate as of July 1, 2012.

The proposed average pure premium rate for policies incepting in 2013 reflects a wide range of actuarial and economic projections based on methodologies recommended by the WCIRB. The principal methodologies and projections used by the WCIRB in calculating the proposed average pure premium rate shown in Part A, Section B of this filing are summarized below.

1. Loss Development Methodology – The proposed policy year 2013 pure premium rates are intended to reflect the estimated final, or ultimate, cost of losses and LAE on all accidents that arise on policies incepting in 2013. However, since workers' compensation claims that are incurred in a particular year will be paid out over many years, the losses reported for each historical accident year are adjusted, or developed, to reflect the ultimate cost of all accidents that occurred during that year. This process is known as "loss development".

Consistent with recent WCIRB pure premium rate filings and corresponding California Department of Insurance decisions, the WCIRB is again recommending projecting statewide losses paid for each accident year to an ultimate cost level based on historical development patterns of losses paid as the claims mature. These projections also include adjustments to reflect the cost impact of the 2002 through 2004 reforms on these payment patterns.<sup>23</sup>

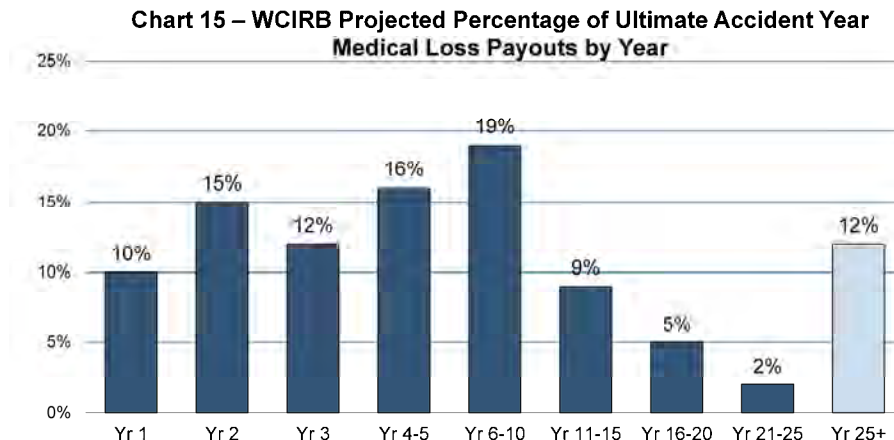
Medical losses in California workers' compensation are paid over many years. In fact, as shown in Chart 15, approximately 12% of the ultimate medical losses to be paid out on a particular accident year are paid out more than 25 years from the beginning of the accident year. In 2012, the WCIRB studied the impact of medical inflation on long-term medical loss development and enhanced the WCIRB's standard loss development methodology to reflect an annual 6% medical inflation factor on medical loss development beyond 339 months. This adjustment has been reflected in the projected ultimate medical losses presented in Part A, Section B of this filing.<sup>24</sup>

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<sup>23</sup> See the Agenda and Minutes for Item AC11-03-03 of the June 3, 2011 WCIRB Actuarial Committee meeting for an evaluation of the continued appropriateness of the reform adjustments to the loss development projections.

<sup>24</sup> See the Agenda and Minutes for Item AC11-12-04 of the March 20, and June 15, 2012 WCIRB Actuarial Committee meetings for a complete discussion of this adjustment.





For informational purposes, the WCIRB has computed a series of alternative January 1, 2013 pure premium rate projections over a wide range of alternative loss development methodologies (see Exhibit 3). The resultant indicated January 1, 2013 average pure premium rates based on these alternative loss development methods range from \$2.45 to \$3.17 per \$100 of payroll. The assumptions underlying these alternative loss development methodologies as well as the methodology recommended by the WCIRB are discussed in detail in Part A, Section B, Appendix A.

2. **Trending Methodology** – The pure premium rates effective January 1, 2013 are intended to reflect the cost of losses and LAE incurred on all accidents that arise on policies incepting in 2013. As a result, ultimate cost (loss) information on historical accident years is adjusted, or “trended”, to reflect the ultimate cost of claims covered by policies incepting in 2013. First, losses are adjusted to a current, or “on-level”, basis by adjusting for wage inflation, statutory benefit changes and reforms, and fee schedule changes.

As with accident year losses, each historical year’s earned premium is adjusted to a current, or on-level, basis by adjusting for wage level changes, rate changes and other factors impacting premiums. The recent recession significantly impacted the earned premium reported in 2009 due to abnormally high return premiums on 2007 and 2008 policies. As a result, calendar year 2009 earned premiums were significantly distorted. To correct for the atypical impact on reported earned premium created by the recent recession, as in the last several pure premium rate filings, the WCIRB has included correction factors in the on-leveling premium adjustments that are applied to premium for calendar years 2007 through 2010.<sup>25</sup>

The loss ratios shown for historical accident years, once adjusted to an ultimate and on-level basis, are used to project the policy year 2013 loss ratio at the industry average filed pure premium rate level as of July 1, 2012. For the last several pure premium rate filings, the WCIRB has been projecting future loss trends based on separate projections of claim frequency and claim severity.

The WCIRB’s forecast frequency changes are based on an econometric model developed using a long-term forty-year history of frequency changes in relation to changes in economic and other claims-related factors. The WCIRB frequency model is forecasting a decline of approximately 2% over the next several years. While indemnity claim frequency has shown steady decline over the last forty years, indemnity claim frequency increased sharply in 2010 and remained at approximately the same level for 2011 and the first quarter of 2012 (see Chart 4). The WCIRB recently completed a

<sup>25</sup> See Agenda Item AC11-06-02 of the June 3, and August 3, 2011 WCIRB Actuarial Committee meetings for a more complete discussion of this computation.

study analyzing this shift in claim frequency.<sup>26</sup> As discussed in the WCIRB study, at least some of this higher level of frequency appears attributable to the recent economic recession. Nevertheless, it remains unclear whether future frequency changes will return to their historical long-term norm.

While 2010 and later accident year frequency is emerging at levels higher than forecast, accident years 2010 and 2011 claim severities have not increased at rates consistent with historical trends (see Charts 9 and 10). The WCIRB's recent report on claim frequency shows that the recent changes in claim frequency and claim severity are interrelated and the lower severity growth rates are largely attributable to an increase in the number of relatively small indemnity claims that may have otherwise been medical-only claims in the past.<sup>27</sup> Consistent with prior filings, the WCIRB is projecting future indemnity and medical average claim severity growth as the approximate average of the post-reform severity growth and the longer-term pre-reform severity growth. This results in a severity growth projection of 3% for indemnity and 7% for medical.

The WCIRB's current methodology of projecting future loss cost growth based on separate projections of claim frequency and severity growth produces a combined average loss trend rate of 0.7% for indemnity and 4.6% for medical. These combined loss cost growth projections are well below the historical average post-reform growth in loss levels of 3.8% for indemnity and 7.4% for medical.

The WCIRB recently conducted a retrospective evaluation of the separate frequency- and severity-based trend projections since 2005 as compared to applying a combined on-level loss ratio trend. This evaluation showed that for the last two years, the combined loss ratio trend projection proved to be significantly more accurate.<sup>28</sup> Given these findings, the interrelationships between claim frequency and claim severity, the differences in the projected loss cost growth based on the separate frequency and severity projections from recent historical patterns and the fact that the post-reform combined on-level loss ratio trends have been relatively stable, the WCIRB recommends basing the policy year 2013 loss ratio projection, in part, on the projection derived by fitting an exponential curve to the post-reform on-level loss ratios. However, inasmuch as frequency and severity can be impacted by different phenomena and there are some indications that the loss ratio trend is beginning to moderate, the WCIRB is recommending that the fitted on-level loss ratio trend projections be averaged with the separate claim frequency and severity projections. The implied loss cost trend based on this methodology is 2.1% for indemnity and 6.0% for medical.

For informational purposes, the WCIRB has computed a series of alternative January 1, 2013 pure premium rate projections over a wide range of alternative trending methodologies (see Exhibit 4). The resultant indicated average January 1, 2013 pure premium rates based on these alternative trending methods range from \$2.57 to \$2.81 per \$100 of payroll. The assumptions underlying each of these alternative trending methodologies as well as the methodology recommended by the WCIRB are discussed in detail in Part A, Section B, Appendix B.

3. Loss Adjustment Expense Projection Methodology – The California Insurance Code provides that the advisory pure premium rates include the costs associated with LAE. The WCIRB makes separate projections of ALAE and Unallocated Loss Adjustment Expense (ULAE).

For a number of years, the WCIRB has based the ULAE projection on methods that relate calendar year incurred ULAE to alternative methods of claims activity during the calendar year – including calendar year paid losses and open indemnity claims. However, the calendar year 2011 incurred ULAE amounts are somewhat distorted by a large one-time reserve shift from loss to ULAE by the

<sup>26</sup> *Analysis of Changes in Indemnity Claim Frequency*, WCIRB, August 2012.

<sup>27</sup> *Analysis of Changes in Indemnity Claim Frequency*, WCIRB, August 2012.

<sup>28</sup> See the Minutes for Item AC12-06-01 of the August 2, 2012 WCIRB Actuarial Committee meeting for a summary of this retrospective analysis.

State Compensation Insurance Fund. As a result, the WCIRB projected policy year 2013 ULAE based on the relationship of calendar year paid ULAE amounts, which the WCIRB began to collect beginning with the 2010 calendar year, to paid losses and open indemnity claim counts.<sup>29</sup> The projected policy year 2013 ULAE using this methodology is 7.5% of losses.

As in prior pure premium rate filings, the ALAE projection was based on a methodology that reflected estimated ultimate ALAE per indemnity claim. The projected policy year 2013 ALAE using this methodology is 16.2% of losses.<sup>30</sup>

For informational purposes, the WCIRB has computed a series of indicated policy year 2013 LAE provisions based on a variety of alternative ALAE and ULAE projection methodologies. Estimates of ULAE range from 6% to 23% of losses as compared to 7.5% reflected in this filing (see Exhibit 5.1). Estimates of ALAE range from 11% to 17% of losses as compared to 16.2% reflected in this filing (see Exhibit 5.2). The assumptions underlying each of the alternative LAE projection methodologies as well as the methodologies recommended by the WCIRB are discussed in Part A, Section B, Appendix C.

Computation of Standard Classification Relativities – The process by which the classification relativities that underlie the proposed standard classification pure premium rates are computed is described in Part A, Section C.

#### Proposed Changes to the Insurance Commissioner's Plans (Part B)

The WCIRB's January 1, 2013 Pure Premium Rate Filing proposes amendments to the rules contained within the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP), *Miscellaneous Regulations for the Recording and Reporting of Data—1995* (Miscellaneous Regulations), and the *California Workers' Compensation Experience Rating Plan—1995* (ERP).

#### Proposed Changes to the USRP (Part B, Sections A and B)

The WCIRB has proposed increasing the thresholds for a number of dual wage classifications,<sup>31</sup> combining the two classifications pertaining to dam construction,<sup>32</sup> and a number of other changes for clarity and consistency. These changes are proposed to be effective January 1, 2013 (Section A).

The WCIRB has also proposed amending the audit requirements in the USRP to specify that any high-wage dual wage classification be allowed only if a physical audit is conducted (the requirement does not apply to a renewal policy producing a final premium of less than \$10,000 that was subject to a physical audit by the insurer within the last two years). This is recommended to be effective on policies incepting on or after January 1, 2014 (Section B).<sup>33</sup>

#### Proposed Changes to the Miscellaneous Regulations (Part B, Section C)

The WCIRB has proposed amendments for clarity and consistency with the USRP and ERP.

#### Proposed Changes to the ERP (Part B, Section D)

The WCIRB has proposed annual updates to the rating values of the ERP to reflect the most current experience. In addition, the WCIRB has proposed amendments to the table of Credibility Primary and

<sup>29</sup> See the Minutes for Item AC12-08-02 of the August 2, 2012 WCIRB Actuarial Committee meeting for a discussion of the paid ULAE methodology used in the projection.

<sup>30</sup> The ALAE projection does not reflect the cost of MCCP, which is being reported to the WCIRB as ALAE beginning with policies incepting on or after July 1, 2010. The cost of MCCP on policies incepting in 2013 is being reflected in the medical cost projection. Beginning with WCIRB pure premium rate filings submitted in 2013, the ALAE provision will contemplate the MCCP costs.

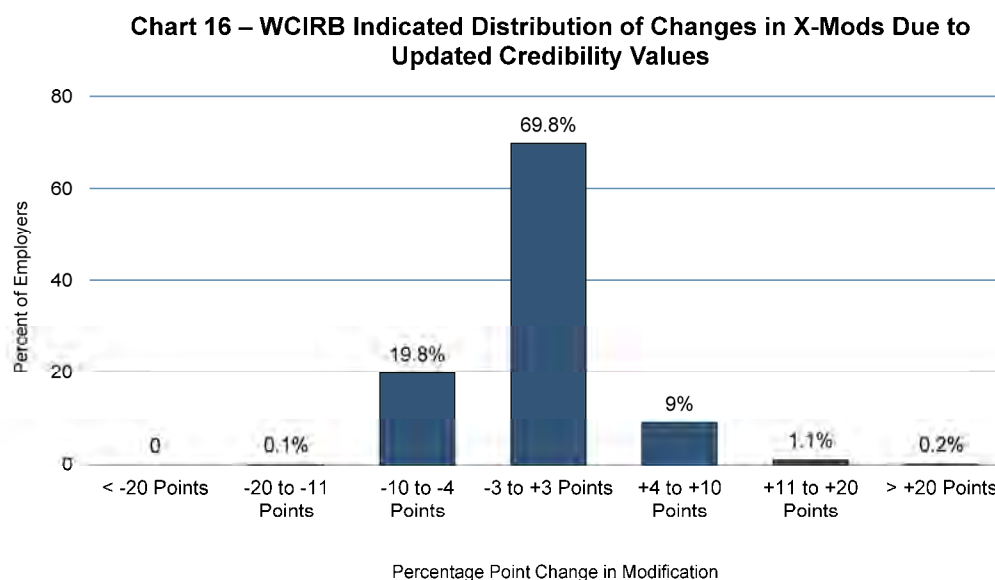
<sup>31</sup> See Agenda and Minutes for Item CR12-07-01 of the July 31, 2012 WCIRB Classification and Rating Committee meeting.

<sup>32</sup> See Agenda and Minutes for Item CR12-07-05 of the July 31, 2012 WCIRB Classification and Rating Committee meeting.

<sup>33</sup> See Agenda and Minutes for Item CR12-07-02 of the July 31, 2012 WCIRB Classification and Rating Committee meeting.

Credibility Excess values based on the most current available information.<sup>34</sup> (Credibilities are the weights given to an employer's own actual loss history relative to the expected average for the applicable industry in the calculation of an experience modification.)

The proposed amendments to the experience rating credibility values reflect modest increases in credibility for most employers. As a result, in general, employers with favorable experience will receive a slightly lower experience modification, while employers with a worse than average experience will receive a slightly higher experience modification due to the proposed credibility change. Chart 16 shows that the vast majority of employers' experience modifications will be impacted by no more than three percentage points.



#### Changes to WCIRB Advisory Plans (Part C)

The WCIRB has updated rating values based on the most current information available for the advisory *California Retrospective Rating Plan* (Section A) and the advisory *California Large Risk Deductible Plan* (Section B). These advisory plans are being filed with the Commissioner for his information and review and will be effective January 1, 2013.

<sup>34</sup> See Agenda and Minutes for Item AC12-06-02 of the June 15, 2012 WCIRB Actuarial Committee meeting.

## Computation of Proposed and Industry Average Rates

### A. Computation of Industry Average Filed Manual Rate as of July 1, 2012<sup>1</sup>

1. For each of the 120 largest insurers in California,<sup>2</sup> the WCIRB determined the filed manual rate for each standard classification as of July 1, 2012 based on the insurer's rate filing information submitted to the California Department of Insurance (CDI). In instances when an insurer's filed manual rates reflected a deviation from the standard classification system (e.g., by sub-classification, tier, or territory), the WCIRB obtained additional information from the insurer as to the volume of business written for each of the deviated classifications. This information was used to compute the insurer's average filed manual rate for the applicable standard classification.
2. For each of the 120 insurers, the payroll reported to the WCIRB on unit statistical reports (USR) for 2010 policies<sup>3</sup> (reported payroll) for each standard classification (classification) was extended by the insurer's applicable filed manual rate.<sup>4</sup> For each classification, the resulting premium for all 120 insurers was summed and divided by the total reported payroll for the classification for all 120 insurers to produce an industry average filed manual rate for the classification.
3. The total reported payroll for each classification for all insurers was extended by the industry average filed manual rate for the classification. The resulting premium for each classification was summed and divided by the total reported payroll for all classifications for all insurers to produce the industry average filed manual rate.

### B. Computation of Industry Average Filed Pure Premium Rate as of July 1, 2012<sup>5</sup>

1. For each of the 120 largest insurers in California, the WCIRB determined the filed pure premium rate for each classification as of July 1, 2012 by adjusting each insurer's filed manual rate by classification, derived as described in Section A, paragraph 1 above, to remove the applicable underwriting expense loading factor reflected in the insurer's rate filing information.
2. For each of the 120 insurers, the reported payroll for each classification was extended by the insurer's applicable filed pure premium rate. For each classification, the resulting pure premium for all 120 insurers was summed and divided by the total reported payroll for the classification for all 120 insurers to produce an industry average filed pure premium rate for the classification.
3. The total reported payroll for each classification for all insurers was extended by the industry average filed pure premium rate for the classification. The resulting pure premium for each classification was summed and divided by the total reported payroll for all classifications for all insurers to produce the industry average filed pure premium rate.

<sup>1</sup> The average filed manual rate varies dramatically across insurers for a variety of reasons, including the mix of classifications written, underwriting practices and use of rating plan adjustments. For example, an insurer with relatively high manual rates may, as a matter of underwriting practice, apply higher schedule credits than an insurer with lower manual rates.

<sup>2</sup> In total, these insurers wrote in excess of 99% of the California workers' compensation insurance market in 2011.

<sup>3</sup> The most current USRs available were for policies incepting December of 2009 through November of 2010.

<sup>4</sup> If an insurer filed deviations from standard classifications, the average filed manual rate for the applicable standard classification, derived as described in Section A, paragraph 1, was used instead.

<sup>5</sup> An insurer's filed pure premium rates are a function of the set of advisory pure premium rates referenced in its rate filing as well as the manner in which the rate filing was developed. An insurer with an average filed pure premium rate greater than the industry average filed pure premium rate may or may not have higher than average filed manual rates, as the insurer may choose to apply a relatively small expense loading to develop the manual rates filed with the CDI. For example, for the 120 insurers studied, the percentage loadings in insurer rate filings applied to an insurer's pure premium rates to develop manual rates ranged from 0.5% to 81.1%. The average pure premium rate varies dramatically across insurers due to a variety of reasons, including the mix of classifications written, underwriting practices, the manner in which the insurer rate filing was prepared, and use of rating plan adjustments.

C. Computation of Proposed Average Pure Premium Rate

The industry average filed pure premium rate as of July 1, 2012 derived as described in Section B, paragraph 3 above, is multiplied by the indicated total loss and loss adjustment expense to industry average filed pure premium ratio (line 3 of Part A, Section B, Exhibit 8) to produce the proposed average pure premium rate.

D. Computation of Industry Average Charged Rate for the First Quarter of 2012

1. The average advisory pure premium rate for the first quarter of 2012 is estimated by extending the January 1, 2012 advisory pure premium rate for each classification by the reported payroll for the classification for all insurers.
2. The industry average charged rate for the first quarter of 2012 is estimated by multiplying (a) the average advisory pure premium rate for the first quarter of 2012, derived as described in paragraph 1 above, by (b) the average policy year 2012 ratio of premium written at the industry average charged rate level to premium written at the advisory pure premium rate level based on the WCIRB's quarterly calls for experience<sup>6</sup> through March 31, 2012.

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<sup>6</sup> Premiums reported on the WCIRB's quarterly calls for experience exclude the impact of deductible credits, retrospective rating plan adjustments and terrorism charges.

**Comparison of January 1, 2013 Proposed Pure Premium Rates  
with Industry Average Filed Pure Premium Rates as of July 1, 2012**

NOTE: THE INDUSTRY AVERAGE FILED PURE PREMIUM RATE SHOWN BELOW FOR EACH CLASSIFICATION REFLECTS THE MIX OF INSURERS WRITING BUSINESS IN THAT CLASSIFICATION AS WELL AS THEIR UNDERWRITING AND RATE FILING PRACTICES. THE DIFFERENCES SHOWN BELOW ARE NOT NECESSARILY INDICATIVE OF FUTURE CHANGES IN ANY INDIVIDUAL INSURER'S FILED PURE PREMIUM RATE OR THE RATE IT WILL CHARGE ITS POLICYHOLDERS AS INSURERS MAY, AND OFTEN DO, FILE AND USE RATES OTHER THAN THOSE PROPOSED OR APPROVED BY THE COMMISSIONER.

<u>Class Code</u>	<u>Proposed January 1, 2013 Pure Premium Rates</u>	<u>Industry Average Filed Pure Premium Rates as of July 1, 2012</u>	<u>Difference</u>	<u>Class Code</u>	<u>Proposed January 1, 2013 Pure Premium Rates</u>	<u>Industry Average Filed Pure Premium Rates as of July 1, 2012</u>	<u>Difference</u>
0005	5.12	5.97	-14%	2063	6.15	4.93	25%
0016	9.71	9.93	-2%	2081	11.02	7.48	47%
0034	9.60	9.10	5%	2095	11.69	11.57	1%
0035	4.81	4.22	14%	2102	8.70	6.78	28%
0036	9.27	7.02	32%	2107	5.90	6.58	-10%
0038	17.53	17.61	0%	2108	8.03	8.24	-3%
0040	4.97	5.18	-4%	2109	9.88	8.33	19%
0041	8.74	8.44	4%	2111	6.63	5.51	20%
0042	8.52	8.21	4%	2113	17.08	14.88	15%
0044	10.06	9.72	4%	2116	6.43	6.82	-6%
0045	5.77	6.44	-10%	2117	11.73	11.22	5%
0050	11.10	9.76	14%	2121	6.27	4.90	28%
0079	4.66	3.85	21%	2123	6.59	5.44	21%
0096	8.15	7.00	16%	2142	4.18	3.84	9%
0106	25.79	21.70	19%	2150	12.63	11.92	6%
0171	9.72	10.68	-9%	2163	10.54	7.56	39%
0172	6.94	6.68	4%	2211	18.06	18.85	-4%
0251	6.71	8.32	-19%	2222	6.84	7.12	-4%
0400	5.81	6.81	-15%	2362	13.10	11.65	12%
0401	18.58	18.20	2%	2402	9.25	6.03	53%
1122	13.67	8.70	57%	2413	10.45	8.80	19%
1123	21.40	20.98	2%	2501	6.34	5.19	22%
1124	11.81	11.48	3%	2570	14.27	10.80	32%
1320	3.13	3.79	-17%	2571	12.57	10.82	16%
1322	5.66	5.38	5%	2576	8.34	8.38	-1%
1330	10.53	13.14	-20%	2584	8.74	8.36	5%
1438	9.48	8.13	17%	2585	11.72	8.96	31%
1452	3.92	3.75	4%	2586	8.05	6.09	32%
1463	7.26	6.38	14%	2589	5.55	5.91	-6%
1624	13.67	10.82	26%	2660	4.79	4.07	18%
1699	3.05	2.10	46%	2683	7.46	7.12	5%
1701	7.24	6.90	5%	2688	8.96	7.60	18%
1710	8.59	8.44	2%	2702	29.15	37.97	-23%
1741	7.12	5.97	19%	2710	8.63	12.09	-29%
1803	11.77	11.00	7%	2727	18.64	28.60	-35%
1925	17.08	15.67	9%	2731	7.00	7.22	-3%
2002	8.66	8.15	6%	2757	12.54	12.04	4%
2003	7.98	6.55	22%	2759	11.48	9.86	16%
2014	9.27	9.41	-1%	2790	3.86	4.42	-13%
2030	8.45	6.10	38%	2797	11.96	10.76	11%

Rates are per \$100 of payroll unless otherwise noted.

**Comparison of January 1, 2013 Proposed Pure Premium Rates  
with Industry Average Filed Pure Premium Rates as of July 1, 2012 (continued)**

<u>Class Code</u>	<u>Proposed January 1, 2013 Pure Premium Rates</u>	<u>Industry Average Filed Pure Premium Rates as of July 1, 2012</u>	<u>Difference</u>	<u>Class Code</u>	<u>Proposed January 1, 2013 Pure Premium Rates</u>	<u>Industry Average Filed Pure Premium Rates as of July 1, 2012</u>	<u>Difference</u>
2806	7.78	6.77	15%	3400	7.77	6.79	15%
2812	9.26	7.94	17%	3401	7.55	7.59	0%
2819	12.05	10.41	16%	3501	6.30	6.58	-4%
2840	8.55	8.31	3%	3507	6.82	7.57	-10%
2842	11.75	10.09	16%	3560	5.43	5.44	0%
2852	12.78	10.66	20%	3568	3.26	2.62	24%
2881	12.25	11.72	5%	3569	4.61	4.02	15%
2883	12.94	11.31	14%	3570	5.56	4.04	38%
2915	8.39	6.31	33%	3572	1.48	1.36	8%
2923	8.43	7.78	8%	3573	2.64	2.22	19%
3018	3.05	2.21	38%	3574	4.24	4.18	1%
3022	7.92	6.21	28%	3577	2.10	1.76	20%
3030	11.63	12.05	-3%	3612	5.18	5.17	0%
3039	11.33	8.69	30%	3620	7.76	7.68	1%
3040	12.33	11.29	9%	3632	6.29	5.26	20%
3060	11.02	8.12	36%	3634	7.56	5.92	28%
3066	6.86	5.88	17%	3643	4.29	3.34	28%
3070	0.71	0.54	30%	3647	8.70	7.42	17%
3076	9.49	8.43	13%	3651	3.73	3.24	15%
3081	10.94	9.71	13%	3681	1.56	1.35	15%
3082	11.15	9.84	13%	3682	2.29	1.78	29%
3085	14.01	12.62	11%	3683	7.58	5.44	39%
3099	5.44	4.98	9%	3719	2.41	2.51	-4%
3110	13.65	10.78	27%	3724	7.04	5.73	23%
3131	6.82	5.88	16%	3726	4.64	5.13	-10%
3146	5.54	5.02	10%	3805	1.53	1.59	-4%
3152	3.70	3.01	23%	3808	5.60	5.77	-3%
3165	4.96	4.01	24%	3815	7.58	7.23	5%
3169	5.49	5.96	-8%	3821	14.76	11.03	34%
3175	7.83	7.62	3%	3828	6.10	5.96	2%
3178	3.63	2.95	23%	3830	2.78	2.18	27%
3179	5.56	3.74	48%	3831	4.22	3.21	31%
3180	8.73	7.07	23%	3840	7.13	6.92	3%
3220	5.36	4.35	23%	4000	6.47	6.12	6%
3241	6.35	6.33	0%	4034	9.51	9.03	5%
3257	7.44	7.02	6%	4036	3.67	2.71	36%
3339	8.58	7.94	8%	4038	11.26	10.52	7%
3365	8.38	10.07	-17%	4041	8.86	7.15	24%
3372	7.77	6.95	12%	4049	6.91	6.03	15%
3383	4.65	4.18	11%	4111	3.05	2.85	7%

Rates are per \$100 of payroll unless otherwise noted.



**Comparison of January 1, 2013 Proposed Pure Premium Rates  
with Industry Average Filed Pure Premium Rates as of July 1, 2012 (continued)**

<u>Class Code</u>	<u>Proposed January 1, 2013 Pure Premium Rates</u>	<u>Industry Average Filed Pure Premium Rates as of July 1, 2012</u>	<u>Difference</u>	<u>Class Code</u>	<u>Proposed January 1, 2013 Pure Premium Rates</u>	<u>Industry Average Filed Pure Premium Rates as of July 1, 2012</u>	<u>Difference</u>
4112	1.03	0.70	46%	4635	4.01	2.78	44%
4114	12.59	10.09	25%	4665	10.03	8.03	25%
4130	10.00	9.80	2%	4683	5.66	6.05	-6%
4150	3.62	3.67	-1%	4691	2.92	2.23	31%
4239	6.65	5.22	27%	4692	2.85	2.21	29%
4240	20.38	17.93	14%	4717	7.82	7.90	-1%
4243	6.46	6.14	5%	4720	4.69	4.53	3%
4244	8.72	7.76	12%	4740	1.55	1.87	-17%
4250	4.84	4.92	-2%	4771	2.92	3.19	-9%
4251	7.85	6.48	21%	4828	4.88	4.53	8%
4279	6.44	6.59	-2%	4829	3.20	2.75	16%
4283	4.90	4.56	7%	4831	7.99	6.61	21%
4286	8.15	8.11	1%	4922	2.76	2.59	6%
4295	7.90	5.82	36%	4983	5.93	5.46	9%
4297	0.57	0.55	3%	5020	6.39	6.70	-5%
4299	6.94	5.58	24%	5027	13.04	13.24	-2%
4304	12.14	9.25	31%	5028	7.33	7.76	-6%
4312	6.34	6.85	-7%	5040	18.27	15.55	17%
4351	3.49	2.82	24%	5057	10.18	10.57	-4%
4354	3.15	2.17	45%	5059	22.17	25.29	-12%
4361	2.94	2.54	16%	5102	9.54	8.54	12%
4362	2.65	2.43	9%	5107	8.93	8.07	11%
4410	7.59	8.37	-9%	5108	13.08	14.32	-9%
4420	16.19	15.03	8%	5128	2.04	1.63	25%
4432	7.79	6.61	18%	5140	3.24	3.48	-7%
4470	4.69	4.93	-5%	5146	8.76	8.32	5%
4478	8.78	7.17	22%	5160	2.62	2.57	2%
4492	6.25	5.65	11%	5183	9.07	8.05	13%
4494	6.73	6.55	3%	5184	5.35	5.20	3%
4495	8.06	7.81	3%	5185	9.51	7.82	22%
4496	7.82	6.86	14%	5186	2.88	3.05	-6%
4497	6.17	5.44	14%	5187	6.93	5.58	24%
4498	7.65	6.76	13%	5190	6.90	6.41	8%
4499	6.92	6.12	13%	5191	2.50	2.16	16%
4511	1.43	1.38	4%	5192	7.91	7.66	3%
4512	0.59	0.47	25%	5195	10.55	8.56	23%
4557	4.57	3.92	17%	5201	10.87	9.67	12%
4558	4.34	4.50	-4%	5205	6.90	6.39	8%
4611	4.11	2.54	62%	5212	14.71	11.53	28%
4623	11.24	9.16	23%	5213	8.57	8.11	6%

Rates are per \$100 of payroll unless otherwise noted.

**Comparison of January 1, 2013 Proposed Pure Premium Rates  
with Industry Average Filed Pure Premium Rates as of July 1, 2012 (continued)**

<u>Class Code</u>	<u>Proposed January 1, 2013 Pure Premium Rates</u>	<u>Industry Average Filed Pure Premium Rates as of July 1, 2012</u>	<u>Difference</u>	<u>Class Code</u>	<u>Proposed January 1, 2013 Pure Premium Rates</u>	<u>Industry Average Filed Pure Premium Rates as of July 1, 2012</u>	<u>Difference</u>
5214	6.03	5.04	20%	6251	7.95	7.84	1%
5222	10.67	9.96	7%	6258	7.19	7.54	-5%
5225	13.87	10.46	33%	6307	12.60	13.34	-6%
5348	7.54	6.77	11%	6308	8.88	7.07	26%
5403	18.07	19.47	-7%	6315	11.11	9.98	11%
5432	7.76	8.51	-9%	6316	6.25	6.58	-5%
5436	7.37	7.36	0%	6325	7.59	6.55	16%
5443	9.23	8.73	6%	6361	6.59	5.33	24%
5446	9.68	9.24	5%	6364	8.49	10.16	-16%
5447	6.56	5.85	12%	6400	10.90	9.53	14%
5467	12.52	14.07	-11%	6504	8.54	7.50	14%
5470	8.31	8.43	-1%	6834	10.63	9.76	9%
5473	13.60	13.33	2%	7133	4.54	4.41	3%
5474	12.24	12.32	-1%	7198	9.59	7.99	20%
5479	8.54	7.55	13%	7207	13.22	19.21	-31%
5482	7.24	7.45	-3%	7219	14.04	12.38	13%
5484	18.18	15.45	18%	7227	10.74	11.92	-10%
5485	9.97	8.69	15%	7232	13.20	13.56	-3%
5506	9.40	7.18	31%	7248	3.63	3.71	-2%
5507	5.55	4.60	21%	7272	11.58	14.78	-22%
5538	9.73	10.07	-3%	7332	5.63	6.57	-14%
5542	5.57	5.04	11%	7360	9.04	9.94	-9%
5552	37.02	37.32	-1%	7365	14.09	12.62	12%
5553	19.15	19.18	0%	7382	11.81	10.94	8%
5606	1.53	1.53	0%	7392	11.69	8.89	32%
5632	18.07	23.38	-23%	7403	10.27	10.48	-2%
5633	7.76	9.31	-17%	7405	3.71	2.91	28%
5650	12.10	11.43	6%	7409	8.07	11.79	-32%
5951	0.93	0.84	10%	7410	6.98	11.17	-38%
6003	11.99	11.02	9%	7421	1.53	1.88	-19%
6011	10.73	7.68	40%	7424	2.18	2.39	-9%
6204	12.85	14.65	-12%	7428	6.03	6.08	-1%
6206	8.18	9.38	-13%	7429	7.84	6.74	16%
6213	2.86	3.05	-6%	7500	5.08	5.20	-2%
6216	6.79	6.93	-2%	7515	1.93	1.72	12%
6218	9.67	9.07	7%	7520	5.08	5.79	-12%
6220	6.71	6.25	7%	7538	8.01	7.22	11%
6233	2.81	3.02	-7%	7539	2.45	2.70	-9%
6235	7.93	6.88	15%	7580	6.75	6.74	0%
6237	3.09	2.44	26%	7600	8.37	9.43	-11%

Rates are per \$100 of payroll unless otherwise noted.

**Comparison of January 1, 2013 Proposed Pure Premium Rates  
with Industry Average Filed Pure Premium Rates as of July 1, 2012 (continued)**

<u>Class Code</u>	<u>Proposed January 1, 2013 Pure Premium Rates</u>	<u>Industry Average Filed Pure Premium Rates as of July 1, 2012</u>	<u>Difference</u>	<u>Class Code</u>	<u>Proposed January 1, 2013 Pure Premium Rates</u>	<u>Industry Average Filed Pure Premium Rates as of July 1, 2012</u>	<u>Difference</u>
7601	16.60	13.22	26%	8102	2.63	2.59	2%
7605	5.83	4.56	28%	8103	11.38	10.43	9%
7606	9.25	6.60	40%	8106	7.82	8.18	-4%
7607	0.43	0.40	8%	8107	5.75	5.32	8%
7610	1.43	1.12	28%	8110	5.41	5.07	7%
7706	7.04	8.38	-16%	8111	7.21	6.34	14%
7707**	340.78	511.26	-33%	8113	15.70	23.40	-33%
7720	5.52	4.93	12%	8116	7.36	7.92	-7%
7721	6.56	5.75	14%	8117	7.04	7.03	0%
7722**	404.80	678.53	-40%	8204	15.70	20.56	-24%
7855	6.05	5.40	12%	8209	7.86	7.84	0%
8001	5.77	5.32	9%	8215	9.25	10.50	-12%
8004	4.65	5.28	-12%	8227	7.65	7.62	0%
8006	6.28	5.64	11%	8232	9.96	9.57	4%
8008	4.01	3.34	20%	8264	9.95	11.71	-15%
8013	2.54	2.01	26%	8265	11.86	11.86	0%
8015	7.21	6.58	10%	8267	9.40	10.43	-10%
8017	4.50	3.88	16%	8278**	154.80	203.81	-24%
8018	7.96	7.17	11%	8286	15.50	18.38	-16%
8019	2.17	1.65	31%	8290	6.04	7.14	-15%
8021	11.70	9.78	20%	8291	7.95	8.29	-4%
8028	7.43	9.04	-18%	8292	11.23	11.15	1%
8031	10.56	8.69	22%	8293	22.66	16.43	38%
8032	9.70	7.95	22%	8304	7.99	8.47	-6%
8039	6.63	4.90	35%	8324	6.56	5.24	25%
8041	6.72	5.25	28%	8350	8.01	8.10	-1%
8042	4.90	4.87	1%	8387	6.04	4.84	25%
8046	5.72	4.95	16%	8388	7.43	6.49	15%
8057	8.40	7.81	8%	8389	7.11	5.56	28%
8059	7.03	6.38	10%	8390	7.90	6.11	29%
8060	3.27	3.34	-2%	8391	5.36	4.63	16%
8061	5.62	4.44	26%	8392	7.01	6.52	8%
8062	2.23	2.05	9%	8393	4.99	4.52	10%
8063	4.88	4.16	17%	8397	6.65	5.47	22%
8064	5.07	4.74	7%	8400	3.57	3.21	11%
8065	4.48	4.08	10%	8500	12.34	11.85	4%
8066	2.61	2.35	11%	8601	0.59	0.57	3%
8070	3.20	3.14	2%	8631	32.36	33.86	-4%
8071	2.16	2.19	-1%	8720	3.63	4.11	-12%
8078	3.40	2.69	26%	8729	1.31	1.57	-16%

Rates are per \$100 of payroll unless otherwise noted.

\*\*The rates for classifications 7707 and 7722 are per capita, and the rate for Classification 8278 is per race.

**Comparison of January 1, 2013 Proposed Pure Premium Rates  
with Industry Average Filed Pure Premium Rates as of July 1, 2012 (continued)**

<u>Class Code</u>	<u>Proposed January 1, 2013 Pure Premium Rates</u>	<u>Industry Average Filed Pure Premium Rates as of July 1, 2012</u>	<u>Difference</u>	<u>Class Code</u>	<u>Proposed January 1, 2013 Pure Premium Rates</u>	<u>Industry Average Filed Pure Premium Rates as of July 1, 2012</u>	<u>Difference</u>
8740	2.36	2.88	-18%	9009	5.16	4.11	26%
8741	0.33	0.29	14%	9010	8.63	9.03	-4%
8742	0.73	0.59	23%	9011	7.62	7.02	9%
8743	0.29	0.23	27%	9015	7.65	8.50	-10%
8745	12.23	10.77	14%	9016	6.44	6.15	5%
8748	2.01	1.68	20%	9031	7.98	8.29	-4%
8749	0.57	0.39	47%	9033	8.83	9.51	-7%
8755	1.51	1.72	-12%	9043	2.07	2.01	3%
8800	5.14	4.46	15%	9048	7.60	7.27	5%
8801	1.40	1.37	2%	9050	9.78	7.52	30%
8803	0.29	0.25	14%	9053	4.00	3.13	28%
8804	6.12	5.59	9%	9059	4.76	4.03	18%
8806	7.43	7.46	0%	9060	6.38	5.01	27%
8807	0.77	0.99	-22%	9061	4.38	4.58	-4%
8808	1.19	0.84	42%	9066	7.05	5.88	20%
8810	0.55	0.50	10%	9067	3.70	3.30	12%
8813	1.06	1.00	6%	9069	6.71	5.25	28%
8818	1.27	0.81	57%	9070	10.90	8.43	29%
8820	0.55	0.51	8%	9079	4.50	3.68	22%
8821	2.75	2.65	4%	9085	7.26	7.70	-6%
8822	1.38	0.92	50%	9092	4.05	3.68	10%
8823	8.88	7.98	11%	9096	19.16	17.38	10%
8827	8.23	7.23	14%	9097	6.62	6.38	4%
8829	5.80	4.74	22%	9101	6.67	6.16	8%
8830	2.07	2.80	-26%	9151	1.28	1.38	-7%
8831	3.77	3.78	0%	9154	4.71	5.33	-12%
8834	1.43	1.28	12%	9155	2.78	2.45	14%
8838	2.25	2.08	8%	9156	9.95	8.74	14%
8839	1.28	1.08	18%	9180	7.65	8.66	-12%
8840	0.88	0.62	41%	9181	19.56	17.31	13%
8846	1.15	1.01	14%	9182	2.98	3.00	-1%
8847	12.53	13.21	-5%	9184	13.74	12.88	7%
8850	4.77	4.14	15%	9185	43.67	61.36	-29%
8851	6.93	5.08	37%	9220	10.67	7.97	34%
8852	3.63	3.07	18%	9402	6.94	6.46	7%
8859	0.16	0.16	1%	9403	9.99	9.16	9%
8868	1.40	1.21	16%	9410	2.13	2.74	-22%
8875	2.08	1.86	12%	9420	9.48	13.27	-29%
9007	4.54	4.65	-2%	9422	6.13	9.84	-38%
9008	13.11	10.15	29%	9424	10.97	9.49	16%

Rates are per \$100 of payroll unless otherwise noted.

**Comparison of January 1, 2013 Proposed Pure Premium Rates  
with Industry Average Filed Pure Premium Rates as of July 1, 2012 (continued)**

<u>Class Code</u>	<u>Proposed January 1, 2013 Pure Premium Rates</u>	<u>Industry Average Filed Pure Premium Rates as of July 1, 2012</u>	<u>Difference</u>
9426	12.27	12.23	0%
9501	6.39	5.64	13%
9507	4.99	5.46	-9%
9516	6.52	5.09	28%
9519	8.11	6.30	29%
9521	8.01	7.72	4%
9522	9.44	7.36	28%
9529	7.93	7.21	10%
9549	9.14	8.50	8%
9552	19.11	19.49	-2%
9586	2.47	2.07	19%
9610	2.65	2.30	15%
9620	3.57	2.68	33%

Rates are per \$100 of payroll unless otherwise noted.



**Projected Policy Year 2013 Loss Ratios and Indicated Average Pure Premium Rates Based on  
Alternative Loss Development Methodologies**

<b>January 1, 2013 Filing Loss Development Methodology</b>	<b>Indemnity Loss Ratio</b>	<b>Medical Loss Ratio</b>	<b>Total Loss Ratio</b>	<b>Indicated Average Pure Premium Rate</b>
Latest Year / 3-Year Average Paid Adjusted for Reform	<b>0.290</b>	<b>0.620</b>	<b>0.910</b>	<b>\$2.68</b>

<b>Alternative Loss Development Methodologies</b>	<b>Indemnity Loss Ratio</b>	<b>Medical Loss Ratio</b>	<b>Total Loss Ratio</b>	<b>Indicated Average Pure Premium Rate<sup>1</sup></b>
<u>Incurred Loss Development Methodologies</u>				
3-Year Average (Unadjusted)	0.296	0.646	0.942	\$2.77
Latest Year (Unadjusted)	0.315	0.657	0.972	\$2.86
Latest Year Adjusted for Changes in Case Reserve Adequacy Level	0.352	0.726	1.078	\$3.17
Latest Year Adjusted for Changes in Insurer Mix	0.311	0.634	0.945	\$2.78
<u>Paid Loss Development Methodologies</u>				
3-Year Average (Unadjusted)	0.269	0.564	0.833	\$2.45
Latest Year (Unadjusted)	0.302	0.612	0.914	\$2.69
Latest Year / 3-Year Average (Unadjusted)	0.299	0.606	0.905	\$2.66
3-Year Average Adjusted for Reform and Changes in Claim Settlement Rate	0.276	0.606	0.882	\$2.60
Latest Year Adjusted for Reform and Changes in Claim Settlement Rate	0.299	0.627	0.926	\$2.73
Latest Year Adjusted for Changes in Insurer Mix	0.304	0.605	0.909	\$2.68
Latest Year Incremental Multiplicative Paid	0.333	0.673	1.006	\$2.96

<sup>1</sup> Projected using specified loss development methodology, the trending methodology reflected in Part A, Section B, Exhibits 7.1 and 7.3, and the loss adjustment expense provision (23.7%) computed in Part A, Section B, Appendix C.





**Projected Policy Year 2013 Loss Ratios and Indicated Average Pure Premium Rates  
Based on Alternative Trending Methodologies**

<b>January 1, 2013 Filing Trending Methodology</b>	<b>Indemnity Loss Ratio</b>	<b>Medical Loss Ratio</b>	<b>Total Loss Ratio</b>	<b>Indicated Average Pure Premium Rate</b>
Average of (a) Separate Projections of Frequency and Severity, with 3% Indemnity and 7% Medical Severity Trends, Applied to the Latest Two Years' On-Level Loss Ratios and then Averaged and (b) Fitted Post-Reform On-Level Loss Ratio Exponential Trend	<b>0.290</b>	<b>0.620</b>	<b>0.910</b>	<b>\$2.68</b>

<b>Alternative Trending Methodologies</b>	<b>Indemnity Loss Ratio</b>	<b>Medical Loss Ratio</b>	<b>Total Loss Ratio</b>	<b>Indicated Average Pure Premium Rate<sup>1</sup></b>
Separate Projections of Frequency and Severity Applied to Latest Two Years' On-Level Ratios and then Averaged	0.278	0.596	0.874	\$2.57
Separate Projections of Frequency and Severity Applied to the Latest Year On-Level Loss Ratio	0.282	0.595	0.877	\$2.58
Post-Reform On-Level Loss Ratio Exponential Trend Applied to Latest Two Years' On-Level Loss Ratios and then Averaged	0.307	0.646	0.953	\$2.81
Post-Reform On-Level Loss Ratio Exponential Trend Applied to Latest Two Years' On-Level Loss Ratios without Wage On-Level Adjustment and then Averaged	0.299	0.630	0.929	\$2.74
Fitted Post-Reform On-Level Loss Ratio Exponential Trend	0.302	0.644	0.946	\$2.79

<sup>1</sup> Projected using the loss development methodology reflected in Part A, Section B, Exhibit 3, the specified trending methodology, and the loss adjustment expense provision (23.7%) computed in Part A, Section B, Appendix C.



**Alternative Policy Year 2013 ULAE to Loss Ratio Projections Based on  
Statewide and Private Insurer Experience**

<b>January 1, 2013 Filing ULAE Projection Methodology</b>	<b>Statewide Ratio of ULAE to Loss</b>	<b>Private Insurer Ratio of ULAE to Loss</b>	<b>Private Insurer &amp; State Fund ULAE Ratios Combined at Current Weights Tempered 50%<sup>1</sup></b>
Paid ULAE per Open Indemnity Claim-Based Projection	9.8%	6.3%	7.6%
Paid ULAE to Paid Loss-Based Projection	9.6%	5.9%	7.3%
Average of Indemnity Claim-Based and Paid Loss-Based Projections	9.7%	6.1%	<b>7.5%</b>

<b>Alternative ULAE Projection Methodologies</b>	<b>Statewide Ratio of ULAE to Loss</b>	<b>Private Insurer Ratio of ULAE to Loss</b>	<b>Private Insurer &amp; State Fund ULAE Ratios Combined at Current Weights Tempered 50%<sup>1</sup></b>
<b><u>Incurred ULAE Methodologies</u></b>			
Open Indemnity Claim-Based Projection	12.5%	6.8%	8.9%
Weighted Indemnity Claim-Based Projection	12.4%	6.5%	8.7%
Paid Loss-Based Projection	13.5%	7.0%	9.4%
Weighted Loss Dollar-Based Projection	13.7%	6.9%	9.7%
Latest Calendar Year Ratio	18.8%	7.3%	22.8%
Average of Latest Two Calendar Year Ratios	16.4%	7.8%	16.4%
<b><u>Paid ULAE Methodologies</u></b>			
Latest Calendar Year Ratio	11.9%	7.7%	8.5%
Average of Latest Two Calendar Year Ratios	12.1%	7.8%	8.6%

<sup>1</sup> Using 92%/8% private insurer/State Fund split based on accident year 2011 estimated ultimate losses, with State Fund's projected ULAE ratio reflected at 50% of its actual weight.



Alternative Policy Year 2013 ALAE to Loss Ratio Projections Based on  
Statewide and Private Insurer Experience

<b>January 1, 2013 Filing ALAE Projection Methodology</b>	<b>Statewide Ratio of ALAE to Loss</b>	<b>Private Insurer Ratio of ALAE to Loss</b>	<b>Private Insurer &amp; State Fund ALAE Ratios Combined at Current Weights Tempered 50%<sup>1</sup></b>
<i>Latest Year Paid ALAE Development; Trend Based on Growth in ALAE per Indemnity Claim and WCIRB Frequency Model Projection</i>	15.4%	16.5%	<b>16.2%</b>

<b>Alternative ALAE Projection Methodologies</b>	<b>Statewide Ratio of ALAE to Loss</b>	<b>Private Insurer Ratio of ALAE to Loss</b>	<b>Private Insurer &amp; State Fund ALAE Ratios Combined at Current Weights Tempered 50%<sup>1</sup></b>
<i>Methods Comparing Paid ALAE Development to Losses</i>			
Latest Year Development – Trend Based on Latest Year	16.0%	17.1%	N/A
Latest Year Development – Trend Based on Latest 3 Years	14.7%	16.1%	N/A
<i>Methods Comparing Paid ALAE to Paid Indemnity Ratio Development to Losses</i>			
Latest Year Development – Trend Based on Latest Year	14.4%	15.9%	N/A
Latest Year Development – Trend Based on Latest 3 Years	13.1%	14.8%	N/A
<i>Latest Year Paid ALAE Development with Alternative Trend Assumptions</i>			
Trend Based on Growth in ALAE per Indemnity Claim Using External Wage Index and WCIRB Frequency Model Projection	13.3%	14.2%	N/A
Trend Based on Growth in ALAE per Indemnity Claim Using Trend in ALAE Ultimate Severities and WCIRB Frequency Model Projection	16.2%	17.3%	N/A
<i>Incremental Paid ALAE to Exposure Method</i>	12.1%	13.1%	N/A
<i>Incremental Paid ALAE to Paid Indemnity Loss Method</i>	11.1%	12.9%	N/A

<sup>1</sup> Using 92%/8% private insurer/State Fund split based on accident year 2011 estimated ultimate losses, with State Fund's projected ALAE ratio reflected at 50% of its actual weight.



Part A  
Pure Premium Rates

The pure premium rates contained in Section A are proposed to be effective January 1, 2013 with respect to new and renewal policies as of the first anniversary rating date of a risk on or after January 1, 2013. The factors used to develop these proposed pure premium rates, including loss development and trending methodologies, loss adjustment expenses, the experience rating off-balance correction factor and classification relativities, are discussed in Sections B and C.





Part A  
Section A  
Proposed Pure Premium Rates

This section sets forth the calculation of the proposed pure premium rates applicable to new and renewal policies as of the first anniversary rating date of a risk on or after January 1, 2013. The pure premium rates shown in this section are based on the "Selected (Unlimited) Loss to Payroll Ratio" or, if applicable, the "Selected Loss to Payroll Ratio (Restricted to 25% Change)" shown on the classification relativity review sheets contained in Section C.

Specifically, in order to determine the proposed policy year 2013 pure premium rate for each classification, the selected loss to payroll ratios in Section C are adjusted to reflect (a) the overall indicated difference of +12.6%<sup>1</sup> in the level of losses projected for 2013 policies relative to that reflected in the industry average pure premium rate level as of July 1, 2012 (as computed in Section B), segregated into its indemnity and medical components; (b) the inclusion of loss adjustment expenses (LAE); and (c) the impact of experience rating on pure premium.

The projected policy year 2013 indemnity loss factor of 1.212 is computed as the projected ratio of policy year 2013 indemnity losses to pure premium at the industry average filed pure premium rate level as of July 1, 2012 of 0.290 (see Section B, Exhibit 8, line 1) divided by the product of (a) the implied expected provision for indemnity losses in the July 1, 2012 advisory pure premium rates of 0.2364<sup>2</sup> and (b) 1.0126, the ratio of the average July 1, 2012 advisory pure premium rate of \$2.41 to the industry average filed pure premium rate as of July 1, 2012 of \$2.38. The projected policy year 2013 medical loss factor of 1.084 is computed as the projected ratio of policy year 2013 medical losses to pure premium at the industry average filed pure premium rate level as of July 1, 2012 of 0.620 (see Section B, Exhibit 8, line 1) divided by the product of (a) the implied expected provision for medical losses in the July 1, 2012 advisory pure premium rates of 0.5649<sup>3</sup> and (b) 1.0126, the ratio of the average July 1, 2012 advisory pure premium rate of \$2.41 to the industry average filed pure premium rate as of July 1, 2012 of \$2.38.

Shown below are the indemnity and medical composite factors, which are the projected indemnity and medical loss factors adjusted for the policy year 2013 provision for loss adjustment expenses of 23.7% (see Section B, Appendix C) and the selected experience rating off-balance correction factor of 1.030 (see Section B, Appendix D).

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<sup>1</sup> The overall indicated difference of +12.6% consists of a +13.6% difference due to loss experience and an implied -0.9% difference due to the loss adjustment expense factor.

<sup>2</sup> This factor represents the loss provision in the July 1, 2012 advisory pure premium rates (i.e., 1/1.248) apportioned to indemnity based on the indemnity (0.295) and medical (0.705) split reflected in the overall selected 2013 loss to payroll ratios contained in Section C.

<sup>3</sup> This factor represents the loss provision in the July 1, 2012 advisory pure premium rates (i.e., 1/1.248) apportioned to medical based on the indemnity (0.295) and medical (0.705) split reflected in the overall selected 2013 loss to payroll ratios contained in Section C.

	<u>Indemnity</u>	<u>Medical</u>
(1) Projected Loss Factors		
(a) Projected Loss to Industry Average Filed Pure Premium Rate as of July 1, 2012	0.290	0.620
(b) Expected Provision in July 1, 2012 Advisory Pure Premium Rates	0.2364	0.5649
(c) Ratio of Average July 1, 2012 Advisory Pure Premium Rate to Industry Average Filed Pure Premium Rate as of July 1, 2012	1.0126	1.0126
(d) Projected Loss Factors (a) / [(b) x (c)]	<b>1.212</b>	<b>1.084</b>
(2) Loss Adjustment Expense Factor	<b>1.237</b>	<b>1.237</b>
(3) Experience Rating Off-Balance Factor	<b>1.030</b>	<b>1.030</b>
(4) Composite Factors: (1d) x (2) x (3)	<b>1.544</b>	<b>1.381</b>

In summary, the proposed January 1, 2013 pure premium rates contained in this section are calculated by (a) multiplying the indemnity component shown on the "Selected (Unlimited) Loss to Payroll Ratio" or, if applicable, the "Selected Loss to Payroll Ratio (Restricted to 25% Change)" line on the classification relativity review sheets contained in Section C by the indemnity composite factor of 1.544 shown above; (b) multiplying the medical component shown on the "Selected (Unlimited) Loss to Payroll Ratio" or, if applicable, the "Selected Loss to Payroll Ratio (Restricted to 25% Change)" line on the classification relativity review sheets contained in Section C by the medical composite factor of 1.381 shown above; and (c) adding the resulting products.

For example, the proposed 2013 pure premium rate for Classification 4496, *Plastics – Fabricated Products Mfg*, of \$7.82 per \$100 of payroll is computed by multiplying the indemnity Selected (Unlimited) Loss to Payroll Ratio of 1.407 (see Section C, Exhibit 3) by the indemnity composite factor of 1.544 and adding that result to the product of the medical Selected (Unlimited) Loss to Payroll Ratio of 4.091 (see Section C, Exhibit 3) and the medical composite factor of 1.381.

**Proposed January 1, 2013 Pure Premium Rates**  
**Effective January 1, 2013 on New and Renewal Policies**  
**with Anniversary Rating Dates on or after January 1, 2013**

Code No.	P.P. Rate*	Code No.	P.P. Rate*	Code No.	P.P. Rate*	Code No.	P.P. Rate*	Code No.	P.P. Rate*	Code No.	P.P. Rate*	Code No.	P.P. Rate*
0005	5.12	2108	8.03	3018	3.05	3634	7.56	4361	2.94	5146	8.76	6011	10.73
0016	9.71	2109	9.88	3022	7.92	3643	4.29	4362	2.65	5160	2.62	6204	12.85
0034	9.60	2111	6.63	3030	11.63	3647	8.70	4410	7.59	5183	9.07	6206	8.18
0035	4.81	2113	17.08	3039	11.33	3651	3.73	4420	16.19	5184	5.35	6213	2.86
0036	9.27	2116	6.43	3040	12.33	3681	1.56	4432	7.79	5185	9.51	6216	6.79
0038	17.53	2117	11.73	3060	11.02	3682	2.29	4470	4.69	5186	2.88	6218	9.67
0040	4.97	2121	6.27	3066	6.86	3683	7.58	4478	8.78	5187	6.93	6220	6.71
0041	8.74	2123	6.59	3070	0.71	3719	2.41	4492	6.25	5190	6.90	6233	2.81
0042	8.52	2142	4.18	3076	9.49	3724	7.04	4494	6.73	5191	2.50	6235	7.93
0044	10.06	2150	12.63	3081	10.94	3726	4.64	4495	8.06	5192	7.91	6237	3.09
0045	5.77	2163	10.54	3082	11.15	3805	1.53	4496	7.82	5195	10.55	6251	7.95
0050	11.10	2211	18.06	3085	14.01	3808	5.60	4497	6.17	5201	10.87	6258	7.19
0079	4.66	2222	6.84	3099	5.44	3815	7.58	4498	7.65	5205	6.90	6307	12.60
0096	8.15	2362	13.10	3110	13.65	3821	14.76	4499	6.92	5212	14.71	6308	8.88
0106	25.79	2402	9.25	3131	6.82	3828	6.10	4511	1.43	5213	8.57	6315	11.11
0171	9.72	2413	10.45	3146	5.54	3830	2.78	4512	0.59	5214	6.03	6316	6.25
0172	6.94	2501	6.34	3152	3.70	3831	4.22	4557	4.57	5222	10.67	6325	7.59
0251	6.71	2570	14.27	3165	4.96	3840	7.13	4558	4.34	5225	13.87	6361	6.59
0400	5.81	2571	12.57	3169	5.49	4000	6.47	4611	4.11	5348	7.54	6364	8.49
0401	18.58	2576	8.34	3175	7.83	4034	9.51	4623	11.24	5403	18.07	6400	10.90
1122	13.67	2584	8.74	3178	3.63	4036	3.67	4635	4.01	5432	7.76	6504	8.54
1123	21.40	2585	11.72	3179	5.56	4038	11.26	4665	10.03	5436	7.37	6834	10.63
1124	11.81	2586	8.05	3180	8.73	4041	8.86	4683	5.66	5443	9.23	7133	4.54
1320	3.13	2589	5.55	3220	5.36	4049	6.91	4691	2.92	5446	9.68	7198	9.59
1322	5.66	2660	4.79	3241	6.35	4111	3.05	4692	2.85	5447	6.56	7207	13.22
1330	10.53	2683	7.46	3257	7.44	4112	1.03	4717	7.82	5467	12.52	7219	14.04
1438	9.48	2688	8.96	3339	8.58	4114	12.59	4720	4.69	5470	8.31	7227	10.74
1452	3.92	2702	29.15	3365	8.38	4130	10.00	4740	1.55	5473	13.60	7232	13.20
1463	7.26	2710	8.63	3372	7.77	4150	3.62	4771	2.92	5474	12.24	7248	3.63
1624	13.67	2727	18.64	3383	4.65	4239	6.65	4828	4.88	5479	8.54	7272	11.58
1699	3.05	2731	7.00	3400	7.77	4240	20.38	4829	3.20	5482	7.24	7332	5.63
1701	7.24	2757	12.54	3401	7.55	4243	6.46	4831	7.99	5484	18.18	7360	9.04
1710	8.59	2759	11.48	3501	6.30	4244	8.72	4922	2.76	5485	9.97	7365	14.09
1741	7.12	2790	3.86	3507	6.82	4250	4.84	4983	5.93	5506	9.40	7382	11.81
1803	11.77	2797	11.96	3560	5.43	4251	7.85	5020	6.39	5507	5.55	7392	11.69
1925	17.08	2806	7.78	3568	3.26	4279	6.44	5027	13.04	5538	9.73	7403	10.27
2002	8.66	2812	9.26	3569	4.61	4283	4.90	5028	7.33	5542	5.57	7405	3.71
2003	7.98	2819	12.05	3570	5.56	4286	8.15	5040	18.27	5552	37.02	7409	8.07
2014	9.27	2840	8.55	3572	1.48	4295	7.90	5057	10.18	5553	19.15	7410	6.98
2030	8.45	2842	11.75	3573	2.64	4297	0.57	5059	22.17	5606	1.53	7421	1.53
2063	6.15	2852	12.78	3574	4.24	4299	6.94	5102	9.54	5632	18.07	7424	2.18
2081	11.02	2881	12.25	3577	2.10	4304	12.14	5107	8.93	5633	7.76	7428	6.03
2095	11.69	2883	12.94	3612	5.18	4312	6.34	5108	13.08	5650	12.10	7429	7.84
2102	8.70	2915	8.39	3620	7.76	4351	3.49	5128	2.04	5951	0.93	7500	5.08
2107	5.90	2923	8.43	3632	6.29	4354	3.15	5140	3.24	6003	11.99	7515	1.93

\*Pure Premium Rates are per \$100 of payroll unless otherwise noted.

**Proposed January 1, 2013 Pure Premium Rates**  
**Effective January 1, 2013 on New and Renewal Policies**  
**with Anniversary Rating Dates on or after January 1, 2013**  
(Continued)

Legend:

(A) See below

Code No.	P.P. Rate*	Code No.	P.P. Rate*	Code No.	P.P. Rate*	Code No.	P.P. Rate*	Code No.	P.P. Rate*	Code No.	P.P. Rate*	Code No.	P.P. Rate*
7520	5.08	8041	6.72	8265	11.86	8748	2.01	8859	0.16	9154	4.71		
7538	8.01	8042	4.90	8267	9.40	8749	0.57	8868	1.40	9155	2.78		
7539	2.45	8046	5.72	8278	(A)	8755	1.51	8875	2.08	9156	9.95		
7580	6.75	8057	8.40	8286	15.50	8800	5.14	9007	4.54	9180	7.65		
7600	8.37	8059	7.03	8290	6.04	8801	1.40	9008	13.11	9181	19.56		
7601	16.60	8060	3.27	8291	7.95	8803	0.29	9009	5.16	9182	2.98		
7605	5.83	8061	5.62	8292	11.23	8804	6.12	9010	8.63	9184	13.74		
7606	9.25	8062	2.23	8293	22.66	8806	7.43	9011	7.62	9185	43.67		
7607	0.43	8063	4.88	8304	7.99	8807	0.77	9015	7.65	9220	10.67		
7610	1.43	8064	5.07	8324	6.56	8808	1.19	9016	6.44	9402	6.94		
7706	7.04	8065	4.48	8350	8.01	8810	0.55	9031	7.98	9403	9.99		
7707	(A)	8066	2.61	8387	6.04	8813	1.06	9033	8.83	9410	2.13		
7720	5.52	8070	3.20	8388	7.43	8818	1.27	9043	2.07	9420	9.48		
7721	6.56	8071	2.16	8389	7.11	8820	0.55	9048	7.60	9422	6.13		
7722	(A)	8078	3.40	8390	7.90	8821	2.75	9050	9.78	9424	10.97		
7855	6.05	8102	2.63	8391	5.36	8822	1.38	9053	4.00	9426	12.27		
8001	5.77	8103	11.38	8392	7.01	8823	8.88	9059	4.76	9501	6.39		
8004	4.65	8106	7.82	8393	4.99	8827	8.23	9060	6.38	9507	4.99		
8006	6.28	8107	5.75	8397	6.65	8829	5.80	9061	4.38	9516	6.52		
8008	4.01	8110	5.41	8400	3.57	8830	2.07	9066	7.05	9519	8.11		
8013	2.54	8111	7.21	8500	12.34	8831	3.77	9067	3.70	9521	8.01		
8015	7.21	8113	15.70	8601	0.59	8834	1.43	9069	6.71	9522	9.44		
8017	4.50	8116	7.36	8631	32.36	8838	2.25	9070	10.90	9529	7.93		
8018	7.96	8117	7.04	8720	3.63	8839	1.28	9079	4.50	9549	9.14		
8019	2.17	8204	15.70	8729	1.31	8840	0.88	9085	7.26	9552	19.11		
8021	11.70	8209	7.86	8740	2.36	8846	1.15	9092	4.05	9586	2.47		
8028	7.43	8215	9.25	8741	0.33	8847	12.53	9096	19.16	9610	2.65		
8031	10.56	8227	7.65	8742	0.73	8850	4.77	9097	6.62	9620	3.57		
8032	9.70	8232	9.96	8743	0.29	8851	6.93	9101	6.67				
8039	6.63	8264	9.95	8745	12.23	8852	3.63	9151	1.28				

	Per
Code	Capita
No.	P.P. Rate
<u>Firefighters, Police, Police Deputies, etc.</u>	

Firefighters - volunteers	7707	340.78
Police, Sheriffs - volunteers	7722	404.80

	Per
Code	Race
No.	P.P. Rate
<u>Horse Racing</u>	

Jockeys employed at a rate per race (See Classification 8631 - Racing Stables for instructions)	8278	154.80
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\*Pure Premium Rates are per \$100 of payroll unless otherwise noted.

Part A  
Section B  
Computation of Indicated Average Pure Premium Rate for 2013  
Policies

The projected policy year 2013 ratio of losses to premium at the industry average filed pure premium rate level as of July 1, 2012 based on experience through March 31, 2012 is 91.0%. The projected provision for loss adjustment expenses (LAE) is 23.7% of losses. In total, the projected loss and LAE as a percentage of premium at the industry average filed pure premium rate level as of July 1, 2012 is 112.6%, resulting in a 12.6% indicated difference from the industry average filed pure premium rate as of July 1, 2012 of \$2.38 per \$100 of payroll. The resulting indicated policy year 2013 average pure premium rate is \$2.68 per \$100 of payroll.

**Computation of Projected Loss to Pure Premium Ratio**

The projected policy year 2013 ratio of loss to premium at the industry average filed pure premium rate level as of July 1, 2012 of 91.0% has been derived based on the following experience and actuarial methodologies:

**A. Calendar-Accident Year Experience**

The projected loss to pure premium ratio is based on an evaluation of the experience of calendar-accident years 1983 through 2011, valued as of March 31, 2012. A summary of the 1983 through 2011 calendar year premiums and accident year losses is shown in Exhibit 1. The experience contained in this summary reflects the data reported by insurers representing 100% of the California workers' compensation insurance market in 2011. (The March 31, 2012 experience of a number of insurers that were in liquidation by 2011 but may have written a significant portion of the market in prior accident years has not been reported to the WCIRB and is, therefore, not included in this analysis.)

Exhibit 1 shows the earned premium, the indemnity paid losses and case reserves, and the medical paid losses and case reserves as of March 31, 2012 for accident years 1983 through 2011. Beginning with policies incepting on or after July 1, 2010, the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* requires that the cost of medical cost containment programs (MCCP) be reported as allocated loss adjustment expense (ALAE) rather than as medical loss. In order to provide for consistent comparison across accident years, the paid medical losses shown in Exhibit 1 for accident years 2010 and 2011 have been adjusted to include all MCCP costs.<sup>1</sup> (A more complete discussion of this adjustment is included in Appendix B and was provided in the WCIRB's April 20, 2012 letter submitted to the California Department of Insurance in conjunction with the July 1, 2012 Pure Premium Rate Filing.)

Exhibit 1 also shows, for informational purposes, the incurred but not reported (IBNR) losses reported by insurers as of March 31, 2012, the total incurred losses including IBNR losses, and the total loss ratio reported for each accident year. For example, as shown in the last column of Exhibit 1, insurers reported a total loss ratio of 63.9% for accident year 2011 as of March 31, 2012.

**B. Loss Development**

The indemnity and medical losses paid and incurred (paid plus case reserves) shown in Exhibit 1 for each accident year are valued as of March 31, 2012. For example, the paid indemnity losses of \$457,908,514 shown for accident year 2011 reflect the total amount of indemnity benefits that have been paid on accidents that occurred during 2011 from the beginning of that year through March 31, 2012. However, the amount of losses reported for the accidents that occur in a particular year will change over time, and the final cost of these accidents will not be known for many years.

<sup>1</sup> The amounts of MCCP reported as ALAE but included in the paid medical amounts shown in Exhibit 1 are \$25,721,320 for accident year 2010 and \$82,880,298 for accident year 2011.

In general, the pure premium rates are intended to reflect the estimated final, or ultimate, cost of losses and loss adjustment expenses on all accidents that will occur during the period that the rates will be in effect. Consequently, the losses reported for each historical accident year as of March 31, 2012 are adjusted, or developed, to reflect the estimated final, or ultimate, cost of all accidents that have occurred during that year.

The historical incurred age-to-age development factors for each annual evaluation period are shown in Exhibits 2.1.1 and 2.1.2 for indemnity and in Exhibits 2.2.1 and 2.2.2 for medical. The historical paid age-to-age development factors for each annual evaluation period are shown in Exhibits 2.3.1 and 2.3.2 for indemnity and Exhibits 2.4.1 and 2.4.2 for medical. These factors represent the historical year-to-year growth in the incurred and paid losses reported at consecutive March 31 evaluation periods.

The methodologies used to develop each year's reported losses to its ultimate level in this pure premium rate filing are similar to those used in the WCIRB's July 1, 2012 Pure Premium Rate Filing and in the corresponding California Department of Insurance's (CDI's) decision. These methodologies, which are discussed in detail in Appendix A, are summarized below.

#### Indemnity Loss Development

Prior to the WCIRB's July 1, 2006 Pure Premium Rate Filing, the WCIRB had been projecting future indemnity loss development based on the latest historical paid indemnity age-to-age loss development factor. Exhibits 2.3.1 and 2.3.2 show the historical annual paid indemnity loss development factors. As reflected in Exhibit 2.3.1, following the reforms of 2002 through 2004, paid indemnity loss development for the less mature evaluation periods has been significantly less than that of the pre-reform years.

Assembly Bill No. 749 (AB 749), enacted in 2002, increased most classes of workers' compensation benefits over a four-year period – beginning in 2003. Also, Assembly Bill No. 227 (AB 227) and Senate Bill No. 228 (SB 228), enacted in 2003, and Senate Bill No. 899 (SB 899), enacted in 2004, included a number of reform provisions impacting indemnity benefits. The estimates of the overall cost impact of these various legislative provisions affecting indemnity benefits have been reflected in the WCIRB's pure premium rate filings for a number of years. These changes have affected not only the amount of indemnity benefits that will be paid on post-reform injuries, but also how quickly the losses are being paid.

The WCIRB's 2008 report, *Impact of Recent Reform Legislation on Loss Development Patterns – 2008 Update*,<sup>2</sup> summarized the WCIRB's analysis of the impact of the 2002 through 2004 reform legislation on paid indemnity loss development patterns. As discussed in the report, the WCIRB does not believe historical pre-reform paid indemnity loss development factors can be used as a reliable projector of future indemnity development in the post-reform environment. Instead the WCIRB has been projecting future indemnity loss development for the post-reform accident years based, at least in part, on the projected post-reform cumulative indemnity payment patterns presented in the WCIRB's loss development report.

A number of years of actual post-reform paid indemnity experience are now available. In 2011, the WCIRB completed an analysis of the development of the post-reform accident years, which showed that the reforms were continuing to have a significant impact on the paid indemnity development of the post-reform years, and some adjustment to the future indemnity loss development projections for those years continues to be appropriate.<sup>3</sup> As shown in Exhibit 2.3.1, post-reform paid indemnity loss development has been significantly less than the level of paid indemnity loss development prior to the reforms. As a result, the WCIRB recommends that indemnity development through 111 months on the 2003 through 2011 accident years be based on the latest post-reform paid indemnity age-to-age development that actually emerged rather than on the development imputed based on the cumulative payment patterns presented in the WCIRB report. Furthermore, the WCIRB recommends that indemnity development beyond 111

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<sup>2</sup> *Impact of Recent Reform Legislation on Loss Development Patterns – 2008 Update*, WCIRB, April 2, 2008.

<sup>3</sup> See Section VI of Agenda Item AC11-03-03 of the June 3, 2011 WCIRB Actuarial Committee meeting for a more complete discussion of this analysis.

months for accident years 2003 through 2011 be based on the imputed post-reform indemnity payment patterns for the post-reform years as described in the WCIRB's 2008 report on loss development, adjusted to a 111-month level based on the average of the three most recent years of paid indemnity loss development. (See Appendix A for a more complete discussion of the reform adjustments made to indemnity loss development.)

The development factors computed on this basis for accident years 2003 through 2011 are shown in Exhibit 2.3.1. Also shown in Exhibits 2.3.1 and 2.3.2 are projected age-to-age and cumulative factors for accident years 2002 and prior, which are based on the average of the latest three years of historical paid indemnity loss development factors. In prior pure premium rate filings, these projected factors were based on the latest age-to-age factors. However, the WCIRB's recent study of longer-term loss development indicated that due to significant random variability in these factors, using a three-year average will improve the stability of the projections.<sup>4</sup>

#### Medical Loss Development

For many years, the WCIRB has also been relying on historical paid medical loss development to project future medical loss development. Exhibits 2.4.1 and 2.4.2 show the historical annual accident year paid medical loss development factors valued at successive March 31 evaluations. As shown, after initially declining during the period of the 2002 through 2004 reforms, recent paid medical loss development has increased. In particular, for most evaluation periods, paid medical development factors for the more recent twelve-month periods generally increased from the prior twelve-month periods.

As discussed in the WCIRB's 2008 report on the impact of the 2002 through 2004 reforms on loss development, many of the SB 228 provisions related to medical fee schedules and SB 228 and SB 899 provisions related to the utilization of medical services impacted the cost of future medical services on pre-existing claims as well as the cost of future claims. If no adjustment were made, emerging paid medical development factors would be artificially low for purposes of projecting future paid medical development.

As in the last several WCIRB pure premium rate filings, the WCIRB has attempted to eliminate the distortion in development patterns resulting from these medical reforms by adjusting pre-reform medical payments. The WCIRB's recommended age-to-age and cumulative paid medical loss development factors, which have been adjusted for the impact of SB 228 medical fee schedule changes and SB 228 and SB 899 legislative provisions impacting the utilization of medical services, are shown in Exhibits 2.4.1 and 2.4.2. As with indemnity, based on the WCIRB's recent analysis of longer-term loss development, age-to-age development for the more mature evaluation periods were projected using three-year averages rather than the latest year's factor.<sup>5</sup>

After losses are developed to 339 months of maturity using the available latest year or three-year average age-to-age factors, an additional factor, or "tail" development factor, is applied to bring them to an ultimate basis. In prior pure premium rate filings this "tail" development factor was based on all incurred losses aged 339 months and older. A 2012 WCIRB analysis of longer-term loss development showed that the medical "tail" development factors can be significantly impacted by the effects of medical inflation.<sup>6</sup> Based on this analysis, the medical loss development factors from 339 months-to-ultimate shown in Exhibit 2.4.2 reflect an adjustment for the effects of medical inflation. (See Appendix A for a more complete discussion of this adjustment.)

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<sup>4</sup> See Agenda Item AC11-12-04 of the March 20, 2012 WCIRB Actuarial Committee meeting for a more complete discussion of this analysis.

<sup>5</sup> See Agenda Item AC11-12-04 of the December 1, 2011 and March 20, 2012 WCIRB Actuarial Committee meetings for a more complete discussion of this analysis for medical.

<sup>6</sup> See Agenda Item AC11-12-04 of the March 20, 2012 and June 15, 2012 WCIRB Actuarial Committee meetings for a more complete discussion of this analysis.

### Estimated Ultimate Loss Ratios

The age-to-age development factors selected for each evaluation period are combined in Exhibit 3 to produce a cumulative development factor for each period. These factors reflect the ultimate amount of losses anticipated for each accident year relative to the reported paid losses as of March 31, 2012. These cumulative factors are then applied to the reported (undeveloped) paid indemnity and adjusted paid medical loss ratios as of March 31, 2012 to estimate an ultimate loss ratio for each accident year. (The estimated ultimate medical loss ratios shown in Exhibit 3 for accident years prior to 2005 have been adjusted to the current fee schedule and medical utilization levels for the sole purpose of computing the indicated January 1, 2013 average pure premium rate and, as a result, do not reflect the actual WCIRB estimates of ultimate loss ratios for those years.) As shown in the last column of Exhibit 3, the WCIRB currently projects an ultimate loss ratio of 84.7% for accident year 2011.

The WCIRB's recommended loss development projections reflect experience through March 31, 2012. The indicated January 1, 2013 average pure premium rate is, in large part, predicated on the March 31, 2012 paid loss experience of the 2010 and 2011 accident years projected to an ultimate cost level. Given the inherent volatility involved in projecting ultimate losses for accident year 2011, which is currently valued at 15 months, and accident year 2010, which is currently valued at 27 months, the WCIRB will be reviewing experience through June 30, 2012 when it is received. If the experience through June 30, 2012 produces indications that are significantly different from those based on experience through March 31, 2012, the WCIRB may amend the pure premium rate recommendations contained in this filing.

### **C. Cost Level Adjustments to Losses**

Each year's historical losses, once developed to an ultimate basis, are adjusted to reflect various measurable economic or claims-related changes that have occurred since the time that year's claims were incurred. In this way, each year's adjusted, or "on-level", ratios of losses to premium are on a more comparable basis and can be used to project future ratios of losses to premium. These adjustments are described in detail in Appendix B.

Exhibits 4.1 through 4.4 show the adjustments made to losses to reflect the changes in the cost of selected loss components that can be specifically measured. Exhibit 4.1 displays the average impact on indemnity benefits of legislative and regulatory changes as well as wage inflation. Specifically, column 1 of Exhibit 4.1 shows the impact of legislative, regulatory or judicial actions on indemnity claim severities, while column 2 shows the estimated impact of these actions on indemnity claim frequencies.

The on-leveling adjustment estimates included in Exhibit 4.1 also reflect the estimated impact of the Ogilvie v. City and County of San Francisco and Almaraz v. Environmental Recovery Services/Guzman v. Milpitas Unified School District Workers' Compensation Appeals Board (WCAB) decisions on costs. The estimated impact of these decisions was based on the estimates reflected in the WCIRB's July 1, 2009 Pure Premium Rate Filing.<sup>7</sup> The WCIRB has reviewed a wide range of cost information that has emerged subsequent to the WCAB decisions. This information shows costs emerging at a level generally consistent with the initial estimates reflected in the WCIRB's earlier pure premium rate filing.<sup>8</sup> As a result, the WCIRB is not recommending any adjustment to the initial estimates of the impact of these decisions for purposes of adjusting the older accident years to the current cost level.

Indemnity benefits have been adjusted to the current level of indemnity benefits as shown in Exhibit 4.1. Comprehensive legislation is currently under consideration by the California Legislature. No provision for increased benefits or reforms resulting from this legislation is reflected in this filing. If the pending legislation is adopted by the Legislature, the WCIRB will evaluate the impact and, if appropriate, modify the pure premium rates proposed in this filing to reflect that cost evaluation.

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<sup>7</sup> See Part A, Section B, Appendix C of the WCIRB's July 1, 2009 Pure Premium Rate Filing for a complete discussion of the WCIRB's estimate.

<sup>8</sup> See Agenda Item AC09-03-07 of the August 2, 2012 WCIRB Actuarial Committee meeting for a more complete discussion of this information.



Even without statutory benefit changes, wage inflation will impact the cost of indemnity benefits. Exhibit 4.1 also shows the impact of wage inflation on indemnity benefits. These estimated wage inflation effects are based on (a) the most current UCLA Anderson School of Business historical and forecast changes in California annual wages as shown on Exhibit 5.1; (b) the distribution of the weekly wages of injured workers; and (c) the schedule of statutory benefits in effect for each year.

Exhibits 4.2 through 4.4 show the adjustment of medical losses to a current, or on-level, basis. Exhibit 4.2 shows the impact of non-legislative factors on medical costs. For many years, the Official Medical Fee Schedule (OMFS) has regulated the amounts paid to physicians for many workers' compensation medical procedures. Over time, other medical service components, such as inpatient hospital procedures, pharmaceuticals and outpatient facility fees, also have become subject to fee schedules. As shown in column 1 of Exhibit 4.2, approximately 90% of medical costs are currently subject to fee schedules. Column 3 of Exhibit 4.2 shows the average impact of regulatory changes in fee schedules on total medical costs by accident year. The impacts shown are based on the WCIRB's cost analysis of the fee schedule changes.

Some workers' compensation medical costs are not subject to fee schedules. As a result, the portion of each historical accident year's medical losses that is not subject to fee schedules is adjusted to reflect the anticipated general medical cost level during the period in which the proposed pure premium rates will be in effect. The cost adjustments used in this analysis are shown in column 4 of Exhibit 4.2. The historical values are based on the "Other Medical Services" and "Medical Care Services" components of the Consumer Price Index as published by the U.S. Bureau of Labor Statistics. Projected values are provided by Global Insight, Inc. Column 6 of Exhibit 4.2 shows the combined impact of fee schedule changes and general medical inflation on non-legislative medical cost components by accident year.

Legislative and regulatory changes and judicial actions also impact the cost of medical benefits. Exhibit 4.3 shows the impact of legislative, regulatory and judicial activity on medical costs. The factors in column 1 reflect the impact on medical costs per claim of (a) statutory reforms (excluding SB 228 fee schedule changes and SB 228 and SB 899 reform provisions impacting the utilization of medical services – the effects of which were reflected in the loss development adjustments shown in Exhibits 2.4.1, 2.4.2, and 3) and (b) legislative or regulatory changes or judicial action not otherwise reflected. The factors in column 2 of Exhibit 4.3 reflect the impact on medical costs of the changes in the frequency of indemnity claims as a result of statutory benefit changes.

Assembly Bill No. 378 (AB 378), enacted in 2011, provides that compound drugs are now subject to fee schedules. Inasmuch as preliminary indications of the potential cost impact of AB 378 do not suggest significant savings are arising, no cost adjustment for AB 378 has been reflected in Exhibit 4.3.<sup>9</sup> The WCIRB will continue to monitor the potential cost impact of AB 378 as additional information becomes available.

The combined impact of both measurable legislative and non-legislative changes on medical costs is shown in Exhibit 4.4. Column 4 of Exhibit 4.4 shows the medical on-level factor used to adjust each historical accident year's estimated ultimate medical losses to an on-level basis.

#### **D. Wage and Premium Adjustments**

As with accident year losses, each historical year's earned premium is adjusted to a common, or on-level, basis. The adjustments made to historical premium amounts are also discussed in detail in Appendix B.

Exhibit 5.1 displays the adjustment made to historical premiums to reflect changes in wage levels. Pure premium rates are expressed as a percentage of payroll. Consequently, the reported premium for each year reflects the wages paid during that year. To determine the level of pure premium needed to fund the cost of losses and loss adjustment expenses incurred on policies incepting in 2013, the premium reported

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<sup>9</sup> See the Minutes for Item AC11-09-02 of the April 2, 2012 WCIRB Actuarial Committee meeting.

for each year is adjusted to reflect the wages anticipated to be paid during the period these policies will be in effect. For many years, the WCIRB has based estimates of future wage inflation on changes in average annual California wages as published by the UCLA Anderson School of Business.

The amount of premium generated during a particular year is based on the rates in effect during that year. The earned premium amounts shown in Exhibit 1 and reflected in the loss ratios shown in Exhibit 3 reflect the actual rates charged by insurers – including the impact of most rating plan adjustments such as schedule rating.<sup>10</sup> To determine the indicated difference from the industry average filed pure premium rate as of July 1, 2012, the earned premium generated for each year is adjusted to reflect the premium that would have been generated had the industry average filed pure premium rates as of July 1, 2012 been charged during that year. This adjustment is shown in columns 2a, 2b and 2c of Exhibit 5.2.

Column 2a of Exhibit 5.2 shows the ratio of the industry average charged rate to the average advisory pure premium rate for each calendar year subsequent to the implementation of competitive rating in 1995. Column 2b of Exhibit 5.2 shows the factors needed to adjust the earned premium for each calendar year to the industry average filed pure premium rate level as of July 1, 2012. The factors reflect both the historical changes in advisory pure premium rates that are needed to adjust each year's earned premium to the July 1, 2012 advisory pure premium rate level and an additional factor to adjust from the July 1, 2012 average advisory pure premium rate level to the industry average filed pure premium rate level as of July 1, 2012. Column 2c of Exhibit 5.2 shows the combined effect of all the rate adjustments in columns 2a and 2b, which are the factors needed to adjust each year's earned premium to the premium that would have been earned had the industry average filed pure premium rates as of July 1, 2012 been charged during that year.

In addition to the adjustment to a common wage and pure premium rate level, the premium reported for each year is adjusted for (a) the surcharge premium generated under the Minimum Rate Law; (b) the average experience modification; (c) the current experience rating off-balance correction factor; and (d) the impact of the recession on audit premium for the 2007 through 2010 years. These adjustment factors are shown in Exhibit 5.2, columns 3, 4, 5 and 6, respectively. Column 7 of Exhibit 5.2 shows the combined on-level factor for each year that reflects the impact of all the premium adjustment factors applied by the WCIRB.

### **E. Trending of On-Level Ratios**

The loss ratios shown for historical accident years, once adjusted to an ultimate and on-level basis, are used to project the policy year 2013 loss ratio at the industry average filed premium rate level as of July 1, 2012. The WCIRB is projecting future loss trends based on the average of projections based on (a) separate projections of growth in claim frequency and claim severity and (b) an exponential curve fit to the post-reform on-level loss to pure premium ratios. Exhibits 6.1 through 6.3 show the information upon which the separate frequency and severity projections are based. Exhibits 7.1 through 7.4 summarize the computation of the projected on-level loss to pure premium ratio for policies incepting in 2013. Separate projections are made for the indemnity and medical components. These trending methodologies are also discussed in detail in Appendix B.

#### Trended Policy Year 2013 On-Level Indemnity Loss Ratio

Exhibit 7.1, column 1 displays the indemnity loss to pure premium ratios developed to an estimated ultimate level as shown in Exhibit 3. These developed loss ratios are adjusted for (a) the impact of changes in statutory benefit levels and wage inflation on indemnity benefits shown in Exhibit 4.1 and (b) the premium level adjustments shown in Exhibit 5.2 to produce the on-level indemnity ratios shown in column 4 of Exhibit 7.1. These on-level loss ratios reflect the ratio of estimated ultimate indemnity losses to premium for each year as though (a) the policy year 2013 statutory benefit level and projected wages had been in effect for each historical year and (b) the premium for each historical year had been

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<sup>10</sup> These premiums do not reflect the impact of deductible credits, retrospective rating plan adjustments or terrorism charges.

generated at the industry average filed pure premium rate level as of July 1, 2012 and at the average wage level projected for the 2013 policy period.

The on-level indemnity loss to industry average filed pure premium ratios, which are displayed graphically in Exhibit 7.2, show a relatively consistent upward trend through 2000 followed by declines as the reforms of 2002 through 2004 were implemented. Once the reforms were fully implemented in 2005, on-level indemnity ratios have increased at a steady, moderate rate.

In the last several pure premium rate filings, the WCIRB has based the projected growth in on-level indemnity loss to pure premium ratios on separate projections of claim frequency and claim severity. The WCIRB's forecast frequency changes for the 2011 through 2014 period are based on an econometric model developed using a long-term forty-year history of frequency changes in relation to changes in economic and other claims-related factors. As shown on Exhibit 6.1, the WCIRB's frequency model is forecasting declines of between 1% and 3% annually for the 2011 through 2014 period. As in the last several pure premium rate filings, the WCIRB is projecting the average indemnity severity growth based on the approximate average of the actual pre-reform and post-reform indemnity severity trends. As shown on Exhibit 6.2, these trends average about 3% annually. Column 5 of Exhibit 7.1 shows the projected policy year 2013 indemnity loss ratio based on the average of the latest two accident year (2010 and 2011) on-level indemnity ratios adjusted by the WCIRB frequency model projections and an annual indemnity severity trend projection of 3% per year. The combined on-level loss trend projected on this basis is 0.7% annually.

In 2010, after several years of steady declines, indemnity claim frequency sharply increased and has stayed at approximately the same level through 2011 and the first quarter of 2012. In a recent analysis the WCIRB attributed the accident year 2010 frequency increase to growth in cumulative injury claims, increases in the proportion of all claims now involving indemnity benefits, growth in the number of smaller non-cumulative or specific injury claims, and increases in the number of late-reported claims, with many of these factors related to the 2008-2009 economic recession.<sup>11</sup> In addition, the WCIRB's analysis showed that the increase in the frequency of smaller indemnity claims in 2010 has significantly dampened average indemnity claim severities.

As discussed in Appendix B, the combined loss trend implied by the separate claim frequency and claim severity projections is well below the average post-reform rate of growth in on-level indemnity loss to pure premium ratios. Also, recently, the WCIRB performed a retrospective analysis of trending methodologies that showed that projections based on a total loss ratio trend performed more accurately for the latest two accident years than those based on separate projections of claim frequency and claim severity.<sup>12</sup> Given the relative uncertainty surrounding current frequency and severity projections reflected in the atypical results of the last several years and the steady, moderate rate of increase of post-reform on-level indemnity loss ratios, the WCIRB believes some consideration of the post-reform trend in on-level indemnity on-level loss ratios is appropriate. Column 6 of Exhibit 7.1 shows the projected policy year 2013 indemnity loss ratio based on fitting an exponential curve to the 2005 to 2011 on-level indemnity loss ratios. The goodness of fit measure ("R-squared") for this curve is 0.96.

However, frequency and severity are often impacted by different phenomena. Also, there are some signs of moderation in the post-reform loss trends and California workers' compensation is potentially approaching a period of changes which may impact frequency and severity differently. Consequently, the WCIRB believes some consideration of the projection based on separate projections of claim frequency and claim severity is appropriate. As a result, the WCIRB recommends projecting the indicated policy year 2013 indemnity loss ratio on Exhibit 7.1 based on assigning 50% weight to each of the projections based on (a) an average of the latest two years' on-level indemnity loss ratios adjusted for separate

<sup>11</sup> See the Minutes for Item AC12-04-05 of the August 2, 2012 WCIRB Actuarial Committee meeting for the full report of this analysis.

<sup>12</sup> See the Minutes for Item AC12-06-01 of the August 2, 2012 WCIRB Actuarial Committee meeting for a more complete discussion of this analysis.

projections of claim frequency and claim severity and (b) an exponential curve fit to the post-reform on-level indemnity loss ratios.

Column 7 of Exhibit 7.1 shows the projected policy year 2013 indemnity loss ratio based on the average of the projections shown in columns 5 and 6 of Exhibit 7.1. As shown on Exhibits 7.1 and 7.2, the policy year 2013 indemnity loss ratio projected on this basis is 0.290.

#### Trended Policy Year 2013 On-Level Medical Loss Ratio

Exhibit 7.3 shows accident year on-level medical loss to industry average filed pure premium ratios, which have been computed in a manner similar to those for indemnity. These on-level ratios, which are also displayed graphically in Exhibit 7.4, show a consistent upward trend through 1996, and a dramatic acceleration of the trend following the 1996 Minnear decision.<sup>13</sup> However, as with indemnity, following the reforms of 2002 through 2004, the trend in the on-level medical ratios moderated. Since 2003, on-level medical loss ratios have increased steadily.

As in the case of indemnity, the WCIRB recommends projecting the policy year 2013 on-level medical loss ratio based on assigning 50% weight to each of the projections based on (a) the average of the latest two accident year (2010 and 2011) on-level medical ratios adjusted separately for frequency and severity trends and (b) an exponential curve fit to the post-reform on-level medical loss ratios.

The projected policy year 2013 on-level medical loss ratios shown on column 5 of Exhibit 7.3 reflect the same frequency change projections as those in the indemnity loss projection. However, as shown in Exhibit 6.3, medical claim severity has increased more rapidly than indemnity claim severity, averaging 6.2% during the post-reform period and 7.8% for the long-term pre-reform period. As in the last several pure premium rate filings, the WCIRB projects a medical severity trend of 7%, the approximate average of the long-term pre-reform and post-reform medical rates of growth.

Column 6 of Exhibit 7.3 shows the projected policy year 2013 medical loss ratio based on fitting an exponential curve to the 2005 to 2011 on-level medical loss ratios. The goodness of fit measure for this curve is 0.99. Column 7 of Exhibit 7.3 shows the projected policy year 2013 medical loss ratio based on the average of the projections shown in columns 5 and 6 of Exhibit 7.3. As shown on Exhibits 7.3 and 7.4, the policy year 2013 medical loss ratio projected on this basis is 0.620.

#### **Computation of Projected Loss Adjustment Expenses**

The WCIRB's projection of the cost of loss adjustment expenses on policies incepting in 2013 is discussed in Appendix C. As indicated in Appendix C, the WCIRB estimates that the policy year 2013 ratio of loss adjustment expenses to losses is 23.7%.

#### **Computation of the Indicated 2013 Average Pure Premium Rate**

Line 1 of Exhibit 8 displays the estimated policy year 2013 ratios of ultimate indemnity and medical losses to premium at the industry average filed pure premium rate level as of July 1, 2012 as computed in Exhibits 7.1 and 7.3. The projected policy year 2013 ratio of total losses to premium at the industry average filed pure premium rate level as of July 1, 2012 is 0.910.

Line 2 of Exhibit 8 shows the estimated policy year 2013 loss adjustment expenses as 23.7% of losses (see Appendix C). Line 3 of Exhibit 8 shows the estimated policy year 2013 ultimate loss and loss adjustment expense ratio at the industry average filed pure premium rate level as of July 1, 2012 of 1.126. Line 4 of Exhibit 8 shows the 12.6% difference in the indicated pure premium rate level from the industry average filed pure premium rate level as of July 1, 2012. Line 5 of Exhibit 8 shows the industry average filed pure premium rate as of July 1, 2012 of \$2.38 per \$100 of payroll. Line 6 of Exhibit 8 shows the indicated January 1, 2013 average pure premium rate of \$2.68 per \$100 of payroll.

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<sup>13</sup> Minnear v. Mount San Antonio Community College District (1996) 61 Cal. Comp. Cases 1055 (Appeals Board en banc opinion).

**California Workers' Compensation  
Accident Year Experience as of March 31, 2012**

<u>Year</u>	<u>Earned Premium</u>	<u>Paid Indemnity</u>	<u>Indemnity Reserves</u>	<u>Paid Medical</u>	<u>Medical Reserves</u>	<u>IBNR *</u>	<u>Total Incurred *</u>	<u>Loss Ratio *</u>
1983	2,069,492,112	831,289,906	5,253,200	630,118,291	26,475,212	12,655,763	1,505,792,372	0.728
1984	2,434,344,801	1,088,449,359	5,924,870	794,855,782	26,277,984	11,822,788	1,927,330,783	0.792
1985	2,864,198,115	1,277,349,311	6,722,125	966,802,397	31,811,233	15,896,406	2,298,581,472	0.803
1986	3,491,763,049	1,375,247,958	9,451,799	1,092,288,930	50,431,674	66,196,628	2,593,616,989	0.743
1987	4,356,904,190	1,496,508,366	10,938,539	1,288,585,603	61,600,929	38,967,459	2,896,600,896	0.665
1988	5,155,708,283	1,691,956,736	12,736,412	1,493,311,218	59,967,491	53,691,185	3,311,663,042	0.642
1989	5,655,233,661	1,920,615,613	15,643,939	1,730,023,882	91,566,563	54,057,504	3,811,907,501	0.674
1990	5,678,531,052	2,238,621,046	17,215,568	1,983,595,771	94,247,641	78,874,992	4,412,555,018	0.777
1991	5,850,966,088	2,454,838,494	30,477,327	2,128,126,220	107,003,427	86,422,111	4,806,867,579	0.822
1992	5,675,964,852	1,956,480,731	25,024,169	1,689,689,102	103,744,103	79,881,317	3,854,819,422	0.679
1993	5,945,239,264	1,676,281,812	26,612,855	1,425,323,230	144,438,871	57,252,679	3,329,909,447	0.560
1994	5,054,306,899	1,609,487,860	35,587,779	1,383,455,540	160,056,563	49,051,186	3,237,638,928	0.641
1995	3,818,078,250	1,740,775,303	60,989,778	1,495,198,602	213,777,043	55,295,606	3,566,036,332	0.934
1996	3,779,190,099	1,926,415,966	70,173,754	1,596,277,601	209,322,049	67,213,747	3,869,403,117	1.024
1997	3,956,690,661	2,279,536,950	93,067,937	1,876,811,821	285,675,339	131,836,039	4,666,928,086	1.180
1998	4,353,162,963	2,700,647,947	118,150,890	2,418,309,297	378,097,016	250,689,686	5,865,894,836	1.348
1999	4,574,755,175	2,970,866,542	129,030,440	2,753,551,595	419,492,649	383,546,060	6,656,487,286	1.455
2000	5,956,839,715	3,314,828,297	158,572,645	3,236,940,897	491,439,053	605,439,163	7,807,220,055	1.311
2001	10,170,325,716	4,609,638,197	266,472,985	4,745,748,239	798,548,866	976,394,724	11,396,803,011	1.121
2002	13,504,427,782	4,506,720,236	264,452,873	4,859,052,540	762,669,018	1,617,136,528	12,010,031,195	0.889
2003	19,593,162,320	4,157,113,136	366,904,487	4,326,779,478	810,719,634	2,070,216,122	11,731,732,857	0.599
2004	23,158,150,086	2,837,708,904	330,929,521	3,348,553,605	718,039,765	1,987,683,376	9,222,915,171	0.398
2005	21,436,176,876	2,134,309,843	328,220,927	2,874,710,461	696,352,865	1,678,072,947	7,711,667,043	0.360
2006	17,281,549,416	2,123,734,409	382,296,255	2,894,299,941	722,779,330	1,447,877,935	7,570,987,870	0.438
2007	13,330,302,080	2,093,024,058	446,615,059	2,882,390,400	832,121,767	1,751,177,378	8,005,328,662	0.601
2008	10,903,600,834	1,967,348,544	540,507,589	2,662,684,010	906,861,516	1,578,127,097	7,655,528,756	0.702
2009	9,067,758,436	1,534,192,030	622,051,895	2,129,938,291	999,574,274	1,575,955,096	6,861,711,586	0.757
2010	9,631,534,064	1,072,796,362	725,886,105	1,626,860,855	1,143,892,805	2,372,021,496	6,941,457,623	0.721
2011	10,435,261,204	457,908,514	672,344,483	858,985,991	1,181,819,407	3,500,928,363	6,671,986,758	0.639

\* Shown for informational purposes only

Source: WCIRB quarterly experience calls

## Incurred Indemnity Loss Development Factors

Accident Year	27/15	39/27	51/39	63/51	75/63	87/75	99/87	Age-to-Age (in months)										183/171	195/183
								99/87	111/99	123/111	135/123	147/135	159/147	171/159	183/171	195/183			
1988																1.000			
1989																1.002	1.001		
1990																1.001	1.001	1.001	
1991													1.003	1.001	1.001	1.003			
1992												1.004	1.004	1.001	1.002	1.001			
1993											1.005	1.002	1.001	1.002	1.000	1.002			
1994										1.008	1.003	1.002	1.001	1.002	0.999	0.999			
1995									1.015	1.003	1.002	1.003	1.002	1.003	1.001	1.002			
1996								1.022	1.008	1.003	1.002	1.002	1.002	1.000	0.999	1.002			
1997								1.009	1.004	1.006	1.005	1.003	1.002	1.003	1.002				
1998								1.005	1.008	1.004	1.002	1.002	1.004	1.003	1.002				
1999								1.011	1.003	1.007	1.004	1.002	1.004	1.004					
2000			1.104					1.009	1.007	1.005	1.004	1.004							
2001		1.247	1.080	1.027	1.021	1.018	1.014	1.014	1.007	1.008	1.007								
2002	1.693	1.186	1.051	1.032	1.027	1.019	1.010	1.010	1.011	1.009									
2003	1.546	1.125	1.068	1.047	1.030	1.018	1.020	1.020	1.016										
2004	1.283	1.140	1.063	1.042	1.037	1.026	1.025												
2005	1.400	1.168	1.085	1.063	1.049	1.039													
2006	1.519	1.188	1.100	1.072	1.050														
2007	1.562	1.216	1.104	1.066															
2008	1.618	1.245	1.115																
2009	1.670	1.233																	
2010	1.663																		
Selected																			
Latest Year	1.663	1.233	1.115	1.066	1.050	1.039	1.025	1.025	1.016	1.009	1.007	1.004	1.004	1.004	1.002	1.002			
Cumulative	2.901	1.744	1.415	1.269	1.190	1.134	1.091	1.091	1.064	1.048	1.038	1.031	1.027	1.023	1.019	1.017			

## Incurred Indemnity Loss Development Factors (Continued)

Accident Year	Age-to-Age (in months) (a)														ULT/339(b)
	<u>207/195</u>	<u>219/207</u>	<u>231/219</u>	<u>243/231</u>	<u>255/243</u>	<u>267/255</u>	<u>279/267</u>	<u>291/279</u>	<u>303/291</u>	<u>315/303</u>	<u>327/315</u>	<u>339/327</u>	<u>351/339</u>		
1979									1.000	1.000	1.000	1.001	1.000	1.002	
1980								1.001	1.002	1.000	1.001	0.997	1.000	1.000	
1981							1.003	1.002	1.003	1.000	1.001	1.002	0.999	1.002	
1982						1.000	1.001	1.000	1.001	1.001	1.001	1.000	1.002	1.002	
1983					1.001	1.002	1.002	1.000	1.001	1.000	1.000	1.001	1.001	1.001	
1984				1.001	1.001	1.000	1.001	1.000	1.000	1.001	1.001	1.001	1.001	1.001	
1985			1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.001	1.001	1.000			
1986		1.001	1.000	1.001	0.999	1.000	1.000	1.001	1.000	1.000	1.001				
1987	1.000	1.002	1.002	1.000	0.999	1.000	1.000	1.000	1.002						
1988	1.001	1.001	1.001	1.000	1.001	1.000	1.002	1.002							
1989	1.002	1.001	1.000	1.000	1.001	1.001	1.001								
1990	1.001	1.000	1.001	1.000	1.000	1.001									
1991	1.000	1.001	1.001	1.000	1.000										
1992	1.000	1.000	1.001	1.001											
1993	0.999	1.000	1.001												
1994	1.001	1.001													
1995	1.001														
Selected															
Latest Year	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.002	1.002	1.002	1.001	1.000	1.001		
Cumulative	1.015	1.014	1.013	1.012	1.011	1.011	1.010	1.009	1.007	1.005	1.003	1.002		1.002(c)	

(a) Factors in *italic* format are adjusted for non-repeating permanent total and asbestosis claim patterns occurring in accident years 1979 and prior.

These factors have been reflected at 20% of the reported factors.

(b) To adjust for non-repeating asbestosis claim patterns in older accident years, these factors are reflected at 20% of the reported ULT/339 factors. The original factors were 1.011, 1.002, 1.007, 1.010, 1.008, and 1.007, respectively.

(c) Three-year average of the ULT/339 factors is selected.

## Incurred Medical Loss Development Factors

Accident Year	27/15	39/27	51/39	63/51	75/63	87/75	99/87	111/99	123/111	135/123	147/135	159/147	171/159	183/171	195/183
1988														1.014	1.009
1989													1.009	1.004	1.003
1990												1.010	1.009	1.005	1.011
1991											1.022	1.009	1.007	1.004	1.012
1992										1.018	1.021	1.010	1.007	1.019	1.013
1993									1.027	1.020	1.017	1.013	1.006	1.008	1.021
1994								1.042	1.023	1.019	1.011	1.020	1.027	1.016	1.005
1995							1.055	1.024	1.013	1.021	1.017	1.020	1.015	1.013	1.012
1996						1.067	1.038	1.018	1.015	1.024	1.023	1.018	1.009	1.010	
1997					1.086	1.032	1.022	1.022	1.035	1.021	1.020	1.010	1.010		
1998					1.047	1.032	1.025	1.035	1.028	1.018	1.017	1.014			
1999					1.030	1.031	1.041	1.022	1.019	1.022	1.016				
2000			1.125	1.061	1.038	1.045	1.039	1.035	1.030	1.020					
2001		1.225	1.083	1.045	1.038	1.045	1.034	1.029	1.027						
2002	1.503	1.140	1.050	1.039	1.056	1.038	1.034	1.036							
2003	1.362	1.087	1.060	1.060	1.051	1.043	1.040								
2004	1.235	1.130	1.094	1.078	1.056	1.062	1.037								
2005	1.275	1.141	1.077	1.080	1.075	1.057									
2006	1.333	1.164	1.095	1.076	1.061										
2007	1.357	1.171	1.114	1.078											
2008	1.378	1.189	1.115												
2009	1.431	1.181													
2010	1.428														
Selected Latest Year	1.428	1.181	1.115	1.078	1.061	1.057	1.037	1.036	1.027	1.020	1.016	1.014	1.010	1.010	1.012
Cumulative	3.104	2.174	1.841	1.651	1.531	1.443	1.365	1.317	1.271	1.238	1.213	1.194	1.178	1.166	1.155



## Incurred Medical Loss Development Factors (Continued)

Accident Year	Age-to-Age (in months)															
	<u>207/195</u>	<u>219/207</u>	<u>231/219</u>	<u>243/231</u>	<u>255/243</u>	<u>267/255</u>	<u>279/267</u>	<u>291/279</u>	<u>303/291</u>	<u>315/303</u>	<u>327/315</u>	<u>339/327</u>	<u>351/339</u>	<u>ULT/339</u>	<u>ULT/339</u>	<u>ULT/339</u>
1979									1.014	1.004	1.001	1.003	1.004	1.064		
1980								1.013	1.011	0.999	1.007	1.006	1.012	1.069		
1981							1.008	1.006	1.005	1.000	1.001	1.003	1.001	1.098		
1982						1.006	1.007	1.001	1.002	1.007	1.011	1.002	1.005	1.057		
1983					1.011	0.997	1.000	1.008	1.004	1.004	1.003	1.003	1.005	1.052		
1984				1.004	1.006	1.003	1.003	1.001	1.004	1.002	1.004	1.003	1.005	1.063		
1985			1.007	1.008	1.006	1.005	1.001	1.001	1.002	1.004	1.004	1.003				
1986		1.008	1.005	1.003	1.001	1.005	1.003	1.006	1.006	1.005						
1987	1.018	1.001	0.999	1.003	1.001	1.005	1.010	0.999	1.006							
1988	1.005	1.003	1.005	1.002	1.006	1.005	1.005	1.001								
1989	0.998	1.003	1.006	1.005	1.008	1.005	1.005	1.001								
1990	1.003	1.003	1.006	1.005	1.005	1.003	1.006									
1991	1.005	1.007	1.006	1.005	1.002	1.003										
1992	1.006	1.009	1.001	1.003												
1993	1.008	1.005	1.013													
1994	1.011	1.011														
1995	1.010															
<u>Selected</u>																
Latest Year	1.010	1.011	1.013	1.003	1.002	1.003	1.006	1.001	1.006	1.005	1.004	1.003	1.005			
Cumulative	1.141	1.130	1.117	1.103	1.100	1.097	1.094	1.088	1.087	1.080	1.075	1.070		1.067(a)		

(a) Six-year average of the ULT/339 factors is selected.

## Paid Indemnity Loss Development Factors

Accident Year	27/15	39/27	51/39	63/51	75/63	87/75	99/87	Age-to-Age (in months)										183/171	195/183
								111/99	123/111	135/123	147/135	159/147	171/159						
1988															1.001				
1989														1.002	1.003				
1990													1.001	1.002	1.002				
1991												1.004	1.004	1.003	1.004				
1992											1.006	1.007	1.005	1.004	1.003				
1993										1.009	1.005	1.005	1.004	1.004	1.004				
1994									1.017	1.010	1.009	1.008	1.006	1.005	1.003				
1995								1.021	1.013	1.013	1.010	1.008	1.007	1.006	1.004				
1996							1.034	1.025	1.018	1.013	1.011	1.009	1.007	1.004	1.005				
1997						1.050	1.030	1.025	1.017	1.015	1.011	1.007	1.007	1.006					
1998					1.076	1.051	1.033	1.025	1.018	1.016	1.009	1.009	1.008						
1999				1.133	1.079	1.049	1.033	1.021	1.018	1.014	1.010	1.009							
2000			1.259	1.130	1.078	1.046	1.030	1.022	1.015	1.012	1.010								
2001		1.630	1.263	1.119	1.070	1.045	1.030	1.022	1.016	1.014									
2002	2.786	1.608	1.229	1.111	1.065	1.043	1.028	1.019	1.018										
2003	2.638	1.533	1.206	1.109	1.064	1.039	1.029	1.025											
2004	2.229	1.426	1.191	1.102	1.067	1.045	1.041												
2005	2.138	1.410	1.200	1.104	1.073	1.057													
2006	2.211	1.423	1.197	1.121	1.085														
2007	2.243	1.436	1.211	1.127															
2008	2.279	1.468	1.234																
2009	2.369	1.499																	
2010	2.397																		

Selected (a)  
Cumulative (b)

Selected (a)	2.397	1.499	1.234	1.127	1.085	1.057	1.041	1.025	---	1.013	1.010	1.008	1.007	1.005	1.004
Cumulative (b)	6.502	2.712	1.809	1.466	1.301	1.199	1.130	1.103	1.078	1.077	1.063	1.053	1.044	1.036	1.031

- (a) Selections are latest year for the 15-to-27 month through 99-to-111 month factors and three-year average for the subsequent age-to-age factors.  
 (b) For each of accident years 2003 through 2010, separate 111 month-to-ultimate factors were derived based on both WCIRB's projected post-reform indemnity paid loss development patterns (see *Impact of Recent Reform Legislation on Loss Development Patterns - 2008 Update*, WCIRB, April 2, 2008) and actual development for these accident years. The projected percentages of ultimate loss paid at 111 months are 92.8% for accident year 2003, 92.9% for accident year 2004, 94.4% for accident year 2005 and 94.1% for accident years 2006 to 2010. The cumulative development factors for evaluations prior to 111 months are based on applying the WCIRB's projected 111 month-to-ultimate paid loss development factors for accident years 2004 to 2010 to selected age-to-age factors for evaluations prior to 111 months.

## Paid Indemnity Loss Development Factors (Continued)

Accident Year	207/195	219/207	231/219	243/231	255/243	267/255	279/267	291/279	303/291	315/303	327/315	339/327	351/339	339Inc/339Pd	ULT/339 (d)
1979								1.002	1.001	1.001	1.001	1.003	1.001	1.011	1.002
1980								1.002	1.002	1.001	1.002	1.000	1.001	1.009	1.000
1981							1.002	1.002	1.003	1.002	1.002	1.003	1.000	1.008	1.001
1982						1.002	1.002	1.002	1.003	1.002	1.002	1.001	1.000	1.008	1.002
1983					1.001	1.003	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.006	1.002
1984				1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.005	1.001
1985			1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001				
1986		1.003	1.001	1.001	1.001	1.001	1.001	1.002	1.001	1.001					
1987	1.001	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001						
1988	1.002	1.001	1.001	1.002	1.001	1.001	1.002	1.002	1.001						
1989	1.005	1.002	1.002	1.001	1.001	1.001	1.002	1.002							
1990	1.002	1.002	1.001	1.001	1.001	1.001	1.001								
1991	1.003	1.002	1.002	1.001	1.001										
1992	1.003	1.001	1.002	1.002											
1993	1.002	1.002	1.003												
1994	1.003	1.004													
1995	1.004														
Selected (a)	1.003	1.002	1.002	1.001	1.001	1.001	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.006(e)	1.002(e)
Cumulative	1.027	1.024	1.021	1.019	1.017	1.016	1.015	1.014	1.012	1.011	1.010	1.009	1.008		

(c) Factors in italic format are adjusted for non-repeating permanent total and asbestosis claim patterns occurring in accident years 1979 and prior. These factors have been reflected at 66% of the reported factors.

(d) To adjust for non-repeating asbestosis claim patterns in older accident years, these factors are reflected at 20% of the reported ULT/339 factors. The original factors were 1.011, 1.002, 1.007, 1.010, 1.008, and 1.007, respectively.

(e) Three-year averages of the ULT/339Inc and 339Inc/339Pd factors are selected.

## Paid Medical Loss Development Factors

Accident Year	Unadjusted										Age-to-Age (in months)									
	27/15	39/27	51/39	63/51	75/63	87/75	99/87	111/99	123/111	135/123	147/135	159/147	171/159	183/171	195/183					
1988																				
1989															1.007					
1990													1.010	1.008	1.005					
1991												1.010	1.008	1.006	1.009					
1992												1.012	1.011	1.010	1.017					
1993											1.013	1.014	1.013	1.013	1.012					
1994											1.018	1.018	1.015	1.016	1.012					
1995											1.020	1.023	1.019	1.018	1.017					
1996											1.025	1.023	1.022	1.014	1.017					
1997											1.027	1.020	1.021	1.019	1.016					
1998											1.030	1.028	1.027	1.021	1.018					
1999											1.032	1.026	1.025	1.024						
2000											1.033	1.032	1.027	1.024						
2001											1.035	1.030	1.025	1.024						
2002											1.037	1.030	1.026	1.023						
2003											1.033	1.028	1.025	1.024						
2004											1.040									
2005											1.056									
2006											1.067									
2007																				
2008																				
2009																				
2010																				

Accident Year	Adjusted (a)										Age-to-Age (in months)									
	27/15	39/27	51/39	63/51	75/63	87/75	99/87	111/99	123/111	135/123	147/135	159/147	171/159	183/171	195/183					
1990																				
1991															1.005					
1992															1.010					
1993															1.019					
1994															1.013					
1995															1.017					
1996															1.018					
1997															1.015					
1998															1.017					
1999															1.013					
2000															1.010					
2001															1.007					
2002															1.005					
2003															1.007					
2004															1.009					
2005															1.010					
2006															1.011					
2007															1.012					
2008															1.013					
2009															1.014					
2010															1.015					

- (a) These factors are based on reducing historical medical losses paid prior to January 1, 2004 by the estimated 8.5% cost savings due to SB 228 fee schedule changes. To correct development factors for the impact of the provisions related to the utilization of medical services on development, pre-July 1, 2004 payments are judgmentally reduced by the following percentages for purposes of computation of adjusted development factors: accident year 2004 by 25%, accident year 2003 by 20%, accident year 2002 by 15%, accident year 2001 by 10%, and accident year 2000 by 5%.
- (b) Selections are latest year for the 15-to-27 month through 99-to-111 month factors and three-year average for the subsequent age-to-age factors.

[illegible]

Workers' Compensation Insurance Rating Bureau of California®

**Developed Loss Ratios Using Selected Loss Development Factors  
Based on Experience as of March 31, 2012**

Accident Year	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Indemnity				Medical					Total Developed Loss Ratio(e) (4) + (9)
	Paid Loss Ratio(a)	Development Factors		Loss Ratio (1) x (3)	Paid Loss Ratio(a)	Paid Loss Ratio(c)	Adjusted		Developed Loss Ratio(e) (6) x (8)	
		Annual(b)	Cumulative				Annual(d)	Cumulative		
1983	0.402		1.007	0.405	0.304	0.280		1.117	0.313	0.717
1984	0.447	1.001	1.008	0.451	0.327	0.300	1.005	1.123	0.337	0.788
1985	0.446	1.001	1.009	0.450	0.338	0.310	1.004	1.128	0.350	0.800
1986	0.394	1.001	1.010	0.398	0.313	0.287	1.004	1.133	0.325	0.723
1987	0.343	1.001	1.011	0.347	0.296	0.272	1.004	1.137	0.309	0.657
1988	0.328	1.001	1.012	0.332	0.290	0.266	1.005	1.142	0.304	0.636
1989	0.340	1.002	1.014	0.344	0.306	0.281	1.005	1.149	0.323	0.667
1990	0.394	1.002	1.015	0.400	0.349	0.321	1.008	1.157	0.371	0.772
1991	0.420	1.001	1.016	0.426	0.364	0.334	1.006	1.165	0.389	0.815
1992	0.345	1.001	1.017	0.351	0.298	0.274	1.005	1.170	0.321	0.671
1993	0.282	1.001	1.019	0.287	0.240	0.221	1.005	1.176	0.260	0.547
1994	0.318	1.002	1.021	0.325	0.274	0.253	1.009	1.187	0.300	0.625
1995	0.456	1.002	1.024	0.467	0.392	0.364	1.011	1.200	0.437	0.904
1996	0.510	1.003	1.027	0.523	0.422	0.393	1.014	1.217	0.478	1.002
1997	0.576	1.004	1.031	0.594	0.474	0.442	1.016	1.237	0.547	1.141
1998	0.620	1.005	1.036	0.643	0.556	0.520	1.017	1.258	0.654	1.297
1999	0.649	1.007	1.044	0.678	0.602	0.566	1.021	1.284	0.727	1.405
2000	0.556	1.008	1.053	0.586	0.543	0.496	1.023	1.314	0.652	1.238
2001	0.453	1.010	1.063	0.482	0.467	0.418	1.027	1.350	0.564	1.046
2002	0.334	1.013	1.077	0.359	0.360	0.320	1.031	1.391	0.445	0.805
2003	0.212	---	1.078	0.229	0.221	0.203	1.035	1.440	0.292	0.521
2004	0.123	1.025	1.103	0.135	0.145	0.143	1.044	1.503	0.215	0.350
2005	0.100	1.041	1.130	0.113	0.134	0.134	1.057	1.589	0.213	0.326
2006	0.123	1.057	1.199	0.147	0.167	0.167	1.067	1.696	0.284	0.431
2007	0.157	1.085	1.301	0.204	0.216	0.216	1.095	1.857	0.401	0.606
2008	0.180	1.127	1.466	0.265	0.244	0.244	1.130	2.098	0.512	0.777
2009	0.169	1.234	1.809	0.306	0.235	0.235	1.219	2.557	0.601	0.907
2010	0.111	1.499	2.712	0.302	0.169	0.169	1.391	3.557	0.601	0.903
2011	0.044	2.397	6.502	0.285	0.082	0.082	1.919	6.827	0.562	0.847

(a) Based on Exhibit 1. Column 5 is shown for informational purposes only.

(b) See Exhibit 2.3.

(c) Based on experience evaluated as of March 31, 2012. These medical paid loss ratios reflect the following: (i) adjusting pre-January 1, 2004 payments on all accident years by -8.5% to reflect the SB 228 fee schedule changes; (ii) adjusting pre-July 1, 2004 payments on the following accident years: 2004 by -25%, 2003 by -20%, 2002 by -15%, 2001 by -10% and 2000 by -5% to reflect the SB 228 and SB 899 reforms related to medical services utilization.

(d) See Exhibit 2.4.

(e) The developed medical loss ratios shown for accident years 2004 and prior were derived based on an adjustment to reflect SB 228's fee schedule changes and medical services utilization. They are only for purposes of projecting future medical loss ratios and do not reflect true estimates of ultimate loss ratios for those accident years.

## Indemnity Benefit Level Factors

Accident Year	(1) Annual Benefit Change Prior to Frequency Adjustments(a)	(2) Frequency Adjustments(a)	(3) Annual Impact on Indemnity Benefits Due to Wage Inflation(b)	(4) Annual Cost Impact on Indemnity(c)	(5) Composite Indemnity Adjustment Factor(d)
1983	38.7	3.8	2.1	47.0	1.402
1984	7.2	0.9	2.1	10.4	1.270
1985	0.0	0.0	2.0	2.0	1.245
1986	0.0	0.0	1.6	1.6	1.225
1987	0.0	0.0	1.9	1.9	1.203
1988	0.0	0.0	1.5	1.5	1.185
1989	0.0	0.0	1.5	1.5	1.167
1990	2.3	19.9	1.7	24.7	0.936
1991	4.9	14.8	0.8	21.4	0.771
1992	1.8	-8.3	1.6	-5.2	0.813
1993	0.2	-18.1	0.4	-17.6	0.986
1994	-5.1	0.2	0.6	-4.3	1.031
1995	6.3	0.6	1.0	8.0	0.955
1996	5.3	0.4	1.2	7.0	0.892
1997	9.7	0.2	1.6	11.7	0.799
1998	6.5	0.0	1.8	8.4	0.737
1999	5.7	0.0	2.1	7.9	0.683
2000	3.9	0.0	3.1	7.1	0.638
2001	-0.3	0.0	0.3	0.0	0.638
2002	-0.7	0.0	0.3	-0.4	0.654 (e)
2003	7.3	0.0	1.2	8.6	0.653 (e)
2004	-6.0	-13.7	1.7	-17.5	0.898 (e)
2005	-31.6	-15.3	1.2	-41.4	1.219
2006	5.6	-5.7	1.7	1.3	1.203
2007	1.6	0.0	1.7	3.3	1.165
2008	4.8	0.6	0.8	6.3	1.096
2009	0.4	1.4	0.3	2.1	1.073
2010	0.4	0.0	1.1	1.5	1.057
2011	0.0	0.0	2.0	2.0	1.036
2012	0.3	0.0	0.8	1.1	
2013	0.7	0.0	0.9	1.6	
1/1/2014	0.2 (Annual 0.4)	0.0	0.7 (Annual 1.4)	0.9	

- (a) Based on WCIRB evaluations of the average impact of legislative changes on the cost of indemnity benefits, including the impact of AB 338. These annual changes in benefits reflect the WCIRB's retrospective estimates of the cost impact of recent legislation, including AB 749, AB 227, SB 228 and SB 899, as reflected in emerging post-reform costs. The annual cost impacts have been segregated between claim severity and claim frequency impacts. The negative frequency adjustments for accident years 2004 through 2006 reflect the estimated impact of the reforms of 2002 through 2004 on claim frequency. (See *2008 Legislative Cost Monitoring Report*, WCIRB, October 9, 2008.)
- (b) These impacts are based on the weekly wages of injured workers and the legislatively scheduled benefits for that year.
- (c)  $\{ [\text{Column (1)} / 100 + 1.0] \times [\text{Column (2)} / 100 + 1.0] \times [\text{Column (3)} / 100 + 1.0] - 1.0 \} \times 100$ .
- (d) These factors represent the combined impact of the annual benefit changes on claim severity shown in Column (1), claim frequencies shown in Column (2) and wage inflation impact on benefits shown in Column (3), adjusted to the 1/1/2014 level.
- (e) On-level factors for accident years 2002, 2003 and 2004 adjust the portion of permanent disability claims that are estimated to not be subject to the January 1, 2005 PDRS (95% for accident year 2002, 75% for accident year 2003 and 40% for accident year 2004) to the January 1, 2005 PDRS level, and adjust for the corresponding utilization impacts on all 2002, 2003 and 2004 indemnity claims.

## Annual Medical Cost Level Change - Non-Legislative

Accident Year	(1) Proportion of Medical Subject to Fee Schedule(a)	(2) Proportion of Medical Not Subject to Fee Schedule(a)	(3) Impact of Fee Schedule Change on Total Medical(b)	(4) Change in Medical CPI(c)	(5) Impact of CPI Change on Total Medical(d)	(6) Annual Non-Legislative Cost Impact on Total Medical(e)
1983	0.595	0.405	5.3%	9.9%	4.3%	9.6%
1984	0.665	0.335	3.3%	3.7%	1.5%	4.8%
1985	0.665	0.335	2.3%	6.5%	2.2%	4.5%
1986	0.604	0.396	0.0%	9.1%	3.0%	3.0%
1987	0.610	0.390	0.9%	7.4%	2.9%	3.8%
1988	0.649	0.351	0.8%	7.7%	3.0%	3.8%
1989	0.647	0.353	0.0%	8.6%	3.0%	3.0%
1990	0.661	0.339	0.0%	10.4%	3.7%	3.7%
1991	0.631	0.369	0.0%	10.6%	3.6%	3.6%
1992	0.628	0.372	0.0%	8.1%	3.0%	3.0%
1993	0.565	0.435	0.0%	7.3%	2.7%	2.7%
1994	0.691	0.309	-3.6%	4.3%	1.3% (i)	-2.3%
1995	0.681	0.319	0.0%	3.0%	0.9%	0.9%
1996	0.663	0.337	0.0%	3.0%	1.0%	1.0%
1997	0.643	0.357	0.0%	2.2%	0.7%	0.7%
1998	0.658	0.342	0.0%	2.2%	0.8%	0.8%
1999	0.728	0.272	1.6%	3.3%	0.9% (ii)	2.5%
2000	0.715	0.285	0.5%	4.3%	1.2%	1.7%
2001	0.722	0.278	1.5%	4.8%	1.4%	2.9%
2002	0.635	0.365	0.6%	5.1%	1.4%	2.0%
2003	0.786	0.214	0.0%	4.8%	1.4% (iii)	1.4%
2004	0.952	0.048	0.0%	5.0%	0.0% (iv),(v)	0.0%
2005	0.936	0.064	0.0%	4.8%	0.0% (v)	0.0%
2006	0.926	0.074	0.0%	4.1%	0.3%	0.3%
2007	0.923	0.077	1.4%	5.3%	0.4%	1.8%
2008	0.896	0.104	-0.1%	4.2%	0.3%	0.2%
2009	0.898	0.102	0.0%	3.2%	0.3%	0.3%
2010	0.899	0.101	0.0%	3.5%	0.4%	0.4%
2011	0.906	0.094	0.0%	3.1%	0.3%	0.3%
2012	0.906	0.094	0.0%	3.2%	0.3%	0.3%
2013	0.906	0.094	0.0%	3.9%	0.4%	0.4%
1/1/2014	0.906	0.094	0.0%	1.9% (Annual 3.9%)	0.2%	0.2%

(a) From a Special Carrier Study through 1990. Based on WCIRB's Aggregate Indemnity and Medical Costs Calls for years subsequent to 1990.

(b) Based on the WCIRB's evaluation of the cost impact of changes in the medical fee schedules.

(c) Values are based on a component of the Consumer Price Index furnished by Global Insight, Inc.

(d) Adjusted CPI on workers' compensation medical costs that are not subject to fee schedules. The current year impact is the weighted average of 0% and Column (4), with Columns (1) and (2) from prior years as weights. (i) 1993's non-fee proportion is reduced by 13.8% due to the new medical-legal fee schedule enacted in 1994. (ii) 1998's non-fee proportion is reduced by 7.7% due to the Inpatient Hospital Fee Schedule (IHFS) effective 4/1/1999. (iii) 2002's non-fee proportion is reduced by 7.6% due to the new pharmaceutical fee schedule effective 1/1/2003. (iv) 2003's non-fee proportion is reduced by 17.2% due to the outpatient fee schedule effective 1/1/2004. (v) Given the anticipated impact of legislative reform, a 0% inflation rate has been assumed for 2004 and 2005.

(e) Column (6) = Column (3) + Column (5).



## Annual Medical Cost Level Change - Legislative

Accident Year	(1) Annual Legislative Cost Impact on Medical Severity(a)	(2) Annual Legislative Cost Impact on Medical Due to Frequency Changes(b)	(3) Annual Total Legislative Cost Impact on Medical(c)
1983	0.0%	4.5%	4.5%
1984	0.0%	0.9%	0.9%
1985	0.0%	0.0%	0.0%
1986	0.0%	0.0%	0.0%
1987	0.0%	0.0%	0.0%
1988	0.0%	0.0%	0.0%
1989	0.0%	0.0%	0.0%
1990	-0.7%	19.9%	19.1%
1991	-1.6%	14.7%	12.9%
1992	0.5%	-8.4%	-7.9%
1993	-0.7%	-18.1%	-18.7%
1994	-2.6%	0.3%	-2.3%
1995	0.0%	0.5%	0.5%
1996	0.0%	0.4%	0.4%
1997	0.0%	0.2%	0.2%
1998	12.6%	0.0%	12.6%
1999	12.6%	0.0%	12.6%
2000	7.0%	0.0%	7.0%
2001	6.6%	0.0%	6.6%
2002	-5.6%	0.0%	-5.6%
2003	-6.0%	0.0%	-6.0%
2004	-17.3%	-12.5%	-27.6%
2005	0.0%	-13.9%	-13.9%
2006	0.1%	-5.2%	-5.1%
2007	0.1%	0.0%	0.1%
2008	0.2%	0.3%	0.5%
2009	0.0%	1.0%	1.0%
2010	0.0%	0.0%	0.0%
2011	0.0%	0.0%	0.0%
2012	0.0%	0.0%	0.0%
2013	0.0%	0.0%	0.0%
1/1/2014	0.0%	0.0%	0.0%

- (a) These annual cost impacts reflect the WCIRB's retrospective estimates of the cost impact of recent legislation that includes AB 749, AB 227, SB 228, and SB 899 as reflected in emerging post-reform costs. (See *2008 Legislative Cost Monitoring Report*, WCIRB, October 9, 2008.) These factors do not include the estimated -8.5% impact of 1/1/2004 fee schedule changes in SB 228, which were reflected in loss development projections.
- (b) This reflects the annual percentage impact on medical costs due to changes in the frequency of indemnity claims as a result of benefit changes. The negative frequency adjustments for accident years 2004 through 2006 reflect the estimated impact of the reforms of 2002 through 2004 on claim frequency. (See *2008 Legislative Cost Monitoring Report*, WCIRB, October 9, 2008.)
- (c)  $[\text{Column (1)} + 1.0] \times [\text{Column (2)} + 1.0] - 1.0$

## Total Medical Cost Level Factors

Accident Year	(1) Annual Non-Legislative Cost Impact on Medical(a)	(2) Annual Legislative Cost Impact on Medical(b)	(3) Total Annual Cost Impact on Medical(c)	(4) Composite Medical On-level Factor(d)
1983	9.6%	4.5%	14.5%	1.286
1984	4.8%	0.9%	5.7%	1.216
1985	4.5%	0.0%	4.5%	1.163
1986	3.0%	0.0%	3.0%	1.129
1987	3.8%	0.0%	3.8%	1.088
1988	3.8%	0.0%	3.8%	1.048
1989	3.0%	0.0%	3.0%	1.018
1990	3.7%	19.1%	23.5%	0.824
1991	3.6%	12.9%	16.9%	0.705
1992	3.0%	-7.9%	-5.2%	0.744
1993	2.7%	-18.7%	-16.5%	0.890
1994	-2.3%	-2.3%	-4.6%	0.933
1995	0.9%	0.5%	1.4%	0.920
1996	1.0%	0.4%	1.4%	0.907
1997	0.7%	0.2%	0.9%	0.899
1998	0.8%	12.6%	13.5%	0.792
1999	2.5%	12.6%	15.4%	0.686
2000	1.7%	7.0%	8.8%	0.631
2001	2.9%	6.6%	9.7%	0.575
2002	2.0%	-5.6%	-3.7%	0.597
2003	1.4%	-6.0%	-4.7%	0.626
2004	0.0%	-27.6%	-27.6%	0.866
2005	0.0%	-13.9%	-13.9%	1.005
2006	0.3%	-5.1%	-4.8%	1.056
2007	1.8%	0.1%	1.9%	1.037
2008	0.2%	0.5%	0.7%	1.029
2009	0.3%	1.0%	1.3%	1.016
2010	0.4%	0.0%	0.4%	1.012
2011	0.3%	0.0%	0.3%	1.009
2012	0.3%	0.0%	0.3%	
2013	0.4%	0.0%	0.4%	
1/1/2014	0.2%	0.0%	0.2%	

(a) See Exhibit 4.2, Column (6).

(b) See Exhibit 4.3, Column (3).

(c)  $\text{Column (3)} = [1.0 + \text{Column (1)}] \times [1.0 + \text{Column (2)}] - 1.0$ .

(d) These factors adjust the annual impact shown in Column (3) to the 1/1/2014 level.

**Annual Wage Level Changes**

<u>Year</u>	<u>Annual Wage Level Change</u>	<u>Factor to a 1/1/2014 Wage Level</u>
1983	6.1	3.073
1984	6.1	2.897
1985	5.7	2.741
1986	4.7	2.618
1987	5.6	2.479
1988	4.4	2.374
1989	4.3	2.276
1990	5.0	2.168
1991	2.3	2.119
1992	4.7	2.024
1993	1.2	2.000
1994	1.8	1.965
1995	2.9	1.909
1996	3.4	1.847
1997	4.7	1.764
1998	5.2	1.676
1999	6.2	1.579
2000	9.0	1.448
2001	0.7	1.438
2002	0.7	1.428
2003	3.6	1.379
2004	5.0	1.313
2005	3.4	1.270
2006	4.8	1.212
2007	4.8	1.156
2008	2.2	1.131
2009	0.9	1.121
2010	3.2	1.086
2011	3.9	1.046
Projected:		
2012	1.5	1.030
2013	1.7	1.013
1/1/2014	1.3 (Annual = 2.6)	

Source: California average annual wage level changes for 1983 to 2014 derived from information published by the UCLA Anderson School of Business.

## Premium Adjustment Factors

	(1)	(2a)	(2b)	(2c)	(3)	(4)	(5)	(6)	(7)
Calendar Year	Factor to a 1/1/2014 Wage Level (a)	Ratio of Industry Average Charged Rates to Advisory Pure Premium Rates (b)	Factor to Industry Average Filed Pure Premium Rate Level as of July 1, 2012 (c)	Factor to Adjust Insurer Premium to an Industry Average Filed Pure Premium Rate Level as of July 1, 2012 (d)	Adjustment to Remove Surcharge Premium (e)	Average Experience Modification (f)	Off-Balance Correction in Advisory July 1, 2012 Pure Premium Rates	Factor to Adjust for Impact of Premium Resulting from Audits (g)	Composite Premium Adjustment Factor (h)
1983	3.073	---	---	0.952	0.992	0.967	1.030	---	2.914
1984	2.897	---	---	0.984	0.992	0.980	1.030	---	2.803
1985	2.741	---	---	0.969	0.991	0.984	1.030	---	2.596
1986	2.618	---	---	0.885	0.991	0.983	1.030	---	2.268
1987	2.479	---	---	0.778	0.992	0.983	1.030	---	1.890
1988	2.374	---	---	0.696	0.993	0.963	1.030	---	1.655
1989	2.276	---	---	0.685	0.993	0.945	1.030	---	1.591
1990	2.168	---	---	0.668	0.991	0.942	1.030	---	1.480
1991	2.119	---	---	0.619	0.987	0.939	1.030	---	1.338
1992	2.024	---	---	0.594	0.982	0.940	1.030	---	1.219
1993	2.000	---	---	0.586	0.981	0.949	1.030	---	1.176
1994	1.965	---	---	0.671	0.986	0.948	1.030	---	1.332
1995	1.909	---	---	0.908	0.995	0.958	1.030	---	1.749
1996	1.847	1.022	0.965	0.944	1.000	0.935	1.030	---	1.810
1997	1.764	0.987	0.964	0.977	1.000	0.949	1.030	---	1.762
1998	1.676	0.965	1.003	1.040	1.000	0.959	1.030	---	1.765
1999	1.579	0.971	1.014	1.045	1.000	0.954	1.030	---	1.678
2000	1.448	1.003	0.920	0.918	1.000	0.970	1.030	---	1.330
2001	1.438	1.030	0.810	0.786	1.000	0.969	1.030	---	1.133
2002	1.428	1.157	0.725	0.627	1.000	0.991	1.030	---	0.877
2003	1.379	1.266	0.593	0.468	1.000	1.005	1.030	---	0.623
2004	1.313	1.396	0.603	0.432	1.000	0.981	1.030	---	0.562
2005	1.270	1.470	0.726	0.494	1.000	0.982	1.030	---	0.620
2006	1.212	1.447	0.935	0.646	1.000	0.956	1.030	---	0.795
2007	1.156	1.493	1.274	0.853	1.000	0.931	1.030	0.985	1.013
2008	1.131	1.426	1.517	1.064	1.000	0.946	1.030	0.991	1.224
2009	1.121	1.366	1.495	1.095	1.000	0.937	1.030	1.036	1.317
2010	1.086	1.385	1.465	1.057	1.000	0.941	1.030	1.003	1.189
2011	1.046	1.411	1.464	1.037	1.000	0.984	1.030	---	1.070

(a) See Exhibit 5.1.

(b) Based on WCIRB calendar year experience calls. The industry average charged rates reflect most rating plan adjustments but do not reflect the application of deductible credits or retrospective rating plan adjustments.

(c) Reflects (1) advisory pure premium rate level changes to bring premium to the advisory July 1, 2012 pure premium rate level and (2) an additional adjustment factor, which is the ratio of the average advisory July 1, 2012 pure premium rate (\$2.41) to the industry average filed pure premium rate as of July 1, 2012 (\$2.38).

(d) (2b) ÷ (2a). This column adjusts premiums at the industry average charged rate level to the industry average filed pure premium rate level as of July 1, 2012.

(e) Based on unit statistical data.

(f) Based on average promulgated experience modifications. Calendar years 1996 through 2000 include adjustments for the impacts of AB 1913 and SB 1217 (1998).

(g) Based on a comparison of premium reported on a calendar year basis to premium reported on an estimated ultimate policy year basis over the course of two accident years. The factor is applied only for calendar years 2007 to 2010, during which reported premiums were impacted by recessionary economic forces.

(h)  $(1) \times (2c) \times (3) \times (6) \div [(4) \times (5)]$  for calendar years 2007 to 2010.  $(1) \times (2c) \times (3) \div [(4) \times (5)]$  for all other calendar years.

2011 Accident Year Indemnity Claim Frequency Model  
As of PY 2009 1st Set & June 2012 UCLA

AY	Annual % Changes Intra- Class Ind Freq	Annual Log Differences						
		Intra-Class Indemnity Frequency per \$M Exposure at PY 2013 Level			AY+1		Economic Variables (1st Prin. Comp.)	CalOSHA Dummy Variable
		Total	Cumulative	Non-cum.	Indemnity Benefit Level	Cumulative Injury Index		
1962	-----	-----	-----	-----	-----	-----	-----	-----
1963	2.0%	0.020	-----	-----	0.000	-----	-0.028	0.000
1964	0.3%	0.003	-----	-----	0.000	-----	0.005	0.000
1965	-0.3%	-0.003	-----	-----	0.000	-----	0.021	0.000
1966	1.7%	0.017	-----	-----	0.000	-----	0.192	0.000
1967	1.8%	0.017	-----	-----	0.000	-----	-0.145	0.000
1968	1.4%	0.014	-----	-----	0.049	-----	0.060	0.000
1969	2.7%	0.026	-----	-----	0.000	-----	0.044	0.000
1970	1.8%	0.018	-----	-----	0.000	-----	-0.336	0.000
1971	1.5%	0.015	-----	-----	0.162	-----	-0.190	0.000
1972	-4.3%	-0.044	-----	-----	0.040	-----	0.163	0.000
1973	7.0%	0.067	-----	-----	0.049	-----	0.091	0.000
1974	19.2%	0.176	-----	-----	0.058	-----	-0.034	0.000
1975	12.5%	0.118	-----	-----	0.000	-----	-0.297	0.000
1976	0.8%	0.008	-----	-----	0.063	-----	0.086	0.000
1977	4.3%	0.042	-----	-----	0.001	-----	0.112	0.000
1978	-8.7%	-0.091	-----	-----	0.000	-----	0.175	0.000
1979	0.5%	0.005	-0.053	0.007	0.000	-0.060	0.134	0.000
1980	-6.5%	-0.068	-0.132	-0.066	0.033	-0.066	-0.078	0.000
1981	-3.5%	-0.036	-0.028	-0.036	0.000	0.008	-0.078	0.000
1982	-1.6%	-0.016	0.153	-0.022	0.352	0.175	-0.292	0.000
1983	6.2%	0.060	0.214	0.054	0.081	0.160	0.029	0.000
1984	9.5%	0.091	0.235	0.084	0.000	0.151	0.221	0.000
1985	2.0%	0.020	0.138	0.014	0.000	0.124	0.081	0.000
1986	-2.4%	-0.024	0.039	-0.028	0.000	0.067	0.078	0.000
1987	1.5%	0.015	0.054	0.013	0.000	0.041	0.150	0.000
1988	0.7%	0.007	0.104	0.000	0.000	0.104	0.088	0.000
1989	2.5%	0.024	0.212	0.009	0.046	0.203	0.045	0.000
1990	9.0%	0.087	0.337	0.061	0.071	0.276	-0.119	0.000
1991	0.3%	0.003	0.166	-0.018	0.023	0.184	-0.290	0.000
1992	-11.1%	-0.118	-0.272	-0.098	0.013	-0.174	-0.185	0.068
1993	-14.9%	-0.162	-0.240	-0.153	-0.057	-0.088	-0.022	0.464
1994	-12.7%	-0.135	-0.549	-0.099	0.061	-0.450	0.106	0.173
1995	-5.0%	-0.052	0.005	-0.056	0.053	0.061	0.092	0.295
1996	-6.1%	-0.063	-0.146	-0.057	0.096	-0.088	0.075	0.000
1997	-3.3%	-0.033	-0.006	-0.035	0.066	0.029	0.137	0.000
1998	-4.2%	-0.043	-0.059	-0.042	0.058	-0.017	0.078	0.000
1999	1.4%	0.014	0.067	0.010	0.040	0.057	0.127	0.000
2000	4.3%	0.042	0.061	0.041	-0.003	0.020	0.066	0.000
2001	-7.0%	-0.072	-0.041	-0.074	-0.007	0.033	-0.091	0.000
2002	-2.7%	-0.028	-0.020	-0.028	0.060	0.009	-0.211	0.000
2003	-2.9%	-0.029	0.009	-0.032	-0.065	0.041	-0.022	0.000
2004	-16.6%	-0.182	-0.213	-0.179	-0.398	-0.034	0.094	0.000
2005	-13.2%	-0.141	-0.318	-0.129	0.051	-0.189	0.142	0.000
2006	-6.1%	-0.063	-0.053	-0.063	0.016	0.011	0.101	0.000
2007	-1.5%	-0.015	0.045	-0.019	0.049	0.064	-0.083	0.000
2008	-2.8%	-0.028	0.048	-0.033	0.006	0.081	-0.301	0.000
2009	-0.7%	-0.007	0.156	-0.020	0.066	0.176	-0.452	0.000
2010*	9.8%	0.094	0.177	0.085	0.012	0.091	-0.086	0.000
2011	-2.8%	-0.029	-0.029	-0.029	0.003	0.000	0.050	0.000
2012	-2.2%	-0.022	-0.022	-0.022	0.006	0.000	0.100	0.000
2013	-2.3%	-0.023	-0.023	-0.023	0.005	0.000	0.098	0.000
2014	-1.6%	-0.016	-0.016	-0.016	0.005	0.000	0.154	0.000

## Y = Hazardousness-Adjusted Noncumulative Indemnity Claim Frequency

Constant	-0.035
Std Err of Y Est	0.042
R Squared	0.605
No. of Observations	32
Degrees of Freedom	27

X Coefficient(s)	0.198	0.268	0.115	-0.144
Std Err of Coef.	0.076	0.061	0.050	0.080

## Notes:

Indemnity Benefit Level variable is leading. The benefit level change for AY 2004 is related to the AY 2003 change in non-cumulative frequency.

The Indemnity Benefit Level change for Ogilvie & Almaraz / Guzman in 2009-2010 is not leading.

The Indemnity Benefit Level variable excludes indemnity benefit utilization, changes in the death benefit, and changes in the permanent total benefit.

The Indemnity Benefit Level variable has been revised due to on-leveling reassessments. See Actuarial Committee item AC09-03-03.

Economic variables are historical through 2011; June 2012 UCLA Anderson Forecasts for 2012 on.

Regression is over AY 1979 through AY 2010. AY 2011 through AY 2014 are projections.

The constant term, -0.035, includes measured offsets of -0.020 that recognize annual changes in real benefit levels relative to nominal benefit levels and long-term economic growth. Without these offsets, the indemnity benefit level and economic variables would project frequency to increase without bound. The remainder of the negative constant term reflects unexplained changes in frequency annualized over the period of the regression.

\*AY 2010 change is based on a comparison of 2010 accidents on 2009 policies to 2009 accidents on 2008 policies.

**Projection of Indemnity Severity Trends by Accident Year  
Based on Experience as of March 31, 2012**

Accident Year	(1) Estimated Ultimate Severity	(2) Annual % Change	(3) Indemnity Adjustment Factor(a)	(4) Ultimate On-level Severity (1) x (3)	(5) Annual % Change
1990	9,959	---	1.522	15,159	---
1991	10,864	9.1%	1.440	15,639	3.2%
1992	10,960	0.9%	1.392	15,254	-2.5%
1993	11,915	8.7%	1.383	16,484	8.1%
1994	12,808	7.5%	1.449	18,561	12.6%
1995	14,293	11.6%	1.350	19,293	3.9%
1996	15,983	11.8%	1.267	20,245	4.9%
1997	19,033	19.1%	1.136	21,630	6.8%
1998	20,771	9.1%	1.048	21,772	0.7%
1999	22,804	9.8%	0.971	22,149	1.7%
2000	24,201	6.1%	0.907	21,944	-0.9%
2001	26,311	8.7%	0.907	23,857	8.7%
2002	25,557	-2.9%	0.930	23,766	-0.4%
2003	24,380	-4.6%	0.928	22,624	-4.8%
2004	19,656	-19.4%	1.102	21,664	-4.2%
2005	17,287	-12.1%	1.267	21,899	1.1%
2006	19,155	10.8%	1.180	22,594	3.2%
2007	20,892	9.1%	1.142	23,850	5.6%
2008	23,319	11.6%	1.081	25,200	5.7%
2009	24,053	3.1%	1.073	25,812	2.4%
2010	23,909	-0.6%	1.057	25,278	-2.1%
2011	24,280	1.5%	1.036	25,166	-0.4%

(6) Estimated Annual Exponential Trend Based on 1991 to 2003: 3.8%

(7) Estimated Annual Exponential Trend Based on 2005 to 2011: 2.6%

Selected Indemnity Severity Trend: 3.0%

(a) These adjustment factors are based on Exhibit 4.1, excluding the impact of frequency.

**Projection of Medical Severity Trends by Accident Year  
Based on Experience as of March 31, 2012**

Accident Year	(1) Estimated Ultimate Severity(a)	(2) Annual % Change	(3) Medical Adjustment Factor(b)	(4) Ultimate On-level Severity (1) x (3)	(5) Annual % Change
1990	9,325	---	1.210	11,285	---
1991	10,022	7.5%	1.188	11,911	5.5%
1992	10,023	0.0%	1.150	11,531	-3.2%
1993	10,737	7.1%	1.129	12,118	5.1%
1994	11,792	9.8%	1.192	14,059	16.0%
1995	13,292	12.7%	1.185	15,751	12.0%
1996	14,557	9.5%	1.174	17,084	8.5%
1997	17,590	20.8%	1.172	20,620	20.7%
1998	21,206	20.6%	1.037	21,980	6.6%
1999	24,463	15.4%	0.903	22,085	0.5%
2000	27,619	12.9%	0.817	22,567	2.2%
2001	32,238	16.7%	0.737	23,749	5.2%
2002	33,220	3.0%	0.765	25,426	7.1%
2003	31,704	-4.6%	0.824	26,112	2.7%
2004	29,958	-5.5%	1.032	30,914	18.4%
2005	30,939	3.3%	1.047	32,389	4.8%
2006	34,933	12.9%	1.043	36,424	12.5%
2007	38,959	11.5%	1.023	39,864	9.4%
2008	42,999	10.4%	1.019	43,822	9.9%
2009	45,117	4.9%	1.016	45,843	4.6%
2010	45,540	0.9%	1.012	46,089	0.5%
2011	45,899	0.8%	1.009	46,313	0.5%
(6) Estimated Annual Exponential Trend Based on 1991 to 2003:					7.8%
(7) Estimated Annual Exponential Trend Based on 2005 to 2011:					6.2%
Selected Medical Severity Trend:					7.0%

(a) Estimated ultimate severities for all accident years are derived by dividing ultimate losses by ultimate claim counts that exclude medical-only types of injuries. The estimated ultimate medical severities shown for accident years 2004 and prior were derived from ultimate loss ratios shown in Exhibit 3, adjusted to reflect the reported paid medical losses as of March 31, 2012.

(b) These adjustment factors are based on Exhibit 4.4, excluding the impact of frequency.

**Projected On-Level Accident Year  
Indemnity Loss to Industry Average Filed Pure Premium Ratios  
Based on Experience as of March 31, 2012**

Accident Year	(1) Developed Indemnity Loss Ratio(a)	(2) Composite Indemnity Adjustment Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Indemnity to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.405	1.402	2.914	0.195
1984	0.451	1.270	2.803	0.204
1985	0.450	1.245	2.596	0.216
1986	0.398	1.225	2.268	0.215
1987	0.347	1.203	1.890	0.221
1988	0.332	1.185	1.655	0.238
1989	0.344	1.167	1.591	0.253
1990	0.400	0.936	1.480	0.253
1991	0.426	0.771	1.338	0.246
1992	0.351	0.813	1.219	0.234
1993	0.287	0.986	1.176	0.241
1994	0.325	1.031	1.332	0.252
1995	0.467	0.955	1.749	0.255
1996	0.523	0.892	1.810	0.258
1997	0.594	0.799	1.762	0.269
1998	0.643	0.737	1.765	0.269
1999	0.678	0.683	1.678	0.276
2000	0.586	0.638	1.330	0.281
2001	0.482	0.638	1.133	0.271
2002	0.359	0.654	0.877	0.268
2003	0.229	0.653	0.623	0.239
2004	0.135	0.898	0.562	0.216
2005	0.113	1.219	0.620	0.221
2006	0.147	1.203	0.795	0.223
2007	0.204	1.165	1.013	0.235
2008	0.265	1.096	1.224	0.237
2009	0.306	1.073	1.317	0.249
2010	0.302	1.057	1.189	0.269
2011	0.285	1.036	1.070	0.276

	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)
2012	0.275	0.285	<b>0.280</b>
2013	0.276	0.296	<b>0.286</b>
1/1/2014	0.278	0.302	<b>0.290</b>

(a) See Exhibit 3.

(b) See Exhibit 4.1.

(c) See Exhibit 5.2.

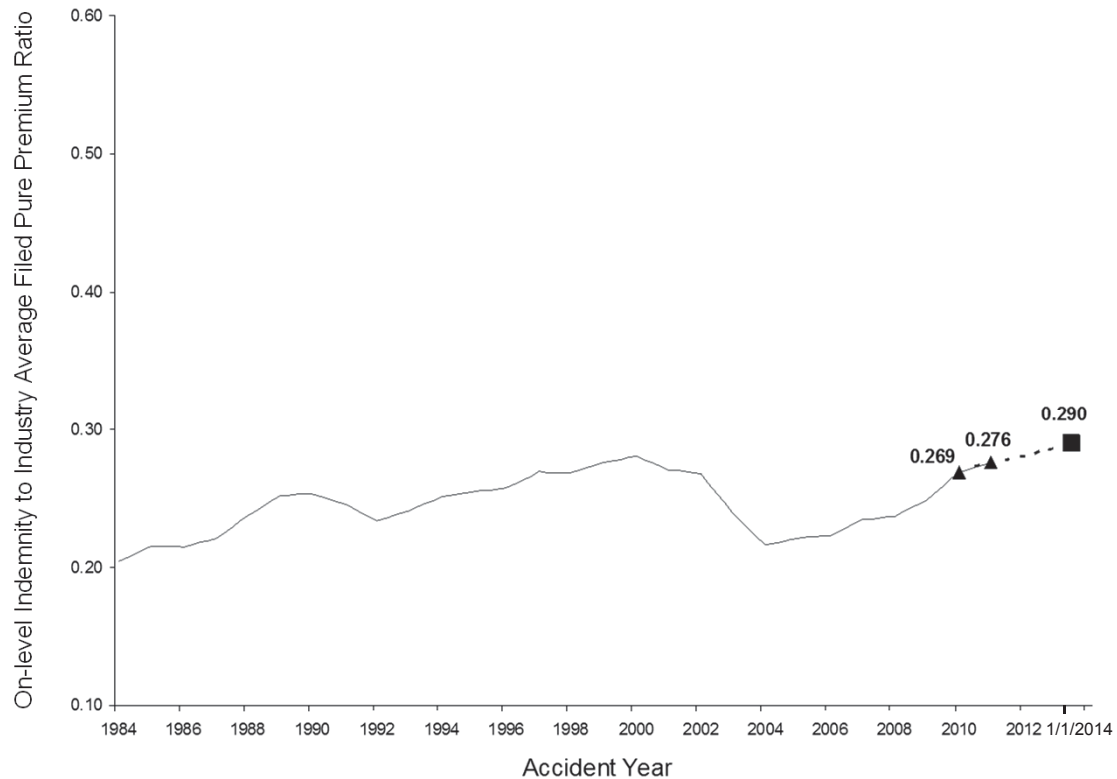
(d) These on-level ratios were projected based on an estimated annual indemnity severity trend from Exhibit 6.2 and projected frequency trends from Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level indemnity to industry average filed pure premium ratios.

(f) The selected projections of the on-level indemnity to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).



**On-Level Indemnity Loss to Industry Average Filed Pure Premium Ratios  
Using March 31, 2012 Valuations**



- ▲— On-level indemnity to industry average filed pure premium ratios (see Exhibit 7.1).
- The 1/1/2014 indemnity to industry average filed pure premium ratio was calculated based on equal weightings of the projection based on separate frequency and severity trends and the projection based on a fitted exponential trend.

**Projected On-Level Accident Year  
Medical Loss to Industry Average Filed Pure Premium Ratios  
Based on Experience as of March 31, 2012**

Accident Year	(1) Developed Medical Loss Ratio(a)	(2) Composite Medical On-Level Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Medical to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.313	1.286	2.914	0.138
1984	0.337	1.216	2.803	0.146
1985	0.350	1.163	2.596	0.157
1986	0.325	1.129	2.268	0.162
1987	0.309	1.088	1.890	0.178
1988	0.304	1.048	1.655	0.193
1989	0.323	1.018	1.591	0.206
1990	0.371	0.824	1.480	0.207
1991	0.389	0.705	1.338	0.205
1992	0.321	0.744	1.219	0.196
1993	0.260	0.890	1.176	0.197
1994	0.300	0.933	1.332	0.210
1995	0.437	0.920	1.749	0.230
1996	0.478	0.907	1.810	0.240
1997	0.547	0.899	1.762	0.279
1998	0.654	0.792	1.765	0.294
1999	0.727	0.686	1.678	0.297
2000	0.652	0.631	1.330	0.309
2001	0.564	0.575	1.133	0.286
2002	0.445	0.597	0.877	0.303
2003	0.292	0.626	0.623	0.294
2004	0.215	0.866	0.562	0.331
2005	0.213	1.005	0.620	0.346
2006	0.284	1.056	0.795	0.377
2007	0.401	1.037	1.013	0.411
2008	0.512	1.029	1.224	0.431
2009	0.601	1.016	1.317	0.463
2010	0.601	1.012	1.189	0.512
2011	0.562	1.009	1.070	0.530

	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)
2012	0.556	0.578	<b>0.567</b>
2013	0.581	0.622	<b>0.601</b>
1/1/2014	0.596	0.644	<b>0.620</b>

(a) See Exhibit 3.

(b) See Exhibit 4.4.

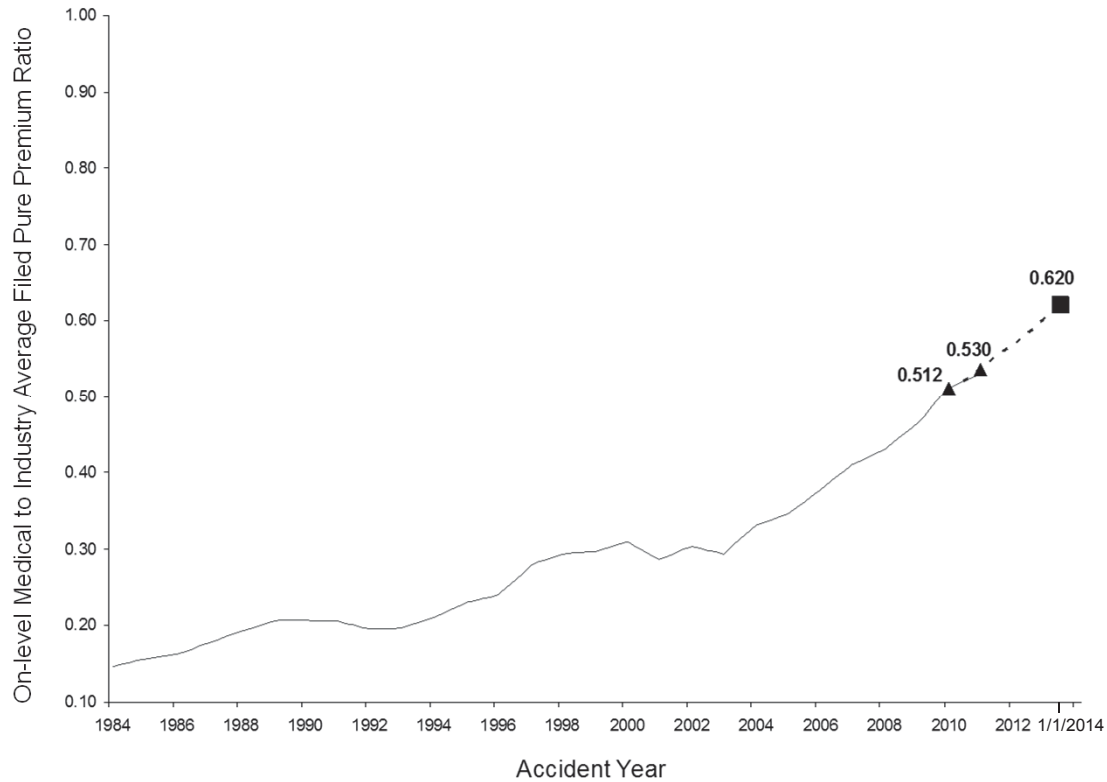
(c) See Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual medical severity trend from Exhibit 6.3 and projected frequency trends from Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level medical to industry average filed pure premium ratios.

(f) The selected projections of the on-level medical to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).

**On-Level Medical Loss to Industry Average Filed Pure Premium Ratios  
Using March 31, 2012 Valuations**



- ▲— On-level medical to industry average filed pure premium ratios (see Exhibit 7.3).
- The 1/1/2014 medical to industry average filed pure premium ratio was calculated based on equal weightings of the projection based on separate frequency and severity trends and the projection based on a fitted exponential trend.

**Indicated Average Pure Premium Rate per \$100 of Payroll  
For Policies with Effective Dates between January 1, 2013 and December 31, 2013  
Based on Experience as of March 31, 2012**

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
1. Projected Loss to Industry Average Filed Pure Premium Ratio (See Exhibits 7.1 and 7.3)	0.290	0.620	0.910
2. Projected Loss Adjustment Expense Factor (See Appendix C)			1.237
3. Indicated Total Loss and Loss Adjustment Expense to Industry Average Filed Pure Premium Ratio (1) x (2)			1.126
4. Indicated Difference from Industry Average Filed Pure Premium Rate as of July 1, 2012 (3) - 1.0			12.6%
5. Industry Average Filed Pure Premium Rate per \$100 of Payroll as of July 1, 2012			\$2.38
6. Indicated Average Pure Premium Rate per \$100 of Payroll for Policies with Effective Dates between January 1, 2013 and December 31, 2013 (3) x (5)			\$2.68

Part A  
Section B  
Appendix A  
Loss Development Methodology

The pure premium rates effective January 1, 2013 are intended to reflect the final or ultimate cost of losses and loss adjustment expenses on all accidents that arise on policies incepting during the 2013 year. The information shown in Part A, Section B, Exhibit 1 reflects paid and incurred (paid plus case reserves) loss amounts reported for each completed accident year as of March 31, 2012. However, since workers' compensation claims incurred in a particular year will be paid out over many years and pure premium rates are intended to reflect the ultimate cost of losses and loss adjustment expenses, the WCIRB adjusts, or develops, the reported cost of claims for each accident year that are valued as of March 31, 2012 to a final, or ultimate, cost basis. This actuarial process is known as loss development.

The WCIRB generally estimates the growth, or development, of more current accident year losses based on the historical development patterns of more mature accident years. The development of both historical paid losses and incurred losses for each accident year is reviewed. The historical incurred loss development in each evaluation period is shown in Part A, Section B, Exhibits 2.1.1 and 2.1.2 for indemnity and 2.2.1 and 2.2.2 for medical. The historical paid loss development in each evaluation period is shown in Part A, Section B, Exhibits 2.3.1 and 2.3.2 for indemnity and 2.4.1 and 2.4.2 for medical.<sup>1</sup> These factors represent the year-to-year changes, based on successive March 31 evaluations, in the reported aggregate cost of all claims that occurred during a particular year. The changes in reported incurred losses may result from (a) claims that have occurred but had not yet been reported at the time of the prior evaluation; (b) reopening of previously closed claims as further disability payments or the need for further medical treatment arises; or (c) changes in the estimated cost of open claims as additional information becomes available or the claim is settled. Changes in the paid losses reported for each accident year occur as additional payments are made to injured workers for statutory indemnity benefits or for injured workers' medical treatments.

In addition to reported paid losses and case reserves, a bulk reserve for incurred but not reported (IBNR) losses is also reported to the WCIRB. This amount represents insurers' estimates of anticipated future losses that are in excess of the incurred losses reported to the WCIRB as of March 31, 2012. The WCIRB does not use reported IBNR to estimate the ultimate cost of each accident year's losses. Instead, the development of reported incurred losses (excluding IBNR reserves) and paid losses is tracked, and future loss development is projected based on these historical development patterns. This approach produces more accurate estimates of the ultimate cost of losses arising from a given accident year than estimates based solely on the IBNR amounts reported by insurers. The WCIRB has been using this method of tracking and projecting loss development based on the reported paid and incurred losses, excluding the IBNR reserves reported by insurers, for many years.

Based on a comprehensive analysis of historical loss development as well as other information relevant to estimating future development, the WCIRB projects the amount of losses reported for each accident year valued as of March 31, 2012 to a final, or ultimate, cost basis. The projected ultimate losses are derived based on selected or estimated annual loss development, or "age-to-age", factors for each evaluation period.

Over the years, the WCIRB has used a number of methodologies to estimate future loss development.

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<sup>1</sup> Beginning with policies incepting on or after July 1, 2010, the cost of medical cost containment programs (MCCP) is reported as allocated loss adjustment expense (ALAE) rather than as medical loss. To compare medical loss development on a consistent basis, the loss development factors shown on Part A, Section B, Exhibits 2.2.1, 2.2.2, 2.4.1 and 2.4.2 for accident year 2010 are computed after moving the portion of paid MCCP reported as ALAE back into medical loss. See Appendix B for further discussion on the treatment of MCCP costs.

Since each methodology is predicated on a different set of underlying assumptions, no single methodology is appropriate for all conditions. As a result, the development methodology upon which the proposed pure premium rates are based is selected following an analysis of the underlying claims environment. Until the WCIRB's January 1, 1997 Pure Premium Rate Filing, the WCIRB had been basing estimates of future loss development on historical incurred age-to-age loss development factors. This method works well during periods of relatively consistent levels of case reserve adequacy. However, it is not appropriate when (a) there is a change in the adequacy of insurer case reserves, (b) incurred loss development is volatile, or (c) there are significant legislative or regulatory changes.

Over time, case reserve adequacy can change significantly, and incurred development patterns can shift. A 2009 WCIRB analysis<sup>2</sup> showed that there is significantly more variability in incurred loss development patterns across insurer groups than in paid loss development patterns. Also, a 2011 WCIRB retrospective analysis<sup>3</sup> of loss development methodologies showed that projections based on incurred loss development were significantly less accurate and less stable than those based on paid loss development. Inasmuch as paid loss development is not affected by fluctuations in reserve adequacy and has been relatively more stable than incurred loss development — both on a statewide basis and across individual insurers, the WCIRB has, for many years, been estimating future loss development based on historical paid age-to-age development factors.

Exhibits 1.1, 1.2 and 1.3 show the history of 15-month to 27-month, 27-month to 39-month, and 39-month to 51-month incurred indemnity and medical loss development factors. Exhibits 2.1, 2.2 and 2.3 show the comparable paid loss development information. As shown, there were significant declines in both incurred and paid development factors subsequent to the reforms of 2002 through 2004. However, for the more recent accident years, many of these factors have increased.

### **Loss Development Methodology – Claims-Related Indicators**

To assess the validity of the assumptions underlying the various methodologies, the WCIRB reviews a number of claims-related indicators. Among the key indicators of loss development reviewed are the following:

1. Ratio of Paid Losses to Reported Incurred. Exhibits 3.1 and 3.2 show the ratios of accident year paid losses to reported incurred losses for both indemnity and medical. Changes in the ratio of paid losses to reported incurred losses could imply a change in the rate at which losses are paid, a change in case reserve adequacy, a shift in the types of claims, or any combination of these phenomena. As shown on Exhibit 3.1 for indemnity, after a period of relative stability, ratios of paid to incurred losses generally increased immediately following the reforms of 2002 through 2004 as the reforms accelerated the rate at which indemnity losses were paid. Over the several years following the reforms, ratios of paid to incurred indemnity generally declined as the rate of payment slowed as a result of a slowdown in claim settlement rates and case reserve adequacy appeared to weaken. For more recent years, these ratios appear to be stabilizing. However, the early indication for accident year 2011 shows signs of continued decline. As shown on Exhibit 3.2, ratios of paid to incurred medical losses have experienced similar fluctuations to those of indemnity, with the 2011 ratio also showing signs of a decline.
2. Ratio of Case Outstanding to Paid Losses. Exhibits 4.1 and 4.2 show the ratios of case outstanding to paid indemnity and medical losses by accident year at comparable evaluation periods. As with ratios of paid to incurred loss, sharp changes in ratios of case outstanding to paid loss can be indicative of changes in the rate at which losses are paid, changes in case reserve adequacy, shifts in the types of claims, or any combination of these phenomena. For indemnity, after several years of decreases resulting from deteriorating case reserve adequacy, ratios have begun to increase over the last

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<sup>2</sup> See the Minutes for Item AC09-06-01 of the June 24, 2009 WCIRB Actuarial Committee meeting.

<sup>3</sup> See Section I of Agenda Item AC11-03-03 of the June 3, 2011 WCIRB Actuarial Committee meeting.

couple of years as the rate of payment has slowed. Ratios of case outstanding to paid medical losses have also shown increases in recent years.

3. Ratio of Incremental Paid to Prior Case Outstanding Losses. Exhibit 5 shows the ratios of incremental indemnity and medical losses paid in the subsequent twelve month period to the case outstanding at the beginning of the evaluation period. Changes in these ratios can be very indicative of changes in case reserve adequacy or changes in the rate at which losses are paid. After a sharp decline as a result of the cost savings from the reforms of 2002 through 2004, ratios of incremental paid to prior case outstanding indemnity have risen markedly over the last several years suggesting significant weakening of case reserve adequacy. The 15 to 27 months ratio of 0.983 for accident year 2010 indicates that almost the entire indemnity case reserve valued at 15 months was paid out over the subsequent twelve-month period. Ratios of incremental paid to prior case outstanding medical have been much lower than those for indemnity, indicative of the more gradual payout of medical losses, but have also been increasing steadily for the last several years.
4. Average Case Outstanding Per Open Claim; Average Paid Per Closed Claim. Exhibit 6.1 shows the average accident year case outstanding indemnity per open indemnity claim, which has experienced moderate increases over the immediate prior year at the same evaluation for accident years 2006 through 2009, a small decline for accident year 2010, and a moderate increase for accident year 2011. Exhibit 6.2 displays, for comparison purposes, the average paid indemnity per closed indemnity claim by accident year. The average paid amounts are generally increasing at a higher rate for the most recent evaluation than average case outstanding amounts, suggesting that the increases in case outstanding indemnity per open indemnity claim may not be due to reserve strengthening. Exhibit 6.3 shows the average accident year case outstanding medical per open indemnity claim, which has generally experienced increases over accident years 2006 through 2011. Exhibit 6.4 shows the average paid medical on closed indemnity claims, which experienced a significant decline for accident year 2011 due to the change in treatment of the cost of medical cost containment programs from being included in medical losses to being included as part of allocated loss adjustment expenses commencing with policies incepting on or after July 1, 2010.
5. Accident Year Claim Settlement Ratios. The percentage of estimated ultimate indemnity claims closed by evaluation period for each accident year is shown on Exhibit 7. Exhibit 7 shows an increase in the rate at which claims were settling during the reform transition years. Since the reforms were fully implemented in 2005, settlement ratios have shown a moderate decline. However, the most recent accident year ratios suggest that these ratios are stabilizing. Changes in the rates that claims settle are generally a leading indicator of changes in paid loss development patterns, suggesting that paid loss development may be moderating for the more recent accident years.
6. Mix of Claims by Injury Type. Exhibit 8.1 shows the mix of claims by type of injury from accident year 2003 through accident year 2010 (which is based on preliminary data). As shown, there was a significant decline in the proportion of claims involving permanent partial disability and an increase in the proportion of medical-only claims following the reforms of 2002 through 2004. However, the proportion of indemnity claims involving permanent disability has increased following the Workers' Compensation Appeals Board decisions for Ogilvie v. City and County of San Francisco and Almaraz v. Environmental Recovery Services/Guzman v. Milpitas Unified School District and the recent economic recession. Exhibit 8.2 shows the mix of estimated ultimate incurred indemnity and incurred medical losses by injury type. As with claim counts, there was a significant decline in the proportion of loss dollars incurred on permanent partial disability claims subsequent to the reforms of 2002 through 2004. In recent years, however, the proportion of loss dollars on permanent disability claims has increased. Increases in the proportion of permanent partial claims and losses can slow claim payment and settlement patterns and affect paid loss development projections.

7. Quarterly Loss Development. Exhibits 9.1 through 9.4 show accident year loss development by quarter. As shown, after several years of declining loss development following the reforms of 2002 through 2004, quarterly loss development factors for both indemnity and medical have been increasing. However, as shown on Exhibits 9.3 and 9.4, early estimates of quarterly paid loss development for accident year 2011 are generally at the same level or lower than those at the same evaluation for accident year 2010. Early quarterly measures of an accident year's loss development are generally indicative of future development trends for that accident year, suggesting that paid loss development may moderate for accident year 2011.
8. Insurer-Reported Loss Ratios Including IBNR. Exhibit 10 shows a comparison of the accident year loss ratios (including IBNR) as of 15 months of maturity reported by insurers with the WCIRB's estimate of the ultimate loss ratios for those accident years. Reported statewide 15-month loss ratios, including IBNR, had generally understated the ultimate loss ratios for accident years prior to 2003 and overstated ultimate loss ratios during the reform transition period. For accident years 2010 and 2011, the WCIRB's projected loss ratios are twenty-six and twenty-one percentage points higher than the reported loss ratios including IBNR, respectively.

### **Selected Loss Development Methodologies**

Based, in part, on a review of the diagnostic indicators discussed above, the WCIRB has estimated ultimate or developed losses for each accident year as follows:

#### Indemnity Loss Development for Accident Years 2003 through 2011

Incurred development for this period has been volatile. As displayed in Part A, Section B, Exhibits 2.1.1 and 2.1.2, the incurred indemnity development for accident years 2003 and 2004 was considerably less than that of prior years. However, incurred indemnity development for accident years since 2005 is considerably higher than that of the immediate post-reform level and is approaching, and in some instances exceeding, the pre-reform level. Conversely, Part A, Section B, Exhibits 2.3.1 and 2.3.2 show that accident year paid indemnity loss development has generally been more stable than incurred development for accident years 2004 and beyond.

The WCIRB continues to believe that historical paid development is a more appropriate basis for projecting future indemnity loss development than historical incurred loss development. Paid loss development is not affected by changing case reserve adequacy to the same extent as incurred loss development. Also, a retrospective analysis of loss development performed by the WCIRB in 2011 has shown that paid development projections have generally been more accurate and stable than incurred development projections.<sup>4</sup> Paid development projections will also be generally less affected by legislative, regulatory or judicial changes, such as the Ogilvie and Almaraz/Guzman decisions, which can significantly impact case reserve adequacy and incurred development patterns. Finally, a 2009 WCIRB analysis showed that there is significantly more variability in incurred loss development patterns across insurer groups than in paid loss development patterns.<sup>5</sup> For all of these reasons, the WCIRB has, for some time, projected indemnity loss development based on paid loss development patterns.

Until the WCIRB's July 1, 2006 Pure Premium Rate Filing, the WCIRB had been projecting future indemnity loss development for the less mature evaluation periods based on the latest historical paid development factor. Part A, Section B, Exhibits 2.3.1 and 2.3.2 show the historical annual paid indemnity loss development factors.<sup>6</sup> As shown on Part A, Section B, Exhibit 2.3.1, since the reforms were implemented, paid indemnity loss development has been less than that for the pre-reform years.

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<sup>4</sup> See Section I of Agenda Item AC11-03-03 of the June 3, 2011 WCIRB Actuarial Committee meeting.

<sup>5</sup> See the Minutes for Item AC09-06-01 of the June 24, 2009 WCIRB Actuarial Committee meeting.

<sup>6</sup> Development factors for periods beyond 291 months for accident year 1979 have been adjusted for non-repeating permanent total and asbestos claim patterns.



Assembly Bill No. 749 (AB 749) increased most classes of workers' compensation benefits over a four-year period beginning in 2003. Also, Assembly Bill No. 227 (AB 227), Senate Bill No. 228 (SB 228) and Senate Bill No. 899 (SB 899) included a number of provisions impacting indemnity benefits that became effective in 2004 and 2005. The estimates of the overall cost impact of these various legislative provisions affecting indemnity benefits have been reflected in WCIRB pure premium rate filings for a number of years.

AB 749 benefit increases that are applicable to benefit types typically paid early in the life of a claim (e.g., temporary disability benefits) may differ from the benefit increases that are applicable to benefit types typically paid later in the life of a claim (e.g., permanent partial disability benefits or life pension benefits). Similarly, some legislative changes, such as SB 228's two-year cap on temporary disability and the January 1, 2005 Permanent Disability Rating Schedule (PDRS) adopted by the administrative director of the Division of Workers' Compensation pursuant to SB 899, may have little effect on benefits paid early in the life of a claim, but can significantly reduce benefits that would otherwise have been paid later. Finally, some legislative and regulatory changes, such as the January 1, 2005 PDRS, not only affect payments on claims incurred subsequent to the effective date of the change, but also future payments on pre-existing claims. If no adjustment is made, these retroactive provisions can create significant distortions in loss development projections as the impact of these reforms could be, in part, double-counted through both reduced loss development and on-level adjustments to accident year loss ratios. For all of these reasons, the WCIRB has reviewed the impact of these legislative provisions on the rate at which indemnity payments are made.

The WCIRB's report, *Impact of Recent Reform Legislation on Loss Development Patterns – 2008 Update*,<sup>7</sup> summarized the WCIRB's analysis of the impact of the 2002 through 2004 reform legislation on paid indemnity loss development patterns. As discussed in the report, the WCIRB believes historical pre-reform paid indemnity loss development factors are not a reliable projector of future indemnity development in the post-reform environment. Instead, the WCIRB has made adjustments to paid indemnity loss development based on the findings of the WCIRB report.

In a WCIRB analysis of loss development performed in 2011, the WCIRB re-evaluated the continued appropriateness of adjusting indemnity loss development for the impact of the reforms, and confirmed that the post-reform years continue to develop differently from pre-reform accident years and some adjustment remains appropriate.<sup>8</sup> Therefore, as in the last several pure premium rate filings, the WCIRB is recommending that indemnity loss development for the 2003 through 2011 accident years be based on the findings of the WCIRB's 2008 report. Specifically, the WCIRB has estimated post-reform paid indemnity loss development as follows:

1. Projected post-reform paid indemnity loss development patterns for accident years 2003 through 2011 have been estimated by (a) decomposing the pre-reform total indemnity payment pattern into benefit type; (b) reflecting each applicable AB 749, AB 227, SB 228 and SB 899 legislative change by benefit type and payment period; and (c) computing a post-reform total indemnity payment pattern based on the reform-adjusted estimated payment pattern by benefit type.
2. Projected paid indemnity loss development for accident years 2003 and 2004 have been further adjusted to reflect the fact that the January 1, 2005 PDRS, which is estimated to significantly reduce the permanent disability payments that are typically made relatively late in the life of a claim, will impact some 2003 and 2004 claims.<sup>9</sup>

<sup>7</sup> *Impact of Recent Reform Legislation on Loss Development Patterns – 2008 Update*, WCIRB, April 2, 2008.

<sup>8</sup> See Section VI of Agenda Item AC11-03-03 of the June 3, 2011 WCIRB Actuarial Committee meeting.

<sup>9</sup> Less than 5% of accident year 2002 and earlier permanent disability claims are estimated to be rated under the January 1, 2005 PDRS; as a result, no adjustment is recommended for those claims.

3. A number of years of actual post-reform paid indemnity loss development are now available. The 2005 through 2011 accident years have been fully impacted by the AB 227, SB 228 and SB 899 indemnity reforms and are anticipated to develop in a fairly analogous manner. In its 2011 analysis of loss development, the WCIRB also found that, for more mature development periods, development on accident years 2003 and 2004, which were also heavily impacted by the 2002 through 2004 reforms, is emerging much closer to a post-reform than a pre-reform level.<sup>10</sup> As a result, in lieu of estimating 15-month to 111-month development based on the WCIRB's projected post-reform cumulative indemnity payment pattern for accident years 2004 through 2011, the WCIRB recommends that actual post-reform development be used for these accident years.
4. The WCIRB's 2011 analysis of post-reform loss development indicated that the years significantly impacted by the reforms of 2002 through 2004 have continued to develop differently from the pre-reform years.<sup>11</sup> As a result, the WCIRB continues to believe that the historical paid indemnity loss development beyond 111 months of the pre-reform accident years is not appropriate to use as a basis to project future development beyond 111 months for the post-reform accident years. The WCIRB recommends that paid indemnity loss development beyond 111 months for accident years 2003 through 2011 be instead projected based on the cumulative payment patterns for those years that were presented in the 2008 WCIRB loss development report, adjusted based on the three most recent years of actual paid development.<sup>12</sup>

Table 1 shows estimated percentages of ultimate indemnity loss paid for accident years 2003 through 2011 as of 111 months of maturity. These were derived by (a) decomposing the imputed 48-month to ultimate paid indemnity loss development factor for each accident year as projected in the WCIRB's 2008 report into annual increments based on the annual percentages of ultimate indemnity paid implied by the average of the three most recent years' unadjusted age-to-age paid indemnity loss development factors from 48 months and forward, and (b) cumulating these annual increments from 111 months to ultimate.<sup>13</sup>

<b>Table 1: Estimated Percentage of Ultimate Indemnity Losses Paid</b>		
<b>Accident Year</b>	<b>Evaluated as of 48 Months</b>	<b>Evaluated as of 111 Months</b>
2003	73.3%	<b>92.8%</b>
2004	73.3%	<b>92.9%</b>
2005	78.0%	<b>94.4%</b>
2006 to 2011	75.4%	<b>94.1%</b>

Exhibits 11.1 through 11.8 show ultimate loss ratio estimates by accident year using a number of alternative loss development methodologies. These exhibits show that the WCIRB's selected methodology that reflects the reform adjustments has generally responded better to the reforms than the other alternatives reviewed. In addition, a retrospective analysis of loss development performed by the WCIRB in 2011 showed that reform adjustments have historically improved the accuracy and stability of paid loss development projections.<sup>14</sup>

<sup>10</sup> See Section VI of Agenda Item AC11-03-03 of the June 3, 2011 WCIRB Actuarial Committee meeting.

<sup>11</sup> See Section VI of Agenda Item AC11-03-03 of the June 3, 2011 WCIRB Actuarial Committee meeting.

<sup>12</sup> Accident years 2007 through 2011 are assumed to have the same payment pattern as accident year 2006 beyond 111 months of maturity.

<sup>13</sup> The 48-month to ultimate paid loss development factor for accident year 2004 was applied to accident year 2003 since observed development on accident year 2003 has been closer to post-reform development patterns at more mature evaluations.

<sup>14</sup> See Section I of Agenda Item AC11-03-03 of the June 3, 2011 WCIRB Actuarial Committee meeting.

Indemnity Loss Development for Accident Years 2002 and Prior through 339 Months

For accident years 2002 and prior, the WCIRB has also been projecting loss development through 339 months based on historical paid development patterns. For a number of years, the WCIRB projected indemnity loss development through 339 months using the latest year historical paid age-to-age indemnity loss development factor. However, a recent study of longer-term loss development performed by the WCIRB indicated that due to significant random variability in these factors, using a three-year average will improve the stability of the projections.<sup>15</sup> Therefore, as in the July 1, 2012 Pure Premium Rate Filing, the WCIRB recommends projecting indemnity loss development for accident years 2002 and prior through 339 months using the average of the three latest years' historical paid age-to-age indemnity loss development factors.

Indemnity Loss Development from 339 Months

Workers' compensation losses continue to show significant development beyond 339 months. The WCIRB estimates indemnity development beyond 339 months by first adjusting paid losses to an incurred basis using the average of the latest three 339-month ratios of paid to incurred indemnity losses. These estimated 339-month incurred losses are then developed to an ultimate cost level based on the average of the latest three years' ratios of (a) the annual indemnity incurred development amount for all accident years that are of a maturity of at least 339 months to (b) the total indemnity incurred losses for the accident year valued as of 339 months. These factors are shown on Part A, Section B, Exhibit 2.3.2.

The 339-month to ultimate indemnity factors are adjusted to remove that portion of the development attributable to asbestosis claims. Specifically, based on a survey of pre-1970 accident year claims with very late loss development,<sup>16</sup> projected indemnity loss development beyond 339 months reflects a reduction of 80% of the indicated unadjusted factors.

Medical Loss Development from 15 Months to 111 Months

As with indemnity losses, for a number of years, the WCIRB has been relying on historical paid medical loss development to project ultimate medical losses. Part A, Section B, Exhibits 2.4.1 and 2.4.2 show the historical annual accident year paid medical loss development factors evaluated at successive March 31 evaluations. As shown, paid medical development factors on accident years immediately following the 2002 through 2004 reforms were significantly less than those for prior accident years at the pre-reform level. In more recent accident years, paid medical development factors have increased to levels approaching, and sometimes exceeding, the pre-reform highs. However, leading indicators for accident year 2011, as discussed above, suggest that paid development levels may begin to moderate.

As noted in the last several WCIRB pure premium rate filings, SB 228 fee schedule changes effective January 1, 2004 impact both the cost of injuries occurring in 2004 and later years as well as the cost of medical services provided on and after January 1, 2004 on pre-2004 accidents. If no adjustment is made, paid development factors emerging after January 1, 2004 for accident years prior to 2004 would be artificially low for purposes of projecting future paid development in that the factors would compare payments that include post-January 1, 2004 fee schedule payments to payments made at the pre-January 1, 2004 schedule levels.

As in the last several WCIRB pure premium rate filings, the WCIRB has attempted to eliminate the distortion in development patterns resulting from the SB 228 fee schedule changes by adjusting pre-January 1, 2004 medical payments to the SB 228 fee schedule level. Specifically, the WCIRB has adjusted pre-January 1, 2004 medical payments by the estimated impact of the SB 228 fee schedule changes (-8.5%),<sup>17</sup> and then recomputed paid medical loss development factors based on the adjusted amounts.

<sup>15</sup> See Agenda Item AC11-12-04 of the March 20, 2012 WCIRB Actuarial Committee meeting.

<sup>16</sup> See Agenda Item AC02-03-03 of the March 22, 2004 WCIRB Actuarial Committee meeting.

<sup>17</sup> Based on the estimated savings resulting from SB 228 fee schedules as reflected in the WCIRB's 2008 Legislative Cost Monitoring Report.

In addition to the SB 228 fee schedule changes, many of the SB 228 and SB 899 provisions related to the utilization of medical services also applied to future medical services provided on earlier, pre-reform claims. Thus, as with other legislative provisions that have a retroactive impact on earlier accident years, if no adjustment is made, loss development factors can be distorted as payments that are subject to current medical utilization provisions are compared to earlier-year payments that reflect different provisions related to the utilization of medical services. Beginning with the WCIRB's July 1, 2006 Pure Premium Rate Filing, the WCIRB has included adjustments to historical paid medical loss development factors to reflect the impact of recent legislation related to the utilization of medical services on pre-reform claims.

The WCIRB's report, *Impact of Recent Reform Legislation on Loss Development Patterns – 2008 Update*, summarizes the WCIRB's analysis of the impact of the recent reform legislation on paid medical loss development patterns. The report includes a description of the WCIRB's recommended methodology to adjust historical medical development factors for the impact of SB 228 and SB 899 provisions related to the utilization of medical services on pre-existing claims. As discussed in the report, medical severities for the less mature evaluations showed significant post-reform reduction, while severities for the more mature evaluations suggested little impact of reform. Inasmuch as there is no strong evidence of a "utilization impact" of the 2002 through 2004 reforms on more mature accident years, the WCIRB has recommended adjustment to paid losses only for the less mature accident years for which the impact of the provisions related to the utilization of medical services appears significant. Specifically, in order to reflect the impact of the provisions related to the utilization of medical services on paid loss development, the WCIRB recommends that pre-July 1, 2004 payments<sup>18</sup> be reduced by the following percentages for purposes of computing adjusted development factors: 25% for accident year 2004, 20% for accident year 2003, 15% for accident year 2002, 10% for accident year 2001, and 5% for accident year 2000.<sup>19</sup>

The WCIRB's recommended age-to-age and cumulative paid medical development factors for development through 111 months, which have been adjusted for the impact of SB 228 fee schedule changes and legislative provisions affecting the utilization of medical services, are shown in Part A, Section B, Exhibits 2.4.1 and 2.4.2. As in the last several pure premium rate filings, the WCIRB recommends projecting medical loss development from 15 months to 111 months using the adjusted latest year age-to-age paid medical loss development factor.

#### Medical Loss Development from 111 Months to 339 Months

As with indemnity, a recent WCIRB study indicated that a longer-term average of paid development factors can increase the stability of paid medical loss projections for more mature periods.<sup>20</sup> Therefore, the WCIRB has projected paid medical development from 111 months to 339 months using the average of the three most recent years' age-to-age paid medical loss development factors, adjusted for the impact of the 2002 through 2004 reforms as outlined above.

#### Medical Loss Development from 339 Months

As with indemnity, in prior pure premium rate filings the WCIRB had estimated medical development beyond 339 months by adjusting paid medical losses to an incurred basis by using three-year average ratios of incurred losses to paid losses at 339 months, and then applying a 339-month to ultimate incurred loss development factor based on three-year average ratios of incremental incurred medical development on accident years of at least 339 months of maturity to incurred medical losses for the accident year valued as of 339 months. A 2012 study on medical loss development performed by the WCIRB showed that medical loss development based on incremental development on older accident years is significantly impacted by the effects of medical inflation, which had been largely ignored in the methodology applied in

<sup>18</sup> Various provisions impacting the utilization of medical services became effective at different times. However, for purposes of simplifying the calculation, the WCIRB assumed a July 1, 2004 effective date.

<sup>19</sup> These adjustments are in addition to the adjustments made to a common (SB 228) medical fee schedule level.

<sup>20</sup> See Agenda Item AC11-12-04 of the December 1, 2011 WCIRB Actuarial Committee meeting.

prior pure premium rate filings.<sup>21</sup> Therefore, each of the 339-month to ultimate incurred loss development factors shown on Part A, Section B, Exhibits 2.2.2 and 2.4.2 have been adjusted in the following manner:

1. The aggregate annual incurred medical development amount for all accident years that are of a maturity of at least 339 months is segregated into individual annual development amounts from 339 months to 660 months using the age-to-age incurred loss development patterns from the stochastic claim simulation that underlies the advisory *California Retrospective Rating Plan* effective January 1, 2013 that is included in Part C of this filing.
2. Each individual annual incurred development amount is adjusted for the effects of medical inflation to the year it will develop on claims currently aged 339 months of maturity by the selected medical inflation rate of 6%, which represents the approximate average of the long-term trend in average ultimate medical losses per indemnity claim and the long-term trend in the medical portion of the Consumer Price Index.
3. The adjusted 339-month to ultimate medical incurred loss development factor is computed based on the ratio of (a) the sum of the individual annual medical incurred development amounts adjusted for the effects of medical inflation to (b) the total medical incurred losses for the accident year valued as of 339 months.

The WCIRB's recent analysis of medical loss development also indicated that using a longer-term average of medical loss development factors from 339 months would significantly improve the stability of medical loss development projections without hindering responsiveness.<sup>22</sup> Therefore, the WCIRB projects medical loss development from 339 months based on first adjusting paid losses to an incurred basis using the average of the latest six 339-month ratios of paid to incurred medical losses, and then developing the incurred losses to an ultimate cost level based on the average of the latest six years' ratios of (a) the annual incurred development amount for all accident years that are of a maturity of at least 339 months adjusted for the effects of medical inflation to (b) the total incurred losses for the accident year valued as of 339 months. These factors are shown on Part A, Section B, Exhibit 2.4.2.

#### Estimated Ultimate Loss Ratios

The age-to-age development factors selected for each evaluation period are combined in Part A, Section B, Exhibit 3 to produce a cumulative development factor for each period. These factors reflect the ultimate amount of losses anticipated for each accident year relative to the reported paid losses evaluated as of March 31, 2012. These cumulative factors are then applied to the reported (undeveloped) paid indemnity and adjusted paid medical loss ratios as of March 31, 2012 to estimate an ultimate loss ratio for each accident year. (The estimated ultimate medical loss ratios for accident years 2004 and prior shown in Part A, Section B, Exhibit 3 have been adjusted to the SB 228 fee schedule level and for legislative provisions related to the utilization of medical services for the sole purpose of computing the indicated January 1, 2013 average pure premium rate and, as a result, do not reflect the actual WCIRB estimates of ultimate medical loss ratios for those years.) As shown in the last column of Part A, Section B, Exhibit 3, the WCIRB currently estimates an ultimate loss ratio of 84.7% for accident year 2011.

#### **Summary of Alternative Loss Development Projections**

As discussed above, the WCIRB is projecting future loss development based on historical reform-adjusted paid development. For informational purposes, the WCIRB has computed alternative loss projections based on a number of alternative loss development projection methodologies that reflect underlying assumptions that differ from those reflected in the WCIRB's recommended loss development methodology. These alternative loss development projections are shown on Exhibits 12.1 through 22.7 and are discussed below.

<sup>21</sup> See Agenda Item AC11-12-04 of the March 20, and June 15, 2012 WCIRB Actuarial Committee meetings.

<sup>22</sup> See Agenda Item AC11-12-04 of the December 1, 2011 WCIRB Actuarial Committee meeting.

Alternative Incurred Loss Development Projections3-Year Average/Latest Year (Unadjusted) Incurred Loss Development

Exhibits 12.1 through 12.3 (average of latest 3 factors) and 13.1 through 13.3 (latest factor) reflect projected future loss development patterns based on historical unadjusted incurred development methodologies. Incurred methodologies are not impacted by changing payment and settlement patterns to the same extent as are paid projections. Also, since the reported incurred amounts far exceed reported paid amounts for relatively immature accident year loss evaluations, incurred loss development is not as highly leveraged for the less mature accident years. However, incurred loss development can be distorted by changes in case reserve adequacy, can be significantly impacted by legislative or regulatory changes or by judicial action, and shows greater variability across insurers than paid loss development. Furthermore, unadjusted incurred loss development projections have generally been less accurate and less stable than the corresponding paid loss development projections in retrospective analyses. Recent incurred loss development patterns have been volatile.

The loss ratios projected under both unadjusted incurred loss development methodologies are generally higher than those produced by the WCIRB's recommended loss development methodology. As discussed previously, the WCIRB believes paid development to be a more stable and reliable basis to project future development than incurred development. In addition, given the major impact of the reforms of 2002 through 2004 on loss development, the WCIRB believes that some adjustment for the impact of the reforms is appropriate. While the WCIRB believes that the reform-related adjustments applicable to paid loss development are appropriate for the WCIRB's recommended loss development methodology, they may not be appropriate for the incurred loss development methodologies, as the specific impact of reforms on incurred patterns is less well-defined. Finally, given recent shifts in insurer market shares and that incurred patterns vary significantly across insurers, incurred loss development projections may be significantly impacted by changes in insurer mix.

Latest Year Incurred Loss Development Adjusted for Changes in Case Reserve Adequacy Level

Incurred loss development projections can be distorted by changes in case reserve adequacy. Although this loss development methodology attempts to adjust development patterns to a common case reserve adequacy level to improve the stability and accuracy of incurred projections, such adjustments can be very volatile — depending on the underlying data and assumptions that are used in making the adjustments. In addition, the effect of the 2002 through 2004 reforms on case reserve levels are not as well-defined as they are on payment patterns.

Exhibits 14.1 through 14.11 reflect projected future incurred loss development with adjustments to an estimated common case reserve adequacy level. As shown, projections based on this methodology are significantly higher than the unadjusted incurred projections. The WCIRB does not recommend the use of this methodology unless there is clear evidence of a significant shift in case reserve adequacy distorting loss development projections, considering the sensitivity and volatility of this adjustment as mentioned above.

Latest Year Incurred Adjusted for Changes in Insurer Mix

Different insurers may have different claim reserving practices and different incurred loss development patterns. As a result, shifts in market share among insurers can impact statewide incurred loss development projections. In cases where there is clear evidence of shifting market shares impacting incurred loss development projections, an adjustment for changes in insurer mix may be appropriate. However, applying separate projections to individual insurers in an insurer-mix adjustment raises several concerns, including (a) a loss of transparency, (b) the appropriateness of applying a statewide methodology to individual insurer experience, and (c) the appropriateness of applying current year weights to older years given that significant market share shifts may change the nature of an insurer's book of business.

Exhibits 15.1 through 15.3 show incurred loss development projections in which the market shares of the largest workers' compensation insurers in California have been held constant for all years in the analysis.<sup>23</sup> As shown, projections based on the latest development factor for this methodology are somewhat lower than the latest year incurred projection with no adjustment for changing insurer mix. This suggests that changing insurer mix may be influencing changes in incurred loss development trends. However, due to the concerns expressed above, the WCIRB does not recommend adjusting for changes in insurer mix.

#### Alternative Paid Loss Development Projections

##### 3-Year Average/Latest Year (Unadjusted) Paid Loss Development

Paid projections are not dependent on case reserves and show less variability across insurers than incurred projections. In addition, unadjusted paid projections have generally shown to be more accurate and stable than the corresponding incurred projections in retrospective analyses. However, paid projections can be impacted by changing claim settlement and payment patterns, and inasmuch as a relatively small percentage of an accident year's ultimate losses are paid at early maturity levels, paid development projections for immature accident years are highly leveraged.

Exhibits 16.1 through 16.3 (average of latest three factors), 17.1 through 17.3 (latest factor), and 18.1 through 18.3 (combination of the latest factor for less mature periods and the average of the latest three factors for more mature periods) project future loss development based on historical unadjusted paid loss development. The projections using this methodology are somewhat comparable to projections using the methodology recommended by the WCIRB. However, as discussed, unadjusted paid projections can be significantly distorted by legislative changes. Given the landmark reforms of 2002 through 2004, the WCIRB believes reform-related adjustments are appropriate.

##### 3-Year Average/Latest Year Paid Loss Development Adjusted for Reforms and Changes in Claim Settlement Rates

Changes to the rate at which claims are settled can significantly impact paid loss development patterns. If no adjustment for changing claim settlement rates is made, projections based on paid losses may be distorted. However, adjustments for changes in claim settlement rates can be very volatile depending on the underlying data and the uncertainty surrounding the treatment of partial payments inherent in workers' compensation claims. While claim settlement rates declined following the 2002 through 2004 reforms, they have stabilized in the more recent accident years. In addition, recent retrospective analyses showed that adjustments to the more current years for changes in claim settlement rates were not significantly improving the accuracy and stability of paid loss development projections.

Exhibits 19.1 through 19.15 (average of latest three factors)<sup>24</sup> and 20.1 through 20.15 (latest factor) reflect projected future paid loss development with adjustments to an estimated common claim settlement rate applied separately to open claims and closed claims. Projections using this methodology are slightly higher than those recommended by the WCIRB. However, considering that (a) claim settlement rates have shown signs of stabilizing in the more recent years and (b) the adjustments for changes in claim settlement rates are subject to a high degree of volatility, the WCIRB does not recommend adjusting for changes in claim settlement rates.

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<sup>23</sup> The WCIRB assumed a constant mix between the five largest workers' compensation insurer groups in California and, collectively, the remaining workers' compensation insurers in California.

<sup>24</sup> A two-year average is selected for medical as three-year average projections for medical with separate adjustments to open claims and closed claims are not yet available.

Latest Year Paid Loss Development Adjusted for Changes in Insurer Mix

Significant shifts in market share among insurers can affect statewide paid loss development projections, suggesting an adjustment for changes in insurer mix may be appropriate. However, applying separate projections to individual insurers in an insurer-mix adjustment raises several concerns as previously discussed.

Exhibits 21.1 through 21.3 show paid loss development projections in which the market shares of the largest workers' compensation insurers in California have been held constant for all years in the analysis.<sup>25</sup> As shown, the paid projections based on the latest development factor for this methodology are generally consistent with the latest year paid projection with no adjustment for changing insurer mix. This suggests that changing insurer mix is not a significant driver of paid loss development patterns.

Latest Year Incremental Multiplicative Paid Loss Development

All of the loss development methodologies previously discussed rely on cumulative paid or incurred age-to-age development factors. In those cumulative methodologies, each age-to-age development factor is dependent on both the development during the latest twelve-month period as well as earlier loss development. Alternatively, future development can be computed based on incremental paid development, which does not depend on the cumulative losses paid or incurred in prior periods. Since the projected age-to-age factors based on this method are not dependent on prior period cumulative paid losses, this incremental method can be very responsive to the most recent year payment levels.

Exhibits 22.1 through 22.7 show projections based on latest year incremental multiplicative paid development. The 2009 Towers Perrin study of WCIRB loss development methodologies specifically identified this methodology as being very effective in responding to an increase in medical inflation as experienced in the several years following the implementation of the reforms of 2002 through 2004.<sup>26</sup> However, the 2009 Towers Perrin report also indicated that this method, with its heavy reliance on the latest year inflation level, could significantly overstate ultimate medical losses if the medical inflation rate was to return to its historical norm. As discussed in Appendix B, there are indicators that medical inflation is moderating. In addition, this method is very sensitive to the selected age-to-age incremental development, or "decay", ratios, which have been historically volatile.

The policy year 2013 loss ratio projections and the corresponding indicated policy year 2013 average pure premium rate derived based on the loss development methodology recommended by the WCIRB, as well as each of the alternative loss development methodologies described above, are shown in Table 2.

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<sup>25</sup> The WCIRB assumed a constant mix between the five largest workers' compensation insurer groups in California and, collectively, the remaining workers' compensation insurers in California.

<sup>26</sup> *Summary Report Analysis of Loss Development Approaches for Workers' Compensation Insurance Rating Bureau of California*, Towers Perrin, August 13, 2009.



Table 2: Projected Policy Year 2013 Loss Ratios and Indicated Average Pure Premium Rates

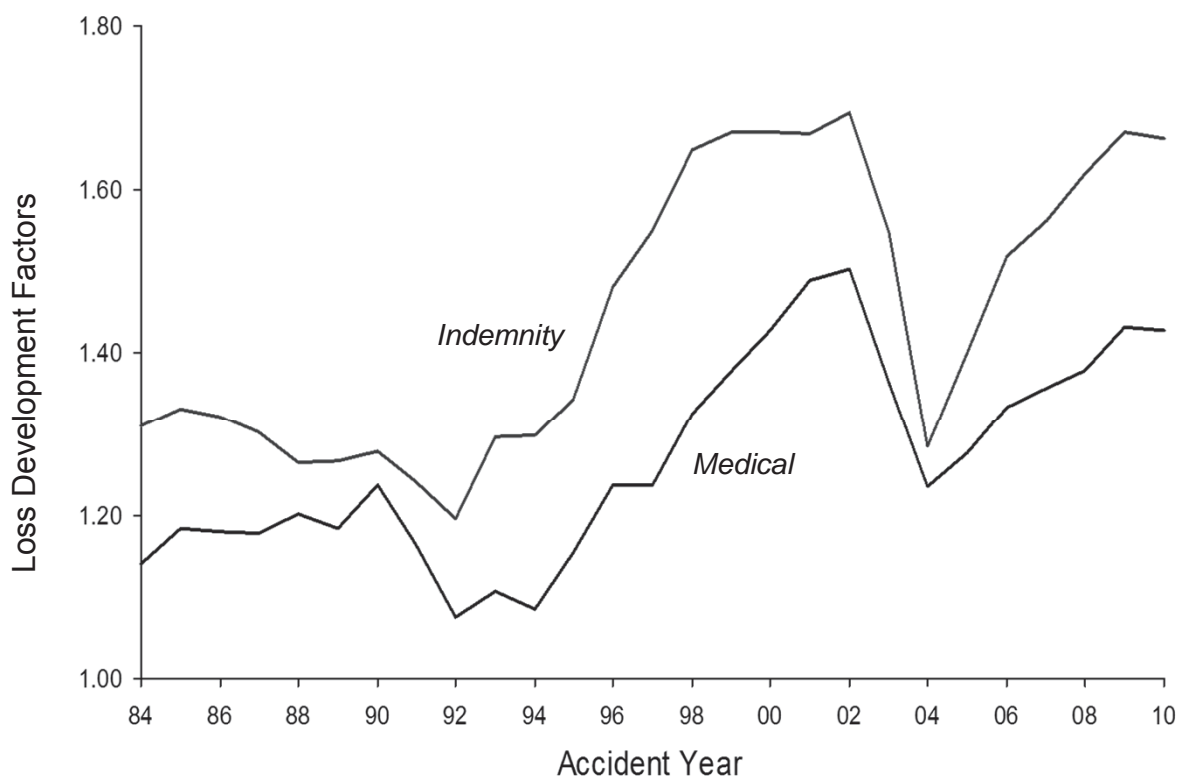
January 1, 2013 Filing Loss Development Methodology	Indemnity Loss Ratio	Medical Loss Ratio	Total Loss Ratio	Indicated Average Pure Premium Rate
Latest Year / 3-Year Average Paid Adjusted for Reform	0.290	0.620	0.910	\$2.68

Alternative Loss Development Methodologies	Indemnity Loss Ratio	Medical Loss Ratio	Total Loss Ratio	Indicated Average Pure Premium Rate <sup>27</sup>
<u>Incurred Loss Development Methodologies</u>				
3-Year Average (Unadjusted)	0.296	0.646	0.942	\$2.77
Latest Year (Unadjusted)	0.315	0.657	0.972	\$2.86
Latest Year Adjusted for Changes in Case Reserve Adequacy Level	0.352	0.726	1.078	\$3.17
Latest Year Adjusted for Changes in Insurer Mix	0.311	0.634	0.945	\$2.78
<u>Paid Loss Development Methodologies</u>				
3-Year Average (Unadjusted)	0.269	0.564	0.833	\$2.45
Latest Year (Unadjusted)	0.302	0.612	0.914	\$2.69
Latest Year / 3-Year Average (Unadjusted)	0.299	0.606	0.905	\$2.66
3-Year Average Adjusted for Reform and Changes in Claim Settlement Rate	0.276	0.606	0.882	\$2.60
Latest Year Adjusted for Reform and Changes in Claim Settlement Rate	0.299	0.627	0.926	\$2.73
Latest Year Adjusted for Changes in Insurer Mix	0.304	0.605	0.909	\$2.68
Latest Year Incremental Multiplicative Paid	0.333	0.673	1.006	\$2.96

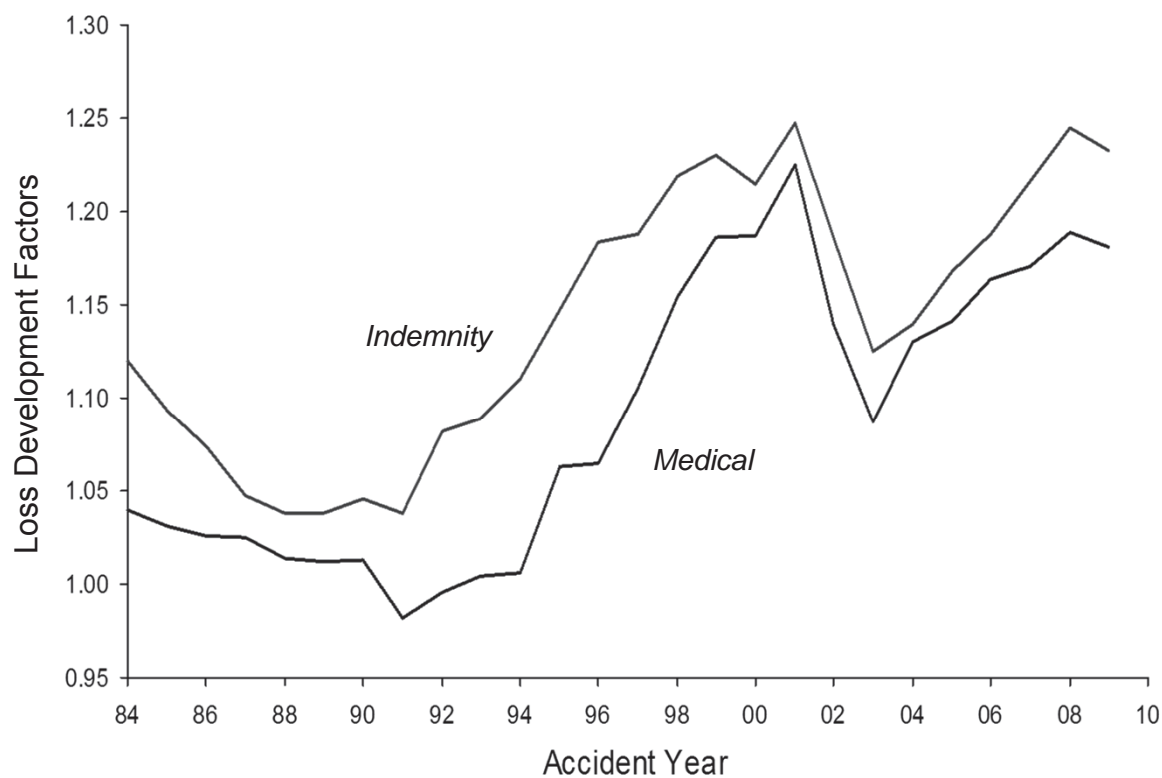
<sup>27</sup> Projected using specified loss development methodology, the trending methodology reflected in Part A, Section B, Exhibits 7.1 and 7.3, and the loss adjustment expense provision (23.7%) computed in Part A, Section B, Appendix C.



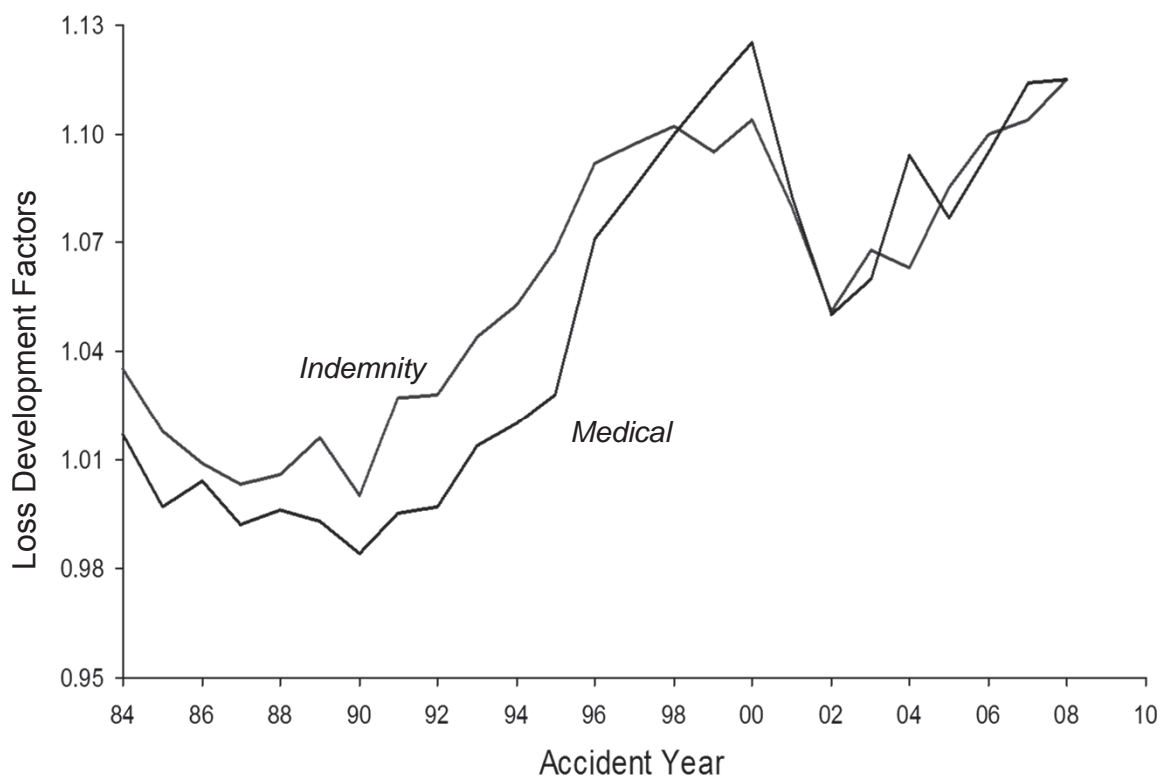
## Incurred 15-Month to 27-Month Loss Development Factors



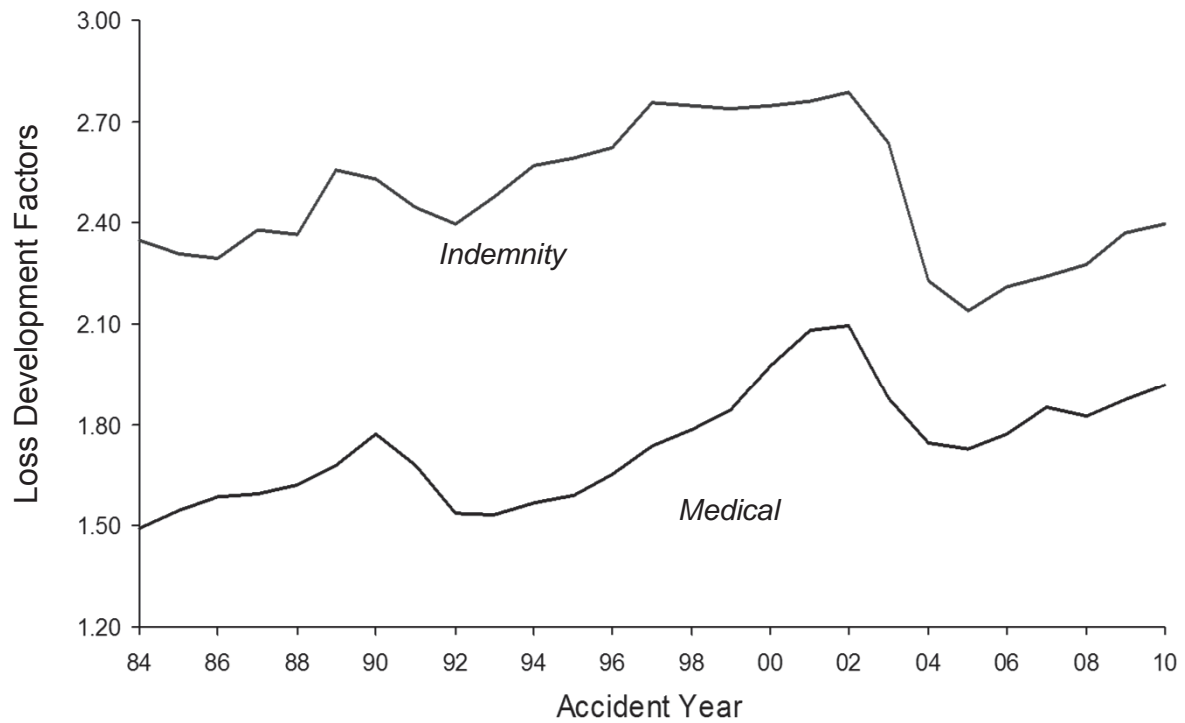
## Incurred 27-Month to 39-Month Loss Development Factors



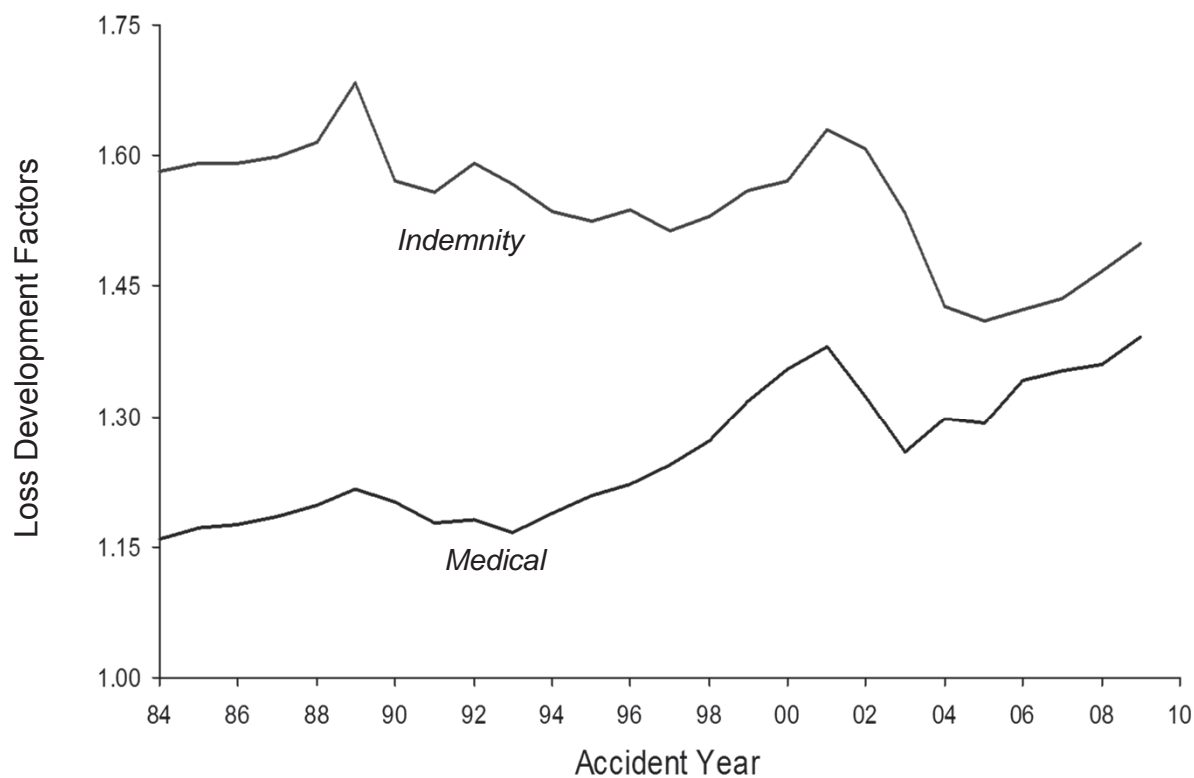
## Incurred 39-Month to 51-Month Loss Development Factors



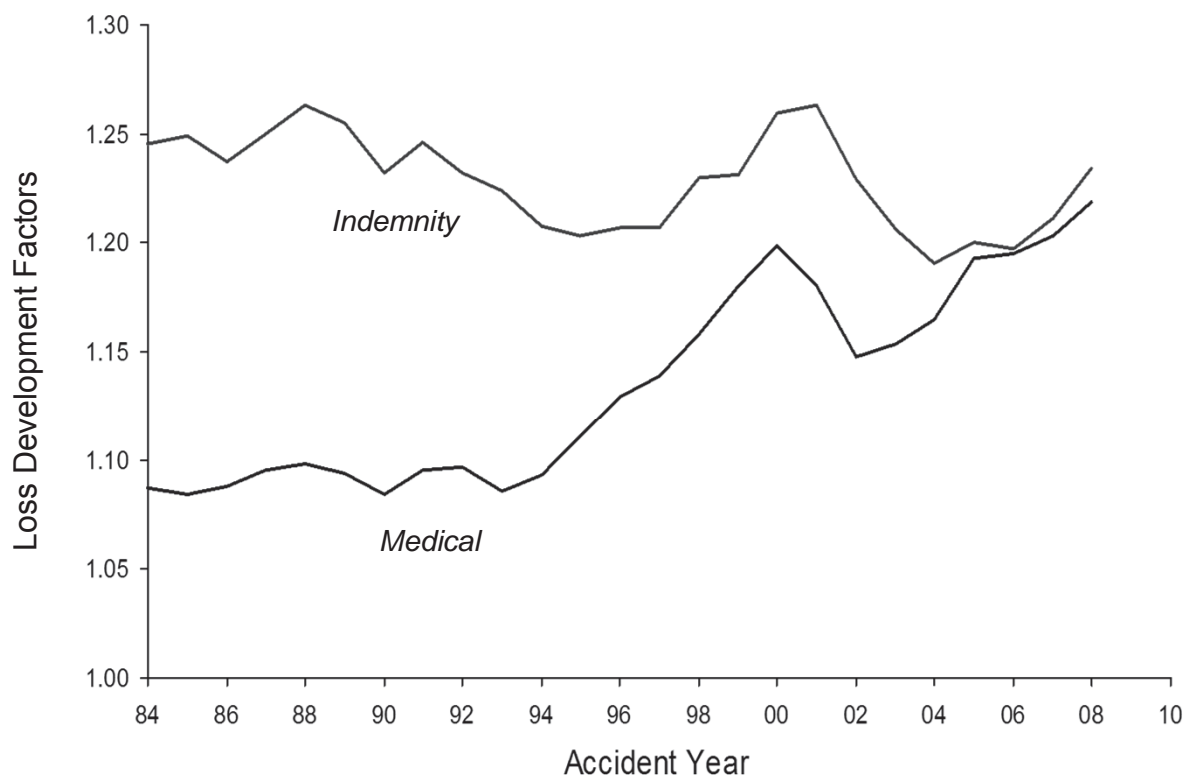
## Paid 15-Month to 27-Month Loss Development Factors



## Paid 27-Month to 39-Month Loss Development Factors



## Paid 39-Month to 51-Month Loss Development Factors





## Ratio of Paid Losses to Reported Incurred Losses - Indemnity

Accident Year	Evaluated as of (in months):								
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>	<u>111</u>
1995	28.3%	55.1%	73.4%	82.4%	86.8%	88.7%	90.6%	91.9%	92.0%
1996	31.9%	56.6%	73.4%	81.0%	85.2%	87.4%	89.0%	89.6%	91.2%
1997	32.1%	56.7%	72.0%	79.9%	84.1%	87.0%	88.3%	90.2%	91.9%
1998	32.8%	55.2%	70.5%	78.7%	83.1%	85.0%	87.6%	90.1%	91.6%
1999	33.4%	54.6%	68.7%	77.7%	81.6%	86.0%	88.7%	91.0%	92.5%
2000	32.6%	51.9%	67.5%	75.7%	82.3%	87.0%	89.8%	91.9%	93.2%
2001	31.1%	51.5%	66.1%	77.2%	84.0%	88.0%	90.3%	91.8%	93.1%
2002	31.8%	50.6%	68.0%	80.1%	86.0%	89.2%	91.3%	92.9%	93.7%
2003	30.9%	52.1%	71.5%	80.5%	85.6%	88.5%	90.3%	91.1%	91.9%
2004	32.4%	57.0%	70.6%	79.4%	84.2%	86.6%	88.2%	89.6%	
2005	40.8%	59.2%	72.3%	80.3%	83.3%	85.2%	86.7%		
2006	40.2%	60.0%	72.0%	78.4%	82.0%	84.7%			
2007	42.3%	60.2%	71.0%	78.0%	82.4%				
2008	42.7%	60.1%	70.9%	78.4%					
2009	41.4%	58.5%	71.2%						
2010	41.4%	59.6%							
2011	40.5%								

Accident Year	Annual Change								
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>	<u>111</u>
1996	12.6%	2.8%	0.0%	-1.7%	-1.8%	-1.5%	-1.7%	-2.5%	-0.9%
1997	0.6%	0.1%	-1.9%	-1.4%	-1.3%	-0.4%	-0.8%	0.6%	0.8%
1998	2.3%	-2.6%	-2.1%	-1.6%	-1.1%	-2.3%	-0.8%	-0.1%	-0.4%
1999	1.9%	-1.1%	-2.6%	-1.2%	-1.8%	1.2%	1.3%	1.0%	1.0%
2000	-2.4%	-4.9%	-1.8%	-2.6%	0.9%	1.2%	1.2%	1.0%	0.7%
2001	-4.7%	-0.7%	-2.0%	2.0%	2.0%	1.1%	0.5%	-0.1%	-0.1%
2002	2.4%	-1.9%	2.9%	3.8%	2.4%	1.3%	1.1%	1.3%	0.6%
2003	-2.8%	3.1%	5.1%	0.5%	-0.5%	-0.8%	-1.1%	-2.0%	-1.9%
2004	4.6%	9.3%	-1.2%	-1.4%	-1.7%	-2.1%	-2.4%	-1.7%	
2005	26.1%	3.9%	2.4%	1.1%	-1.0%	-1.6%	-1.7%		
2006	-1.5%	1.4%	-0.4%	-2.4%	-1.6%	-0.5%			
2007	5.1%	0.2%	-1.4%	-0.5%	0.5%				
2008	1.0%	-0.1%	-0.2%	0.6%					
2009	-3.0%	-2.7%	0.4%						
2010	-0.1%	2.0%							
2011	-2.1%								

## Annual Trend\*

All-Yr	2.4%	0.7%	0.0%	-0.2%	-0.2%	-0.2%	-0.1%	0.1%	0.2%
R <sup>2</sup>	0.737	0.301	0.002	0.104	0.158	0.111	0.035	0.024	0.355
5-Yr	-1.2%	-0.4%	-0.5%	-0.5%	-1.0%	-1.4%	-1.2%	-0.6%	-0.1%
R <sup>2</sup>	0.807	0.308	0.731	0.499	0.876	0.965	0.761	0.456	0.042

Source: WCIRB quarterly calls for experience

\*Trend is based on an exponential distribution.

## Ratio of Paid Losses to Reported Incurred Losses - Medical

Accident Year	Evaluated as of (in months):								
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>	<u>111</u>
1995	48.9%	67.3%	76.7%	82.3%	84.7%	85.3%	86.0%	86.7%	85.3%
1996	50.4%	68.1%	77.5%	81.5%	83.2%	84.3%	85.8%	84.4%	84.5%
1997	48.9%	68.4%	76.7%	80.2%	82.1%	83.4%	82.1%	82.1%	83.8%
1998	49.7%	67.5%	74.3%	77.9%	79.5%	78.7%	80.2%	82.4%	83.0%
1999	49.1%	65.9%	72.7%	77.6%	78.7%	80.8%	82.4%	83.6%	83.6%
2000	45.6%	63.0%	71.8%	75.9%	78.7%	82.2%	83.4%	83.7%	85.0%
2001	44.5%	63.0%	70.6%	76.5%	80.3%	82.5%	83.7%	84.3%	84.5%
2002	45.0%	61.7%	70.6%	78.2%	82.2%	83.7%	85.0%	85.7%	86.0%
2003	44.3%	60.4%	71.0%	76.7%	80.8%	82.4%	83.4%	83.9%	84.2%
2004	41.8%	60.5%	68.2%	75.1%	78.3%	80.6%	80.8%	82.3%	
2005	43.5%	56.9%	67.8%	75.5%	78.5%	79.7%	80.5%		
2006	41.8%	58.4%	67.8%	74.1%	77.5%	80.0%			
2007	43.2%	59.3%	68.5%	74.0%	77.6%				
2008	44.9%	59.5%	68.1%	74.6%					
2009	44.0%	57.7%	68.1%						
2010	43.6%	58.7%							
2011	42.1%								

Accident Year	Annual Change								
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>	<u>111</u>
1996	3.2%	1.3%	0.9%	-1.0%	-1.7%	-1.1%	-0.2%	-2.6%	-0.9%
1997	-3.0%	0.4%	-0.9%	-1.5%	-1.4%	-1.2%	-4.3%	-2.7%	-0.8%
1998	1.6%	-1.4%	-3.2%	-2.9%	-3.1%	-5.6%	-2.3%	0.4%	-1.0%
1999	-1.3%	-2.4%	-2.1%	-0.4%	-1.0%	2.7%	2.7%	1.5%	0.7%
2000	-7.1%	-4.4%	-1.3%	-2.2%	0.0%	1.8%	1.2%	0.1%	1.7%
2001	-2.5%	0.1%	-1.7%	0.8%	2.0%	0.4%	0.4%	0.7%	-0.6%
2002	1.1%	-2.1%	0.0%	2.3%	2.4%	1.4%	1.5%	1.7%	1.7%
2003	-1.5%	-2.2%	0.5%	-2.0%	-1.7%	-1.6%	-1.8%	-2.2%	-2.1%
2004	-5.6%	0.2%	-3.9%	-2.0%	-3.1%	-2.2%	-3.1%	-1.8%	
2005	4.2%	-5.8%	-0.6%	0.5%	0.2%	-1.0%	-0.4%		
2006	-4.1%	2.6%	0.0%	-1.8%	-1.3%	0.4%			
2007	3.5%	1.4%	1.0%	-0.2%	0.1%				
2008	4.0%	0.4%	-0.6%	0.8%					
2009	-2.1%	-3.1%	-0.1%						
2010	-0.8%	1.7%							
2011	-3.5%								

## Annual Trend\*

All-Yr	-1.0%	-1.2%	-1.0%	-0.7%	-0.6%	-0.4%	-0.4%	-0.1%	0.1%
R <sup>2</sup>	0.692	0.856	0.884	0.835	0.584	0.324	0.229	0.057	0.033
5-Yr	-0.8%	-0.2%	0.1%	-0.3%	-0.9%	-1.2%	-1.3%	-0.4%	0.3%
R <sup>2</sup>	0.295	0.051	0.223	0.389	0.735	0.865	0.746	0.168	0.156

Source: WCIRB quarterly calls for experience

\*Trend is based on an exponential distribution.

## Ratios of Case Outstanding to Paid Losses - Indemnity

Accident Year	Evaluated as of (in months):								
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>	<u>111</u>
1995	253.4%	81.6%	36.2%	21.3%	15.3%	12.7%	10.4%	8.9%	8.7%
1996	213.7%	76.6%	36.2%	23.4%	17.4%	14.4%	12.3%	11.6%	9.7%
1997	211.8%	76.5%	38.8%	25.1%	19.0%	14.9%	13.2%	10.9%	8.8%
1998	204.7%	81.1%	41.8%	27.1%	20.3%	17.7%	14.1%	11.0%	9.2%
1999	199.1%	83.2%	45.5%	28.7%	22.6%	16.3%	12.7%	9.9%	8.1%
2000	206.4%	92.7%	48.2%	32.1%	21.5%	14.9%	11.3%	8.8%	7.3%
2001	221.5%	94.1%	51.3%	29.6%	19.1%	13.6%	10.8%	9.0%	7.4%
2002	214.0%	97.8%	47.1%	24.9%	16.3%	12.1%	9.5%	7.6%	6.8%
2003	223.2%	91.8%	39.9%	24.2%	16.9%	13.1%	10.8%	9.8%	8.8%
2004	209.0%	75.5%	41.6%	26.0%	18.8%	15.5%	13.4%	11.7%	
2005	145.0%	68.8%	38.2%	24.6%	20.0%	17.4%	15.4%		
2006	148.7%	66.6%	38.8%	27.6%	22.0%	18.0%			
2007	136.6%	66.2%	40.8%	28.3%	21.3%				
2008	134.1%	66.4%	41.1%	27.5%					
2009	141.4%	71.0%	40.5%						
2010	141.7%	67.7%							
2011	146.8%								

Accident Year	Annual Change								
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>	<u>111</u>
1996	-15.6%	-6.1%	0.2%	9.7%	13.9%	13.8%	18.7%	31.3%	11.4%
1997	-0.9%	-0.2%	7.1%	7.3%	9.1%	3.3%	7.5%	-6.1%	-9.1%
1998	-3.3%	6.1%	7.7%	8.1%	7.1%	18.4%	6.9%	0.8%	4.7%
1999	-2.8%	2.6%	9.0%	5.8%	11.0%	-7.7%	-10.2%	-10.0%	-12.2%
2000	3.7%	11.4%	5.8%	11.9%	-4.9%	-8.7%	-10.6%	-10.8%	-10.0%
2001	7.3%	1.5%	6.4%	-7.9%	-11.2%	-8.3%	-5.0%	1.6%	1.7%
2002	-3.4%	3.9%	-8.2%	-16.0%	-14.4%	-11.0%	-11.4%	-15.4%	-8.2%
2003	4.3%	-6.2%	-15.2%	-2.6%	3.4%	7.5%	12.8%	28.6%	30.2%
2004	-6.4%	-17.8%	4.2%	7.2%	11.7%	19.0%	24.8%	19.3%	
2005	-30.6%	-8.8%	-8.1%	-5.5%	6.4%	11.9%	14.4%		
2006	2.6%	-3.3%	1.5%	12.2%	9.5%	3.5%			
2007	-8.2%	-0.5%	5.0%	2.5%	-2.8%				
2008	-1.8%	0.3%	0.8%	-2.8%					
2009	5.4%	7.0%	-1.3%						
2010	0.2%	-4.7%							
2011	3.6%								

## Annual Trend\*

All-Yr	-3.6%	-1.6%	0.2%	0.9%	1.3%	1.2%	0.7%	-0.8%	-2.6%
R <sup>2</sup>	0.738	0.322	0.005	0.121	0.164	0.101	0.025	0.028	0.356
5-Yr	2.0%	1.0%	1.8%	2.5%	6.4%	11.3%	11.1%	6.6%	1.1%
R <sup>2</sup>	0.805	0.311	0.733	0.494	0.873	0.960	0.747	0.413	0.030

Source: WCIRB quarterly calls for experience

\*Trend is based on an exponential distribution.

## Ratios of Case Outstanding to Paid Losses - Medical

Accident Year	Evaluated as of (in months):								
	15	27	39	51	63	75	87	99	111
1995	104.6%	48.7%	30.3%	21.5%	18.1%	17.2%	16.3%	15.4%	17.2%
1996	98.2%	46.8%	29.1%	22.7%	20.2%	18.6%	16.6%	18.5%	18.3%
1997	104.4%	46.2%	30.3%	24.6%	21.8%	19.9%	21.8%	21.8%	19.3%
1998	101.1%	48.2%	34.6%	28.3%	25.8%	27.1%	24.7%	21.3%	20.5%
1999	103.7%	51.8%	37.5%	28.9%	27.0%	23.8%	21.4%	19.6%	19.7%
2000	119.2%	58.8%	39.2%	31.8%	27.0%	21.6%	19.9%	19.5%	17.6%
2001	124.9%	58.6%	41.6%	30.8%	24.5%	21.2%	19.5%	18.7%	18.3%
2002	122.4%	62.0%	41.6%	27.9%	21.6%	19.5%	17.7%	16.7%	16.3%
2003	125.8%	65.7%	40.9%	30.4%	23.8%	21.4%	19.9%	19.3%	18.7%
2004	139.2%	65.3%	46.6%	33.1%	27.7%	24.1%	23.7%	21.4%	
2005	129.6%	75.6%	47.5%	32.5%	27.4%	25.4%	24.2%		
2006	139.4%	71.1%	47.5%	35.0%	29.0%	25.0%			
2007	131.4%	68.7%	46.0%	35.2%	28.9%				
2008	122.6%	68.0%	46.8%	34.1%					
2009	127.3%	73.3%	46.9%						
2010	129.3%	70.3%							
2011	137.6%								

Accident Year	Annual Change								
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>	<u>111</u>
1996	-6.1%	-3.8%	-4.0%	5.8%	11.3%	7.8%	1.4%	19.9%	6.4%
1997	6.3%	-1.3%	4.1%	8.4%	8.3%	7.4%	31.8%	18.0%	5.3%
1998	-3.1%	4.3%	14.1%	14.9%	18.0%	35.7%	12.9%	-2.0%	5.9%
1999	2.6%	7.4%	8.3%	2.0%	4.8%	-12.2%	-13.4%	-8.2%	-3.9%
2000	15.0%	13.5%	4.7%	10.1%	0.1%	-9.0%	-6.7%	-0.5%	-10.4%
2001	4.8%	-0.3%	6.0%	-3.2%	-9.2%	-2.2%	-2.3%	-4.3%	3.8%
2002	-2.0%	5.8%	0.0%	-9.5%	-11.9%	-7.9%	-9.1%	-10.6%	-11.0%
2003	2.7%	5.9%	-1.7%	9.2%	9.8%	9.9%	12.4%	15.4%	15.1%
2004	10.7%	-0.5%	14.0%	8.9%	16.5%	12.8%	19.2%	11.4%	
2005	-6.9%	15.7%	2.0%	-1.8%	-1.0%	5.4%	2.1%		
2006	7.5%	-6.0%	-0.1%	7.6%	5.9%	-1.9%			
2007	-5.7%	-3.4%	-3.1%	0.6%	-0.5%				
2008	-6.8%	-1.1%	1.8%	-3.2%					
2009	3.9%	7.9%	0.3%						
2010	1.5%	-4.1%							
2011	6.4%								

## Annual Trend\*

All-Yr	1.4%	0.9%	1.2%	0.2%	-1.0%	-0.8%	-1.0%	-2.4%	-1.4%
R <sup>2</sup>	0.694	0.854	0.869	0.816	0.577	0.349	0.242	0.065	0.034
5-Yr	1.5%	0.4%	-0.4%	1.4%	4.5%	6.9%	7.6%	2.2%	-1.7%
R <sup>2</sup>	0.292	0.051	0.220	0.392	0.724	0.861	0.732	0.150	0.152

Source: WCIRB quarterly calls for experience

\*Trend is based on an exponential distribution.

## Ratios of Incremental Paid Losses to Prior Outstanding Losses by Accident Year

Accident Year	Indemnity Development (in months)								
	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111	111-123
1991									0.260
1992								0.289	0.255
1993							0.333	0.406	0.208
1994						0.352	0.316	0.236	0.229
1995					0.423	0.362	0.280	0.225	0.148
1996				0.497	0.386	0.306	0.270	0.208	0.178
1997			0.547	0.455	0.370	0.316	0.220	0.218	0.189
1998		0.654	0.523	0.400	0.344	0.279	0.221	0.227	0.204
1999	0.805	0.651	0.491	0.432	0.337	0.290	0.257	0.223	0.205
2000	0.815	0.604	0.516	0.394	0.349	0.306	0.287	0.239	0.213
2001	0.801	0.679	0.542	0.403	0.376	0.327	0.278	0.243	0.213
2002	0.817	0.625	0.501	0.448	0.399	0.353	0.287	0.244	0.265
2003	0.760	0.598	0.533	0.457	0.379	0.295	0.269	0.256	
2004	0.610	0.578	0.472	0.392	0.353	0.290	0.304		
2005	0.760	0.620	0.532	0.420	0.362	0.323			
2006	0.855	0.637	0.504	0.435	0.386				
2007	0.896	0.657	0.514	0.445					
2008	0.955	0.707	0.570						
2009	0.963	0.703							
2010	0.983								

Accident Year	Medical Development (in months) *								
	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111	111-123
1991									0.178
1992								0.196	0.191
1993							0.223	0.242	0.199
1994						0.256	0.242	0.202	0.208
1995					0.257	0.269	0.230	0.206	0.146
1996				0.346	0.302	0.280	0.263	0.174	0.153
1997			0.420	0.367	0.311	0.284	0.211	0.156	0.160
1998		0.522	0.424	0.344	0.315	0.215	0.175	0.170	0.194
1999	0.753	0.583	0.440	0.415	0.280	0.219	0.197	0.219	0.182
2000	0.807	0.589	0.479	0.332	0.252	0.230	0.255	0.192	0.172
2001	0.916	0.635	0.471	0.312	0.299	0.287	0.237	0.210	0.193
2002	0.857	0.535	0.369	0.358	0.351	0.277	0.253	0.208	0.192
2003	0.763	0.422	0.387	0.373	0.300	0.262	0.240	0.208	
2004	0.585	0.464	0.426	0.368	0.313	0.276	0.238		
2005	0.574	0.459	0.417	0.380	0.336	0.263			
2006	0.621	0.487	0.410	0.359	0.327				
2007	0.654	0.511	0.438	0.368					
2008	0.674	0.533	0.470						
2009	0.693	0.536							
2010	0.711								

\* The total paid cost of medical cost containment programs is reflected in all medical ratios.

Source: WCIRB quarterly calls for experience

## Average Outstanding Indemnity Loss per Open Indemnity Claim

Accident Year	Evaluated as of (in months):														
	15	27	39	51	63	75	87	99	111	123	135	147	159	171	183
1992															29,426
1993														30,232	29,073
1994													28,632	29,577	27,753
1995												33,219	34,549	35,833	37,214
1996											35,547	35,311	35,393	36,050	35,486
1997										33,661	35,176	35,317	36,890	38,101	38,846
1998									33,030	33,503	33,270	34,434	34,781	36,407	
1999								29,245	30,456	32,495	32,723	31,994	32,694		
2000						24,169	24,763	25,742	26,764	28,135	29,686				
2001						19,868	21,284	23,119	23,996	25,818	27,485				
2002					16,313	17,390	18,487	19,387	21,332	23,050					
2003				15,412	16,918	18,843	20,948	24,132	27,818						
2004			13,221	14,244	15,939	18,120	20,633	23,382							
2005		10,155	11,546	12,911	15,332	18,419	21,916								
2006	7,889	11,208	13,133	15,409	18,746	21,438									
2007	8,301	11,822	14,388	16,558	18,595										
2008	8,614	12,344	15,114	16,908											
2009	8,952	12,929	14,721												
2010	8,945	12,467													
2011	9,425														

Accident Year	Annual Change														
	15	27	39	51	63	75	87	99	111	123	135	147	159	171	183
1993															-1.2%
1994														-2.2%	-4.5%
1995													20.7%	21.1%	34.1%
1996												6.3%	2.4%	0.6%	-4.6%
1997											-1.0%	0.0%	4.2%	5.7%	9.5%
1998										-0.5%	-5.4%	-2.5%	-5.7%	-4.4%	
1999									-7.8%	-3.0%	-1.6%	-7.1%	-6.0%		
2000								-15.3%	-15.5%	-17.6%	-14.0%	-7.2%			
2001							-11.9%	-6.6%	-6.8%	-3.5%	-2.3%				
2002						-12.5%	-13.1%	-16.1%	-11.1%	-10.7%					
2003					3.7%	8.4%	13.3%	24.5%	30.4%						
2004				-7.6%	-5.8%	-3.8%	-1.5%	-3.1%							
2005			-12.7%	-9.4%	-3.8%	1.7%	6.2%								
2006		10.4%	13.7%	19.3%	22.3%	16.4%									
2007	5.2%	5.5%	9.6%	7.5%	-0.8%										
2008	3.8%	4.4%	5.0%	2.1%											
2009	3.9%	4.7%	-2.6%												
2010	-0.1%	-3.6%													
2011	5.4%														

## Annual Trend

All-Year	3.3%	4.4%	4.2%	3.2%	2.7%	1.5%	-1.3%	-3.8%	-5.5%	-7.9%	-5.5%	-2.5%	2.1%	5.0%	6.7%
R <sup>2</sup>	0.957	0.830	0.597	0.341	0.358	0.136	0.079	0.308	0.448	0.914	0.902	0.489	0.189	0.722	0.708

Notes All figures in each accident year contain information from the same combination of insurers, all of whom submitted complete data for all evaluations for that accident year. Therefore, each accident year may contain a different mix of insurers (ranging from 71% to 100% of the total California workers' compensation insured market measured using 2011 earned premium levels).

## Average Paid Indemnity Loss per Closed Indemnity Claim\*

Accident Year	Evaluated as of (in months):														
	15	27	39	51	63	75	87	99	111	123	135	147	159	171	183
1992															10,318
1993														10,894	11,002
1994													11,351	11,476	11,606
1995												12,702	12,895	13,067	13,173
1996											14,027	14,337	14,602	14,770	14,867
1997										15,311	15,743	16,105	16,310	16,471	16,630
1998								16,532	17,050	17,476	17,851	18,108	18,314		
1999								17,557	18,285	18,786	19,227	19,519	19,833		
2000							17,180	18,016	18,728	19,307	19,719	20,064			
2001						17,239	18,519	19,501	20,260	20,745	21,244				
2002					15,342	16,846	18,124	19,061	19,573	20,114					
2003				13,243	15,493	17,051	18,117	18,744	19,456						
2004			7,659	10,446	12,270	13,550	14,280	15,037							
2005		3,446	6,417	8,997	10,586	11,683	12,549								
2006	1,707	3,966	7,038	9,598	11,372	12,687									
2007	1,653	4,356	7,641	10,254	12,201										
2008	1,941	4,724	8,361	11,364											
2009	2,041	5,043	8,815												
2010	2,028	5,165													
2011	2,304														

Accident Year	Annual Change														
	15	27	39	51	63	75	87	99	111	123	135	147	159	171	183
1993															6.6%
1994														5.3%	5.5%
1995													13.6%	13.9%	13.5%
1996												12.9%	13.2%	13.0%	12.9%
1997											12.2%	12.3%	11.7%	11.5%	11.9%
1998										11.4%	11.0%	10.8%	11.0%	11.2%	
1999									10.6%	10.2%	10.0%	9.3%	9.5%		
2000								2.6%	2.4%	2.8%	2.6%	2.8%			
2001							7.8%	8.2%	8.2%	7.4%	7.7%				
2002						-2.3%	-2.1%	-2.3%	-3.4%	-3.0%					
2003					1.0%	1.2%	0.0%	-1.7%	-0.6%						
2004				-21.1%	-20.8%	-20.5%	-21.2%	-19.8%							
2005			-16.2%	-13.9%	-13.7%	-13.8%	-12.1%								
2006		15.1%	9.7%	6.7%	7.4%	8.6%									
2007	-3.2%	9.8%	8.6%	6.8%	7.3%										
2008	17.4%	8.5%	9.4%	10.8%											
2009	5.2%	6.7%	5.4%												
2010	-0.6%	2.4%													
2011	13.7%														

## Annual Trend

All-Year	6.4%	8.4%	4.6%	-2.1%	-6.1%	-7.8%	-6.5%	-1.9%	3.2%	5.8%	8.5%	9.9%	11.9%	11.5%	10.3%
R <sup>2</sup>	0.879	0.951	0.542	0.088	0.571	0.795	0.620	0.149	0.669	0.867	0.966	0.972	0.996	0.992	0.977

Notes All figures in each accident year contain information from the same combination of insurers, all of whom submitted complete data for all evaluations for that accident year. Therefore, each accident year may contain a different mix of insurers (ranging from 71% to 100% of the total California workers' compensation insured market measured using 2011 earned premium levels).

\* Paid indemnity losses used in the severity calculations above represent paid indemnity losses on closed claims only.

## Average Outstanding Medical Loss per Open Indemnity Claim

Accident Year	Evaluated as of (in months):														
	15	27	39	51	63	75	87	99	111	123	135	147	159	171	183
1992															67,936
1993														71,232	86,720
1994													70,624	73,238	82,202
1995												72,364	83,254	106,814	123,244
1996											62,849	68,808	81,430	91,334	101,614
1997										61,299	73,747	87,381	99,900	107,569	117,806
1998									60,381	75,413	88,754	100,627	107,930	118,173	
1999								48,173	63,640	77,094	87,076	96,728	105,573		
2000							38,334	50,140	58,282	68,161	81,128	92,693			
2001						28,141	36,555	46,549	58,399	70,288	81,313				
2002					21,130	27,995	35,144	44,395	54,131	66,641					
2003				18,428	23,197	30,476	38,922	48,633	61,521						
2004			15,223	19,557	25,630	31,632	41,689	50,008							
2005		14,564	18,347	21,747	27,205	35,513	45,674								
2006	12,496	16,888	21,632	26,263	33,249	40,390									
2007	13,761	17,957	22,098	28,135	34,564										
2008	14,544	18,630	23,514	28,357											
2009	15,015	19,918	23,655												
2010	15,370	19,707													
2011	16,574														

Accident Year	Annual Change														
	15	27	39	51	63	75	87	99	111	123	135	147	159	171	183
1993															27.7%
1994														2.8%	-5.2%
1995													17.9%	45.8%	49.9%
1996												-4.9%	-2.2%	-14.5%	-17.6%
1997											17.3%	27.0%	22.7%	17.8%	15.9%
1998										23.0%	20.3%	15.2%	8.0%	9.9%	
1999									5.4%	2.2%	-1.9%	-3.9%	-2.2%		
2000								4.1%	-8.4%	-11.6%	-6.8%	-4.2%			
2001							-4.6%	-7.2%	0.2%	3.1%	0.2%				
2002						-0.5%	-3.9%	-4.6%	-7.3%	-5.2%					
2003					9.8%	8.9%	10.8%	9.5%	13.7%						
2004				6.1%	10.5%	3.8%	7.1%	2.8%							
2005			20.5%	11.2%	6.1%	12.3%	9.6%								
2006		16.0%	17.9%	20.8%	22.2%	13.7%									
2007	10.1%	6.3%	2.2%	7.1%	4.0%										
2008	5.7%	3.7%	6.4%	0.8%											
2009	3.2%	6.9%	0.6%												
2010	2.4%	-1.1%													
2011	7.8%														

## Annual Trend

All-Year	5.2%	6.0%	8.9%	10.3%	10.8%	7.6%	4.0%	0.1%	-1.1%	0.2%	4.5%	7.1%	8.9%	10.6%	10.9%
R <sup>2</sup>	0.954	0.876	0.847	0.943	0.973	0.917	0.605	0.003	0.140	0.003	0.424	0.665	0.888	0.786	0.725

Notes All figures in each accident year contain information from the same combination of insurers, all of whom submitted complete data for all evaluations for that accident year. Therefore, each accident year may contain a different mix of insurers (ranging from 71% to 100% of the total California workers' compensation insured market measured using 2011 earned premium levels).



## Average Paid Medical Loss per Closed Indemnity Claim\*

Accident Year	Evaluated as of (in months):														
	15	27	39	51	63	75	87	99	111	123	135	147	159	171	183
1994															8,508
1995														9,262	9,444
1996													10,072	10,379	10,573
1997												11,034	11,373	11,651	11,871
1998											12,926	13,591	14,011	14,369	
1999										14,163	14,899	15,467	16,169		
2000								15,251	16,036	16,626	17,210				
2001								17,014	17,919	18,633	19,308				
2002							16,914	18,040	18,772	19,575					
2003						15,188	16,269	17,182	18,112						
2004					11,490	12,890	13,976	14,981							
2005				9,615	11,422	12,949	13,994								
2006			7,922	10,489	12,672	14,470									
2007		5,597	8,846	11,750	13,935										
2008	3,453	6,206	9,953	13,167											
2009	3,425	6,479	10,377												
2010	3,378	6,595													
2011	2,666														

Accident Year	Annual Change														
	15	27	39	51	63	75	87	99	111	123	135	147	159	171	183
1995															11.0%
1996														12.1%	12.0%
1997													12.9%	12.3%	12.3%
1998												23.2%	23.2%	23.3%	
1999											15.3%	13.8%	15.4%		
2000										13.2%	11.6%	11.3%			
2001									17.5%	16.2%	16.1%				
2002								6.0%	4.8%	5.1%					
2003							-3.8%	-4.8%	-3.5%						
2004						-15.1%	-14.1%	-12.8%							
2005					-0.6%	0.5%	0.1%								
2006				9.1%	10.9%	11.7%									
2007			11.7%	12.0%	10.0%										
2008		10.9%	12.5%	12.1%											
2009	-0.8%	4.4%	4.3%												
2010	-1.4%	1.8%													
2011	-21.1%														

## Annual Trend

All-Year	-7.6%	5.5%	9.7%	11.1%	7.1%	-1.4%	-6.9%	-4.2%	5.8%	11.9%	14.0%	15.8%	17.7%	15.4%	11.8%
R <sup>2</sup>	0.669	0.883	0.966	0.996	0.878	0.049	0.868	0.492	0.618	0.966	0.997	0.975	0.990	0.974	0.999

Notes All figures in each accident year contain information from the same combination of insurers, all of whom submitted complete data for all evaluations for that accident year. Therefore, each accident year may contain a different mix of insurers (ranging from 69% to 100% of the total California workers' compensation insured market measured using 2011 earned premium levels).  
For accident years 2010 and 2011, the amounts shown only reflect the portions of the paid cost of medical cost containment programs that were reported as paid medical loss.

\* Paid medical losses used in the severity calculations above represent paid medical losses on closed indemnity claims only.

## Estimated Ultimate Indemnity Claim Settlement Ratios

Accident	Evaluated as of (in months):														
Year	15	27	39	51	63	75	87	99	111	123	135	147	159	171	183
1992															98.9%
1993														98.5%	98.7%
1994													97.9%	98.2%	98.5%
1995												97.2%	97.5%	97.9%	98.2%
1996											96.6%	97.0%	97.5%	97.9%	98.1%
1997										95.8%	96.5%	97.0%	97.4%	97.7%	98.0%
1998									94.4%	95.3%	96.1%	96.6%	97.0%	97.4%	
1999								92.7%	94.1%	95.1%	95.9%	96.4%	96.8%		
2000							90.1%	92.1%	93.6%	94.6%	95.4%	96.0%			
2001						85.2%	88.5%	90.8%	92.4%	93.6%	94.5%				
2002					80.7%	85.6%	88.8%	91.2%	92.6%	93.9%					
2003				73.4%	80.9%	85.8%	89.0%	90.9%	92.6%						
2004			64.0%	75.0%	81.9%	85.9%	88.7%	90.8%							
2005		52.3%	66.4%	76.5%	82.3%	86.3%	89.2%								
2006	33.3%	53.2%	67.1%	76.3%	82.6%	86.5%									
2007	33.2%	52.0%	65.7%	75.2%	81.3%										
2008	31.8%	50.1%	63.9%	73.8%											
2009	29.8%	48.1%	62.3%												
2010	30.0%	48.7%													
2011	30.3%														

Notes All figures in each accident year contain information from the same combination of insurers, all of whom submitted complete data for all evaluations for that accident year. Therefore, each accident year may contain a different mix of insurers (ranging from 71% to 100% of the total California workers' compensation insured market measured using 2011 earned premium levels).

**Distribution of Estimated Ultimate Number of Claims by Injury Type****I. Distribution of Ultimate Number of Indemnity Claims**

Accident <u>Year</u>	<u>Death</u>	Permanent <u>Total</u>	Permanent <u>Partial</u>	<u>Temporary</u>	<u>Total</u>
2003	0.23%	0.22%	53.46%	46.09%	100.00%
2004	0.25%	0.14%	48.78%	50.83%	100.00%
2005	0.29%	0.10%	44.82%	54.79%	100.00%
2006	0.32%	0.11%	45.31%	54.26%	100.00%
2007	0.30%	0.13%	45.63%	53.94%	100.00%
2008	0.28%	0.12%	46.82%	52.78%	100.00%
2009	0.26%	0.12%	46.37%	53.25%	100.00%
2010*	0.18%	0.06%	49.02%	50.74%	100.00%

**II. Distribution of Ultimate Number of All Claims**

Accident <u>Year</u>	<u>Death</u>	Permanent <u>Total</u>	Permanent <u>Partial</u>	<u>Temporary</u>	Medical <u>Only</u>	<u>Total</u>
2003	0.08%	0.08%	18.73%	16.15%	64.96%	100.00%
2004	0.08%	0.04%	15.01%	15.64%	69.23%	100.00%
2005	0.08%	0.03%	12.83%	15.69%	71.37%	100.00%
2006	0.09%	0.03%	12.82%	15.35%	71.71%	100.00%
2007	0.09%	0.04%	13.21%	15.62%	71.04%	100.00%
2008	0.08%	0.03%	14.01%	15.79%	70.09%	100.00%
2009	0.08%	0.04%	14.76%	16.94%	68.18%	100.00%
2010*	0.06%	0.02%	16.39%	16.97%	66.56%	100.00%

\* Accident year 2010 experience is partial in that it only reflects experience from policy year 2009.

Source: WCIRB unit statistical data

## Distribution of Estimated Ultimate Losses by Injury Type

## I. Distribution of Ultimate Indemnity Losses

Accident Year	Death	Permanent Total	Permanent Partial	Temporary	Total
2003	1.29%	4.34%	86.28%	8.09%	100.00%
2004	1.72%	4.82%	82.54%	10.92%	100.00%
2005	2.35%	4.53%	80.82%	12.30%	100.00%
2006	3.23%	4.29%	81.42%	11.06%	100.00%
2007	2.80%	4.26%	82.21%	10.73%	100.00%
2008	2.33%	3.09%	83.53%	11.05%	100.00%
2009	1.99%	3.81%	82.40%	11.80%	100.00%
2010*	1.38%	1.18%	86.16%	11.28%	100.00%

## II. Distribution of Ultimate Medical Losses on Indemnity Claims

Accident Year	Death	Permanent Total	Permanent Partial	Temporary	Total
2003	0.33%	6.99%	83.11%	9.57%	100.00%
2004	0.26%	7.19%	81.78%	10.77%	100.00%
2005	0.35%	6.40%	82.07%	11.18%	100.00%
2006	0.47%	6.41%	82.86%	10.26%	100.00%
2007	0.30%	5.78%	83.69%	10.23%	100.00%
2008	0.32%	4.92%	84.41%	10.35%	100.00%
2009	0.24%	4.44%	84.14%	11.18%	100.00%
2010*	0.20%	1.28%	87.28%	11.24%	100.00%

## III. Distribution of Ultimate Medical Losses on All Claims

Accident Year	Death	Permanent Total	Permanent Partial	Temporary	Medical Only	Total
2003	0.31%	6.63%	78.72%	9.06%	5.28%	100.00%
2004	0.25%	6.74%	76.70%	10.10%	6.21%	100.00%
2005	0.33%	5.96%	76.52%	10.42%	6.77%	100.00%
2006	0.44%	6.01%	77.66%	9.61%	6.28%	100.00%
2007	0.28%	5.43%	78.71%	9.62%	5.96%	100.00%
2008	0.30%	4.65%	79.67%	9.76%	5.62%	100.00%
2009	0.23%	4.19%	79.53%	10.57%	5.48%	100.00%
2010*	0.19%	1.20%	82.21%	10.59%	5.81%	100.00%

\* Accident year 2010 experience is partial in that it only reflects experience from policy year 2009.

Source: WCIRB unit statistical data

Quarterly Incurred Indemnity Loss Development Factors  
Through March 31, 2012

Age in Months	Accident Year																
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
6/3												2.417	2.724	2.785	3.031	3.116	3.052
9/6												1.656	1.776	1.820	1.848	1.904	1.999
12/9												1.448	1.511	1.510	1.530	1.564	1.630
<b>15/12</b>	<b>1.194</b>	<b>1.171</b>	<b>1.199</b>	<b>1.229</b>	<b>1.260</b>	<b>1.268</b>	<b>1.250</b>	<b>1.257</b>	<b>1.238</b>	<b>1.180</b>	<b>1.149</b>	<b>1.189</b>	<b>1.234</b>	<b>1.248</b>	<b>1.293</b>	<b>1.303</b>	<b>1.305</b>
18/15	1.111	1.147	1.165	1.172	1.202	1.188	1.184	1.206	1.167	1.101	1.103	1.140	1.158	1.182	1.194	1.197	
21/18	1.086	1.125	1.141	1.145	1.140	1.150	1.148	1.153	1.127	1.066	1.096	1.117	1.128	1.139	1.153	1.140	
24/21	1.079	1.097	1.095	1.126	1.112	1.121	1.111	1.117	1.094	1.045	1.082	1.098	1.106	1.106	1.114	1.116	
<b>27/24</b>	<b>1.043</b>	<b>1.055</b>	<b>1.070</b>	<b>1.074</b>	<b>1.096</b>	<b>1.093</b>	<b>1.100</b>	<b>1.094</b>	<b>1.073</b>	<b>1.045</b>	<b>1.070</b>	<b>1.082</b>	<b>1.081</b>	<b>1.088</b>	<b>1.089</b>	<b>1.092</b>	
30/27	1.050	1.065	1.048	1.078	1.069	1.074	1.082	1.064	1.051	1.040	1.054	1.057	1.072	1.075	1.075		
33/30	1.035	1.046	1.048	1.045	1.058	1.048	1.062	1.047	1.032	1.036	1.042	1.049	1.053	1.059	1.052		
36/33	1.030	1.035	1.043	1.043	1.046	1.039	1.046	1.035	1.020	1.029	1.033	1.039	1.043	1.051	1.049		
<b>39/36</b>	<b>1.028</b>	<b>1.024</b>	<b>1.029</b>	<b>1.038</b>	<b>1.041</b>	<b>1.035</b>	<b>1.038</b>	<b>1.028</b>	<b>1.017</b>	<b>1.027</b>	<b>1.029</b>	<b>1.031</b>	<b>1.033</b>	<b>1.040</b>	<b>1.038</b>		
42/39	1.019	1.021	1.033	1.027	1.028	1.034	1.030	1.023	1.018	1.020	1.020	1.031	1.033	1.036			
45/42	1.018	1.026	1.022	1.024	1.026	1.026	1.020	1.009	1.019	1.018	1.024	1.026	1.028	1.030			
48/45	1.010	1.018	1.021	1.025	1.020	1.022	1.013	1.008	1.013	1.013	1.021	1.019	1.021	1.024			
<b>51/48</b>	<b>1.018</b>	<b>1.014</b>	<b>1.018</b>	<b>1.022</b>	<b>1.017</b>	<b>1.018</b>	<b>1.015</b>	<b>1.010</b>	<b>1.016</b>	<b>1.010</b>	<b>1.018</b>	<b>1.021</b>	<b>1.018</b>	<b>1.021</b>			
54/51	1.010	1.019	1.017	1.019	1.018	1.013	1.009	1.007	1.017	1.009	1.017	1.021	1.020				
57/54	1.014	1.012	1.019	1.014	1.017	1.012	1.006	1.008	1.011	1.011	1.018	1.017	1.014				
60/57	1.006	1.015	1.016	1.013	1.014	1.007	1.005	1.008	1.009	1.011	1.013	1.019	1.016				
<b>63/60</b>	<b>1.009</b>	<b>1.013</b>	<b>1.012</b>	<b>1.012</b>	<b>1.012</b>	<b>1.007</b>	<b>1.007</b>	<b>1.008</b>	<b>1.008</b>	<b>1.010</b>	<b>1.014</b>	<b>1.013</b>	<b>1.014</b>				
66/63	1.013	1.015	1.012	1.014	1.009	1.005	1.006	1.011	1.008	1.010	1.013	1.016					
69/66	1.011	1.008	1.011	1.010	1.007	1.003	1.005	1.008	1.007	1.011	1.012	1.011					
72/69	1.006	1.010	1.008	1.009	1.006	1.005	1.005	1.005	1.009	1.009	1.013	1.011					
<b>75/72</b>	<b>1.009</b>	<b>1.009</b>	<b>1.006</b>	<b>1.006</b>	<b>1.004</b>	<b>1.004</b>	<b>1.005</b>	<b>1.003</b>	<b>1.005</b>	<b>1.007</b>	<b>1.010</b>	<b>1.011</b>					
78/75	1.007	1.010	1.007	1.007	1.004	1.003	1.007	1.005	1.006	1.006	1.012						
81/78	1.008	1.007	1.006	1.005	1.002	1.003	1.004	1.004	1.005	1.006	1.010						
84/81	1.008	1.005	1.007	1.003	1.003	1.005	1.003	1.006	1.006	1.007	1.008						
<b>87/84</b>	<b>1.004</b>	<b>1.004</b>	<b>1.005</b>	<b>1.003</b>	<b>1.003</b>	<b>1.002</b>	<b>1.003</b>	<b>1.004</b>	<b>1.002</b>	<b>1.007</b>	<b>1.009</b>						
90/87	1.005	1.007	1.004	1.001	1.003	1.003	1.003	1.003	1.004	1.008							
93/90	1.004	1.005	1.003	1.001	1.002	1.004	1.003	1.002	1.005	1.006							
96/93	1.003	1.005	1.001	1.002	1.003	1.001	1.004	1.002	1.006	1.006							

Source: WCIRB accident year experience calls

Quarterly Incurred Medical Loss Development Factors  
Through March 31, 2012

Age in Months	Accident Year																
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
6/3												2.584	2.662	2.782	2.892	2.991	2.758
9/6												1.650	1.744	1.717	1.807	1.800	1.830
12/9												1.453	1.443	1.466	1.454	1.488	1.514
<b>15/12</b>	<b>1.084</b>	<b>1.091</b>	<b>1.120</b>	<b>1.144</b>	<b>1.168</b>	<b>1.201</b>	<b>1.207</b>	<b>1.203</b>	<b>1.197</b>	<b>1.132</b>	<b>1.145</b>	<b>1.138</b>	<b>1.182</b>	<b>1.167</b>	<b>1.199</b>	<b>1.207</b>	<b>1.225</b>
18/15	1.055	1.077	1.071	1.093	1.116	1.123	1.144	1.151	1.126	1.086	1.087	1.103	1.106	1.126	1.135	1.129	
21/18	1.043	1.055	1.074	1.078	1.086	1.101	1.122	1.116	1.093	1.055	1.061	1.073	1.081	1.090	1.097	1.101	
24/21	1.033	1.051	1.049	1.074	1.072	1.080	1.083	1.082	1.060	1.040	1.052	1.070	1.074	1.067	1.074	1.080	
<b>27/24</b>	<b>1.019</b>	<b>1.033</b>	<b>1.033</b>	<b>1.044</b>	<b>1.061</b>	<b>1.070</b>	<b>1.080</b>	<b>1.075</b>	<b>1.042</b>	<b>1.034</b>	<b>1.048</b>	<b>1.055</b>	<b>1.058</b>	<b>1.053</b>	<b>1.071</b>	<b>1.065</b>	
30/27	1.019	1.019	1.029	1.044	1.052	1.058	1.070	1.051	1.038	1.039	1.049	1.046	1.054	1.057	1.048		
33/30	1.010	1.020	1.019	1.035	1.047	1.051	1.059	1.035	1.018	1.032	1.030	1.041	1.045	1.045	1.051		
36/33	1.026	1.018	1.032	1.037	1.042	1.035	1.040	1.029	1.016	1.024	1.034	1.042	1.033	1.042	1.040		
<b>39/36</b>	<b>1.007</b>	<b>1.013</b>	<b>1.019</b>	<b>1.029</b>	<b>1.032</b>	<b>1.034</b>	<b>1.037</b>	<b>1.018</b>	<b>1.012</b>	<b>1.028</b>	<b>1.025</b>	<b>1.027</b>	<b>1.029</b>	<b>1.033</b>	<b>1.031</b>		
42/39	1.002	1.017	1.025	1.025	1.031	1.036	1.026	1.019	1.013	1.017	1.020	1.025	1.035	1.036			
45/42	1.011	1.017	1.017	1.025	1.033	1.032	1.023	1.012	1.019	1.033	1.021	1.025	1.029	1.026			
48/45	1.003	1.020	1.022	1.028	1.023	1.026	1.017	1.008	1.013	1.025	1.018	1.022	1.026	1.029			
<b>51/48</b>	<b>1.015</b>	<b>1.013</b>	<b>1.018</b>	<b>1.019</b>	<b>1.020</b>	<b>1.024</b>	<b>1.014</b>	<b>1.009</b>	<b>1.013</b>	<b>1.018</b>	<b>1.015</b>	<b>1.020</b>	<b>1.021</b>	<b>1.020</b>			
54/51	1.009	1.014	1.016	1.025	1.027	1.017	1.016	1.010	1.012	1.021	1.019	1.022	1.022				
57/54	1.008	1.011	1.016	1.027	1.024	1.014	1.007	1.011	1.017	1.020	1.018	1.018	1.019				
60/57	1.010	1.012	1.018	1.021	1.021	1.015	1.009	1.008	1.014	1.020	1.019	1.019	1.017				
<b>63/60</b>	<b>1.017</b>	<b>1.012</b>	<b>1.022</b>	<b>1.014</b>	<b>1.020</b>	<b>1.013</b>	<b>1.012</b>	<b>1.008</b>	<b>1.016</b>	<b>1.015</b>	<b>1.021</b>	<b>1.015</b>	<b>1.018</b>				
66/63	1.005	1.012	1.018	1.023	1.016	1.010	1.012	1.015	1.013	1.015	1.022	1.019					
69/66	1.011	1.014	1.019	1.025	1.013	1.006	1.008	1.016	1.018	1.015	1.023	1.017					
72/69	1.005	1.014	1.014	1.020	1.009	1.007	1.009	1.015	1.010	1.014	1.016	1.013					
<b>75/72</b>	<b>1.014</b>	<b>1.016</b>	<b>1.014</b>	<b>1.015</b>	<b>1.008</b>	<b>1.006</b>	<b>1.008</b>	<b>1.010</b>	<b>1.009</b>	<b>1.011</b>	<b>1.012</b>	<b>1.011</b>					
78/75	1.010	1.013	1.022	1.012	1.012	1.008	1.012	1.010	1.011	1.018	1.013						
81/78	1.009	1.016	1.011	1.006	1.006	1.006	1.009	1.010	1.014	1.018	1.017						
84/81	1.015	1.007	1.014	1.008	1.006	1.009	1.014	1.009	1.007	1.013	1.011						
<b>87/84</b>	<b>1.010</b>	<b>1.006</b>	<b>1.018</b>	<b>1.005</b>	<b>1.008</b>	<b>1.008</b>	<b>1.010</b>	<b>1.009</b>	<b>1.010</b>	<b>1.012</b>	<b>1.014</b>						
90/87	1.007	1.019	1.010	1.002	1.005	1.008	1.008	1.009	1.012	1.009							
93/90	1.011	1.011	1.009	1.006	1.007	1.015	1.009	1.011	1.008	1.011							
96/93	1.007	1.012	1.011	1.007	1.007	1.010	1.012	1.008	1.012	1.011							

Source: WCIRB accident year experience calls

Quarterly Paid Indemnity Loss Development Factors  
Through March 31, 2012

Age in Months	Accident Year																
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
6/3												4.376	4.495	4.553	4.807	4.911	4.726
9/6												2.259	2.375	2.377	2.398	2.452	2.428
12/9												1.812	1.834	1.810	1.825	1.861	1.870
<b>15/12</b>	<b>1.525</b>	<b>1.496</b>	<b>1.503</b>	<b>1.499</b>	<b>1.536</b>	<b>1.538</b>	<b>1.552</b>	<b>1.550</b>	<b>1.516</b>	<b>1.491</b>	<b>1.456</b>	<b>1.482</b>	<b>1.488</b>	<b>1.481</b>	<b>1.507</b>	<b>1.531</b>	<b>1.536</b>
18/15	1.364	1.368	1.390	1.380	1.399	1.395	1.401	1.403	1.379	1.331	1.306	1.306	1.327	1.332	1.343	1.354	
21/18	1.285	1.303	1.309	1.323	1.298	1.303	1.303	1.311	1.297	1.241	1.217	1.233	1.235	1.243	1.259	1.257	
24/21	1.245	1.255	1.275	1.259	1.257	1.256	1.258	1.260	1.244	1.183	1.181	1.195	1.191	1.194	1.206	1.210	
<b>27/24</b>	<b>1.189</b>	<b>1.184</b>	<b>1.186</b>	<b>1.186</b>	<b>1.199</b>	<b>1.203</b>	<b>1.200</b>	<b>1.205</b>	<b>1.186</b>	<b>1.140</b>	<b>1.142</b>	<b>1.151</b>	<b>1.149</b>	<b>1.153</b>	<b>1.162</b>	<b>1.164</b>	
30/27	1.165	1.152	1.141	1.157	1.161	1.165	1.175	1.172	1.161	1.122	1.117	1.126	1.129	1.130	1.141		
33/30	1.116	1.117	1.124	1.118	1.125	1.130	1.142	1.136	1.123	1.097	1.096	1.100	1.101	1.108	1.115		
36/33	1.101	1.108	1.088	1.102	1.103	1.103	1.115	1.111	1.097	1.085	1.081	1.080	1.084	1.092	1.094		
<b>39/36</b>	<b>1.073</b>	<b>1.073</b>	<b>1.073</b>	<b>1.074</b>	<b>1.081</b>	<b>1.081</b>	<b>1.092</b>	<b>1.087</b>	<b>1.072</b>	<b>1.070</b>	<b>1.066</b>	<b>1.064</b>	<b>1.067</b>	<b>1.074</b>	<b>1.078</b>		
42/39	1.057	1.056	1.063	1.067	1.071	1.077	1.080	1.073	1.063	1.059	1.058	1.058	1.062	1.067			
45/42	1.050	1.054	1.048	1.057	1.054	1.063	1.064	1.056	1.049	1.047	1.049	1.047	1.051	1.058			
48/45	1.045	1.042	1.046	1.049	1.050	1.055	1.053	1.046	1.044	1.041	1.044	1.043	1.047	1.049			
<b>51/48</b>	<b>1.033</b>	<b>1.036</b>	<b>1.035</b>	<b>1.039</b>	<b>1.038</b>	<b>1.043</b>	<b>1.044</b>	<b>1.036</b>	<b>1.035</b>	<b>1.033</b>	<b>1.036</b>	<b>1.036</b>	<b>1.037</b>	<b>1.042</b>			
54/51	1.029	1.034	1.033	1.035	1.038	1.036	1.037	1.034	1.035	1.030	1.028	1.035	1.036				
57/54	1.028	1.028	1.032	1.029	1.033	1.037	1.030	1.028	1.026	1.025	1.028	1.030	1.032				
60/57	1.020	1.027	1.026	1.025	1.030	1.027	1.026	1.024	1.024	1.024	1.024	1.028	1.029				
<b>63/60</b>	<b>1.020</b>	<b>1.022</b>	<b>1.022</b>	<b>1.023</b>	<b>1.026</b>	<b>1.024</b>	<b>1.021</b>	<b>1.022</b>	<b>1.019</b>	<b>1.019</b>	<b>1.021</b>	<b>1.023</b>	<b>1.025</b>				
66/63	1.018	1.022	1.021	1.023	1.023	1.023	1.021	1.019	1.019	1.019	1.020	1.025					
69/66	1.017	1.017	1.018	1.019	1.021	1.020	1.017	1.016	1.017	1.016	1.021	1.020					
72/69	1.015	1.015	1.017	1.018	1.016	1.018	1.016	1.016	1.015	1.017	1.015	1.020					
<b>75/72</b>	<b>1.013</b>	<b>1.012</b>	<b>1.013</b>	<b>1.015</b>	<b>1.016</b>	<b>1.015</b>	<b>1.014</b>	<b>1.012</b>	<b>1.012</b>	<b>1.013</b>	<b>1.015</b>	<b>1.019</b>					
78/75	1.012	1.013	1.014	1.014	1.014	1.012	1.013	1.012	1.011	1.012	1.015						
81/78	1.014	1.011	1.011	1.013	1.013	1.011	1.012	1.011	1.010	1.012	1.015						
84/81	1.011	1.011	1.013	1.011	1.011	1.013	1.010	1.010	1.009	1.011	1.013						
<b>87/84</b>	<b>1.006</b>	<b>1.009</b>	<b>1.011</b>	<b>1.012</b>	<b>1.010</b>	<b>1.008</b>	<b>1.010</b>	<b>1.009</b>	<b>1.008</b>	<b>1.009</b>	<b>1.012</b>						
90/87	1.008	1.010	1.009	1.008	1.009	1.010	1.009	1.008	1.008	1.011							
93/90	1.008	1.009	1.008	1.009	1.009	1.008	1.008	1.007	1.008	1.012							
96/93	1.007	1.008	1.006	1.008	1.009	1.006	1.007	1.007	1.007	1.008							

Source: WCIRB accident year experience calls

Quarterly Paid Medical Loss Development Factors  
Through March 31, 2012

Age in Months	Accident Year																
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
6/3												5.308	5.615	6.579	6.101	6.048	5.850
9/6												2.348	2.381	2.348	2.375	2.364	2.342
12/9												1.716	1.765	1.731	1.723	1.756	1.728
<b>15/12</b>	<b>1.432</b>	<b>1.421</b>	<b>1.434</b>	<b>1.453</b>	<b>1.490</b>	<b>1.514</b>	<b>1.547</b>	<b>1.554</b>	<b>1.510</b>	<b>1.437</b>	<b>1.423</b>	<b>1.429</b>	<b>1.444</b>	<b>1.413</b>	<b>1.429</b>	<b>1.445</b>	<b>1.468</b>
18/15	1.207	1.221	1.232	1.241	1.267	1.286	1.310	1.330	1.295	1.243	1.230	1.227	1.259	1.243	1.259	1.266	
21/18	1.126	1.133	1.155	1.164	1.168	1.192	1.219	1.211	1.179	1.153	1.151	1.163	1.173	1.170	1.178	1.182	
24/21	1.094	1.109	1.128	1.132	1.124	1.149	1.159	1.154	1.125	1.115	1.118	1.127	1.133	1.132	1.137	1.145	
<b>27/24</b>	<b>1.074</b>	<b>1.085</b>	<b>1.086</b>	<b>1.096</b>	<b>1.108</b>	<b>1.121</b>	<b>1.128</b>	<b>1.123</b>	<b>1.093</b>	<b>1.090</b>	<b>1.093</b>	<b>1.106</b>	<b>1.107</b>	<b>1.110</b>	<b>1.112</b>	<b>1.120</b>	
30/27	1.069	1.062	1.070	1.077	1.088	1.101	1.108	1.103	1.077	1.084	1.087	1.097	1.100	1.100	1.106		
33/30	1.048	1.053	1.059	1.065	1.072	1.086	1.089	1.077	1.063	1.071	1.065	1.081	1.083	1.086	1.092		
36/33	1.042	1.051	1.048	1.055	1.066	1.069	1.076	1.061	1.055	1.062	1.062	1.071	1.072	1.073	1.077		
<b>39/36</b>	<b>1.038</b>	<b>1.039</b>	<b>1.046</b>	<b>1.051</b>	<b>1.059</b>	<b>1.060</b>	<b>1.061</b>	<b>1.049</b>	<b>1.044</b>	<b>1.053</b>	<b>1.056</b>	<b>1.057</b>	<b>1.059</b>	<b>1.061</b>	<b>1.070</b>		
42/39	1.029	1.036	1.038	1.044	1.049	1.055	1.054	1.041	1.044	1.049	1.054	1.055	1.058	1.059			
45/42	1.026	1.033	1.035	1.039	1.045	1.047	1.044	1.036	1.037	1.040	1.047	1.048	1.049	1.054			
48/45	1.026	1.027	1.031	1.035	1.039	1.044	1.037	1.032	1.035	1.037	1.043	1.043	1.046	1.047			
<b>51/48</b>	<b>1.022</b>	<b>1.027</b>	<b>1.027</b>	<b>1.030</b>	<b>1.035</b>	<b>1.037</b>	<b>1.034</b>	<b>1.031</b>	<b>1.030</b>	<b>1.033</b>	<b>1.037</b>	<b>1.036</b>	<b>1.036</b>	<b>1.043</b>			
54/51	1.019	1.026	1.026	1.031	1.036	1.032	1.027	1.030	1.029	1.034	1.034	1.035	1.035				
57/54	1.020	1.021	1.025	1.026	1.030	1.027	1.024	1.024	1.024	1.029	1.031	1.033	1.031				
60/57	1.018	1.020	1.023	1.026	1.028	1.026	1.021	1.023	1.026	1.028	1.029	1.029	1.032				
<b>63/60</b>	<b>1.016</b>	<b>1.019</b>	<b>1.021</b>	<b>1.023</b>	<b>1.025</b>	<b>1.022</b>	<b>1.019</b>	<b>1.019</b>	<b>1.020</b>	<b>1.024</b>	<b>1.024</b>	<b>1.024</b>	<b>1.025</b>				
66/63	1.014	1.019	1.021	1.026	1.021	1.020	1.020	1.018	1.021	1.023	1.024	1.026					
69/66	1.016	1.016	1.019	1.021	1.022	1.019	1.018	1.016	1.019	1.021	1.023	1.023					
72/69	1.013	1.015	1.017	1.022	1.018	1.016	1.017	1.018	1.016	1.021	1.022	1.022					
<b>75/72</b>	<b>1.011</b>	<b>1.013</b>	<b>1.016</b>	<b>1.017</b>	<b>1.016</b>	<b>1.014</b>	<b>1.015</b>	<b>1.015</b>	<b>1.014</b>	<b>1.018</b>	<b>1.020</b>	<b>1.020</b>					
78/75	1.013	1.014	1.017	1.018	1.015	1.014	1.015	1.016	1.015	1.016	1.018						
81/78	1.016	1.014	1.015	1.015	1.014	1.013	1.014	1.013	1.014	1.018	1.018						
84/81	1.013	1.013	1.015	1.013	1.012	1.013	1.012	1.012	1.014	1.017	1.016						
<b>87/84</b>	<b>1.009</b>	<b>1.015</b>	<b>1.014</b>	<b>1.013</b>	<b>1.011</b>	<b>1.010</b>	<b>1.012</b>	<b>1.012</b>	<b>1.012</b>	<b>1.014</b>	<b>1.014</b>						
90/87	1.010	1.012	1.018	1.013	1.012	1.011	1.013	1.012	1.013	1.015							
93/90	1.010	1.012	1.011	1.011	1.010	1.011	1.012	1.011	1.012	1.013							
96/93	1.011	1.011	1.010	1.010	1.010	1.008	1.010	1.010	1.012	1.013							

Source: WCIRB accident year experience calls



**Comparison of Reported Ultimate Loss Ratios Valued at 15 Months  
With Estimated Ultimate Loss Ratios Based on Data as of March 31, 2012**

<u>Accident Year</u>	<u>Insurer-Reported Loss Ratio at 15 months (1)</u>	<u>Estimated Ultimate Loss Ratio (2)</u>	<u>Difference (3)=(2)-(1)</u>
1989	64.1%	69.2%	5.1%
1990	70.0%	80.0%	10.0%
1991	75.7%	84.5%	8.8%
1992	71.5%	69.5%	-2.0%
1993	59.8%	56.6%	-3.2%
1994	59.0%	64.6%	5.6%
1995	69.6%	93.1%	23.5%
1996	70.4%	103.1%	32.7%
1997	73.5%	117.3%	43.8%
1998	77.3%	133.3%	56.0%
1999	76.6%	144.1%	67.5%
2000	69.3%	128.5%	59.2%
2001	66.2%	109.5%	43.3%
2002	64.1%	84.4%	20.3%
2003	57.1%	53.9%	-3.2%
2004	51.3%	35.2%	-16.1%
2005	53.6%	32.6%	-21.0%
2006	47.4%	43.1%	-4.3%
2007	57.7%	60.6%	2.9%
2008	60.2%	77.7%	17.5%
2009	66.7%	90.7%	24.0%
2010	64.4%	90.3%	25.9%
2011	63.9%	84.7%	20.8%

Sources: (1) Based on WCIRB accident year experience calls  
(2) Derived based on developed loss ratios from Part A, Section B, Exhibit 3

Comparison of Projected Ultimate Loss Ratios  
Accident Year 2004

Methodology	Indemnity																		Current WCIRB Estimate of Ultimate
	Based on Experience Evaluated as of (in months):																		
	12	15	18	21	24	27	33	39	45	51	57	63	69	75	81	87	93	99	
WCIRB Selected <sup>[1]</sup> 3-Year Avg. Incurred Latest Year Incurred 3-Year Avg. Paid Latest Year Paid	0.20	0.19	0.19	0.18	0.13	0.13	0.13	0.14	0.13	0.13	0.13	0.13	0.12	0.12	0.13	0.13	0.13	0.14	0.14
	0.20	0.20	0.18	0.17	0.16	0.15	0.13	0.13	0.14	0.13	0.13	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14
	0.18	0.17	0.16	0.14	0.14	0.13	0.13	0.13	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.15	0.15	0.14
	0.19	0.19	0.19	0.18	0.18	0.17	0.15	0.14	0.14	0.14	0.14	0.14	0.14	0.13	0.13	0.14	0.14	0.14	0.14
	0.20	0.19	0.19	0.18	0.17	0.16	0.14	0.13	0.14	0.14	0.14	0.14	0.13	0.13	0.13	0.14	0.14	0.14	0.14
Percent Change																			99 mos. to
WCIRB Selected 3-Year Avg. Incurred Latest Year Incurred 3-Year Avg. Paid Latest Year Paid	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 33	33 to 39	39 to 45	45 to 51	51 to 57	57 to 63	63 to 69	69 to 75	75 to 81	81 to 87	87 to 93	93 to 99	Current Estimate	Ultimate
	-4.3%	-1.1%	-5.5%	-24.7%	-1.7%	-2.6%	13.4%	-11.6%	-0.5%	-0.7%	0.2%	-0.8%	-0.1%	0.3%	6.1%	1.3%	0.5%	0.0%	0.0%
	-3.1%	-8.7%	-7.1%	-6.1%	-5.5%	-8.5%	-2.9%	3.7%	-0.5%	0.3%	1.4%	0.1%	0.2%	1.0%	1.5%	1.1%	0.5%	-5.5%	-5.5%
	-5.8%	-8.4%	-9.9%	-5.2%	-2.8%	-3.5%	2.9%	6.0%	-1.5%	-0.8%	2.3%	-0.4%	-0.6%	1.3%	3.3%	1.5%	0.3%	-7.3%	-7.3%
	-2.5%	-0.2%	-3.7%	-3.3%	-5.3%	-12.3%	-4.1%	1.3%	-1.9%	-1.7%	0.4%	-1.2%	-0.5%	0.0%	0.9%	-0.1%	1.4%	-1.8%	-1.8%
-4.3%	-1.1%	-5.5%	-2.7%	-4.5%	-16.5%	-1.3%	4.1%	-2.4%	-1.1%	0.9%	-2.0%	-0.7%	0.5%	1.3%	0.8%	2.0%	-3.0%	-3.0%	-3.0%
Medical																			99 mos. to
WCIRB Selected <sup>[2]</sup> 3-Year Avg. Incurred Latest Year Incurred 3-Year Avg. Paid Latest Year Paid	12	15	18	21	24	27	33	39	45	51	57	63	69	75	81	87	93	99 <sup>[3]</sup>	Current WCIRB Estimate of Ultimate
	0.25	0.22	0.20	0.19	0.20	0.20	0.18	0.18	0.19	0.20	0.20	0.21	0.20	0.20	0.21	0.20	0.20	0.21	0.21
	0.28	0.27	0.25	0.23	0.22	0.21	0.19	0.18	0.19	0.19	0.20	0.21	0.22	0.22	0.22	0.22	0.22	0.23	0.21
	0.25	0.22	0.20	0.18	0.18	0.17	0.17	0.18	0.19	0.21	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.23	0.21
	0.23	0.22	0.21	0.20	0.20	0.19	0.17	0.17	0.18	0.19	0.19	0.20	0.20	0.20	0.20	0.20	0.20	0.21	0.21
0.21	0.20	0.18	0.17	0.18	0.18	0.17	0.17	0.18	0.19	0.19	0.20	0.20	0.20	0.20	0.20	0.20	0.22	0.21	
Percent Change																			99 mos. to
WCIRB Selected 3-Year Avg. Incurred Latest Year Incurred 3-Year Avg. Paid Latest Year Paid	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 33	33 to 39	39 to 45	45 to 51	51 to 57	57 to 63	63 to 69	69 to 75	75 to 81	81 to 87	87 to 93	93 to 99	Current Estimate	Ultimate
	-12.2%	-10.2%	-6.1%	5.2%	-0.6%	-7.6%	1.2%	4.6%	3.9%	0.0%	3.0%	-1.5%	0.2%	1.8%	-0.9%	0.0%	5.2%	0.0%	0.0%
	-3.5%	-7.2%	-8.1%	-4.9%	-5.9%	-10.0%	-4.3%	4.2%	3.4%	5.0%	5.1%	2.0%	1.6%	1.5%	0.2%	-0.4%	3.5%	-7.1%	-7.1%
	-10.0%	-10.2%	-9.0%	-2.6%	-4.7%	-2.8%	5.6%	8.4%	10.6%	3.4%	0.7%	-1.4%	1.2%	0.0%	-0.4%	1.9%	3.5%	-7.3%	-7.3%
	-4.4%	-4.6%	-4.7%	-0.7%	-2.8%	-8.1%	-1.0%	4.6%	2.7%	1.9%	3.6%	0.7%	1.1%	1.4%	-0.6%	-0.1%	5.6%	1.1%	1.1%
-7.7%	-7.7%	-4.9%	0.8%	1.0%	-5.8%	3.5%	6.6%	3.8%	1.3%	3.3%	-0.6%	1.0%	1.1%	-0.4%	0.3%	6.4%	-0.2%	-0.2%	

[1] WCIRB's Selected Methodology for projecting ultimate indemnity loss ratios was based on the following:

- a. 12, 15, 18 and 21 month evaluations: Latest year paid development method.
  - b. 24, 27 and 33 month evaluations: Indemnity payment pattern from WCIRB's loss development study, assuming an estimated 38% reduction in permanent disability benefits resulting from the January 1, 2005 PDRS that was assumed to have a retroactive impact on accident years 2003 and 2004. (See "Impact of Recent Reform Legislation on Loss Development Patterns - 2006 Update".)
  - c. 39 and 45 month evaluations: Indemnity payment pattern from WCIRB's loss development study, assuming an estimated 50% reduction in permanent disability benefits resulting from the January 1, 2005 PDRS that was assumed not to have a retroactive impact on accident years 2003 and 2004. (See "Impact of Recent Reform Legislation on Loss Development Patterns - 2007 Update".)
  - d. 51, 57, 63, 69, 75, 81, 87, 93 and 99 month evaluations: Indemnity payment pattern from WCIRB's loss development study, assuming an estimated 60% reduction in permanent disability benefits resulting from the January 1, 2005 PDRS that was assumed to have a retroactive impact on accident years 2003 and 2004. (See "Impact of Recent Reform Legislation on Loss Development Patterns - 2008 Update".)
  - e. 75 and 81 month evaluations: Each age-to-age factor is multiplied by a factor to adjust for declining claim settlement rates. The claim settlement rate adjustment factors calculated for the 75 month evaluation contemplate indemnity payments made on closed indemnity claims only. The claim settlement rate adjustment factors calculated for the 81 month evaluation contemplate separate adjustments for indemnity payments made on open and closed indemnity claims. Latest year claim settlement-adjusted age-to-age factors were selected for the 75 month evaluation. Three-year average claim settlement-adjusted age-to-age factors were selected for the 81 month evaluation.
- [2] WCIRB's Selected Methodology for projecting ultimate medical loss ratios was based on the following:
- a. 12, 15, 18 and 21 month evaluations: Latest year paid development method, adjusted for the new medical fee schedule (9.4% cost savings).
  - b. 24, 27, 33, 39 and 45 month evaluations: Latest year paid development method, adjusted for the new medical fee schedule (9.4% cost savings) and medical services utilization cost savings due to reform (up to -25%) for accident years 2004 and prior.
  - c. 51, 57, 63, 69, 75, 81, 87 and 93 month evaluations: Latest year paid development method, adjusted for the new medical fee schedule (8.5% cost savings) and medical services utilization cost savings due to reform (up to -25%) for accident years 2004 and prior.
  - d. 99 month evaluation: Latest year paid development method selected for evaluation periods up through 99-111 months and three-year average paid development method selected for subsequent evaluation periods, adjusted for the new medical fee schedule (8.5% cost savings) and medical services utilization cost savings due to reform (up to -25%) for accident years 2004 and prior.
  - e. 75 and 81 month evaluations: Each age-to-age factor is multiplied by a factor to adjust for declining claim settlement rates. The claim settlement rate adjustment factors calculated for the 75 and 81 month evaluations contemplate medical payments made on all indemnity claims. Latest year claim settlement-adjusted age-to-age factors were selected for the 75 month evaluation. Three-year average claim settlement-adjusted age-to-age factors were selected for the 81 month evaluation.
- [3] All methodologies for the 99 month evaluation reflect an adjustment to the medical loss development tail for the effects of medical inflation.

Source: WCIRB quarterly calls for experience

Comparison of Projected Ultimate Loss Ratios  
Accident Year 2005

Methodology	Indemnity																Current WCIRB Estimate of Ultimate
	Based on Experience Evaluated as of (in months):																
	12	15	18	21	24	27	33	39	45	51	57	63	69	75	81	87	
WCIRB Selected <sup>[1]</sup>	0.13	0.14	0.13	0.12	0.09	0.09	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.11	0.11	0.11	0.11
3-Year Avg. Incurred	0.14	0.13	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.12	0.12	0.12	0.12	0.11
Latest Year Incurred	0.10	0.10	0.09	0.10	0.10	0.11	0.11	0.11	0.11	0.11	0.12	0.11	0.12	0.12	0.12	0.13	0.11
3-Year Avg. Paid	0.18	0.18	0.15	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.12	0.11
Latest Year Paid	0.16	0.15	0.12	0.12	0.11	0.11	0.12	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.12	0.12	0.11
Percent Change																	
	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 33	33 to 39	39 to 45	45 to 51	51 to 57	57 to 63	63 to 69	69 to 75	75 to 81	81 to 87	87 mos. to Current Estimate	
WCIRB Selected	7.1%	-6.0%	-4.4%	-25.0%	0.7%	2.1%	0.2%	1.6%	1.3%	0.0%	0.3%	1.4%	8.3%	1.9%	1.3%	0.0%	
3-Year Avg. Incurred	-8.9%	-9.3%	-4.3%	-2.4%	0.0%	2.8%	-0.6%	1.3%	1.6%	2.3%	0.0%	1.5%	2.5%	1.3%	1.4%	-8.0%	
Latest Year Incurred	-5.2%	-4.6%	3.4%	5.3%	5.0%	7.1%	-2.1%	-0.3%	2.8%	2.1%	-0.9%	1.7%	4.4%	2.1%	0.9%	-10.3%	
3-Year Avg. Paid	-2.0%	-15.4%	-7.1%	-5.7%	-3.5%	-3.8%	-4.5%	-0.8%	-0.1%	-1.3%	-0.2%	0.6%	-0.6%	1.0%	1.5%	-2.6%	
Latest Year Paid	-2.0%	-19.9%	-6.5%	-1.4%	0.1%	2.8%	-4.0%	0.3%	0.9%	-1.8%	0.0%	1.2%	-0.2%	2.1%	2.6%	-4.6%	
Medical																	
	12	15	18	21	24	27	33	39	45	51	57	63	69	75	81	87 <sup>[3]</sup>	Current WCIRB Estimate of Ultimate
WCIRB Selected <sup>[2]</sup>	0.21	0.20	0.18	0.17	0.18	0.18	0.19	0.20	0.19	0.21	0.20	0.20	0.20	0.20	0.20	0.21	0.21
3-Year Avg. Incurred	0.23	0.22	0.20	0.19	0.18	0.18	0.18	0.19	0.19	0.20	0.21	0.21	0.22	0.22	0.22	0.23	0.21
Latest Year Incurred	0.17	0.16	0.16	0.16	0.17	0.17	0.19	0.21	0.21	0.21	0.21	0.21	0.22	0.22	0.22	0.23	0.21
3-Year Avg. Paid	0.21	0.20	0.18	0.17	0.17	0.16	0.17	0.18	0.18	0.19	0.19	0.19	0.20	0.20	0.20	0.21	0.21
Latest Year Paid	0.17	0.18	0.16	0.16	0.16	0.16	0.18	0.18	0.18	0.20	0.19	0.20	0.20	0.20	0.20	0.21	0.21
Percent Change																	
	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 33	33 to 39	39 to 45	45 to 51	51 to 57	57 to 63	63 to 69	69 to 75	75 to 81	81 to 87	87 mos. to Current Estimate	
WCIRB Selected	-1.2%	-11.7%	-3.2%	2.3%	-0.2%	7.3%	2.9%	-1.7%	6.2%	-2.0%	-0.4%	1.3%	0.1%	0.1%	5.0%	0.0%	
3-Year Avg. Incurred	-6.6%	-6.0%	-8.6%	-3.9%	-2.5%	2.2%	3.9%	3.9%	4.8%	3.0%	2.2%	2.1%	0.7%	-0.9%	4.5%	-6.4%	
Latest Year Incurred	-4.5%	2.5%	-1.4%	4.0%	4.2%	8.0%	11.3%	2.2%	-0.1%	-1.6%	1.3%	1.6%	0.4%	0.5%	3.9%	-6.5%	
3-Year Avg. Paid	-4.5%	-10.8%	-6.1%	-1.6%	-2.3%	5.0%	3.3%	1.5%	6.0%	0.5%	1.2%	1.7%	-0.1%	-0.4%	5.5%	3.4%	
Latest Year Paid	2.5%	-8.8%	-1.8%	3.2%	0.4%	8.7%	4.2%	-0.2%	6.3%	-1.1%	1.2%	1.3%	-0.1%	0.0%	6.3%	1.4%	

[1] WCIRB's Selected Methodology for projecting ultimate indemnity loss ratios was based on the following:

- a. 12, 15, 18 and 21 month evaluations: Indemnity payment pattern from WCIRB's loss development study, assuming an estimated 38% reduction in permanent disability benefits resulting from the January 1, 2005 PDRS. (See "Impact of Recent Reform Legislation on Loss Development Patterns".)
- b. 24 and 27 month evaluations: Indemnity payment pattern from WCIRB's loss development study, assuming an estimated 38% reduction in permanent disability benefits resulting from the January 1, 2005 PDRS. (See "Impact of Recent Reform Legislation on Loss Development Patterns - 2006 Update".)
- c. 33 and 39 month evaluations: Indemnity payment pattern from WCIRB's loss development study, assuming an estimated 50% reduction in permanent disability benefits resulting from the January 1, 2005 PDRS. (See "Impact of Recent Reform Legislation on Loss Development Patterns - 2007 Update".)
- d. 45, 51, 57, 63, 69, 75, 81 and 87 month evaluations: Indemnity payment pattern from WCIRB's loss development study, assuming an estimated 60% reduction in permanent disability benefits resulting from the January 1, 2005 PDRS. (See "Impact of Recent Reform Legislation on Loss Development Patterns - 2008 Update".)
- e. 63 and 69 month evaluations: Each age-to-age factor is multiplied by a factor to adjust for declining claim settlement rates. The claim settlement rate adjustment factors calculated for the 63 month evaluation contemplate indemnity payments made on open and closed indemnity claims only. The claim settlement rate adjustment factors calculated for the 69 month evaluation contemplate separate adjustments for indemnity payments made on open and closed indemnity claims. Latest year claim settlement-adjusted age-to-age factors were selected for the 63 month evaluation.

Three-year average claim settlement-adjusted age-to-age factors were selected for the 69 month evaluation.

[2] WCIRB's Selected Methodology for projecting ultimate medical loss ratios was based on the following:

- a. 12, 15, 18, 21, 24, 27 and 33 month evaluations: Latest year paid development method, adjusted for the new medical fee schedule (9.4% cost savings).
- b. 39, 45, 51, 57, 63, 69, 75 and 81 month evaluations: Latest year paid development method, adjusted for the new medical fee schedule (8.5% cost savings).
- c. 87 month evaluation: Latest year paid development method selected for evaluation periods up through 99-111 months and three-year average paid development method selected for subsequent evaluation periods, adjusted for the new medical fee schedule (8.5% cost savings).
- d. 63 and 69 month evaluations: Each age-to-age factor is multiplied by a factor to adjust for declining claim settlement rates. The claim settlement rate adjustment factors calculated for the 63 and 69 month evaluations contemplate medical payments made on all indemnity claims. Latest year claim settlement-adjusted age-to-age factors were selected for the 63 month evaluation. Three-year average claim settlement-adjusted age-to-age factors were selected for the 69 month evaluation.

[3] All methodologies for the 87 month evaluation reflect an adjustment to the medical loss development tail for the effects of medical inflation.

Source: WCIRB quarterly calls for experience

Comparison of Projected Ultimate Loss Ratios  
Accident Year 2006

Methodology	Indemnity														Current WCIRB Estimate of Ultimate
	Based on Experience Evaluated as of (in months):														
	12	15	18	21	24	27	33	39	45	51	57	63	69	75	
WCIRB Selected <sup>[1]</sup>	0.14	0.14	0.12	0.12	0.12	0.13	0.13	0.13	0.13	0.13	0.13	0.14	0.14	0.15	
3-Year Avg. Incurred	0.13	0.13	0.13	0.13	0.13	0.14	0.14	0.14	0.15	0.15	0.15	0.15	0.16	0.16	
Latest Year Incurred	0.12	0.13	0.13	0.14	0.14	0.14	0.14	0.15	0.15	0.15	0.15	0.16	0.16	0.16	
3-Year Avg. Paid	0.18	0.17	0.16	0.16	0.16	0.15	0.15	0.15	0.14	0.14	0.14	0.14	0.15	0.15	
Latest Year Paid	0.14	0.14	0.14	0.14	0.15	0.14	0.14	0.14	0.14	0.14	0.14	0.15	0.15	0.15	
Percent Change															
WCIRB Selected	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 33	33 to 39	39 to 45	45 to 51	51 to 57	57 to 63	63 to 69	69 to 75	75 mos. to Current Estimate	
3-Year Avg. Incurred	-4.3%	-13.1%	1.9%	1.6%	2.9%	3.4%	0.9%	0.2%	0.4%	0.3%	7.0%	2.2%	1.9%	0.0%	
Latest Year Incurred	-1.7%	-2.6%	3.2%	0.7%	2.5%	2.0%	3.4%	3.0%	0.5%	1.7%	2.3%	1.8%	1.3%	-7.0%	
3-Year Avg. Paid	7.6%	4.2%	4.1%	1.5%	-0.2%	-0.5%	4.5%	3.1%	-0.8%	1.7%	4.3%	2.9%	0.6%	-10.4%	
Latest Year Paid	-2.1%	-5.6%	-3.9%	-0.7%	-1.8%	-3.2%	-1.5%	-1.0%	-0.8%	0.9%	0.4%	0.8%	1.9%	-0.9%	
	2.4%	-1.3%	1.8%	1.7%	-1.8%	0.0%	0.6%	-1.4%	-1.0%	2.0%	0.8%	2.2%	3.2%	-3.9%	
Methodology	Medical														Current WCIRB Estimate of Ultimate
	Based on Experience Evaluated as of (in months):														
	12	15	18	21	24	27	33	39	45	51	57	63	69	75 <sup>[3]</sup>	
WCIRB Selected <sup>[2]</sup>	0.23	0.23	0.24	0.24	0.25	0.25	0.25	0.27	0.27	0.27	0.27	0.27	0.27	0.28	
3-Year Avg. Incurred	0.24	0.23	0.23	0.23	0.24	0.24	0.25	0.27	0.28	0.29	0.29	0.29	0.29	0.30	
Latest Year Incurred	0.22	0.22	0.23	0.24	0.27	0.27	0.28	0.29	0.28	0.29	0.30	0.29	0.29	0.30	
3-Year Avg. Paid	0.23	0.22	0.22	0.21	0.22	0.23	0.23	0.25	0.25	0.25	0.26	0.26	0.26	0.27	
Latest Year Paid	0.21	0.21	0.22	0.22	0.23	0.24	0.24	0.26	0.26	0.26	0.26	0.26	0.26	0.28	
Percent Change															
WCIRB Selected	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 33	33 to 39	39 to 45	45 to 51	51 to 57	57 to 63	63 to 69	69 to 75	75 mos. to Current Estimate	
3-Year Avg. Incurred	1.2%	1.7%	1.5%	2.7%	3.5%	-0.4%	6.7%	-1.2%	-0.3%	0.6%	0.2%	0.4%	5.0%	0.0%	
Latest Year Incurred	-5.2%	-1.3%	1.0%	3.3%	1.5%	6.3%	7.2%	3.5%	2.2%	1.7%	-0.5%	-0.4%	3.7%	-5.4%	
3-Year Avg. Paid	2.8%	4.1%	4.7%	10.8%	1.7%	3.7%	1.0%	-0.9%	1.8%	1.9%	-0.9%	0.1%	3.0%	-5.8%	
Latest Year Paid	-3.4%	-1.6%	-1.2%	3.0%	2.7%	3.1%	5.9%	2.9%	0.6%	1.4%	-0.1%	0.6%	5.2%	4.1%	
	1.8%	2.9%	1.7%	4.0%	3.6%	0.9%	6.9%	0.6%	0.1%	0.8%	0.1%	0.9%	5.6%	1.6%	

[1] WCIRB's Selected Methodology for projecting ultimate indemnity loss ratios was based on the following:

- a. 12 and 15 month evaluations: Indemnity payment pattern from WCIRB's loss development study, assuming an estimated 50% reduction in permanent disability benefits resulting from the January 1, 2005 PDRS. (See "Impact of Recent Reform Legislation on Loss Development Patterns - 2007 Update".)
  - b. 18 and 21 month evaluations: Indemnity payment pattern from WCIRB's loss development study, with one exception: the estimated reduction in PD of the 1/1/2005 PDRS was increased from 50% to 60%. (See "Impact of Recent Reform Legislation on Loss Development Patterns - 2007 Update".)
  - c. 24, 27, 33, 39, 45, 51, 57, 63, 69 and 75 month evaluations: Indemnity payment pattern from WCIRB's loss development study, assuming an estimated 60% reduction in permanent disability benefits resulting from the January 1, 2005 PDRS. (See "Impact of Recent Reform Legislation on Loss Development Patterns - 2008 Update".)
  - d. 51 and 57 month evaluations: Each age-to-age factor is multiplied by a factor to adjust for declining claim settlement rates. The claim settlement rate adjustment factors calculated for the 51 month evaluation contemplate indemnity payments made on closed indemnity claims only. The claim settlement rate adjustment factors calculated for the 57 month evaluation contemplate separate adjustments for indemnity payments made on open and closed indemnity claims. Latest year claim settlement-adjusted age-to-age factors were selected for the 51 month evaluation. Three-year average claim settlement-adjusted age-to-age factors were selected for the 57 month evaluation.
- [2] WCIRB's Selected Methodology for projecting ultimate medical loss ratios was based on the following:
- a. 12, 15, 18, 21 and 24 month evaluations: Latest year paid development method, adjusted for the new medical fee schedule (9.4% cost savings).
  - b. 27, 33, 39, 45, 51, 57, 63 and 69 month evaluations: Latest year paid development method, adjusted for the new medical fee schedule (8.5% cost savings).
  - c. 75 month evaluation: Latest year paid development method selected for evaluation periods up through 99-111 months and three-year average paid development method selected for subsequent evaluation periods, adjusted for the new medical fee schedule (8.5% cost savings).
  - d. 51 and 57 month evaluations: Each age-to-age factor is multiplied by a factor to adjust for declining claim settlement rates. The claim settlement rate adjustment factors calculated for the 51 and 57 month evaluations contemplate medical payments made on all indemnity claims. Latest year claim settlement-adjusted age-to-age factors were selected for the 51 month evaluation. Three-year average claim settlement-adjusted age-to-age factors were selected for the 57 month evaluation.
- [3] All methodologies for the 75 month evaluation reflect an adjustment to the medical loss development tail for the effects of medical inflation.

Source: WCIRB quarterly calls for experience



Comparison of Projected Ultimate Loss Ratios  
Accident Year 2007

## Indemnity

Methodology	Based on Experience Evaluated as of (in months):															Current WCIRB Estimate of Ultimate
	12	15	18	21	24	27	33	39	45	51	57	63	Percent Change			63 mos. to Current Estimate
	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 33	33 to 39	39 to 45	45 to 51	51 to 57	57 to 63					
WCIRB Selected <sup>[1]</sup>	0.16	0.17	0.17	0.18	0.18	0.18	0.18	0.18	0.18	0.19	0.20	0.20				0.20
3-Year Avg. Incurred	0.15	0.16	0.17	0.18	0.19	0.19	0.20	0.20	0.21	0.21	0.21	0.22				0.20
Latest Year Incurred	0.18	0.18	0.18	0.19	0.20	0.20	0.21	0.21	0.21	0.22	0.23	0.23				0.20
3-Year Avg. Paid	0.20	0.20	0.20	0.20	0.20	0.19	0.20	0.19	0.20	0.20	0.20	0.20				0.20
Latest Year Paid	0.19	0.19	0.20	0.20	0.20	0.19	0.19	0.19	0.20	0.20	0.21	0.21				0.20
WCIRB Selected	4.3%	4.6%	4.6%	1.0%	-0.1%	-0.8%	1.7%	3.6%	-1.7%	7.5%	2.6%	2.1%				0.0%
3-Year Avg. Incurred	5.5%	3.6%	3.6%	5.5%	5.3%	1.8%	4.6%	1.5%	2.4%	2.7%	1.7%	1.6%				-6.3%
Latest Year Incurred	2.4%	-1.0%	-1.0%	3.9%	3.9%	1.2%	4.5%	0.2%	2.0%	4.6%	2.3%	0.6%				-10.1%
3-Year Avg. Paid	-1.0%	-0.5%	-0.5%	-1.6%	0.3%	-1.4%	0.8%	-0.8%	0.4%	1.1%	1.8%	1.6%				0.1%
Latest Year Paid	-0.5%	2.2%	2.2%	-0.1%	0.1%	-0.8%	-0.4%	-0.3%	2.1%	1.8%	3.0%	2.9%				-3.8%

## Medical

Methodology	Based on Experience Evaluated as of (in months):															Current WCIRB Estimate of Ultimate
	12	15	18	21	24	27	33	39	45	51	57	63 <sup>[3]</sup>	Percent Change			63 mos. to Current Estimate
	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 33	33 to 39	39 to 45	45 to 51	51 to 57	57 to 63					
WCIRB Selected <sup>[2]</sup>	0.32	0.34	0.34	0.35	0.36	0.38	0.37	0.38	0.38	0.38	0.38	0.40				0.40
3-Year Avg. Incurred	0.30	0.31	0.32	0.33	0.35	0.37	0.39	0.40	0.41	0.41	0.41	0.43				0.40
Latest Year Incurred	0.36	0.37	0.38	0.39	0.39	0.39	0.40	0.40	0.41	0.41	0.41	0.43				0.40
3-Year Avg. Paid	0.28	0.29	0.30	0.31	0.32	0.33	0.35	0.35	0.36	0.36	0.36	0.39				0.40
Latest Year Paid	0.30	0.32	0.32	0.33	0.34	0.36	0.36	0.36	0.37	0.37	0.37	0.40				0.40
WCIRB Selected	6.3%	0.5%	0.5%	2.3%	3.6%	4.3%	-0.7%	2.1%	0.9%	-1.6%	0.3%	5.6%				0.0%
3-Year Avg. Incurred	2.8%	4.5%	4.5%	4.2%	5.7%	3.7%	6.1%	2.0%	3.0%	0.5%	0.1%	3.9%				-5.9%
Latest Year Incurred	3.2%	4.1%	4.1%	1.1%	0.9%	1.1%	0.9%	1.2%	2.9%	-0.4%	0.4%	3.2%				-6.0%
3-Year Avg. Paid	4.1%	2.9%	2.9%	3.2%	3.2%	4.2%	4.2%	1.4%	2.0%	0.6%	0.3%	6.2%				4.2%
Latest Year Paid	6.3%	1.4%	1.4%	2.6%	3.2%	5.1%	0.7%	0.6%	1.1%	0.4%	0.6%	6.8%				1.3%



[1] WCIRB's Selected Methodology for projecting ultimate indemnity loss ratios was based on the following:

- a. Indemnity payment pattern from WCIRB's loss development study, assuming an estimated 60% reduction in permanent disability benefits resulting from the January 1, 2005 PDRS. (See "Impact of Recent Reform Legislation on Loss Development Patterns - 2008 Update".)
- b. 39 and 45 month evaluations: Each age-to-age factor is multiplied by a factor to adjust for declining claim settlement rates. The claim settlement rate adjustment factors calculated for the 39 month evaluation contemplate indemnity payments made on closed indemnity claims only. The claim settlement rate adjustment factors calculated for the 45 month evaluation contemplate separate adjustments for indemnity payments made on open and closed indemnity claims. Latest year claim settlement-adjusted age-to-age factors were selected for the 39 month evaluation. Three-year average claim settlement-adjusted age-to-age factors were selected for the 45 month evaluation.

[2] WCIRB's Selected Methodology for projecting ultimate medical loss ratios was based on the following:

- a. 12 month evaluation: Latest year paid development method, adjusted for the new medical fee schedule (9.4% cost savings).
- b. 15, 18, 21, 24, 27, 33, 39, 45, 51 and 57 month evaluations: Latest year paid development method, adjusted for the new medical fee schedule (8.5% cost savings).
- c. 63 month evaluation: Latest year paid development method selected for evaluation periods up through 99-111 months and three-year average paid development method selected for subsequent evaluation periods, adjusted for the new medical fee schedule (8.5% cost savings).
- d. 39 and 45 month evaluations: Each age-to-age factor is multiplied by a factor to adjust for declining claim settlement rates. The claim settlement rate adjustment factors calculated for the 39 and 45 month evaluations contemplate medical payments made on all indemnity claims. Latest year claim settlement-adjusted age-to-age factors were selected for the 39 month evaluation. Three-year average claim settlement-adjusted age-to-age factors were selected for the 45 month evaluation.

[3] All methodologies for the 63 month evaluation reflect an adjustment to the medical loss development tail for the effects of medical inflation.

Source: WCIRB quarterly calls for experience

Comparison of Projected Ultimate Loss Ratios  
Accident Year 2008

	Indemnity										Current WCIRB
Methodology	Based on Experience Evaluated as of (in months):										Estimate of
	12	15	18	21	24	27	33	39	45	51	Ultimate
WCIRB Selected <sup>[1]</sup>	0.22	0.22	0.22	0.22	0.22	0.23	0.23	0.25	0.26	0.26	0.26
3-Year Avg. Incurred	0.21	0.21	0.23	0.24	0.24	0.24	0.25	0.26	0.27	0.28	0.26
Latest Year Incurred	0.23	0.23	0.25	0.25	0.25	0.26	0.26	0.28	0.29	0.29	0.26
3-Year Avg. Paid	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.25	0.26	0.26	0.26
Latest Year Paid	0.24	0.24	0.24	0.24	0.24	0.24	0.25	0.25	0.27	0.27	0.26
	Percent Change										51 mos. to
	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 33	33 to 39	39 to 45	45 to 51	Current Estimate	
WCIRB Selected	-1.6%	0.5%	0.5%	0.6%	5.7%	-2.0%	8.6%	3.9%	3.2%	0.0%	
3-Year Avg. Incurred	4.2%	6.4%	2.9%	2.7%	0.7%	4.1%	4.5%	3.3%	2.5%	-5.6%	
Latest Year Incurred	0.7%	6.3%	1.4%	0.3%	1.0%	2.9%	5.7%	3.1%	1.5%	-9.4%	
3-Year Avg. Paid	-1.9%	0.3%	0.8%	0.7%	-0.4%	1.6%	2.9%	2.7%	2.1%	1.2%	
Latest Year Paid	-1.7%	-1.0%	-0.1%	0.1%	0.5%	3.1%	3.7%	4.1%	3.5%	-3.6%	
	Medical										Current WCIRB
	Based on Experience Evaluated as of (in months):										Estimate of
	12	15	18	21	24	27	33	39	45	51 <sup>[3]</sup>	Ultimate
WCIRB Selected <sup>[2]</sup>	0.47	0.47	0.46	0.46	0.47	0.48	0.50	0.48	0.48	0.51	0.51
3-Year Avg. Incurred	0.43	0.44	0.46	0.47	0.49	0.49	0.50	0.51	0.51	0.54	0.51
Latest Year Incurred	0.49	0.48	0.49	0.49	0.49	0.50	0.52	0.52	0.52	0.54	0.51
3-Year Avg. Paid	0.41	0.40	0.41	0.42	0.42	0.43	0.45	0.45	0.46	0.49	0.51
Latest Year Paid	0.45	0.45	0.44	0.45	0.45	0.45	0.46	0.46	0.47	0.51	0.51
	Percent Change										51 mos. to
	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 33	33 to 39	39 to 45	45 to 51	Current Estimate	
WCIRB Selected	0.8%	-2.3%	0.3%	0.9%	3.8%	2.3%	-4.1%	1.0%	6.8%	0.0%	
3-Year Avg. Incurred	1.8%	4.5%	4.0%	2.6%	0.7%	2.9%	1.0%	1.1%	4.8%	-4.9%	
Latest Year Incurred	-2.1%	2.3%	0.6%	-1.6%	2.9%	2.9%	0.7%	0.5%	3.5%	-5.1%	
3-Year Avg. Paid	-0.6%	1.6%	3.0%	0.4%	2.1%	3.0%	1.1%	1.5%	7.1%	4.5%	
Latest Year Paid	0.6%	-1.5%	1.0%	0.8%	0.7%	1.3%	0.5%	1.6%	7.7%	1.3%	

[1] WCIRB's Selected Methodology for projecting ultimate indemnity loss ratios was based on the following:

- Indemnity payment pattern from WCIRB's loss development study, assuming an estimated 60% reduction in permanent disability benefits resulting from the January 1, 2005 PDRS. (See "Impact of Recent Reform Legislation on Loss Development Patterns - 2008 Update".)
- 27 and 33 month evaluations: Each age-to-age factor is multiplied by a factor to adjust for declining claim settlement rates. The claim settlement rate adjustment factors calculated for the 27 month evaluation contemplate indemnity payments made on closed indemnity claims only. The claim settlement rate adjustment factors calculated for the 33 month evaluation contemplate separate adjustments for indemnity payments made on open and closed indemnity claims. Latest year claim settlement-adjusted age-to-age factors were selected for the 27 month evaluation. Three-year average claim settlement-adjusted age-to-age factors were selected for the 33 month evaluation.

[2] WCIRB's Selected Methodology for projecting ultimate medical loss ratios was based on the following:

- 12, 15, 18, 21, 24, 27, 33, 39 and 45 month evaluations: Latest year paid development method, adjusted for the new medical fee schedule (8.5% cost savings).
- 51 month evaluation: Latest year paid development method selected for evaluation periods up through 99-111 months and three-year average paid development method selected for subsequent evaluation periods, adjusted for the new medical fee schedule (8.5% cost savings).
- 27 and 33 month evaluations: Each age-to-age factor is multiplied by a factor to adjust for declining claim settlement rates. The claim settlement rate adjustment factors calculated for the 27 and 33 month evaluations contemplate medical payments made on all indemnity claims. Latest year claim settlement-adjusted age-to-age factors were selected for the 27 month evaluation. Three-year average claim settlement-adjusted age-to-age factors were selected for the 33 month evaluation.

[3] All methodologies for the 51 month evaluation reflect an adjustment to the medical loss development tail for the effects of medical inflation.

Source: WCIRB quarterly calls for experience

Comparison of Projected Ultimate Loss Ratios  
Accident Year 2009

	Indemnity								Current WCIRB
Methodology	Based on Experience Evaluated as of (in months):								Estimate of
	12	15	18	21	24	27	33	39	Ultimate
WCIRB Selected <sup>[1]</sup>	0.23	0.26	0.25	0.25	0.26	0.28	0.29	0.31	0.31
3-Year Avg. Incurred	0.25	0.27	0.28	0.29	0.29	0.30	0.31	0.32	0.31
Latest Year Incurred	0.27	0.29	0.29	0.30	0.31	0.32	0.33	0.34	0.31
3-Year Avg. Paid	0.25	0.26	0.26	0.27	0.27	0.28	0.29	0.30	0.31
Latest Year Paid	0.25	0.26	0.27	0.27	0.28	0.29	0.30	0.32	0.31
	Percent Change								39 mos. to
	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 33	33 to 39	Current Estimate	
WCIRB Selected	9.3%	-1.3%	-1.0%	2.1%	9.0%	5.8%	4.0%	0.0%	
3-Year Avg. Incurred	7.8%	2.8%	4.0%	2.3%	2.4%	3.6%	3.2%	-4.6%	
Latest Year Incurred	6.9%	1.0%	3.0%	3.3%	3.0%	2.9%	1.3%	-9.1%	
3-Year Avg. Paid	3.6%	1.3%	1.7%	1.3%	2.0%	4.2%	3.6%	2.8%	
Latest Year Paid	5.1%	1.2%	2.5%	2.1%	2.8%	6.2%	4.5%	-3.7%	
	Medical								
	Based on Experience Evaluated as of (in months):								Current WCIRB
	12	15	18	21	24	27	33	39 <sup>[3]</sup>	Estimate of
									Ultimate
WCIRB Selected <sup>[2]</sup>	0.51	0.55	0.55	0.58	0.60	0.54	0.55	0.60	0.60
3-Year Avg. Incurred	0.52	0.54	0.56	0.58	0.58	0.59	0.60	0.63	0.60
Latest Year Incurred	0.53	0.56	0.58	0.59	0.61	0.61	0.61	0.64	0.60
3-Year Avg. Paid	0.47	0.48	0.49	0.50	0.51	0.51	0.52	0.57	0.60
Latest Year Paid	0.49	0.50	0.51	0.52	0.53	0.53	0.54	0.59	0.60
	Percent Change								39 mos. to
	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27	27 to 33	33 to 39	Current Estimate	
WCIRB Selected	6.7%	1.4%	5.3%	2.3%	-9.2%	2.3%	8.4%	0.0%	
3-Year Avg. Incurred	3.7%	3.5%	3.0%	0.7%	1.9%	0.8%	5.3%	-4.6%	
Latest Year Incurred	5.9%	2.5%	2.3%	2.7%	0.8%	0.0%	3.7%	-5.4%	
3-Year Avg. Paid	1.3%	2.6%	2.4%	1.6%	0.5%	2.3%	8.8%	5.5%	
Latest Year Paid	1.8%	2.2%	1.4%	1.3%	0.1%	2.6%	9.7%	1.2%	

[1] WCIRB's Selected Methodology for projecting ultimate indemnity loss ratios was based on the following:

- Indemnity payment pattern from WCIRB's loss development study, assuming an estimated 60% reduction in permanent disability benefits resulting from the January 1, 2005 PDRS. (See "Impact of Recent Reform Legislation on Loss Development Patterns - 2008 Update".)
- 15, 21 and 24 month evaluations: Each age-to-age factor is multiplied by a factor to adjust for declining claim settlement rates. The claim settlement rate adjustment factors calculated for the 15 month evaluation contemplate indemnity payments made on closed indemnity claims only. The claim settlement rate adjustment factors calculated for the 21 and 24 month evaluations contemplate separate adjustments for indemnity payments made on open and closed indemnity claims. Latest year claim settlement-adjusted age-to-age factors were selected for the 15 month evaluation. Three-year average claim settlement-adjusted age-to-age factors were selected for the 21 and 24 month evaluations.
- 18 month evaluation: Age-to-age factor selections reflect both adjustments for declining claim settlement rates and for the calendar year 2009 distribution of insurer market shares. The claim settlement rate adjustment factors contemplate indemnity payments made on closed indemnity claims only. Three-year average claim settlement-adjusted age-to-age factors were selected.

[2] WCIRB's Selected Methodology for projecting ultimate medical loss ratios was based on the following:

- 12, 15, 18, 21, 24, 27 and 33 month evaluations: Latest year paid development method, adjusted for the new medical fee schedule (8.5% cost savings).
- 39 month evaluation: Latest year paid development method selected for evaluation periods up through 99-111 months and three-year average paid development method selected for subsequent evaluation periods, adjusted for the new medical fee schedule (8.5% cost savings).
- 15, 21 and 24 month evaluations: Each age-to-age factor is multiplied by a factor to adjust for declining claim settlement rates. The claim settlement rate adjustment factors calculated for the 15, 21 and 24 month evaluations contemplate medical payments made on all indemnity claims. Latest year claim settlement-adjusted age-to-age factors were selected for the 15 month evaluation. Three-year average claim settlement-adjusted age-to-age factors were selected for the 21 and 24 month evaluations.
- 18 month evaluation: Age-to-age factor selections reflect both adjustments for declining claim settlement rates and for the calendar year 2009 distribution of insurer market shares. The claim settlement rate adjustment factors contemplate medical payments made on all indemnity claims. Three-year average claim settlement-adjusted age-to-age factors were selected.

[3] All methodologies for the 39 month evaluation reflect an adjustment to the medical loss development tail for the effects of medical inflation.

Source: WCIRB quarterly calls for experience

Comparison of Projected Ultimate Loss Ratios  
Accident Year 2010

Indemnity							Current WCIRB
Methodology	Based on Experience Evaluated as of (in months):						Estimate of
	12	15	18	21	24	27	Ultimate
WCIRB Selected <sup>[1]</sup>	0.24	0.27	0.28	0.29	0.30	0.30	0.30
3-Year Avg. Incurred	0.27	0.28	0.29	0.30	0.30	0.31	0.30
Latest Year Incurred	0.31	0.32	0.32	0.32	0.32	0.33	0.30
3-Year Avg. Paid	0.25	0.26	0.27	0.28	0.28	0.29	0.30
Latest Year Paid	0.27	0.28	0.29	0.30	0.31	0.31	0.30
Percent Change							27 mos. to
	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27		Current Estimate
WCIRB Selected	15.3%	3.9%	2.7%	1.9%	2.2%		0.0%
3-Year Avg. Incurred	5.3%	3.7%	1.4%	1.7%	2.0%		-2.7%
Latest Year Incurred	3.6%	1.7%	0.2%	0.0%	1.3%		-7.4%
3-Year Avg. Paid	3.8%	3.9%	2.0%	2.7%	1.4%		5.2%
Latest Year Paid	4.5%	5.2%	2.4%	2.5%	1.8%		-3.5%
Medical							Current WCIRB
	Based on Experience Evaluated as of (in months):						Estimate of
	12	15	18	21	24	27 <sup>[3]</sup>	Ultimate
WCIRB Selected <sup>[2]</sup>	0.58	0.53	0.54	0.55	0.57	0.60	0.60
3-Year Avg. Incurred	0.55	0.57	0.57	0.58	0.59	0.62	0.60
Latest Year Incurred	0.60	0.60	0.59	0.61	0.61	0.63	0.60
3-Year Avg. Paid	0.49	0.49	0.50	0.51	0.53	0.56	0.60
Latest Year Paid	0.51	0.51	0.52	0.54	0.56	0.59	0.60
Percent Change							27 mos. to
	12 to 15	15 to 18	18 to 21	21 to 24	24 to 27		Current Estimate
WCIRB Selected	-8.2%	1.0%	2.6%	3.6%	5.5%		0.0%
3-Year Avg. Incurred	2.4%	0.7%	2.3%	1.7%	4.4%		-3.2%
Latest Year Incurred	0.8%	-2.4%	2.7%	0.3%	3.0%		-4.0%
3-Year Avg. Paid	0.0%	1.9%	1.8%	4.5%	4.7%		7.4%
Latest Year Paid	0.0%	1.9%	2.2%	4.3%	6.2%		1.2%

[1] WCIRB's Selected Methodology for projecting ultimate indemnity loss ratios was based on the following:

- Indemnity payment pattern from WCIRB's loss development study, assuming an estimated 60% reduction in permanent disability benefits resulting from the January 1, 2005 PDRS. (See "Impact of Recent Reform Legislation on Loss Development Patterns - 2008 Update".)
- 12 month evaluation: Each age-to-age factor is multiplied by a factor to adjust for declining claim settlement rates. The claim settlement rate adjustment factors contemplate separate adjustments for indemnity payments made on open and closed indemnity claims. Three-year average claim settlement-adjusted age-to-age factors were selected.

[2] WCIRB's Selected Methodology for projecting ultimate medical loss ratios was based on the following:

- 12, 15, 18 and 21 month evaluations: Latest year paid development method, adjusted for the new medical fee schedule (8.5% cost savings).
- 24 and 27 month evaluations: Latest year paid development method selected for evaluation periods up through 99-111 months and three-year average paid development method selected for subsequent evaluation periods, adjusted for the new medical fee schedule (8.5% cost savings).
- 12 month evaluation: Each age-to-age factor is multiplied by a factor to adjust for declining claim settlement rates. The claim settlement rate adjustment factors contemplate medical payments made on all indemnity claims. Three-year average claim settlement-adjusted age-to-age factors were selected.

[3] All methodologies for the 27 month evaluation reflect an adjustment to the medical loss development tail for the effects of medical inflation.

Source: WCIRB quarterly calls for experience

Comparison of Projected Ultimate Loss Ratios  
Accident Year 2011

Indemnity			
Methodology	Based on Experience Evaluated as of (in months):		Current WCIRB
	<u>12</u>	<u>15</u>	Estimate of
			<u>Ultimate</u>
WCIRB Selected <sup>[1]</sup>	0.28	0.29	0.29
3-Year Avg. Incurred	0.29	0.30	0.29
Latest Year Incurred	0.31	0.31	0.29
3-Year Avg. Paid	0.26	0.27	0.29
Latest Year Paid	0.29	0.30	0.29
	<u>Percent Change</u>		15 mos. to
		<u>12 to 15</u>	<u>Current Estimate</u>
WCIRB Selected		2.3%	0.0%
3-Year Avg. Incurred		3.2%	-3.6%
Latest Year Incurred		1.0%	-8.9%
3-Year Avg. Paid		2.4%	6.7%
Latest Year Paid		1.5%	-4.1%
Medical			
Methodology	Based on Experience Evaluated as of (in months):		Current WCIRB
	<u>12</u>	<u>15</u> <sup>[3]</sup>	Estimate of
			<u>Ultimate</u>
WCIRB Selected <sup>[2]</sup>	0.53	0.56	0.56
3-Year Avg. Incurred	0.56	0.60	0.56
Latest Year Incurred	0.58	0.61	0.56
3-Year Avg. Paid	0.48	0.51	0.56
Latest Year Paid	0.51	0.55	0.56
	<u>Percent Change</u>		15 mos. to
		<u>12 to 15</u>	<u>Current Estimate</u>
WCIRB Selected		7.0%	0.0%
3-Year Avg. Incurred		6.8%	-5.8%
Latest Year Incurred		4.1%	-7.6%
3-Year Avg. Paid		6.8%	10.4%
Latest Year Paid		7.6%	1.6%

- [1] WCIRB's Selected Methodology for projecting ultimate indemnity loss ratios was based on the following:
- Indemnity payment pattern from WCIRB's loss development study, assuming an estimated 60% reduction in permanent disability benefits resulting from the January 1, 2005 PDRS. (See "Impact of Recent Reform Legislation on Loss Development Patterns - 2008 Update".)
- [2] WCIRB's Selected Methodology for projecting ultimate medical loss ratios was based on the following:
- 12 and 15 month evaluations: Latest year paid development method selected for evaluation periods up through 99-111 months and three-year average paid development method selected for subsequent evaluation periods, adjusted for the new medical fee schedule (8.5% cost savings).
- [3] All methodologies for the 15 month evaluation reflect an adjustment to the medical loss development tail for the effects of medical inflation.

Source: WCIRB quarterly calls for experience

**Developed Loss Ratios Using Unadjusted 3-Year Average Incurred Development Factors  
Based on Experience as of March 31, 2012**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Indemnity				Medical				
Accident	Reported Incurred Loss Ratio	Annual Development	Cumulative Development	Developed	Reported Incurred Loss Ratio	Annual Development	Cumulative Development	Developed	Total Developed
<u>Year</u>	<u>Ex IBNR(a)</u>	<u>Factor(b)</u>	<u>Factor</u>	<u>Loss Ratio</u> (1) x (3)	<u>Ex IBNR(a)</u>	<u>Factor(c)</u>	<u>Factor</u>	<u>Loss Ratio</u> (5) x (7)	<u>Loss Ratio</u> (4) + (8)
1983	0.404		1.001	0.405	0.317		1.063	0.337	0.742
1984	0.450	1.001	1.002	0.450	0.337	1.004	1.067	0.360	0.810
1985	0.448	1.000	1.002	0.449	0.349	1.003	1.070	0.373	0.822
1986	0.397	1.001	1.003	0.398	0.327	1.004	1.074	0.351	0.749
1987	0.346	1.001	1.004	0.347	0.310	1.004	1.078	0.334	0.681
1988	0.331	1.001	1.005	0.332	0.301	1.005	1.083	0.326	0.658
1989	0.342	1.001	1.006	0.344	0.322	1.002	1.085	0.350	0.694
1990	0.397	1.001	1.007	0.400	0.366	1.007	1.093	0.400	0.800
1991	0.425	1.001	1.007	0.428	0.382	1.004	1.097	0.419	0.847
1992	0.349	1.000	1.008	0.352	0.316	1.005	1.103	0.348	0.700
1993	0.286	1.000	1.008	0.289	0.264	1.005	1.109	0.293	0.581
1994	0.325	1.001	1.009	0.328	0.305	1.007	1.116	0.341	0.669
1995	0.472	1.000	1.009	0.476	0.448	1.008	1.125	0.504	0.980
1996	0.528	1.000	1.010	0.533	0.478	1.010	1.136	0.543	1.076
1997	0.600	1.001	1.011	0.606	0.547	1.013	1.151	0.629	1.235
1998	0.648	1.001	1.011	0.655	0.642	1.013	1.166	0.749	1.404
1999	0.678	1.002	1.014	0.687	0.694	1.011	1.179	0.818	1.505
2000	0.583	1.003	1.017	0.593	0.626	1.014	1.195	0.748	1.341
2001	0.479	1.003	1.020	0.489	0.545	1.018	1.217	0.663	1.152
2002	0.353	1.005	1.025	0.362	0.416	1.020	1.241	0.517	0.879
2003	0.231	1.007	1.032	0.238	0.262	1.025	1.272	0.334	0.572
2004	0.137	1.011	1.044	0.143	0.176	1.033	1.315	0.231	0.374
2005	0.115	1.018	1.063	0.122	0.167	1.037	1.363	0.227	0.349
2006	0.145	1.028	1.093	0.158	0.209	1.054	1.437	0.301	0.459
2007	0.191	1.045	1.142	0.218	0.279	1.064	1.529	0.426	0.644
2008	0.230	1.067	1.219	0.280	0.327	1.078	1.648	0.540	0.820
2009	0.238	1.106	1.348	0.321	0.345	1.108	1.826	0.630	0.951
2010	0.187	1.231	1.660	0.310	0.288	1.180	2.156	0.620	0.930
2011	0.108	1.650	2.740	0.297	0.196	1.412	3.044	0.595	0.892

- (a) Based on Part A, Section B, Exhibit 1.  
 (b) Based on Part A, Section B, Exhibit 2.1.  
 (c) Based on Part A, Section B, Exhibit 2.2.

**Projected On-Level Accident Year  
Indemnity Loss to Industry Average Filed Pure Premium Ratios  
Using Unadjusted 3-Year Average Incurred Development Factors  
Based on Experience as of March 31, 2012**

Accident Year	(1) Developed Indemnity Loss Ratio(a)	(2) Composite Indemnity Adjustment Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Indemnity to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.405	1.402	2.914	0.195
1984	0.450	1.270	2.803	0.204
1985	0.449	1.245	2.596	0.215
1986	0.398	1.225	2.268	0.215
1987	0.347	1.203	1.890	0.221
1988	0.332	1.185	1.655	0.238
1989	0.344	1.167	1.591	0.253
1990	0.400	0.936	1.480	0.253
1991	0.428	0.771	1.338	0.247
1992	0.352	0.813	1.219	0.235
1993	0.289	0.986	1.176	0.242
1994	0.328	1.031	1.332	0.254
1995	0.476	0.955	1.749	0.260
1996	0.533	0.892	1.810	0.263
1997	0.606	0.799	1.762	0.275
1998	0.655	0.737	1.765	0.274
1999	0.687	0.683	1.678	0.280
2000	0.593	0.638	1.330	0.284
2001	0.489	0.638	1.133	0.275
2002	0.362	0.640	0.877	0.264
2003	0.238	0.589	0.623	0.225
2004	0.143	0.714	0.562	0.182
2005	0.122	1.219	0.620	0.240
2006	0.158	1.203	0.795	0.240
2007	0.218	1.165	1.013	0.250
2008	0.280	1.096	1.224	0.251
2009	0.321	1.073	1.317	0.261
2010	0.310	1.057	1.189	0.276
2011	0.297	1.036	1.070	0.287
	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)	
2012	0.284	0.291	<b>0.287</b>	
2013	0.286	0.300	<b>0.293</b>	
1/1/2014	0.288	0.305	<b>0.296</b>	

(a) See Exhibit 12.1.

(b) Based on Part A, Section B, Exhibit 4.1 with adjustment to accident years 2002 through 2004 for the full impact of the January 1, 2005 PDRS.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual indemnity severity trend from Part A, Section B, Exhibit 6.2 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level indemnity to industry average filed pure premium ratios.

(f) The selected projections of the on-level indemnity to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).



**Projected On-Level Accident Year  
Medical Loss to Industry Average Filed Pure Premium Ratios  
Using Unadjusted 3-Year Average Incurred Development Factors  
Based on Experience as of March 31, 2012**

(1)	(2)	(3)	(4)
Accident Year	Developed Medical Loss Ratio(a)	Composite Medical On-Level Factor(b)	Composite Premium Adjustment Factor(c)
			On-Level Medical to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.337	1.190	2.914
1984	0.360	1.126	2.803
1985	0.373	1.077	2.596
1986	0.351	1.047	2.268
1987	0.334	1.009	1.890
1988	0.326	0.972	1.655
1989	0.350	0.945	1.591
1990	0.400	0.765	1.480
1991	0.419	0.655	1.338
1992	0.348	0.691	1.219
1993	0.293	0.829	1.176
1994	0.341	0.873	1.332
1995	0.504	0.863	1.749
1996	0.543	0.851	1.810
1997	0.629	0.849	1.762
1998	0.749	0.750	1.765
1999	0.818	0.654	1.678
2000	0.748	0.592	1.330
2001	0.663	0.533	1.133
2002	0.517	0.554	0.877
2003	0.334	0.596	0.623
2004	0.231	0.853	0.562
2005	0.227	1.005	0.620
2006	0.301	1.056	0.795
2007	0.426	1.037	1.013
2008	0.540	1.029	1.224
2009	0.630	1.016	1.317
2010	0.620	1.012	1.189
2011	0.595	1.009	1.070

	(5)	(6)	(7)
	Projections Using Separate Frequency and Severity Trends(d)	Projections Using Fitted Exponential Trend(e)	Selected Projections(f)
2012	0.581	0.603	<b>0.592</b>
2013	0.607	0.646	<b>0.627</b>
1/1/2014	0.623	0.668	<b>0.646</b>

- (a) See Exhibit 12.1.
- (b) Based on Part A, Section B, Exhibit 4.4, adjusted to include the following: (i) the estimated -8.5% impact of 1/1/2004 fee schedule changes in SB 228 and (ii) the estimated impact of the SB 228 and SB 899 reforms related to medical services utilization in accident years 2000 through 2004.
- (c) See Part A, Section B, Exhibit 5.2.
- (d) These on-level ratios were projected based on an estimated annual medical severity trend from Part A, Section B, Exhibit 6.3 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.
- (e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level medical to industry average filed pure premium ratios.
- (f) The selected projections of the on-level medical to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).



Developed Loss Ratios Using Unadjusted Latest Year Incurred Development Factors  
Based on Experience as of March 31, 2012

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Indemnity				Medical				
Accident	Reported	Annual	Cumulative		Reported	Annual	Cumulative		Total
Year	Incurred	Development	Development	Developed	Incurred	Development	Development	Developed	Developed
	<u>Loss Ratio</u>	<u>Factor(b)</u>	<u>Factor</u>	<u>Loss Ratio</u>	<u>Loss Ratio</u>	<u>Factor(c)</u>	<u>Factor</u>	<u>Loss Ratio</u>	<u>Loss Ratio</u>
	<u>Ex IBNR(a)</u>			(1) x (3)	<u>Ex IBNR(a)</u>			(5) x (7)	(4) + (8)
1983	0.404		1.001	0.404	0.317		1.062	0.337	0.741
1984	0.450	1.001	1.002	0.450	0.337	1.005	1.067	0.360	0.810
1985	0.448	1.000	1.002	0.449	0.349	1.003	1.070	0.373	0.822
1986	0.397	1.001	1.003	0.398	0.327	1.004	1.075	0.352	0.749
1987	0.346	1.002	1.005	0.348	0.310	1.005	1.080	0.335	0.682
1988	0.331	1.002	1.007	0.333	0.301	1.006	1.087	0.327	0.660
1989	0.342	1.002	1.009	0.345	0.322	1.001	1.088	0.350	0.696
1990	0.397	1.001	1.010	0.401	0.366	1.006	1.094	0.400	0.801
1991	0.425	1.001	1.011	0.429	0.382	1.003	1.097	0.419	0.849
1992	0.349	1.000	1.011	0.353	0.316	1.002	1.100	0.347	0.700
1993	0.286	1.001	1.012	0.290	0.264	1.003	1.103	0.291	0.581
1994	0.325	1.001	1.013	0.330	0.305	1.013	1.117	0.341	0.671
1995	0.472	1.001	1.014	0.478	0.448	1.011	1.130	0.506	0.984
1996	0.528	1.001	1.015	0.536	0.478	1.010	1.141	0.545	1.081
1997	0.600	1.002	1.017	0.610	0.547	1.012	1.155	0.631	1.241
1998	0.648	1.002	1.019	0.660	0.642	1.010	1.166	0.749	1.409
1999	0.678	1.004	1.023	0.693	0.694	1.010	1.178	0.817	1.510
2000	0.583	1.004	1.027	0.599	0.626	1.014	1.194	0.747	1.346
2001	0.479	1.004	1.031	0.494	0.545	1.016	1.213	0.661	1.156
2002	0.353	1.007	1.038	0.367	0.416	1.020	1.238	0.515	0.882
2003	0.231	1.009	1.048	0.242	0.262	1.027	1.271	0.333	0.575
2004	0.137	1.016	1.064	0.146	0.176	1.036	1.317	0.231	0.377
2005	0.115	1.025	1.091	0.125	0.167	1.037	1.365	0.227	0.353
2006	0.145	1.039	1.134	0.164	0.209	1.057	1.443	0.302	0.466
2007	0.191	1.050	1.190	0.227	0.279	1.061	1.531	0.427	0.653
2008	0.230	1.066	1.269	0.292	0.327	1.078	1.651	0.540	0.832
2009	0.238	1.115	1.415	0.336	0.345	1.115	1.841	0.635	0.972
2010	0.187	1.233	1.744	0.326	0.288	1.181	2.174	0.625	0.951
2011	0.108	1.663	2.901	0.314	0.196	1.428	3.104	0.607	0.921

- (a) Based on Part A, Section B, Exhibit 1.  
 (b) Based on Part A, Section B, Exhibit 2.1.  
 (c) Based on Part A, Section B, Exhibit 2.2.

**Projected On-Level Accident Year  
Indemnity Loss to Industry Average Filed Pure Premium Ratios  
Using Unadjusted Latest Year Incurred Development Factors  
Based on Experience as of March 31, 2012**

Accident Year	(1) Developed Indemnity Loss Ratio(a)	(2) Composite Indemnity Adjustment Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Indemnity to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.404	1.402	2.914	0.195
1984	0.450	1.270	2.803	0.204
1985	0.449	1.245	2.596	0.215
1986	0.398	1.225	2.268	0.215
1987	0.348	1.203	1.890	0.221
1988	0.333	1.185	1.655	0.238
1989	0.345	1.167	1.591	0.253
1990	0.401	0.936	1.480	0.254
1991	0.429	0.771	1.338	0.247
1992	0.353	0.813	1.219	0.235
1993	0.290	0.986	1.176	0.243
1994	0.330	1.031	1.332	0.255
1995	0.478	0.955	1.749	0.261
1996	0.536	0.892	1.810	0.264
1997	0.610	0.799	1.762	0.277
1998	0.660	0.737	1.765	0.276
1999	0.693	0.683	1.678	0.282
2000	0.599	0.638	1.330	0.287
2001	0.494	0.638	1.133	0.278
2002	0.367	0.640	0.877	0.268
2003	0.242	0.589	0.623	0.229
2004	0.146	0.714	0.562	0.185
2005	0.125	1.219	0.620	0.246
2006	0.164	1.203	0.795	0.249
2007	0.227	1.165	1.013	0.261
2008	0.292	1.096	1.224	0.261
2009	0.336	1.073	1.317	0.274
2010	0.326	1.057	1.189	0.290
2011	0.314	1.036	1.070	0.304

	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)
2012	0.299	0.309	<b>0.304</b>
2013	0.301	0.320	<b>0.311</b>
1/1/2014	0.303	0.326	<b>0.315</b>

(a) See Exhibit 13.1.

(b) Based on Part A, Section B, Exhibit 4.1 with adjustment to accident years 2002 through 2004 for the full impact of the January 1, 2005 PDRS.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual indemnity severity trend from Part A, Section B, Exhibit 6.2 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level indemnity to industry average filed pure premium ratios.

(f) The selected projections of the on-level indemnity to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).

**Projected On-Level Accident Year  
Medical Loss to Industry Average Filed Pure Premium Ratios  
Using Unadjusted Latest Year Incurred Development Factors  
Based on Experience as of March 31, 2012**

(1)	(2)	(3)	(4)
Accident Year	Developed Medical Loss Ratio(a)	Composite Medical On-Level Factor(b)	Composite Premium Adjustment Factor(c)
			On-Level Medical to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.337	1.190	2.914
1984	0.360	1.126	2.803
1985	0.373	1.077	2.596
1986	0.352	1.047	2.268
1987	0.335	1.009	1.890
1988	0.327	0.972	1.655
1989	0.350	0.945	1.591
1990	0.400	0.765	1.480
1991	0.419	0.655	1.338
1992	0.347	0.691	1.219
1993	0.291	0.829	1.176
1994	0.341	0.873	1.332
1995	0.506	0.863	1.749
1996	0.545	0.851	1.810
1997	0.631	0.849	1.762
1998	0.749	0.750	1.765
1999	0.817	0.654	1.678
2000	0.747	0.592	1.330
2001	0.661	0.533	1.133
2002	0.515	0.554	0.877
2003	0.333	0.596	0.623
2004	0.231	0.853	0.562
2005	0.227	1.005	0.620
2006	0.302	1.056	0.795
2007	0.427	1.037	1.013
2008	0.540	1.029	1.224
2009	0.635	1.016	1.317
2010	0.625	1.012	1.189
2011	0.607	1.009	1.070
	(5)	(6)	(7)
	Projections Using Separate Frequency and Severity Trends(d)	Projections Using Fitted Exponential Trend(e)	Selected Projections(f)
2012	0.589	0.613	<b>0.601</b>
2013	0.616	0.658	<b>0.637</b>
1/1/2014	0.632	0.682	<b>0.657</b>

(a) See Exhibit 13.1.

(b) Based on Part A, Section B, Exhibit 4.4, adjusted to include the following: (i) the estimated -8.5% impact of 1/1/2004 fee schedule changes in SB 228 and (ii) the estimated impact of the SB 228 and SB 899 reforms related to medical services utilization in accident years 2000 through 2004.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual medical severity trend from Part A, Section B, Exhibit 6.3 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level medical to industry average filed pure premium ratios.

(f) The selected projections of the on-level medical to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).

Incurred Indemnity Loss Development Factors  
Adjusted for Changes in Case Reserve AdequacyA. Indemnity Case Reserves Per Open Claim

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2001						19,868
2002					16,313	17,390
2003				15,412	16,918	18,843
2004			13,221	14,244	15,939	18,120
2005		10,155	11,546	12,911	15,332	18,419
2006	7,889	11,208	13,133	15,409	18,746	21,438
2007	8,301	11,822	14,388	16,558	18,595	
2008	8,614	12,344	15,114	16,908		
2009	8,952	12,929	14,721			
2010	8,945	12,467				
2011	9,425					

B. Average Paid Indemnity per Closed Claim Adjusted to Common Benefit Level (a)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2001						15,080
2002					13,475	14,796
2003				10,708	12,527	13,786
2004			6,477	8,833	10,375	11,458
2005		4,212	7,843	10,996	12,938	14,278
2006	1,943	4,514	8,010	10,923	12,942	14,438
2007	1,821	4,798	8,416	11,294	13,438	
2008	2,023	4,926	8,718	11,848		
2009	2,113	5,221	9,127			
2010	2,068	5,268				
2011	2,304					

Annual Trend (b): 3.7% 4.6% 6.1% 3.6% 0.9% -1.4%

C. Indemnity Case Reserves per Open Claim Adjusted by Paid Indemnity Severity Trend (c)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2001						20,053
2002					16,833	20,855
2003				14,489	17,507	21,689
2004			12,527	15,068	18,207	22,556
2005		10,452	13,028	15,671	18,935	23,459
2006	7,747	10,870	13,549	16,298	19,693	24,397
2007	8,057	11,305	14,091	16,950	20,480	
2008	8,379	11,757	14,655	17,628		
2009	8,714	12,227	15,241			
2010	9,063	12,716				
2011	9,425					

(a) Represents average paid indemnity on closed claims only. All evaluations are brought to the accident year 2011 benefit level based on benefit factors shown in Part A, Section B, Exhibit 4.1, excluding utilization impacts.

(b) Trend is based on an exponential distribution.

(c) Latest evaluation for each accident year is brought to the accident year 2011 benefit level based on benefit factors shown in Part A, Section B, Exhibit 4.1, excluding utilization impacts. Evaluations prior to the latest evaluation are determined by adjusting the latest accident year average indemnity case reserves by the selected annual paid indemnity severity trend on closed claims (Item B) of 4.0%.

Source: Accident year experience of insurers with available claim count data

Incurred Indemnity Loss Development Factors  
Adjusted for Changes in Case Reserve AdequacyD. Indemnity Open Claim Counts

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2001						26,039
2002					36,021	26,975
2003				47,193	34,031	25,227
2004			53,129	37,134	26,976	21,022
2005		62,531	44,447	31,188	23,663	18,431
2006	78,740	57,029	40,526	29,620	21,842	17,073
2007	74,834	56,178	40,889	30,009	22,904	
2008	71,674	56,433	41,929	31,088		
2009	68,625	56,065	42,257			
2010	70,544	57,740				
2011	71,166					

E. Total Indemnity Case Reserves Adjusted to Common Benefit Level and by Paid Indemnity  
Severity Trend (in \$000) (d)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2001						522,149
2002					606,352	562,555
2003				683,774	595,768	547,145
2004			665,546	559,551	491,149	474,181
2005		653,561	579,058	488,753	448,063	432,367
2006	609,990	619,898	549,094	482,748	430,125	416,530
2007	602,920	635,073	576,173	508,651	469,080	
2008	600,559	663,474	614,461	548,018		
2009	598,012	685,514	644,038			
2010	639,324	734,234				
2011	670,759					

F. Paid Indemnity Loss on All Claims Adjusted to the Common Benefit Level (in \$000) (e)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2001						3,284,787
2002					3,154,584	3,360,479
2003				2,463,218	2,731,882	2,908,334
2004			1,451,494	1,731,855	1,907,010	2,035,342
2005		1,171,639	1,652,845	1,986,727	2,193,499	2,353,910
2006	500,521	1,104,655	1,567,695	1,873,117	2,099,280	2,278,922
2007	495,777	1,108,585	1,589,415	1,922,648	2,166,003	
2008	485,053	1,099,922	1,613,229	1,990,138		
2009	448,166	1,060,588	1,588,393			
2010	452,863	1,085,435				
2011	457,087					

(d) Each amount is derived as the product of the indemnity open claim counts (Item D) and the adjusted average indemnity case reserves per open claim (Item C).

(e) Brought to accident year 2011 benefit level based on benefit factors shown in Part A, Section B, Exhibit 4.1, excluding utilization impacts.

Source: Accident year experience of insurers with available claim count data

Incurred Indemnity Loss Development Factors  
Adjusted for Changes in Case Reserve Adequacy

## G. Adjusted Total Indemnity Incurred (in \$000) (f)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2001						3,806,936
2002					3,760,936	3,923,034
2003				3,146,992	3,327,651	3,455,478
2004			2,117,040	2,291,407	2,398,159	2,509,522
2005		1,825,200	2,231,903	2,475,480	2,641,562	2,786,276
2006	1,110,511	1,724,553	2,116,789	2,355,865	2,529,405	2,695,452
2007	1,098,697	1,743,658	2,165,587	2,431,299	2,635,084	
2008	1,085,612	1,763,397	2,227,689	2,538,155		
2009	1,046,178	1,746,102	2,232,431			
2010	1,092,187	1,819,669				
2011	1,127,846					

## H. Indemnity Incurred Loss Development Factors Based on Adjusted Total Indemnity Incurred

Accident Year	Age-to-Age Development (in months):				
	15-27	27-39	39-51	51-63	63-75
2002					1.043
2003				1.057	1.038
2004			1.082	1.047	1.046
2005		1.223	1.109	1.067	1.055
2006	1.553	1.227	1.113	1.074	1.066
2007	1.587	1.242	1.123	1.084	
2008	1.624	1.263	1.139		
2009	1.669	1.279			
2010	1.666				
Latest Year	1.666	1.279	1.139	1.084	1.066

## I. Indemnity Incurred Loss Development Factors Adjusted to Common Benefit Level (g)

Accident Year	Age-to-Age Development (in months):				
	15-27	27-39	39-51	51-63	63-75
2002					1.028
2003				1.048	1.030
2004			1.065	1.042	1.038
2005		1.171	1.087	1.064	1.050
2006	1.517	1.186	1.101	1.072	1.051
2007	1.559	1.216	1.104	1.067	
2008	1.618	1.245	1.116		
2009	1.670	1.233			
2010	1.660				

- (f) Each amount is the sum of the adjusted total indemnity case reserves (Item E) and the adjusted total indemnity paid losses (Item F).
- (g) Development factors are based on incurred losses adjusted to a common benefit level and from the same insurer mix as those which have been adjusted for case reserve level adequacy and applied in the calculation of the development factors in Item H.

Source: Accident year experience of insurers with available claim count data

**Incurred Indemnity Loss Development Factors  
Adjusted for Changes in Case Reserve Adequacy**J. Impact of Adjustments to Common Case Reserve Level (h)

Accident Year	Age-to-Age Development (in months):				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2002					1.50%
2003				0.91%	0.84%
2004			1.60%	0.44%	0.79%
2005		4.46%	2.02%	0.31%	0.45%
2006	2.34%	3.47%	1.10%	0.14%	1.42%
2007	1.77%	2.14%	1.70%	1.59%	
2008	0.40%	1.45%	2.08%		
2009	-0.08%	3.72%			
2010	0.39%				

K. Indemnity Incurred Loss Development Factors Adjusted for Changes in Case Reserve Adequacy (i)

Accident Year	Age-to-Age Development (in months):				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2002					1.042
2003				1.057	1.039
2004			1.080	1.047	1.045
2005		1.220	1.107	1.066	1.054
2006	1.555	1.229	1.112	1.073	1.065
2007	1.590	1.242	1.123	1.083	
2008	1.624	1.263	1.138		
2009	1.669	1.279			
2010	1.670				
Latest Year	1.670	1.279	1.138	1.083	1.065

(h) Each factor represents the change in age-to-age development factors from Item I to those in Item H.

(i) Each factor is the product of [1.0 + the impact of adjustments to common case reserve level (Item J)] and [the incurred indemnity age-to-age development factors from Part A, Section B, Exhibit 2.1.1].

Source: Accident year experience of insurers with available claim count data

Incurred Medical Loss Development Factors  
Adjusted for Changes in Case Reserve AdequacyA. Medical Case Reserves Per Open Indemnity Claim

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2001						28,141
2002					21,130	27,995
2003				18,428	23,197	30,476
2004			15,223	19,557	25,630	31,632
2005		14,564	18,347	21,747	27,205	35,513
2006	12,496	16,888	21,632	26,263	33,249	40,390
2007	13,761	17,957	22,098	28,135	34,564	
2008	14,544	18,630	23,514	28,357		
2009	15,015	19,918	23,655			
2010	15,370	19,707				
2011	16,574					

B. Average Paid Medical Loss Per Claim Adjusted to the Common Benefit Level (a)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2001						5,126
2002					5,341	5,728
2003				5,018	5,544	5,929
2004			4,223	4,975	5,548	6,022
2005		3,065	3,992	4,748	5,323	5,810
2006	1,907	3,323	4,408	5,242	5,889	6,452
2007	2,058	3,664	4,896	5,845	6,602	
2008	2,350	4,115	5,546	6,726		
2009	2,491	4,500	6,193			
2010	2,528	4,669				
2011	2,580					
Annual Trend (b):	6.5%	9.4%	9.0%	6.0%	3.5%	3.5%

C. Medical Case Reserves per Open Indemnity Claim Adjusted by Paid Medical Severity Trend (c)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2001						29,758
2002					24,990	31,841
2003				20,421	26,740	34,070
2004			16,984	21,851	28,612	36,455
2005		14,093	18,173	23,380	30,614	39,007
2006	11,817	15,079	19,445	25,017	32,757	41,737
2007	12,644	16,135	20,806	26,768	35,050	
2008	13,529	17,264	22,262	28,642		
2009	14,476	18,473	23,821			
2010	15,490	19,766				
2011	16,574					

- (a) Represents average paid medical on all claims. All evaluations are brought to the accident year 2011 benefit level based on benefit factors shown in Part A, Section B, Exhibit 4.4, excluding utilization impacts.
- (b) Trend is based on an exponential distribution.
- (c) Latest evaluation for each accident year is brought to the accident year 2011 benefit level based on benefit factors shown in Part A, Section B, Exhibit 4.4, excluding utilization impacts. Evaluations prior to the latest evaluation are determined by adjusting the latest accident year average medical case reserves by the selected annual paid medical severity trend on all claims (Item B) of 7.0%.

Source: Accident year experience of insurers with available claim count data



Incurred Medical Loss Development Factors  
Adjusted for Changes in Case Reserve AdequacyD. Total Medical Case Reserves Adjusted to the Common Benefit Level and by Paid Medical Severity Trend  
(in \$000) (d)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2001						774,867
2002					900,181	858,910
2003				963,731	909,982	859,480
2004			902,327	811,398	771,826	766,351
2005		881,229	807,715	729,178	724,428	718,930
2006	930,468	859,950	788,013	740,994	715,487	712,576
2007	946,213	906,415	850,727	803,276	802,795	
2008	969,695	974,267	933,430	890,410		
2009	993,436	1,035,668	1,006,583			
2010	1,092,701	1,141,272				
2011	1,179,499					

E. Paid Medical Loss on All Claims Adjusted to the Common Benefit Level (in \$000) (e)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2001						2,610,053
2002					2,763,604	2,966,413
2003				2,457,860	2,722,462	2,915,672
2004			1,946,324	2,298,966	2,572,247	2,793,319
2005		1,385,681	1,819,383	2,171,895	2,439,552	2,664,275
2006	795,588	1,427,458	1,912,532	2,283,657	2,572,400	2,817,464
2007	809,848	1,492,753	2,015,026	2,416,042	2,731,268	
2008	868,176	1,577,555	2,143,876	2,611,755		
2009	822,366	1,541,934	2,144,850			
2010	842,650	1,615,549				
2011	857,397					

F. Adjusted Total Medical Incurred (in \$000) (f)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2001						3,384,920
2002					3,663,785	3,825,323
2003				3,421,592	3,632,443	3,775,152
2004			2,848,651	3,110,364	3,344,073	3,559,671
2005		2,266,910	2,627,099	2,901,073	3,163,980	3,383,205
2006	1,726,056	2,287,408	2,700,545	3,024,651	3,287,887	3,530,041
2007	1,756,061	2,399,169	2,865,752	3,219,319	3,534,063	
2008	1,837,871	2,551,822	3,077,307	3,502,164		
2009	1,815,802	2,577,602	3,151,433			
2010	1,935,350	2,756,821				
2011	2,036,896					

(d) Each amount is derived as the product of the indemnity open claim counts (Exhibit 14.2, Item D) and the adjusted average medical case reserves per open claim (Item C).

(e) Brought to accident year 2011 benefit level based on benefit factors shown in Part A, Section B, Exhibit 4.4, excluding utilization impacts.

(f) Each amount is the sum of the adjusted total medical case reserves (Item D) and the adjusted total medical paid losses (Item E).

Source: Accident year experience of insurers with available claim count data

**Incurred Medical Loss Development Factors  
Adjusted for Changes in Case Reserve Adequacy**

G. Medical Incurred Loss Development Factors Based on Adjusted Total Medical Incurred

Accident Year	Age-to-Age Development (in months):				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2002					1.044
2003				1.062	1.039
2004			1.092	1.075	1.064
2005		1.159	1.104	1.091	1.069
2006	1.325	1.181	1.120	1.087	1.074
2007	1.366	1.194	1.123	1.098	
2008	1.388	1.206	1.138		
2009	1.420	1.223			
2010	1.424				
Latest Year	1.424	1.223	1.138	1.098	1.074

H. Medical Incurred Loss Development Factors Adjusted to Common Benefit Level (g)

Accident Year	Age-to-Age Development (in months):				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2002					1.059
2003				1.063	1.052
2004			1.097	1.078	1.059
2005		1.144	1.079	1.081	1.076
2006	1.337	1.163	1.095	1.076	1.062
2007	1.357	1.165	1.116	1.080	
2008	1.374	1.190	1.115		
2009	1.434	1.182			
2010	1.428				

I. Impact of Adjustments to Common Case Reserve Level (h)

Accident Year	Age-to-Age Development (in months):				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2002					-1.44%
2003				-0.12%	-1.25%
2004			-0.44%	-0.28%	0.50%
2005		1.33%	2.36%	0.92%	-0.62%
2006	-0.86%	1.49%	2.24%	1.00%	1.06%
2007	0.69%	2.51%	0.63%	1.64%	
2008	1.06%	1.38%	2.03%		
2009	-0.98%	3.45%			
2010	-0.27%				

(g) Development factors are based on incurred losses adjusted to a common benefit level and from the same insurer mix as those which have been adjusted for case reserve level adequacy and applied in the calculation of the development factors in Item G.

(h) Each factor represents the change in age-to-age development factors from Item H to those in Item G.

Source: Accident year experience of insurers with available claim count data

**Incurred Medical Loss Development Factors  
Adjusted for Changes in Case Reserve Adequacy**

J. Medical Incurred Loss Development Factors After Adjustment for Changes in Case Reserve Adequacy (i)

Accident Year	Age-to-Age Development (in months):				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2002					1.041
2003				1.059	1.038
2004			1.089	1.075	1.061
2005		1.156	1.102	1.090	1.068
2006	1.321	1.181	1.120	1.087	1.072
2007	1.366	1.200	1.121	1.096	
2008	1.393	1.205	1.138		
2009	1.417	1.222			
2010	1.424				
Latest Year	1.424	1.222	1.138	1.096	1.072

- (i) Each factor is the product of [1.0 + the impact of adjustments to common case reserve level (Item I)] and [the incurred medical age-to-age development factors from Part A, Section B, Exhibit 2.2.1].

Source: Accident year experience of insurers with available claim count data

**Developed Loss Ratios Using Latest Year Incurred Development Factors  
Adjusted for Changes in Case Reserve Adequacy  
Based on Experience as of March 31, 2012**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		Indemnity				Medical			
Accident	Incurred	Annual	Cumulative	Developed	Incurred	Annual	Cumulative	Developed	Total
<u>Year</u>	<u>Loss Ratio(a)</u>	<u>Factor(b)</u>	<u>Factor</u>	<u>Loss Ratio</u>	<u>Ex IBNR(a)</u>	<u>Factor(c)</u>	<u>Factor</u>	<u>Loss Ratio</u>	<u>Loss Ratio</u>
				(1) x (3)				(5) x (7)	(4) + (8)
1983	0.404		1.001	0.404	0.317		1.062	0.337	0.741
1984	0.450	1.001	1.002	0.450	0.337	1.005	1.067	0.360	0.810
1985	0.448	1.000	1.002	0.449	0.349	1.003	1.070	0.373	0.822
1986	0.397	1.001	1.003	0.398	0.327	1.004	1.075	0.352	0.749
1987	0.346	1.002	1.005	0.348	0.310	1.005	1.080	0.335	0.682
1988	0.331	1.002	1.007	0.333	0.301	1.006	1.087	0.327	0.660
1989	0.342	1.002	1.009	0.345	0.322	1.001	1.088	0.350	0.696
1990	0.397	1.001	1.010	0.401	0.366	1.006	1.094	0.400	0.801
1991	0.425	1.001	1.011	0.429	0.382	1.003	1.097	0.419	0.849
1992	0.349	1.000	1.011	0.353	0.316	1.002	1.100	0.347	0.700
1993	0.286	1.001	1.012	0.290	0.264	1.003	1.103	0.291	0.581
1994	0.325	1.001	1.013	0.330	0.305	1.013	1.117	0.341	0.671
1995	0.472	1.001	1.014	0.478	0.448	1.011	1.130	0.506	0.984
1996	0.528	1.001	1.015	0.536	0.478	1.010	1.141	0.545	1.081
1997	0.600	1.002	1.017	0.610	0.547	1.012	1.155	0.631	1.241
1998	0.648	1.002	1.019	0.660	0.642	1.010	1.166	0.749	1.409
1999	0.678	1.004	1.023	0.693	0.694	1.010	1.178	0.817	1.510
2000	0.583	1.004	1.027	0.599	0.626	1.014	1.194	0.747	1.346
2001	0.479	1.004	1.031	0.494	0.545	1.016	1.213	0.661	1.156
2002	0.353	1.007	1.038	0.367	0.416	1.020	1.238	0.515	0.882
2003	0.231	1.009	1.048	0.242	0.262	1.027	1.271	0.333	0.575
2004	0.137	1.016	1.064	0.146	0.176	1.036	1.317	0.231	0.377
2005	0.115	1.025	1.091	0.125	0.167	1.037	1.365	0.227	0.353
2006	0.145	1.039	1.134	0.164	0.209	1.057	1.443	0.302	0.466
2007	0.191	1.065	1.207	0.230	0.279	1.072	1.548	0.431	0.661
2008	0.230	1.083	1.307	0.301	0.327	1.096	1.696	0.555	0.856
2009	0.238	1.138	1.488	0.354	0.345	1.138	1.929	0.666	1.020
2010	0.187	1.279	1.903	0.355	0.288	1.222	2.357	0.678	1.033
2011	0.108	1.670	3.177	0.344	0.196	1.424	3.357	0.656	1.001

(a) Based on Part A, Section B, Exhibit 1.

(b) Age-to-age factors for developing accident years 2007 to 2011 were adjusted for changes in indemnity case reserve levels based on estimated annual severity trends on closed indemnity claims (see Exhibit 14.4, Item K). Age-to-age factors for developing accident years prior to 2007 are selected as the latest year age-to-age factors shown in Part A, Section B, Exhibit 2.1.

(c) Age-to-age factors for developing accident years 2007 to 2011 were adjusted for changes in medical case reserve levels based on estimated annual medical severity trend on all claims (see Exhibit 14.8, Item J). Age-to-age factors for developing accident years prior to 2007 are selected as the latest year age-to-age factors shown in Part A, Section B, Exhibit 2.2.

**Projected On-Level Accident Year  
Indemnity Loss to Industry Average Filed Pure Premium Ratios  
Using Latest Year Incurred Development Factors  
Adjusted for Changes in Indemnity Case Reserve Adequacy  
Based on Experience as of March 31, 2012**

Accident Year	(1) Developed Indemnity Loss Ratio(a)	(2) Composite Indemnity Adjustment Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Indemnity to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.404	1.402	2.914	0.195
1984	0.450	1.270	2.803	0.204
1985	0.449	1.245	2.596	0.215
1986	0.398	1.225	2.268	0.215
1987	0.348	1.203	1.890	0.221
1988	0.333	1.185	1.655	0.238
1989	0.345	1.167	1.591	0.253
1990	0.401	0.936	1.480	0.254
1991	0.429	0.771	1.338	0.247
1992	0.353	0.813	1.219	0.235
1993	0.290	0.986	1.176	0.243
1994	0.330	1.031	1.332	0.255
1995	0.478	0.955	1.749	0.261
1996	0.536	0.892	1.810	0.264
1997	0.610	0.799	1.762	0.277
1998	0.660	0.737	1.765	0.276
1999	0.693	0.683	1.678	0.282
2000	0.599	0.638	1.330	0.287
2001	0.494	0.638	1.133	0.278
2002	0.367	0.640	0.877	0.268
2003	0.242	0.589	0.623	0.229
2004	0.146	0.714	0.562	0.185
2005	0.125	1.219	0.620	0.246
2006	0.164	1.203	0.795	0.249
2007	0.230	1.165	1.013	0.264
2008	0.301	1.096	1.224	0.269
2009	0.354	1.073	1.317	0.288
2010	0.355	1.057	1.189	0.316
2011	0.344	1.036	1.070	0.333

	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)
2012	0.327	0.345	<b>0.336</b>
2013	0.329	0.363	<b>0.346</b>
1/1/2014	0.332	0.373	<b>0.352</b>

(a) See Exhibit 14.9.

(b) Based on Part A, Section B, Exhibit 4.1 with adjustment to accident years 2002 through 2004 for the full impact of the January 1, 2005 PDRS.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual indemnity severity trend from Part A, Section B, Exhibit 6.2 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level indemnity to industry average filed pure premium ratios.

(f) The selected projections of the on-level indemnity to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).

**Projected On-Level Accident Year  
Medical Loss to Industry Average Filed Pure Premium Ratios  
Using Latest Year Incurred Development Factors  
Adjusted for Changes in Medical Case Reserve Adequacy  
Based on Experience as of March 31, 2012**

Accident Year	(1) Developed Medical Loss Ratio(a)	(2) Composite Medical On-Level Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Medical to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.337	1.190	2.914	0.138
1984	0.360	1.126	2.803	0.145
1985	0.373	1.077	2.596	0.155
1986	0.352	1.047	2.268	0.162
1987	0.335	1.009	1.890	0.179
1988	0.327	0.972	1.655	0.192
1989	0.350	0.945	1.591	0.208
1990	0.400	0.765	1.480	0.207
1991	0.419	0.655	1.338	0.205
1992	0.347	0.691	1.219	0.197
1993	0.291	0.829	1.176	0.205
1994	0.341	0.873	1.332	0.224
1995	0.506	0.863	1.749	0.249
1996	0.545	0.851	1.810	0.256
1997	0.631	0.849	1.762	0.304
1998	0.749	0.750	1.765	0.318
1999	0.817	0.654	1.678	0.318
2000	0.747	0.592	1.330	0.332
2001	0.661	0.533	1.133	0.311
2002	0.515	0.554	0.877	0.326
2003	0.333	0.596	0.623	0.319
2004	0.231	0.853	0.562	0.351
2005	0.227	1.005	0.620	0.369
2006	0.302	1.056	0.795	0.401
2007	0.431	1.037	1.013	0.441
2008	0.555	1.029	1.224	0.467
2009	0.666	1.016	1.317	0.514
2010	0.678	1.012	1.189	0.577
2011	0.656	1.009	1.070	0.619

	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)
2012	0.638	0.675	<b>0.656</b>
2013	0.667	0.736	<b>0.701</b>
1/1/2014	0.684	0.769	<b>0.726</b>

- (a) See Exhibit 14.9.
- (b) Based on Part A, Section B, Exhibit 4.4, adjusted to include the following: (i) the estimated -8.5% impact of 1/1/2004 fee schedule changes in SB 228 and (ii) the estimated impact of the SB 228 and SB 899 reforms related to medical services utilization in accident years 2000 through 2004.
- (c) See Part A, Section B, Exhibit 5.2.
- (d) These on-level ratios were projected based on an estimated annual medical severity trend from Part A, Section B, Exhibit 6.3 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.
- (e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level medical to industry average filed pure premium ratios.
- (f) The selected projections of the on-level medical to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).

**Developed Loss Ratios Using Latest Year Incurred Loss Development Factors  
Adjusted for Insurer Mix  
Based on Experience as of March 31, 2012**

	(1)	(2) Indemnity		(3)	(4)	(5)	(6) Medical		(7)	(8)	(9)
Accident	Incurred	Development Factors		Developed	Loss	Incurred	Development Factors		Developed	Loss	Total
Year	Loss Ratio(a)	Annual	Cumulative(b)	Ratio(c)	(1) x (3)	Loss Ratio(a)	Annual	Cumulative(d)	Ratio(c)	(5) x (7)	Developed
											Loss
											Ratio
											(4) + (8)
1983	0.404	---	0.979	0.396	0.317	---	1.012	0.321	0.717		
1984	0.450	---	0.990	0.445	0.337	---	1.026	0.346	0.791		
1985	0.448	---	0.984	0.441	0.349	---	1.022	0.356	0.797		
1986	0.397	---	0.982	0.390	0.327	---	1.011	0.331	0.721		
1987	0.346	---	0.988	0.342	0.310	---	1.020	0.316	0.658		
1988	0.331	---	0.994	0.329	0.301	---	1.027	0.309	0.638		
1989	0.342	---	0.994	0.340	0.322	---	1.013	0.326	0.666		
1990	0.397	---	0.992	0.394	0.366	---	1.010	0.369	0.764		
1991	0.425	---	1.028	0.437	0.382	---	1.045	0.399	0.836		
1992	0.349	---	1.019	0.356	0.316	---	1.056	0.334	0.690		
1993	0.286	---	1.028	0.294	0.264	---	1.048	0.277	0.571		
1994	0.325	---	0.991	0.322	0.305	---	1.026	0.313	0.636		
1995	0.472	---	1.046	0.494	0.448	---	1.095	0.490	0.984		
1996	0.528	---	1.002	0.529	0.478	---	1.117	0.534	1.063		
1997	0.600	---	0.996	0.597	0.547	---	1.102	0.602	1.200		
1998	0.648	---	1.017	0.658	0.642	---	1.118	0.718	1.377		
1999	0.678	---	1.047	0.710	0.694	---	1.179	0.818	1.527		
2000	0.583	---	1.028	0.600	0.626	---	1.187	0.743	1.343		
2001	0.479	---	0.999	0.479	0.545	---	1.175	0.641	1.120		
2002	0.353	---	0.968	0.342	0.416	---	1.160	0.483	0.825		
2003	0.231	---	0.970	0.224	0.262	---	1.176	0.308	0.533		
2004	0.137	---	0.986	0.135	0.176	---	1.219	0.214	0.349		
2005	0.115	---	1.007	0.116	0.167	---	1.267	0.211	0.327		
2006	0.145	---	1.045	0.152	0.209	---	1.328	0.278	0.430		
2007	0.191	---	1.110	0.212	0.279	---	1.422	0.396	0.608		
2008	0.230	---	1.217	0.280	0.327	---	1.572	0.515	0.794		
2009	0.238	---	1.363	0.324	0.345	---	1.738	0.600	0.924		
2010	0.187	---	1.702	0.318	0.288	---	2.081	0.599	0.916		
2011	0.108	---	2.814	0.305	0.196	---	2.957	0.578	0.883		

(a) Based on Part A, Section B, Exhibit 1.

(b) Column (4) divided by Column (1).

(c) Developed loss ratios were derived by averaging the loss ratios developed using the latest year incurred methodology for the five largest insurers in the state and the remaining insurers collectively, weighted by calendar year 2011 earned premium at the advisory pure premium rate level.

(d) Column (8) divided by Column (5).

**Projected On-Level Accident Year  
Indemnity Loss to Industry Average Filed Pure Premium Ratios  
Using Latest Year Incurred Development Factors  
Adjusted for Insurer Mix  
Based on Experience as of March 31, 2012**

Accident Year	(1) Developed Indemnity Loss Ratio(a)	(2) Composite Indemnity Adjustment Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Indemnity to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.396	1.402	2.914	0.191
1984	0.445	1.270	2.803	0.202
1985	0.441	1.245	2.596	0.212
1986	0.390	1.225	2.268	0.211
1987	0.342	1.203	1.890	0.217
1988	0.329	1.185	1.655	0.235
1989	0.340	1.167	1.591	0.250
1990	0.394	0.936	1.480	0.249
1991	0.437	0.771	1.338	0.252
1992	0.356	0.813	1.219	0.237
1993	0.294	0.986	1.176	0.247
1994	0.322	1.031	1.332	0.250
1995	0.494	0.955	1.749	0.270
1996	0.529	0.892	1.810	0.261
1997	0.597	0.799	1.762	0.271
1998	0.658	0.737	1.765	0.275
1999	0.710	0.683	1.678	0.289
2000	0.600	0.638	1.330	0.287
2001	0.479	0.638	1.133	0.270
2002	0.342	0.640	0.877	0.250
2003	0.224	0.589	0.623	0.212
2004	0.135	0.714	0.562	0.172
2005	0.116	1.219	0.620	0.227
2006	0.152	1.203	0.795	0.229
2007	0.212	1.165	1.013	0.243
2008	0.280	1.096	1.224	0.251
2009	0.324	1.073	1.317	0.264
2010	0.318	1.057	1.189	0.283
2011	0.305	1.036	1.070	0.295

	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)
2012	0.291	0.306	<b>0.299</b>
2013	0.293	0.321	<b>0.307</b>
1/1/2014	0.295	0.328	<b>0.311</b>

- (a) See Exhibit 15.1.
- (b) Based on Part A, Section B, Exhibit 4.1 with adjustment to accident years 2002 through 2004 for the full impact of the January 1, 2005 PDRS.
- (c) See Part A, Section B, Exhibit 5.2.
- (d) These on-level ratios were projected based on an estimated annual indemnity severity trend from Part A, Section B, Exhibit 6.2 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.
- (e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level indemnity to industry average filed pure premium ratios.
- (f) The selected projections of the on-level indemnity to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).



**Projected On-Level Accident Year  
Medical Loss to Industry Average Filed Pure Premium Ratios  
Using Latest Year Incurred Development Factors  
Adjusted for Insurer Mix  
Based on Experience as of March 31, 2012**

Accident Year	(1) Developed Medical Loss Ratio(a)	(2) Composite Medical Adjustment Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Medical to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.321	1.190	2.914	0.131
1984	0.346	1.126	2.803	0.139
1985	0.356	1.077	2.596	0.148
1986	0.331	1.047	2.268	0.153
1987	0.316	1.009	1.890	0.169
1988	0.309	0.972	1.655	0.182
1989	0.326	0.945	1.591	0.194
1990	0.369	0.765	1.480	0.191
1991	0.399	0.655	1.338	0.195
1992	0.334	0.691	1.219	0.189
1993	0.277	0.829	1.176	0.195
1994	0.313	0.873	1.332	0.205
1995	0.490	0.863	1.749	0.242
1996	0.534	0.851	1.810	0.251
1997	0.602	0.849	1.762	0.290
1998	0.718	0.750	1.765	0.305
1999	0.818	0.654	1.678	0.318
2000	0.743	0.592	1.330	0.330
2001	0.641	0.533	1.133	0.302
2002	0.483	0.554	0.877	0.305
2003	0.308	0.596	0.623	0.295
2004	0.214	0.853	0.562	0.325
2005	0.211	1.005	0.620	0.342
2006	0.278	1.056	0.795	0.369
2007	0.396	1.037	1.013	0.405
2008	0.515	1.029	1.224	0.433
2009	0.600	1.016	1.317	0.463
2010	0.599	1.012	1.189	0.510
2011	0.578	1.009	1.070	0.545

	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)
2012	0.563	0.591	<b>0.577</b>
2013	0.588	0.638	<b>0.613</b>
1/1/2014	0.604	0.663	<b>0.634</b>

(a) See Exhibit 15.1

(b) Based on Part A, Section B, Exhibit 4.4, adjusted to include the following: (i) the estimated -8.5% impact of 1/1/2004 fee schedule changes in SB 228 and (ii) the estimated impact of the SB 228 and SB 899 reforms related to medical services utilization in accident years 2000 through 2004.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual medical severity trend from Part A, Section B, Exhibit 6.3 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level medical to industry average filed pure premium ratios.

(f) The selected projections of the on-level medical to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).

Developed Loss Ratios Using Unadjusted 3-Year Average Paid Development Factors  
Based on Experience as of March 31, 2012

Accident Year	(1)	(2)		(3)	(4)	(5)	(6)		(7)	(8)	(9)
	Indemnity				Medical				Total Developed		
	Paid	Annual Development	Cumulative Development	Developed	Paid	Annual Development	Cumulative Development	Developed			
	<u>Loss Ratio(a)</u>	<u>Factor(b)</u>	<u>Factor</u>	<u>Loss Ratio</u> (1) x (3)	<u>Loss Ratio(a)</u>	<u>Factor(c)</u>	<u>Factor</u>	<u>Loss Ratio</u> (5) x (7)	<u>Loss Ratio</u> (4) + (8)		
1983	0.402		1.007	0.405	0.304		1.118	0.340	0.745		
1984	0.447	1.001	1.008	0.451	0.327	1.005	1.123	0.367	0.817		
1985	0.446	1.001	1.009	0.450	0.338	1.004	1.128	0.381	0.831		
1986	0.394	1.001	1.010	0.398	0.313	1.004	1.133	0.354	0.752		
1987	0.343	1.001	1.011	0.347	0.296	1.004	1.137	0.336	0.684		
1988	0.328	1.001	1.012	0.332	0.290	1.005	1.142	0.331	0.663		
1989	0.340	1.002	1.014	0.344	0.306	1.005	1.149	0.351	0.696		
1990	0.394	1.002	1.015	0.400	0.349	1.007	1.157	0.404	0.804		
1991	0.420	1.001	1.016	0.426	0.364	1.006	1.163	0.423	0.850		
1992	0.345	1.001	1.017	0.351	0.298	1.005	1.169	0.348	0.699		
1993	0.282	1.001	1.019	0.287	0.240	1.004	1.174	0.281	0.569		
1994	0.318	1.002	1.021	0.325	0.274	1.008	1.184	0.324	0.649		
1995	0.456	1.002	1.024	0.467	0.392	1.010	1.196	0.468	0.935		
1996	0.510	1.003	1.027	0.523	0.422	1.013	1.212	0.512	1.035		
1997	0.576	1.004	1.031	0.594	0.474	1.015	1.230	0.583	1.177		
1998	0.620	1.005	1.036	0.643	0.556	1.016	1.250	0.694	1.337		
1999	0.649	1.007	1.044	0.678	0.602	1.020	1.274	0.767	1.445		
2000	0.556	1.008	1.053	0.586	0.543	1.022	1.302	0.707	1.293		
2001	0.453	1.010	1.063	0.482	0.467	1.025	1.335	0.623	1.104		
2002	0.334	1.013	1.077	0.359	0.360	1.028	1.372	0.494	0.853		
2003	0.212	1.016	1.094	0.232	0.221	1.031	1.415	0.312	0.545		
2004	0.123	1.022	1.119	0.137	0.145	1.037	1.467	0.212	0.349		
2005	0.100	1.033	1.155	0.115	0.134	1.048	1.538	0.206	0.321		
2006	0.123	1.047	1.209	0.149	0.167	1.063	1.634	0.274	0.422		
2007	0.157	1.075	1.300	0.204	0.216	1.091	1.783	0.385	0.590		
2008	0.180	1.117	1.453	0.262	0.244	1.127	2.009	0.490	0.753		
2009	0.169	1.214	1.763	0.298	0.235	1.206	2.422	0.569	0.867		
2010	0.111	1.468	2.588	0.288	0.169	1.368	3.312	0.559	0.848		
2011	0.044	2.348	6.078	0.267	0.082	1.874	6.206	0.511	0.778		

(a) Based on Part A, Section B, Exhibit 1.

(b) Based on Part A, Section B, Exhibit 2.3. These factors have not been adjusted for the impact of reforms on indemnity payment patterns.

(c) Based on Part A, Section B, Exhibit 2.4. These factors have not been adjusted to a post-SB 228 fee schedule level or for the SB 228 and SB 899 reforms related to medical services utilization.

**Projected On-Level Accident Year  
Indemnity Loss to Industry Average Filed Pure Premium Ratios  
Using Unadjusted 3-Year Average Paid Development Factors  
Based on Experience as of March 31, 2012**

Accident Year	(1) Developed Indemnity Loss Ratio(a)	(2) Composite Indemnity Adjustment Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Indemnity to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.405	1.402	2.914	0.195
1984	0.451	1.270	2.803	0.204
1985	0.450	1.245	2.596	0.216
1986	0.398	1.225	2.268	0.215
1987	0.347	1.203	1.890	0.221
1988	0.332	1.185	1.655	0.238
1989	0.344	1.167	1.591	0.253
1990	0.400	0.936	1.480	0.253
1991	0.426	0.771	1.338	0.246
1992	0.351	0.813	1.219	0.234
1993	0.287	0.986	1.176	0.241
1994	0.325	1.031	1.332	0.252
1995	0.467	0.955	1.749	0.255
1996	0.523	0.892	1.810	0.258
1997	0.594	0.799	1.762	0.269
1998	0.643	0.737	1.765	0.269
1999	0.678	0.683	1.678	0.276
2000	0.586	0.638	1.330	0.281
2001	0.482	0.638	1.133	0.271
2002	0.359	0.640	0.877	0.262
2003	0.232	0.589	0.623	0.220
2004	0.137	0.714	0.562	0.174
2005	0.115	1.219	0.620	0.226
2006	0.149	1.203	0.795	0.225
2007	0.204	1.165	1.013	0.235
2008	0.262	1.096	1.224	0.235
2009	0.298	1.073	1.317	0.243
2010	0.288	1.057	1.189	0.256
2011	0.267	1.036	1.070	0.258

	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)
2012	0.259	0.264	<b>0.262</b>
2013	0.261	0.271	<b>0.266</b>
1/1/2014	0.263	0.275	<b>0.269</b>

(a) See Exhibit 16.1.

(b) Based on Part A, Section B, Exhibit 4.1 with adjustment to accident years 2002 through 2004 for the full impact of the January 1, 2005 PDRS.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual indemnity severity trend from Part A, Section B, Exhibit 6.2 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level indemnity to industry average filed pure premium ratios.

(f) The selected projections of the on-level indemnity to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).

**Projected On-Level Accident Year  
Medical Loss to Industry Average Filed Pure Premium Ratios  
Using Unadjusted 3-Year Average Paid Development Factors  
Based on Experience as of March 31, 2012**

Accident Year	(1) Developed Medical Loss Ratio(a)	(2) Composite Medical On-Level Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Medical to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.340	1.190	2.914	0.139
1984	0.367	1.126	2.803	0.147
1985	0.381	1.077	2.596	0.158
1986	0.354	1.047	2.268	0.164
1987	0.336	1.009	1.890	0.180
1988	0.331	0.972	1.655	0.194
1989	0.351	0.945	1.591	0.209
1990	0.404	0.765	1.480	0.209
1991	0.423	0.655	1.338	0.207
1992	0.348	0.691	1.219	0.197
1993	0.281	0.829	1.176	0.198
1994	0.324	0.873	1.332	0.212
1995	0.468	0.863	1.749	0.231
1996	0.512	0.851	1.810	0.241
1997	0.583	0.849	1.762	0.281
1998	0.694	0.750	1.765	0.295
1999	0.767	0.654	1.678	0.299
2000	0.707	0.592	1.330	0.315
2001	0.623	0.533	1.133	0.293
2002	0.494	0.554	0.877	0.312
2003	0.312	0.596	0.623	0.299
2004	0.212	0.853	0.562	0.322
2005	0.206	1.005	0.620	0.334
2006	0.274	1.056	0.795	0.363
2007	0.385	1.037	1.013	0.394
2008	0.490	1.029	1.224	0.413
2009	0.569	1.016	1.317	0.439
2010	0.559	1.012	1.189	0.476
2011	0.511	1.009	1.070	0.482

	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)
2012	0.511	0.527	<b>0.519</b>
2013	0.534	0.561	<b>0.548</b>
1/1/2014	0.548	0.579	<b>0.564</b>

(a) See Exhibit 16.1.

(b) Based on Part A, Section B, Exhibit 4.4, adjusted to include the following: (i) the estimated -8.5% impact of 1/1/2004 fee schedule changes in SB 228 and (ii) the estimated impact of the SB 228 and SB 899 reforms related to medical services utilization in accident years 2000 through 2004.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual medical severity trend from Part A, Section B, Exhibit 6.3 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level medical to industry average filed pure premium ratios.

(f) The selected projections of the on-level medical to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).

Developed Loss Ratios Using Unadjusted Latest Year Paid Development Factors  
Based on Experience as of March 31, 2012

Accident Year	(1)	(2) Indemnity		(3)	(4)	(5)	(6) Medical		(7)	(8)	(9)
	Paid	Annual	Cumulative	Developed	Paid	Annual	Cumulative	Developed	Total		
	<u>Loss Ratio(a)</u>	<u>Development</u>	<u>Development</u>	<u>Loss Ratio</u>	<u>Loss Ratio(a)</u>	<u>Development</u>	<u>Development</u>	<u>Loss Ratio</u>	<u>Loss Ratio</u>	<u>Loss Ratio</u>	<u>Loss Ratio</u>
		<u>Factor(b)</u>	<u>Factor</u>	<u>(1) x (3)</u>		<u>Factor(c)</u>	<u>Factor</u>	<u>(5) x (7)</u>	<u>(4) + (8)</u>		
1983	0.402		1.007	0.405	0.304		1.119	0.341	0.745		
1984	0.447	1.001	1.008	0.451	0.327	1.004	1.123	0.367	0.817		
1985	0.446	1.001	1.009	0.450	0.338	1.004	1.128	0.381	0.831		
1986	0.394	1.001	1.010	0.398	0.313	1.004	1.132	0.354	0.752		
1987	0.343	1.001	1.011	0.347	0.296	1.005	1.138	0.337	0.684		
1988	0.328	1.001	1.012	0.332	0.290	1.005	1.144	0.331	0.663		
1989	0.340	1.002	1.014	0.344	0.306	1.006	1.150	0.352	0.696		
1990	0.394	1.002	1.016	0.401	0.349	1.010	1.162	0.406	0.806		
1991	0.420	1.001	1.017	0.427	0.364	1.006	1.169	0.425	0.852		
1992	0.345	1.001	1.018	0.351	0.298	1.005	1.175	0.350	0.701		
1993	0.282	1.002	1.020	0.288	0.240	1.002	1.177	0.282	0.570		
1994	0.318	1.003	1.023	0.326	0.274	1.012	1.191	0.326	0.652		
1995	0.456	1.004	1.027	0.468	0.392	1.012	1.205	0.472	0.940		
1996	0.510	1.004	1.031	0.526	0.422	1.015	1.224	0.517	1.043		
1997	0.576	1.005	1.037	0.597	0.474	1.017	1.244	0.590	1.187		
1998	0.620	1.006	1.043	0.647	0.556	1.016	1.264	0.702	1.349		
1999	0.649	1.008	1.051	0.683	0.602	1.018	1.287	0.775	1.457		
2000	0.556	1.009	1.061	0.590	0.543	1.024	1.318	0.716	1.306		
2001	0.453	1.010	1.071	0.486	0.467	1.023	1.348	0.629	1.115		
2002	0.334	1.014	1.086	0.362	0.360	1.028	1.386	0.499	0.861		
2003	0.212	1.018	1.106	0.235	0.221	1.031	1.429	0.316	0.550		
2004	0.123	1.025	1.133	0.139	0.145	1.040	1.486	0.215	0.354		
2005	0.100	1.041	1.180	0.117	0.134	1.056	1.569	0.210	0.328		
2006	0.123	1.057	1.247	0.153	0.167	1.067	1.674	0.280	0.434		
2007	0.157	1.085	1.353	0.212	0.216	1.095	1.834	0.396	0.609		
2008	0.180	1.127	1.525	0.275	0.244	1.130	2.072	0.506	0.781		
2009	0.169	1.234	1.882	0.318	0.235	1.219	2.526	0.593	0.912		
2010	0.111	1.499	2.821	0.314	0.169	1.391	3.513	0.593	0.908		
2011	0.044	2.397	6.762	0.297	0.082	1.919	6.742	0.555	0.852		

(a) Based on Part A, Section B, Exhibit 1.

(b) Based on Part A, Section B, Exhibit 2.3. These factors have not been adjusted for the impact of reforms on indemnity payment patterns.

(c) Based on Part A, Section B, Exhibit 2.4. These factors have not been adjusted to a post-SB 228 fee schedule level or for the SB 228 and SB 899 reforms related to medical services utilization.

**Projected On-Level Accident Year  
Indemnity Loss to Industry Average Filed Pure Premium Ratios  
Using Unadjusted Latest Year Paid Development Factors  
Based on Experience as of March 31, 2012**

(1)	(2)	(3)	(4)
Accident Year	Developed Indemnity Loss Ratio(a)	Composite Indemnity Adjustment Factor(b)	Composite Premium Adjustment Factor(c)
			On-Level Indemnity to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.405	1.402	2.914
1984	0.451	1.270	2.803
1985	0.450	1.245	2.596
1986	0.398	1.225	2.268
1987	0.347	1.203	1.890
1988	0.332	1.185	1.655
1989	0.344	1.167	1.591
1990	0.401	0.936	1.480
1991	0.427	0.771	1.338
1992	0.351	0.813	1.219
1993	0.288	0.986	1.176
1994	0.326	1.031	1.332
1995	0.468	0.955	1.749
1996	0.526	0.892	1.810
1997	0.597	0.799	1.762
1998	0.647	0.737	1.765
1999	0.683	0.683	1.678
2000	0.590	0.638	1.330
2001	0.486	0.638	1.133
2002	0.362	0.640	0.877
2003	0.235	0.589	0.623
2004	0.139	0.714	0.562
2005	0.117	1.219	0.620
2006	0.153	1.203	0.795
2007	0.212	1.165	1.013
2008	0.275	1.096	1.224
2009	0.318	1.073	1.317
2010	0.314	1.057	1.189
2011	0.297	1.036	1.070

(5)	(6)	(7)
Projections Using Separate Frequency and Severity Trends(d)	Projections Using Fitted Exponential Trend(e)	Selected Projections(f)
2012	0.286	<b>0.291</b>
2013	0.287	<b>0.298</b>
1/1/2014	0.289	<b>0.302</b>

(a) See Exhibit 17.1.

(b) Based on Part A, Section B, Exhibit 4.1 with adjustment to accident years 2002 through 2004 for the full impact of the January 1, 2005 PDRS.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual indemnity severity trend from Part A, Section B, Exhibit 6.2 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level indemnity to industry average filed pure premium ratios.

(f) The selected projections of the on-level indemnity to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).

**Projected On-Level Accident Year  
Medical Loss to Industry Average Filed Pure Premium Ratios  
Using Unadjusted Latest Year Paid Development Factors  
Based on Experience as of March 31, 2012**

Accident Year	(1) Developed Medical Loss Ratio(a)	(2) Composite Medical On-Level Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Medical to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.341	1.190	2.914	0.139
1984	0.367	1.126	2.803	0.147
1985	0.381	1.077	2.596	0.158
1986	0.354	1.047	2.268	0.163
1987	0.337	1.009	1.890	0.180
1988	0.331	0.972	1.655	0.195
1989	0.352	0.945	1.591	0.209
1990	0.406	0.765	1.480	0.210
1991	0.425	0.655	1.338	0.208
1992	0.350	0.691	1.219	0.198
1993	0.282	0.829	1.176	0.199
1994	0.326	0.873	1.332	0.214
1995	0.472	0.863	1.749	0.233
1996	0.517	0.851	1.810	0.243
1997	0.590	0.849	1.762	0.284
1998	0.702	0.750	1.765	0.299
1999	0.775	0.654	1.678	0.302
2000	0.716	0.592	1.330	0.318
2001	0.629	0.533	1.133	0.296
2002	0.499	0.554	0.877	0.315
2003	0.316	0.596	0.623	0.302
2004	0.215	0.853	0.562	0.326
2005	0.210	1.005	0.620	0.341
2006	0.280	1.056	0.795	0.372
2007	0.396	1.037	1.013	0.406
2008	0.506	1.029	1.224	0.426
2009	0.593	1.016	1.317	0.458
2010	0.593	1.012	1.189	0.505
2011	0.555	1.009	1.070	0.523

	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)
2012	0.549	0.571	<b>0.560</b>
2013	0.574	0.614	<b>0.594</b>
1/1/2014	0.589	0.636	<b>0.612</b>

(a) See Exhibit 17.1.

(b) Based on Part A, Section B, Exhibit 4.4, adjusted to include the following: (i) the estimated -8.5% impact of 1/1/2004 fee schedule changes in SB 228 and (ii) the estimated impact of the SB 228 and SB 899 reforms related to medical services utilization in accident years 2000 through 2004.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual medical severity trend from Part A, Section B, Exhibit 6.3 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level medical to industry average filed pure premium ratios.

(f) The selected projections of the on-level medical to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).

**Developed Loss Ratios Using Unadjusted Latest Year Paid Development Factor  
Selections for Evaluations 27/15 through 111/99 and Unadjusted Three-Year Average  
Loss Development Factor Selections for All Other Evaluations  
Based on Experience as of March 31, 2012**

Accident Year	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Indemnity				Medical				Total Developed
	Paid	Annual Development	Cumulative Development	Developed	Paid	Annual Development	Cumulative Development	Developed	
	<u>Loss Ratio(a)</u>	<u>Factor(b)</u>	<u>Factor</u>	<u>Loss Ratio</u> (1) x (3)	<u>Loss Ratio(a)</u>	<u>Factor(c)</u>	<u>Factor</u>	<u>Loss Ratio</u> (5) x (7)	
								<u>Loss Ratio</u> (4) + (8)	
1983	0.402		1.007	0.405	0.304		1.118	0.340	0.745
1984	0.447	1.001	1.008	0.451	0.327	1.005	1.123	0.367	0.817
1985	0.446	1.001	1.009	0.450	0.338	1.004	1.128	0.381	0.831
1986	0.394	1.001	1.010	0.398	0.313	1.004	1.133	0.354	0.752
1987	0.343	1.001	1.011	0.347	0.296	1.004	1.137	0.336	0.684
1988	0.328	1.001	1.012	0.332	0.290	1.005	1.142	0.331	0.663
1989	0.340	1.002	1.014	0.344	0.306	1.005	1.149	0.351	0.696
1990	0.394	1.002	1.015	0.400	0.349	1.007	1.157	0.404	0.804
1991	0.420	1.001	1.016	0.426	0.364	1.006	1.163	0.423	0.850
1992	0.345	1.001	1.017	0.351	0.298	1.005	1.169	0.348	0.699
1993	0.282	1.001	1.019	0.287	0.240	1.004	1.174	0.281	0.569
1994	0.318	1.002	1.021	0.325	0.274	1.008	1.184	0.324	0.649
1995	0.456	1.002	1.024	0.467	0.392	1.010	1.196	0.468	0.935
1996	0.510	1.003	1.027	0.523	0.422	1.013	1.212	0.512	1.035
1997	0.576	1.004	1.031	0.594	0.474	1.015	1.230	0.583	1.177
1998	0.620	1.005	1.036	0.643	0.556	1.016	1.250	0.694	1.337
1999	0.649	1.007	1.044	0.678	0.602	1.020	1.274	0.767	1.445
2000	0.556	1.008	1.053	0.586	0.543	1.022	1.302	0.707	1.293
2001	0.453	1.010	1.063	0.482	0.467	1.025	1.335	0.623	1.104
2002	0.334	1.013	1.077	0.359	0.360	1.028	1.372	0.494	0.853
2003	0.212	1.016	1.094	0.232	0.221	1.031	1.415	0.312	0.545
2004	0.123	1.025	1.122	0.137	0.145	1.040	1.471	0.213	0.350
2005	0.100	1.041	1.168	0.116	0.134	1.056	1.554	0.208	0.325
2006	0.123	1.057	1.234	0.152	0.167	1.067	1.658	0.278	0.429
2007	0.157	1.085	1.339	0.210	0.216	1.095	1.816	0.393	0.603
2008	0.180	1.127	1.509	0.272	0.244	1.130	2.052	0.501	0.773
2009	0.169	1.234	1.863	0.315	0.235	1.219	2.501	0.587	0.903
2010	0.111	1.499	2.792	0.311	0.169	1.391	3.479	0.588	0.899
2011	0.044	2.397	6.693	0.294	0.082	1.919	6.675	0.549	0.843

(a) Based on Part A, Section B, Exhibit 1.

(b) Based on Part A, Section B, Exhibit 2.3. These factors have not been adjusted for the impact of reforms on indemnity payment patterns.

(c) Based on Part A, Section B, Exhibit 2.4. These factors have not been adjusted to a post-SB 228 fee schedule level or for the SB 228 and SB 899 reforms related to medical services utilization.



Projected On-Level Accident Year  
Indemnity Loss to Industry Average Filed Pure Premium Ratios  
Using Unadjusted Latest Year Paid Development Factor  
Selections for Evaluations 27/15 through 111/99 and Unadjusted Three-Year Average  
Loss Development Factor Selections for All Other Evaluations  
Based on Experience as of March 31, 2012

Accident Year	(1) Developed Indemnity Loss Ratio(a)	(2) Composite Indemnity Adjustment Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Indemnity to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.405	1.402	2.914	0.195
1984	0.451	1.270	2.803	0.204
1985	0.450	1.245	2.596	0.216
1986	0.398	1.225	2.268	0.215
1987	0.347	1.203	1.890	0.221
1988	0.332	1.185	1.655	0.238
1989	0.344	1.167	1.591	0.253
1990	0.400	0.936	1.480	0.253
1991	0.426	0.771	1.338	0.246
1992	0.351	0.813	1.219	0.234
1993	0.287	0.986	1.176	0.241
1994	0.325	1.031	1.332	0.252
1995	0.467	0.955	1.749	0.255
1996	0.523	0.892	1.810	0.258
1997	0.594	0.799	1.762	0.269
1998	0.643	0.737	1.765	0.269
1999	0.678	0.683	1.678	0.276
2000	0.586	0.638	1.330	0.281
2001	0.482	0.638	1.133	0.271
2002	0.359	0.640	0.877	0.262
2003	0.232	0.589	0.623	0.220
2004	0.137	0.714	0.562	0.175
2005	0.116	1.219	0.620	0.229
2006	0.152	1.203	0.795	0.230
2007	0.210	1.165	1.013	0.242
2008	0.272	1.096	1.224	0.244
2009	0.315	1.073	1.317	0.257
2010	0.311	1.057	1.189	0.277
2011	0.294	1.036	1.070	0.284

	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)
2012	0.283	0.293	<b>0.288</b>
2013	0.285	0.305	<b>0.295</b>
1/1/2014	0.286	0.311	<b>0.299</b>

(a) See Exhibit 18.1.

(b) Based on Part A, Section B, Exhibit 4.1 with adjustment to accident years 2002 through 2004 for the full impact of the January 1, 2005 PDRS.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual indemnity severity trend from Part A, Section B, Exhibit 6.2 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level indemnity to industry average filed pure premium ratios.

(f) The selected projections of the on-level indemnity to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).

Projected On-Level Accident Year  
Medical Loss to Industry Average Filed Pure Premium Ratios  
Using Unadjusted Latest Year Paid Development Factor  
Selections for Evaluations 27/15 through 11/99 and Unadjusted Three-Year Average  
Loss Development Factor Selections for All Other Evaluations  
Based on Experience as of March 31, 2012

Accident Year	(1) Developed Medical Loss Ratio(a)	(2) Composite Medical On-Level Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Medical to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.340	1.190	2.914	0.139
1984	0.367	1.126	2.803	0.147
1985	0.381	1.077	2.596	0.158
1986	0.354	1.047	2.268	0.164
1987	0.336	1.009	1.890	0.180
1988	0.331	0.972	1.655	0.194
1989	0.351	0.945	1.591	0.209
1990	0.404	0.765	1.480	0.209
1991	0.423	0.655	1.338	0.207
1992	0.348	0.691	1.219	0.197
1993	0.281	0.829	1.176	0.198
1994	0.324	0.873	1.332	0.212
1995	0.468	0.863	1.749	0.231
1996	0.512	0.851	1.810	0.241
1997	0.583	0.849	1.762	0.281
1998	0.694	0.750	1.765	0.295
1999	0.767	0.654	1.678	0.299
2000	0.707	0.592	1.330	0.315
2001	0.623	0.533	1.133	0.293
2002	0.494	0.554	0.877	0.312
2003	0.312	0.596	0.623	0.299
2004	0.213	0.853	0.562	0.323
2005	0.208	1.005	0.620	0.338
2006	0.278	1.056	0.795	0.369
2007	0.393	1.037	1.013	0.402
2008	0.501	1.029	1.224	0.421
2009	0.587	1.016	1.317	0.453
2010	0.588	1.012	1.189	0.500
2011	0.549	1.009	1.070	0.518

	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)
2012	0.543	0.566	<b>0.554</b>
2013	0.568	0.608	<b>0.588</b>
1/1/2014	0.583	0.630	<b>0.606</b>

(a) See Exhibit 18.1.

(b) Based on Part A, Section B, Exhibit 4.4, adjusted to include the following: (i) the estimated -8.5% impact of 1/1/2004 fee schedule changes in SB 228 and (ii) the estimated impact of the SB 228 and SB 899 reforms related to medical services utilization in accident years 2000 through 2004.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual medical severity trend from Part A, Section B, Exhibit 6.3 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level medical to industry average filed pure premium ratios.

(f) The selected projections of the on-level medical to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).

**Paid Indemnity Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on 3-Year Average Selections**

A. Total Reported Indemnity Claim Counts

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						174,582
2004					146,370	146,260
2005				132,410	132,563	132,616
2006			124,419	124,933	125,088	125,165
2007		119,589	120,989	121,643	121,988	
2008	109,682	116,281	118,317	119,346		
2009	102,932	111,423	114,009			
2010	106,682	116,373				
2011	108,148					

B. Development of Total Reported Indemnity Claim Counts

Accident Year	Age-to-Age Development (in months):					
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-Ultimate</u>
2004					0.999	
2005				1.001	1.000	
2006			1.004	1.001	1.001	
2007		1.012	1.005	1.003		
2008	1.060	1.018	1.009			
2009	1.082	1.023				
2010	1.091					
Latest Year	1.091	1.023	1.009	1.003	1.001	
Cumulative	1.128	1.034	1.010	1.002	0.999	0.998

Acc. Year	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>
Ult. Claim Counts	121,963	120,310	115,192	119,545	121,846	124,942

C. Closed Indemnity Claim Counts

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						149,355
2004					119,394	125,238
2005				101,222	108,900	114,185
2006			83,893	95,313	103,246	108,092
2007		63,411	80,100	91,634	99,084	
2008	38,008	59,848	76,388	88,258		
2009	34,307	55,358	71,752			
2010	36,138	58,633				
2011	36,982					

Source: Accident year experience of insurers with available claim count data

**Paid Indemnity Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on 3-Year Average Selections**

D. Ultimate Indemnity Claim Settlement Ratio (a)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2003						85.8%
2004					81.9%	85.9%
2005				76.5%	82.3%	86.3%
2006			67.1%	76.3%	82.6%	86.5%
2007		52.0%	65.7%	75.2%	81.3%	
2008	31.8%	50.1%	63.9%	73.8%		
2009	29.8%	48.1%	62.3%			
2010	30.0%	48.7%				
2011	30.3%					

E. Adjusted Closed Indemnity Claim Counts at Equal Percentiles of Ultimate Claim Counts (b)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2003						150,560
2004					118,599	126,175
2005				97,734	107,650	114,527
2006			77,825	92,243	101,602	108,092
2007		59,382	75,896	89,957	99,084	
2008	36,249	58,260	74,463	88,258		
2009	34,929	56,139	71,752			
2010	36,481	58,633				
2011	36,982					

F. Average Paid Indemnity per Closed Claim

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2003						17,051
2004					12,270	13,550
2005				8,997	10,586	11,683
2006			7,038	9,598	11,372	12,687
2007		4,356	7,641	10,254	12,201	
2008	1,941	4,724	8,361	11,364		
2009	2,041	5,043	8,815			
2010	2,028	5,165				
2011	2,304					

- (a) Ratio of closed indemnity claim counts (Item C) to the estimated ultimate indemnity claim counts (Item B) for that accident year.
- (b) The claim counts for the latest evaluation of each accident year are equal to the reported number of closed indemnity claims. All prior evaluations shown are the product of the latest ultimate indemnity claim settlement ratio (Item D) and the ultimate indemnity claim counts (Item B) for that accident year.

Source: Accident year experience of insurers with available claim count data

**Paid Indemnity Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on 3-Year Average Selections**

G. Adjusted Average Paid Indemnity per Closed Claim (c)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						17,279
2004					12,114	13,713
2005				8,237	10,309	11,757
2006			5,765	8,830	10,979	12,687
2007		3,675	6,633	9,825	12,201	
2008	1,828	4,429	7,824	11,364		
2009	2,096	5,179	8,815			
2010	2,057	5,165				
2011	2,304					

H. Adjusted Paid Indemnity on Closed Claims (in \$000) (d)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						2,601,575
2004					1,436,742	1,730,211
2005				805,017	1,109,806	1,346,469
2006			448,692	814,530	1,115,515	1,371,310
2007		218,226	503,400	883,825	1,208,941	
2008	66,274	258,011	582,598	1,002,965		
2009	73,215	290,720	632,491			
2010	75,030	302,840				
2011	85,224					

I. Paid Indemnity on Open Claims (in \$000)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						1,050,341
2004					790,323	710,030
2005				714,843	641,912	591,998
2006			787,073	731,073	670,545	631,193
2007		730,316	831,022	806,005	757,666	
2008	391,468	772,224	908,598	905,848		
2009	362,852	745,234	901,678			
2010	370,709	761,312				
2011	371,863					

(c) Adjusted based on ultimate indemnity claim settlement ratios (Item D) and assuming a log-linear relationship between maturities.

(d) Each amount is the product of the adjusted closed indemnity claim counts (Item E) and the adjusted average paid indemnity per closed claim (Item G), and divided by \$1,000.

Source: Accident year experience of insurers with available claim count data

**Paid Indemnity Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on 3-Year Average Selections**

J. Average Paid Indemnity per Open Claim for Indemnity Claims in Transition (e)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						41,636
2004					30,130	33,776
2005				23,199	28,313	32,120
2006			17,910	25,397	30,489	36,547
2007		9,219	18,778	26,577	33,178	
2008	4,646	9,831	19,766	28,338		
2009	5,287	13,292	19,200			
2010	5,255	9,459				
2011	5,008					

K. Changes in Paid Indemnity on Open Claims Resulting from the Impact of Changes in Claim Settlement Rates (in \$000) (f)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						-50,151
2004					23,953	-31,640
2005				80,923	35,384	-10,974
2006			108,679	77,978	50,126	
2007		37,148	78,934	44,579		
2008	8,174	15,609	38,044			
2009	-3,289	-10,381				
2010	-1,801					

L. Adjusted Paid Indemnity on Open Claims (in \$000) (g)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						1,000,189
2004					814,276	678,389
2005				795,766	677,297	581,024
2006			895,751	809,051	720,671	631,193
2007		767,464	909,956	850,584	757,666	
2008	399,641	787,833	946,642	905,848		
2009	359,563	734,852	901,678			
2010	368,909	761,312				
2011	371,863					

- (e) Each amount is equal to the product of [the average monthly indemnity payment per open indemnity claim] and [the number of months for the current evaluation]. For evaluations indicating claim settlement rate decreases, the average monthly indemnity payment per open indemnity claim at the prior evaluation is used. For evaluations indicating claim settlement rate increases, the average monthly indemnity payment per open indemnity claim at the same evaluation is used.
- (f) Each amount is equal to [the difference between unadjusted and adjusted closed indemnity claim counts (Items C and E)] multiplied by the corresponding [average paid indemnity per open claim for indemnity claims in transition (Item J)].
- (g) Each amount is the sum of [paid indemnity on open claims (Item I)] and the corresponding [incremental changes in paid indemnity on open claims resulting from the impact of changes in claim settlement rates (Item K)].

Source: Accident year experience of insurers with available claim count data

**Paid Indemnity Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on 3-Year Average Selections**

M. Adjusted Total Paid Indemnity (in \$000) (h)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						3,601,765
2004					2,251,018	2,408,600
2005				1,600,783	1,787,103	1,927,493
2006			1,344,444	1,623,581	1,836,186	2,002,504
2007		985,690	1,413,356	1,734,409	1,966,607	
2008	465,916	1,045,845	1,529,240	1,908,813		
2009	432,778	1,025,572	1,534,168			
2010	443,939	1,064,152				
2011	457,087					

N. Paid Indemnity Loss Development Factors Based on Adjusted Total Paid Indemnity

Accident Year	Evaluated as of (in months)				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2004					1.070
2005				1.116	1.079
2006			1.208	1.131	1.091
2007		1.434	1.227	1.134	
2008	2.245	1.462	1.248		
2009	2.370	1.496			
2010	2.397				
3-Year Average	2.337	1.464	1.228	1.127	1.080

O. Paid Indemnity Loss Development Factors (i)

Accident Year	Evaluated as of (in months)				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2004					1.067
2005				1.104	1.073
2006			1.195	1.121	1.086
2007		1.434	1.210	1.127	
2008	2.268	1.467	1.234		
2009	2.367	1.498			
2010	2.397				

(h) Each amount is the sum of the adjusted paid indemnity on closed claims (Item H) and the adjusted paid indemnity on open claims (Item L).

(i) Development factors are based on paid indemnity losses from the same insurer mix as that used in the adjustment for changes in claim settlement rates and applied in the calculation of the development factors in Item N.

Source: Accident year experience of insurers with available claim count data

**Paid Indemnity Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on 3-Year Average Selections**

P. Impact of Adjustment for Changes in Claim Settlement Rates (j)

Accident Year	Evaluated as of (in months)				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2004					0.25%
2005				1.12%	0.51%
2006			1.07%	0.91%	0.46%
2007		0.01%	1.45%	0.65%	
2008	-1.01%	-0.30%	1.18%		
2009	0.14%	-0.12%			
2010	0.01%				

Q. Paid Indemnity Loss Development Factors Adjusted for Changes in Indemnity  
Claim Settlement Rates (k)

Accident Year	Evaluated as of (in months)				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2004					1.070
2005				1.116	1.078
2006			1.210	1.131	1.090
2007		1.436	1.229	1.134	
2008	2.256	1.464	1.249		
2009	2.372	1.497			
2010	2.397				
3-Year Average	2.342	1.466	1.229	1.127	1.079

(j) Each factor represents the change in age-to-age development factors from Item O to those in Item N.

(k) Each factor is the product of [1.0 + the impact of adjustment for changes in claim settlement rates (Item P)] and [the paid indemnity age-to-age development factor from Part A, Section B, Exhibit 2.3.1].

Source: Accident year experience of insurers with available claim count data



**Paid Medical Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on 2-Year Average Selections**

A. Total Reported Indemnity Claim Counts

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						172,335
2004					144,445	144,333
2005				130,497	130,654	130,697
2006			122,384	122,902	123,061	123,141
2007		117,648	119,060	119,705	120,053	
2008	107,939	114,566	116,594	117,636		
2009	101,521	110,041	112,634			
2010	105,286	114,966				
2011	106,770					

B. Development of Total Reported Indemnity Claim Counts

Accident Year	Age-to-Age Development (in months):					
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-Ultimate</u>
2004					0.999	
2005				1.001	1.000	
2006			1.004	1.001	1.001	
2007		1.012	1.005	1.003		
2008	1.061	1.018	1.009			
2009	1.084	1.024				
2010	1.092					
Latest Year	1.092	1.024	1.009	1.003	1.001	1.000
Cumulative	1.130	1.034	1.011	1.002	0.999	0.998

Acc. Year	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>
Ult. Claim Counts	120,599	118,923	113,829	117,831	119,903	122,907

C. Closed Indemnity Claim Counts

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						147,262
2004					117,658	123,456
2005				99,552	107,157	112,390
2006			82,327	93,602	101,431	106,221
2007		62,140	78,580	89,969	97,353	
2008	37,242	58,766	75,069	86,814		
2009	33,763	54,544	70,735			
2010	35,547	57,789				
2011	36,368					

Source: Accident year experience of insurers with available claim count and paid loss data

**Paid Medical Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on 2-Year Average Selections**

D. Ultimate Indemnity Claim Settlement Ratio (a)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2003						85.7%
2004					81.8%	85.8%
2005				76.3%	82.1%	86.2%
2006			67.0%	76.2%	82.5%	86.4%
2007		51.8%	65.5%	75.0%	81.2%	
2008	31.6%	49.9%	63.7%	73.7%		
2009	29.7%	47.9%	62.1%			
2010	29.9%	48.6%				
2011	30.2%					

E. Adjusted Closed Indemnity Claim Counts at Equal Percentiles of Ultimate Claim Counts (b)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2003						148,440
2004					116,835	124,362
2005				96,111	105,916	112,739
2006			76,377	90,554	99,792	106,221
2007		58,265	74,510	88,341	97,353	
2008	35,533	57,258	73,222	86,814		
2009	34,326	55,313	70,735			
2010	35,863	57,789				
2011	36,368					

F. Average Paid Medical per Closed Indemnity Claim

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2003						15,188
2004					11,490	12,890
2005				9,615	11,422	12,949
2006			7,922	10,489	12,672	14,470
2007		5,597	8,846	11,750	13,935	
2008	3,453	6,206	9,953	13,167		
2009	3,425	6,479	10,377			
2010	3,378	6,595				
2011	2,666					

- (a) Ratio of closed indemnity claim counts (Item C) to the estimated ultimate indemnity claim counts (Item B) for that accident year.
- (b) The claim counts for the latest evaluation of each accident year are equal to the reported number of closed indemnity claims. All prior evaluations shown are the product of the latest ultimate indemnity claim settlement ratio (Item D) and the ultimate indemnity claim counts (Item B) for that accident year.

Source: Accident year experience of insurers with available claim count and paid loss data

**Paid Medical Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on 2-Year Average Selections**

G. Adjusted Average Paid Medical per Closed Indemnity Claim (c)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						15,415
2004					11,304	13,123
2005				8,894	11,105	13,041
2006			6,831	9,722	12,181	14,470
2007		5,025	7,898	11,283	13,935	
2008	3,296	5,957	9,434	13,167		
2009	3,485	6,626	10,377			
2010	3,410	6,595				
2011	2,666					

H. Adjusted Paid Medical (in \$000) on Closed Indemnity Claims (d)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						2,288,258
2004					1,320,705	1,632,064
2005				854,793	1,176,234	1,470,218
2006			521,745	880,412	1,215,526	1,537,032
2007		292,786	588,510	996,717	1,356,579	
2008	117,101	341,063	690,793	1,143,083		
2009	119,629	366,503	734,046			
2010	122,282	381,102				
2011	96,973					

I. Paid Medical on Open Indemnity Claims (in \$000)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						1,079,336
2004					930,443	904,179
2005				894,020	880,411	862,607
2006			955,554	976,811	947,487	927,764
2007		887,832	1,041,488	1,066,068	1,070,986	
2008	531,334	958,872	1,124,598	1,181,070		
2009	515,017	954,905	1,159,866			
2010	524,816	980,825				
2011	496,864					

(c) Adjusted based on ultimate indemnity claim settlement ratios (Item D) and assuming a log-linear relationship between maturities.

(d) Each amount is equal to the product of [adjusted closed indemnity claim counts (Item E)] and [adjusted average paid medical per closed indemnity claim (Item G)], and divided by \$1,000.

Source: Accident year experience of insurers with available claim count and paid loss data

**Paid Medical Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on 2-Year Average Selections**

J. Average Paid Medical per Open Indemnity Claim for Indemnity Claims in Transition (e)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2004						43,310
2005					35,688	47,119
2006				31,195	41,183	52,148
2007			23,103	33,645	44,287	
2008		13,528	24,821	35,415		
2009	7,601	17,206	24,854			
2010	7,525	13,546				
2011	4,544					

K. Changes in Paid Medical on Open Indemnity Claims Resulting from the Impact of Changes in Indemnity Claim Settlement Rates (in \$000) (f)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2004						-39,238
2005					44,306	-16,434
2006				95,071	67,488	
2007			94,037	54,777		
2008		20,399	45,847			
2009	-4,281	-13,238				
2010	-2,374					

L. Adjusted Paid Medical on Open Indemnity Claims (in \$000) (g)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2004						864,941
2005					924,716	846,173
2006				1,071,882	1,014,975	927,764
2007			1,135,524	1,120,846	1,070,986	
2008		979,271	1,170,446	1,181,070		
2009	510,737	941,667	1,159,866			
2010	522,442	980,825				
2011	496,864					

- (e) Each amount is equal to the product of [the average monthly medical payment per open indemnity claim] and [the number of months for the current evaluation]. For evaluations indicating claim settlement rate decreases, the average monthly medical payment per open indemnity claim at the prior evaluation is used. For evaluations indicating claim settlement rate increases, the average monthly medical payment per open indemnity claim at the same evaluation is used.
- (f) Each amount is equal to [the difference between unadjusted and adjusted closed indemnity claim counts (Items C and E)] multiplied by [the corresponding average paid medical per open indemnity claim for indemnity claims in transition (Item J)].
- (g) Each amount is the sum of [paid medical on open indemnity claims (Item I)] and the corresponding [incremental changes in paid medical on open indemnity claims resulting from the impact of changes in indemnity claim settlement rates (Item K)].

Source: Accident year experience of insurers with available claim count and paid loss data

**Paid Medical Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on 2-Year Average Selections**

M. Paid Medical on Medical-Only Claims (in \$000)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						220,985
2004					207,319	208,668
2005				217,136	219,169	220,285
2006			218,985	222,308	224,525	226,390
2007		217,990	224,933	229,058	232,459	
2008	189,667	219,282	225,489	230,543		
2009	177,076	204,820	210,618			
2010	177,416	205,900				
2011	172,746					

N. Adjusted Total Paid Medical (in \$000) (h)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2004						2,705,674
2005					2,320,119	2,536,675
2006				2,174,602	2,455,025	2,691,186
2007			1,948,968	2,346,621	2,660,025	
2008		1,539,616	2,086,728	2,554,696		
2009	807,442	1,512,990	2,104,530			
2010	829,839	1,591,434				
2011	848,432					

O. Paid Medical Loss Development Factors Based on Adjusted Total Paid Medical

Accident Year	Evaluated as of (in months)				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2005					1.093
2006				1.129	1.096
2007			1.204	1.134	
2008		1.355	1.224		
2009	1.874	1.391			
2010	1.918				
2-Year Average	1.896	1.373	1.214	1.131	1.095

(h) Each amount is the sum of [adjusted paid medical on closed indemnity claims (Item H)], [adjusted paid medical on open indemnity claims (Item L)] and [paid medical on medical-only claims (Item M)]. Cumulative values of the paid cost of medical cost containment programs are also added to the totals at each valuation for accident years 2010 and 2011 in order to adjust the totals to an equivalent basis for development purposes.

Source: Accident year experience of insurers with available claim count and paid loss data

**Paid Medical Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on 2-Year Average Selections**

P. Paid Medical Loss Development Factors (i)

Accident Year	Evaluated as of (in months)				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2005					1.092
2006				1.127	1.095
2007			1.199	1.131	
2008		1.359	1.218		
2009	1.873	1.391			
2010	1.917				

Q. Impact of Adjustment for Changes in Indemnity Claim Settlement Rates (j)

Accident Year	Evaluated as of (in months)				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2005					0.09%
2006				0.19%	0.10%
2007			0.40%	0.24%	
2008		-0.29%	0.50%		
2009	0.03%	0.01%			
2010	0.02%				

R. Paid Medical Loss Development Factors Adjusted for Changes in Indemnity Claim Settlement Rates (k)

Accident Year	Evaluated as of (in months)				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2005					1.093
2006				1.129	1.096
2007			1.208	1.133	
2008		1.356	1.225		
2009	1.877	1.391			
2010	1.919				
2-Year Average	1.898	1.374	1.217	1.131	1.094

- (i) Development factors are based on paid medical losses from the same insurer mix as that used in the adjustment for changes in claim settlement rates and applied in the calculation of the development factors in Item O.
- (j) Each factor represents the change in age-to-age development factors from Item P to those in Item O.
- (k) Each factor is the product of [1.0 + the impact of adjustment for changes in claim settlement rates (Item Q)] and [the paid indemnity age-to-age development factor from Part A, Section B, Exhibit 2.4.1].

Source: Accident year experience of insurers with available claim count and paid loss data

**Developed Loss Ratios Adjusted for the Impact of the 2002-2004 Reforms and Changes in Claim Settlement Rates  
Based on 3-Year Average Paid Indemnity Selections and  
2-Year Average Paid Medical Selections  
Based on Experience as of March 31, 2012**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		Indemnity					Medical			
				Developed			Adjusted		Developed	Total
Accident	Paid	Development Factors		Loss	Paid	Paid	Development Factors		Loss	Developed
Year	Loss Ratio(a)	Annual(b)	Cumulative	Ratio	Loss Ratio(a)	Loss Ratio(c)	Annual(d)	Cumulative	Ratio(e)	Loss
				(1) x (3)					(6) x (8)	(4) + (9)
1983	0.402		1.007	0.405	0.304	0.280		1.117	0.313	0.717
1984	0.447	1.001	1.008	0.451	0.327	0.300	1.005	1.123	0.337	0.788
1985	0.446	1.001	1.009	0.450	0.338	0.310	1.004	1.128	0.350	0.800
1986	0.394	1.001	1.010	0.398	0.313	0.287	1.004	1.133	0.325	0.723
1987	0.343	1.001	1.011	0.347	0.296	0.272	1.004	1.137	0.309	0.657
1988	0.328	1.001	1.012	0.332	0.290	0.266	1.005	1.142	0.304	0.636
1989	0.340	1.002	1.014	0.344	0.306	0.281	1.005	1.149	0.323	0.667
1990	0.394	1.002	1.015	0.400	0.349	0.321	1.008	1.157	0.371	0.772
1991	0.420	1.001	1.016	0.426	0.364	0.334	1.006	1.165	0.389	0.815
1992	0.345	1.001	1.017	0.351	0.298	0.274	1.005	1.170	0.321	0.671
1993	0.282	1.001	1.019	0.287	0.240	0.221	1.005	1.176	0.260	0.547
1994	0.318	1.002	1.021	0.325	0.274	0.253	1.009	1.187	0.300	0.625
1995	0.456	1.002	1.024	0.467	0.392	0.364	1.011	1.200	0.437	0.904
1996	0.510	1.003	1.027	0.523	0.422	0.393	1.014	1.217	0.478	1.002
1997	0.576	1.004	1.031	0.594	0.474	0.442	1.016	1.237	0.547	1.141
1998	0.620	1.005	1.036	0.643	0.556	0.520	1.017	1.258	0.654	1.297
1999	0.649	1.007	1.044	0.678	0.602	0.566	1.021	1.284	0.727	1.405
2000	0.556	1.008	1.053	0.586	0.543	0.496	1.023	1.314	0.652	1.238
2001	0.453	1.010	1.063	0.482	0.467	0.418	1.027	1.350	0.564	1.046
2002	0.334	1.013	1.077	0.359	0.360	0.320	1.031	1.391	0.445	0.805
2003	0.212	---	1.078	0.229	0.221	0.203	1.035	1.440	0.292	0.521
2004	0.123	1.025	1.103	0.135	0.145	0.143	1.044	1.503	0.215	0.350
2005	0.100	1.041	1.130	0.113	0.134	0.134	1.057	1.589	0.213	0.326
2006	0.123	1.057	1.199	0.147	0.167	0.167	1.067	1.696	0.284	0.431
2007	0.157	1.079	1.294	0.203	0.216	0.216	1.094	1.856	0.401	0.605
2008	0.180	1.127	1.459	0.263	0.244	0.244	1.131	2.099	0.513	0.776
2009	0.169	1.229	1.793	0.303	0.235	0.235	1.217	2.553	0.600	0.903
2010	0.111	1.466	2.628	0.293	0.169	0.169	1.374	3.507	0.592	0.885
2011	0.044	2.342	6.155	0.270	0.082	0.082	1.898	6.656	0.548	0.818

- (a) Based on Part A, Section B, Exhibit 1. Column 5 is shown for informational purposes only.
- (b) Age-to-age factors for developing accident years 2007 to 2011 were adjusted for changes in claim settlement rates based on 3-year average selections (see Exhibit 19.6, Item Q). The cumulative loss development factors for developing accident years 2003 to 2011 are based on the projected cumulative post-reform indemnity payment pattern (see Part A, Section B, Exhibit 2.3.1). Age-to-age factors for developing accident years prior to 2003 are selected as three-year average age-to-age factors based on Part A, Section B, Exhibits 2.3.1 and 2.3.2.
- (c) Based on experience evaluated as of March 31, 2012. These medical paid loss ratios reflect the following: (i) adjusting pre-January 1, 2004 payments on all accident years by -8.5% to reflect the SB 228 fee schedule changes; (ii) adjusting pre-July 1, 2004 payments on the following accident years: 2004 by -25%, 2003 by -20%, 2002 by -15%, 2001 by -10% and 2000 by -5% to reflect the SB 228 and SB 899 reforms related to medical services utilization.
- (d) Age-to-age factors for developing accident years 2007 to 2011 were adjusted for changes in claim settlement rates based on 2-year average selections (see Exhibit 19.12, Item R). Age-to-age factors for developing accident years prior to 2005 were adjusted to reflect the 8.5% cost savings due to SB 228 fee schedule changes and for the impact of provisions related to the utilization of medical services on development (see Part A, Section B, Exhibit 2.4.1). Age-to-age factors for developing accident years 2003 through 2006 are selected as the latest year age-to-age factors shown on Part A, Section B, Exhibit 2.4.1. Age-to-age factors for developing accident years prior to 2004 are selected as three-year average age-to-age factors based on Item Part A, Section B, Exhibits 2.4.1 and 2.4.2.
- (e) The developed medical loss ratios shown for accident years 2004 and prior were derived based on an adjustment to reflect SB 228's fee schedule changes and medical services utilization. They are only for purposes of projecting future medical loss ratios and do not reflect true estimates of ultimate loss ratios for those accident years.

**Projected On-Level Accident Year  
Indemnity Loss to Industry Average Filed Pure Premium Ratios  
Adjusted for the Impact of the 2002-2004 Reforms and  
Changes in Claim Settlement Rates Based on 3-Year Average Paid Selections  
Based on Experience as of March 31, 2012**

Accident Year	(1) Developed Indemnity Loss Ratio(a)	(2) Composite Indemnity Adjustment Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Indemnity to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.405	1.402	2.914	0.195
1984	0.451	1.270	2.803	0.204
1985	0.450	1.245	2.596	0.216
1986	0.398	1.225	2.268	0.215
1987	0.347	1.203	1.890	0.221
1988	0.332	1.185	1.655	0.238
1989	0.344	1.167	1.591	0.253
1990	0.400	0.936	1.480	0.253
1991	0.426	0.771	1.338	0.246
1992	0.351	0.813	1.219	0.234
1993	0.287	0.986	1.176	0.241
1994	0.325	1.031	1.332	0.252
1995	0.467	0.955	1.749	0.255
1996	0.523	0.892	1.810	0.258
1997	0.594	0.799	1.762	0.269
1998	0.643	0.737	1.765	0.269
1999	0.678	0.683	1.678	0.276
2000	0.586	0.638	1.330	0.281
2001	0.482	0.638	1.133	0.271
2002	0.359	0.654	0.877	0.268
2003	0.229	0.653	0.623	0.239
2004	0.135	0.898	0.562	0.216
2005	0.113	1.219	0.620	0.221
2006	0.147	1.203	0.795	0.223
2007	0.203	1.165	1.013	0.234
2008	0.263	1.096	1.224	0.236
2009	0.303	1.073	1.317	0.247
2010	0.293	1.057	1.189	0.260
2011	0.270	1.036	1.070	0.262

	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)
2012	0.263	0.272	<b>0.267</b>
2013	0.265	0.280	<b>0.272</b>
1/1/2014	0.266	0.285	<b>0.276</b>

(a) See Exhibit 19.13.

(b) See Part A, Section B, Exhibit 4.1.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual indemnity severity trend from Part A, Section B, Exhibit 6.2 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level indemnity to industry average filed pure premium ratios.

(f) The selected projections of the on-level indemnity to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).



**Projected On-Level Accident Year  
Medical Loss to Industry Average Filed Pure Premium Ratios  
Adjusted for the Impact of the 2002-2004 Reforms and  
Changes in Claim Settlement Rates Based on 2-Year Average Paid Selections  
Based on Experience as of March 31, 2012**

Accident Year	(1) Developed Medical Loss Ratio(a)	(2) Composite Medical On-Level Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Medical to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.313	1.286	2.914	0.138
1984	0.337	1.216	2.803	0.146
1985	0.350	1.163	2.596	0.157
1986	0.325	1.129	2.268	0.162
1987	0.309	1.088	1.890	0.178
1988	0.304	1.048	1.655	0.193
1989	0.323	1.018	1.591	0.206
1990	0.371	0.824	1.480	0.207
1991	0.389	0.705	1.338	0.205
1992	0.321	0.744	1.219	0.196
1993	0.260	0.890	1.176	0.197
1994	0.300	0.933	1.332	0.210
1995	0.437	0.920	1.749	0.230
1996	0.478	0.907	1.810	0.240
1997	0.547	0.899	1.762	0.279
1998	0.654	0.792	1.765	0.294
1999	0.727	0.686	1.678	0.297
2000	0.652	0.631	1.330	0.309
2001	0.564	0.575	1.133	0.286
2002	0.445	0.597	0.877	0.303
2003	0.292	0.626	0.623	0.294
2004	0.215	0.866	0.562	0.331
2005	0.213	1.005	0.620	0.346
2006	0.284	1.056	0.795	0.377
2007	0.401	1.037	1.013	0.410
2008	0.513	1.029	1.224	0.431
2009	0.600	1.016	1.317	0.463
2010	0.592	1.012	1.189	0.504
2011	0.548	1.009	1.070	0.517

	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)
2012	0.545	0.566	<b>0.556</b>
2013	0.569	0.606	<b>0.588</b>
1/1/2014	0.584	0.627	<b>0.606</b>

(a) See Exhibit 19.13.

(b) See Part A, Section B, Exhibit 4.4.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual medical severity trend from Part A, Section B, Exhibit 6.3 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level medical to industry average filed pure premium ratios.

(f) The selected projections of the on-level medical to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).

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Workers' Compensation Insurance Rating Bureau of California®

**Paid Indemnity Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on Latest Year Selections**

A. Total Reported Indemnity Claim Counts

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						174,582
2004					146,370	146,260
2005				132,410	132,563	132,616
2006			124,419	124,933	125,088	125,165
2007		119,589	120,989	121,643	121,988	
2008	109,682	116,281	118,317	119,346		
2009	102,932	111,423	114,009			
2010	106,682	116,373				
2011	108,148					

B. Development of Total Reported Indemnity Claim Counts

Accident Year	Age-to-Age Development (in months):					
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-Ultimate</u>
2004					0.999	
2005				1.001	1.000	
2006			1.004	1.001	1.001	
2007		1.012	1.005	1.003		
2008	1.060	1.018	1.009			
2009	1.082	1.023				
2010	1.091					
Latest Year	1.091	1.023	1.009	1.003	1.001	
Cumulative	1.128	1.034	1.010	1.002	0.999	0.998

Acc. Year	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>
Ult. Claim Counts	121,963	120,310	115,192	119,545	121,846	124,942

C. Closed Indemnity Claim Counts

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						149,355
2004					119,394	125,238
2005				101,222	108,900	114,185
2006			83,893	95,313	103,246	108,092
2007		63,411	80,100	91,634	99,084	
2008	38,008	59,848	76,388	88,258		
2009	34,307	55,358	71,752			
2010	36,138	58,633				
2011	36,982					

Source: Accident year experience of insurers with available claim count data

**Paid Indemnity Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on Latest Year Selections**

D. Ultimate Indemnity Claim Settlement Ratio (a)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2003						85.8%
2004					81.9%	85.9%
2005				76.5%	82.3%	86.3%
2006			67.1%	76.3%	82.6%	86.5%
2007		52.0%	65.7%	75.2%	81.3%	
2008	31.8%	50.1%	63.9%	73.8%		
2009	29.8%	48.1%	62.3%			
2010	30.0%	48.7%				
2011	30.3%					

E. Adjusted Closed Indemnity Claim Counts at Equal Percentiles of Ultimate Claim Counts (b)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2003						150,560
2004					118,599	126,175
2005				97,734	107,650	114,527
2006			77,825	92,243	101,602	108,092
2007		59,382	75,896	89,957	99,084	
2008	36,249	58,260	74,463	88,258		
2009	34,929	56,139	71,752			
2010	36,481	58,633				
2011	36,982					

F. Average Paid Indemnity per Closed Claim

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2003						17,051
2004					12,270	13,550
2005				8,997	10,586	11,683
2006			7,038	9,598	11,372	12,687
2007		4,356	7,641	10,254	12,201	
2008	1,941	4,724	8,361	11,364		
2009	2,041	5,043	8,815			
2010	2,028	5,165				
2011	2,304					

- (a) Ratio of closed indemnity claim counts (Item C) to the estimated ultimate indemnity claim counts (Item B) for that accident year.
- (b) The claim counts for the latest evaluation of each accident year are equal to the reported number of closed indemnity claims. All prior evaluations shown are the product of the latest ultimate indemnity claim settlement ratio (Item D) and the ultimate indemnity claim counts (Item B) for that accident year.

Source: Accident year experience of insurers with available claim count data

**Paid Indemnity Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on Latest Year Selections**

G. Adjusted Average Paid Indemnity per Closed Claim (c)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						17,279
2004					12,114	13,713
2005				8,237	10,309	11,757
2006			5,765	8,830	10,979	12,687
2007		3,675	6,633	9,825	12,201	
2008	1,828	4,429	7,824	11,364		
2009	2,096	5,179	8,815			
2010	2,057	5,165				
2011	2,304					

H. Adjusted Paid Indemnity on Closed Claims (in \$000) (d)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						2,601,575
2004					1,436,742	1,730,211
2005				805,017	1,109,806	1,346,469
2006			448,692	814,530	1,115,515	1,371,310
2007		218,226	503,400	883,825	1,208,941	
2008	66,274	258,011	582,598	1,002,965		
2009	73,215	290,720	632,491			
2010	75,030	302,840				
2011	85,224					

I. Paid Indemnity on Open Claims (in \$000)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						1,050,341
2004					790,323	710,030
2005				714,843	641,912	591,998
2006			787,073	731,073	670,545	631,193
2007		730,316	831,022	806,005	757,666	
2008	391,468	772,224	908,598	905,848		
2009	362,852	745,234	901,678			
2010	370,709	761,312				
2011	371,863					

(c) Adjusted based on ultimate indemnity claim settlement ratios (Item D) and assuming a log-linear relationship between maturities.

(d) Each amount is the product of the adjusted closed indemnity claim counts (Item E) and the adjusted average paid indemnity per closed claim (Item G), and divided by \$1,000.

Source: Accident year experience of insurers with available claim count data

**Paid Indemnity Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on Latest Year Selections**

J. Average Paid Indemnity per Open Claim for Indemnity Claims in Transition (e)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						41,636
2004					30,130	33,776
2005				23,199	28,313	32,120
2006			17,910	25,397	30,489	36,547
2007		9,219	18,778	26,577	33,178	
2008	4,646	9,831	19,766	28,338		
2009	5,287	13,292	19,200			
2010	5,255	9,459				
2011	5,008					

K. Changes in Paid Indemnity on Open Claims Resulting from the Impact of Changes in Claim Settlement Rates (in \$000) (f)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						-50,151
2004					23,953	-31,640
2005				80,923	35,384	-10,974
2006			108,679	77,978	50,126	
2007		37,148	78,934	44,579		
2008	8,174	15,609	38,044			
2009	-3,289	-10,381				
2010	-1,801					

L. Adjusted Paid Indemnity on Open Claims (in \$000) (g)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						1,000,189
2004					814,276	678,389
2005				795,766	677,297	581,024
2006			895,751	809,051	720,671	631,193
2007		767,464	909,956	850,584	757,666	
2008	399,641	787,833	946,642	905,848		
2009	359,563	734,852	901,678			
2010	368,909	761,312				
2011	371,863					

- (e) Each amount is equal to the product of [the average monthly indemnity payment per open indemnity claim] and [the number of months for the current evaluation]. For evaluations indicating claim settlement rate decreases, the average monthly indemnity payment per open indemnity claim at the prior evaluation is used. For evaluations indicating claim settlement rate increases, the average monthly indemnity payment per open indemnity claim at the same evaluation is used.
- (f) Each amount is equal to [the difference between unadjusted and adjusted closed indemnity claim counts (Items C and E)] multiplied by the corresponding [average paid indemnity per open claim for indemnity claims in transition (Item J)].
- (g) Each amount is the sum of [paid indemnity on open claims (Item I)] and the corresponding [incremental changes in paid indemnity on open claims resulting from the impact of changes in claim settlement rates (Item K)].

Source: Accident year experience of insurers with available claim count data

**Paid Indemnity Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on Latest Year Selections**

M. Adjusted Total Paid Indemnity (in \$000) (h)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						3,601,765
2004					2,251,018	2,408,600
2005				1,600,783	1,787,103	1,927,493
2006			1,344,444	1,623,581	1,836,186	2,002,504
2007		985,690	1,413,356	1,734,409	1,966,607	
2008	465,916	1,045,845	1,529,240	1,908,813		
2009	432,778	1,025,572	1,534,168			
2010	443,939	1,064,152				
2011	457,087					

N. Paid Indemnity Loss Development Factors Based on Adjusted Total Paid Indemnity

Accident Year	Evaluated as of (in months)				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2004					1.070
2005				1.116	1.079
2006			1.208	1.131	1.091
2007		1.434	1.227	1.134	
2008	2.245	1.462	1.248		
2009	2.370	1.496			
2010	2.397				
Latest Year	2.397	1.496	1.248	1.134	1.091

O. Paid Indemnity Loss Development Factors (i)

Accident Year	Evaluated as of (in months)				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2004					1.067
2005				1.104	1.073
2006			1.195	1.121	1.086
2007		1.434	1.210	1.127	
2008	2.268	1.467	1.234		
2009	2.367	1.498			
2010	2.397				

(h) Each amount is the sum of the adjusted paid indemnity on closed claims (Item H) and the adjusted paid indemnity on open claims (Item L).

(i) Development factors are based on paid indemnity losses from the same insurer mix as that used in the adjustment for changes in claim settlement rates and applied in the calculation of the development factors in Item N.

Source: Accident year experience of insurers with available claim count data

**Paid Indemnity Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on Latest Year Selections**

P. Impact of Adjustment for Changes in Claim Settlement Rates (j)

Accident Year	Evaluated as of (in months)				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2004					0.25%
2005				1.12%	0.51%
2006			1.07%	0.91%	0.46%
2007		0.01%	1.45%	0.65%	
2008	-1.01%	-0.30%	1.18%		
2009	0.14%	-0.12%			
2010	0.01%				

Q. Paid Indemnity Loss Development Factors Adjusted for Changes in Indemnity  
Claim Settlement Rates (k)

Accident Year	Evaluated as of (in months)				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2004					1.070
2005				1.116	1.078
2006			1.210	1.131	1.090
2007		1.436	1.229	1.134	
2008	2.256	1.464	1.249		
2009	2.372	1.497			
2010	2.397				
Latest Year	2.397	1.497	1.249	1.134	1.090

(j) Each factor represents the change in age-to-age development factors from Item O to those in Item N.

(k) Each factor is the product of [1.0 + the impact of adjustment for changes in claim settlement rates (Item P)] and [the paid indemnity age-to-age development factor from Part A, Section B, Exhibit 2.3.1].

Source: Accident year experience of insurers with available claim count data

**Paid Medical Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on Latest Year Selections**

A. Total Reported Indemnity Claim Counts

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						172,335
2004					144,445	144,333
2005				130,497	130,654	130,697
2006			122,384	122,902	123,061	123,141
2007		117,648	119,060	119,705	120,053	
2008	107,939	114,566	116,594	117,636		
2009	101,521	110,041	112,634			
2010	105,286	114,966				
2011	106,770					

B. Development of Total Reported Indemnity Claim Counts

Accident Year	Age-to-Age Development (in months):					
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-Ultimate</u>
2004					0.999	
2005				1.001	1.000	
2006			1.004	1.001	1.001	
2007		1.012	1.005	1.003		
2008	1.061	1.018	1.009			
2009	1.084	1.024				
2010	1.092					
Latest Year	1.092	1.024	1.009	1.003	1.001	1.000
Cumulative	1.130	1.034	1.011	1.002	0.999	0.998

Acc. Year	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>
Ult. Claim Counts	120,599	118,923	113,829	117,831	119,903	122,907

C. Closed Indemnity Claim Counts

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						147,262
2004					117,658	123,456
2005				99,552	107,157	112,390
2006			82,327	93,602	101,431	106,221
2007		62,140	78,580	89,969	97,353	
2008	37,242	58,766	75,069	86,814		
2009	33,763	54,544	70,735			
2010	35,547	57,789				
2011	36,368					

Source: Accident year experience of insurers with available claim count and paid loss data



**Paid Medical Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on Latest Year Selections**

D. Ultimate Indemnity Claim Settlement Ratio (a)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2003						85.7%
2004					81.8%	85.8%
2005				76.3%	82.1%	86.2%
2006			67.0%	76.2%	82.5%	86.4%
2007		51.8%	65.5%	75.0%	81.2%	
2008	31.6%	49.9%	63.7%	73.7%		
2009	29.7%	47.9%	62.1%			
2010	29.9%	48.6%				
2011	30.2%					

E. Adjusted Closed Indemnity Claim Counts at Equal Percentiles of Ultimate Claim Counts (b)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2003						148,440
2004					116,835	124,362
2005				96,111	105,916	112,739
2006			76,377	90,554	99,792	106,221
2007		58,265	74,510	88,341	97,353	
2008	35,533	57,258	73,222	86,814		
2009	34,326	55,313	70,735			
2010	35,863	57,789				
2011	36,368					

F. Average Paid Medical per Closed Indemnity Claim

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2003						15,188
2004					11,490	12,890
2005				9,615	11,422	12,949
2006			7,922	10,489	12,672	14,470
2007		5,597	8,846	11,750	13,935	
2008	3,453	6,206	9,953	13,167		
2009	3,425	6,479	10,377			
2010	3,378	6,595				
2011	2,666					

- (a) Ratio of closed indemnity claim counts (Item C) to the estimated ultimate indemnity claim counts (Item B) for that accident year.
- (b) The claim counts for the latest evaluation of each accident year are equal to the reported number of closed indemnity claims. All prior evaluations shown are the product of the latest ultimate indemnity claim settlement ratio (Item D) and the ultimate indemnity claim counts (Item B) for that accident year.

Source: Accident year experience of insurers with available claim count and paid loss data

**Paid Medical Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on Latest Year Selections**

G. Adjusted Average Paid Medical per Closed Indemnity Claim (c)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						15,415
2004					11,304	13,123
2005				8,894	11,105	13,041
2006			6,831	9,722	12,181	14,470
2007		5,025	7,898	11,283	13,935	
2008	3,296	5,957	9,434	13,167		
2009	3,485	6,626	10,377			
2010	3,410	6,595				
2011	2,666					

H. Adjusted Paid Medical (in \$000) on Closed Indemnity Claims (d)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						2,288,258
2004					1,320,705	1,632,064
2005				854,793	1,176,234	1,470,218
2006			521,745	880,412	1,215,526	1,537,032
2007		292,786	588,510	996,717	1,356,579	
2008	117,101	341,063	690,793	1,143,083		
2009	119,629	366,503	734,046			
2010	122,282	381,102				
2011	96,973					

I. Paid Medical on Open Indemnity Claims (in \$000)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						1,079,336
2004					930,443	904,179
2005				894,020	880,411	862,607
2006			955,554	976,811	947,487	927,764
2007		887,832	1,041,488	1,066,068	1,070,986	
2008	531,334	958,872	1,124,598	1,181,070		
2009	515,017	954,905	1,159,866			
2010	524,816	980,825				
2011	496,864					

(c) Adjusted based on ultimate indemnity claim settlement ratios (Item D) and assuming a log-linear relationship between maturities.

(d) Each amount is equal to the product of [adjusted closed indemnity claim counts (Item E)] and [adjusted average paid medical per closed indemnity claim (Item G)], and divided by \$1,000.

Source: Accident year experience of insurers with available claim count and paid loss data

**Paid Medical Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on Latest Year Selections**

J. Average Paid Medical per Open Indemnity Claim for Indemnity Claims in Transition (e)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2004						43,310
2005					35,688	47,119
2006				31,195	41,183	52,148
2007			23,103	33,645	44,287	
2008		13,528	24,821	35,415		
2009	7,601	17,206	24,854			
2010	7,525	13,546				
2011	4,544					

K. Changes in Paid Medical on Open Indemnity Claims Resulting from the Impact of Changes in Indemnity Claim Settlement Rates (in \$000) (f)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2004						-39,238
2005					44,306	-16,434
2006				95,071	67,488	
2007			94,037	54,777		
2008		20,399	45,847			
2009	-4,281	-13,238				
2010	-2,374					

L. Adjusted Paid Medical on Open Indemnity Claims (in \$000) (g)

Accident Year	Evaluated as of (in months)					
	15	27	39	51	63	75
2004						864,941
2005					924,716	846,173
2006				1,071,882	1,014,975	927,764
2007			1,135,524	1,120,846	1,070,986	
2008		979,271	1,170,446	1,181,070		
2009	510,737	941,667	1,159,866			
2010	522,442	980,825				
2011	496,864					

- (e) Each amount is equal to the product of [the average monthly medical payment per open indemnity claim] and [the number of months for the current evaluation]. For evaluations indicating claim settlement rate decreases, the average monthly medical payment per open indemnity claim at the prior evaluation is used. For evaluations indicating claim settlement rate increases, the average monthly medical payment per open indemnity claim at the same evaluation is used.
- (f) Each amount is equal to [the difference between unadjusted and adjusted closed indemnity claim counts (Items C and E)] multiplied by [the corresponding average paid medical per open indemnity claim for indemnity claims in transition (Item J)].
- (g) Each amount is the sum of [paid medical on open indemnity claims (Item I)] and the corresponding [incremental changes in paid medical on open indemnity claims resulting from the impact of changes in indemnity claim settlement rates (Item K)].

Source: Accident year experience of insurers with available claim count and paid loss data

**Paid Medical Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on Latest Year Selections**

M. Paid Medical on Medical-Only Claims (in \$000)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2003						220,985
2004					207,319	208,668
2005				217,136	219,169	220,285
2006			218,985	222,308	224,525	226,390
2007		217,990	224,933	229,058	232,459	
2008	189,667	219,282	225,489	230,543		
2009	177,076	204,820	210,618			
2010	177,416	205,900				
2011	172,746					

N. Adjusted Total Paid Medical (in \$000) (h)

Accident Year	Evaluated as of (in months)					
	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>
2004						2,705,674
2005					2,320,119	2,536,675
2006				2,174,602	2,455,025	2,691,186
2007			1,948,968	2,346,621	2,660,025	
2008		1,539,616	2,086,728	2,554,696		
2009	807,442	1,512,990	2,104,530			
2010	829,839	1,591,434				
2011	848,432					

O. Paid Medical Loss Development Factors Based on Adjusted Total Paid Medical

Accident Year	Evaluated as of (in months)				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2005					1.093
2006				1.129	1.096
2007			1.204	1.134	
2008		1.355	1.224		
2009	1.874	1.391			
2010	1.918				
Latest Year	1.918	1.391	1.224	1.134	1.096

(h) Each amount is the sum of [adjusted paid medical on closed indemnity claims (Item H)], [adjusted paid medical on open indemnity claims (Item L)] and [paid medical on medical-only claims (Item M)]. Cumulative values of the paid cost of medical cost containment programs are also added to the totals at each valuation for accident years 2010 and 2011 in order to adjust the totals to an equivalent basis for development purposes.

Source: Accident year experience of insurers with available claim count and paid loss data

**Paid Medical Loss Development Factors  
With Separate Adjustments on Open and Closed Claims  
for Changes in Claim Settlement Rates  
Based on Latest Year Selections**

P. Paid Medical Loss Development Factors (i)

Accident Year	Evaluated as of (in months)				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2005					1.092
2006				1.127	1.095
2007			1.199	1.131	
2008		1.359	1.218		
2009	1.873	1.391			
2010	1.917				

Q. Impact of Adjustment for Changes in Indemnity Claim Settlement Rates (j)

Accident Year	Evaluated as of (in months)				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2005					0.09%
2006				0.19%	0.10%
2007			0.40%	0.24%	
2008		-0.29%	0.50%		
2009	0.03%	0.01%			
2010	0.02%				

R. Paid Medical Loss Development Factors Adjusted for Changes in Indemnity Claim Settlement Rates (k)

Accident Year	Evaluated as of (in months)				
	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>
2005					1.093
2006				1.129	1.096
2007			1.208	1.133	
2008		1.356	1.225		
2009	1.877	1.391			
2010	1.919				
Latest Year	1.919	1.391	1.225	1.133	1.096

- (i) Development factors are based on paid medical losses from the same insurer mix as that used in the adjustment for changes in claim settlement rates and applied in the calculation of the development factors in Item O.
- (j) Each factor represents the change in age-to-age development factors from Item P to those in Item O.
- (k) Each factor is the product of [1.0 + the impact of adjustment for changes in claim settlement rates (Item Q)] and [the paid indemnity age-to-age development factor from Part A, Section B, Exhibit 2.4.1].

Source: Accident year experience of insurers with available claim count and paid loss data

**Developed Loss Ratios Adjusted for the Impact of the 2002-2004 Reforms and  
Changes in Claim Settlement Rates Based on Latest Year Paid Selections  
Based on Experience as of March 31, 2012**

Accident Year	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Indemnity				Medical					Total Developed Loss Ratio(e) (4) + (9)
	Paid Loss Ratio(a)	Development Factors		Loss Ratio (1) x (3)	Paid Loss Ratio(a)	Paid Loss Ratio(c)	Adjusted		Developed Loss Ratio(e) (6) x (8)	
		Annual(b)	Cumulative				Annual(d)	Cumulative		
1983	0.402		1.007	0.405	0.304	0.280		1.117	0.313	0.717
1984	0.447	1.001	1.008	0.451	0.327	0.300	1.005	1.123	0.337	0.788
1985	0.446	1.001	1.009	0.450	0.338	0.310	1.004	1.128	0.350	0.800
1986	0.394	1.001	1.010	0.398	0.313	0.287	1.004	1.133	0.325	0.723
1987	0.343	1.001	1.011	0.347	0.296	0.272	1.004	1.137	0.309	0.657
1988	0.328	1.001	1.012	0.332	0.290	0.266	1.005	1.142	0.304	0.636
1989	0.340	1.002	1.014	0.344	0.306	0.281	1.005	1.149	0.323	0.667
1990	0.394	1.002	1.015	0.400	0.349	0.321	1.008	1.157	0.371	0.772
1991	0.420	1.001	1.016	0.426	0.364	0.334	1.006	1.165	0.389	0.815
1992	0.345	1.001	1.017	0.351	0.298	0.274	1.005	1.170	0.321	0.671
1993	0.282	1.001	1.019	0.287	0.240	0.221	1.005	1.176	0.260	0.547
1994	0.318	1.002	1.021	0.325	0.274	0.253	1.009	1.187	0.300	0.625
1995	0.456	1.002	1.024	0.467	0.392	0.364	1.011	1.200	0.437	0.904
1996	0.510	1.003	1.027	0.523	0.422	0.393	1.014	1.217	0.478	1.002
1997	0.576	1.004	1.031	0.594	0.474	0.442	1.016	1.237	0.547	1.141
1998	0.620	1.005	1.036	0.643	0.556	0.520	1.017	1.258	0.654	1.297
1999	0.649	1.007	1.044	0.678	0.602	0.566	1.021	1.284	0.727	1.405
2000	0.556	1.008	1.053	0.586	0.543	0.496	1.023	1.314	0.652	1.238
2001	0.453	1.010	1.063	0.482	0.467	0.418	1.027	1.350	0.564	1.046
2002	0.334	1.013	1.077	0.359	0.360	0.320	1.031	1.391	0.445	0.805
2003	0.212	---	1.078	0.229	0.221	0.203	1.035	1.440	0.292	0.521
2004	0.123	1.025	1.103	0.135	0.145	0.143	1.044	1.503	0.215	0.350
2005	0.100	1.041	1.130	0.113	0.134	0.134	1.057	1.589	0.213	0.326
2006	0.123	1.057	1.199	0.147	0.167	0.167	1.067	1.696	0.284	0.431
2007	0.157	1.090	1.307	0.205	0.216	0.216	1.096	1.858	0.402	0.607
2008	0.180	1.134	1.483	0.268	0.244	0.244	1.133	2.105	0.514	0.782
2009	0.169	1.249	1.851	0.313	0.235	0.235	1.225	2.579	0.606	0.919
2010	0.111	1.497	2.772	0.309	0.169	0.169	1.391	3.588	0.606	0.915
2011	0.044	2.397	6.645	0.292	0.082	0.082	1.919	6.886	0.567	0.858

- (a) Based on Part A, Section B, Exhibit 1. Column 5 is shown for informational purposes only.
- (b) Age-to-age factors for developing accident years 2007 to 2011 were adjusted for changes in claim settlement rates based on latest year selections (see Exhibit 20.6, Item Q). The cumulative loss development factors for developing accident years 2003 to 2011 are based on the projected cumulative post-reform indemnity payment pattern (see Part A, Section B, Exhibit 2.3.1). Age-to-age factors for developing accident years prior to 2003 are selected as three-year average age-to-age factors based on Part A, Section B, Exhibits 2.3.1 and 2.3.2.
- (c) Based on experience evaluated as of March 31, 2012. These medical paid loss ratios reflect the following: (i) adjusting pre-January 1, 2004 payments on all accident years by -8.5% to reflect the SB 228 fee schedule changes; (ii) adjusting pre-July 1, 2004 payments on the following accident years: 2004 by -25%, 2003 by -20%, 2002 by -15%, 2001 by -10% and 2000 by -5% to reflect the SB 228 and SB 899 reforms related to medical services utilization.
- (d) Age-to-age factors for developing accident years 2007 to 2011 were adjusted for changes in claim settlement rates based on latest year selections (see Exhibit 20.12, Item R). Age-to-age factors for developing accident years prior to 2005 were adjusted to reflect the 8.5% cost savings due to SB 228 fee schedule changes and for the impact of provisions related to the utilization of medical services on development (see Part A, Section B, Exhibit 2.4.1). Age-to-age factors for developing accident years 2003 through 2006 are selected as the latest year age-to-age factors shown on Part A, Section B, Exhibit 2.4.1. Age-to-age factors for developing accident years prior to 2004 are selected as three-year average age-to-age factors based on Part A, Section B, Exhibits 2.4.1 and 2.4.2.
- (e) The developed medical loss ratios shown for accident years 2004 and prior were derived based on an adjustment to reflect SB 228's fee schedule changes and medical services utilization. They are only for purposes of projecting future medical loss ratios and do not reflect true estimates of ultimate loss ratios for those accident years.

**Projected On-Level Accident Year  
Indemnity Loss to Industry Average Filed Pure Premium Ratio  
Adjusted for the Impact of the 2002-2004 Reforms and  
Changes in Claim Settlement Rates Based on Latest Year Paid Selections  
Based on Experience as of March 31, 2012**

Accident Year	(1) Developed Indemnity Loss Ratio(a)	(2) Composite Indemnity Adjustment Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Indemnity to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.405	1.402	2.914	0.195
1984	0.451	1.270	2.803	0.204
1985	0.450	1.245	2.596	0.216
1986	0.398	1.225	2.268	0.215
1987	0.347	1.203	1.890	0.221
1988	0.332	1.185	1.655	0.238
1989	0.344	1.167	1.591	0.253
1990	0.400	0.936	1.480	0.253
1991	0.426	0.771	1.338	0.246
1992	0.351	0.813	1.219	0.234
1993	0.287	0.986	1.176	0.241
1994	0.325	1.031	1.332	0.252
1995	0.467	0.955	1.749	0.255
1996	0.523	0.892	1.810	0.258
1997	0.594	0.799	1.762	0.269
1998	0.643	0.737	1.765	0.269
1999	0.678	0.683	1.678	0.276
2000	0.586	0.638	1.330	0.281
2001	0.482	0.638	1.133	0.271
2002	0.359	0.654	0.877	0.268
2003	0.229	0.653	0.623	0.239
2004	0.135	0.898	0.562	0.216
2005	0.113	1.219	0.620	0.221
2006	0.147	1.203	0.795	0.223
2007	0.205	1.165	1.013	0.236
2008	0.268	1.096	1.224	0.240
2009	0.313	1.073	1.317	0.255
2010	0.309	1.057	1.189	0.275
2011	0.292	1.036	1.070	0.282
	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)	
2012	0.281	0.294	<b>0.287</b>	
2013	0.282	0.307	<b>0.295</b>	
1/1/2014	0.284	0.314	<b>0.299</b>	

(a) See Exhibit 20.13.

(b) See Part A, Section B, Exhibit 4.1.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual indemnity severity trend from Part A, Section B, Exhibit 6.2 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level indemnity to industry average filed pure premium ratios.

(f) The selected projections of the on-level indemnity to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).

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**Projected On-Level Accident Year  
Medical Loss to Industry Average Filed Pure Premium Ratios  
Adjusted for the Impact of the 2002-2004 Reforms and  
Changes in Claim Settlement Rates Based on Latest Year Paid Selections  
Based on Experience as of March 31, 2012**

Accident Year	(1) Developed Medical Loss Ratio(a)	(2) Composite Medical On-Level Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Medical to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.313	1.286	2.914	0.138
1984	0.337	1.216	2.803	0.146
1985	0.350	1.163	2.596	0.157
1986	0.325	1.129	2.268	0.162
1987	0.309	1.088	1.890	0.178
1988	0.304	1.048	1.655	0.193
1989	0.323	1.018	1.591	0.206
1990	0.371	0.824	1.480	0.207
1991	0.389	0.705	1.338	0.205
1992	0.321	0.744	1.219	0.196
1993	0.260	0.890	1.176	0.197
1994	0.300	0.933	1.332	0.210
1995	0.437	0.920	1.749	0.230
1996	0.478	0.907	1.810	0.240
1997	0.547	0.899	1.762	0.279
1998	0.654	0.792	1.765	0.294
1999	0.727	0.686	1.678	0.297
2000	0.652	0.631	1.330	0.309
2001	0.564	0.575	1.133	0.286
2002	0.445	0.597	0.877	0.303
2003	0.292	0.626	0.623	0.294
2004	0.215	0.866	0.562	0.331
2005	0.213	1.005	0.620	0.346
2006	0.284	1.056	0.795	0.377
2007	0.402	1.037	1.013	0.411
2008	0.514	1.029	1.224	0.432
2009	0.606	1.016	1.317	0.467
2010	0.606	1.012	1.189	0.516
2011	0.567	1.009	1.070	0.535

	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)
2012	0.560	0.585	<b>0.573</b>
2013	0.586	0.630	<b>0.608</b>
1/1/2014	0.601	0.653	<b>0.627</b>

(a) See Exhibit 20.13.

(b) See Part A, Section B, Exhibit 4.4.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual medical severity trend from Part A, Section B, Exhibit 6.3 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level medical to industry average filed pure premium ratios.

(f) The selected projections of the on-level medical to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).



**Developed Loss Ratios Using Latest Year Paid Loss Development Factors  
Adjusted for Insurer Mix  
Based on Experience as of March 31, 2012**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Indemnity				Medical				Total
Accident Year	Paid	Development Factors		Developed Loss	Paid	Development Factors		Developed Loss	Developed Loss
	Loss Ratio(a)	Annual	Cumulative(b)	Ratio(c)	Loss Ratio(a)	Annual	Cumulative(d)	Ratio(c)	Ratio
				(1) x (3)				(5) x (7)	(4) + (8)
1983	0.402	---	0.985	0.396	0.304	---	1.071	0.326	0.722
1984	0.447	---	0.997	0.446	0.327	---	1.080	0.353	0.798
1985	0.446	---	0.992	0.442	0.338	---	1.081	0.365	0.807
1986	0.394	---	0.991	0.390	0.313	---	1.077	0.337	0.728
1987	0.343	---	0.996	0.342	0.296	---	1.081	0.320	0.662
1988	0.328	---	1.003	0.329	0.290	---	1.084	0.314	0.643
1989	0.340	---	1.002	0.340	0.306	---	1.076	0.329	0.669
1990	0.394	---	1.002	0.395	0.349	---	1.076	0.376	0.771
1991	0.420	---	1.039	0.436	0.364	---	1.117	0.406	0.842
1992	0.345	---	1.033	0.356	0.298	---	1.133	0.337	0.693
1993	0.282	---	1.045	0.295	0.240	---	1.135	0.272	0.567
1994	0.318	---	1.010	0.322	0.274	---	1.117	0.306	0.627
1995	0.456	---	1.067	0.486	0.392	---	1.193	0.467	0.953
1996	0.510	---	1.023	0.522	0.422	---	1.205	0.509	1.030
1997	0.576	---	1.022	0.589	0.474	---	1.206	0.572	1.161
1998	0.620	---	1.046	0.649	0.556	---	1.243	0.691	1.339
1999	0.649	---	1.080	0.701	0.602	---	1.309	0.788	1.489
2000	0.556	---	1.070	0.595	0.543	---	1.328	0.722	1.317
2001	0.453	---	1.051	0.476	0.467	---	1.339	0.625	1.101
2002	0.334	---	1.023	0.341	0.360	---	1.345	0.484	0.825
2003	0.212	---	1.047	0.222	0.221	---	1.395	0.308	0.530
2004	0.123	---	1.080	0.132	0.145	---	1.453	0.210	0.342
2005	0.100	---	1.124	0.112	0.134	---	1.535	0.206	0.318
2006	0.123	---	1.184	0.146	0.167	---	1.617	0.271	0.416
2007	0.157	---	1.296	0.203	0.216	---	1.780	0.385	0.588
2008	0.180	---	1.497	0.270	0.244	---	2.043	0.499	0.769
2009	0.169	---	1.854	0.314	0.235	---	2.473	0.581	0.895
2010	0.111	---	2.794	0.311	0.169	---	3.464	0.585	0.896
2011	0.044	---	6.723	0.295	0.082	---	6.633	0.546	0.841

(a) Based on Part A, Section B, Exhibit 1.

(b) Column (4) divided by Column (1).

(c) Developed loss ratios were derived by averaging the loss ratios developed using the latest year paid methodology for the five largest insurers in the state and the remaining insurers collectively, weighted by calendar year 2011 earned premium at the advisory pure premium rate level.

(d) Column (8) divided by Column (5).

**Projected On-Level Accident Year  
Indemnity Loss to Industry Average Filed Pure Premium Ratios  
Using Latest Year Paid Development Factors  
Adjusted for Insurer Mix  
Based on Experience as of March 31, 2012**

Accident Year	(1) Developed Indemnity Loss Ratio(a)	(2) Composite Indemnity Adjustment Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Indemnity to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.396	1.402	2.914	0.190
1984	0.446	1.270	2.803	0.202
1985	0.442	1.245	2.596	0.212
1986	0.390	1.225	2.268	0.211
1987	0.342	1.203	1.890	0.218
1988	0.329	1.185	1.655	0.236
1989	0.340	1.167	1.591	0.250
1990	0.395	0.936	1.480	0.250
1991	0.436	0.771	1.338	0.251
1992	0.356	0.813	1.219	0.238
1993	0.295	0.986	1.176	0.247
1994	0.322	1.031	1.332	0.249
1995	0.486	0.955	1.749	0.265
1996	0.522	0.892	1.810	0.257
1997	0.589	0.799	1.762	0.267
1998	0.649	0.737	1.765	0.271
1999	0.701	0.683	1.678	0.285
2000	0.595	0.638	1.330	0.285
2001	0.476	0.638	1.133	0.268
2002	0.341	0.640	0.877	0.249
2003	0.222	0.589	0.623	0.210
2004	0.132	0.714	0.562	0.168
2005	0.112	1.219	0.620	0.220
2006	0.146	1.203	0.795	0.220
2007	0.203	1.165	1.013	0.234
2008	0.270	1.096	1.224	0.242
2009	0.314	1.073	1.317	0.256
2010	0.311	1.057	1.189	0.277
2011	0.295	1.036	1.070	0.286
	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)	
2012	0.283	0.298	<b>0.291</b>	
2013	0.285	0.313	<b>0.299</b>	
1/1/2014	0.287	0.320	<b>0.304</b>	

(a) See Exhibit 21.1.

(b) Based on Part A, Section B, Exhibit 4.1 with adjustment to accident years 2002 through 2004 for the full impact of the January 1, 2005 PDRS.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual indemnity severity trend from Part A, Section B, Exhibit 6.2 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level indemnity to industry average filed pure premium ratios.

(f) The selected projections of the on-level indemnity to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).

**Projected On-Level Accident Year  
Medical Loss to Industry Average Filed Pure Premium Ratios  
Using Latest Year Paid Development Factors  
Adjusted for Insurer Mix  
Based on Experience as of March 31, 2012**

Accident Year	(1) Developed Medical Loss Ratio(a)	(2) Composite Medical On-Level Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Medical to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.326	1.190	2.914	0.133
1984	0.353	1.126	2.803	0.142
1985	0.365	1.077	2.596	0.151
1986	0.337	1.047	2.268	0.156
1987	0.320	1.009	1.890	0.171
1988	0.314	0.972	1.655	0.185
1989	0.329	0.945	1.591	0.195
1990	0.376	0.765	1.480	0.194
1991	0.406	0.655	1.338	0.199
1992	0.337	0.691	1.219	0.191
1993	0.272	0.829	1.176	0.192
1994	0.306	0.873	1.332	0.200
1995	0.467	0.863	1.749	0.230
1996	0.509	0.851	1.810	0.239
1997	0.572	0.849	1.762	0.275
1998	0.691	0.750	1.765	0.294
1999	0.788	0.654	1.678	0.307
2000	0.722	0.592	1.330	0.321
2001	0.625	0.533	1.133	0.294
2002	0.484	0.554	0.877	0.306
2003	0.308	0.596	0.623	0.295
2004	0.210	0.853	0.562	0.319
2005	0.206	1.005	0.620	0.334
2006	0.271	1.056	0.795	0.360
2007	0.385	1.037	1.013	0.394
2008	0.499	1.029	1.224	0.420
2009	0.581	1.016	1.317	0.448
2010	0.585	1.012	1.189	0.498
2011	0.546	1.009	1.070	0.515

	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)
2012	0.540	0.564	<b>0.552</b>
2013	0.565	0.608	<b>0.586</b>
1/1/2014	0.580	0.631	<b>0.605</b>

(a) See Exhibit 21.1.

(b) Based on Part A, Section B, Exhibit 4.4, adjusted to include the following: (i) the estimated -8.5% impact of 1/1/2004 fee schedule changes in SB 228 and (ii) the estimated impact of the SB 228 and SB 899 reforms related to medical services utilization in accident years 2000 through 2004.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual medical severity trend from Part A, Section B, Exhibit 6.3 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level medical to industry average filed pure premium ratios.

(f) The selected projections of the on-level medical to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).

## Projection Based on Incremental Paid Multiplicative Development - Indemnity and Medical

## A. Cumulative Paid Indemnity Losses (in \$000)

Accident Year	Evaluated as of (in months)								
	<u>3</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
1998			929,196	1,417,723	1,736,233	1,934,443	2,081,961	2,186,359	2,255,354
1999		357,110	968,615	1,507,393	1,853,082	2,098,873	2,258,746	2,368,591	2,446,092
2000	13,711	375,126	1,066,232	1,674,463	2,112,357	2,380,830	2,563,988	2,683,042	2,773,268
2001	16,486	536,951	1,491,014	2,449,902	3,126,669	3,502,906	3,754,854	3,924,222	4,042,912
2002	16,964	585,184	1,624,147	2,613,723	3,225,236	3,591,518	3,825,931	3,991,300	4,101,822
2003	17,373	602,697	1,627,905	2,509,226	3,046,460	3,378,739	3,596,970	3,737,404	3,847,548
2004	16,959	527,353	1,189,968	1,716,553	2,048,111	2,255,251	2,407,017	2,517,313	2,622,511
2005	16,184	441,896	958,634	1,352,357	1,625,538	1,794,719	1,925,967	2,035,686	
2006	16,088	439,811	970,667	1,377,544	1,645,920	1,844,651	2,002,504		
2007	15,592	450,137	1,006,532	1,443,098	1,745,654	1,966,607			
2008	16,179	465,232	1,054,976	1,547,306	1,908,813				
2009	13,649	432,866	1,024,382	1,534,168					
2010	12,940	443,984	1,064,152						
2011	13,895	457,087							
2012	14,325								

## B. Incremental Paid Indemnity Losses (in \$000)

Accident Year	Evaluated as of (in months)								
	<u>3</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
1998			929,196	488,527	318,510	198,210	147,517	104,398	68,995
1999		357,110	611,504	538,778	345,689	245,791	159,873	109,846	77,500
2000		361,415	691,105	608,231	437,894	268,472	183,159	119,054	90,226
2001	16,486	520,465	954,063	958,888	676,767	376,237	251,947	169,368	118,690
2002	16,964	568,220	1,038,963	989,575	611,513	366,282	234,413	165,369	110,523
2003	17,373	585,323	1,025,208	881,321	537,234	332,279	218,232	140,434	110,144
2004	16,959	510,393	662,616	526,585	331,558	207,140	151,766	110,296	105,198
2005	16,184	425,713	516,737	393,723	273,182	169,180	131,248	109,719	
2006	16,088	423,722	530,856	406,877	268,376	198,731	157,853		
2007	15,592	434,545	556,394	436,566	302,557	220,953			
2008	16,179	449,053	589,744	492,331	361,507				
2009	13,649	419,218	591,515	509,786					
2010	12,940	431,044	620,168						
2011	13,895	443,192							
2012	14,325								

## C. Incremental Paid Indemnity Age-to-Age Factors (Based on Item B)

Accident Year	Age-to-Age Development (in months):							
	<u>3-15</u>	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>
1998			0.526	0.652	0.622	0.744	0.708	0.661
1999		1.712	0.881	0.642	0.711	0.650	0.687	0.706
2000		1.912	0.880	0.720	0.613	0.682	0.650	0.758
2001	31.571	1.833	1.005	0.706	0.556	0.670	0.672	0.701
2002	33.496	1.828	0.952	0.618	0.599	0.640	0.705	0.668
2003	33.691	1.752	0.860	0.610	0.618	0.657	0.644	0.784
2004	30.095	1.298	0.795	0.630	0.625	0.733	0.727	0.954
2005	26.305	1.214	0.762	0.694	0.619	0.776	0.836	
2006	26.337	1.253	0.766	0.660	0.740	0.794		
2007	27.870	1.280	0.785	0.693	0.730			
2008	27.756	1.313	0.835	0.734				
2009	30.715	1.411	0.862					
2010	33.311	1.439						
2011	31.895							
Latest Year	31.895	1.439	0.862	0.734	0.730	0.794	0.836	0.954

Source: WCIRB quarterly calls for experience

## Projection Based on Incremental Paid Multiplicative Development - Indemnity and Medical

## D. Projected Incremental Development on Paid Indemnity Losses (in \$000) (a)

Accident Year	Evaluated as of (in months)								
	3	15	27	39	51	63	75	87	99
1998			929,196	488,527	318,510	198,210	147,517	104,398	68,995
1999		357,110	611,504	538,778	345,689	245,791	159,873	109,846	77,500
2000		361,415	691,105	608,231	437,894	268,472	183,159	119,054	90,226
2001	16,486	520,465	954,063	958,888	676,767	376,237	251,947	169,368	118,690
2002	16,964	568,220	1,038,963	989,575	611,513	366,282	234,413	165,369	110,523
2003	17,373	585,323	1,025,208	881,321	537,234	332,279	218,232	140,434	110,144
2004	16,959	510,393	662,616	526,585	331,558	207,140	151,766	110,296	105,198
2005	16,184	425,713	516,737	393,723	273,182	169,180	131,248	109,719	104,648
2006	16,088	423,722	530,856	406,877	268,376	198,731	157,853	131,960	125,861
2007	15,592	434,545	556,394	436,566	302,557	220,953	175,504	146,716	139,935
2008	16,179	449,053	589,744	492,331	361,507	264,003	209,698	175,301	167,199
2009	13,649	419,218	591,515	509,786	374,324	273,364	217,134	181,518	173,128
2010	12,940	431,044	620,168	534,481	392,457	286,606	227,652	190,310	181,514
2011	13,895	443,192	637,646	549,543	403,517	294,683	234,068	195,674	186,630
2012	14,325	456,888	657,352	566,527	415,988	303,790	241,301	201,720	192,397

## E. Projected Cumulative Development on Paid Indemnity Losses (in \$000) (b)

Accident Year	Evaluated as of (in months)								
	3	15	27	39	51	63	75	87	99
1998			929,196	1,417,723	1,736,233	1,934,443	2,081,961	2,186,359	2,255,354
1999		357,110	968,615	1,507,393	1,853,082	2,098,873	2,258,746	2,368,591	2,446,092
2000	13,711	375,126	1,066,232	1,674,463	2,112,357	2,380,830	2,563,988	2,683,042	2,773,268
2001	16,486	536,951	1,491,014	2,449,902	3,126,669	3,502,906	3,754,854	3,924,222	4,042,912
2002	16,964	585,184	1,624,147	2,613,723	3,225,236	3,591,518	3,825,931	3,991,300	4,101,822
2003	17,373	602,697	1,627,905	2,509,226	3,046,460	3,378,739	3,596,970	3,737,404	3,847,548
2004	16,959	527,353	1,189,968	1,716,553	2,048,111	2,255,251	2,407,017	2,517,313	2,622,511
2005	16,184	441,896	958,634	1,352,357	1,625,538	1,794,719	1,925,967	2,035,686	2,140,334
2006	16,088	439,811	970,667	1,377,544	1,645,920	1,844,651	2,002,504	2,134,464	2,260,325
2007	15,592	450,137	1,006,532	1,443,098	1,745,654	1,966,607	2,142,111	2,288,827	2,428,762
2008	16,179	465,232	1,054,976	1,547,306	1,908,813	2,172,816	2,382,514	2,557,815	2,725,014
2009	13,649	432,866	1,024,382	1,534,168	1,908,492	2,181,856	2,398,990	2,580,508	2,753,636
2010	12,940	443,984	1,064,152	1,598,633	1,991,090	2,277,696	2,505,348	2,695,658	2,877,172
2011	13,895	457,087	1,094,733	1,644,276	2,047,793	2,342,476	2,576,544	2,772,218	2,958,848
2012	14,325	471,213	1,128,565	1,695,092	2,111,080	2,414,870	2,656,171	2,857,891	3,050,288

## F. Cumulative Paid Indemnity Age-to-Age Factors (c)

Accident Year	Age-to-Age Development (in months):							
	3-15	15-27	27-39	39-51	51-63	63-75	75-87	87-99
1998			1.526	1.225	1.114	1.076	1.050	1.032
1999		2.712	1.556	1.229	1.133	1.076	1.049	1.033
2000	27.359	2.842	1.570	1.262	1.127	1.077	1.046	1.034
2001	32.571	2.777	1.643	1.276	1.120	1.072	1.045	1.030
2002	34.496	2.775	1.609	1.234	1.114	1.065	1.043	1.028
2003	34.691	2.701	1.541	1.214	1.109	1.065	1.039	1.029
2004	31.095	2.256	1.443	1.193	1.101	1.067	1.046	1.042
2005	27.305	2.169	1.411	1.202	1.104	1.073	1.057	1.051
2006	27.337	2.207	1.419	1.195	1.121	1.086	1.066	1.059
2007	28.870	2.236	1.434	1.210	1.127	1.089	1.068	1.061
2008	28.756	2.268	1.467	1.234	1.138	1.097	1.074	1.065
2009	31.715	2.367	1.498	1.244	1.143	1.100	1.076	1.067
2010	34.311	2.397	1.502	1.245	1.144	1.100	1.076	1.067
2011	32.895	2.395	1.502	1.245	1.144	1.100	1.076	1.067
2012	32.895	2.395	1.502	1.245	1.144	1.100	1.076	1.067
Latest Year	32.895	2.395	1.502	1.245	1.144	1.100	1.076	1.067

(a) Values that are not italicized are equal to the corresponding incremental paid indemnity loss amounts shown in Item B. Italicized values are calculated as the product of the incremental paid indemnity loss amount for the same accident year at the prior evaluation and the corresponding selected incremental paid indemnity age-to-age factor shown in Item C.

(b) Values that are not italicized are equal to the corresponding cumulative paid indemnity loss amounts shown in Item A. Italicized values are calculated as the sum of the cumulative paid indemnity loss amount for the same accident year at the prior evaluation and the incremental paid indemnity loss amount for the specific evaluation shown in Item D.

(c) Italicized age-to-age factors are based on projected cumulative indemnity payments in Item E.

Source: WCIRB quarterly calls for experience

## Projection Based on Incremental Paid Multiplicative Development - Indemnity and Medical

## G. Cumulative Paid Medical Losses (in \$000)

Accident Year	Evaluated as of (in months)								
	<u>3</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
1998			945,163	1,203,804	1,394,324	1,542,891	1,684,451	1,788,462	1,866,946
1999		551,226	1,008,674	1,329,601	1,560,596	1,766,316	1,907,216	2,010,292	2,096,526
2000	16,748	586,388	1,178,558	1,615,795	1,945,290	2,163,670	2,316,746	2,438,540	2,565,710
2001	17,913	830,597	1,824,865	2,539,667	3,044,157	3,331,476	3,574,945	3,785,228	3,959,311
2002	17,949	1,034,614	2,163,857	2,884,532	3,310,492	3,643,301	3,910,667	4,119,777	4,304,725
2003	19,225	1,058,516	2,064,560	2,604,239	3,011,194	3,335,364	3,572,072	3,773,686	3,956,358
2004	16,645	834,832	1,471,700	1,903,172	2,247,996	2,515,217	2,731,388	2,915,070	3,081,417
2005	24,155	767,640	1,335,597	1,753,623	2,093,394	2,351,377	2,567,977	2,739,980	
2006	24,190	769,901	1,381,372	1,850,785	2,209,927	2,489,348	2,726,500		
2007	20,858	798,606	1,472,031	1,987,053	2,382,503	2,693,353			
2008	23,060	859,552	1,561,885	2,122,581	2,585,811				
2009	22,888	816,640	1,531,198	2,129,915					
2010	23,230	840,129	1,610,717						
2011	24,706	857,397							
2012	24,021								

## H. Incremental Paid Medical Losses (in \$000)

Accident Year	Evaluated as of (in months)								
	<u>3</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
1998			945,163	258,641	190,519	148,567	141,561	104,011	78,484
1999		551,226	457,449	320,926	230,995	205,720	140,900	103,076	86,233
2000		569,640	592,170	437,237	329,495	218,380	153,076	121,794	127,170
2001	17,913	812,684	994,268	714,802	504,490	287,319	243,469	210,283	174,083
2002	17,949	1,016,664	1,129,243	720,674	425,960	332,809	267,366	209,109	184,948
2003	19,225	1,039,290	1,006,044	539,679	406,955	324,170	236,708	201,613	182,672
2004	16,645	818,187	636,868	431,472	344,824	267,222	216,171	183,681	166,347
2005	24,155	743,485	567,957	418,027	339,770	257,983	216,600	172,004	
2006	24,190	745,711	611,470	469,413	359,142	279,421	237,152		
2007	20,858	777,749	673,425	515,022	395,450	310,850			
2008	23,060	836,492	702,333	560,696	463,231				
2009	22,888	793,752	714,558	598,717					
2010	23,230	816,899	770,588						
2011	24,706	832,691							
2012	24,021								

## I. Incremental Paid Medical Age-to-Age Factors (Based on Item H)

Accident Year	Age-to-Age Development (in months):							
	<u>3-15</u>	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>
1998			0.274	0.737	0.780	0.953	0.735	0.755
1999		0.830	0.702	0.720	0.891	0.685	0.732	0.837
2000		1.040	0.738	0.754	0.663	0.701	0.796	1.044
2001	45.368	1.223	0.719	0.706	0.570	0.847	0.864	0.828
2002	56.640	1.111	0.638	0.591	0.781	0.803	0.782	0.884
2003	54.058	0.968	0.536	0.754	0.797	0.730	0.852	0.906
2004	49.156	0.778	0.677	0.799	0.775	0.809	0.850	0.906
2005	30.780	0.764	0.736	0.813	0.759	0.840	0.794	
2006	30.827	0.820	0.768	0.765	0.778	0.849		
2007	37.288	0.866	0.765	0.768	0.786			
2008	36.274	0.840	0.798	0.826				
2009	34.679	0.900	0.838					
2010	35.165	0.943						
2011	33.704							
Latest Year	33.704	0.943	0.838	0.826	0.786	0.849	0.794	0.906

Source: WCIRB quarterly calls for experience

## Projection Based on Incremental Paid Multiplicative Development - Indemnity and Medical

## J. Projected Incremental Development on Paid Medical Losses (in \$000) (d)

Accident Year	Age-to-Age Development (in months):								
	<u>3</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
1998			945,163	258,641	190,519	148,567	141,561	104,011	78,484
1999		551,226	457,449	320,926	230,995	205,720	140,900	103,076	86,233
2000		569,640	592,170	437,237	329,495	218,380	153,076	121,794	127,170
2001	17,913	812,684	994,268	714,802	504,490	287,319	243,469	210,283	174,083
2002	17,949	1,016,664	1,129,243	720,674	425,960	332,809	267,366	209,109	184,948
2003	19,225	1,039,290	1,006,044	539,679	406,955	324,170	236,708	201,613	182,672
2004	16,645	818,187	636,868	431,472	344,824	267,222	216,171	183,681	166,347
2005	24,155	743,485	567,957	418,027	339,770	257,983	216,600	172,004	155,771
2006	24,190	745,711	611,470	469,413	359,142	279,421	237,152	188,324	170,551
2007	20,858	777,749	673,425	515,022	395,450	310,850	263,826	209,506	189,734
2008	23,060	836,492	702,333	560,696	463,231	364,130	309,047	245,417	222,256
2009	22,888	793,752	714,558	598,717	494,643	388,822	330,003	262,058	237,327
2010	23,230	816,899	770,588	645,664	533,429	419,310	355,879	282,606	255,936
2011	24,706	832,691	785,485	658,146	543,741	427,416	362,759	288,070	260,884
2012	24,021	809,611	763,713	639,904	528,670	415,570	352,705	280,086	253,654

## K. Projected Cumulative Development on Paid Medical Losses (in \$000) (e)

Accident Year	Evaluated as of (in months)								
	<u>3</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
1998			945,163	1,203,804	1,394,324	1,542,891	1,684,451	1,788,462	1,866,946
1999		551,226	1,008,674	1,329,601	1,560,596	1,766,316	1,907,216	2,010,292	2,096,526
2000	16,748	586,388	1,178,558	1,615,795	1,945,290	2,163,670	2,316,746	2,438,540	2,565,710
2001	17,913	830,597	1,824,865	2,539,667	3,044,157	3,331,476	3,574,945	3,785,228	3,959,311
2002	17,949	1,034,614	2,163,857	2,884,532	3,310,492	3,643,301	3,910,667	4,119,777	4,304,725
2003	19,225	1,058,516	2,064,560	2,604,239	3,011,194	3,335,364	3,572,072	3,773,686	3,956,358
2004	16,645	834,832	1,471,700	1,903,172	2,247,996	2,515,217	2,731,388	2,915,070	3,081,417
2005	24,155	767,640	1,335,597	1,753,623	2,093,394	2,351,377	2,567,977	2,739,980	2,895,751
2006	24,190	769,901	1,381,372	1,850,785	2,209,927	2,489,348	2,726,500	2,914,824	3,085,375
2007	20,858	798,606	1,472,031	1,987,053	2,382,503	2,693,353	2,957,179	3,166,685	3,356,419
2008	23,060	859,552	1,561,885	2,122,581	2,585,811	2,949,941	3,258,988	3,504,405	3,726,661
2009	22,888	816,640	1,531,198	2,129,915	2,624,558	3,013,380	3,343,383	3,605,441	3,842,768
2010	23,230	840,129	1,610,717	2,256,381	2,789,810	3,209,120	3,564,999	3,847,605	4,103,541
2011	24,706	857,397	1,642,882	2,301,028	2,844,769	3,272,185	3,634,944	3,923,014	4,183,898
2012	24,021	833,632	1,597,345	2,237,249	2,765,919	3,181,489	3,534,194	3,814,280	4,067,934

## L. Cumulative Medical Age-to-Age Factors (f)

Accident Year	Age-to-Age Development (in months):							
	<u>3-15</u>	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>
1998			1.274	1.158	1.107	1.092	1.062	1.044
1999		1.830	1.318	1.174	1.132	1.080	1.054	1.043
2000	35.013	2.010	1.371	1.204	1.112	1.071	1.053	1.052
2001	46.368	2.197	1.392	1.199	1.094	1.073	1.059	1.046
2002	57.640	2.091	1.333	1.148	1.101	1.073	1.053	1.045
2003	55.058	1.950	1.261	1.156	1.108	1.071	1.056	1.048
2004	50.156	1.763	1.293	1.181	1.119	1.086	1.067	1.057
2005	31.780	1.740	1.313	1.194	1.123	1.092	1.067	1.057
2006	31.827	1.794	1.340	1.194	1.126	1.095	1.069	1.059
2007	38.288	1.843	1.350	1.199	1.130	1.098	1.071	1.060
2008	37.274	1.817	1.359	1.218	1.141	1.105	1.075	1.063
2009	35.679	1.875	1.391	1.232	1.148	1.110	1.078	1.066
2010	36.165	1.917	1.401	1.236	1.150	1.111	1.079	1.067
2011	34.704	1.916	1.401	1.236	1.150	1.111	1.079	1.067
2012	34.704	1.916	1.401	1.236	1.150	1.111	1.079	1.067
Latest Year	34.704	1.916	1.401	1.236	1.150	1.111	1.079	1.067

(d) Values that are not italicized are equal to the corresponding incremental paid medical loss amounts shown in Item H. Italicized values are calculated as the product of the incremental paid medical loss amount for the same accident year at the prior evaluation and the corresponding selected incremental paid medical age-to-age factor shown in Item I.

(e) Values that are not italicized are equal to the corresponding cumulative paid medical loss amounts shown in Item G. Italicized values are calculated as the sum of the cumulative paid medical loss amount for the same accident year at the prior evaluation and the evaluation and the incremental paid medical loss amount for the specific evaluation shown in Item J.

(f) Italicized age-to-age factors are based on projected cumulative medical payments in Item K.

Source: WCIRB quarterly calls for experience



Developed Loss Ratios Using Incremental Multiplicative Paid Loss Development Factors  
Based on Experience as of March 31, 2012

Accident Year	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Indemnity				Medical				Total
	Paid	Annual	Cumulative	Developed	Paid	Annual	Cumulative	Developed	
	<u>Loss Ratio(a)</u>	<u>Factor(b)</u>	<u>Factor</u>	<u>Loss Ratio</u> (1) x (3)	<u>Loss Ratio(a)</u>	<u>Factor(c)</u>	<u>Factor</u>	<u>Loss Ratio</u> (5) x (7)	<u>Loss Ratio</u> (4) + (8)
1983	0.402		1.007	0.405	0.304		1.119	0.341	0.745
1984	0.447	1.001	1.008	0.451	0.327	1.004	1.123	0.367	0.817
1985	0.446	1.001	1.009	0.450	0.338	1.004	1.128	0.381	0.831
1986	0.394	1.001	1.010	0.398	0.313	1.004	1.132	0.354	0.752
1987	0.343	1.001	1.011	0.347	0.296	1.005	1.138	0.337	0.684
1988	0.328	1.001	1.012	0.332	0.290	1.005	1.144	0.331	0.663
1989	0.340	1.002	1.014	0.344	0.306	1.006	1.150	0.352	0.696
1990	0.394	1.002	1.016	0.401	0.349	1.010	1.162	0.406	0.806
1991	0.420	1.001	1.017	0.427	0.364	1.006	1.169	0.425	0.852
1992	0.345	1.001	1.018	0.351	0.298	1.005	1.175	0.350	0.701
1993	0.282	1.002	1.020	0.288	0.240	1.002	1.177	0.282	0.570
1994	0.318	1.003	1.023	0.326	0.274	1.012	1.191	0.326	0.652
1995	0.456	1.004	1.027	0.468	0.392	1.012	1.205	0.472	0.940
1996	0.510	1.004	1.031	0.526	0.422	1.015	1.224	0.517	1.043
1997	0.576	1.005	1.037	0.597	0.474	1.017	1.244	0.590	1.187
1998	0.620	1.006	1.043	0.647	0.556	1.016	1.264	0.702	1.349
1999	0.649	1.008	1.051	0.683	0.602	1.018	1.287	0.775	1.457
2000	0.556	1.009	1.061	0.590	0.543	1.024	1.318	0.716	1.306
2001	0.453	1.010	1.071	0.486	0.467	1.023	1.348	0.629	1.115
2002	0.334	1.014	1.086	0.362	0.360	1.028	1.386	0.499	0.861
2003	0.212	1.018	1.106	0.235	0.221	1.031	1.429	0.316	0.550
2004	0.123	1.025	1.133	0.139	0.145	1.040	1.486	0.215	0.354
2005	0.100	1.067	1.210	0.120	0.134	1.067	1.585	0.213	0.333
2006	0.123	1.076	1.302	0.160	0.167	1.079	1.711	0.286	0.446
2007	0.157	1.100	1.432	0.225	0.216	1.111	1.900	0.411	0.636
2008	0.180	1.144	1.638	0.295	0.244	1.150	2.186	0.534	0.829
2009	0.169	1.245	2.040	0.345	0.235	1.236	2.702	0.635	0.980
2010	0.111	1.502	3.063	0.341	0.169	1.401	3.785	0.639	0.980
2011	0.044	2.395	7.337	0.322	0.082	1.916	7.252	0.597	0.919

(a) Based on Part A, Section B, Exhibit 1.

(b) Age-to-age factors for developing accident years 2005 to 2011 are from Exhibit 22.2, Item F. Age-to-age factors for developing accident years prior to 2004 were selected as the latest year age-to-age factors shown in Part A, Section B, Exhibit 2.3.

(c) Age-to-age factors for developing accident years 2005 to 2011 are from Exhibit 22.4, Item L. Age-to-age factors for developing accident years prior to 2004 were selected as the latest year age-to-age factors shown in Part A, Section B, Exhibit 2.4. These factors have not been adjusted to a post-SB 228 fee schedule level or for the SB 228 and SB 899 reforms related to medical services utilization.



**Projected On-Level Accident Year  
Indemnity Loss to Industry Average Filed Pure Premium Ratios  
Using Incremental Multiplicative Paid Loss Development Factors  
Based on Experience as of March 31, 2012**

Accident Year	(1) Developed Indemnity Loss Ratio(a)	(2) Composite Indemnity Adjustment Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Indemnity to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.405	1.402	2.914	0.195
1984	0.451	1.270	2.803	0.204
1985	0.450	1.245	2.596	0.216
1986	0.398	1.225	2.268	0.215
1987	0.347	1.203	1.890	0.221
1988	0.332	1.185	1.655	0.238
1989	0.344	1.167	1.591	0.253
1990	0.401	0.936	1.480	0.253
1991	0.427	0.771	1.338	0.246
1992	0.351	0.813	1.219	0.234
1993	0.288	0.986	1.176	0.241
1994	0.326	1.031	1.332	0.252
1995	0.468	0.955	1.749	0.256
1996	0.526	0.892	1.810	0.259
1997	0.597	0.799	1.762	0.271
1998	0.647	0.737	1.765	0.270
1999	0.683	0.683	1.678	0.278
2000	0.590	0.638	1.330	0.283
2001	0.486	0.638	1.133	0.273
2002	0.362	0.640	0.877	0.265
2003	0.235	0.589	0.623	0.222
2004	0.139	0.714	0.562	0.177
2005	0.120	1.219	0.620	0.237
2006	0.160	1.203	0.795	0.242
2007	0.225	1.165	1.013	0.258
2008	0.295	1.096	1.224	0.265
2009	0.345	1.073	1.317	0.281
2010	0.341	1.057	1.189	0.303
2011	0.322	1.036	1.070	0.312

	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)
2012	0.310	0.328	<b>0.319</b>
2013	0.312	0.344	<b>0.328</b>
1/1/2014	0.314	0.353	<b>0.333</b>

(a) See Exhibit 22.5.

(b) Based on Part A, Section B, Exhibit 4.1 with adjustment to accident years 2002 through 2004 for the full impact of the January 1, 2005 PDRS.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual indemnity severity trend from Part A, Section B, Exhibit 6.2 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level indemnity to industry average filed pure premium ratios.

(f) The selected projections of the on-level indemnity to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).

**Projected On-Level Accident Year  
Medical Loss to Industry Average Filed Pure Premium Ratios  
Using Incremental Multiplicative Paid Loss Development Factors  
Based on Experience as of March 31, 2012**

Accident Year	(1) Developed Medical Loss Ratio(a)	(2) Composite Medical On-Level Factor(b)	(3) Composite Premium Adjustment Factor(c)	(4) On-Level Medical to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.341	1.190	2.914	0.139
1984	0.367	1.126	2.803	0.147
1985	0.381	1.077	2.596	0.158
1986	0.354	1.047	2.268	0.163
1987	0.337	1.009	1.890	0.180
1988	0.331	0.972	1.655	0.195
1989	0.352	0.945	1.591	0.209
1990	0.406	0.765	1.480	0.210
1991	0.425	0.655	1.338	0.208
1992	0.350	0.691	1.219	0.198
1993	0.282	0.829	1.176	0.199
1994	0.326	0.873	1.332	0.214
1995	0.472	0.863	1.749	0.233
1996	0.517	0.851	1.810	0.243
1997	0.590	0.849	1.762	0.284
1998	0.702	0.750	1.765	0.299
1999	0.775	0.654	1.678	0.302
2000	0.716	0.592	1.330	0.318
2001	0.629	0.533	1.133	0.296
2002	0.499	0.554	0.877	0.315
2003	0.316	0.596	0.623	0.302
2004	0.215	0.853	0.562	0.326
2005	0.213	1.005	0.620	0.345
2006	0.286	1.056	0.795	0.381
2007	0.411	1.037	1.013	0.420
2008	0.534	1.029	1.224	0.449
2009	0.635	1.016	1.317	0.490
2010	0.639	1.012	1.189	0.544
2011	0.597	1.009	1.070	0.563

	(5) Projections Using Separate Frequency and Severity Trends(d)	(6) Projections Using Fitted Exponential Trend(e)	(7) Selected Projections(f)
2012	0.591	0.628	<b>0.609</b>
2013	0.617	0.683	<b>0.650</b>
1/1/2014	0.634	0.712	<b>0.673</b>

(a) See Exhibit 22.5.

(b) Based on Part A, Section B, Exhibit 4.4, adjusted to include the following: (i) the estimated -8.5% impact of 1/1/2004 fee schedule changes in SB 228 and (ii) the estimated impact of the SB 228 and SB 899 reforms related to medical services utilization in accident years 2000 through 2004.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual medical severity trend from Part A, Section B, Exhibit 6.3 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding

(e) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level medical to industry average filed pure premium ratios.

(f) The selected projections of the on-level medical to industry average filed pure premium ratios are based on equal weightings of the projection based on separate frequency and severity trends (column (5)) and the projection based on the fitted exponential trend (column (6)).

Part A  
Section B  
Appendix B  
Trending Methodology

The proposed policy year 2013 pure premium rates are intended to reflect the final, or ultimate, cost of losses and loss adjustment expenses on all accidents that arise on policies incepting in 2013. Appendix A discusses the process of developing the losses reported for each historical accident year to a final, or ultimate, cost basis. This Appendix discusses the process of adjusting, or trending, these historical accident year costs to the levels anticipated on claims covered by policies incepting in 2013.

Trending historical costs to the policy year 2013 level involves three phases. First, the losses incurred during each historical accident year are adjusted for specific, quantifiable cost level changes that have occurred since that time. Second, each year's historical earned premium is adjusted to the premium that would have been earned at the industry average filed pure premium rate level as of July 1, 2012 and the average wages expected to be in effect during the time the premium on policies incepting in 2013 is earned. Third, future changes in these adjusted cost levels are projected, or trended, from the time of the latest available experience to January 1, 2014, which is the midpoint of the experience period during which the policy year 2013 advisory pure premium rates will apply.

**Adjustment of Losses to an On-level Basis**

Part A, Section B, Exhibits 4.1 through 4.4 show the adjustment of historical loss amounts to a consistent, or on-level, cost basis. Part A, Section B, Exhibit 4.1 details the on-leveling adjustments to indemnity losses. Part A, Section B, Exhibits 4.2 through 4.4 detail the on-leveling adjustments to medical losses.

On-level Adjustments to Indemnity Losses

For each historical accident year, indemnity and medical losses are adjusted to reflect the cost impact of legislative and regulatory changes and judicial action. These adjustments reflect changes in statutory benefit amounts, measurable structural reforms that have been enacted by the legislature, regulatory changes and, as appropriate, the impact of judicial action. The adjustments made to each year's indemnity losses to reflect these changes are shown in Part A, Section B, Exhibit 4.1.

Part A, Section B, Exhibit 4.1, columns 1 and 2 show the estimated impact of statutory benefit changes, regulatory changes and judicial action through policy year 2013 on indemnity claim severity (column 1) and claim frequency (column 2). The adjustments for the impact of these changes on claim severity are based on the WCIRB legislative evaluation model<sup>1</sup> as reflected in the pure premium rate filings submitted subsequent to enactment of the legislation.<sup>2</sup> These adjustments, in some instances, also reflect further refinement stemming from a recent WCIRB reassessment of historical benefit adjustments based on the most currently available data.<sup>3</sup> These estimates reflect the actual wage distribution of injured California workers rather than of all California workers. (The pre-injury wage of injured California workers differs significantly from that of all California workers.) The estimates of the impact of benefit changes on claim

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<sup>1</sup> See Agenda Item AC10-03-04 of the March 15, 2010 WCIRB Actuarial Committee meeting for a more complete discussion of the WCIRB's legislative evaluation model.

<sup>2</sup> The adjustment factors shown in Part A, Section B, Exhibit 4.1, column 1 for accident years 2003 and 2004 reflect on-level adjustments for those years that contemplate only the impact of the January 1, 2005 Permanent Disability Rating Schedule that was not reflected in the loss development adjustments discussed in detail in Appendix A.

<sup>3</sup> See Agenda Item AC09-03-03 of the April 1, 2010 and December 1, 2011 WCIRB Actuarial Committee meetings for a more complete discussion of this reassessment of the benefit adjustment factors.

frequency are based on a WCIRB econometric analysis of the effect of a number of economic, demographic and claims-related variables on the frequency of indemnity claims in California.<sup>4</sup>

The on-leveling adjustment estimates included in Part A, Section B, Exhibit 4.1 also reflect the estimated impact of the Ogilvie v. City and County of San Francisco and Almaraz v. Environmental Recovery Services/Guzman v. Milpitas Unified School District Workers' Compensation Appeals Board (WCAB) decisions on costs. The estimated impact of these decisions was based on the estimates reflected in the WCIRB's July 1, 2009 and January 1, 2010 Pure Premium Rate Filings.<sup>5</sup> The WCIRB has since reviewed a wide range of information on costs emerging subsequent to the WCAB decisions. This information shows costs emerging at a level that is not inconsistent with the initial estimates reflected in the WCIRB's earlier pure premium rate filings.<sup>6</sup>

In 2011, the Ogilvie decision was, in part, annulled by the First District Court of Appeals. However, earlier this year in the published Dahl v. Contra Costa County decision,<sup>7</sup> the WCAB determined that the future earnings capacity factor of the permanent disability rating can, in certain circumstances, be rebutted via testimony from a vocational rehabilitation expert under Ogilvie. At this time, the extent to which permanent disability ratings will be revised on this basis is unclear. As a result, the WCIRB is not recommending any adjustments to the initial estimates of these decisions for purposes of adjusting the older accident years to the current cost level. The WCIRB will continue to monitor emerging costs related to these decisions and modify future projections to the extent appropriate based on these emerging costs.

Indemnity benefits have been adjusted to the current level of indemnity benefits as shown in Exhibit 4.1. Comprehensive legislation is currently under consideration in the California Legislature. No provision for increased benefits or reforms resulting from this legislation is reflected in this filing. If the pending legislation is adopted by the Legislature, the WCIRB will evaluate the impact and, if appropriate, modify the pure premium rates proposed in this filing to reflect that cost evaluation.

Statutory benefits are expressed as a percentage of an injured worker's weekly wages, with specified minimum and maximum amounts. Consequently, as wages increase, the cost of indemnity benefits will also increase – even without a statutory benefit change. Column 3 of Part A, Section B, Exhibit 4.1 shows the estimated annual impact of wage inflation on indemnity benefits. These estimates have been computed based on the pre-injury weekly wages of injured workers, the legislatively scheduled benefits for each year, and the estimated annual changes in average California wages published by the UCLA Anderson School of Business.<sup>8</sup>

#### On-Level Adjustments to Medical Losses

Part A, Section B, Exhibits 4.2 through 4.4 show the adjustment of medical losses to an on-level basis. Part A, Section B, Exhibit 4.2 shows the impact of non-legislative factors on medical costs. For many years, the Official Medical Fee Schedule (OMFS) has regulated the amounts paid to physicians for many workers' compensation medical procedures. As of April 1, 1999, many inpatient hospital procedures became subject to the Inpatient Hospital Fee Schedule (IHFS). Other medical cost components, such as pharmaceuticals and outpatient facility fees, later also became subject to fee schedules with the enactment of Senate Bill No. 228 (SB 228) effective January 1, 2004. As shown in Part A, Section B, Exhibit 4.2, column 1, approximately 90% of medical costs are now subject to fee schedules. Column 3 of Part A, Section B, Exhibit 4.2 shows the average impact of fee schedule changes on total medical costs

<sup>4</sup> Brooks, Ward, *California Workers Compensation Benefit Utilization – A Study of Changes in Frequency and Severity in Response to Changes in Statutory Workers Compensation Benefit Levels*, Proceedings of the Casualty Actuarial Society, Volume LXXXVI, 1999, pp. 80 – 262.

<sup>5</sup> See Part A, Section B, Appendix C of the WCIRB's July 1, 2009 Pure Premium Rate Filing for a complete discussion of the WCIRB's estimate of the impact of the Ogilvie and Almaraz/Guzman decisions on costs.

<sup>6</sup> See Agenda Item AC09-03-07 of the August 2, 2012 WCIRB Actuarial Committee meeting for a more complete discussion of this information.

<sup>7</sup> Dahl v. Contra Costa County (ADJ1310387), panel decision issued on May 18, 2012.

<sup>8</sup> This wage inflation index is discussed in greater detail later in this Appendix with respect to premium adjustments.

by accident year. The impacts shown are based on the WCIRB's cost analysis of the fee schedule changes developed at the time the schedule was implemented. In some instances, the cost factors also reflect further adjustment stemming from a 2010 WCIRB reassessment of historical benefit adjustments based on the most currently available data that emerged subsequent to the fee schedule changes.<sup>9</sup>

Some workers' compensation medical costs are not subject to fee schedules. The portion of each historical accident year's medical losses that is not subject to fee schedules is adjusted to reflect the anticipated general medical cost level during the period in which the proposed pure premium rates will be in effect. The cost adjustments used in this analysis are shown in column 4 of Part A, Section B, Exhibit 4.2. The historical values are based on the "Other Medical Services" and "Medical Care Services" components of the Consumer Price Index as published by the U.S. Bureau of Labor Statistics. Projected values are provided by Global Insight, Inc. Part A, Section B, Exhibit 4.2, column 6 shows the combined impact of fee schedule changes and general medical inflation on non-fee schedule-regulated medical cost components by accident year.

Legislative changes and judicial actions also impact the cost of medical benefits. Part A, Section B, Exhibit 4.3 shows the impact of legislative changes on medical costs. The factors in column 1 reflect the impact on the average medical costs per claim of (a) statutory reforms (excluding SB 228 fee schedule changes and SB 228 and SB 899 reform provisions impacting the utilization of medical services – the effects of which were reflected in the adjustments shown in Part A, Section B, Exhibits 2.4.1 and 2.4.2) and (b) legislative changes to medical costs not otherwise reflected. As with other benefit adjustment factors previously discussed, these adjustment factors were subject to reassessment based on the most currently available data that emerged subsequent to the legislative change.<sup>10</sup> The factors in column 2 of Part A, Section B, Exhibit 4.3 reflect the impact on medical costs of the changes in the frequency of indemnity claims as a result of statutory benefit changes. The combined impact of legislative changes on overall medical costs is shown in column 3 of Part A, Section B, Exhibit 4.3.

Assembly Bill No. 378 (AB 378), enacted in 2011, provides that compound drugs are now subject to a fee schedule. A preliminary analysis of AB 378 performed by the California Workers' Compensation Institute on behalf of the WCIRB earlier this year did not provide any indication of savings.<sup>11</sup> (In fact, very preliminary indications suggested that the cost of compound drugs was increasing.) Inasmuch as preliminary indications of the potential cost impact of AB 378 do not suggest significant savings are arising, no cost adjustment for AB 378 has been reflected in Exhibit 4.3. The WCIRB will continue to monitor the potential cost impact of AB 378 as additional information becomes available.

Part A, Section B, Exhibit 4.4 shows the combined impact of both measurable legislative and non-legislative changes on medical costs. Column 4 of Part A, Section B, Exhibit 4.4 shows the medical on-level factor that is used to adjust each historical accident year's estimated ultimate medical losses to an on-level basis.

#### **Adjustments of Premium to an On-Level Basis**

The primary adjustments made to each year's historical premium to convert those premiums to a current, or on-level, basis are as follows:

1. Wage Inflation. Workers' compensation rates are expressed as a percentage of payroll. Thus, the earned premium for a particular year reflects the wages paid by California employers during that year. In order for the proposed pure premium rates to provide for policy year 2013 losses and loss adjustment expenses, each historical year's earned premium is adjusted to the anticipated average

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<sup>9</sup> See Agenda Item AC09-03-03 of the April 1, 2010 WCIRB Actuarial Committee meeting for a more complete discussion of this reassessment of the benefit adjustment factors.

<sup>10</sup> See Agenda Item AC09-03-03 of the April 1, 2010 WCIRB Actuarial Committee meeting for a more complete discussion of this reassessment of the benefit adjustment factors.

<sup>11</sup> See the Minutes for Item AC11-09-02 of the April 2, 2012 WCIRB Actuarial Committee meeting.

wage level applicable to policies incepting in 2013. Part A, Section B, Exhibit 5.1 shows the computation of the wage level adjustment factors. Based on the WCIRB's 2003 analysis of wage forecasting methodologies,<sup>12</sup> beginning with the WCIRB's January 1, 2004 Pure Premium Rate Filing, the WCIRB's projected wage inflation is based on the annual change in average California wages derived from historical values and forecasts published by the UCLA Anderson School of Business.<sup>13</sup>

2. Changes in Average Rate Level. The amount of premium generated during a particular year is based on the rates in effect during that year. Part A, Section B, Exhibit 5.2, columns 2a, 2b and 2c show the adjustment of each year's historical premium to the level reflected in the industry average filed pure premium rates as of July 1, 2012. The earned premium amounts shown in Part A, Section B, Exhibit 1 and reflected in the loss ratios shown in Part A, Section B, Exhibit 3 are based on the final rates charged by insurers – including the impact of most rating plan adjustments such as schedule rating.<sup>14</sup> To compute the indicated difference from the industry average filed pure premium rate as of July 1, 2012, the premium generated for each year at the industry average charged rates is adjusted to reflect the premium that would have been generated had the industry average filed pure premium rates as of July 1, 2012 been charged during that year.

Column 2a of Part A, Section B, Exhibit 5.2 shows the ratio of the industry average charged rate to the advisory pure premium rate for each calendar year subsequent to the implementation of competitive rating in 1995. Column 2b of Part A, Section B, Exhibit 5.2 shows the factors needed to adjust the earned premium for each calendar year to the industry average filed pure premium rate level as of July 1, 2012. The factors reflect both the historical changes in advisory pure premium rates that are needed to adjust each year's earned premium to the July, 1 2012 advisory pure premium rate level and an additional factor to adjust from the July 1, 2012 advisory pure premium rate level to the industry average filed pure premium rate level as of July 1, 2012. Column 2c of Exhibit 5.2 shows the combined effect of all these rate adjustments, which are the factors needed to adjust each year's earned premium to the premium that would have been earned had the industry average filed pure premium rates as of July 1, 2012 been charged during that year.

3. Miscellaneous Premium Adjustments. In addition to adjustments for changes in wage and rate levels, historical premiums are also adjusted to remove the impact of surcharge premium generated under the Minimum Rate Law, reflect changes in the average experience modification, and reflect the current experience rating off-balance correction factor. These adjustments, which are shown in columns 3, 4 and 5 of Part A, Section B, Exhibit 5.2, are based on the WCIRB's unit statistical and experience rating data.
4. Adjustment for Impact of Audit Premiums on Calendar Years 2007 through 2010. Premium is reported to the WCIRB on a calendar year basis, reflecting all premiums earned during that calendar year on policies from any year, while losses are reported on an accident year basis, reflecting the cost of claims on policies in force during that year. Generally, these two bases overlap to a considerable degree. However, when audits on older policy years have a highly atypical effect on premiums booked during the current year, the use of unadjusted calendar year earned premium can distort accident year loss ratios. The recent economic recession significantly impacted audit premiums on 2007 and 2008 policies that were booked in 2009. To adjust for the distortions created by the recent economic recession, premiums earned in calendar years 2007 through 2010 are adjusted by a factor to bring them to an "accident year" basis. These adjustments, which are shown in column 6 of Part A, Section B, Exhibit 5.2, are computed based on a comparison of premium reported

<sup>12</sup> See Attachment V of the WCIRB's September 9, 2003 report submitted to the California Department of Insurance on *Studies Requested in the Decision*, included in the WCIRB's January 1, 2003 Pure Premium Rate Filing.

<sup>13</sup> This index is based on the ratio of total statewide wages and salaries divided by total civilian employment.

<sup>14</sup> These premiums do not reflect the impact of deductible credits, retrospective rating plan adjustments or terrorism charges.

on a calendar year basis to premium reported on an estimated ultimate policy year basis over the course of two accident years.<sup>15</sup>

Part A, Section B, Exhibit 5.2, column 7 shows the combined on-level factor for each year that reflects the impact of all the premium adjustments applied by the WCIRB.

### **Trending of On-Level Ratios**

In order for the proposed pure premium rates to reflect the cost of benefits incurred on policies incepting in 2013, the historical estimated ultimate loss ratios, adjusted to an on-level basis, are trended to a policy year 2013 level. Specifically, the on-level ratios are trended to January 1, 2014 – the approximate average date of experience on policies incepting in 2013. These trended ratios reflect the estimated ratio of losses on policies incepting in 2013 to premium at the industry average filed pure premium rate level as of July 1, 2012. In this filing, the WCIRB's projected future loss trend is based on the average of projections based on (a) separate projections of growth in claim frequency and in the average cost, or severity, of claims and (b) an exponential curve fit to the post-reform loss ratios adjusted to a current, or on-level, basis.

Part A, Section B, Exhibit 6.1 shows the WCIRB's estimated growth in indemnity claim frequency based on the WCIRB's econometric model used to estimate the impact of historical benefit and economic changes on indemnity claim frequency. Part A, Section B, Exhibits 6.2 and 6.3 show the basis of the WCIRB's projected growth in indemnity and medical claim severity, respectively. Part A, Section B, Exhibits 7.1 and 7.3 show historical on-level loss ratios for indemnity and medical, respectively. Part A, Section B, Exhibits 7.2 and 7.4 show the same information, respectively, on a graphical basis.

Table 1 summarizes the on-level loss ratio information contained in Part A, Section B, Exhibits 7.1 and 7.3. As shown, the on-level loss ratios for both indemnity and medical grew at a relatively steady pace through 1990, averaging about 4% per year for indemnity and 6% per year for medical. Subsequently, on-level ratios declined in the early 1990s as claim frequency dropped following anti-fraud reforms. From 1993 through 2000, the on-level loss ratios again generally increased at a moderate rate (2% annually) for indemnity and more significant rate (7% annually) for medical due, in part, to the 1996 Minnear decision.<sup>16</sup> On-level loss ratios declined for several years in the 2001 through 2004 period, largely as a result of the reforms of 2002 through 2004. Since the reforms were fully implemented in 2005, on-level indemnity loss ratios have increased at an annual rate of 4% per year and on-level medical loss ratios have increased at an average rate of 7% per year, as claim severities increased and declines in claim frequency moderated during that period.

<sup>15</sup> See Agenda Item AC11-06-02 of the June 3, and August 3, 2011 WCIRB Actuarial Committee meetings for a more complete discussion of this computation.

<sup>16</sup> Minnear v. Mount San Antonio Community College District (1996) 61 Cal. Comp. Cases 1055 (Appeals Board en banc opinion).

Table 1: Projected Historical On-Level Indemnity and Medical Loss Ratios				
Accident Year	Indemnity		Medical	
	On-Level Loss Ratio	Year-to-Year Change	On-Level Loss Ratio	Year-to-Year Change
1983	0.195	—	0.138	—
1984	0.204	4.6%	0.146	5.8%
1985	0.216	5.9%	0.157	7.5%
1986	0.215	-0.5%	0.162	3.2%
1987	0.221	2.8%	0.178	9.9%
1988	0.238	7.7%	0.193	8.4%
1989	0.253	6.3%	0.206	6.7%
1990	0.253	0.0%	0.207	0.5%
1991	0.246	-2.8%	0.205	-1.0%
1992	0.234	-4.9%	0.196	-4.4%
1993	0.241	3.0%	0.197	0.5%
1994	0.252	4.6%	0.210	6.6%
1995	0.255	1.2%	0.230	9.5%
1996	0.258	1.2%	0.240	4.3%
1997	0.269	4.3%	0.279	16.3%
1998	0.269	0.0%	0.294	5.4%
1999	0.276	2.6%	0.297	1.0%
2000	0.281	1.8%	0.309	4.0%
2001	0.271	-3.6%	0.286	-7.4%
2002	0.268	-1.1%	0.303	5.9%
2003	0.239	-10.8%	0.294	-3.0%
2004	0.216	-9.6%	0.331	12.6%
2005	0.221	2.3%	0.346	4.5%
2006	0.223	0.9%	0.377	9.0%
2007	0.235	5.4%	0.411	9.0%
2008	0.237	0.9%	0.431	4.9%
2009	0.249	5.1%	0.463	7.4%
2010	0.269	8.0%	0.512	10.6%
2011	0.276	2.6%	0.530	3.5%

Exhibit 1 shows changes in indemnity claim frequency based on the ratio of indemnity claim counts to unit statistical reported exposure adjusted to a common wage level for accident years 1994 through 2010, and to annual statewide employment for accident year 2011 and the first quarter of accident year 2012. As shown, after a period of fairly steady significant decline, indemnity claim frequency increased sharply in 2010. Also, as shown on Exhibit 1, preliminary estimates of indemnity claim frequency for 2011 and the first quarter of 2012 are generally comparable to the 2010 level.

Earlier this year, the WCIRB performed an extensive analysis of recent changes in indemnity claim frequency.<sup>17</sup> In the WCIRB's report, the 2010 indemnity claim frequency increase was attributed to (a) increases in cumulative injury claims, which not only increase indemnity claim frequency directly but are also a strong indicator of increases in the proportion of discretionary non-cumulative, or specific, injury claims; (b) increases in smaller non-cumulative, or specific, injury claims; (c) increases in the proportion of all claims that receive indemnity benefits; (d) increases in late-reported indemnity claims, increases in the

<sup>17</sup> See the Minutes for Item AC12-04-05 of the August 2, 2012 WCIRB Actuarial Committee meeting for the full report of this analysis.



proportion of medical-only claims that later transition to indemnity, and decreases in the proportion of indemnity claims that later transition to medical-only; and (e) reductions in the negative impact of shifts in industrial mix on indemnity claim frequency as declines in employment for the construction sector moderate and are offset by gradual recoveries in other industrial sectors. Many of these factors were influenced by the 2008-2009 economic recession. In addition, the WCIRB's analysis showed that an increase in smaller and late-reported indemnity claims in 2010 had significantly dampened both average indemnity and medical claim severities.

Part A, Section B, Exhibit 6.1 shows projected changes in indemnity claim frequency rates based on the same econometric model used in recent years to estimate the impact of benefit changes on indemnity claim frequency.<sup>18</sup> This model projects indemnity frequency changes as a function of changes in indemnity benefit levels, economic variables, and other factors, but excludes the impact of projected changes in the mix of industry classifications since the impact of changes in the classification mix on claim frequency will be roughly proportional to the impact of the changes in pure premium. The frequency figures shown in Part A, Section B, Exhibit 6.1 are based on the ratio of indemnity claim counts to unit statistical reported exposure. Since 2010 is the most currently available accident year for which unit statistical data has been reported, the frequency changes shown in Part A, Section B, Exhibit 6.1 for accident years 2011 and beyond are model forecasts.

Exhibit 2 shows historical and forecast changes in indemnity claim frequency adjusted for changes in industrial mix ("Intra-Class"), indemnity claim frequency not adjusted for changes in industrial mix ("Overall"), and the effect of changes in industrial mix on indemnity claim frequency ("Inter-Class"). Changes in industrial mix can significantly impact indemnity claim frequency per unit of payroll. As shown on Exhibit 2, shifts in industrial mix, influenced by the recent economic recession, contributed to a 1% to 2% decline in indemnity claim frequency for accident years 2008 and 2009. Estimates of the impact of changes in industrial mix on indemnity claim frequency for accident years 2010 and beyond have moderated somewhat. The forecast 2011 total, or "Overall", decline in indemnity claim frequency of 2.6% as shown on Exhibit 2, is greater than the preliminary 2011 estimated decline of 0.3% based on reported 2011 indemnity claims as shown on Exhibit 1.

Exhibit 3 shows incremental reported indemnity and medical-only claim counts by calendar quarter, four-quarter total incremental reported indemnity and medical-only claim counts, and changes in these values from the same quarter in the prior calendar year. Changes in year-over-year reported counts can be leading indicators of changes in indemnity claim frequency and changes in the proportion of all claims receiving indemnity benefits. As shown on Exhibit 3, after a period of decline, reported indemnity claim counts increased when compared to the same quarter in the prior calendar year beginning in 2010 and continue to increase through the first quarter of 2012, while the number of medical-only claim counts generally show continued decline.

Beginning with policies incepting on or after July 1, 2010, the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* requires that the cost of medical cost containment programs (MCCP) be reported as allocated loss adjustment expense (ALAE) rather than as medical losses. As a result, portions of accident year 2010 and accident year 2011 MCCP costs are included in reported medical loss and portions are included in reported allocated loss adjustment expense (ALAE). In its April 20, 2012 letter submitted to the California Department of Insurance in conjunction with its July 1, 2012 Pure Premium Rate Filing, the WCIRB summarized available MCCP cost information and outlined its plan to present medical losses for accident years 2012 and later exclusive of MCCP costs in WCIRB pure premium rate filings made in 2013 and later. With respect to the experience presented in this filing, medical losses for accident years 2010 and 2011 are adjusted to include all of the MCCP paid costs for those accident years, including the portion of MCCP paid costs reported in ALAE. If no adjustment were

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<sup>18</sup> Brooks, Ward, *California Workers Compensation Benefit Utilization – A Study of Changes in Frequency and Severity in Response to Changes in Statutory Workers Compensation Benefit Levels*, Proceedings of the Casualty Actuarial Society, Volume LXXXVI, 1999, pp. 80 – 262.

made, comparisons of accident year medical loss trends would be misleading since the cost components included in medical losses for different accident years may differ.

The historical accident year aggregate data upon which the WCIRB's ultimate loss projections have been predicated does not allow for the segregation of MCCP costs from other medical costs. However, the WCIRB used two sources of MCCP cost information in an attempt to approximate the impact of MCCP cost trends on the overall medical loss trends by accident year. Exhibit 4 shows this summary for accident years 2003 through 2011. Columns 2 and 3 of Exhibit 4 show the WCIRB estimates of ultimate medical losses per indemnity claim including MCCP costs as reflected in Part A, Section B, Exhibit 6.3. Columns 4 and 5 of Exhibit 4 show estimates of ultimate medical losses per indemnity claim excluding MCCP costs based on WCIRB calendar year estimates of paid MCCP costs as a percentage of total calendar year medical paid losses.<sup>19</sup> Columns 6 and 7 of Exhibit 4 show estimates of ultimate medical losses per indemnity claim excluding MCCP costs based on California Workers' Compensation Institute estimates of MCCP costs per indemnity claim by accident year as of 24 months.<sup>20</sup> Exhibit 4 shows that the indicated medical severity trend estimates based on medical costs excluding MCCP are only slightly less than the indicated medical severity trend based on medical costs including MCCP.

Exhibits 5.1 and 5.2 show changes in paid indemnity per indemnity claim and paid medical per claim. This information shows severity growth moderating in 2009, 2010, and 2011 after several years of sharp increases. Similarly, Exhibit 5.3, which shows the average medical paid per active indemnity claim (defined by the sum of indemnity claims open at the start of the period and newly-reported indemnity claims during the period) by accident year and calendar period, also suggests a moderation in the medical severity growth in 2009, 2010, and 2011.

Exhibits 6.1 and 6.2 show accident year claim severities on an estimated ultimate basis. As shown on Exhibits 6.1 and 6.2, following significant declines in claim severity immediately following reforms, both indemnity and medical claim severities in 2006, 2007 and 2008 increased significantly. For accident years 2009, 2010, and 2011, the growth in indemnity and medical claim severities has moderated significantly. The claim severities adjusted to a common benefit level shown in Part A, Section B, Exhibits 6.2 and 6.3 show a similar pattern over the last several years.

Shifts in the mix of claim types can affect claim severities. Exhibits 7.1 and 7.2 show estimated ultimate claim severities by injury type – both before and after adjustment to a common benefit level. Also shown on Exhibits 7.1 and 7.2 are the indemnity and medical claim severities for all injury types combined, adjusted to a common (accident year 2010) mix of injury types. (These estimated severities by injury type are based on unadjusted unit statistical incurred loss development rather than on reform-adjusted paid loss development, and are intended to reflect the impact of changing claims mix on severities and not to project ultimate claim severity changes.) As shown on Exhibits 7.1 and 7.2, adjustments to remove the impact of changes in claim type generally did not have a major impact on severities for the years shown.

#### Policy Year 2013 Indemnity Loss Projection

For many years until its January 1, 2010 Pure Premium Rate Filing, the WCIRB had been projecting growth in on-level indemnity loss ratios based on the historical growth in the on-level ratios shown in Part A, Section B, Exhibit 7.1. Beginning with its January 1, 2010 Pure Premium Rate Filing, rather than projecting the on-level indemnity ratios to continue to grow based on recent experience, the WCIRB has projected the change in on-level indemnity ratios based on separate projections of claim frequency and indemnity claim severity. The frequency projections used by the WCIRB beginning with its January 1, 2010 Pure Premium Filing have been based on the WCIRB's econometric claim frequency model, and

<sup>19</sup> *Report on 2011 California Workers' Compensation Losses and Expenses*, WCIRB, June 2012.

<sup>20</sup> *Analysis of Medical and Indemnity Benefit Payments, Medical Treatment and Pharmaceutical Cost Trends in the California Workers' Compensation System*, CWCI, July 2012. See the Minutes for Item AC12-06-03 of the August 2, 2012 WCIRB Actuarial Committee meeting.

the estimated indemnity severity growth has been based on the approximate average of the post-reform rate of growth and the long-term pre-reform rate of growth in on-level indemnity severities.

As shown on Part A, Section B, Exhibit 6.1, the WCIRB's frequency model is forecasting declines of between 1% and 3% annually for the 2011 through 2014 period. As shown on Part A, Section B, Exhibit 6.2, the WCIRB projects an average annual indemnity severity trend of 3%, the approximate average of the post-reform and long-term pre-reform rates of growth. Part A, Section B, Exhibit 7.1, column 5 shows the projected policy year 2013 indemnity loss ratio based on the average of the latest two accident year (2010 and 2011) on-level indemnity ratios adjusted by the WCIRB frequency model projections and the annual indemnity severity trend projection of 3% per year. The combined on-level loss trend projected on this basis is 0.7% annually.

The combined loss trend implied by the separate claim frequency and claim severity projections is well below the average post-reform rate of growth in indemnity on-level loss to pure premium ratios shown in Table 1. Also, recently, the WCIRB performed a retrospective analysis of trending methodologies that showed that projections based on a total loss ratio trend performed more accurately for the latest two accident years than those based on separate projections of claim frequency and claim severity.<sup>21</sup> Given the relative uncertainty surrounding current frequency and severity projections reflected in the atypical results of the last several years and the steady, moderate rate of increase of post-reform on-level indemnity loss ratios, the WCIRB believes some consideration of the post-reform trend in indemnity on-level loss ratios is appropriate. Column 6 of Part A, Section B, Exhibit 7.1 shows the projected policy year 2013 indemnity loss ratio based on fitting an exponential curve to the 2005 to 2011 on-level indemnity loss ratios. The goodness of fit measure ("R-squared") for this curve is 0.96.

However, frequency and severity are often be impacted by different phenomena. Also, there are some signs of moderation in the post-reform loss trends, and California workers' compensation is potentially nearing a period of significant transition. Consequently, the WCIRB believes some consideration of the projection based on separate projections of claim frequency and claim severity is appropriate. As a result, the WCIRB recommends projecting the indicated policy year 2013 indemnity loss ratio on Part A, Section B, Exhibit 7.1 by assigning 50% weight to each of the projections based on (a) an average of the latest two years' on-level indemnity loss ratios adjusted for separate projections of claim frequency and claim severity and (b) an exponential curve fit to the post-reform on-level indemnity loss ratios.

As shown on Part A, Section B, Exhibit 7.1, column 7, the policy year 2013 indemnity loss ratio projected using the WCIRB's selected methodology is 0.290.

#### Policy Year 2013 Medical Loss Projection

The introduction of the presumption of correctness given to primary treating physician determinations that was effectuated by the 1993 reforms and the extension of the presumption to medical treatment by the 1996 Minniear decision significantly changed the level of medical services provided in workers' compensation. As a result, growth in on-level medical loss ratios accelerated sharply in the mid-1990s.

As discussed in the last several WCIRB pure premium rate filings, the landmark reforms of 2002 through 2004 significantly impacted the utilization of medical services. In addition, the frequency of indemnity claims dropped sharply following the reforms. As shown on Part A, Section B, Exhibit 7.3 and Table 1 above, following the reforms, medical losses, even after adjustment for the measurable impact of the reforms, declined. Since 2005, on-level medical loss ratios began to increase at approximately the rate experienced in the pre-Minniear period.

Earlier this year, the California Workers' Compensation Institute (CWCI) continued its study on behalf of the WCIRB, analyzing recent increases in medical severities based on detailed medical transactional

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<sup>21</sup> See the Minutes for Item AC12-06-01 of the August 2, 2012 WCIRB Actuarial Committee meeting for a more complete discussion of this analysis.

payment data through December 31, 2011.<sup>22</sup> The CWCI analysis showed sharp increases in medical payments per claim over the last several years in a broad range of medical treatment categories, pharmaceutical costs, costs of medical cost containment programs, and medical-legal costs. These increases were attributable to increases in the number of visits per claim, the number of procedures per visit, and the average cost of procedures.

As with indemnity, considering the relative uncertainty surrounding future changes in claim frequency and medical severity given the recent increased levels of indemnity claim frequency, and that on-level medical loss ratios have generally continued to increase at a steady rate since the implementation of the 2002 through 2004 reforms, the WCIRB believes it is appropriate to give some consideration to a projection based on the historical growth in the on-level medical loss ratios. Part A, Section B, Exhibit 7.3, column 6 shows the projection based on fitting an exponential curve to the 2005 through 2011 on-level medical loss ratios. The R-squared for this curve is 0.99.

As with indemnity, the WCIRB believes a projection based on separate projections of indemnity claim frequency and claim severity should be considered inasmuch as frequency and severity are often impacted by different phenomena and there are some indications of moderation in the trend in on-level medical loss ratios. For this trend projection, the WCIRB recommends using the same trending methodology as for indemnity – with the forecast change in claim frequency based on the WCIRB's econometric indemnity claim frequency model and the most current available UCLA economic forecasts, and the forecast medical severity growth of 7% per year based on the approximate average of the post-reform rate of growth and the long-term pre-reform rate of growth in on-level medical severities shown in Part A, Section B, Exhibit 6.3. As shown on Part A, Section B, Exhibit 7.3, column 5, the WCIRB has applied these projections to each of 2010 and 2011 years and averaged the trended medical loss ratios.

As with indemnity, the WCIRB recommends projecting the indicated policy year 2013 medical loss ratio on Part A, Section B, Exhibit 7.3 by assigning 50% weight to each of the projections based on (a) separate projections of claim frequency and claim severity and (b) an exponential curve fit to the post-reform on-level medical loss ratios. As shown on Part A, Section B, Exhibit 7.3, column 7, the policy year 2013 on-level medical loss ratio projected using the WCIRB's selected methodology is 0.620.

### **Summary of Alternative Trend Projections**

The WCIRB is recommending a loss trend based on assigning 50% weight to each of (a) an average of projections of the latest two years' on-level ratios adjusted for separate forecasts of changes in indemnity claim frequency and indemnity and medical claim severities and (b) a projection based on an exponential curve fit to the post-reform on-level indemnity and medical loss ratios. For informational purposes, the WCIRB has computed alternative loss projections based on a number of alternative loss trending methodologies reflecting underlying assumptions that differ from those reflected in the WCIRB's recommended trending methodology. These alternative trending projections are shown on Exhibits 8.1 through 12.2 and are discussed below.

#### Trend Projections Based on Separate Frequency and Severity Projections Applied to the Latest Two Years and Averaged

Exhibits 8.1 and 8.2 show an alternative loss trend projection based on the average of the latest two years' on-level ratios, adjusted for the WCIRB's model forecast frequency declines and the annual severity trend assumptions of +3% for indemnity and +7% for medical. This methodology produces a lower projection than the methodology recommended by the WCIRB that averages projections based on this methodology and projections based on fitting an exponential curve to the post-reform on-level loss ratios. Given the relative uncertainty of future changes in claim frequency and claim severity surrounding the recent increased levels of indemnity claim frequency, the WCIRB believes some weight should be given to the growth in post-reform total on-level loss ratios.

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<sup>22</sup> *Analysis of Medical and Indemnity Benefit Payments, Medical Treatment and Pharmaceutical Cost Trends in the California Workers' Compensation System, CWCI, August 2012.*

Trend Projections Based on Separate Frequency and Severity Projections Applied to the Latest Year

Exhibits 9.1 and 9.2 show an alternative loss ratio trend projection based on applying the frequency declines forecast by the WCIRB's frequency model and the annual severity trend assumptions of 3% for indemnity and 7% for medical to the on-level loss ratio for the latest year (2011). This methodology produces a projection generally consistent with that produced by the methodology based on averaging the projections of the on-level loss ratios for the latest two years.

Post-Reform On-Level Loss Ratio Trend Applied to the Latest Two Years and Averaged

Exhibits 10.1 and 10.2 provide projections based on applying an exponential trend based on the 2005 through 2011 on-level indemnity and medical loss ratios shown in Part A, Section B, Exhibits 7.1 and 7.3 to each of the on-level loss ratios for the latest two years (2010 and 2011) and then averaging the projections. This alternative trending methodology produces policy year 2013 projections comparable to those based on fitting an exponential curve to the 2005 through 2011 on-level loss ratios.

Exhibits 11.1 and 11.2 provide projections based on applying an exponential trend based on the 2005 through 2011 on-level indemnity and medical loss ratios after removal of the on-level adjustments for changes in wage inflation in premium and losses. Projections based on this methodology are lower than the comparable projections that include the on-level adjustments for wage inflation. However, as the premiums charged and indemnity benefits paid in each year are a function of the wages paid in that year, the WCIRB believes it is appropriate to include an adjustment for changes in wage inflation in the on-level adjustments.

Fitted Post-Reform Exponential On-Level Loss Ratio Trend

Exhibits 12.1 and 12.2 project policy year 2013 loss ratios based on fitting an exponential curve to 2005 through 2011 on-level indemnity and medical loss ratios shown in Part A, Section B, Exhibits 7.1 and 7.3. This alternative trending methodology produces policy year 2013 projections higher than the projections produced by the trending methodology recommended by the WCIRB that averages projections based on this methodology and projections based on separately adjusting for changes in claim frequency and claim severity. The WCIRB believes it is appropriate to give some consideration to projections that reflect anticipated changes in claim frequency and claim severity, which can be impacted by different underlying forces.

The policy year 2013 loss ratio projections and the corresponding indicated average pure premium rates derived based on the trending methodology recommended by the WCIRB as well as each of the alternative trending methodologies described above are shown in Table 2.

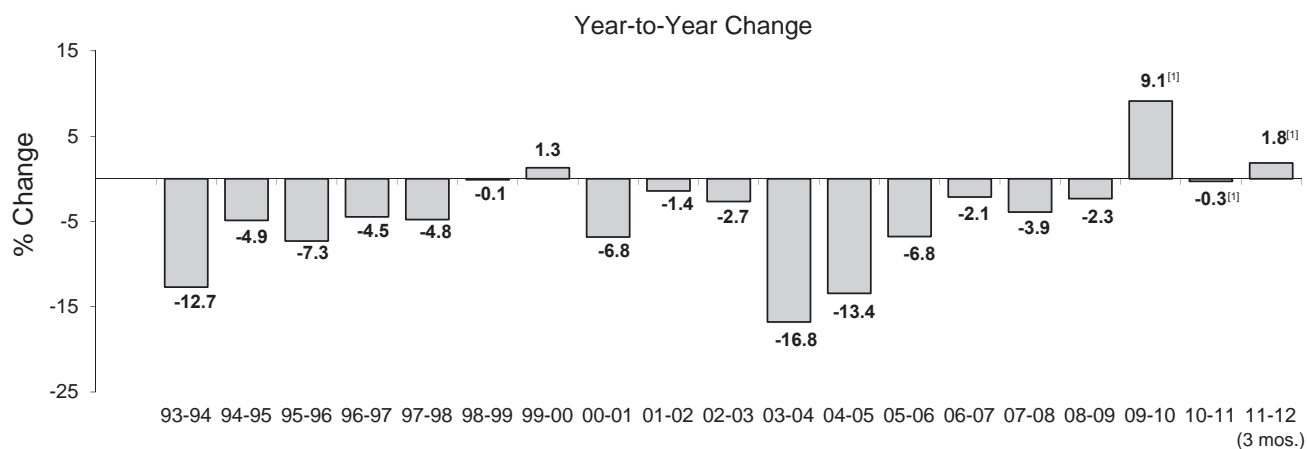
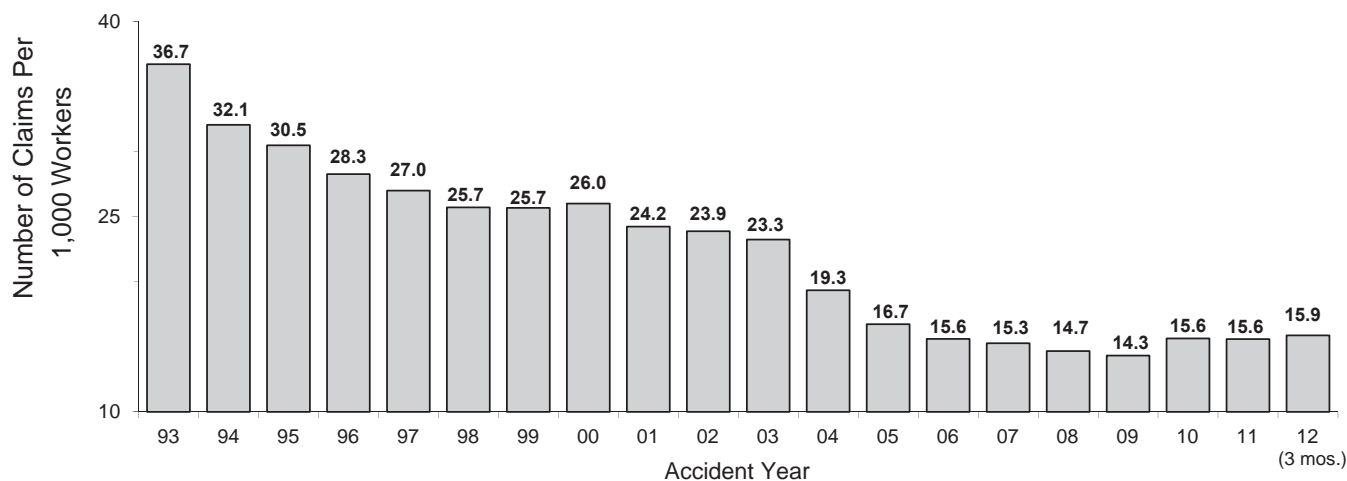
**Table 2: Projected Policy Year 2013 Loss Ratios and Indicated Average Pure Premium Rates**

<b>January 1, 2013 Filing Trending Methodology</b>	<b>Indemnity Loss Ratio</b>	<b>Medical Loss Ratio</b>	<b>Total Loss Ratio</b>	<b>Indicated Average Pure Premium Rate</b>
Average of (a) Separate Projections of Frequency and Severity, with 3% Indemnity and 7% Medical Severity Trends, Applied to the Latest Two Years' On-Level Loss Ratios and then Averaged and (b) Fitted Post-Reform On-Level Loss Ratio Exponential Trend	<b>0.290</b>	<b>0.620</b>	<b>0.910</b>	<b>\$2.68</b>

<b>Alternative Trending Methodologies</b>	<b>Indemnity Loss Ratio</b>	<b>Medical Loss Ratio</b>	<b>Total Loss Ratio</b>	<b>Indicated Average Pure Premium Rate<sup>23</sup></b>
Separate Projections of Frequency and Severity Applied to Latest Two Years' On-Level Ratios and then Averaged	0.278	0.596	0.874	\$2.57
Separate Projections of Frequency and Severity Applied to the Latest Year On-Level Loss Ratio	0.282	0.595	0.877	\$2.58
Post-Reform On-Level Loss Ratio Exponential Trend Applied to Latest Two Years' On-Level Loss Ratios and then Averaged	0.307	0.646	0.953	\$2.81
Post-Reform On-Level Loss Ratio Exponential Trend Applied to Latest Two Years' On-Level Loss Ratios without Wage On-Level Adjustment and then Averaged	0.299	0.630	0.929	\$2.74
Fitted Post-Reform On-Level Loss Ratio Exponential Trend	0.302	0.644	0.946	\$2.79

<sup>23</sup> Projected using the loss development methodology reflected in Part A, Section B, Exhibit 3, the specified trending methodology, and the loss adjustment expense provision (23.7%) computed in Part A, Section B, Appendix C.

**California Workers' Compensation  
Estimated Indemnity Claim Frequency by Accident Year  
As of March 31, 2012**



<sup>[1]</sup> The 2009-2010 estimate is based on partial year unit statistical data. The 2010-2011 and 2011-2012 estimates are based on comparison of claim counts from WCIRB accident year experience as of March 31, 2012 relative to the estimated change in statewide employment.

## Indemnity Claim Frequency History and Projections

AY	Intra-Class Indemnity Claim Frequency(a)	Inter-Class Indemnity Claim Frequency Index	Overall Indemnity Claim Frequency	Annual Percent Changes		
				Intra-Class	Inter-Class	Overall
1979	0.611	0.921	0.736	---	---	---
1980	0.571	0.914	0.683	-6.54%	-0.75%	-7.24%
1981	0.551	0.900	0.648	-3.54%	-1.56%	-5.04%
1982	0.542	0.882	0.625	-1.59%	-2.00%	-3.56%
1983	0.576	0.873	0.658	6.20%	-0.98%	5.17%
1984	0.630	0.871	0.719	9.53%	-0.18%	9.32%
1985	0.643	0.867	0.730	2.05%	-0.51%	1.52%
1986	0.628	0.859	0.706	-2.39%	-0.92%	-3.28%
1987	0.638	0.854	0.713	1.53%	-0.56%	0.97%
1988	0.642	0.854	0.717	0.69%	-0.06%	0.64%
1989	0.658	0.853	0.734	2.47%	-0.08%	2.39%
1990	0.717	0.845	0.794	9.04%	-0.89%	8.07%
1991	0.719	0.832	0.783	0.28%	-1.58%	-1.30%
1992	0.640	0.820	0.686	-11.09%	-1.45%	-12.37%
1993	0.544	0.810	0.577	-14.91%	-1.25%	-15.98%
1994	0.475	0.809	0.503	-12.66%	-0.06%	-12.72%
1995	0.451	0.811	0.479	-5.03%	0.16%	-4.88%
1996	0.424	0.800	0.444	-6.13%	-1.25%	-7.30%
1997	0.410	0.791	0.424	-3.28%	-1.23%	-4.47%
1998	0.393	0.786	0.404	-4.21%	-0.60%	-4.79%
1999	0.398	0.774	0.403	1.39%	-1.48%	-0.11%
2000	0.415	0.752	0.408	4.33%	-2.91%	1.29%
2001	0.386	0.753	0.381	-6.96%	0.13%	-6.84%
2002	0.376	0.763	0.375	-2.75%	1.34%	-1.44%
2003	0.365	0.764	0.365	-2.86%	0.20%	-2.67%
2004	0.304	0.763	0.304	-16.63%	-0.21%	-16.81%
2005	0.264	0.760	0.263	-13.18%	-0.31%	-13.45%
2006	0.248	0.755	0.245	-6.07%	-0.75%	-6.78%
2007	0.245	0.749	0.240	-1.47%	-0.69%	-2.15%
2008	0.238	0.741	0.230	-2.75%	-1.18%	-3.90%
2009(b)	0.236	0.728	0.225	-0.68%	-1.67%	-2.34%
2009(c)	0.233	0.728	0.222	---	---	---
2010(d)	0.255	0.723	0.242	9.84%	-0.66%	9.11%
2011	0.248	0.726	0.236	-2.84%	0.30%	-2.55%
2012	0.243	0.724	0.230	-2.22%	-0.20%	-2.42%
2013	0.237	0.721	0.224	-2.27%	-0.36%	-2.62%
2014	0.233	0.719	0.219	-1.64%	-0.38%	-2.01%
PY						
2007	0.242	0.746	0.236			
2008	0.237	0.735	0.228	-1.87%	-1.39%	-3.24%
2009	0.245	0.726	0.232	3.16%	-1.23%	1.87%
2010	0.252	0.724	0.239	3.17%	-0.25%	2.92%
2011	0.246	0.725	0.233	-2.57%	0.08%	-2.49%
2012	0.240	0.723	0.227	-2.24%	-0.27%	-2.50%
2013	0.236	0.720	0.222	-2.00%	-0.37%	-2.36%

Notes: (a) All frequencies are per \$M exposure at PY 2013 Level.  
 (b) 2009 accidents on 2008 and 2009 policies.  
 (c) 2009 accidents on 2008 policies only.  
 (d) AY 2010 percent changes are based on a comparison of 2010 accidents on 2009 policies to 2009 accidents on 2008 policies.  
 AY 2010 is preliminary.  
 (e) Forecasts below thick solid line.

Source: WCIRB Indemnity Frequency Model



## Incremental Numbers of Indemnity Claims and Medical Only Claims

Calendar Quarter <u>Evaluation</u>	Statewide Incremental Number of <u>Indemnity Claims</u>	Change from Same Quarter at Prior <u>Calendar Year</u>	Four-Quarter Total Incremental Number of <u>Indemnity Claims</u>	Change from Same Quarter at Prior <u>Calendar Year</u>
3/31/2006	38,425	---	---	---
6/30/2006	38,714	---	---	---
9/30/2006	39,108	---	---	---
12/31/2006	37,191	---	153,438	---
3/31/2007	37,515	-2.4%	152,528	---
6/30/2007	34,751	-10.2%	148,565	---
9/30/2007	39,236	0.3%	148,693	---
12/31/2007	32,192	-13.4%	143,694	-6.4%
3/31/2008	35,334	-5.8%	141,513	-7.2%
6/30/2008	33,379	-3.9%	140,141	-5.7%
9/30/2008	31,735	-19.1%	132,640	-10.8%
12/31/2008	26,912	-16.4%	127,360	-11.4%
3/31/2009	25,783	-27.0%	117,809	-16.8%
6/30/2009	28,221	-15.5%	112,651	-19.6%
9/30/2009	29,192	-8.0%	110,108	-17.0%
12/31/2009	27,453	2.0%	110,649	-13.1%
3/31/2010	27,709	7.5%	112,575	-4.4%
6/30/2010	29,753	5.4%	114,107	1.3%
9/30/2010	31,156	6.7%	116,071	5.4%
12/31/2010	30,226	10.1%	118,844	7.4%
3/31/2011	28,389	2.5%	119,524	6.2%
6/30/2011	29,774	0.1%	119,545	4.8%
9/30/2011	32,668	4.9%	121,057	4.3%
12/31/2011	31,145	3.0%	121,976	2.6%
3/31/2012	29,304	3.2%	122,891	2.8%

Calendar Quarter <u>Evaluation</u>	Statewide Incremental Number of <u>Medical-Only Claims</u>	Change from Same Quarter at Prior <u>Calendar Year</u>	Four-Quarter Total Incremental Number of <u>Medical-Only Claims</u>	Change from Same Quarter at Prior <u>Calendar Year</u>
3/31/2006	---	---	---	---
6/30/2006	88,810	---	---	---
9/30/2006	84,401	---	---	---
12/31/2006	80,203	---	---	---
3/31/2007	84,338	---	337,752	---
6/30/2007	76,862	-13.5%	325,804	---
9/30/2007	85,419	1.2%	326,822	---
12/31/2007	64,617	-19.4%	311,236	---
3/31/2008	71,835	-14.8%	298,733	-11.6%
6/30/2008	74,714	-2.8%	296,585	-9.0%
9/30/2008	70,367	-17.6%	281,533	-13.9%
12/31/2008	62,456	-3.3%	279,372	-10.2%
3/31/2009	52,084	-27.5%	259,621	-13.1%
6/30/2009	54,956	-26.4%	239,863	-19.1%
9/30/2009	58,608	-16.7%	228,104	-19.0%
12/31/2009	52,623	-15.7%	218,271	-21.9%
3/31/2010	49,819	-4.3%	216,006	-16.8%
6/30/2010	54,170	-1.4%	215,220	-10.3%
9/30/2010	55,554	-5.2%	212,166	-7.0%
12/31/2010	55,906	6.2%	215,449	-1.3%
3/31/2011	48,939	-1.8%	214,569	-0.7%
6/30/2011	50,255	-7.2%	210,654	-2.1%
9/30/2011	55,712	0.3%	210,812	-0.6%
12/31/2011	51,568	-7.8%	206,474	-4.2%
3/31/2012	52,937	8.2%	210,472	-1.9%

Source: WCIRB quarterly calls for experience

**Projection of Medical Severity Trends by Accident Year  
Adjusted to Remove the Cost of Medical Cost Containment Programs (MCCP)  
Based on Experience as of March 31, 2012**

(1) Accident Year	No Adjustment for MCCP		MCCP Removed Based on WCIRB Aggregate Calendar Year Data Calls (b)		MCCP Removed Based on CWCI Report of Medical Payments through 24 Mos. (c)	
	(2) Estimated Ultimate Severity (a)	(3) Annual % Change	(4) Estimated Ultimate Severity (a)	(5) Annual % Change	(6) Estimated Ultimate Severity (a)	(7) Annual % Change
2003	31,704	---	30,467	---	29,477	---
2004	29,958	-5.5%	28,640	-6.0%	27,170	-7.8%
2005	30,939	3.3%	29,392	2.6%	27,897	2.7%
2006	34,933	12.9%	32,837	11.7%	31,287	12.2%
2007	38,959	11.5%	36,466	11.1%	34,439	10.1%
2008	42,999	10.4%	39,344	7.9%	37,743	9.6%
2009	45,117	4.9%	41,462	5.4%	39,827	5.5%
2010	45,540	0.9%	41,809	0.8%	40,186	0.9%
2011	45,899	0.8%	41,998	0.5%	40,470	0.7%
Estimated Annual Exponential						
Trend Based on 2005 to 2011:		6.9%			6.2%	6.5%

(a) Estimated ultimate severities for all accident years are derived by dividing ultimate losses by ultimate number of claims that exclude medical-only types of injuries. The estimated ultimate medical severities shown for accident years 2004 and prior were derived from ultimate loss ratios shown in Part A, Section B, Exhibit 3, adjusted to reflect the reported paid medical losses as of March 31, 2012.

(b) Based on WCIRB's Annual Calls for Direct California Workers' Compensation Aggregate Indemnity and Medical Costs.

(c) See *Analysis of Medical and Indemnity Benefit Payments, Medical Treatment and Pharmaceutical Cost Trends in the California Workers' Compensation System*, CWCI, July 2012.

## Average Paid Indemnity Loss per Indemnity Claim

Accident	Evaluated as of (in months):							
<u>Year</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
1999								20,220
2000							20,241	20,919
2001						21,445	22,426	23,120
2002					19,354	20,619	21,517	22,128
2003				17,418	19,319	20,603	21,434	22,094
2004			11,721	13,981	15,408	16,457	17,224	17,970
2005		7,276	10,221	12,277	13,539	14,523	15,346	
2006	3,655	7,861	11,072	13,174	14,747	15,999		
2007	3,905	8,417	11,928	14,351	16,121			
2008	4,242	9,073	13,078	15,994				
2009	4,205	9,194	13,457					
2010	4,162	9,144						
2011	4,226							

Accident	Annual Change							
<u>Year</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
2000								3.5%
2001							10.8%	10.5%
2002						-3.9%	-4.1%	-4.3%
2003					-0.2%	-0.1%	-0.4%	-0.2%
2004				-19.7%	-20.2%	-20.1%	-19.6%	-18.7%
2005			-12.8%	-12.2%	-12.1%	-11.8%	-10.9%	
2006		8.0%	8.3%	7.3%	8.9%	10.2%		
2007	6.8%	7.1%	7.7%	8.9%	9.3%			
2008	8.6%	7.8%	9.6%	11.5%				
2009	-0.9%	1.3%	2.9%					
2010	-1.0%	-0.5%						
2011	1.6%							

## Annual Trend

All-Year	2.6%	4.9%	4.4%	-0.8%	-5.2%	-7.5%	-6.0%	-1.3%
R <sup>2</sup>	0.658	0.884	0.615	0.014	0.462	0.793	0.604	0.078

Notes All figures in each accident year contain information from the same combination of insurers, all of whom submitted complete data for all evaluations for that accident year. Therefore, each accident year may contain a different mix of insurers (ranging from 71% to 100% of the total California workers' compensation insured market measured using 2011 earned premium levels).

## Average Paid Medical Loss per Claim

Accident	Evaluated as of (in months):							
Year	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
1999								5,697
2000							6,169	6,479
2001						7,021	7,419	7,751
2002					7,041	7,551	7,946	8,298
2003				6,148	6,792	7,264	7,669	8,043
2004			4,130	4,865	5,425	5,888	6,283	6,643
2005		2,954	3,847	4,576	5,131	5,600	5,974	
2006	1,845	3,216	4,266	5,073	5,698	6,244		
2007	2,029	3,613	4,828	5,764	6,510			
2008	2,327	4,074	5,491	6,660				
2009	2,474	4,469	6,150					
2010	2,520	4,655						
2011	2,580							

Accident	Annual Change							
Year	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>
2000								13.7%
2001							20.3%	19.6%
2002						7.6%	7.1%	7.1%
2003					-3.5%	-3.8%	-3.5%	-3.1%
2004				-20.9%	-20.1%	-18.9%	-18.1%	-17.4%
2005			-6.8%	-5.9%	-5.4%	-4.9%	-4.9%	
2006		8.9%	10.9%	10.9%	11.1%	11.5%		
2007	10.0%	12.4%	13.2%	13.6%	14.2%			
2008	14.7%	12.8%	13.7%	15.5%				
2009	6.3%	9.7%	12.0%					
2010	1.9%	4.2%						
2011	2.4%							

Annual Trend								
All-Year	7.1%	10.1%	9.5%	2.9%	-2.7%	-4.7%	-2.0%	4.3%
R <sup>2</sup>	0.898	0.984	0.886	0.137	0.161	0.554	0.088	0.290

Notes All figures in each accident year contain information from the same combination of insurers, all of whom submitted complete data for all evaluations for that accident year. Therefore, each accident year may contain a different mix of insurers (ranging from 60% to 100% of the total California workers' compensation insured market measured using 2011 earned premium levels).

Ratio of Quarterly Paid Medical to Indemnity Claims Inventory\*  
Through March 31, 2012

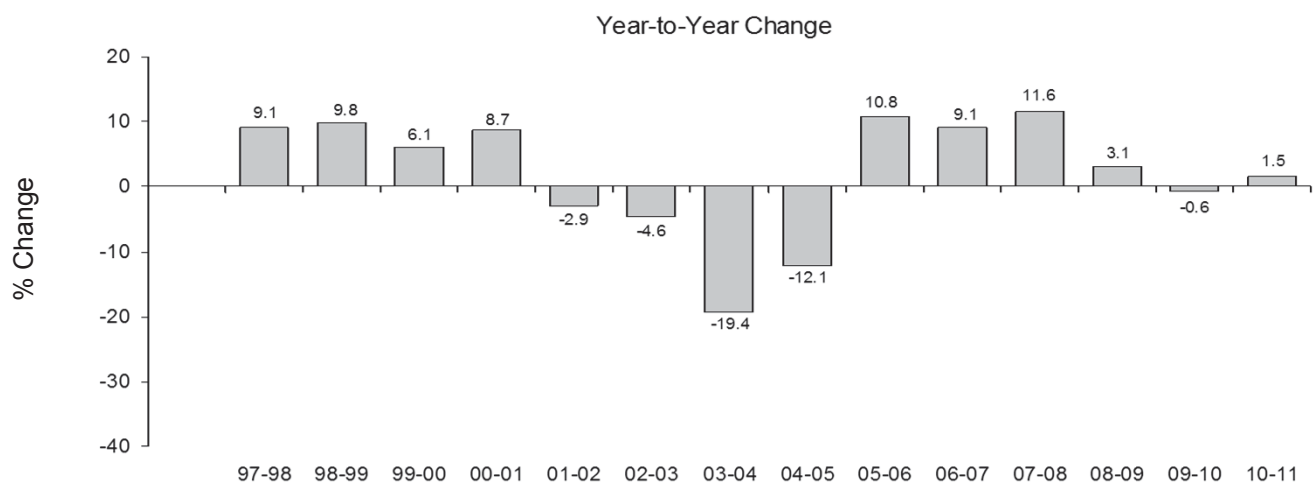
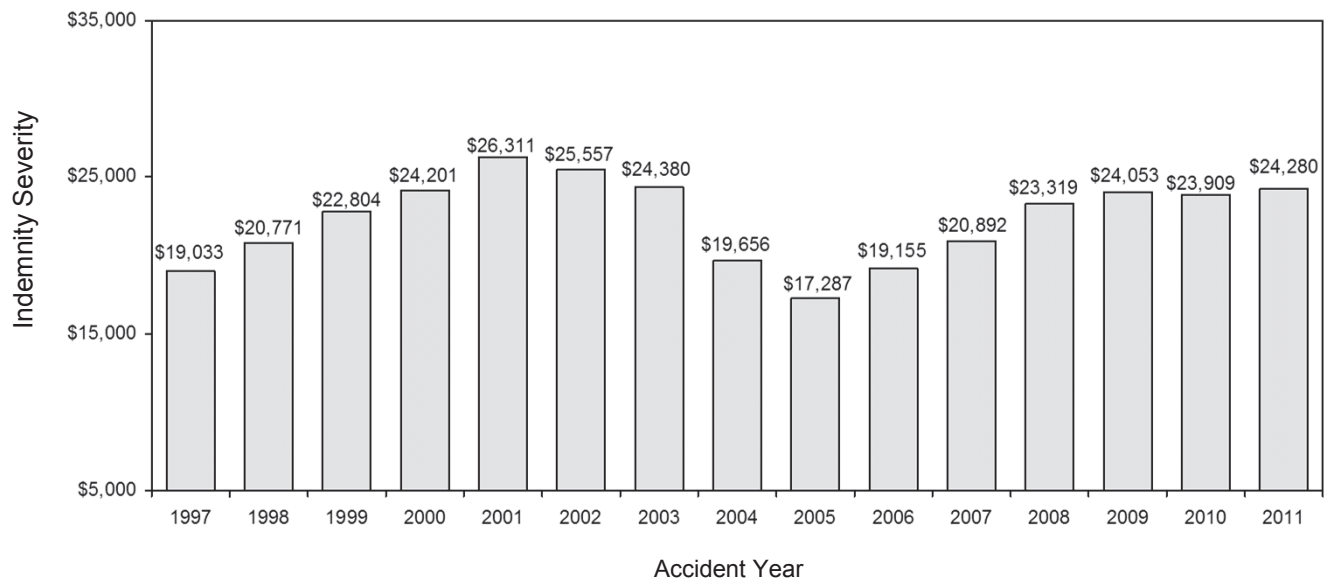
Development	Evaluation Years												
Period	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
3/0	836	782	758	846	733	1,104	1,201	1,139	1,288	1,563	1,615	1,733	1,623
6/3	1,609	1,633	1,767	1,960	1,882	2,100	2,163	2,301	2,863	3,013	3,062	3,178	
9/6	1,802	1,797	2,124	2,281	2,081	2,048	2,405	2,488	2,949	3,143	3,127	3,168	
12/9	1,857	2,023	2,305	2,401	2,064	2,174	2,397	2,679	3,024	3,067	3,131	3,034	
<b>12/0</b>	<b>3,480</b>	<b>3,628</b>	<b>4,141</b>	<b>4,396</b>	<b>3,952</b>	<b>4,282</b>	<b>4,839</b>	<b>5,091</b>	<b>6,043</b>	<b>6,213</b>	<b>6,175</b>	<b>6,117</b>	
15/12	2,288	2,295	2,431	2,730	2,733	2,257	2,284	2,545	2,920	3,032	3,134	3,183	3,337
18/15	2,087	2,156	2,426	2,794	2,641	2,096	2,022	2,165	2,671	2,776	2,916	2,987	
21/18	1,817	2,086	2,416	2,579	2,228	1,751	1,858	2,138	2,464	2,611	2,697	2,764	
24/21	1,682	2,041	2,547	2,431	1,895	1,669	1,810	2,156	2,401	2,535	2,593	2,737	
<b>24/12</b>	<b>6,175</b>	<b>6,710</b>	<b>7,769</b>	<b>8,404</b>	<b>7,741</b>	<b>6,361</b>	<b>6,360</b>	<b>7,512</b>	<b>8,734</b>	<b>9,105</b>	<b>9,409</b>	<b>9,574</b>	
27/24	1,517	1,765	2,142	2,287	2,287	1,720	1,495	1,705	2,205	2,347	2,526	2,557	2,762
30/27	1,498	1,670	2,086	2,272	2,263	1,653	1,608	1,774	2,331	2,601	2,718	2,848	
33/30	1,450	1,657	2,092	2,234	2,011	1,544	1,618	1,775	2,330	2,555	2,763	2,908	
36/33	1,428	1,756	2,142	2,248	1,822	1,591	1,681	1,925	2,384	2,594	2,745	2,890	
<b>36/24</b>	<b>5,061</b>	<b>5,682</b>	<b>7,467</b>	<b>7,907</b>	<b>7,441</b>	<b>5,781</b>	<b>5,540</b>	<b>6,362</b>	<b>8,109</b>	<b>8,913</b>	<b>9,467</b>	<b>9,837</b>	
39/36	1,338	1,575	2,156	2,002	2,056	1,670	1,471	1,688	2,026	2,264	2,501	2,700	3,024
42/39	1,383	1,595	1,825	2,110	2,079	1,602	1,650	1,767	2,141	2,519	2,794	2,949	
45/42	1,415	1,657	2,007	2,051	1,931	1,595	1,627	1,813	2,151	2,519	2,734	3,125	
48/45	1,436	1,662	1,948	2,264	1,839	1,634	1,786	1,921	2,253	2,556	2,916	3,085	
<b>48/36</b>	<b>4,720</b>	<b>5,395</b>	<b>7,251</b>	<b>7,099</b>	<b>6,854</b>	<b>5,676</b>	<b>5,551</b>	<b>6,281</b>	<b>7,418</b>	<b>8,618</b>	<b>9,635</b>	<b>10,381</b>	

Development	Year-to-Year Change											
Period	00-to-01	01-to-02	02-to-03	03-to-04	04-to-05	05-to-06	06-to-07	07-to-08	08-to-09	09-to-10	10-to-11	11-to-12
3/0	-6.4%	-3.0%	11.5%	-13.4%	50.7%	8.8%	-5.2%	13.1%	21.3%	3.3%	7.3%	-6.3%
6/3	1.5%	8.2%	10.9%	-4.0%	11.6%	3.0%	6.4%	24.4%	5.2%	1.6%	3.8%	
9/6	-0.3%	18.2%	7.4%	-8.8%	-1.6%	17.4%	3.5%	18.5%	6.6%	-0.5%	1.3%	
12/9	8.9%	13.9%	4.2%	-14.0%	5.3%	10.3%	11.8%	12.9%	1.4%	2.1%	-3.1%	
<b>12/0</b>	<b>4.3%</b>	<b>14.1%</b>	<b>6.2%</b>	<b>-10.1%</b>	<b>8.4%</b>	<b>13.0%</b>	<b>5.2%</b>	<b>18.7%</b>	<b>2.8%</b>	<b>-0.6%</b>	<b>-0.9%</b>	
15/12	0.3%	5.9%	12.3%	0.1%	-17.4%	1.2%	11.4%	14.8%	3.8%	3.4%	1.6%	4.8%
18/15	3.3%	12.5%	15.2%	-5.5%	-20.6%	-3.5%	7.1%	23.3%	3.9%	5.0%	2.4%	
21/18	14.8%	15.8%	6.8%	-13.6%	-21.4%	6.1%	15.1%	15.3%	6.0%	3.3%	2.5%	
24/21	21.3%	24.8%	-4.6%	-22.1%	-11.9%	8.4%	19.1%	11.3%	5.6%	2.3%	5.6%	
<b>24/12</b>	<b>8.7%</b>	<b>15.8%</b>	<b>8.2%</b>	<b>-7.9%</b>	<b>-17.8%</b>	<b>0.0%</b>	<b>18.1%</b>	<b>16.3%</b>	<b>4.3%</b>	<b>3.3%</b>	<b>1.8%</b>	
27/24	16.3%	21.4%	6.8%	0.0%	-24.8%	-13.1%	14.0%	29.3%	6.4%	7.6%	1.2%	8.0%
30/27	11.5%	24.9%	8.9%	-0.4%	-27.0%	-2.8%	10.4%	31.4%	11.6%	4.5%	4.8%	
33/30	14.3%	26.3%	6.8%	-10.0%	-23.2%	4.8%	9.7%	31.2%	9.7%	8.1%	5.2%	
36/33	23.0%	22.0%	4.9%	-18.9%	-12.7%	5.7%	14.5%	23.8%	8.8%	5.8%	5.3%	
<b>36/24</b>	<b>12.3%</b>	<b>31.4%</b>	<b>5.9%</b>	<b>-5.9%</b>	<b>-22.3%</b>	<b>-4.2%</b>	<b>14.8%</b>	<b>27.5%</b>	<b>9.9%</b>	<b>6.2%</b>	<b>3.9%</b>	
39/36	17.7%	36.9%	-7.1%	2.7%	-18.8%	-11.9%	14.8%	20.0%	11.7%	10.5%	8.0%	12.0%
42/39	15.4%	14.4%	15.6%	-1.4%	-23.0%	3.0%	7.1%	21.2%	17.7%	10.9%	5.5%	
45/42	17.2%	21.1%	2.2%	-5.9%	-17.4%	2.0%	11.5%	18.7%	17.1%	8.6%	14.3%	
48/45	15.8%	17.2%	16.2%	-18.8%	-11.1%	9.3%	7.6%	17.2%	13.5%	14.1%	5.8%	
<b>48/36</b>	<b>14.3%</b>	<b>34.4%</b>	<b>-2.1%</b>	<b>-3.4%</b>	<b>-17.2%</b>	<b>-2.2%</b>	<b>13.1%</b>	<b>18.1%</b>	<b>16.2%</b>	<b>11.8%</b>	<b>7.7%</b>	

\* The total paid cost of medical cost containment programs are included in paid medical. Indemnity claim inventory is the sum of indemnity claims open at the beginning of the development period and newly-reported indemnity claims during that period.

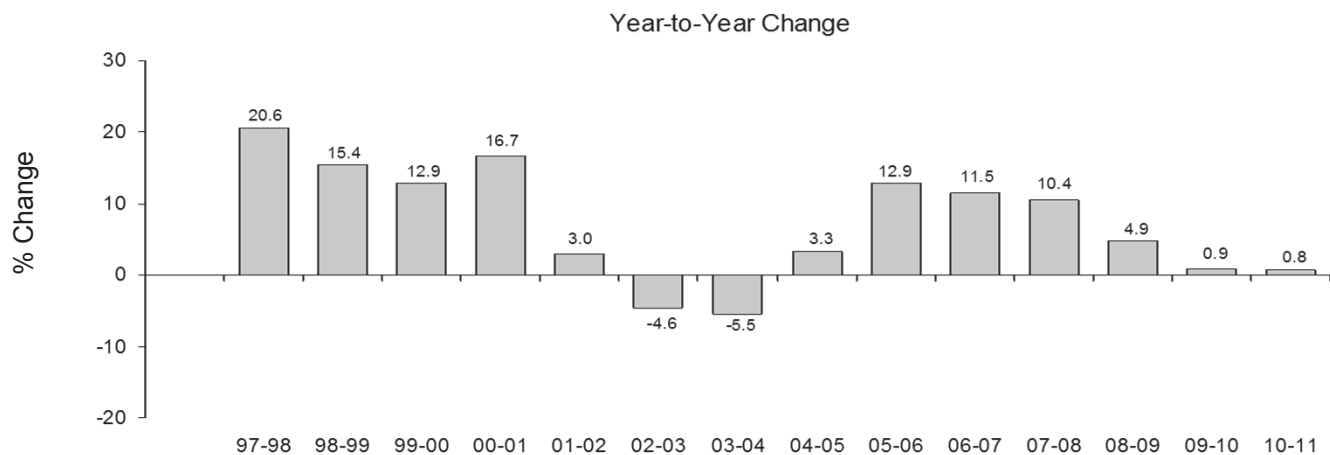
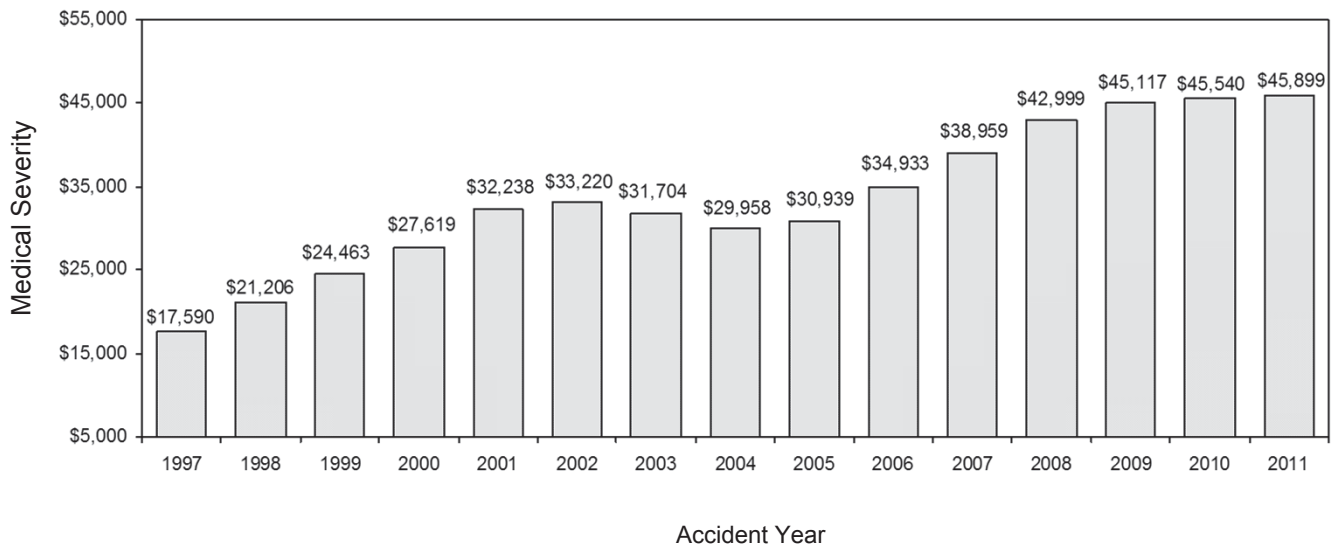
Source: WCIRB accident year experience calls.

**Estimated Ultimate Indemnity per Indemnity Claim  
as of March 31, 2012**



Source: WCIRB quarterly calls for experience

**Estimated Ultimate Medical\* per Indemnity Claim  
as of March 31, 2012**



Source: WCIRB quarterly calls for experience

\* Medical severities exclude the impact of medical-only losses.

## Estimated Ultimate Indemnity Severities by Injury Type

## I. Indemnity Severity

Accident Year	Death	Permanent Total	Permanent Partial	Temporary	Indemnity	Indemnity at AY 2010 Distribution **
2003	135,977	472,363	38,947	4,235	24,131	21,772
2004	136,414	655,608	33,122	4,202	19,573	19,014
2005	145,269	769,727	31,835	3,964	17,657	18,349
2006	197,322	745,477	34,910	3,962	19,428	19,932
2007	200,379	696,606	38,206	4,217	21,206	21,653
2008	194,139	621,419	41,331	4,848	23,167	23,447
2009	180,652	776,020	42,541	5,305	23,942	24,344
2010*	182,314	444,219	41,108	5,201	23,386	23,386

Accident Year	Annual Change					
2003	---	---	---	---	---	---
2004	0.3%	38.8%	-15.0%	-0.8%	-18.9%	-12.7%
2005	6.5%	17.4%	-3.9%	-5.7%	-9.8%	-3.5%
2006	35.8%	-3.2%	9.7%	0.0%	10.0%	8.6%
2007	1.5%	-6.6%	9.4%	6.4%	9.1%	8.6%
2008	-3.1%	-10.8%	8.2%	15.0%	9.3%	8.3%
2009	-6.9%	24.9%	2.9%	9.4%	3.3%	3.8%
2010*	0.9%	-42.8%	-3.4%	-2.0%	-2.3%	-3.9%

## II. Indemnity Severity Adjusted to PY 2013 Benefit Level

Accident Year	Death	Permanent Total	Permanent Partial	Temporary	Indemnity	Indemnity at AY 2010 Distribution **
2003	246,435	587,237	35,536	5,171	23,247	20,842
2004	237,166	778,834	37,556	5,005	22,571	21,850
2005	245,393	891,085	43,073	4,633	23,472	24,449
2006	218,646	848,585	43,452	4,508	23,778	24,498
2007	217,453	775,050	45,603	4,690	24,988	25,597
2008	208,384	682,496	44,534	5,280	25,005	25,299
2009	192,557	844,675	45,556	5,731	25,679	26,102
2010*	191,448	475,879	43,388	5,530	24,707	24,707

Accident Year	Annual Change					
2003	---	---	---	---	---	---
2004	-3.8%	32.6%	5.7%	-3.2%	-2.9%	4.8%
2005	3.5%	14.4%	14.7%	-7.4%	4.0%	11.9%
2006	-10.9%	-4.8%	0.9%	-2.7%	1.3%	0.2%
2007	-0.5%	-8.7%	4.9%	4.0%	5.1%	4.5%
2008	-4.2%	-11.9%	-2.3%	12.6%	0.1%	-1.2%
2009	-7.6%	23.8%	2.3%	8.5%	2.7%	3.2%
2010*	-0.6%	-43.7%	-4.8%	-3.5%	-3.8%	-5.3%

\* Accident year 2010 experience is partial in that it only reflects experience from policy year 2009.

\*\* See distribution of ultimate number of indemnity claims for accident year 2010 on Appendix A, Exhibit 8.1.

Source: WCIRB unit statistical data



## Estimated Ultimate Medical Severities by Injury Type

## I. Medical Severity

Accident Year	Death	Permanent Total	Permanent Partial	Temporary	Medical Only	Medical on Indemnity Claims	Medical on Indemnity Claims at AY 2010 Distribution	Medical on All Claims	Medical on All Claims at AY 2010 Distribution**
2003	43,939	972,028	47,918	6,399	928	30,823	27,414	11,403	9,784
2004	30,517	1,438,381	48,262	6,096	847	28,786	27,693	9,446	9,824
2005	36,632	1,840,957	54,762	6,103	871	29,909	31,143	9,185	10,993
2006	50,590	1,962,956	62,538	6,463	904	34,196	35,237	10,324	12,384
2007	38,675	1,699,774	70,015	7,238	986	38,174	39,112	11,753	13,734
2008	48,523	1,794,420	75,756	8,234	1,067	42,019	42,507	13,317	14,923
2009	39,554	1,642,891	79,000	9,141	1,179	43,538	44,448	14,659	15,647
2010*	49,204	883,125	76,277	9,492	1,326	42,838	42,838	15,206	15,206

Accident Year	Annual Change								
2003	---	---	---	---	---	---	---	---	---
2004	-30.5%	48.0%	0.7%	-4.7%	-8.7%	-6.6%	1.0%	-17.2%	0.4%
2005	20.0%	28.0%	13.5%	0.1%	2.8%	3.9%	12.5%	-2.8%	11.9%
2006	38.1%	6.6%	14.2%	5.9%	3.7%	14.3%	13.1%	12.4%	12.7%
2007	-23.6%	-13.4%	12.0%	12.0%	9.0%	11.6%	11.0%	13.8%	10.9%
2008	25.5%	5.6%	8.2%	13.7%	8.2%	10.1%	8.7%	13.3%	8.7%
2009	-18.5%	-8.4%	4.3%	11.0%	10.5%	3.6%	4.6%	10.1%	4.9%
2010*	24.4%	-46.2%	-3.4%	3.8%	12.4%	-1.6%	-3.6%	3.7%	-2.8%

## II. Medical Severity Adjusted to PY 2013 Benefit Level

Accident Year	Death	Permanent Total	Permanent Partial	Temporary	Medical Only	Medical on Indemnity Claims	Medical on Indemnity Claims at AY 2010 Distribution	Medical on All Claims	Medical on All Claims at AY 2010 Distribution**
2003	36,188	800,571	39,466	5,270	764	25,386	22,578	9,391	8,058
2004	31,490	1,484,272	49,802	6,290	874	29,704	28,577	9,747	10,137
2005	38,349	1,927,231	57,328	6,389	912	31,310	32,602	9,615	11,508
2006	52,750	2,046,754	65,207	6,739	943	35,656	36,742	10,765	12,912
2007	39,574	1,739,260	71,641	7,407	1,009	39,060	40,020	12,026	14,053
2008	49,452	1,828,782	77,207	8,391	1,087	42,824	43,321	13,572	15,209
2009	40,191	1,669,344	80,272	9,288	1,198	44,239	45,163	14,895	15,899
2010*	49,797	893,769	77,197	9,606	1,342	43,355	43,355	15,389	15,389

Accident Year	Annual Change								
2003	---	---	---	---	---	---	---	---	---
2004	-13.0%	85.4%	26.2%	19.3%	14.4%	17.0%	26.6%	3.8%	25.8%
2005	21.8%	29.8%	15.1%	1.6%	4.3%	5.4%	14.1%	-1.4%	13.5%
2006	37.6%	6.2%	13.7%	5.5%	3.3%	13.9%	12.7%	12.0%	12.2%
2007	-25.0%	-15.0%	9.9%	9.9%	7.0%	9.5%	8.9%	11.7%	8.8%
2008	25.0%	5.1%	7.8%	13.3%	7.8%	9.6%	8.2%	12.9%	8.2%
2009	-18.7%	-8.7%	4.0%	10.7%	10.2%	3.3%	4.3%	9.7%	4.5%
2010*	23.9%	-46.5%	-3.8%	3.4%	12.0%	-2.0%	-4.0%	3.3%	-3.2%

\* Accident year 2010 experience is partial in that it only reflects experience from policy year 2009.

\*\* See distribution of ultimate number of all claims for accident year 2010 on Appendix A, Exhibit 8.1.

Source: WCIRB unit statistical data

**Projected On-Level Accident Year  
Indemnity Loss to Industry Average Filed Pure Premium Ratios  
With Separate Applications of Frequency and Severity Trends  
Applied to the Latest Two Years  
Based on Experience as of March 31, 2012**

Accident Year	(1)  Developed Loss Ratio(a)	(2)  Composite Indemnity Adjustment Factor(b)	(3)  Composite Premium Adjustment Factor(c)	(4)  On-Level Indemnity to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.405	1.402	2.914	0.195
1984	0.451	1.270	2.803	0.204
1985	0.450	1.245	2.596	0.216
1986	0.398	1.225	2.268	0.215
1987	0.347	1.203	1.890	0.221
1988	0.332	1.185	1.655	0.238
1989	0.344	1.167	1.591	0.253
1990	0.400	0.936	1.480	0.253
1991	0.426	0.771	1.338	0.246
1992	0.351	0.813	1.219	0.234
1993	0.287	0.986	1.176	0.241
1994	0.325	1.031	1.332	0.252
1995	0.467	0.955	1.749	0.255
1996	0.523	0.892	1.810	0.258
1997	0.594	0.799	1.762	0.269
1998	0.643	0.737	1.765	0.269
1999	0.678	0.683	1.678	0.276
2000	0.586	0.638	1.330	0.281
2001	0.482	0.638	1.133	0.271
2002	0.359	0.654	0.877	0.268
2003	0.229	0.653	0.623	0.239
2004	0.135	0.898	0.562	0.216
2005	0.113	1.219	0.620	0.221
2006	0.147	1.203	0.795	0.223
2007	0.204	1.165	1.013	0.235
2008	0.265	1.096	1.224	0.237
2009	0.306	1.073	1.317	0.249
2010	0.302	1.057	1.189	0.269
2011	0.285	1.036	1.070	0.276
				Projected (d)
2012				0.275
2013				0.276
1/1/2014				0.278

(a) See Part A, Section B, Exhibit 3.

(b) See Part A, Section B, Exhibit 4.1.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual indemnity severity trend from Part A, Section B, Exhibit 6.2 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

**Projected On-Level Accident Year  
Medical Loss to Industry Average Filed Pure Premium Ratios  
With Separate Applications of Frequency and Severity Trends  
Applied to the Latest Two Years  
Based on Experience as of March 31, 2012**

Accident Year	(1)  Developed Loss Ratio(a)	(2)  Composite Medical On-Level Factor(b)	(3)  Composite Premium Adjustment Factor(c)	(4)  On-Level Medical to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.313	1.286	2.914	0.138
1984	0.337	1.216	2.803	0.146
1985	0.350	1.163	2.596	0.157
1986	0.325	1.129	2.268	0.162
1987	0.309	1.088	1.890	0.178
1988	0.304	1.048	1.655	0.193
1989	0.323	1.018	1.591	0.206
1990	0.371	0.824	1.480	0.207
1991	0.389	0.705	1.338	0.205
1992	0.321	0.744	1.219	0.196
1993	0.260	0.890	1.176	0.197
1994	0.300	0.933	1.332	0.210
1995	0.437	0.920	1.749	0.230
1996	0.478	0.907	1.810	0.240
1997	0.547	0.899	1.762	0.279
1998	0.654	0.792	1.765	0.294
1999	0.727	0.686	1.678	0.297
2000	0.652	0.631	1.330	0.309
2001	0.564	0.575	1.133	0.286
2002	0.445	0.597	0.877	0.303
2003	0.292	0.626	0.623	0.294
2004	0.215	0.866	0.562	0.331
2005	0.213	1.005	0.620	0.346
2006	0.284	1.056	0.795	0.377
2007	0.401	1.037	1.013	0.411
2008	0.512	1.029	1.224	0.431
2009	0.601	1.016	1.317	0.463
2010	0.601	1.012	1.189	0.512
2011	0.562	1.009	1.070	0.530
2012				Projected (d) 0.556
2013				0.581
1/1/2014				0.596

(a) See Appendix A, Exhibit 3.

(b) See Appendix A, Exhibit 4.4.

(c) See Appendix A, Exhibit 5.2.

(d) These on-level ratios were projected based on an estimated annual medical severity trend from Part A, Section B, Exhibit 6.3 and projected frequency trends from Part A, Section B, Exhibit 6.1; these trends were then separately applied to the 2010 and 2011 on-level ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

**Projected On-Level Accident Year  
Indemnity Loss to Industry Average Filed Pure Premium Ratios  
Separate Applications of Frequency and Severity Trends  
Applied to Accident Year 2011  
Based on Experience as of March 31, 2012**

Accident Year	(1)  Developed Loss Ratio(a)	(2)  Composite Indemnity Adjustment Factor(b)	(3)  Composite Premium Adjustment Factor(c)	(4)  On-Level Indemnity to Industry Average Filed Pure Premium Ratio  (1)×(2)÷(3)
1983	0.405	1.402	2.914	0.195
1984	0.451	1.270	2.803	0.204
1985	0.450	1.245	2.596	0.216
1986	0.398	1.225	2.268	0.215
1987	0.347	1.203	1.890	0.221
1988	0.332	1.185	1.655	0.238
1989	0.344	1.167	1.591	0.253
1990	0.400	0.936	1.480	0.253
1991	0.426	0.771	1.338	0.246
1992	0.351	0.813	1.219	0.234
1993	0.287	0.986	1.176	0.241
1994	0.325	1.031	1.332	0.252
1995	0.467	0.955	1.749	0.255
1996	0.523	0.892	1.810	0.258
1997	0.594	0.799	1.762	0.269
1998	0.643	0.737	1.765	0.269
1999	0.678	0.683	1.678	0.276
2000	0.586	0.638	1.330	0.281
2001	0.482	0.638	1.133	0.271
2002	0.359	0.654	0.877	0.268
2003	0.229	0.653	0.623	0.239
2004	0.135	0.898	0.562	0.216
2005	0.113	1.219	0.620	0.221
2006	0.147	1.203	0.795	0.223
2007	0.204	1.165	1.013	0.235
2008	0.265	1.096	1.224	0.237
2009	0.306	1.073	1.317	0.249
2010	0.302	1.057	1.189	0.269
2011	0.285	1.036	1.070	0.276
				Projected (d)
2012				0.278
2013				0.280
1/1/2014				0.282

(a) See Part A, Section B, Exhibit 3.

(b) See Part A, Section B, Exhibit 4.1.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on selected annual indemnity severity trends from Part A, Section B, Exhibit 6.2 and selected annual frequency trends from Part A, Section B, Exhibit 6.1; these trends were then applied to the 2011 on-level ratio.

**Projected On-Level Accident Year  
Medical Loss to Industry Average Filed Pure Premium Ratios  
Separate Applications of Frequency and Severity Trends  
Applied to Accident Year 2011  
Based on Experience as of March 31, 2012**

Accident Year	(1)  Developed Loss Ratio(a)	(2)  Composite Medical On-Level Factor(b)	(3)  Composite Premium Adjustment Factor(c)	(4)  On-Level Medical to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.313	1.286	2.914	0.138
1984	0.337	1.216	2.803	0.146
1985	0.350	1.163	2.596	0.157
1986	0.325	1.129	2.268	0.162
1987	0.309	1.088	1.890	0.178
1988	0.304	1.048	1.655	0.193
1989	0.323	1.018	1.591	0.206
1990	0.371	0.824	1.480	0.207
1991	0.389	0.705	1.338	0.205
1992	0.321	0.744	1.219	0.196
1993	0.260	0.890	1.176	0.197
1994	0.300	0.933	1.332	0.210
1995	0.437	0.920	1.749	0.230
1996	0.478	0.907	1.810	0.240
1997	0.547	0.899	1.762	0.279
1998	0.654	0.792	1.765	0.294
1999	0.727	0.686	1.678	0.297
2000	0.652	0.631	1.330	0.309
2001	0.564	0.575	1.133	0.286
2002	0.445	0.597	0.877	0.303
2003	0.292	0.626	0.623	0.294
2004	0.215	0.866	0.562	0.331
2005	0.213	1.005	0.620	0.346
2006	0.284	1.056	0.795	0.377
2007	0.401	1.037	1.013	0.411
2008	0.512	1.029	1.224	0.431
2009	0.601	1.016	1.317	0.463
2010	0.601	1.012	1.189	0.512
2011	0.562	1.009	1.070	0.530
				Projected (d)
2012				0.555
2013				0.580
1/1/2014				0.595

(a) See Part A, Section B, Exhibit 3.

(b) See Part A, Section B, Exhibit 4.4.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected based on selected annual medical severity trends from Part A, Section B, Exhibit 6.3 and selected annual frequency trends from Part A, Section B, Exhibit 6.1; these trends were then applied to the 2011 on-level ratio.

**Projected On-Level Accident Year  
Indemnity Loss to Industry Average Filed Pure Premium Ratios  
Post-2004 Exponential Trend  
Based on Experience as of March 31, 2012**

	(1)	(2)	(3)	(4)
Accident Year	Developed Loss Ratio(a)	Composite Indemnity Adjustment Factor(b)	Composite Premium Adjustment Factor(c)	On-Level Indemnity to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.405	1.402	2.914	0.195
1984	0.451	1.270	2.803	0.204
1985	0.450	1.245	2.596	0.216
1986	0.398	1.225	2.268	0.215
1987	0.347	1.203	1.890	0.221
1988	0.332	1.185	1.655	0.238
1989	0.344	1.167	1.591	0.253
1990	0.400	0.936	1.480	0.253
1991	0.426	0.771	1.338	0.246
1992	0.351	0.813	1.219	0.234
1993	0.287	0.986	1.176	0.241
1994	0.325	1.031	1.332	0.252
1995	0.467	0.955	1.749	0.255
1996	0.523	0.892	1.810	0.258
1997	0.594	0.799	1.762	0.269
1998	0.643	0.737	1.765	0.269
1999	0.678	0.683	1.678	0.276
2000	0.586	0.638	1.330	0.281
2001	0.482	0.638	1.133	0.271
2002	0.359	0.654	0.877	0.268
2003	0.229	0.653	0.623	0.239
2004	0.135	0.898	0.562	0.216
2005	0.113	1.219	0.620	0.221
2006	0.147	1.203	0.795	0.223
2007	0.204	1.165	1.013	0.235
2008	0.265	1.096	1.224	0.237
2009	0.306	1.073	1.317	0.249
2010	0.302	1.057	1.189	0.269
2011	0.285	1.036	1.070	0.276
				Projected (d)
2012				0.289
2013				0.301
1/1/2014				0.307

(a) See Part A, Section B, Exhibit 3.

(b) See Part A, Section B, Exhibit 4.1.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected by separately applying an exponential trend of approximately 4.0% based on the 2005 to 2011 on-level indemnity to industry average filed pure premium ratios to each of the 2010 and 2011 on-level indemnity to industry average filed pure premium ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

**Projected On-Level Accident Year  
Medical Loss to Industry Average Filed Pure Premium Ratios  
Post-2004 Exponential Trend  
Based on Experience as of March 31, 2012**

	(1)	(2)	(3)	(4)
Accident Year	Developed Loss Ratio(a)	Composite Medical On-Level Factor(b)	Composite Premium Adjustment Factor(c)	On-Level Medical to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.313	1.286	2.914	0.138
1984	0.337	1.216	2.803	0.146
1985	0.350	1.163	2.596	0.157
1986	0.325	1.129	2.268	0.162
1987	0.309	1.088	1.890	0.178
1988	0.304	1.048	1.655	0.193
1989	0.323	1.018	1.591	0.206
1990	0.371	0.824	1.480	0.207
1991	0.389	0.705	1.338	0.205
1992	0.321	0.744	1.219	0.196
1993	0.260	0.890	1.176	0.197
1994	0.300	0.933	1.332	0.210
1995	0.437	0.920	1.749	0.230
1996	0.478	0.907	1.810	0.240
1997	0.547	0.899	1.762	0.279
1998	0.654	0.792	1.765	0.294
1999	0.727	0.686	1.678	0.297
2000	0.652	0.631	1.330	0.309
2001	0.564	0.575	1.133	0.286
2002	0.445	0.597	0.877	0.303
2003	0.292	0.626	0.623	0.294
2004	0.215	0.866	0.562	0.331
2005	0.213	1.005	0.620	0.346
2006	0.284	1.056	0.795	0.377
2007	0.401	1.037	1.013	0.411
2008	0.512	1.029	1.224	0.431
2009	0.601	1.016	1.317	0.463
2010	0.601	1.012	1.189	0.512
2011	0.562	1.009	1.070	0.530
				Projected (d)
2012				0.580
2013				0.623
1/1/2014				0.646

(a) See Part A, Section B, Exhibit 3.

(b) See Part A, Section B, Exhibit 4.4.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected by separately applying an exponential trend of approximately 7.5% based on the 2005 to 2011 on-level medical to industry average filed pure premium ratios to each of the 2010 and 2011 on-level medical to industry average filed pure premium ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

**Projected On-Level Accident Year  
Indemnity Loss to Industry Average Filed Pure Premium Ratios  
Post-2004 Exponential Trend with no Adjustment for the Impact of Wage Inflation  
Based on Experience as of March 31, 2012**

Accident Year	(1)  Developed Loss Ratio(a)	(2)  Composite Indemnity Adjustment Factor(b)	(3)  Composite Premium Adjustment Factor(c)	(4)  On-Level Indemnity to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.405	0.932	0.948	0.398
1984	0.451	0.862	0.967	0.401
1985	0.450	0.862	0.947	0.409
1986	0.398	0.862	0.866	0.396
1987	0.347	0.862	0.763	0.392
1988	0.332	0.862	0.697	0.411
1989	0.344	0.862	0.699	0.424
1990	0.400	0.702	0.682	0.412
1991	0.426	0.583	0.631	0.394
1992	0.351	0.625	0.602	0.364
1993	0.287	0.761	0.588	0.372
1994	0.325	0.801	0.678	0.384
1995	0.467	0.749	0.916	0.381
1996	0.523	0.708	0.980	0.378
1997	0.594	0.644	0.999	0.383
1998	0.643	0.605	1.053	0.370
1999	0.678	0.572	1.063	0.365
2000	0.586	0.551	0.918	0.351
2001	0.482	0.553	0.788	0.338
2002	0.359	0.568	0.614	0.333
2003	0.229	0.574	0.452	0.290
2004	0.135	0.803	0.428	0.254
2005	0.113	1.103	0.488	0.254
2006	0.147	1.108	0.656	0.249
2007	0.204	1.091	0.876	0.254
2008	0.265	1.034	1.082	0.253
2009	0.306	1.016	1.175	0.265
2010	0.302	1.012	1.094	0.279
2011	0.285	1.012	1.023	0.282
				Projected (d)
2012				0.290
2013				0.296
1/1/2014				0.299

- (a) See Part A, Section B, Exhibit 3.  
 (b) Based on Part A, Section B, Exhibit 4.1, excluding the impact of wage inflation.  
 (c) Based on Part A, Section B, Exhibit 5.2, excluding the impact of wage inflation.  
 (d) These on-level ratios were projected by separately applying an exponential trend of approximately 2.1% based on the 2005 to 2011 on-level indemnity to industry average filed pure premium ratios to each of the 2010 and 2011 on-level indemnity to industry average filed pure premium ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.



**Projected On-Level Accident Year  
Medical Loss to Industry Average Filed Pure Premium Ratios  
Post-2004 Exponential Trend with no Adjustment for the Impact of Wage Inflation  
Based on Experience as of March 31, 2012**

Accident Year	(1)  Developed Loss Ratio(a)	(2)  Composite Medical On-Level Factor(b)	(3)  Composite Premium Adjustment Factor(c)	(4)  On-Level Medical to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.313	1.286	0.948	0.424
1984	0.337	1.216	0.967	0.423
1985	0.350	1.163	0.947	0.429
1986	0.325	1.129	0.866	0.424
1987	0.309	1.088	0.763	0.441
1988	0.304	1.048	0.697	0.457
1989	0.323	1.018	0.699	0.470
1990	0.371	0.824	0.682	0.449
1991	0.389	0.705	0.631	0.434
1992	0.321	0.744	0.602	0.396
1993	0.260	0.890	0.588	0.393
1994	0.300	0.933	0.678	0.413
1995	0.437	0.920	0.916	0.439
1996	0.478	0.907	0.980	0.443
1997	0.547	0.899	0.999	0.492
1998	0.654	0.792	1.053	0.492
1999	0.727	0.686	1.063	0.469
2000	0.652	0.631	0.918	0.448
2001	0.564	0.575	0.788	0.412
2002	0.445	0.597	0.614	0.433
2003	0.292	0.626	0.452	0.405
2004	0.215	0.866	0.428	0.435
2005	0.213	1.005	0.488	0.439
2006	0.284	1.056	0.656	0.457
2007	0.401	1.037	0.876	0.475
2008	0.512	1.029	1.082	0.487
2009	0.601	1.016	1.175	0.520
2010	0.601	1.012	1.094	0.556
2011	0.562	1.009	1.023	0.554
				Projected (d)
2012				0.591
2013				0.617
1/1/2014				0.630

(a) See Part A, Section B, Exhibit 3.

(b) See Part A, Section B, Exhibit 4.4.

(c) Based on Part A, Section B, Exhibit 5.2, excluding the impact of wage inflation.

(d) These on-level ratios were projected by separately applying an exponential trend of approximately 4.3% based on the 2005 to 2011 on-level medical to industry average filed pure premium ratios to each of the 2010 and 2011 on-level medical to industry average filed pure premium ratios. Each stated projection is equal to the average of the corresponding trended on-level ratios.

**Projected On-Level Accident Year  
Indemnity Loss to Industry Average Filed Pure Premium Ratios  
Fitted Exponential Trend Based on Accident Years 2005 to 2011  
Based on Experience as of March 31, 2012**

	(1)	(2)	(3)	(4)
Accident Year	Developed Loss Ratio(a)	Composite Indemnity Adjustment Factor(b)	Composite Premium Adjustment Factor(c)	On-Level Indemnity to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.405	1.402	2.914	0.195
1984	0.451	1.270	2.803	0.204
1985	0.450	1.245	2.596	0.216
1986	0.398	1.225	2.268	0.215
1987	0.347	1.203	1.890	0.221
1988	0.332	1.185	1.655	0.238
1989	0.344	1.167	1.591	0.253
1990	0.400	0.936	1.480	0.253
1991	0.426	0.771	1.338	0.246
1992	0.351	0.813	1.219	0.234
1993	0.287	0.986	1.176	0.241
1994	0.325	1.031	1.332	0.252
1995	0.467	0.955	1.749	0.255
1996	0.523	0.892	1.810	0.258
1997	0.594	0.799	1.762	0.269
1998	0.643	0.737	1.765	0.269
1999	0.678	0.683	1.678	0.276
2000	0.586	0.638	1.330	0.281
2001	0.482	0.638	1.133	0.271
2002	0.359	0.654	0.877	0.268
2003	0.229	0.653	0.623	0.239
2004	0.135	0.898	0.562	0.216
2005	0.113	1.219	0.620	0.221
2006	0.147	1.203	0.795	0.223
2007	0.204	1.165	1.013	0.235
2008	0.265	1.096	1.224	0.237
2009	0.306	1.073	1.317	0.249
2010	0.302	1.057	1.189	0.269
2011	0.285	1.036	1.070	0.276
				Projected (d)
2012				0.285
2013				0.296
1/1/2014				0.302

(a) See Part A, Section B, Exhibit 3.

(b) See Part A, Section B, Exhibit 4.1.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level indemnity to industry average filed pure premium ratios.

**Projected On-Level Accident Year  
Medical Loss to Industry Average Filed Pure Premium Ratios  
Fitted Exponential Trend Based on Accident Years 2005 to 2011  
Based on Experience as of March 31, 2012**

	(1)	(2)	(3)	(4)
Accident Year	Developed Loss Ratio(a)	Composite Medical On-Level Factor(b)	Composite Premium Adjustment Factor(c)	On-Level Medical to Industry Average Filed Pure Premium Ratio (1)×(2)÷(3)
1983	0.313	1.286	2.914	0.138
1984	0.337	1.216	2.803	0.146
1985	0.350	1.163	2.596	0.157
1986	0.325	1.129	2.268	0.162
1987	0.309	1.088	1.890	0.178
1988	0.304	1.048	1.655	0.193
1989	0.323	1.018	1.591	0.206
1990	0.371	0.824	1.480	0.207
1991	0.389	0.705	1.338	0.205
1992	0.321	0.744	1.219	0.196
1993	0.260	0.890	1.176	0.197
1994	0.300	0.933	1.332	0.210
1995	0.437	0.920	1.749	0.230
1996	0.478	0.907	1.810	0.240
1997	0.547	0.899	1.762	0.279
1998	0.654	0.792	1.765	0.294
1999	0.727	0.686	1.678	0.297
2000	0.652	0.631	1.330	0.309
2001	0.564	0.575	1.133	0.286
2002	0.445	0.597	0.877	0.303
2003	0.292	0.626	0.623	0.294
2004	0.215	0.866	0.562	0.331
2005	0.213	1.005	0.620	0.346
2006	0.284	1.056	0.795	0.377
2007	0.401	1.037	1.013	0.411
2008	0.512	1.029	1.224	0.431
2009	0.601	1.016	1.317	0.463
2010	0.601	1.012	1.189	0.512
2011	0.562	1.009	1.070	0.530
2012				Projected (d) 0.578
2013				0.622
1/1/2014				0.644

(a) See Part A, Section B, Exhibit 3.

(b) See Part A, Section B, Exhibit 4.4.

(c) See Part A, Section B, Exhibit 5.2.

(d) These on-level ratios were projected by fitting an exponential trend based on the 2005 to 2011 on-level medical to industry average filed pure premium ratios.



Part A  
Section B  
Appendix C  
Projected Loss Adjustment Expense Ratio

Section 11730 of the California Insurance Code provides that the advisory pure premium rates include a provision for loss adjustment expenses (LAE). As detailed in this Appendix, the WCIRB projects loss adjustment expenses on policies incepting in 2013 at 23.7% of losses.

LAE is incurred by insurers in investigating, administering and settling workers' compensation claims. These expenses include the costs associated with handling claims that can be directly allocated to a particular claim ("allocated loss adjustment expenses," or ALAE), as well as costs associated with handling claims that cannot be directly allocated to a particular claim ("unallocated loss adjustment expenses," or ULAE). As with the analysis of the loss experience presented in this pure premium rate filing, the LAE experience shown in this Appendix reflects the experience of 100% of the California workers' compensation insurance market based on 2011 premium levels.

As shown in Table 1, incurred LAE as a percentage of incurred losses increased every year through calendar year 1994. Beginning with calendar year 1995, the ratios of incurred LAE to incurred losses generally decreased through 2002 as losses increased sharply. From 2003 through 2006, calendar year LAE amounts were relatively stable while losses had declined with the implementation of the 2002 through 2004 legislative reforms. As a result, ratios of incurred LAE to incurred losses increased significantly in the 2004 through 2006 calendar years. From calendar years 2007 through 2010, the incurred LAE ratio fluctuated somewhat, ranging from between 25.9% and 28.2% of incurred losses. In 2011, the ratio of incurred LAE to incurred losses increased sharply, in large part due to a one-time reallocation of a significant amount of reserves from loss to ULAE by State Compensation Insurance Fund (State Fund) in 2011.<sup>1</sup> As shown on Table 2, the calendar 2011 ratio of paid ULAE to paid losses, which is not affected by changes in reserves, has been much more stable.<sup>2</sup>

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<sup>1</sup> Ratios of incurred ALAE to incurred losses for calendar years 2010 and 2011 are also affected by changes in the definition of the cost of medical cost containment programs (MCCP) to be reported as ALAE instead of medical losses for policies incepting on or after July 1, 2010. No adjustment for MCCP was made to the ratios shown on Table 1.

<sup>2</sup> The WCIRB began collecting calendar year paid ULAE data beginning with calendar year 2010.

<b>Table 1: Historical Incurred Loss Adjustment Expenses as a Percentage of Incurred Losses</b>				
<b>Calendar Year</b>	<b>Incurred ALAE as % of Incurred Loss<sup>3</sup></b>	<b>Incurred ULAE as % of Incurred Loss</b>	<b>Total Incurred LAE as % of Incurred Loss</b>	<b>Year-to-Year Change</b>
1987	N/A	N/A	14.0%	10.2%
1988	N/A	N/A	15.2%	8.6%
1989	N/A	N/A	15.5%	2.0%
1990	N/A	N/A	15.7%	1.3%
1991	N/A	N/A	15.8%	0.6%
1992	10.6%	9.3%	19.9%	25.9%
1993	10.8%	12.7%	23.5%	18.1%
1994	14.2%	16.7%	30.9%	31.5%
1995	8.7%	18.2%	26.9%	-12.9%
1996	9.5%	13.9%	23.4%	-13.0%
1997	8.9%	13.2%	22.1%	-5.6%
1998	8.4%	14.3%	22.7%	2.7%
1999	9.9%	9.1%	19.0%	-16.3%
2000	7.3%	9.0%	16.3%	-14.2%
2001	4.7%	8.7%	13.4%	-17.8%
2002	6.2%	7.0%	13.2%	-1.5%
2003	6.1%	7.4%	13.5%	2.3%
2004	8.5%	8.8%	17.3%	28.1%
2005	9.6%	11.1%	20.7%	19.7%
2006	13.8%	15.4%	29.1%	40.6%
2007	10.7%	15.2%	25.9%	-11.0%
2008	11.9%	14.1%	26.0%	0.4%
2009	13.3%	14.9%	28.2%	8.5%
2010	13.4%	13.9%	27.3%	-3.2%
2011	15.5%	18.8%	34.3%	25.6%

<b>Table 2: Historical Paid ULAE as a Percentage of Paid Losses</b>		
<b>Calendar Year</b>	<b>Paid ULAE as % of Paid Loss</b>	<b>Year-to-Year Change</b>
2010	12.3%	N/A
2011	11.9%	-3.3%

As shown in Table 3, incurred LAE as a percentage of premiums increased every year through calendar year 1992. Beginning in 1993, ratios had fluctuated from year to year. As premiums were growing rapidly between 2000 and 2004, the ratios of LAE to premium generally declined. However, in 2005 through 2009, calendar year premiums decreased significantly while LAE remained relatively stable and, as a result, the ratios of incurred LAE to premiums increased. The calendar year 2011 ratio of 25.4% is significantly above the 2010 ratio of 20.1% due in large part, to the aforementioned one-time reallocation of a significant amount of reserves from loss to ULAE by State Fund in 2011.

<sup>3</sup> The incurred ALAE amounts for calendar years 2010 and 2011 include the cost of medical cost containment programs incurred against policies incepting on or after July 1, 2010.

Table 3: Historical Incurred Loss Adjustment Expenses as a Percentage of Premium				
Calendar Year	Incurred ALAE as % of Premium <sup>4</sup>	Incurred ULAE as % of Premium	Total Incurred LAE as % of Premium	Year-to-Year Change
1987	N/A	N/A	10.2%	5.2%
1988	N/A	N/A	10.5%	2.9%
1989	N/A	N/A	10.7%	1.9%
1990	N/A	N/A	11.0%	2.8%
1991	N/A	N/A	12.6%	14.5%
1992	8.5%	7.5%	16.0%	27.0%
1993	7.1%	8.2%	15.3%	-4.4%
1994	7.3%	8.7%	16.0%	4.6%
1995	5.0%	10.3%	15.3%	-4.4%
1996	7.3%	10.7%	18.0%	17.6%
1997	7.2%	10.7%	17.9%	-0.6%
1998	7.4%	11.9%	19.3%	7.8%
1999	10.3%	9.9%	20.2%	4.7%
2000	7.4%	8.7%	16.1%	-20.3%
2001	4.1%	7.6%	11.7%	-27.3%
2002	5.6%	6.3%	11.9%	1.7%
2003	4.9%	6.0%	10.9%	-8.4%
2004	5.1%	5.3%	10.4%	-4.6%
2005	5.0%	5.8%	10.8%	3.8%
2006	5.6%	6.9%	12.5%	15.7%
2007	5.6%	8.1%	13.7%	9.6%
2008	7.6%	9.1%	16.7%	21.9%
2009	9.8%	11.0%	20.8%	24.6%
2010	10.0%	10.2%	20.1%	-3.4%
2011	11.5%	13.9%	25.4%	26.4%

Exhibit 1 shows calendar year ALAE and ULAE as a ratio to losses by type of insurer. As shown, there are significant differences in LAE ratios by type of insurer. In particular, recent ratios of incurred ULAE to incurred loss of State Fund are significantly higher than those of the private insurers. (As previously mentioned, State Fund's 2011 ULAE ratio is distorted by the re-allocation of reserves from loss to ULAE.) However, the ratios of paid ULAE to paid loss, which are not affected by changes in reserves, are much closer to those for private insurers with workers' compensation premiums primarily in California. The paid and incurred ULAE ratios of private insurers with workers' compensation premiums primarily in California are also significantly greater than the ratios of insurers with significant writings in other states. (Reported ULAE amounts for insurers writing a significant volume of experience in other states are typically based on apportioning countrywide ULAE amounts to California. The resultant amount of ULAE costs apportioned to California by these insurers may not be fully reflective of the complexity of the claims process in California.)

Exhibits 2.1 and 2.2 show the average calendar year incurred ULAE per weighted open indemnity claim<sup>5</sup> on a statewide and private insurer basis, respectively. Exhibits 2.3 and 2.4 show the average calendar year paid ULAE per weighted open indemnity claim for all insurers and private insurers, respectively.<sup>6</sup> For the private insurer experience in particular, average incurred ULAE per weighted open indemnity claim

<sup>4</sup> The incurred ALAE amounts for calendar years 2010 and 2011 include the cost of medical cost containment programs incurred against policies incepting on or after July 1, 2010.

<sup>5</sup> Weighted indemnity claims are defined as the sum of claims open at the beginning of the calendar year and twice those opened during the year.

<sup>6</sup> Calendar year paid ULAE amounts prior to 2010 are not available.

increased immediately following the reforms that were enacted during the 2002 through 2004 period, and has subsequently fluctuated within a range between \$1,000 and \$1,116 following a moderate decline in 2005. Private insurer paid ULAE per weighted open indemnity claim has been stable from 2010 to 2011. Statewide average incurred ULAE per weighted open indemnity claim in 2011 is significantly impacted by State Fund's one-time reallocation of reserves during 2011 from loss to ULAE as discussed above. Statewide average paid ULAE per weighted open indemnity claim in 2011, which is not affected by changes in reserves, has been much more stable.

Exhibits 3.1 and 3.2 show average paid ALAE per reported indemnity claim by accident year – separately for all insurers and for the private insurers only.<sup>7</sup> The private insurer amounts have increased significantly since the reforms were fully implemented in 2005. The WCIRB believes this is likely attributable, in part, to the impact of the Ogilvie v. City and County of San Francisco and Almaraz v. Environmental Recovery Services/Guzman v. Milpitas Unified School District Workers' Compensation Appeals Board decisions and an increasing number of liens.

Each of the two major components of loss adjustment expense is analyzed separately and discussed below.

### **Unallocated Loss Adjustment Expense (ULAE) Projection**

Until its January 1, 2009 Pure Premium Rate Filing, the WCIRB had been projecting the ratio of ULAE to loss based on the ratio of recent historical calendar years. As shown in Table 1, the ratio of incurred ULAE to incurred loss had increased sharply following the reforms of 2002 through 2004 and generally declined from 2005 through 2010. As recommended in the WCIRB's 2008 analysis of LAE trends,<sup>8</sup> beginning with its January 1, 2009 Pure Premium Rate Filing, the WCIRB developed a number of alternative projections of ULAE using methods that attempt to relate calendar year incurred ULAE amounts to measurements of claims-handling activity as represented by various claim count and loss measures. However, inasmuch as statewide ULAE projections based on incurred ULAE amounts are significantly distorted by the large State Fund re-allocation of loss reserves to ULAE reserves, the WCIRB also reviewed the analogous projections based on paid ULAE data.

Exhibits 4.1 through 4.5 show the projection of the ratio of ULAE to loss based on the relationship of calendar year statewide paid ULAE to the number of indemnity claims open at the beginning of the calendar year. In its last several pure premium rate filings, the WCIRB has projected this ratio as a function of incurred ULAE. However, considering the significant impact reserve changes can have on ULAE incurred ratios and the relative stability of paid ULAE ratios for the two years for which paid ULAE data is available, the WCIRB believes that an approach based on calendar year ULAE paid amounts, which are not affected by changes in reserves, is more appropriate. This methodology assumes that ULAE paid is a function of the volume of claims handled by claims adjusters and that the timing of the payment of ULAE costs on 2013 policies will be consistent with the timing of loss payments. The projected statewide policy year 2013 ratio of ULAE to loss using this methodology is 9.8%.

This methodology only reflects the relationship between ULAE paid amounts and the number of indemnity claims that were open in the beginning of the year and does not reflect potential differences in the cost of handling a serious claim relative to a less costly claim. The methodology reflected on Exhibit 5 relates ULAE paid amounts to loss amounts, which are reflective of differences in claim values. Specifically, Exhibit 5 shows the relationship of statewide calendar year ULAE paid to statewide calendar year paid losses. The projected statewide policy year 2013 ratio of ULAE to loss using this methodology is 9.6%.

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<sup>7</sup> Starting with policies incepting on or after July 1, 2010, the cost of medical cost containment programs (MCCP) is reported as ALAE rather than as medical loss. To compare ALAE on a consistent basis, the paid ALAE amounts shown in this appendix are computed after moving the portion of paid MCCP reported as ALAE back into medical loss. See Appendix B for further discussion on the treatment of MCCP costs.

<sup>8</sup> *Analysis of Loss Adjustment Expense Trends*, WCIRB, April 3, 2008.



The WCIRB's analysis of the historical relationships between changes in reported calendar year incurred ULAE amounts with changes in alternative reported measures of claims activity indicated that changes in the number of open indemnity claims and changes in calendar year paid losses were best correlated with changes in calendar year incurred ULAE, particularly for the private insurers.<sup>9</sup> However, as mentioned above, due to the significant impact reserve changes can have on calendar year ULAE incurred amounts, the WCIRB believes it is more appropriate to use a projection based on calendar year paid ULAE. As a result, the WCIRB is recommending that the ULAE projection be based on an average of the projections based on (a) the relationship between calendar year paid ULAE and the number of open indemnity claims and (b) the relationship between calendar year paid ULAE and paid losses.

The WCIRB's 2008 study of LAE trends<sup>10</sup> indicated that there were significant differences in the historical LAE experience of State Fund as compared to that of the private insurers. Table 4 summarizes recent calendar year ratios of ALAE to loss and ULAE to loss for State Fund and for all private insurers combined.<sup>11</sup>

<b>Table 4: State Fund and Private Insurer Ratios to Loss</b>						
Calendar Year	State Fund Incurred ULAE	Private Insurer Incurred ULAE	State Fund Paid ULAE	Private Insurer Paid ULAE	State Fund Incurred ALAE	Private Insurer Incurred ALAE
2003	10.2%	5.9%	N/A	N/A	4.3%	7.1%
2004	10.2%	7.8%	N/A	N/A	5.6%	10.5%
2005	15.6%	8.2%	N/A	N/A	5.3%	12.4%
2006	28.6%	10.1%	N/A	N/A	3.1%	19.6%
2007	34.4%	9.6%	N/A	N/A	3.8%	12.7%
2008	41.5%	8.2%	N/A	N/A	6.9%	13.0%
2009	51.4%	9.0%	N/A	N/A	9.8%	13.8%
2010	55.7%	8.2%	27.9%	7.9%	4.5%	14.6%
2011	394.5%	7.3%	28.9%	7.7%	8.6%	15.7%

As shown in Table 4, State Fund has had markedly higher historical ratios of calendar year incurred ULAE to incurred loss than private insurers, on average – particularly in the last five years as State Fund's market share began to decline. However, State Fund's ratios of calendar year paid ULAE to paid loss, though still greater, are relatively closer to those of private insurers. Conversely, State Fund has had markedly lower historical ratios of calendar year incurred ALAE to loss than private insurers. In addition, private insurers generally showed declining ratios of ULAE to loss over the last five years, while State Fund showed significant increases every year since 2005.

Unlike many other insurers, State Fund makes extensive use of in-house defense counsel. Consistent with the requirements of the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP), State Fund attempts to reassign the cost of in-house defense counsel to accident year and calendar year ALAE amounts. However, given State Fund's somewhat atypical ALAE and ULAE ratios, it is not clear if the reassigned in-house defense counsel costs are consistent with the reported defense costs of insurers that rely primarily on outside defense counsel. Also, while State Fund experienced large increases in market share during the early 2000s, in recent years State Fund's market share has rapidly declined.

<sup>9</sup> See Agenda Item AC08-06-03 of the June 11, 2008 WCIRB Actuarial Committee meeting for a more complete discussion of this analysis.

<sup>10</sup> *Analysis of Loss Adjustment Expense Trends*, WCIRB, April 3, 2008.

<sup>11</sup> Ratios of incurred ALAE to incurred losses for calendar years 2010 and 2011 are affected by changes in the definition of the cost of medical cost containment programs (MCCP) to be reported as ALAE instead of medical losses for policies incepting on or after July 1, 2010. No adjustment for MCCP was made to the ratios shown on Table 4.

In prior California Department of Insurance (CDI) pure premium rate decisions, the CDI expressed concern with respect to the rate at which State Fund was reducing claims-handling costs in light of its declining market share and declining claim frequency. Given the unique characteristics of State Fund's operations as discussed in recent CDI pure premium rate decisions, reporting issues related to in-house defense counsel costs, recent changes in State Fund's market share, and the current sharp increase in State Fund's ULAE ratios, it is not known whether the circumstances that produced the differences between State Fund's LAE experience and that of the private insurers will continue at a similar magnitude into the future.

The WCIRB has also computed policy year 2013 ULAE projections excluding State Fund's ULAE experience. Exhibits 6.1 through 6.5 show the projection of the policy year 2013 ratio of ULAE to loss based on the relationship of private insurer calendar year paid ULAE to the number of indemnity claims open at the beginning of the calendar year. The projected policy year 2013 ratio of ULAE to loss using this methodology based solely on the experience of private insurers is 6.3%.

Exhibit 7 shows the projection of the policy year 2013 ratio of ULAE to loss based on the relationship of private insurer calendar year paid ULAE to calendar year paid losses. The projected policy year 2013 ratio of ULAE to loss using this methodology based solely on the experience of private insurers is also 5.9%.

Inasmuch as the pure premium rates are intended to reflect the average experience of all insured policies, the WCIRB does not recommend basing the ULAE projection solely on the experience of private insurers. In particular, inasmuch as private insurer ULAE ratios primarily reflect the ULAE of national insurers that are derived through allocations of countrywide ULAE data that may not be fully reflective of the complexity of the California claims process, it is likely that the average private insurer ULAE ratio will understate the ULAE incurred on business insured by State Fund and private insurers who write workers' compensation business predominantly in California. However, given the concerns cited in prior CDI pure premium rate decisions as discussed above, the unique characteristics of State Fund's ULAE experience, and the uncertainty of the predictive value of reported historical State Fund ULAE experience during the transition to the post-reform claims environment, the WCIRB believes some tempering of State Fund's ULAE projections is appropriate as a basis for projecting the statewide ULAE for policy year 2013. Specifically, the WCIRB recommends a policy year 2013 ULAE provision based on combining (a) the average of the ULAE projections based on open indemnity claim count and paid loss for the private insurers and (b) the average of the ULAE projections based on open indemnity claim count and paid loss for State Fund, with the result judgmentally tempered by assigning only 50% of State Fund's current accident year weight to State Fund's projection. The WCIRB's projected policy year 2013 ratio of ULAE to loss based on this methodology is 7.5%. Table 5 summarizes the results of the recommended ULAE projection methodologies.

<b>Table 5: Policy Year 2013 ULAE to Loss Ratio Projections Based on Statewide and Separate Projections for Private Insurers and State Fund</b>			
<b>ULAE Projection Method</b>	<b>Statewide Ratio of ULAE to Loss</b>	<b>Private Insurer Ratio of ULAE to Loss</b>	<b>Private Insurer &amp; State Fund ULAE Ratios Combined at Current Weights Tempered 50%<sup>12</sup></b>
Paid ULAE per Open Indemnity Claim-Based Projection	9.8%	6.3%	7.6%
Paid ULAE to Paid Loss-Based Projection	9.6%	5.9%	7.3%
Average of Indemnity Claim-Based and Paid Loss-Based Projections	9.7%	6.1%	<b>7.5%</b>

### Summary of Alternative ULAE Projections

For informational purposes, the WCIRB has computed alternative projections of ratios of ULAE to loss based on a number of alternative methodologies reflecting underlying assumptions that differ from those reflected in the WCIRB's recommended methodology. These alternative projections of ratios of ULAE to loss are shown on Exhibits 8 through 11 and are discussed below.

#### Calendar Year ULAE Incurred per Indemnity Claim-Based Projections

Exhibits 8.1 and 8.2 show projections of the ratio of ULAE to loss based on the relationship of statewide ULAE incurred to the number of indemnity claims. Exhibit 8.1 shows a projection based on the number of open indemnity claims at the beginning of the calendar year and Exhibit 8.2 shows a projection based on the number of weighted open indemnity claims. In Exhibit 8.2, future changes in ULAE are assumed to be related to changes in the sum of the number of indemnity claims open at the beginning of the period and twice the number of indemnity claims reported during the period. (Newly-opened claims are judgmentally assumed to involve twice the claims-handling activity as a claim that was open at the beginning of the period.) Exhibits 9.1 and 9.2 show comparable projections of the ratio of ULAE to loss based solely on private insurer experience. As shown on Exhibits 8.1 through 9.2, the ULAE to loss ratio projections based on these methodologies are considerably higher than those based on calendar year ULAE paid, both statewide and for private insurers. However, as mentioned above, the WCIRB believes a projection based on calendar year paid ULAE is more appropriate as paid amounts are not affected by changes in reserves.

#### Calendar Year ULAE Incurred to Loss Dollar-Based Projections

Exhibits 10.1 and 10.2 show projections of the ratio of ULAE to loss based on the relationship of statewide ULAE incurred to losses. Exhibit 10.1 shows a projection based on paid losses and Exhibit 10.2 shows a projection based on weighted losses. In Exhibit 10.2, future changes in ULAE are assumed to be related to changes in the weighted average of calendar year paid losses and the estimated ultimate accident year losses. Weights of 40% assigned to calendar year paid losses and 60% to accident year estimated ultimate losses are based on the assumption that approximately 60% of the ULAE is incurred at the time the claim is reported and the remaining 40% of the ULAE is spread over the life of the claim. Exhibits 11.1 and 11.2 show comparable projections of the ratio of ULAE to losses based solely on private insurer experience. As shown on Exhibits 10.1 through 11.2, the ULAE to loss ratio projections based on these methodologies are considerably higher than those based on calendar year ULAE paid, both statewide and for private insurers. However, as mentioned above, the WCIRB believes a projection based on calendar year paid ULAE is more appropriate as paid amounts are not affected by changes in reserves.

<sup>12</sup> Using 92/8% private insurer/State Fund split based on accident year 2011 estimated ultimate losses, with State Fund's ULAE projected ratio reflected at 50% of its actual weight.

Calendar Year Ratios of ULAE to Loss

Prior to its January 1, 2009 Pure Premium Rate Filing, the WCIRB's ULAE to loss ratio projection was based on either the latest calendar year ratio or the average of the latest two calendar year ratios of incurred ULAE to incurred loss. Table 1 shows the calendar year ratios of incurred ULAE to incurred losses on a statewide basis. Table 2 shows the calendar year ratios of paid ULAE to paid losses on a statewide basis. Table 4 shows calendar year ratios of ULAE to losses separately for private insurers and State Fund. The WCIRB's 2008 LAE study<sup>13</sup> showed that changes to ULAE did not correlate well with changes in calendar year incurred losses. As a result, the report recommended use of other alternative bases upon which to project future ULAE changes, including those reflected in the WCIRB's recommended ULAE projection methodologies.

The policy year 2013 ULAE to loss ratio projections derived using each of these alternative ULAE projection methodologies as well as the WCIRB's recommended methodology are shown in Table 6. In addition to reflecting the alternative methodology projections based on statewide and private insurer experience, Table 6 also shows combined ULAE to loss ratio projections based on separate projections of private insurer and State Fund experience, with the weight given to State Fund's projection judgmentally tempered by 50%.

**Table 6: Alternative Policy Year 2013 ULAE to Loss Ratio Projections  
Based on Statewide and Private Insurer Experience**

<b>ULAE Projection Methodologies</b>	<b>Statewide Ratio of ULAE to Loss</b>	<b>Private Insurer Ratio of ULAE to Loss</b>	<b>Private Insurer &amp; State Fund ULAE Ratios Combined at Current Weights Tempered 50%<sup>14</sup></b>
<b>January 1, 2013 Filing Methodology</b>			
Paid ULAE per Open Indemnity Claim-Based Projection	9.8%	6.3%	7.6%
Paid ULAE to Paid Loss-Based Projection	9.6%	5.9%	7.3%
Average of Indemnity Claim-Based and Paid Loss-Based Projections	9.7%	6.1%	<b>7.5%</b>
<b>Alternative Methodologies</b>			
<u>Incurred ULAE Methodologies</u>			
Open Indemnity Claim-Based Projection	12.5%	6.8%	8.9%
Weighted Indemnity Claim-Based Projection	12.4%	6.5%	8.7%
Paid Loss-Based Projection	13.5%	7.0%	9.4%
Weighted Loss Dollar-Based Projection	13.7%	6.9%	9.7%
Latest Calendar Year Ratio	18.8%	7.3%	22.8%
Average of Latest Two Calendar Year Ratios	16.4%	7.8%	16.4%
<u>Paid ULAE Methodologies</u>			
Latest Calendar Year Ratio	11.9%	7.7%	8.5%
Average of Latest Two Calendar Year Ratios	12.1%	7.8%	8.6%

**Allocated Loss Adjustment Expense (ALAE) Projection**

The WCIRB's projection of the cost of ALAE on policies incepting in 2013 is based on accident year paid ALAE experience rather than on calendar year ALAE data. (Calendar year ALAE amounts and ratios can be significantly distorted by changes in reserve levels and payments on older accident years.)

<sup>13</sup> *Analysis of Loss Adjustment Expense Trends*, WCIRB, April 3, 2008.

<sup>14</sup> Using 92%/8% private insurer/State Fund split based on accident year 2011 estimated ultimate losses, with State Fund's projected ULAE ratio reflected at 50% of its actual weight.

Prior to its January 1, 2009 Pure Premium Rate Filing, the WCIRB's indicated provision for ALAE was based on methodologies that projected ultimate ALAE as a function of ultimate losses. In the WCIRB's 2008 LAE study,<sup>15</sup> the WCIRB noted that changes in ALAE were generally not well correlated with changes in loss dollars, but instead were more closely related to changes in the number of indemnity claims. As a result, beginning with its January 1, 2009 Pure Premium Rate Filing, the WCIRB has based the ALAE to loss ratio projection on a methodology that projects future ALAE as a function of the anticipated future number of indemnity claims and average ALAE per indemnity claim.

Exhibits 12.1 to 12.3 show the projected policy year 2013 ratio of ALAE to loss based on the indemnity claim frequency and ALAE severity methodology using statewide data. Exhibits 13.1 to 13.5 show the comparable information based on the experience of private insurers. In these exhibits, the ultimate number of indemnity claims is projected based on the number of indemnity claims reported as of March 31, 2012, the latest year historical claim reporting pattern, and the projected growth in indemnity claim frequency derived from the WCIRB's econometric indemnity claim frequency model.

The estimated ultimate ALAE per indemnity claim was projected based on paid ALAE amounts by accident year as of March 31, 2012 and the latest year historical ALAE development factor.<sup>16</sup> As in the last several pure premium rate filings, the WCIRB has projected future ALAE per indemnity claim based on the historic rates of ALAE severity growth. Specifically, the WCIRB recommends an annual ALAE severity growth projection of 7% based on the approximate average of the private insurer post-reform growth rates of (a) the estimated ultimate ALAE per indemnity claim (Exhibit 13.3) and (b) incremental paid ALAE per open indemnity claim (Exhibit 13.4).

The WCIRB believes the ALAE projections based on latest year ALAE development and estimated growth in ALAE per indemnity claim are reasonable bases upon which to project future ALAE inasmuch as (a) changes in ALAE have shown to be reasonably well-correlated with changes in indemnity claim counts, (b) the method is responsive to the recent post-reform changes in ALAE per indemnity claim as seen on Exhibit 3, and (c) the method is responsive to anticipated future changes in claim frequency. The projected policy year 2013 ratio of ALAE to loss using this methodology is 15.4% based on statewide experience (Exhibit 12.3) and 16.5% based on the experience of private insurers (Exhibit 13.5).

Given State Fund's LAE characteristics previously discussed, as with the projection of ULAE, the WCIRB recommends an ALAE provision based on separate ALAE to loss ratio projections for the private insurers and State Fund that are combined by tempering the weight given to State Fund's ALAE to loss ratio projection by 50%. The policy year 2013 projection of the ratio of ALAE to loss based on this methodology is 16.2%.

### **Summary of Alternative ALAE Projections**

For informational purposes, the WCIRB has computed alternative policy year 2013 ALAE to loss ratio projections based on a number of alternative methodologies reflecting underlying assumptions that differ from those reflected in the WCIRB's recommended methodology. These alternative ALAE to loss ratio projections are shown on Exhibits 14 through 25.4 and are discussed below.

#### Paid ALAE Development Compared to Losses

This alternative ALAE method develops each accident year's ALAE paid through March 31, 2012 to an ultimate level using methods similar to those discussed with respect to paid losses in Appendix A. Once estimates of ultimate ALAE by accident year are derived, those estimates are compared to estimates of ultimate losses and projected, or trended, forward to a policy year 2013 basis.

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<sup>15</sup> *Analysis of Loss Adjustment Expense Trends*, WCIRB, April 3, 2008.

<sup>16</sup> The long-term "tail" factor was derived by fitting an inverse power distribution to the average, excluding the highest and lowest, development factors.

Exhibit 14 shows projected ratios of ALAE to loss based on statewide paid ALAE development using the latest year ALAE paid development factor, with the ALAE ratio projection for policy year 2013 based on (a) the latest year's projection and (b) the average of the latest three years' projections. Exhibit 15 shows the comparable information based solely on private insurer experience.

This method relies on the relationship of ALAE to loss amounts. As shown in the WCIRB's 2008 LAE study, historical changes in ALAE are more closely related to changes in the number of indemnity claims than to loss amounts. In addition, this method, which projects future ALAE only as a function of a historical ALAE levels, is not responsive to the anticipated changes in claim levels.

#### Paid ALAE to Paid Indemnity Development Compared to Losses

This method develops each accident year's ratio of cumulative paid ALAE to cumulative paid indemnity losses through March 31, 2012 to an ultimate level based on historical development patterns of the ratios of paid ALAE to paid indemnity. Once estimates of ultimate ratios of paid ALAE to paid indemnity by accident year are derived, those estimates are projected, or trended, to a policy year 2013 basis. This method assumes that changes in ALAE are closely related to changes in indemnity losses.

Exhibits 16.1 and 16.2 show projected ratios of ALAE to loss based on the development of the statewide ratios of paid ALAE to paid indemnity using the latest year development factors, with the ALAE to loss ratio projection for policy year 2013 based on (a) the latest year's projection and (b) the average of the latest three years' projections. Exhibits 17.1 and 17.2 show the comparable information based solely on private insurer experience.

This method is based on the relationship between paid ALAE and paid indemnity. Historically, changes in ALAE have not been as well correlated with changes in indemnity losses as with the number of indemnity claims. In addition, this method, which projects future ALAE only as a function of a historical ALAE levels relative to historical indemnity losses, is not responsive to anticipated changes in indemnity claim levels.

#### Latest Year Paid ALAE Development with Alternative Trend Assumptions

As in the WCIRB's recommended methodology, these methods project ultimate ALAE to loss ratios based on ALAE development using the most recent factors, with the trend based on separate projected future changes in (a) ALAE per indemnity claim and (b) indemnity claim frequency which is projected using the WCIRB's econometric claim frequency model. Exhibit 18 shows the projected policy year 2013 ratio of ALAE to loss using this methodology, with future ALAE per indemnity claim projected based on the UCLA Anderson School of Business California wage projections for the North American Industry Classification System (NAICS) sectors representing professional business services (sectors 54 to 56). Exhibit 19 shows the comparable information based solely on private insurer experience.

Exhibit 20 shows the projected policy year 2013 ratio of ALAE to loss using this methodology, but with future ALAE per indemnity claim based solely on the post-reform rate of growth in ultimate ALAE per indemnity claim through accident year 2011. Exhibit 21 shows the comparable information based solely on private insurer experience.

As discussed previously, recent actual growth in ALAE per indemnity claim has far exceeded that reflected in the external wage index. The WCIRB believes that actual post-reform growth in ALAE severity costs should be used to project future growth, and recommends a projected growth rate based on the approximate average of the private insurer post-reform trend rates of the estimated ultimate ALAE per indemnity claim and incremental paid ALAE per open indemnity claim.

#### Incremental Paid ALAE to Exposure

This method relates the incremental ALAE payments made during a particular period, not the cumulative payments made through a particular evaluation date, to the underlying exposure for that year. Based on the historical patterns of these ratios, estimates of ultimate ratios of ALAE to exposure are projected and

then trended to policy year 2013. By reflecting only the ALAE payments made during the latest evaluation period, this method can be very responsive to emerging ALAE trends.

Exhibits 22.1 and 22.2 show the projected ratio of ALAE to loss based on incremental development of statewide paid ALAE to exposure adjusted to a common wage level using the latest year's factors. Exhibits 23.1 and 23.2 show a comparable projection based solely on the experience of private insurers. This method relates changes in ALAE to changes in underlying workers' compensation payroll exposure. Changes in ALAE have not been shown to be more accurately related to changes in exposure than changes in the number of indemnity claims. In addition, this method is not responsive to the anticipated changes in claim levels and relies on relatively uncertain projected exposure levels.

#### Incremental Paid ALAE to Incremental Paid Indemnity

This method relates the incremental ALAE payments made during a particular period, not the cumulative payments made through a particular evaluation date, to the incremental indemnity benefits paid during the same period. Based on the historical patterns of these ratios, estimates of ultimate ratios of ALAE to paid indemnity losses are projected and then trended to policy year 2013. By reflecting only the ALAE payments made during the latest evaluation period, this method can be very responsive to emerging ALAE trends.

Exhibits 24.1 through 24.4 show the projected ratio of ALAE to loss based on incremental development of statewide paid ALAE to paid indemnity losses using the latest years' factors. Exhibits 25.1 through 25.4 show a comparable projection based solely on the experience of private insurers.

This method can be very responsive to emerging ALAE trends. However, as previously discussed, historical changes in ALAE have been more closely related to changes in the number of indemnity claims rather than paid indemnity loss amounts.

The projections of the ratios of ALAE to loss derived from each of these alternative ALAE projection methodologies as well as the WCIRB's recommended methodology are shown in Table 7. Separate projections are shown for statewide and private insurer experience.

Table 7: Alternative Policy Year 2013 ALAE to Loss Ratio Projections

ALAE Projection Methodologies	Statewide Ratio of ALAE to Loss	Private Insurer Ratio of ALAE to Loss
<b>January 1, 2013 Filing Methodology</b> Latest Year Paid ALAE Development; Trend Based on Growth in ALAE per Indemnity Claim of 7% and WCIRB Frequency Model Projection	<b>15.4%</b>	<b>16.5%</b>
<b>Alternative Methodologies</b>		
<u>Methods Comparing Paid ALAE Development to Losses</u>		
Latest Year Development – Trend Based on Latest Year	16.0%	17.1%
Latest Year Development – Trend Based on Latest 3 Years	14.7%	16.1%
<u>Methods Comparing Paid ALAE to Paid Indemnity Development to Losses</u>		
Latest Year Development – Trend Based on Latest Year	14.4%	15.9%
Latest Year Development – Trend Based on Latest 3 Years	13.1%	14.8%
<u>Latest Year Paid ALAE Development with Alternative Trend Assumptions</u>		
Trend Based on Growth in ALAE per Indemnity Claim Using External Wage Index and WCIRB Frequency Model Projection	13.3%	14.2%
Trend Based on Growth in ALAE per Indemnity Claim Using Trend in ALAE Ultimate Severities and WCIRB Frequency Model Projection	16.2%	17.3%
<u>Incremental Paid ALAE to Exposure Method</u>	12.1%	13.1%
<u>Incremental Paid ALAE to Paid Indemnity Loss Method</u>	11.1%	12.9%

**Total Loss Adjustment Expenses**

As discussed, the WCIRB projects a policy year 2013 ULAE provision of 7.5% of losses and an ALAE provision of 16.2% of losses for a total LAE provision of 23.7% of losses. The WCIRB believes this is to be a reasonable projection of LAE given the recent LAE trends and the unique characteristics of State Fund's LAE experience.



Summary of LAE<sup>[1]</sup> Ratios by Insurer TypeIncurred ALAE<sup>[1]</sup> / Incurred Loss

<u>Calendar Year</u>	<u>State Fund</u>	<u>Other CA</u>	<u>National</u>	<u>Statewide</u>	<u>Statewide without State Fund</u>
2003	4.3%	8.0%	7.0%	6.1%	7.1%
2004	5.6%	9.5%	10.6%	8.5%	10.5%
2005	5.3%	13.7%	12.2%	9.6%	12.4%
2006	3.1%	18.8%	19.8%	13.8%	19.6%
2007	3.8%	14.9%	12.3%	10.7%	12.7%
2008	6.9%	11.2%	13.3%	11.9%	13.0%
2009	9.8%	10.8%	14.2%	13.3%	13.8%
2010 <sup>[2]</sup>	4.5%	12.5%	14.9%	13.4%	14.6%
2011 <sup>[2]</sup>	8.6%	19.7%	15.1%	15.5%	15.7%

Incurred ULAE<sup>[1]</sup> / Incurred Loss

<u>Calendar Year</u>	<u>State Fund</u>	<u>Other CA</u>	<u>National</u>	<u>Statewide</u>	<u>Statewide without State Fund</u>
2003	10.2%	9.1%	5.5%	7.4%	5.9%
2004	10.2%	14.8%	6.8%	8.8%	7.8%
2005	15.6%	13.5%	7.3%	11.1%	8.2%
2006	28.6%	18.7%	8.5%	15.4%	10.1%
2007	34.4%	16.7%	8.4%	15.2%	9.6%
2008	41.5%	14.4%	7.1%	14.1%	8.2%
2009	51.4%	10.8%	8.7%	14.9%	9.0%
2010 <sup>[2]</sup>	55.7%	15.5%	7.1%	13.9%	8.2%
2011 <sup>[2]</sup>	394.5%	12.6%	6.5%	18.8%	7.3%

Incurred LAE<sup>[1]</sup> / Incurred Loss

<u>Calendar Year</u>	<u>State Fund</u>	<u>Other CA</u>	<u>National</u>	<u>Statewide</u>	<u>Statewide without State Fund</u>
2003	14.4%	17.1%	12.5%	13.5%	13.0%
2004	15.8%	24.3%	17.4%	17.3%	18.3%
2005	20.9%	27.2%	19.5%	20.7%	20.6%
2006	31.7%	37.5%	28.3%	29.1%	29.7%
2007	38.3%	31.6%	20.7%	25.9%	22.2%
2008	48.3%	25.6%	20.4%	26.0%	21.2%
2009	61.2%	21.7%	23.0%	28.2%	22.8%
2010 <sup>[2]</sup>	60.2%	28.1%	22.0%	27.3%	22.8%
2011 <sup>[2]</sup>	403.1%	32.3%	21.5%	34.3%	23.0%

Paid ULAE<sup>[1]</sup> / Paid Loss

<u>Calendar Year</u>	<u>State Fund</u>	<u>Other CA</u>	<u>National</u>	<u>Statewide</u>	<u>Statewide without State Fund</u>
2010 <sup>[2]</sup>	27.9%	17.3%	6.4%	12.3%	7.9%
2011 <sup>[2]</sup>	28.9%	15.9%	6.5%	11.9%	7.7%

Notes: <sup>[1]</sup> ALAE is allocated loss adjustment expenses. ULAE is unallocated loss adjustment expenses. LAE is loss adjustment expenses.

<sup>[2]</sup> Medical Cost Containment Program (MCCP) costs on claims covered by policies incepting prior to July 1, 2010 are considered medical loss; those on claims covered by policies incepting July 1, 2010 and beyond are considered allocated loss adjustment expenses.

Source: WCIRB expense calls

## Calendar Year ULAE Incurred Per Weighted Open Indemnity Claim - Statewide

Calendar Year	ULAE Incurred (in Millions)	Number of Open Indemnity Claims at Beginning of the Year	Number of Indemnity Claims Reported During Year	Weighted Number of Open Indemnity Claims	ULAE Per Weighted Open Indemnity Claim	Annual Change
	(a)	(b)	(c)	(d)	(e)	(f)
2000	566	267,027	161,741	590,509	959	---
2001	681	251,668	203,146	657,960	1,036	8.0%
2002	781	347,829	226,429	800,687	975	-5.9%
2003	1,159	385,374	226,658	838,690	1,382	41.8%
2004	1,146	452,987	200,468	853,923	1,342	-2.9%
2005	1,142	470,466	162,321	795,108	1,436	7.0%
2006	1,164	442,927	152,759	748,445	1,556	8.3%
2007	1,020	397,102	121,257	639,616	1,594	2.5%
2008	985	397,117	116,404	629,925	1,563	-1.9%
2009	983	373,669	109,922	593,513	1,657	6.0%
2010	987	360,563	117,340	595,243	1,659	0.1%
2011	1,453	360,551	121,701	603,953	2,405	45.0%

Annual Trend(g)	
All-Year	7.0%
R <sup>2</sup>	0.860
5-Year	9.2%
R <sup>2</sup>	0.606

Notes:

- (a) Calendar year ULAE incurred is based on WCIRB expense calls. All figures in each calendar year contain information from the same combination of insurers that submitted both the ULAE and claim count data for that calendar year. Therefore, each calendar year may contain a different mix of insurers.
- (b), (c) Based on WCIRB accident year experience calls.
- (d) (b) + [2.0 x (c)]. The assumption is that a claim incurs twice as much ULAE costs in the year it is opened than it does in each subsequent year that it remains open.
- (e) (a)/(d) x 1,000,000.
- (g) Trend is based on an exponential distribution.

## Calendar Year ULAE Incurred Per Weighted Open Indemnity Claim - Private Insurers

Calendar Year	ULAE Incurred (in Millions)	Number of Open Indemnity Claims at Beginning of the Year	Number of Indemnity Claims Reported During Year	Weighted Number of Open Indemnity Claims	ULAE Per Weighted Open Indemnity Claim	Annual Change
	(a)	(b)	(c)	(d)	(e)	(f)
2000	353	197,358	107,945	413,248	853	---
2001	321	171,915	114,323	400,561	801	-6.1%
2002	439	235,631	115,468	466,567	942	17.5%
2003	571	236,111	116,486	469,083	1,218	29.3%
2004	604	273,685	109,070	491,825	1,228	0.9%
2005	500	281,950	96,045	474,040	1,055	-14.1%
2006	538	269,394	106,090	481,574	1,116	5.8%
2007	466	244,721	99,082	442,885	1,053	-5.7%
2008	464	261,804	101,059	463,922	1,000	-5.0%
2009	504	257,174	97,110	451,394	1,116	11.6%
2010	508	257,378	107,939	473,256	1,074	-3.8%
2011	549	267,364	115,240	497,844	1,103	2.7%

Annual Trend(g)	
All-Year	1.9%
R <sup>2</sup>	0.260
5-Year	1.7%
R <sup>2</sup>	0.362

Notes:

- (a) Calendar year ULAE incurred is based on WCIRB expense calls. All figures in each calendar year contain information from the same combination of private insurers that submitted both the ULAE and claim count data for that calendar year. Therefore, each calendar year may contain a different mix of private insurers.
- (b), (c) Based on WCIRB accident year experience calls.
- (d)  $(b) + [2.0 \times (c)]$ . The assumption is that a claim incurs twice as much ULAE costs in the year it is opened than it does in each subsequent year that it remains open.
- (e)  $(a)/(d) \times 1,000,000$ .
- (g) Trend is based on an exponential distribution.

## Calendar Year ULAE Paid Per Weighted Open Indemnity Claim - Statewide

Calendar Year	ULAE Paid (in Millions)	Number of Open Indemnity Claims at Beginning of the Year	Number of Indemnity Claims Reported During Year	Weighted Number of Open Indemnity Claims	ULAE Paid Per Weighted Open Indemnity Claim	Annual Change
	(a)	(b)	(c)	(d)	(e)	(f)
2000	--	267,027	161,741	590,509	--	--
2001	--	251,668	203,146	657,960	--	--
2002	--	347,829	226,429	800,687	--	--
2003	--	385,374	226,658	838,690	--	--
2004	--	452,987	200,468	853,923	--	--
2005	--	470,466	162,321	795,108	--	--
2006	--	442,927	152,759	748,445	--	--
2007	--	397,102	121,257	639,616	--	--
2008	--	397,117	116,404	629,925	--	--
2009	--	373,669	109,922	593,513	--	--
2010	861	360,563	117,340	595,243	1,447	--
2011	871	360,551	121,701	603,953	1,442	-0.3%

Notes:

- (a) Calendar year ULAE paid is based on WCIRB expense calls. All figures in each calendar year contain information from the same combination of insurers that submitted both the ULAE and claim count data for that calendar year. Therefore, each calendar year may contain a different mix of insurers.
- (b), (c) Based on WCIRB accident year experience calls.
- (d)  $(b) + [2.0 \times (c)]$ . The assumption is that a claim incurs twice as much ULAE costs in the year it is opened than it does in each subsequent year that it remains open.
- (e)  $(a)/(d) \times 1,000,000$ .

## Calendar Year ULAE Paid Per Weighted Open Indemnity Claim - Private Insurers

Calendar Year	ULAE Paid (in Millions)	Number of Open Indemnity Claims at Beginning of the Year	Number of Indemnity Claims Reported During Year	Weighted Number of Open Indemnity Claims	ULAE Paid Per Weighted Open Indemnity Claim	Annual Change
	(a)	(b)	(c)	(d)	(e)	(f)
2000	--	197,358	107,945	413,248	--	--
2001	--	171,915	114,323	400,561	--	--
2002	--	235,631	115,468	466,567	--	--
2003	--	236,111	116,486	469,083	--	--
2004	--	273,685	109,070	491,825	--	--
2005	--	281,950	96,045	474,040	--	--
2006	--	269,394	106,090	481,574	--	--
2007	--	244,721	99,082	442,885	--	--
2008	--	261,804	101,059	463,922	--	--
2009	--	257,174	97,110	451,394	--	--
2010	432	257,378	107,939	473,256	912	--
2011	450	267,364	115,240	497,844	903	-0.9%

Notes:

- (a) Calendar year ULAE paid is based on WCIRB expense calls. All figures in each calendar year contain information from the same combination of private insurers that submitted both the ULAE and claim count data for that calendar year. Therefore, each calendar year may contain a different mix of private insurers.
- (b), (c) Based on WCIRB accident year experience calls.
- (d)  $(b) + [2.0 \times (c)]$ . The assumption is that a claim incurs twice as much ULAE costs in the year it is opened than it does in each subsequent year that it remains open.
- (e)  $(a)/(d) \times 1,000,000$ .

**Average Paid ALAE<sup>[1]</sup> Per Reported Indemnity Claim - Statewide**  
As of March 31, 2012

Accident	Evaluated as of (in months):									
Year	<u>3</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>	<u>111</u>
2000								3,770	3,968	4,153
2001							3,891	4,162	4,413	4,582
2002						3,727	4,058	4,349	4,560	4,714
2003					3,466	3,949	4,330	4,617	4,838	5,015
2004				2,635	3,347	3,861	4,251	4,536	4,771	
2005			1,662	2,577	3,297	3,836	4,231	4,555		
2006		704	1,844	2,872	3,671	4,287	4,767			
2007	62	756	2,036	3,143	4,037	4,733				
2008	78	835	2,224	3,560	4,628					
2009	176	963	2,629	4,166						
2010	88	1,074	2,870							
2011	110	1,165								
2012	97									

Accident	Annual Change									
Year	<u>3</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>	<u>111</u>
2001								10.4%	11.2%	10.3%
2002							4.3%	4.5%	3.3%	2.9%
2003						6.0%	6.7%	6.2%	6.1%	6.4%
2004					-3.5%	-2.2%	-1.8%	-1.8%	-1.4%	
2005				-2.2%	-1.5%	-0.6%	-0.5%	0.4%		
2006			10.9%	11.4%	11.4%	11.8%	12.7%			
2007		7.3%	10.4%	9.4%	10.0%	10.4%				
2008	24.1%	10.5%	9.2%	13.3%	14.6%					
2009	126.7%	15.4%	18.2%	17.0%						
2010	-50.2%	11.4%	9.2%							
2011	25.2%	8.5%								
2012	-11.6%									

**Annual Trend<sup>[2]</sup>**

All-Year	7.5%	11.2%	11.7%	10.0%	6.2%	4.2%	3.3%	3.7%	4.7%	6.1%
R <sup>2</sup>	24.9%	99.2%	99.2%	92.7%	74.9%	73.0%	76.7%	77.0%	84.6%	95.3%
5-Year	-0.3%	11.8%	12.1%	12.5%	8.9%	4.8%	3.0%	2.2%	4.7%	
R <sup>2</sup>	1.5%	99.2%	98.8%	98.9%	90.9%	68.2%	62.6%	68.2%	84.6%	

<sup>[1]</sup> All paid ALAE exclude the paid cost of medical cost containment programs.

<sup>[2]</sup> Trend is based on exponential distribution.

Source: WCIRB accident year experience calls.

**Average Paid ALAE<sup>[1]</sup> Per Reported Indemnity Claim - Private Insurers**  
As of March 31, 2012

Accident	Evaluated as of (in months):									
Year	<u>3</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>	<u>111</u>
2000								4,337	4,544	4,782
2001							5,152	5,472	5,811	6,014
2002						5,263	5,666	6,063	6,313	6,506
2003					4,904	5,525	6,038	6,385	6,655	6,868
2004				3,565	4,541	5,201	5,666	6,015	6,276	
2005			2,078	3,270	4,176	4,821	5,302	5,670		
2006		796	2,171	3,398	4,318	5,019	5,554			
2007	71	848	2,337	3,614	4,633	5,407				
2008	85	944	2,497	3,962	5,126					
2009	150	1,039	2,851	4,502						
2010	88	1,141	3,038							
2011	89	1,208								
2012	95									

Accident	Annual Change									
Year	<u>3</u>	<u>15</u>	<u>27</u>	<u>39</u>	<u>51</u>	<u>63</u>	<u>75</u>	<u>87</u>	<u>99</u>	<u>111</u>
2001								26.2%	27.9%	25.8%
2002							10.0%	10.8%	8.6%	8.2%
2003						5.0%	6.6%	5.3%	5.4%	5.6%
2004					-7.4%	-5.9%	-6.2%	-5.8%	-5.7%	
2005				-8.3%	-8.0%	-7.3%	-6.4%	-5.7%		
2006			4.5%	3.9%	3.4%	4.1%	4.8%			
2007		6.5%	7.7%	6.4%	7.3%	7.7%				
2008	20.5%	11.4%	6.8%	9.6%	10.6%					
2009	76.4%	10.1%	14.2%	13.6%						
2010	-41.2%	9.8%	6.6%							
2011	1.1%	5.9%								
2012	6.0%									

**Annual Trend<sup>[2]</sup>**

All-Year	3.1%	9.2%	8.3%	5.3%	0.9%	-0.7%	0.3%	4.9%	8.1%	12.4%
R <sup>2</sup>	8.1%	99.3%	97.8%	68.8%	4.8%	6.1%	1.2%	42.4%	67.0%	88.9%
5-Year	-3.0%	9.4%	9.1%	8.2%	3.5%	-0.8%	-1.7%	0.6%	8.1%	
R <sup>2</sup>	3.4%	99.0%	98.5%	95.2%	48.6%	5.1%	33.0%	2.7%	67.0%	

<sup>[1]</sup> All paid ALAE exclude the paid cost of medical cost containment programs.

<sup>[2]</sup> Trend is based on exponential distribution.

Source: WCIRB accident year experience calls.

## Reported Indemnity Claim Count Development - Statewide

Accident Year	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276
1989																		1.001	1.000	1.000	1.000	1.000
1990																	1.001	1.000	1.000	1.000	1.000	1.000
1991																	0.999	1.000	1.000	1.000	1.000	1.000
1992																1.001	0.999	1.000	1.000	1.000	1.000	1.000
1993																1.001	0.999	1.000	1.000	1.000	1.000	1.000
1994																1.001	1.000	1.000	1.000	1.000	1.000	1.000
1995																1.001	1.000	1.000	1.000	1.000	1.000	1.000
1996																1.001	1.000	1.000	1.000	1.000	1.000	1.000
1997																1.001	1.000	1.000	1.000	1.000	1.000	1.000
1998																1.001	1.000	1.000	1.000	1.000	1.000	1.000
1999																1.001	1.000	1.000	1.000	1.000	1.000	1.000
2000																1.001	1.000	1.000	1.000	1.000	1.000	1.000
2001																1.001	1.000	1.000	1.000	1.000	1.000	1.000
2002																1.001	1.000	1.000	1.000	1.000	1.000	1.000
2003																1.001	1.000	1.000	1.000	1.000	1.000	1.000
2004																1.001	1.000	1.000	1.000	1.000	1.000	1.000
2005																1.001	1.000	1.000	1.000	1.000	1.000	1.000
2006																1.001	1.000	1.000	1.000	1.000	1.000	1.000
2007																1.001	1.000	1.000	1.000	1.000	1.000	1.000
2008																1.001	1.000	1.000	1.000	1.000	1.000	1.000
2009																1.001	1.000	1.000	1.000	1.000	1.000	1.000
2010																1.001	1.000	1.000	1.000	1.000	1.000	1.000

## I. Age-to-Age (Latest Year)

1.216 1.029 1.011

## II. Age-to-Ultimate

1.273 1.047 1.017

## III. Estimated Percent of Ultimate Indemnity Claims Reported

78.5% 95.5% 98.3% 99.3% 99.7% 99.9% 100.0%



## Ultimate Indemnity Claim Settlement Ratios - Statewide

Accident Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276
	Evaluated as of (in months):																						
1989																							
1990																							
1991																							
1992																							
1993																							
1994																							
1995																							
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2010																							
2011																							

**Selected Ultimate Indemnity Claim Reporting and Closure Patterns - Statewide**  
As of December 31, 2011

Selected Indemnity Claim Reporting and Closure Patterns - As of 12/31/2011				Cumulative Indemnity Claim Counts					
Year	Percent Reported	Percent Closed	Percent Open	AY	Year	Reported @12/31/11	Open @12/31/11	Estimated Ultimate(d)	Annual Change
	(a)	(b)	(c)	(1)	(2)	(3)	(4)	(5)	(6)
1	78.5%	21.6%	56.9%	1989	23	222,888	1,302	222,888	
2	95.5%	44.8%	50.7%	1990	22	248,812	1,881	248,812	
3	98.3%	59.1%	39.2%	1991	21	249,898	2,402	249,898	
4	99.3%	71.8%	27.5%	1992	20	198,376	2,101	198,376	
5	99.7%	80.1%	19.6%	1993	19	156,228	1,938	156,228	
6	99.9%	85.6%	14.3%	1994	18	144,208	2,276	144,208	
7	100.0%	88.5%	11.5%	1995	17	135,913	2,953	135,913	
8	99.9%	90.6%	9.3%	1996	16	134,329	3,865	134,329	
9	99.8%	92.3%	7.5%	1997	15	138,382	4,159	138,382	
10	99.7%	93.6%	6.1%	1998	14	148,419	4,435	148,419	
11	99.8%	94.4%	5.4%	1999	13	149,818	4,895	150,118	
12	99.8%	95.8%	4.0%	2000	12	164,167	6,647	164,496	
13	99.8%	96.6%	3.2%	2001	11	188,963	10,221	189,342	
14	100.0%	97.0%	3.0%	2002	10	196,551	12,194	197,142	
15	100.0%	97.0%	3.0%	2003	9	185,665	13,984	186,037	
16	100.0%	97.1%	2.9%	2004	8	159,709	14,857	159,869	
17	100.0%	97.8%	2.2%	2005	7	140,247	16,066	140,247	
18	100.0%	98.4%	1.6%	2006	6	133,102	19,032	133,235	
19	100.0%	98.7%	1.3%	2007	5	130,395	25,712	130,787	
20	100.0%	98.9%	1.1%	2008	4	123,270	34,243	124,139	
21	100.0%	99.0%	1.0%	2009	3	113,929	45,435	115,899	
22	100.0%	99.2%	0.8%	2010	2	116,153	61,675	121,626	
23	100.0%	99.4%	0.6%	2011	1	95,693	69,380	121,902	
								<u>Projected(e)</u>	
								118,956	-2.42%
								115,837	-2.62%
								113,512	-2.01%
Total						3,675,115	361,653		

## Notes:

- (a) See Exhibit 4.1.
- (b) See Exhibit 4.2.
- (c) (a) - (b).
- (d) Estimated based on number of reported indemnity claims as of December 31, 2011 (column (3)) and selected reporting pattern (column (a)).
- (e) Estimated based on projected frequency trends for accident years 2012 to 2014. The estimated frequency changes are based on the projected growth in total or overall claim frequency.

**Estimated Number of Weighted Open Indemnity Claims - Statewide**  
Based on Selected Reporting and Closure Patterns - As of December 31, 2011

AY	Estimated Number of Reported Indemnity Claims(a)			Estimated Number of Open Indemnity Claims(b)			Estimated Number of Indemnity Claims Opened During(c)		
	@12/31/12	@12/31/13	@12/31/14	@12/31/12	@12/31/13	@12/31/14	2012	2013	2014
1989	222,888	222,888	222,888	1,302	1,302	1,302	0	0	0
1990	248,812	248,812	248,812	1,453	1,453	1,453	0	0	0
1991	249,898	249,898	249,898	1,959	1,460	1,460	0	0	0
1992	198,376	198,376	198,376	1,997	1,555	1,159	0	0	0
1993	156,228	156,228	156,228	1,715	1,573	1,225	0	0	0
1994	144,208	144,208	144,208	1,846	1,583	1,452	0	0	0
1995	135,913	135,913	135,913	2,183	1,740	1,492	0	0	0
1996	134,329	134,329	134,329	2,942	2,158	1,720	0	0	0
1997	138,382	138,382	138,382	4,000	3,031	2,223	0	0	0
1998	148,419	148,419	148,419	4,490	4,290	3,250	0	0	0
1999	150,118	150,118	150,118	4,551	4,541	4,339	300	0	0
2000	164,167	164,496	164,496	5,325	4,987	4,976	0	329	0
2001	188,963	188,963	189,342	7,647	6,130	5,741	0	0	379
2002	196,748	196,748	196,748	10,730	7,962	6,382	197	0	0
2003	185,479	185,665	185,665	11,439	10,125	7,513	-186	186	0
2004	159,549	159,389	159,549	12,049	9,830	8,701	-160	-160	160
2005	140,107	139,967	139,826	13,045	10,570	8,623	-140	-140	-140
2006	133,235	133,102	132,969	15,282	12,393	10,041	133	-133	-133
2007	130,657	130,787	130,657	18,724	15,001	12,165	262	131	-131
2008	123,767	124,015	124,139	24,367	17,772	14,239	497	248	124
2009	115,088	115,552	115,783	31,929	22,750	16,593	1,159	464	232
2010	119,559	120,775	121,261	47,673	33,507	23,874	3,406	1,216	487
2011	116,416	119,830	121,049	61,805	47,781	33,583	20,723	3,413	1,219
<u>Projected</u>									
2012	93,381	113,603	116,934	67,690	60,312	46,627	93,381	20,223	3,331
2013		90,932	110,624		65,915	58,730		90,932	19,692
2014			89,107			64,592			89,107
Total	3,794,686	3,911,394	4,025,720	356,144	349,721	343,455	119,571	116,708	114,326
(d) Open Claims at Beginning of the Year:							361,653	356,144	349,721
(e) "Weighted" Open Claims:							600,796	589,561	578,373

## Notes:

- (a), (b) Estimated based on the projected number of indemnity claims and selected reporting and closure patterns (see Exhibit 4.3).
- (c) Based on the difference in the estimated numbers of reported indemnity claims between two consecutive December 31 evaluations.
- (d) Based on the number of indemnity claims still open as of the previous year-end. For example, the number of open indemnity claims at the beginning of calendar year 2012 is the total number of indemnity claims from all accident years that were open as of December 31, 2011 (see column (4) total on Exhibit 4.3).
- (e) The "weighted" number of open claims is the sum of the number of open claims at the beginning of the year and twice the number of claims opened during the year.

**Projected Ratio of ULAE to Loss - Statewide**

Based on Estimated Calendar Year ULAE Paid per Open Indemnity Claim  
For Policies with Effective Dates between January 1, 2013 and December 31, 2013

<u>Calendar Year</u>	<u>Number of Open Indemnity Claims at Beginning of the Year</u>	<u>ULAE Paid Per Open Indemnity Claim</u>	<u>ULAE Paid (\$000)</u>
	(a)	(b)	(c)
2000	267,027	---	---
2001	251,668	---	---
2002	347,829	---	---
2003	385,374	---	---
2004	452,987	---	---
2005	470,466	---	---
2006	442,927	---	---
2007	397,102	---	---
2008	397,117	---	---
2009	373,669	---	---
2010	360,563	2,389	861,481
2011	360,551	2,416	871,100
Projected			
2012	361,653	2,486	898,896
2013	356,144	2,528	900,242
2014	349,721	2,593	906,671
(d) Projected ULAE Paid (\$000):			998,274
(e) Calendar Year 2011 Earned Premium (\$000):			10,409,978
(f) Projected Loss to Industry Average Filed Pure Premium Ratio:			0.910
(g) Premium Adjustment Factor for Calendar Year 2011:			1.070
(h) Projected Losses (\$000): (e) x (f) x (g)			10,136,196
(i) Projected Ratio of ULAE to Losses: (d)/(h)			9.8%

## Notes:

- (a) Calendar years 2000 to 2011 are from column (b) of Exhibit 2.3, and 2012 to 2014 are from line (d), Exhibit 4.4.
- (b) ULAE paid per open indemnity claim for calendar years 2010 and 2011 are based on WCIRB accident year calls and annual expense calls. Calendar years 2012 to 2014 are projected based on applying the California average annual wage level changes of 3.9%, 1.5%, 1.7% and 2.6% for 2011 to 2014, derived from information published by the UCLA Anderson School of Business, to the average of the 2010 and 2011's ULAE paid per open indemnity claim.
- (c) Column (a) x column (b).
- (d) Average of calendar years 2013 and 2014, projected 3.7 years to the approximate average midpoint of ultimate ULAE payments on 2013 policies, based on applying the California average annual wage level change of 2.7% for 2014 to 2017 derived from information published by the UCLA Anderson School of Business.
- (e) Based on the reported earned premium from the same group of insurers that reported the number of open indemnity claims in calendar year 2011.
- (f) See Exhibit 8 of Part A, Section B.
- (g) See Exhibit 5.2 of Part A, Section B.

**Projected Ratio of ULAE to Loss - Statewide**

Based on Ratio of ULAE Paid to Paid Losses

For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Calendar Year	Paid ULAE as % of Premium (a)	Paid Loss as % of Premium (b)	Paid ULAE as % of Paid Losses (c) = (a) / (b)
2000	---	74.8%	---
2001	---	59.5%	---
2002	---	54.5%	---
2003	---	43.8%	---
2004	---	37.9%	---
2005	---	36.4%	---
2006	---	40.5%	---
2007	---	50.8%	---
2008	---	64.0%	---
2009	---	74.8%	---
2010	9.0%	72.7%	0.124
2011	8.4%	70.1%	0.119
Projected			
2012	8.7% <sup>3</sup>	71.9% <sup>2</sup>	0.122 <sup>1</sup>
2013	9.1% <sup>3</sup>	75.2% <sup>2</sup>	0.122 <sup>1</sup>
2014	9.5% <sup>3</sup>	78.5% <sup>2</sup>	0.122 <sup>1</sup>
(d) Projected ULAE Paid to CY2011 Earned Premium Ratio: (Average of calendar years 2013 and 2014 in column (a))			9.3%
(e) Projected Loss to Industry Average Filed Pure Premium Ratio <sup>4</sup> :			0.910
(f) Premium Adjustment Factor for Calendar Year 2011 <sup>5</sup> :			1.070
(g) Projected Ratio of ULAE to Losses: (d) / [(e) x (f)]			9.6%

## Notes:

<sup>1</sup> Ratios for 2012 to 2014 are based on the average of calendar years 2010 and 2011.<sup>2</sup> Estimated based on age-to-age paid indemnity and medical development factor from insurers' December 31, 2011 experience.<sup>3</sup> (b) x (c).<sup>4</sup> See Exhibit 8 of Part A, Section B.<sup>5</sup> See Exhibit 5.2 of Part A, Section B.

## Reported Indemnity Claim Count Development - Private Insurers

Accident Year	Age-to-Age Development (in months):																					
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	240-252	252-264	264-276
1989																		1.001	0.999	1.000	1.000	1.000
1990																	1.001	0.999	1.000	1.000	1.000	
1991																1.001	0.998	1.000	1.000	1.000		
1992															1.001	0.999	1.000	1.000	1.000			
1993														1.001	1.000	1.000	1.000	1.000				
1994													1.002	1.000	1.001	1.000	1.001					
1995											1.001	1.001	1.000	1.002	1.000	1.000						
1996											1.001	1.001	1.002	1.001	1.000							
1997										1.002	1.000	1.001	1.001	1.000								
1998									1.002	1.000	1.001	1.001	1.002									
1999								1.002	1.002	1.001	1.001	1.000										
2000							1.001	0.998	1.000	1.000	1.001											
2001						1.000	0.999	1.001	1.000	1.001												
2002					1.001	1.015	1.001	1.000	1.001													
2003				1.004	1.018	0.999	1.000	1.001														
2004			1.008	1.003	1.000	1.001	1.001															
2005		1.017	1.010	1.002	1.002	1.003																
2006	1.146	1.024	1.008	1.003	1.003																	
2007	1.151	1.022	1.008	1.006																		
2008	1.175	1.029	1.013																			
2009	1.212	1.034																				
2010	1.233																					
I. Age-to-Age (Latest Year)																						
	1.233	1.034	1.013	1.006	1.003	1.003	1.001	1.001	1.001	1.001	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
II. Age-to-Ultimate																						
	1.318	1.069	1.034	1.020	1.014	1.011	1.008	1.007	1.006	1.005	1.004	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
III. Estimated Percent of Ultimate Indemnity Claims Reported																						
	75.9%	93.6%	96.8%	98.0%	98.6%	98.9%	99.2%	99.4%	99.4%	99.5%	99.6%	99.7%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

## Ultimate Indemnity Claim Settlement Ratios - Private Insurers

Accident Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	264	276
	Evaluated as of (in months):																						
1989																							
1990																							
1991																							
1992																							
1993																							
1994																							
1995																							
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2007																							
2008																							
2009																							
2010																							
2011																							

**Selected Ultimate Indemnity Claim Reporting and Closure Patterns - Private Insurers**  
As of December 31, 2011

Selected Indemnity Claim Reporting and Closure Patterns - As of 12/31/2011					Cumulative Indemnity Claim Counts				
	Percent	Percent	Percent			Reported	Open	Estimated	Annual
Year	Reported	Closed	Open	AY	Year	@12/31/11	@12/31/11	Ultimate(d)	Change
	(a)	(b)	(c)	(1)	(2)	(3)	(4)	(5)	(6)
1	75.9%	21.1%	54.8%	1989	23	151,535	946	151,535	
2	93.6%	44.5%	49.1%	1990	22	172,934	1,462	172,997	
3	96.8%	59.1%	37.7%	1991	21	175,417	1,916	175,509	
4	98.0%	72.0%	26.0%	1992	20	141,845	1,683	141,906	
5	98.6%	80.8%	17.8%	1993	19	113,589	1,483	113,638	
6	98.9%	86.5%	12.4%	1994	18	105,882	1,721	105,906	
7	99.2%	89.8%	9.4%	1995	17	102,055	2,346	102,069	
8	99.4%	92.3%	7.1%	1996	16	104,326	3,145	104,346	
9	99.4%	93.9%	5.5%	1997	15	105,779	3,184	105,807	
10	99.5%	94.9%	4.6%	1998	14	113,354	3,144	113,428	
11	99.6%	95.2%	4.4%	1999	13	117,455	3,366	117,744	
12	99.7%	96.3%	3.5%	2000	12	120,475	4,174	120,831	
13	99.8%	96.9%	2.9%	2001	11	116,969	5,197	117,441	
14	99.9%	97.2%	2.8%	2002	10	114,369	5,252	114,956	
15	100.0%	97.0%	3.0%	2003	9	109,200	6,051	109,857	
16	100.0%	97.0%	3.0%	2004	8	99,499	7,089	100,149	
17	100.0%	97.7%	2.3%	2005	7	97,414	9,231	98,179	
18	100.0%	98.4%	1.6%	2006	6	103,642	12,961	104,794	
19	100.0%	98.7%	1.3%	2007	5	106,976	19,325	108,505	
20	100.0%	98.8%	1.2%	2008	4	105,478	27,983	107,613	
21	99.9%	98.9%	1.1%	2009	3	100,640	39,194	104,012	
22	100.0%	99.1%	0.8%	2010	2	106,102	55,670	113,416	
23	100.0%	99.4%	0.6%	2011	1	88,365	63,754	116,436	
								<u>Projected(e)</u>	
				2012				113,622	-2.42%
				2013				110,642	-2.62%
				2014				108,422	-2.01%
				Total		2,673,300	280,277		

## Notes:

- (a) See Exhibit 6.1.
- (b) See Exhibit 6.2.
- (c) (a) - (b).
- (d) Estimated based on number of reported indemnity claims as of December 31, 2011 (column (3)) and selected reporting pattern (column (a)), applicable to private insurers only.
- (e) Estimated based on projected frequency trends for accident years 2012 to 2014. The estimated frequency changes are based on the projected growth in total or overall claim frequency.



**Estimated Number of Weighted Open Indemnity Claims - Private Insurers**  
Based on Selected Reporting and Closure Patterns - As of December 31, 2011

AY	Estimated Number of Reported Indemnity Claims(a)			Estimated Number of Open Indemnity Claims(b)			Estimated Number of Indemnity Claims Opened During(c)		
	@12/31/12	@12/31/13	@12/31/14	@12/31/12	@12/31/13	@12/31/14	2012	2013	2014
1989	151,535	151,535	151,535	946	946	946	0	0	0
1990	172,997	172,997	172,997	1,080	1,080	1,080	63	0	0
1991	175,445	175,509	175,509	1,483	1,096	1,096	28	64	0
1992	141,831	141,854	141,906	1,549	1,199	886	-14	23	52
1993	113,589	113,578	113,596	1,348	1,240	960	0	-11	18
1994	105,861	105,861	105,850	1,382	1,256	1,156	-21	0	-10
1995	102,046	102,026	102,026	1,659	1,332	1,211	-9	-21	0
1996	104,331	104,322	104,301	2,398	1,696	1,362	5	-9	-21
1997	105,787	105,792	105,783	3,189	2,432	1,720	8	5	-9
1998	113,398	113,407	113,412	3,413	3,419	2,607	44	9	6
1999	117,667	117,712	117,721	3,263	3,543	3,549	212	46	9
2000	120,535	120,752	120,799	3,455	3,349	3,636	60	217	47
2001	117,095	117,153	117,364	4,057	3,358	3,255	126	58	211
2002	114,493	114,617	114,674	5,087	3,971	3,287	124	124	57
2003	109,297	109,415	109,534	5,020	4,861	3,795	97	119	118
2004	99,550	99,638	99,746	5,516	4,576	4,432	51	88	108
2005	97,541	97,591	97,678	6,950	5,408	4,486	127	50	86
2006	103,978	104,114	104,168	9,853	7,418	5,772	336	136	53
2007	107,311	107,660	107,800	13,420	10,202	7,680	335	348	141
2008	106,097	106,430	106,775	19,166	13,309	10,118	619	333	345
2009	101,949	102,547	102,868	27,047	18,525	12,864	1,309	598	322
2010	109,739	111,166	111,818	42,737	29,492	20,200	3,637	1,427	652
2011	108,927	112,661	114,126	57,153	43,875	30,277	20,562	3,733	1,465
<u>Projected</u>									
2012	86,230	106,295	109,939	62,214	55,772	42,815	86,230	20,066	3,643
2013		83,968	103,508		60,582	54,309		83,968	19,539
2014			82,284			59,366			82,284
Total	2,787,230	2,898,600	3,007,716	283,385	283,937	282,865	113,930	111,371	109,116
(d) Open Claims at Beginning of the Year:							280,277	283,385	283,937
(e) "Weighted" Open Claims:							508,136	506,126	502,169

## Notes:

- (a), (b) Estimated based on the projected number of indemnity claims and selected reporting and closure patterns applicable to private insurers only (see Exhibit 6.3).
- (c) Based on the difference in the estimated numbers of reported indemnity claims between two consecutive December 31 evaluations.
- (d) Based on the number of indemnity claims still open as of the previous year-end. For example, the number of open indemnity claims at the beginning of calendar year 2012 is the total number of indemnity claims from all accident years that were open as of December 31, 2011 (see column (4) total on Exhibit 6.3).
- (e) The "weighted" number of open claims is the sum of the number of open claims at the beginning of the year and twice the number of claims opened during the year.

**Projected Ratio of ULAE to Loss - Private Insurers**

Based on Estimated Calendar Year ULAE Paid per Open Indemnity Claim  
For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Calendar <u>Year</u>	Number of Open Indemnity Claims at Beginning <u>of the Year</u>	ULAE Paid Per Open <u>Indemnity Claim</u>	ULAE <u>Paid (\$000)</u>
	(a)	(b)	(c)
2000	197,358	---	---
2001	171,915	---	---
2002	235,631	---	---
2003	236,111	---	---
2004	273,685	---	---
2005	281,950	---	---
2006	269,394	---	---
2007	244,721	---	---
2008	261,804	---	---
2009	257,174	---	---
2010	257,378	1,677	431,542
2011	267,364	1,682	449,741
Projected			
2012	280,277	1,737	486,973
2013	283,385	1,767	500,736
2014	283,937	1,812	514,577
(d) Projected ULAE Paid (\$000):			560,936
(e) Calendar Year 2011 Earned Premium (\$000):			9,392,478
(f) Projected Loss to Industry Average Filed Pure Premium Ratio:			0.855
(g) Premium Adjustment Factor for Calendar Year 2011:			1.116
(h) Projected Losses (\$000): (e) x (f) x (g)			8,962,115
(i) Projected Ratio of ULAE to Losses: (d)/(h)			6.3%

**Notes:**

- (a) Calendar years 2000 to 2011 are from column (b) of Exhibit 2.4 and 2012 to 2014 are from line (d), Exhibit 6.4.
- (b) ULAE paid per open indemnity claim for calendar years 2010 and 2011 are based on WCIRB accident year calls and annual expense calls. Calendar years 2012 to 2014 are projected based on applying the California average annual wage level changes of 3.9%, 1.5%, 1.7% and 2.6% for 2011 to 2014, derived from information published by the UCLA Anderson School of Business, to the average of the 2010 and 2011's ULAE paid per open indemnity claim.
- (c) Column (a) x column (b).
- (d) Average of calendar years 2013 and 2014, projected 3.7 years to the approximate average midpoint of ultimate ULAE payments on 2013 policies, based on applying the California average annual wage level change of 2.7% for 2014 to 2017 derived from information published by the UCLA Anderson School of Business.
- (e) Based on the reported earned premium from the same group of private insurers that reported the number of open indemnity claims in calendar year 2011.
- (f) Based on analogous Exhibit 8 of Part A, Section B, applicable to private insurers only.
- (g) Based on analogous Exhibit 5.2 of Part A, Section B, applicable to private insurers only.

**Projected Ratio of ULAE to Loss - Private Insurers**

Based on Ratio of ULAE Paid to Paid Losses

For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Calendar Year	Paid ULAE as % of Premium (a)	Paid Loss as % of Premium (b)	Paid ULAE as % of Paid Losses (c) = (a) / (b)
2000	---	77.5%	---
2001	---	68.3%	---
2002	---	63.2%	---
2003	---	48.0%	---
2004	---	37.3%	---
2005	---	33.3%	---
2006	---	34.8%	---
2007	---	43.8%	---
2008	---	56.1%	---
2009	---	66.8%	---
2010	5.1%	64.3%	0.080
2011	4.8%	62.2%	0.077
Projected			
2012	5.1% <sup>3</sup>	65.5% <sup>2</sup>	0.078 <sup>1</sup>
2013	5.5% <sup>3</sup>	69.8% <sup>2</sup>	0.078 <sup>1</sup>
2014	5.8% <sup>3</sup>	73.8% <sup>2</sup>	0.078 <sup>1</sup>
(d) Projected ULAE Paid to CY2011 Earned Premium Ratio: (Average of calendar years 2013 and 2014 in column (a))			5.6%
(e) Projected Loss to Industry Average Filed Pure Premium Ratio <sup>4</sup> :			0.855
(f) Premium Adjustment Factor for Calendar Year 2011 <sup>5</sup> :			1.116
(g) Projected Ratio of ULAE to Losses: (d) / [(e) x (f)]			5.9%

## Notes:

<sup>1</sup> Ratios for 2012 to 2014 are based on the average of calendar years 2010 and 2011.<sup>2</sup> Estimated based on age-to-age paid indemnity and medical development factors from private insurers' December 31, 2011 experience.<sup>3</sup> (b) x (c).<sup>4</sup> Based on analogous Exhibit 8 of Part A, Section B, applicable to private insurers only.<sup>5</sup> Based on analogous Exhibit 5.2 of Part A, Section B, applicable to private insurers only.

**Projected Ratio of ULAE to Loss - Statewide**

Based on Estimated Calendar Year ULAE Incurred per Open Indemnity Claim  
For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Calendar Year	Number of Open Indemnity Claims at Beginning of the Year	ULAE Incurred Per Open Indemnity Claim	ULAE Incurred (\$000)
	(a)	(b)	(c)
2000	267,027	2,121	566,310
2001	251,668	2,708	681,414
2002	347,829	2,244	780,554
2003	385,374	3,008	1,159,284
2004	452,987	2,530	1,146,041
2005	470,466	2,427	1,141,925
2006	442,927	2,629	1,164,472
2007	397,102	2,567	1,019,547
2008	397,117	2,480	984,775
2009	373,669	2,632	983,424
2010	360,563	2,738	987,237
2011	360,551	4,029	1,452,757
Projected			
2012	361,653	3,488	1,261,395
2013	356,144	3,547	1,263,283
2014	349,721	3,638	1,272,305
(d) Projected ULAE (\$000):			1,267,794
(e) Calendar Year 2011 Earned Premium (\$000):			10,409,978
(f) Projected Loss to Industry Average Filed Pure Premium Ratio:			0.910
(g) Premium Adjustment Factor for Calendar Year 2011:			1.070
(h) Projected Losses (\$000): (e) x (f) x (g)			10,136,196
(i) Projected Ratio of ULAE to Losses: (d)/(h)			12.5%

**Notes:**

- (a) Calendar years 2000 to 2011 are from column (b) of Exhibit 2.1, and 2012 to 2014 are from line (d), Exhibit 4.4.
- (b) ULAE incurred per open indemnity claim for calendar years 2000 to 2011 are based on WCIRB accident year calls and annual expense calls. Calendar years 2012 to 2014 are projected based on applying the California average annual wage level changes of 3.9%, 1.5%, 1.7% and 2.6% for 2011 to 2014, derived from information published by the UCLA Anderson School of Business, to the average of the 2010 and 2011's ULAE incurred per open indemnity claim.
- (c) Column (a) x column (b).
- (d) Average of calendar years 2013 and 2014.
- (e) Based on the reported earned premium from the same group of insurers that reported the number of open indemnity claims in calendar year 2011.
- (f) See Exhibit 8 of Part A, Section B.
- (g) See Exhibit 5.2 of Part A, Section B.

**Projected Ratio of ULAE to Loss - Statewide**

Based on Estimated Calendar Year ULAE Incurred per Weighted Open Indemnity Claim  
For Policies with Effective Dates between January 1, 2013 and December 31, 2013

<u>Calendar Year</u>	<u>Weighted Number of Open Indemnity Claims</u>	<u>ULAE Incurred Per Weighted Open Indemnity Claim</u>	<u>ULAE Incurred (\$000)</u>
	(a)	(b)	(c)
2000	590,509	959	566,310
2001	657,960	1,036	681,414
2002	800,687	975	780,554
2003	838,690	1,382	1,159,284
2004	853,923	1,342	1,146,041
2005	795,108	1,436	1,141,925
2006	748,445	1,556	1,164,472
2007	639,616	1,594	1,019,547
2008	629,925	1,563	984,775
2009	593,513	1,657	983,424
2010	595,243	1,659	987,237
2011	603,953	2,405	1,452,757
<u>Projected</u>			
2012	600,796	2,095	1,258,571
2013	589,561	2,130	1,256,016
2014	578,373	2,185	1,263,775

(d) Projected ULAE Incurred (\$000):	1,259,896
(e) Calendar Year 2011 Earned Premium (\$000):	10,409,978
(f) Projected Loss to Industry Average Filed Pure Premium Ratio:	0.910
(g) Premium Adjustment Factor for Calendar Year 2011:	1.070
(h) Projected Losses (\$000): (e) x (f) x (g)	10,136,196
(i) Projected Ratio of ULAE to Losses : (d)/(h)	12.4%

**Notes:**

- (a) Calendar years 2000 to 2011 are from column (d) of Exhibit 2.1, and 2012 to 2014 are from line (e), Exhibit 4.4.
- (b) ULAE incurred per weighted open claim for calendar years 2000 to 2011 are from Exhibit 2.1, column (e). Calendar years 2012 to 2014 are projected based on applying the California average annual wage level changes of 3.9%, 1.5%, 1.7% and 2.6% for 2011 to 2014, derived from information published by the UCLA Anderson School of Business, to the average of the 2010 and 2011's ULAE incurred per weighted open indemnity claim.
- (c) Column (a) x column (b).
- (d) Average of calendar years 2013 and 2014.
- (e) Based on the reported earned premium from the same group of insurers that reported the number of open indemnity claims in calendar year 2011.
- (f) See Exhibit 8 of Part A, Section B.
- (g) See Exhibit 5.2 of Part A, Section B.

**Projected Ratio of ULAE to Loss - Private Insurers**

Based on Estimated Calendar Year ULAE Incurred per Open Indemnity Claim  
For Policies with Effective Dates between January 1, 2013 and December 31, 2013

<u>Calendar Year</u>	<u>Number of Open Indemnity Claims at Beginning of the Year</u>	<u>ULAE Incurred Per Open Indemnity Claim</u>	<u>ULAE Incurred (\$000)</u>
	(a)	(b)	(c)
2000	197,358	1,787	352,697
2001	171,915	1,867	321,022
2002	235,631	1,864	439,324
2003	236,111	2,419	571,151
2004	273,685	2,207	604,126
2005	281,950	1,774	500,184
2006	269,394	1,995	537,530
2007	244,721	1,905	466,174
2008	261,804	1,772	464,023
2009	257,174	1,958	503,646
2010	257,378	1,975	508,236
2011	267,364	2,054	549,096
Projected			
2012	280,277	2,083	583,849
2013	283,385	2,119	600,351
2014	283,937	2,173	616,946

(d) Projected ULAE Incurred (\$000):	608,648
(e) Calendar Year 2011 Earned Premium (\$000):	9,392,478
(f) Projected Loss to Industry Average Filed Pure Premium Ratio:	0.855
(g) Premium Adjustment Factor for Calendar Year 2011:	1.116
(h) Projected Losses (\$000): (e) x (f) x (g)	8,962,115
(i) Projected Ratio of ULAE to Losses: (d)/(h)	6.8%

**Notes:**

- (a) Calendar years 2000 to 2011 are from column (b) of Exhibit 2.2 and 2012 to 2014 are from line (d), Exhibit 6.4.
- (b) ULAE incurred per open indemnity claim for calendar years 2000 to 2011 are based on WCIRB accident year calls and annual expense calls. Calendar years 2012 to 2014 are projected based on applying the California average annual wage level changes of 3.9%, 1.5%, 1.7% and 2.6% for 2011 to 2014, derived from information published by the UCLA Anderson School of Business, to the average of the 2010 and 2011's ULAE incurred per open indemnity claim.
- (c) Column (a) x column (b).
- (d) Average of calendar years 2013 and 2014.
- (e) Based on the reported earned premium from the same group of private insurers that reported the number of open indemnity claims in calendar year 2011.
- (f) Based on analogous Exhibit 8 of Part A, Section B, applicable to private insurers only.
- (g) Based on analogous Exhibit 5.2 of Part A, Section B, applicable to private insurers only.

**Projected Ratio of ULAE to Loss - Private Insurers**

Based on Estimated Calendar Year ULAE Incurred per Weighted Open Indemnity Claim  
For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Calendar Year	Weighted Number of Open Indemnity Claims (a)	ULAE Incurred Per Weighted Open Indemnity Claim (b)	ULAE Incurred (\$000) (c)
2000	413,248	853	352,697
2001	400,561	801	321,022
2002	466,567	942	439,324
2003	469,083	1,218	571,151
2004	491,825	1,228	604,126
2005	474,040	1,055	500,184
2006	481,574	1,116	537,530
2007	442,885	1,053	466,174
2008	463,922	1,000	464,023
2009	451,394	1,116	503,646
2010	473,256	1,074	508,236
2011	497,844	1,103	549,096
<u>Projected</u>			
2012	508,136	1,126	572,063
2013	506,126	1,145	579,479
2014	502,169	1,174	589,691
(d) Projected ULAE Incurred (\$000):			584,585
(e) Calendar Year 2011 Earned Premium (\$000):			9,392,478
(f) Projected Loss to Industry Average Filed Pure Premium Ratio:			0.855
(g) Premium Adjustment Factor for Calendar Year 2011:			1.116
(h) Projected Losses (\$000): (e) x (f) x (g)			8,962,115
(i) Projected Ratio of ULAE to Losses: (d)/(h)			6.5%

## Notes:

- (a) Calendar years 2000 to 2011 are from column (d) of Exhibit 2.2, and 2012 to 2014 are from line (e), Exhibit 6.4.
- (b) ULAE incurred per weighted open claim for calendar years 2000 to 2011 are from Exhibit 2.2, column (e). Calendar years 2012 to 2014 are projected based on applying the California average annual wage level changes of 3.9%, 1.5%, 1.7% and 2.6% for 2011 to 2014, derived from information published by the UCLA Anderson School of Business, to the average of the 2010 and 2011's ULAE incurred per weighted open indemnity claim.
- (c) Column (a) x column (b).
- (d) Average of calendar years 2013 and 2014.
- (e) Based on the reported earned premium from the same group of private insurers that reported the number of open indemnity claims in calendar year 2011.
- (f) Based on analogous Exhibit 8 of Part A, Section B, applicable to private insurers only.
- (g) Based on analogous Exhibit 5.2 of Part A, Section B, applicable to private insurers only.

**Projected Ratio of ULAE to Loss - Statewide**  
Based on Ratio of ULAE Incurred to Paid Losses  
For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Calendar Year	Incurred ULAE as % of Premium (a)	Paid Loss as % of Premium (b)	ULAE as % of Paid Losses (c) = (a) / (b)
2000	9.1%	74.8%	0.122
2001	7.6%	59.5%	0.128
2002	6.3%	54.5%	0.116
2003	6.0%	43.8%	0.137
2004	5.3%	37.9%	0.139
2005	5.8%	36.4%	0.159
2006	6.9%	40.5%	0.170
2007	8.1%	50.8%	0.159
2008	9.1%	64.0%	0.142
2009	11.0%	74.8%	0.147
2010	10.3%	72.7%	0.142
2011	13.9%	70.1%	0.199
Projected			
2012	12.3% <sup>3</sup>	71.9% <sup>2</sup>	0.170 <sup>1</sup>
2013	12.8% <sup>3</sup>	75.2% <sup>2</sup>	0.170 <sup>1</sup>
2014	13.4% <sup>3</sup>	78.5% <sup>2</sup>	0.170 <sup>1</sup>
(d) Projected ULAE Incurred to CY2011 Earned Premium Ratio: (Average of calendar years 2013 and 2014 in column (a))			13.1%
(e) Projected Loss to Industry Average Filed Pure Premium Ratio <sup>4</sup> :			0.910
(f) Premium Adjustment Factor for Calendar Year 2011 <sup>5</sup> :			1.070
(g) Projected Ratio of ULAE to Losses: (d) / [(e) x (f)]			13.5%

## Notes:

<sup>1</sup> Ratios for 2012 to 2014 are based on the average of calendar years 2010 and 2011.<sup>2</sup> Estimated based on age-to-age paid indemnity and medical development factors from insurers' December 31, 2011 experience.<sup>3</sup> (b) x (c).<sup>4</sup> See Exhibit 8 of Part A, Section B.<sup>5</sup> See Exhibit 5.2 of Part A, Section B.



**Projected Ratio of ULAE to Loss - Statewide**Based on Ratio of ULAE Incurred to Weighted Losses<sup>1</sup>

For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Year	Calendar Year (% to EP)		Accident Year Ultimate Loss Ratio <sup>2</sup>	Loss Basis <sup>3</sup>	ULAE Ratio <sup>4</sup>
	Incurred ULAE (a)	Paid Losses (b)			
2000	9.1%	74.8%	128.4%	107.0%	0.085
2001	7.6%	59.5%	109.4%	89.4%	0.085
2002	6.3%	54.5%	84.4%	72.4%	0.087
2003	6.0%	43.8%	57.0%	51.7%	0.116
2004	5.3%	37.9%	35.2%	36.3%	0.146
2005	5.8%	36.4%	32.6%	34.1%	0.169
2006	6.9%	40.5%	43.1%	42.0%	0.163
2007	8.1%	50.8%	60.6%	56.7%	0.142
2008	9.1%	64.0%	77.7%	72.2%	0.126
2009	11.0%	74.8%	90.7%	84.4%	0.130
2010	10.3%	72.7%	90.3%	83.2%	0.124
2011	13.9%	70.1%	84.7%	78.9%	0.177
<u>Projected</u>					
2012	12.5% <sup>8</sup>	71.9% <sup>7</sup>	90.6% <sup>6</sup>	83.1%	0.150 <sup>5</sup>
2013	13.1% <sup>8</sup>	75.2% <sup>7</sup>	95.0% <sup>6</sup>	87.1%	0.150 <sup>5</sup>
2014	13.5% <sup>8</sup>	78.5% <sup>7</sup>	97.4% <sup>6</sup>	89.8%	0.150 <sup>5</sup>

- (f) Projected PY2013 ULAE Incurred to CY2011 Earned Premium Ratio:  
(Average of calendar years 2013 and 2014 in column (a)) 13.3%
- (g) Projected Loss to Industry Average Filed Pure Premium Ratio<sup>9</sup>: 0.910
- (h) Premium Adjustment Factor for Calendar Year 2011<sup>10</sup>: 1.070
- (i) Projected Ratio of ULAE to Losses: (f) / [(g) x (h)] 13.7%

## Notes:

<sup>1</sup> Conger, Robert F. and Nolibos, Alejandra, "Estimating ULAE Liabilities: Rediscovering and Expanding Kittel's Approach", Casualty Actuarial Society Forum, Fall 2003.

<sup>2</sup> Based on Exhibit 3 of Part A, Section B.

<sup>3</sup> Loss basis for a time period is defined as a weighted average of the ultimate cost of claims reported, claims closed and losses paid during that particular time period. The ultimate losses for an accident year is used as a proxy for ultimate cost of claims reported in the calendar year. The assumption is that 60% of ULAE on a claim is incurred at the time the claim is reported, and the remaining 40% of ULAE is spread over the remaining life of the claim. No additional cost related to closing an existing claim is included. Loss basis on this exhibit equals 60% x (c) + 40% x (b).

<sup>4,5</sup> (e) = (a) / (d). Ratios for calendar years 2012 to 2014 are judgmentally selected based on the average of calendar years 2010 and 2011.

<sup>6</sup> Based on Exhibits 7.1 and 7.3 of Part A, Section B.

<sup>7</sup> Estimated based on age-to-age development factors from insurers' December 31, 2011 experience.

<sup>8</sup> (d) x (e).

<sup>9</sup> See Exhibit 8 of Part A, Section B.

<sup>10</sup> See Exhibit 5.2 of Part A, Section B.

**Projected Ratio of ULAE to Loss - Private Insurers**

Based on Ratio of ULAE Incurred to Paid Losses

For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Calendar Year	Incurred ULAE as % of Premium (a)	Paid Loss as % of Premium (b)	ULAE as % of Paid Losses (c) = (a) / (b)
2000	8.3%	77.5%	0.107
2001	6.5%	68.3%	0.095
2002	6.4%	63.2%	0.101
2003	5.0%	48.0%	0.104
2004	4.5%	37.3%	0.120
2005	3.7%	33.3%	0.111
2006	4.1%	34.8%	0.117
2007	4.7%	43.8%	0.108
2008	5.1%	56.1%	0.091
2009	6.6%	66.8%	0.099
2010	6.0%	64.3%	0.094
2011	5.8%	62.2%	0.094
Projected			
2012	6.2% <sup>3</sup>	65.5% <sup>2</sup>	0.094 <sup>1</sup>
2013	6.6% <sup>3</sup>	69.8% <sup>2</sup>	0.094 <sup>1</sup>
2014	6.9% <sup>3</sup>	73.8% <sup>2</sup>	0.094 <sup>1</sup>
(d) Projected ULAE Incurred to CY2011 Earned Premium Ratio: (Average of calendar years 2013 and 2014 in column (a))			6.7%
(e) Projected Loss to Industry Average Filed Pure Premium Ratio <sup>4</sup> :			0.855
(f) Premium Adjustment Factor for Calendar Year 2011 <sup>5</sup> :			1.116
(g) Projected Ratio of ULAE to Losses: (d) / [(e) x (f)]			7.0%

## Notes:

<sup>1</sup> Ratios for 2012 to 2014 are based on the average of calendar years 2010 and 2011.<sup>2</sup> Estimated based on age-to-age paid indemnity and medical development factors from private insurers' December 31, 2011 experience.<sup>3</sup> (b) x (c).<sup>4</sup> Based on analogous Exhibit 8 of Part A, Section B, applicable to private insurers only.<sup>5</sup> Based on analogous Exhibit 5.2 of Part A, Section B, applicable to private insurers only.

**Projected Ratio of ULAE to Loss - Private Insurers**Based on Ratio of ULAE Incurred to Weighted Losses<sup>1</sup>

For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Year	Calendar Year (% to EP)		Accident Year		ULAE Ratio <sup>4</sup>
	Incurred	Paid	Ultimate	Loss	
	<u>ULAE</u>	<u>Losses</u>	<u>Loss Ratio</u> <sup>2</sup>	<u>Basis</u> <sup>3</sup>	
	(a)	(b)	(c)	(d)	(e)
2000	8.3%	77.5%	126.4%	106.9%	0.078
2001	6.5%	68.3%	104.4%	89.9%	0.072
2002	6.4%	63.2%	80.3%	73.5%	0.087
2003	5.0%	48.0%	51.4%	50.0%	0.100
2004	4.5%	37.3%	33.6%	35.1%	0.128
2005	3.7%	33.3%	31.5%	32.2%	0.115
2006	4.1%	34.8%	41.2%	38.6%	0.105
2007	4.7%	43.8%	58.1%	52.4%	0.091
2008	5.1%	56.1%	75.4%	67.7%	0.075
2009	6.6%	66.8%	88.2%	79.6%	0.083
2010	6.0%	64.3%	88.6%	78.9%	0.077
2011	5.8%	62.2%	82.8%	74.6%	0.078
Projected					
2012	6.1% <sup>8</sup>	65.5% <sup>7</sup>	88.5% <sup>6</sup>	79.3%	0.077 <sup>5</sup>
2013	6.5% <sup>8</sup>	69.8% <sup>7</sup>	92.9% <sup>6</sup>	83.6%	0.077 <sup>5</sup>
2014	6.7% <sup>8</sup>	73.8% <sup>7</sup>	95.4% <sup>6</sup>	86.8%	0.077 <sup>5</sup>

- (f) Projected PY2013 ULAE Incurred to CY2011 Earned Premium Ratio:  
(Average of calendar years 2013 and 2014 in column (a)) 6.6%
- (g) Projected Loss to Industry Average Filed Pure Premium Ratio<sup>9</sup>: 0.855
- (h) Premium Adjustment Factor for Calendar Year 2011<sup>10</sup>: 1.116
- (i) Projected Ratio of ULAE to Losses: (f) / [(g) x (h)] 6.9%

## Notes:

- <sup>1</sup> Conger, Robert F. and Nolibos, Alejandra, "Estimating ULAE Liabilities: Rediscovering and Expanding Kittel's Approach", Casualty Actuarial Society Forum, Fall 2003.
- <sup>2</sup> Based on analogous Exhibit 3 of Part A, Section B, applicable to private insurers only.
- <sup>3</sup> Loss basis for a time period is defined as a weighted average of the ultimate cost of claims reported, claims closed and losses paid during that particular time period. The ultimate losses for an accident year is used as a proxy for ultimate cost of claims reported in the calendar year. The assumption is that 60% of ULAE on a claim is incurred at the time the claim is reported, and the remaining 40% of ULAE is spread over the remaining life of the claim. No additional cost related to closing an existing claim is included. Loss basis on this exhibit equals 60% x (c) + 40% x (b).
- <sup>4,5</sup> (e) = (a) / (d). Ratios for calendar years 2012 to 2014 are judgmentally selected based on the average of calendar years 2010 and 2011.
- <sup>6</sup> Based on analogous Exhibits 7.1 and 7.3 of Part A, Section B, applicable to private insurers only.
- <sup>7</sup> Estimated based on selected age-to-age development factors from private insurers' December 31, 2011 experience.
- <sup>8</sup> (d) x (e).
- <sup>9</sup> Based on analogous Exhibit 8 of Part A, Section B, applicable to private insurers only.
- <sup>10</sup> Based on analogous Exhibit 5.2 of Part A, Section B, applicable to private insurers only.



## Reported Indemnity Claim Count Development - Statewide

Accident Year	Age-to-Age Development (in months):																				
	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111	111-123	123-135	135-147	147-159	159-171	171-183	183-195	195-207	207-219	219-231	231-243	243-255	255-267
1989																		0.999	1.000	1.000	1.000
1990																	0.996	1.000	1.000	1.000	1.000
1991																0.998	1.000	1.000	1.000	1.000	1.000
1992															0.999	1.000	1.000	1.000	1.000	1.000	1.000
1993														0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000
1994													1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995												0.999	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
1996											1.000	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
1997										0.999	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998									0.999	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999								1.002	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2000							0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2001						0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002					1.006	1.000	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003				1.007	0.998	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004			0.997	1.000	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005				1.004	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006	1.028	1.009	1.004	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2007	1.036	1.012	1.006	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003	1.003
2008	1.060	1.017	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009	1.009
2009	1.083	1.023	1.023	1.023	1.023	1.023	1.023	1.023	1.023	1.023	1.023	1.023	1.023	1.023	1.023	1.023	1.023	1.023	1.023	1.023	1.023
2010	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091	1.091
I. Age-to-Age (Latest Year)																					
	1.091	1.023	1.009	1.003	1.001	1.001	0.999	0.999	0.999	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
II. Age-to-Ultimate																					
	1.130	1.036	1.012	1.003	1.000	0.999	0.999	1.000	1.001	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

I. Age-to-Age (Latest Year)

1.091 1.023 1.009

II. Age-to-Ultimate

1.130 1.036 1.012

**Projected Ratio of ALAE to Losses - Statewide**Based on Estimated Accident Year Indemnity Claim Frequency and ALAE Severity  
For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Acc. Year	Paid ALAE @3/31/12 (in \$000) (1)	Cumulative Development Factors(a) (2)	Estimated Ultimate ALAE (in \$000) (3)=(1)x(2)	Indemnity Claim Counts @3/31/12 (4)	Cumulative Count Development Factors(b) (5)	Estimated Ultimate Ind. Counts (6)=(4)x(5)	Estimated Ultimate ALAE Per Indemnity Claim (7)=(3)/(6)x1000
1991	433,230	1.029	445,613	249,912	1.000	249,969	1,783
1992	336,193	1.032	346,989	198,371	1.000	198,401	1,749
1993	242,421	1.036	251,149	156,239	1.000	156,245	1,607
1994	227,845	1.043	237,621	144,216	1.000	144,197	1,648
1995	249,726	1.050	262,267	135,929	1.000	135,902	1,930
1996	294,237	1.060	311,909	134,342	1.000	134,314	2,322
1997	374,411	1.071	401,036	138,387	1.000	138,348	2,899
1998	540,564	1.084	585,960	148,425	1.000	148,404	3,948
1999	591,340	1.098	649,561	149,840	1.001	150,019	4,330
2000	731,904	1.117	817,429	164,184	1.001	164,429	4,971
2001	913,136	1.137	1,038,654	188,968	1.002	189,293	5,487
2002	951,772	1.165	1,108,483	196,460	1.002	196,801	5,633
2003	931,026	1.196	1,113,415	185,639	1.001	185,811	5,992
2004	761,716	1.238	943,185	159,657	1.000	159,629	5,909
2005	638,623	1.301	830,832	140,216	0.999	140,033	5,933
2006	634,467	1.401	889,032	133,086	0.999	132,998	6,685
2007	617,590	1.560	963,148	130,472	1.000	130,500	7,380
2008	571,534	1.834	1,048,240	123,496	1.003	123,903	8,460
2009	476,507	2.406	1,146,389	114,379	1.012	115,788	9,901
2010	337,752	3.901	1,317,531	117,678	1.036	121,887	10,809
2011	126,439	11.376	1,438,429	108,523	1.130	122,619	11,731

Projected Based on 2-Year Average of 2010 and 2011:

	(e)	(c)	(d)
2012	1,468,040	117,783	12,464
2013	1,529,604	114,694	13,336
1/1/2014	1,566,282	113,538	13,795

(f) Projected ALAE Incurred (\$000):	1,566,282
(g) Calendar Year 2011 Earned Premium (\$000):	10,435,261
(h) Projected Loss to Industry Average Filed Pure Premium Ratio:	0.910
(i) Premium Adjustment Factor for Calendar Year 2011:	1.070
(j) Projected Losses (\$000): (g) x (h) x (i)	10,160,814
(k) Projected Ratio of ALAE to Losses: (f)/(j)	15.4%

## Notes:

- (a) Based on the latest year paid ALAE age-to-age development from Exhibit 12.1.
- (b) Based on the latest year indemnity claim count age-to-age development from Exhibit 12.2.
- (c) Estimated based on projected frequency trends for accident years 2011 to 2014. The estimated frequency changes are based on the projected growth in total or overall indemnity claim frequency. These frequency trends were then applied to the ultimate indemnity claim counts estimated from averaging 2010 and 2011.
- (d) Severity is projected by applying an annual growth rate of 7%, which is based on the approximate average of the post-reform rate of growth in (i) estimated ultimate accident year ALAE severities from Exhibit 13.3 and (ii) paid ALAE per open indemnity claim from Exhibit 13.4, to the ultimate ALAE severity estimated from averaging 2010 and 2011.
- (e) (c) x (d) / 1,000.
- (g) Based on the reported earned premium for calendar year 2011 from the same group of insurers that reported the paid ALAE in column (1) and the indemnity claim counts in column (4) by accident year as of March 31, 2012.
- (h) See Exhibit 8 of Part A, Section B.
- (i) See Exhibit 5.2 of Part A, Section B.



## Reported Indemnity Claim Count Development - Private Insurers

Accident Year	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111	111-123	123-135	135-147	147-159	159-171	171-183	183-195	195-207	207-219	219-231	231-243	243-255
	Age-to-Age Development (in months):																			
1989																		0.999	1.000	1.000
1990																	0.994	1.000	1.000	1.000
1991																0.997	1.001	1.000	1.000	1.000
1992															0.998	1.001	1.000	1.000	1.000	1.000
1993														0.999	1.001	1.000	1.001	1.000	1.000	1.000
1994													0.999	1.000	1.001	1.001	1.000	1.000	1.000	1.000
1995												0.999	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000
1996											1.000	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000
1997										0.999	1.001	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000
1998									0.999	1.001	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
1999								1.002	1.000	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2000								0.997	1.000	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2001						0.997	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2002					1.013	1.002	1.000	1.001	1.000	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2003				1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2004				1.004	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2005				1.011	1.007	1.002	1.000	1.001	1.000	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2006	1.047	1.016	1.006	1.003	1.003	1.002	1.001	1.001	1.000	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2007	1.052	1.016	1.007	1.005	1.005	1.002	1.001	1.001	1.000	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
2008	1.072	1.022	1.011																	
2009	1.095	1.027																		
2010	1.099																			

I. Age-to-Age (Latest Year)

1.099 1.027 1.011

II. Age-to-Ultimate

1.160 1.056 1.028



## Estimated Ultimate ALAE Per Indemnity Claim - Private Insurers

Acc. Year	Paid ALAE @3/31/12 (in \$000) (1)	Cumulative Development Factors(a) (2)	Estimated Ultimate ALAE (in \$000) (3)=(1)x(2)	Indemnity Claim Counts @3/31/12 (4)	Cumulative Count Development Factors(b) (5)	Estimated Ultimate Ind. Counts (6)=(4)x(5)	Estimated Ultimate ALAE Per Indemnity Claim (7)=(3)/(6)x1000	Annual Change
1991	400,484	1.026	411,088	175,433	1.000	175,477	2,343	---
1992	307,783	1.030	316,986	141,846	1.000	141,871	2,234	-4.6%
1993	225,955	1.034	233,625	113,596	1.000	113,601	2,057	-8.0%
1994	210,436	1.041	219,016	105,890	1.000	105,864	2,069	0.6%
1995	227,679	1.048	238,592	102,073	1.000	102,045	2,338	13.0%
1996	272,119	1.057	287,599	104,347	1.000	104,321	2,757	17.9%
1997	343,813	1.068	367,189	105,789	1.000	105,762	3,472	25.9%
1998	473,448	1.081	511,996	113,361	1.000	113,363	4,516	30.1%
1999	521,718	1.096	571,902	117,483	1.002	117,693	4,859	7.6%
2000	619,472	1.116	691,125	120,493	1.002	120,780	5,722	17.8%
2001	738,538	1.138	840,677	116,995	1.003	117,348	7,164	25.2%
2002	762,156	1.164	887,195	114,334	1.004	114,784	7,729	7.9%
2003	749,993	1.193	894,907	109,203	1.004	109,675	8,160	5.6%
2004	624,628	1.232	769,367	99,515	1.005	99,973	7,696	-5.7%
2005	552,388	1.287	710,762	97,430	1.006	97,984	7,254	-5.7%
2006	575,853	1.379	794,223	103,674	1.008	104,521	7,599	4.8%
2007	579,035	1.531	886,309	107,089	1.011	108,264	8,187	7.7%
2008	541,867	1.795	972,867	105,719	1.016	107,421	9,057	10.6%
2009	455,217	2.349	1,069,404	101,120	1.028	103,913	10,291	13.6%
2010	326,979	3.811	1,246,093	107,620	1.056	113,608	10,968	6.6%
2011	121,579	11.155	1,356,240	100,594	1.160	116,708	11,621	5.9%

## Estimated Annual Exponential Trend Based on:

		<u>R<sup>2</sup></u>
2001 to 2011	4.6%	0.768
2005 to 2011	8.9%	0.985

## Notes:

- (a) Based on the latest year paid ALAE age-to-age development of private insurers from Exhibit 13.1.  
(b) Based on the latest year indemnity claim count age-to-age development for private insurers from Exhibit 13.2.

Ratio of Accident Year Incremental Paid ALAE to Indemnity Claims Inventory  
By Payment Year Ending at March 31 - Private Insurers

Acc. Year	Payment Year											
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1989	1,039	908	967	1,007	1,076	635	1,143	1,066	1,037	1,125	1,208	1,327
1990	1,162	1,241	1,314	1,315	1,572	987	2,157	1,150	1,274	1,188	1,378	1,530
1991	1,196	1,183	1,159	1,370	1,729	834	1,697	1,586	1,256	1,482	1,518	1,555
1992	1,327	1,263	1,739	1,478	1,724	1,416	1,837	1,666	1,408	1,820	1,527	1,652
1993	1,337	1,723	1,346	1,741	2,105	1,502	2,157	1,852	1,549	1,925	1,768	1,873
1994	1,298	1,421	1,261	1,410	1,470	1,686	1,932	1,724	1,619	1,645	1,571	1,620
1995	1,603	1,684	2,015	2,175	1,618	1,671	1,766	1,858	1,771	1,915	1,782	1,669
1996	1,642	1,737	2,353	2,839	2,166	2,027	1,997	1,983	1,955	1,946	1,687	2,008
1997	1,683	1,848	2,495	3,218	2,600	2,378	2,409	2,364	2,302	2,333	2,228	2,413
1998	1,686	1,885	2,340	3,042	2,979	2,556	2,484	2,508	2,339	2,433	2,375	2,274
1999	1,462	1,885	2,135	2,736	2,646	2,529	2,629	2,408	2,648	2,809	2,541	2,695
2000	672	1,639	2,250	2,473	2,283	2,525	2,805	2,722	2,868	2,853	2,735	2,793
2001	82	733	1,894	2,103	2,964	2,284	2,764	2,815	2,885	2,654	2,725	2,737
2002		245	820	1,956	2,799	2,537	2,873	2,921	3,092	2,903	2,961	3,036
2003			87	864	2,334	2,577	2,881	2,958	3,064	3,046	3,210	3,227
2004				67	820	2,100	2,676	3,017	3,076	3,156	3,259	3,129
2005					69	768	1,986	2,653	2,912	3,088	3,248	3,282
2006						106	782	2,162	2,752	3,004	3,245	3,526
2007							71	846	2,332	2,811	3,193	3,450
2008								85	939	2,409	3,115	3,504
2009									150	1,037	2,749	3,394
2010										88	1,138	2,902
2011											89	1,208
2012												95
All AYs	1,176	1,356	1,597	1,751	2,013	1,846	1,951	1,980	2,104	2,191	2,360	2,528
Annual Change		15.3%	17.7%	9.7%	15.0%	-8.3%	5.7%	1.5%	6.2%	4.1%	7.7%	7.1%

Estimated Annual Exponential Trend Based on Payment Year:		R <sup>2</sup>
2001-2012	6.0%	0.882
2006-2012	5.2%	0.976

Note: Indemnity claims inventory is the sum of indemnity claims open as of April 1 of Year N-1 and newly-reported indemnity claims between April 1 of year N-1 and March 31 of year N.

Source: WCIRB accident year experience calls.

**Projected Ratio of ALAE to Losses - Private Insurers**Based on Estimated Accident Year Indemnity Claim Frequency and ALAE Severity  
For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Acc. Year	Paid ALAE @3/31/12 (in \$000) (1)	Cumulative Development Factors(a) (2)	Estimated Ultimate ALAE (in \$000) (3)=(1)x(2)	Indemnity Claim Counts @3/31/12 (4)	Cumulative Count Development Factors(b) (5)	Estimated Ultimate Ind. Counts (6)=(4)x(5)	Estimated Ultimate ALAE Per Indemnity Claim (7)=(3)/(6)x1000
1991	400,484	1.026	411,088	175,433	1.000	175,477	2,343
1992	307,783	1.030	316,986	141,846	1.000	141,871	2,234
1993	225,955	1.034	233,625	113,596	1.000	113,601	2,057
1994	210,436	1.041	219,016	105,890	1.000	105,864	2,069
1995	227,679	1.048	238,592	102,073	1.000	102,045	2,338
1996	272,119	1.057	287,599	104,347	1.000	104,321	2,757
1997	343,813	1.068	367,189	105,789	1.000	105,762	3,472
1998	473,448	1.081	511,996	113,361	1.000	113,363	4,516
1999	521,718	1.096	571,902	117,483	1.002	117,693	4,859
2000	619,472	1.116	691,125	120,493	1.002	120,780	5,722
2001	738,538	1.138	840,677	116,995	1.003	117,348	7,164
2002	762,156	1.164	887,195	114,334	1.004	114,784	7,729
2003	749,993	1.193	894,907	109,203	1.004	109,675	8,160
2004	624,628	1.232	769,367	99,515	1.005	99,973	7,696
2005	552,388	1.287	710,762	97,430	1.006	97,984	7,254
2006	575,853	1.379	794,223	103,674	1.008	104,521	7,599
2007	579,035	1.531	886,309	107,089	1.011	108,264	8,187
2008	541,867	1.795	972,867	105,719	1.016	107,421	9,057
2009	455,217	2.349	1,069,404	101,120	1.028	103,913	10,291
2010	326,979	3.811	1,246,093	107,620	1.056	113,608	10,968
2011	121,579	11.155	1,356,240	100,594	1.160	116,708	11,621

Projected Based on 2-Year Average of 2010 and 2011:

	(e)	(c)	(d)
2012	1,386,587	110,962	12,496
2013	1,444,735	108,052	13,371
1/1/2014	1,479,378	106,963	13,831

(f) Projected ALAE Incurred (\$000):	1,479,378
(g) Calendar Year 2011 Earned Premium (\$000):	9,417,761
(h) Projected Loss to Industry Average Filed Pure Premium Ratio:	0.855
(i) Premium Adjustment Factor for Calendar Year 2011:	1.116
(j) Projected Losses (\$000): (g) x (h) x (i)	8,986,239
(k) Projected Ratio of ALAE to Losses: (f)/(j)	16.5%

## Notes:

- (a) Based on the latest year paid ALAE age-to-age development for private insurers from Exhibit 13.1.
- (b) Based on the latest year indemnity claim count age-to-age development for private insurers from Exhibit 13.2.
- (c) Estimated based on projected frequency trends for accident years 2011 to 2014. The estimated frequency changes are based on the projected growth in overall indemnity claim frequency. These frequency trends were then applied to the ultimate indemnity claim counts estimated from averaging 2010 and 2011.
- (d) Severity is projected by applying an annual growth rate of 7%, which is based on the approximate average of the post-reform rate of growth in (i) estimated ultimate accident year ALAE severities from Exhibit 13.3 and (ii) paid ALAE per open indemnity claim from Exhibit 13.4, to the ultimate ALAE severity estimated from averaging 2010 and 2011.
- (e) (c) x (d) / 1,000.
- (g) Based on the reported earned premium for calendar year 2011 from the same group of private insurers that reported the paid ALAE in column (1) and the indemnity claim counts in column (4) by accident year as of March 31, 2012.
- (h) Based on analogous Exhibit 8 of Part A, Section B, applicable to private insurers only.
- (i) Based on analogous Exhibit 5.2 of Part A, Section B, applicable to private insurers only.

**Projected Ultimate ALAE as a Percent of Ultimate Losses - Statewide**

Using Historical Development of Paid ALAE

For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Latest Year Development Factors

Accident Year	Paid ALAE as % of Premium at 3/31/12 (1)	Age-to-Age Development Factors (2)	Cumulative Development Factors (3)	Ultimate ALAE as % of Premium (4)	Ultimate On-level Indemnity as % of Premium (5)	Ultimate On-level Medical as % of Premium (6)	Ultimate ALAE as % of Ultimate On-level Loss (7)
1985	3.37	1.002	1.013	3.42	55.98	40.64	3.5
1986	3.32	1.002	1.015	3.37	48.68	36.62	3.9
1987	3.04	1.002	1.017	3.09	41.69	33.68	4.1
1988	2.97	1.002	1.019	3.02	39.42	31.93	4.2
1989	4.33	1.003	1.022	4.43	40.27	32.91	6.1
1990	5.50	1.003	1.025	5.64	37.44	30.60	8.3
1991	7.05	1.003	1.029	7.25	32.93	27.39	12.0
1992	5.63	1.003	1.032	5.81	28.56	23.88	11.1
1993	3.96	1.004	1.036	4.10	28.37	23.16	8.0
1994	4.30	1.007	1.043	4.49	33.56	28.06	7.3
1995	6.34	1.007	1.050	6.66	44.60	40.12	7.9
1996	7.44	1.009	1.060	7.88	46.70	43.44	8.7
1997	9.01	1.010	1.071	9.65	47.40	49.16	10.0
1998	10.65	1.012	1.084	11.54	47.48	51.89	11.6
1999	11.56	1.013	1.098	12.70	46.31	49.84	13.2
2000	10.72	1.017	1.117	11.97	37.37	41.10	15.3
2001	8.64	1.018	1.137	9.83	30.70	32.40	15.6
2002	6.87	1.024	1.165	8.00	23.50	26.57	16.0
2003	4.64	1.027	1.196	5.55	14.89	18.32	16.7
2004	3.28	1.035	1.238	4.06	12.14	18.60	13.2
2005	2.96	1.051	1.301	3.85	13.70	21.45	11.0
2006	3.67	1.077	1.401	5.14	17.73	29.97	10.8
2007	4.63	1.113	1.560	7.21	23.81	41.63	11.0
2008	5.23	1.176	1.834	9.59	29.01	52.75	11.7
2009	5.24	1.312	2.406	12.60	32.79	60.98	13.4
2010	3.50	1.621	3.901	13.67	31.98	60.88	14.7
2011	1.21	2.916	11.376	13.78	29.53	56.71	16.0

(8) Projected ALAE as a Percent of Ultimate On-level Losses:

(a) Latest year:	16.0
(b) Average of latest 3 years:	14.7

Notes:

(1) Based on accident year paid ALAE and calendar year earned premium information reported by insurers.

(2), (3) See Exhibit 12.1.

(4) = (1) x (3).

(5), (6) Based on Part A, Section B, Exhibits 7.1 and 7.3.

(7) = (4) / [(5) + (6)], converted to a percentage basis.

(8) Based on column (7).

**Projected Ultimate ALAE as a Percent of Ultimate Losses - Private Insurers**

Using Historical Development of Paid ALAE

For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Latest Year Development Factors

Accident Year	Paid ALAE as % of Premium at 3/31/12	Age-to-Age Development Factors	Cumulative Development Factors	Ultimate ALAE as % of Premium	Ultimate On-level Indemnity as % of Premium	Ultimate On-level Medical as % of Premium	Ultimate ALAE as % of Ultimate On-level Loss
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1985	4.16	1.002	1.011	4.20	54.95	38.08	4.5
1986	4.27	1.002	1.013	4.33	47.56	33.94	5.3
1987	4.15	1.002	1.015	4.21	41.13	31.45	5.8
1988	4.11	1.002	1.017	4.18	38.93	29.65	6.1
1989	5.98	1.003	1.020	6.10	39.65	30.56	8.7
1990	7.59	1.003	1.023	7.77	36.86	27.83	12.0
1991	9.53	1.003	1.026	9.78	32.93	25.55	16.7
1992	7.41	1.003	1.030	7.63	28.20	22.44	15.1
1993	5.16	1.004	1.034	5.34	28.14	21.89	10.7
1994	5.57	1.007	1.041	5.79	32.78	25.70	9.9
1995	8.03	1.007	1.048	8.42	44.43	38.06	10.2
1996	9.30	1.009	1.057	9.83	46.71	41.72	11.1
1997	11.24	1.011	1.068	12.00	47.69	48.21	12.5
1998	12.61	1.013	1.081	13.64	48.46	52.11	13.6
1999	13.78	1.014	1.096	15.11	48.54	51.84	15.1
2000	12.45	1.018	1.116	13.89	36.62	40.42	18.0
2001	10.74	1.020	1.138	12.22	29.10	31.00	20.3
2002	9.21	1.023	1.164	10.72	21.92	25.54	22.6
2003	6.16	1.025	1.193	7.35	14.02	17.59	23.3
2004	4.15	1.032	1.232	5.12	11.50	17.92	17.4
2005	3.58	1.045	1.287	4.61	13.18	20.80	13.6
2006	4.20	1.072	1.379	5.79	16.95	28.67	12.7
2007	5.28	1.110	1.531	8.08	22.81	39.89	12.9
2008	5.89	1.173	1.795	10.57	28.37	50.88	13.3
2009	5.82	1.308	2.349	13.68	32.63	58.80	15.0
2010	3.85	1.622	3.811	14.68	32.05	58.97	16.1
2011	1.29	2.927	11.155	14.40	29.46	54.91	17.1

(8) Projected ALAE as a Percent of Ultimate On-level Losses:

(a) Latest year:	17.1
(b) Average of latest 3 years:	16.1

Notes:

(1) Based on accident year paid ALAE and calendar year earned premium information reported by private insurers.

(2), (3) See Exhibit 13.1.

(4) = (1) x (3).

(5), (6) Based on analogous Part A, Section B, Exhibits 7.1 and 7.3, applicable to private insurers only.

(7) = (4) / [(5) + (6)], converted to a percentage basis.

(8) Based on column (7).

## Development of Paid Allocated Loss Adjustment Expenses as a Percent of Paid Indemnity - Statewide

Accident Year	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111	111-123	123-135	135-147	147-159	159-171	171-183	183-195	195-207	207-219	219-231	231-243	243-255	255-267	267-279	279-291	291-303	303-315	315-327	327-339	339-351
1983									1.018	1.009	1.004	1.004	1.008	1.012	1.007	1.010	1.011	1.005	1.006	1.006	1.004	1.002	1.004	1.008	1.005	1.004	1.005	1.006
1984								1.033	1.009	1.006	1.037	1.011	1.011	1.008	1.005	1.009	1.004	1.004	1.005	1.004	1.003	1.005	1.006	1.004	1.004	1.004	1.005	1.006
1985							1.011	1.009	1.004	1.026	1.004	1.002	1.008	1.004	1.010	1.003	1.003	1.005	1.003	1.002	1.004	1.004	1.003	1.002	1.003	1.003	1.004	1.005
1986						1.017	1.013	1.009	1.008	1.002	1.005	1.006	1.008	1.008	1.004	1.004	1.003	1.004	1.006	1.002	1.006	1.004	1.002	1.004	1.004	1.004	1.004	1.005
1987					1.019	1.013	1.005	1.008	1.005	1.005	1.004	1.008	1.008	1.004	1.003	1.004	1.002	1.004	1.005	1.007	1.004	1.003	1.005	1.004	1.004	1.005	1.005	1.006
1988				1.020	1.021	1.009	1.009	1.004	1.004	1.004	1.007	1.012	1.002	1.002	1.005	1.002	1.003	1.004	1.003	1.004	1.002	1.003	1.002	1.004	1.004	1.005	1.005	1.006
1989			1.031	1.026	1.032	1.038	1.016	1.012	1.008	1.005	1.003	1.002	1.002	1.005	1.002	1.000	1.003	1.003	1.002	1.003	1.002	1.003	1.002	1.003	1.003	1.004	1.005	1.006
1990		1.026	1.037	1.029	1.032	1.011	1.011	1.006	1.004	1.003	1.001	1.002	1.006	1.003	1.004	1.004	1.002	1.003	1.001	1.002	1.002	1.002	1.002	1.002	1.003	1.004	1.005	1.006
1991	1.162	0.994	0.996	1.013	1.001	1.012	1.004	1.004	1.002	1.000	1.002	1.001	1.001	1.002	1.003	1.002	1.001	1.000	1.002	1.002	1.002	1.002	1.002	1.002	1.003	1.004	1.005	1.006
1992	1.040	0.939	0.993	0.994	1.011	1.009	1.007	1.003	1.002	1.015	1.003	1.000	1.003	1.001	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.003	1.004	1.005	1.006
1993	0.953	0.964	0.991	1.019	1.015	1.009	1.008	1.006	1.007	1.006	1.006	1.007	1.008	1.006	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.004	1.005	1.006
1994	0.957	0.969	1.017	1.008	1.022	1.006	1.008	1.005	1.004	1.005	1.009	1.009	1.008	1.006	1.005	1.005	1.003	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.003	1.004	1.005	1.006
1995	0.971	1.024	1.024	1.025	1.011	1.006	1.008	1.011	1.010	1.009	1.009	1.010	1.010	1.007	1.006	1.005	1.005	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.003	1.004	1.005	1.006
1996	0.938	0.959	1.021	0.999	1.005	1.012	1.012	1.013	1.013	1.012	1.008	1.008	1.006	1.006	1.004	1.005	1.005	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.003	1.004	1.005	1.006
1997	0.838	0.977	0.983	0.992	1.008	1.014	1.019	1.013	1.014	1.010	1.008	1.008	1.006	1.006	1.006	1.005	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.003	1.004	1.005	1.006
1998	0.860	0.922	0.982	1.008	1.015	1.028	1.018	1.014	1.010	1.008	1.011	1.008	1.005	1.005	1.005	1.005	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.003	1.004	1.005	1.006
1999	0.863	0.951	1.002	1.006	1.027	1.025	1.022	1.018	1.014	1.013	1.011	1.008	1.006	1.006	1.005	1.005	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.003	1.004	1.005	1.006
2000	0.928	0.995	0.995	1.039	1.035	1.027	1.025	1.017	1.014	1.012	1.008	1.008	1.006	1.006	1.005	1.005	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.003	1.004	1.005	1.006
2001	0.983	0.940	1.014	1.036	1.035	1.033	1.024	1.015	1.014	1.010	1.008	1.008	1.006	1.006	1.005	1.005	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.003	1.004	1.005	1.006
2002	0.893	0.963	1.023	1.037	1.039	1.023	1.019	1.014	1.009	1.008	1.006	1.006	1.006	1.006	1.005	1.005	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.003	1.004	1.005	1.006
2003	0.983	0.989	1.043	1.043	1.027	1.025	1.017	1.010	1.009	1.008	1.006	1.006	1.006	1.006	1.005	1.005	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.003	1.004	1.005	1.006
2004	1.128	1.080	1.070	1.047	1.031	1.022	1.009																					
2005	1.195	1.109	1.068	1.055	1.030	1.019																						
2006	1.227	1.104	1.072	1.043	1.026																							
2007	1.245	1.088	1.067	1.044																								
2008	1.238	1.110	1.063																									
2009	1.248	1.082																										
2010	1.217																											

3-Year Arithmetic Average	1.234	1.093	1.067	1.047	1.029	1.022	1.015	1.013	1.012	1.012	1.010	1.008	1.006	1.006	1.005	1.005	1.003	1.002	1.002	1.002	1.017	1.015	1.003	1.003	1.004	1.004	1.005	1.006
Cumulative	1.783	1.445	1.321	1.238	1.182	1.149	1.124	1.107	1.093	1.080	1.067	1.057	1.048	1.042	1.037	1.031	1.026	1.023	1.021	1.020	1.017	1.015	1.013	1.011	1.009	1.007	1.005	1.003

Average Excluding High & Low	1.043	1.009	1.024	1.024	1.022	1.017	1.013	1.010	1.009	1.008	1.006	1.006	1.006	1.005	1.005	1.004	1.003	1.004	1.004	1.003	1.003	1.018	1.015	1.004	1.004	1.004	1.004	1.005
Cumulative	1.274	1.221	1.211	1.182	1.154	1.129	1.109	1.095	1.084	1.074	1.066	1.059	1.053	1.046	1.041	1.036	1.032	1.029	1.025	1.022	1.018	1.015	1.013	1.011	1.009	1.007	1.005	1.003

Latest Year	1.217	1.082	1.063	1.044	1.026	1.019	1.009	1.010	1.009	1.010	1.008	1.008	1.005	1.006	1.005	1.005	1.003	1.004	1.002	1.002	1.002	1.017	1.015	1.004	1.004	1.003	1.005	1.006
Cumulative	1.693	1.391	1.286	1.210	1.159	1.129	1.108	1.098	1.087	1.078	1.067	1.059	1.050	1.045	1.039	1.034	1.028	1.025	1.021	1.019	1.017	1.015	1.013	1.011	1.009	1.007	1.005	1.003

Note: Due to relatively sparse data and differing mixes of insurers represented in each factor, each factor shown is the ratio of the paid ALAE development factor in Exhibit 12.1 to the paid indemnity development factor in Part A, Section B, Exhibits 2.3.1 and 2.3.2. Also, cumulative factors in italics are based on powerlaw fit to the "Average Excluding High & Low" factors.

**Projected Ultimate ALAE as a Percent of Ultimate Losses - Statewide**

Using Paid ALAE as a Percent of Paid Indemnity

For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Latest Year Development Factors

Accident Year	Paid ALAE as a Percent of Paid Indemnity at 3/31/12 (1)	Age-to-Age Development Factors (2)	Cumulative Development Factors (3)	Ultimate ALAE as a Percent of Ultimate Indemnity (4)	Indemnity On-level Factors (5)	Ultimate ALAE as a Percent of Ultimate On-level Indemnity (6)
1983	7.0		1.002	7.0	1.402	5.0
1984	7.6	1.001	1.003	7.7	1.270	6.0
1985	8.6	1.002	1.005	8.6	1.245	6.9
1986	9.2	1.002	1.007	9.3	1.225	7.6
1987	9.4	1.002	1.009	9.5	1.203	7.9
1988	9.7	1.002	1.011	9.8	1.185	8.3
1989	12.1	1.002	1.013	12.3	1.167	10.5
1990	13.4	1.002	1.015	13.6	0.936	14.6
1991	16.0	1.002	1.017	16.3	0.771	21.1
1992	15.4	1.002	1.019	15.7	0.813	19.3
1993	13.1	1.002	1.021	13.4	0.986	13.6
1994	12.8	1.004	1.025	13.2	1.031	12.8
1995	13.2	1.003	1.028	13.6	0.955	14.2
1996	13.5	1.005	1.034	14.0	0.892	15.7
1997	14.6	1.005	1.039	15.1	0.799	18.9
1998	17.8	1.006	1.045	18.6	0.737	25.3
1999	17.3	1.005	1.050	18.2	0.683	26.7
2000	19.2	1.008	1.059	20.3	0.638	31.9
2001	19.5	1.008	1.067	20.8	0.638	32.6
2002	20.8	1.010	1.078	22.4	0.654	34.3
2003	22.1	1.009	1.087	24.0	0.653	36.8
2004	26.8	1.010	1.098	29.4	0.898	32.7
2005	29.8	1.009	1.108	33.0	1.219	27.1
2006	29.9	1.019	1.129	33.7	1.203	28.0
2007	29.5	1.026	1.159	34.1	1.165	29.3
2008	29.0	1.044	1.210	35.1	1.096	32.0
2009	31.0	1.063	1.286	39.8	1.073	37.1
2010	31.5	1.082	1.391	43.8	1.057	41.4
2011	27.6	1.217	1.693	46.7	1.036	45.1

Projected:

	<u>Latest Year</u> (a)	<u>Average of Latest 3 Years</u> (b)
(7) ALAE as Percent of On-level Indemnity:	45.1	41.2
(10) ALAE as Percent of Total Losses:	14.4	13.1

Notes:

(1) Based on accident year paid ALAE information reported by insurers.

(2), (3) See Exhibit 16.1.

(4) = (1) x (3).

(5) From Part A, Section B, Exhibit 7.1.

(6) = (4) / (5).

(7) Based on column (6).

(8), (9) From Part A, Section B, Exhibits 7.1 and 7.3.

(8) Indicated Indemnity to Industry Average Filed Pure Premium Ratio for Policy Year 2013: 0.290

(9) Indicated Medical to Industry Average Filed Pure Premium Ratio for Policy Year 2013: 0.620

(10) = (7) x (8) / [(8) + (9)].

[illegible]

3-Year Arithmetic	Average	1.233	1.087	1.063	1.045	1.029	1.020	1.013	1.013	1.013	1.013	1.011	1.010	1.007	1.007	1.007	1.005	1.003	1.002	1.002	1.002	1.002	1.002	1.003	1.003	1.003	1.004	1.004	1.005	1.007
	1st Year	1.277	1.441	1.325	1.246	1.193	1.159	1.137	1.122	1.107	1.093	1.079	1.067	1.057	1.049	1.042	1.035	1.029	1.026	1.024	1.022	1.019	1.017	1.014	1.011	1.008	1.005	1.003	1.001	
	2nd Year	1.233	1.087	1.063	1.045	1.029	1.020	1.013	1.013	1.013	1.013	1.011	1.010	1.007	1.007	1.007	1.005	1.003	1.002	1.002	1.002	1.002	1.002	1.003	1.003	1.003	1.004	1.004	1.005	1.007
	3rd Year	1.277	1.441	1.325	1.246	1.193	1.159	1.137	1.122	1.107	1.093	1.079	1.067	1.057	1.049	1.042	1.035	1.029	1.026	1.024	1.022	1.019	1.017	1.014	1.011	1.008	1.005	1.003	1.001	
	Average	1.169	1.044	1.037	1.030	1.024	1.020	1.016	1.012	1.010	1.008	1.007	1.007	1.005	1.005	1.004	1.004	1.003	1.003	1.003	1.003	1.003	1.003	1.004	1.004	1.004	1.004	1.004	1.005	1.007
	Excluding	1.518	1.299	1.244	1.199	1.164	1.137	1.115	1.098	1.085	1.074	1.066	1.059	1.051	1.046	1.041	1.037	1.033	1.030	1.027	1.024	1.020	1.017	1.014	1.011	1.008	1.005	1.003	1.001	
	High & Low	1.169	1.044	1.037	1.030	1.024	1.020	1.016	1.012	1.010	1.008	1.007	1.007	1.005	1.005	1.004	1.004	1.003	1.003	1.003	1.003	1.003	1.003	1.004	1.004	1.004	1.004	1.004	1.005	1.007
	Year	1.219	1.080	1.062	1.046	1.028	1.018	1.009	1.011	1.010	1.010	1.011	1.010	1.006	1.009	1.007	1.007	1.004	1.005	1.003	1.002	1.002	1.002	1.002	1.004	1.004	1.003	1.003	1.005	1.007
	1st Year	1.270	1.419	1.314	1.237	1.183	1.151	1.130	1.120	1.108	1.097	1.086	1.074	1.064	1.057	1.048	1.041	1.033	1.029	1.024	1.021	1.019	1.017	1.014	1.011	1.008	1.005	1.003	1.001	
	2nd Year	1.219	1.080	1.062	1.046	1.028	1.018	1.009	1.011	1.010	1.010	1.011	1.010	1.006	1.009	1.007	1.007	1.004	1.005	1.003	1.002	1.002	1.002	1.002	1.004	1.004	1.003	1.003	1.005	1.007
3rd Year	1.270	1.419	1.314	1.237	1.183	1.151	1.130	1.120	1.108	1.097	1.086	1.074	1.064	1.057	1.048	1.041	1.033	1.029	1.024	1.021	1.019	1.017	1.014	1.011	1.008	1.005	1.003	1.001		

Note: Due to relatively sparse data and differing mixes of insurers represented in each factor, each factor shown is the ratio of the paid ALAE development factor in Exhibit 13.1 to the paid indemnity development factor in analogous Part A, Section B, Exhibits 2.3.1 and 2.3.2, applicable to private insurers only. Also, cumulative factors in italics are based on powerfit fit to the "Average Excluding High & Low" factors.



**Projected Ultimate ALAE as a Percent of Ultimate Losses - Private Insurers**

Using Paid ALAE as a Percent of Paid Indemnity

For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Latest Year Development Factors

Accident Year	Paid ALAE as a Percent of Paid Indemnity at 3/31/11 (1)	Age-to-Age Development Factors (2)	Cumulative Development Factors (3)	Ultimate ALAE as a Percent of Ultimate Indemnity (4)	Indemnity On-level Factors (5)	Ultimate ALAE as a Percent of Ultimate On-level Indemnity (6)
1983	9.2		0.999	9.1	1.402	6.5
1984	9.9	1.002	1.001	9.9	1.270	7.8
1985	11.2	1.002	1.003	11.2	1.245	9.0
1986	12.4	1.002	1.005	12.4	1.225	10.2
1987	13.2	1.003	1.008	13.3	1.203	11.0
1988	13.7	1.003	1.011	13.8	1.185	11.7
1989	16.4	1.003	1.014	16.7	1.167	14.3
1990	18.1	1.003	1.017	18.4	0.936	19.7
1991	20.8	1.002	1.019	21.2	0.771	27.5
1992	19.7	1.002	1.021	20.2	0.813	24.8
1993	16.7	1.003	1.024	17.1	0.986	17.3
1994	16.4	1.005	1.029	16.9	1.031	16.4
1995	16.3	1.004	1.033	16.8	0.955	17.6
1996	16.3	1.007	1.041	17.0	0.892	19.1
1997	17.4	1.007	1.048	18.3	0.799	22.9
1998	20.3	1.009	1.057	21.4	0.737	29.1
1999	19.2	1.006	1.064	20.4	0.683	29.9
2000	22.0	1.010	1.074	23.7	0.638	37.1
2001	25.4	1.011	1.086	27.6	0.638	43.2
2002	29.6	1.010	1.097	32.5	0.654	49.7
2003	31.0	1.010	1.108	34.4	0.653	52.6
2004	35.7	1.011	1.120	40.0	0.898	44.5
2005	37.2	1.009	1.130	42.0	1.219	34.5
2006	35.3	1.018	1.151	40.6	1.203	33.8
2007	34.4	1.028	1.183	40.7	1.165	34.9
2008	32.6	1.046	1.237	40.4	1.096	36.8
2009	33.9	1.062	1.314	44.5	1.073	41.5
2010	33.7	1.080	1.419	47.8	1.057	45.2
2011	28.9	1.219	1.730	50.0	1.036	48.2

Projected:

	<u>Latest Year</u> (a)	<u>Average of Latest 3 Years</u> (b)
(7) ALAE as Percent of On-level Indemnity:	48.2	45.0
(10) ALAE as Percent of Total Losses:	15.9	14.8

Notes:

(1) Based on accident year paid ALAE information reported by private insurers.

(2), (3) See Exhibit 17.1.

(4) = (1) x (3).

(5) From analogous Part A, Section B, Exhibit 7.1, applicable to private insurers only.

(6) = (4) / (5).

(7) Based on column (6).

(8), (9) From analogous Part A, Section B, Exhibits 7.1 and 7.3, applicable to private insurers only.

(8) Indicated Indemnity to Industry Average Filed Pure Premium Ratio for Policy Year 2013: 0.281

(9) Indicated Medical to Industry Average Filed Pure Premium Ratio for Policy Year 2013: 0.574

(10) = (7) x (8) / [(8) + (9)].

**Projected Ratio of ALAE to Losses - Statewide**

Based on Estimated Accident Year Indemnity Claim Frequency and ALAE Severity

ALAE Severity Projected Based on External Indices

For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Acc. Year	Paid ALAE @3/31/12 (in \$000)	Cumulative Development Factors(a) (2)	Estimated Ultimate ALAE (in \$000) (3)=(1)x(2)	Indemnity Claim Counts @3/31/12 (4)	Cumulative Count Development Factors(b) (5)	Estimated Ultimate Ind. Counts (6)=(4)x(5)	Estimated Ultimate ALAE Per Indemnity Claim (7)=(3)/(6)x1000
1991	433,230	1.029	445,613	249,912	1.000	249,969	1,783
1992	336,193	1.032	346,989	198,371	1.000	198,401	1,749
1993	242,421	1.036	251,149	156,239	1.000	156,245	1,607
1994	227,845	1.043	237,621	144,216	1.000	144,197	1,648
1995	249,726	1.050	262,267	135,929	1.000	135,902	1,930
1996	294,237	1.060	311,909	134,342	1.000	134,314	2,322
1997	374,411	1.071	401,036	138,387	1.000	138,348	2,899
1998	540,564	1.084	585,960	148,425	1.000	148,404	3,948
1999	591,340	1.098	649,561	149,840	1.001	150,019	4,330
2000	731,904	1.117	817,429	164,184	1.001	164,429	4,971
2001	913,136	1.137	1,038,654	188,968	1.002	189,293	5,487
2002	951,772	1.165	1,108,483	196,460	1.002	196,801	5,633
2003	931,026	1.196	1,113,415	185,639	1.001	185,811	5,992
2004	761,716	1.238	943,185	159,657	1.000	159,629	5,909
2005	638,623	1.301	830,832	140,216	0.999	140,033	5,933
2006	634,467	1.401	889,032	133,086	0.999	132,998	6,685
2007	617,590	1.560	963,148	130,472	1.000	130,500	7,380
2008	571,534	1.834	1,048,240	123,496	1.003	123,903	8,460
2009	476,507	2.406	1,146,389	114,379	1.012	115,788	9,901
2010	337,752	3.901	1,317,531	117,678	1.036	121,887	10,809
2011	126,439	11.376	1,438,429	108,523	1.130	122,619	11,731

Projected Based on 2-Year Average of 2010 and 2011:

	(e)	(c)	(d)
2012	1,377,483	117,769	11,696
2013	1,361,173	114,680	11,869
1/1/2014	1,356,375	113,524	11,948

(f) Projected ALAE Incurred (\$000):	1,356,375
(g) Calendar Year 2011 Earned Premium (\$000):	10,435,261
(h) Projected Loss to Industry Average Filed Pure Premium Ratio:	0.910
(i) Premium Adjustment Factor for Calendar Year 2011:	1.070
(j) Projected Losses (\$000): (g) x (h) x (i)	10,160,814
(k) Projected Ratio of ALAE to Losses: (f)/(j)	13.3%

## Notes:

- Based on the latest year paid ALAE age-to-age development from Exhibit 12.1.
- Based on the latest year indemnity claim count age-to-age development from Exhibit 12.2.
- Estimated based on projected frequency trends for accident years 2011 to 2014. The estimated frequency changes are based on the projected growth in total or overall indemnity claim frequency. These frequency trends were then applied to the ultimate indemnity claim counts estimated from averaging 2010 and 2011.
- Severity is projected by applying the average annual wage level changes of 5.6%, 1.0%, 1.5% and 1.3% for 2011 to 2014, which are derived from information published by the UCLA Anderson School of Business for the North American Industry Classification System (NAICS) Sectors representing professional business services, to the ultimate ALAE severity estimated from averaging 2010 and 2011.
- (c) x (d) / 1,000.
- Based on the reported earned premium for calendar year 2011 from the same group of insurers that reported the paid ALAE in column (1) and the indemnity claim counts in column (4) by accident year as of March 31, 2012.
- See Exhibit 8 of Part A, Section B.
- See Exhibit 5.2 of Part A, Section B.

**Projected Ratio of ALAE to Losses - Private Insurers**

Based on Estimated Accident Year Indemnity Claim Frequency and ALAE Severity  
 ALAE Severity Projected Based on External Indices  
 For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Acc. Year	Paid ALAE @3/31/12 (in \$000)	Cumulative Development Factors(a)	Estimated Ultimate ALAE (in \$000) (3)=(1)x(2)	Indemnity Claim Counts @3/31/12 (4)	Cumulative Count Development Factors(b)	Estimated Ultimate Ind. Counts (6)=(4)x(5)	Estimated Ultimate ALAE Per Indemnity Claim (7)=(3)/(6)x1000
	(1)	(2)			(5)		
1991	400,484	1.026	411,088	175,433	1.000	175,477	2,343
1992	307,783	1.030	316,986	141,846	1.000	141,871	2,234
1993	225,955	1.034	233,625	113,596	1.000	113,601	2,057
1994	210,436	1.041	219,016	105,890	1.000	105,864	2,069
1995	227,679	1.048	238,592	102,073	1.000	102,045	2,338
1996	272,119	1.057	287,599	104,347	1.000	104,321	2,757
1997	343,813	1.068	367,189	105,789	1.000	105,762	3,472
1998	473,448	1.081	511,996	113,361	1.000	113,363	4,516
1999	521,718	1.096	571,902	117,483	1.002	117,693	4,859
2000	619,472	1.116	691,125	120,493	1.002	120,780	5,722
2001	738,538	1.138	840,677	116,995	1.003	117,348	7,164
2002	762,156	1.164	887,195	114,334	1.004	114,784	7,729
2003	749,993	1.193	894,907	109,203	1.004	109,675	8,160
2004	624,628	1.232	769,367	99,515	1.005	99,973	7,696
2005	552,388	1.287	710,762	97,430	1.006	97,984	7,254
2006	575,853	1.379	794,223	103,674	1.008	104,521	7,599
2007	579,035	1.531	886,309	107,089	1.011	108,264	8,187
2008	541,867	1.795	972,867	105,719	1.016	107,421	9,057
2009	455,217	2.349	1,069,404	101,120	1.028	103,913	10,291
2010	326,979	3.811	1,246,093	107,620	1.056	113,608	10,968
2011	121,579	11.155	1,356,240	100,594	1.160	116,708	11,621

Projected Based on 2-Year Average of 2010 and 2011:

	(e)	(c)	(d)
2012	1,300,144	110,962	11,717
2013	1,284,750	108,052	11,890
1/1/2014	1,280,221	106,963	11,969

(f) Projected ALAE Incurred (\$000):	1,280,221
(g) Calendar Year 2011 Earned Premium (\$000):	9,417,761
(h) Projected Loss to Industry Average Filed Pure Premium Ratio:	0.855
(i) Premium Adjustment Factor for Calendar Year 2011:	1.116
(j) Projected Losses (\$000): (g) x (h) x (i)	8,986,239
(k) Projected Ratio of ALAE to Losses: (f)/(j)	14.2%

**Notes:**

- (a) Based on the latest year paid ALAE age-to-age development for private insurers from Exhibit 13.1.
- (b) Based on the latest year indemnity claim count age-to-age development for private insurers from Exhibit 13.2.
- (c) Estimated based on projected frequency trends for accident years 2011 to 2014. The estimated frequency changes are based on the projected growth in overall indemnity claim frequency. These frequency trends were then applied to the ultimate indemnity claim counts estimated from averaging 2010 and 2011.
- (d) Severity is projected by applying the average annual wage level changes of 5.6%, 1.0%, 1.5% and 1.3% for 2011 to 2014, which are derived from information published by the UCLA Anderson School of Business for the North American Industry Classification System (NAICS) Sectors representing professional business services, to the ultimate ALAE severity estimated from averaging 2010 and 2011.
- (e) (c) x (d) / 1,000.
- (g) Based on the reported earned premium for calendar year 2011 from the same group of private insurers that reported the paid ALAE in column (1) and the indemnity claim counts in column (4) by accident year as of March 31, 2012.
- (h) Based on analogous Exhibit 8 of Part A, Section B, applicable to private insurers only.
- (i) Based on analogous Exhibit 5.2 of Part A, Section B, applicable to private insurers only.

**Projected Ratio of ALAE to Losses - Statewide**

Based on Estimated Accident Year Indemnity Claim Frequency and ALAE Severity  
ALAE Severity Projected Based on Trend in Ultimate ALAE Severity  
For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Acc. Year	Paid ALAE @3/31/12 (in \$000)	Cumulative Development Factors(a)	Estimated Ultimate ALAE (in \$000)	Indemnity Claim Counts @3/31/12	Cumulative Count Development Factors(b)	Estimated Ultimate Ind. Counts	Estimated Ultimate ALAE Per Indemnity Claim
	(1)	(2)	(3)=(1)x(2)	(4)	(5)	(6)=(4)x(5)	(7)=(3)/(6)x1000
1991	433,230	1.029	445,613	249,912	1.000	249,969	1,783
1992	336,193	1.032	346,989	198,371	1.000	198,401	1,749
1993	242,421	1.036	251,149	156,239	1.000	156,245	1,607
1994	227,845	1.043	237,621	144,216	1.000	144,197	1,648
1995	249,726	1.050	262,267	135,929	1.000	135,902	1,930
1996	294,237	1.060	311,909	134,342	1.000	134,314	2,322
1997	374,411	1.071	401,036	138,387	1.000	138,348	2,899
1998	540,564	1.084	585,960	148,425	1.000	148,404	3,948
1999	591,340	1.098	649,561	149,840	1.001	150,019	4,330
2000	731,904	1.117	817,429	164,184	1.001	164,429	4,971
2001	913,136	1.137	1,038,654	188,968	1.002	189,293	5,487
2002	951,772	1.165	1,108,483	196,460	1.002	196,801	5,633
2003	931,026	1.196	1,113,415	185,639	1.001	185,811	5,992
2004	761,716	1.238	943,185	159,657	1.000	159,629	5,909
2005	638,623	1.301	830,832	140,216	0.999	140,033	5,933
2006	634,467	1.401	889,032	133,086	0.999	132,998	6,685
2007	617,590	1.560	963,148	130,472	1.000	130,500	7,380
2008	571,534	1.834	1,048,240	123,496	1.003	123,903	8,460
2009	476,507	2.406	1,146,389	114,379	1.012	115,788	9,901
2010	337,752	3.901	1,317,531	117,678	1.036	121,887	10,809
2011	126,439	11.376	1,438,429	108,523	1.130	122,619	11,731

Projected Based on 2-Year Average of 2010 and 2011:

	(e)	(c)	(d)
2012	1,507,498	117,769	12,800
2013	1,598,004	114,680	13,934
1/1/2014	1,650,473	113,524	14,539

(f) Projected ALAE Incurred (\$000):	1,650,473
(g) Calendar Year 2011 Earned Premium (\$000):	10,435,261
(h) Projected Loss to Industry Average Filed Pure Premium Ratio:	0.910
(i) Premium Adjustment Factor for Calendar Year 2011:	1.070
(j) Projected Losses (\$000): (g) x (h) x (i)	10,160,814
(k) Projected Ratio of ALAE to Losses: (f)/(j)	16.2%

## Notes:

- (a) Based on the latest year paid ALAE age-to-age development from Exhibit 12.1.
- (b) Based on the latest year indemnity claim count age-to-age development from Exhibit 12.2.
- (c) Estimated based on projected frequency trends for accident years 2011 to 2014. The estimated frequency changes are based on the projected growth in total or overall indemnity claim frequency. These frequency trends were then applied to the ultimate indemnity claim counts estimated from averaging 2010 and 2011.
- (d) Severity is projected by applying an annual growth rate of 8.9%, which is based on the post-reform rate of growth in the estimated ultimate accident year ALAE severities from Exhibit 13.3, to the ultimate ALAE severity estimated from averaging 2010 and 2011.
- (e) (c) x (d) / 1,000.
- (g) Based on the reported earned premium for calendar year 2011 from the same group of insurers that reported the paid ALAE in column (1) and the indemnity claim counts in column (4) by accident year as of March 31, 2012.
- (h) See Exhibit 8 of Part A, Section B.
- (i) See Exhibit 5.2 of Part A, Section B.

**Projected Ratio of ALAE to Losses - Private Insurers**

Based on Estimated Accident Year Indemnity Claim Frequency and ALAE Severity  
 ALAE Severity Projected Based on Trend in Ultimate ALAE Severity  
 For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Acc. Year	Paid ALAE @3/31/12 (in \$000) (1)	Cumulative Development Factors(a) (2)	Estimated Ultimate ALAE (in \$000) (3)=(1)x(2)	Indemnity Claim Counts @3/31/12 (4)	Cumulative Count Development Factors(b) (5)	Estimated Ultimate Ind. Counts (6)=(4)x(5)	Estimated Ultimate ALAE Per Indemnity Claim (7)=(3)/(6)x1000
1991	400,484	1.026	411,088	175,433	1.000	175,477	2,343
1992	307,783	1.030	316,986	141,846	1.000	141,871	2,234
1993	225,955	1.034	233,625	113,596	1.000	113,601	2,057
1994	210,436	1.041	219,016	105,890	1.000	105,864	2,069
1995	227,679	1.048	238,592	102,073	1.000	102,045	2,338
1996	272,119	1.057	287,599	104,347	1.000	104,321	2,757
1997	343,813	1.068	367,189	105,789	1.000	105,762	3,472
1998	473,448	1.081	511,996	113,361	1.000	113,363	4,516
1999	521,718	1.096	571,902	117,483	1.002	117,693	4,859
2000	619,472	1.116	691,125	120,493	1.002	120,780	5,722
2001	738,538	1.138	840,677	116,995	1.003	117,348	7,164
2002	762,156	1.164	887,195	114,334	1.004	114,784	7,729
2003	749,993	1.193	894,907	109,203	1.004	109,675	8,160
2004	624,628	1.232	769,367	99,515	1.005	99,973	7,696
2005	552,388	1.287	710,762	97,430	1.006	97,984	7,254
2006	575,853	1.379	794,223	103,674	1.008	104,521	7,599
2007	579,035	1.531	886,309	107,089	1.011	108,264	8,187
2008	541,867	1.795	972,867	105,719	1.016	107,421	9,057
2009	455,217	2.349	1,069,404	101,120	1.028	103,913	10,291
2010	326,979	3.811	1,246,093	107,620	1.056	113,608	10,968
2011	121,579	11.155	1,356,240	100,594	1.160	116,708	11,621

Projected Based on 2-Year Average of 2010 and 2011:

	(e)	(c)	(d)
2012	1,422,988	110,962	12,824
2013	1,508,420	108,052	13,960
1/1/2014	1,557,948	106,963	14,565

(f) Projected ALAE Incurred (\$000):	1,557,948
(g) Calendar Year 2011 Earned Premium (\$000):	9,417,761
(h) Projected Loss to Industry Average Filed Pure Premium Ratio:	0.855
(i) Premium Adjustment Factor for Calendar Year 2011:	1.116
(j) Projected Losses (\$000): (g) x (h) x (i)	8,986,239
(k) Projected Ratio of ALAE to Losses: (f)/(j)	17.3%

## Notes:

- (a) Based on the latest year paid ALAE age-to-age development for private insurers from Exhibit 13.1.
- (b) Based on the latest year indemnity claim count age-to-age development for private insurers from Exhibit 13.2.
- (c) Estimated based on projected frequency trends for accident years 2011 to 2014. The estimated frequency changes are based on the projected growth in overall indemnity claim frequency. These frequency trends were then applied to the ultimate indemnity claim counts estimated from averaging 2010 and 2011.
- (d) Severity is projected by applying an annual growth rate of 8.9%, which is based on the post-reform rate of growth in the estimated ultimate accident year ALAE severities from Exhibit 13.3, to the ultimate ALAE severity estimated from averaging 2010 and 2011.
- (e) (c) x (d) / 1,000.
- (g) Based on the reported earned premium for calendar year 2011 from the same group of private insurers that reported the paid ALAE in column (1) and the indemnity claim counts in column (4) by accident year as of March 31, 2012.
- (h) Based on analogous Exhibit 8 of Part A, Section B, applicable to private insurers only.
- (i) Based on analogous Exhibit 5.2 of Part A, Section B, applicable to private insurers only.

**Projected Ratio of ALAE to Losses - Statewide**  
Ratio of Incremental Paid ALAE to Exposure

## I. Ratio of Incremental Paid ALAE per \$100 of Exposure(a)

Accident	Age-to-Age (in months)											On-level Factor to 2011 Wage Level(b)
Year	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111	111-123	123-135	135-147	
1996	0.038	0.032	0.023	0.016	0.012	0.011	0.008	0.006	0.005	0.004	0.004	1.765
1997	0.042	0.036	0.024	0.018	0.016	0.013	0.009	0.007	0.006	0.005	0.004	1.686
1998	0.047	0.037	0.028	0.022	0.018	0.015	0.011	0.009	0.006	0.005	0.005	1.603
1999	0.050	0.044	0.033	0.024	0.018	0.014	0.013	0.008	0.007	0.006	0.005	1.509
2000	0.055	0.053	0.039	0.028	0.022	0.017	0.012	0.009	0.007	0.006	0.005	1.385
2001	0.058	0.051	0.038	0.027	0.022	0.017	0.013	0.009	0.008	0.006		1.376
2002	0.057	0.051	0.038	0.029	0.022	0.016	0.012	0.009	0.007			1.366
2003	0.055	0.048	0.038	0.027	0.019	0.014	0.011	0.009				1.319
2004	0.042	0.040	0.029	0.021	0.016	0.012	0.009					1.256
2005	0.036	0.031	0.024	0.018	0.014	0.011						1.215
2006	0.035	0.031	0.024	0.019	0.015							1.160
2007	0.036	0.032	0.026	0.020								1.106
2008	0.037	0.036	0.029									1.082
2009	0.043	0.041										1.073
2010	0.049											1.039

## II. Ratio of Incremental Paid ALAE to On-level Exposure(c)

Accident	Age-to-Age (in months)											
Year	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111	111-123	123-135	135-147	
1996	0.021	0.018	0.013	0.009	0.007	0.006	0.005	0.003	0.003	0.002	0.002	
1997	0.025	0.021	0.014	0.011	0.009	0.008	0.005	0.004	0.003	0.003	0.003	
1998	0.029	0.023	0.017	0.014	0.011	0.009	0.007	0.006	0.004	0.003	0.003	
1999	0.033	0.029	0.022	0.016	0.012	0.010	0.008	0.006	0.005	0.004	0.003	
2000	0.039	0.038	0.028	0.020	0.016	0.012	0.009	0.007	0.005	0.004	0.003	
2001	0.042	0.037	0.028	0.020	0.016	0.012	0.009	0.007	0.006	0.005		
2002	0.042	0.037	0.028	0.021	0.016	0.011	0.009	0.006	0.005			
2003	0.042	0.036	0.029	0.021	0.014	0.011	0.008	0.007				
2004	0.033	0.032	0.023	0.017	0.013	0.009	0.007					
2005	0.029	0.026	0.020	0.015	0.011	0.009						
2006	0.030	0.027	0.021	0.016	0.013							
2007	0.033	0.029	0.023	0.018								
2008	0.034	0.033	0.027									
2009	0.040	0.038										
2010	0.047											
<u>3-year Average</u>												
Age-to-Age	0.041	0.033	0.024	0.016	0.012	0.010	0.008	0.007	0.005	0.004	0.003	
Age-to-111	0.151	0.110	0.077	0.053	0.037	0.025	0.015	0.007				
<u>Latest Year</u>												
Age-to-Age	0.047	0.038	0.027	0.018	0.013	0.009	0.007	0.007	0.005	0.005	0.003	
Age-to-111	0.166	0.119	0.081	0.054	0.036	0.023	0.014	0.007				

Notes: (a) Based on WCIRB accident year experience calls and unit statistical data.

(b) Based on California average wage level changes for 1997 to 2011 derived from information published by the UCLA Anderson School of Business.

(c) The Ratio of Incremental Paid ALAE per \$100 of Exposure divided by the On-level Factor to 2011 Wage Level in Section I above.



**Projected Ratio of ALAE to Loss - Statewide**

Using Latest Year Incremental Paid ALAE to On-level Exposure Ratio  
For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Accident Year	(1) Ratio of Paid ALAE as of 3/31/2012 to \$100 On-level Exposure(a)	(2) Selected Age-to-111 Paid ALAE to On-level Exposure Ratio(b)	(3) Selected 111-to-Ultimate Paid ALAE Development Factor(c)	(4) Ratio of Ultimate ALAE to On-level Exposure(d)
2003	0.194	----	1.196	0.232
2004	0.155	0.007	1.196	0.193
2005	0.127	0.014	1.196	0.168
2006	0.124	0.023	1.196	0.175
2007	0.121	0.036	1.196	0.187
2008	0.113	0.054	1.196	0.200
2009	0.099	0.081	1.196	0.215
2010	0.072	0.119	1.196	0.228
2011	0.027	0.166	1.196	0.231
				Projected(e)
2012				0.250
2013				0.265
1/1/2014				0.273

(f) Projected Ratio of ALAE to Exposure at Calendar Year 2011 Level:	0.273
(g) Exposure Adjustment Factor to a 1/1/2014 Wage Level:	1.046
(h) Industry Average Filed Pure Premium Rate Per \$100 Payroll as of July 1, 2012:	\$2.38
(i) Projected Ratio of ALAE to Industry Average Filed Pure Premium: (f) / [(g) x (h)]	0.110
(j) Projected Ratio of Loss to Industry Average Filed Pure Premium:	0.910
(k) Projected Ratio of ALAE to Losses: (i)/(j)	12.1%

## Notes:

- (a) Based on WCIRB's accident year experience call as of March 31, 2012 and unit statistical data.
- (b) The Age-to-111 factor is based on the latest year incremental paid ALAE to on-level exposure ratios in Exhibit 22.1.
- (c) The 111-to-Ultimate factor is based on the latest year development method in Exhibit 12.1.
- (d)  $[(1) + (2)] \times (3)$ .
- (e) These on-level ratios were projected by applying an exponential trend of 5.9% based on the 2005 to 2011 ratios to the average of the 2010 and 2011 ratios.
- (g) Based on Exhibit 5.1 of Part A, Section B.
- (j) See Exhibit 8 of Part A, Section B.

**Projected Ratio of ALAE to Losses - Private Insurers**  
Ratio of Incremental Paid ALAE to Exposure

## I. Ratio of Incremental Paid ALAE per \$100 of Exposure(a)

Accident Year	Age-to-Age (in months)											On-level Factor to 2011 Wage Level(b)
	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111	111-123	123-135	135-147	
1996	0.041	0.035	0.026	0.018	0.014	0.012	0.010	0.007	0.006	0.005	0.005	1.765
1997	0.046	0.040	0.027	0.021	0.018	0.015	0.010	0.008	0.007	0.006	0.005	1.686
1998	0.048	0.040	0.030	0.024	0.020	0.016	0.012	0.010	0.006	0.006	0.005	1.603
1999	0.051	0.049	0.037	0.027	0.019	0.015	0.014	0.009	0.008	0.006	0.005	1.509
2000	0.058	0.057	0.042	0.028	0.021	0.018	0.012	0.010	0.008	0.006	0.005	1.385
2001	0.065	0.060	0.043	0.029	0.024	0.017	0.013	0.009	0.008	0.006		1.376
2002	0.068	0.063	0.043	0.034	0.024	0.017	0.012	0.009	0.007			1.366
2003	0.065	0.055	0.044	0.030	0.020	0.014	0.011	0.009				1.319
2004	0.047	0.045	0.033	0.022	0.015	0.012	0.009					1.256
2005	0.039	0.035	0.026	0.019	0.014	0.011						1.215
2006	0.037	0.034	0.025	0.019	0.015							1.160
2007	0.038	0.033	0.027	0.021								1.106
2008	0.039	0.037	0.030									1.082
2009	0.045	0.042										1.073
2010	0.050											1.039

## II. Ratio of Incremental Paid ALAE to On-level Exposure(c)

Accident Year	Age-to-Age (in months)										
	15-27	27-39	39-51	51-63	63-75	75-87	87-99	99-111	111-123	123-135	135-147
1996	0.023	0.020	0.014	0.010	0.008	0.007	0.005	0.004	0.003	0.003	0.003
1997	0.027	0.024	0.016	0.012	0.010	0.009	0.006	0.004	0.004	0.003	0.003
1998	0.030	0.025	0.019	0.015	0.013	0.010	0.007	0.006	0.004	0.003	0.003
1999	0.034	0.032	0.025	0.018	0.013	0.010	0.009	0.006	0.005	0.004	0.003
2000	0.042	0.041	0.030	0.020	0.015	0.013	0.008	0.007	0.006	0.004	0.004
2001	0.047	0.043	0.032	0.021	0.018	0.013	0.010	0.007	0.006	0.005	
2002	0.050	0.046	0.032	0.025	0.017	0.012	0.008	0.007	0.005		
2003	0.050	0.042	0.033	0.023	0.015	0.011	0.008	0.007			
2004	0.038	0.036	0.026	0.018	0.012	0.010	0.007				
2005	0.032	0.029	0.022	0.015	0.012	0.009					
2006	0.032	0.029	0.022	0.016	0.013						
2007	0.035	0.030	0.024	0.019							
2008	0.036	0.034	0.028								
2009	0.042	0.039									
2010	0.049										
<u>3-year Average</u>											
Age-to-Age	0.042	0.034	0.024	0.017	0.012	0.010	0.008	0.007	0.006	0.004	0.003
Age-to-111	0.154	0.112	0.078	0.054	0.037	0.025	0.015	0.007			
<u>Latest Year</u>											
Age-to-Age	0.049	0.039	0.028	0.019	0.013	0.009	0.007	0.007	0.005	0.005	0.004
Age-to-111	0.171	0.122	0.083	0.055	0.036	0.023	0.014	0.007			

Notes: (a) Based on WCIRB accident year experience calls and unit statistical data.

(b) Based on California average wage level changes for 1997 to 2011 derived from information published by the UCLA Anderson School of Business.

(c) The Ratio of Incremental Paid ALAE per \$100 of Exposure divided by the On-level Factor to 2011 Wage Level in Section I above.



**Projected Ratio of ALAE to Loss - Private Insurers**

Using Latest Year Incremental Paid ALAE to On-level Exposure Ratio  
For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Accident Year	(1) Ratio of Paid ALAE as of 3/31/2012 to \$100 On-level Exposure(a)	(2) Selected Age-to-111 Paid ALAE to On-level Exposure Ratio(b)	(3) Selected 111-to-Ultimate Paid ALAE Development Factor(c)	(4) Ratio of Ultimate ALAE to On-level Exposure(d)
2003	0.213	----	1.193	0.254
2004	0.165	0.007	1.193	0.205
2005	0.134	0.014	1.193	0.177
2006	0.129	0.023	1.193	0.181
2007	0.126	0.036	1.193	0.193
2008	0.117	0.055	1.193	0.205
2009	0.101	0.083	1.193	0.220
2010	0.074	0.122	1.193	0.233
2011	0.027	0.171	1.193	0.237
				Projected(e)
2012				0.256
2013				0.271
1/1/2014				0.278

(f) Projected Ratio of ALAE to Exposure at Calendar Year 2011 Level:	0.278
(g) Exposure Adjustment Factor to a 1/1/2014 Wage Level:	1.046
(h) Industry Average Filed Pure Premium Rate Per \$100 Payroll as of July 1, 2012:	\$2.38
(i) Projected Ratio of ALAE to Industry Average Filed Pure Premium: (f) / [(g) x (h)]	0.112
(j) Projected Ratio of Loss to Industry Average Filed Pure Premium:	0.855
(k) Projected Ratio of ALAE to Losses: (i) / (j)	13.1%

## Notes:

- (a) Based on WCIRB's accident year experience call as of March 31, 2012 and unit statistical data.
- (b) The Age-to-111 factor is based on the latest year incremental paid ALAE to on-level exposure ratios in Exhibit 23.1.
- (c) The 111-to-Ultimate factor is based on the latest year development method in Exhibit 13.1.
- (d)  $[(1) + (2)] \times (3)$ .
- (e) These on-level ratios were projected by applying an exponential trend of 5.5% based on the 2005 to 2011 ratios to the average of the 2010 and 2011 ratios.
- (g) Based on analogous Exhibit 5.1 of Part A, Section B, applicable to private insurers only.
- (i) Based on analogous Exhibit 8 of Part A, Section B, applicable to private insurers only.

**Projected Ratio of ALAE to Loss - Statewide**  
Ratio of Incremental Paid ALAE to Incremental Paid Indemnity

## I. Ratio of Incremental Paid ALAE to Incremental Paid Indemnity(a)

Accident	Age-to-Age (in months)											Indemnity On-level Factors(b)
<u>Year</u>	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>	<u>99-111</u>	<u>111-123</u>	<u>123-135</u>	<u>135-147</u>	
1998	0.167	0.146	0.165	0.205	0.216	0.238	0.261	0.267	0.273	0.259	0.370	0.737
1999	0.155	0.154	0.182	0.184	0.205	0.254	0.274	0.299	0.302	0.310	0.346	0.683
2000	0.168	0.180	0.189	0.217	0.259	0.288	0.308	0.314	0.343	0.381	0.345	0.638
2001	0.187	0.159	0.172	0.220	0.261	0.310	0.326	0.323	0.359	0.320		0.638
2002	0.175	0.158	0.199	0.252	0.301	0.306	0.345	0.364	0.310			0.640
2003	0.170	0.181	0.234	0.277	0.293	0.349	0.343	0.304				0.589
2004	0.228	0.266	0.321	0.365	0.378	0.391	0.326					0.714
2005	0.263	0.312	0.356	0.425	0.410	0.397						1.219
2006	0.271	0.319	0.375	0.391	0.386							1.203
2007	0.282	0.314	0.366	0.392								1.165
2008	0.283	0.330	0.363									1.096
2009	0.328	0.357										1.073
2010	0.355											1.057

## II. Ratio of Incremental Paid ALAE to Incremental On-level Paid Indemnity(c)

Accident	Age-to-Age (in months)											
<u>Year</u>	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>	<u>99-111</u>	<u>111-123</u>	<u>123-135</u>	<u>135-147</u>	
1998	0.227	0.198	0.224	0.278	0.293	0.323	0.354	0.363	0.370	0.352	0.503	
1999	0.228	0.226	0.266	0.270	0.301	0.371	0.402	0.438	0.442	0.453	0.506	
2000	0.263	0.282	0.297	0.340	0.407	0.452	0.483	0.493	0.539	0.598	0.541	
2001	0.293	0.250	0.270	0.344	0.409	0.486	0.512	0.507	0.563	0.501		
2002	0.273	0.247	0.310	0.393	0.470	0.478	0.539	0.569	0.484			
2003	0.289	0.308	0.397	0.471	0.497	0.593	0.582	0.517				
2004	0.319	0.372	0.449	0.511	0.529	0.548	0.457					
2005	0.216	0.256	0.292	0.348	0.337	0.326						
2006	0.226	0.265	0.311	0.325	0.321							
2007	0.242	0.269	0.314	0.337								
2008	0.258	0.302	0.332									
2009	0.306	0.333										
2010	0.335											

3-year Average

Age-to-Age	0.300	0.301	0.319	0.337	0.395	0.489	0.526	0.531	0.529	0.517	0.516	
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Latest Year

Age-to-Age	0.335	0.333	0.332	0.337	0.321	0.326	0.457	0.517	0.484	0.501	0.541	
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Notes: (a) Based on WCIRB accident year experience calls.

(b) Based on Exhibit 4.1 of Part A, Section B.

(c) The Ratio of Incremental Paid ALAE to Incremental Paid Indemnity divided by the Indemnity On-level Factors in Section I above.

**Projected Ratio of ALAE to Loss - Statewide**  
Estimated Incremental Paid Indemnity

III. Paid Indemnity Loss Development Factors<sup>1</sup>

Accident	Age-to-Age (in months)					Paid Indemnity <sup>2</sup> @3/31/2012 (\$Mil)
Year	15-27	27-39	39-51	51-63	63-75	
2006	2.211	1.423	1.197	1.121	1.085	2,124
2007	2.243	1.436	1.211	1.127	<b>1.085</b>	2,095
2008	2.279	1.468	1.234	<b>1.127</b>	<b>1.085</b>	1,970
2009	2.369	1.499	<b>1.234</b>	<b>1.127</b>	<b>1.085</b>	1,538
2010	2.397	<b>1.499</b>	<b>1.234</b>	<b>1.127</b>	<b>1.085</b>	1,074
2011	<b>2.397</b>	<b>1.499</b>	<b>1.234</b>	<b>1.127</b>	<b>1.085</b>	458

IV. Estimated Incremental Paid Indemnity as Percent of Cumulative Paid Indemnity as of 3/31/2012<sup>3</sup>

Accident	Age-to-Age (in months)				
Year	15-27	27-39	39-51	51-63	63-75
2006					
2007					8.5%
2008				12.7%	9.6%
2009			23.4%	15.7%	11.8%
2010		49.9%	35.1%	23.5%	17.7%
2011	139.7%	119.6%	84.1%	56.3%	42.5%

V. Estimated Incremental Paid Indemnity (in \$Millions) from 3/31/2012 to 75 Months<sup>4</sup>

Accident						Total Indemnity Payment \$ from 3/31/2012 to 75 Months
Year	15-27	27-39	39-51	51-63	63-75	
2006						0
2007					178	178
2008				250	189	439
2009			360	241	182	783
2010		536	377	252	190	1,355
2011	640	548	385	258	195	2,025

## Notes:

- <sup>1</sup> See Exhibit 2.3.1 of Part A, Section B. Factors in bold format are based on selected age-to-age development factors.
- <sup>2</sup> Based on WCIRB accident year experience calls.
- <sup>3</sup> Derived using the age-to-age paid development factors in Section III above.
- <sup>4</sup> The product of the percentages in Section IV and the paid indemnity as of 3/31/2012 in Section III above.

**Projected Ratio of ALAE to Loss - Statewide**

Estimated Incremental Paid ALAE

Using Latest Year Incremental Paid ALAE to Incremental Paid Indemnity Ratio

VI. Selected Ratio of Incremental Paid ALAE to Incremental Paid Indemnity<sup>1</sup>

Accident Year	Age-to-Age (in months)					Paid ALAE (\$Mil) <sup>2</sup> @3/31/2012
	15-27	27-39	39-51	51-63	63-75	
2006						634
2007					0.321	618
2008				0.337	0.321	572
2009			0.332	0.337	0.321	477
2010		0.333	0.332	0.337	0.321	338
2011	0.335	0.333	0.332	0.337	0.321	126

VII. Estimated Incremental Paid ALAE as Percent of Cumulative Paid Indemnity as of 3/31/2012<sup>3</sup>

Accident Year	Age-to-Age (in months)				
	15-27	27-39	39-51	51-63	63-75
2006					
2007					2.7%
2008				4.3%	3.1%
2009			7.8%	5.3%	3.8%
2010		16.6%	11.6%	7.9%	5.7%
2011	46.9%	39.8%	27.9%	19.0%	13.6%

VIII. Estimated Incremental Paid ALAE (in \$Millions) from 3/31/2012 to 75 Months<sup>4</sup>

Accident Year	Age-to-Age (in months)					Total ALAE Payment \$ from 3/31/2012 to 75 Months
	15-27	27-39	39-51	51-63	63-75	
2006					0	0
2007					57	57
2008				84	61	145
2009			119	81	58	259
2010		178	125	85	61	449
2011	215	182	128	87	62	674

## Notes:

<sup>1</sup> Based on the latest year ratio of incremental paid ALAE to incremental on-level paid indemnity (see Section II of Exhibit 24.1).<sup>2</sup> Based on WCIRB accident year experience calls.<sup>3</sup> The product of the Selected Ratio of Incremental Paid ALAE to Incremental Paid Indemnity in Section VI above and the percentage of incremental paid indemnity in Section IV of Exhibit 24.2.<sup>4</sup> The product of the percentage in Section VII above and the paid indemnity as of 3/31/2012 in Section III of Exhibit 24.2.

**Projected Ratio of ALAE to Loss - Statewide**

Using Latest Year Incremental Paid ALAE to Incremental Paid Indemnity Ratio  
For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Accident	Estimated Paid Amounts at 75 Months (in \$Mil) <sup>1</sup>		Ratio of Paid ALAE to Indemnity at 75 Months <sup>2</sup>	75-to-Ult Paid ALAE to Paid Indemnity Development Factor <sup>3</sup>	Indemnity On-level Factors <sup>4</sup>	Ratio of Ultimate ALAE to On-level Indemnity <sup>5</sup>
Year	Indemnity	ALAE	(c)	(d)	(e)	(f)
2006	2,124	634	0.299	1.129	1.203	0.280
2007	2,273	675	0.297	1.129	1.165	0.288
2008	2,409	716	0.297	1.129	1.096	0.306
2009	2,321	735	0.317	1.129	1.073	0.333
2010	2,429	787	0.324	1.129	1.057	0.346
2011	2,483	800	0.322	1.129	1.036	0.351
2012						Projected <sup>6</sup> 0.349
2013						0.349
1/1/2014						0.349

(h) Projected Ratio of ALAE to On-level Indemnity:	0.349
(i) Indicated Ratio of Indemnity to Industry Average Filed Pure Premium <sup>7</sup> :	0.290
(j) Indicated Ratio of Loss to Industry Average Filed Pure Premium <sup>7</sup> :	0.910
(k) Projected ALAE as a Percentage of Total Losses <sup>8</sup> :	11.1%

## Notes:

- <sup>1</sup> The paid indemnity at 75 months is the sum of paid indemnity as of 3/31/2012 in Section III of Exhibit 24.2 and the estimated additional indemnity payment from 3/31/2012 to 75 months in Section V of Exhibit 24.2. The paid ALAE at 75 months is the sum of paid ALAE as of 3/31/2012 in Section VI of Exhibit 24.3 and the estimated additional ALAE payment from 3/31/2012 to 75 months in Section VIII of Exhibit 24.3.
- <sup>2</sup> Ratio of column (b) to column (a).
- <sup>3</sup> The 75-to-ultimate paid ALAE to paid indemnity development factor is based on latest year development method on Exhibit 16.1.
- <sup>4</sup> See Exhibit 4.1 of Part A, Section B.
- <sup>5</sup> [ Column (c) x column (d) ] / column (e).
- <sup>6</sup> These on-level ratios were projected using a two-year average of the 2010 and 2011 on-level ratios.
- <sup>7</sup> See Exhibit 8 of Part A, Section B.
- <sup>8</sup> (k) = (h) x (i) / (j).

**Projected Ratio of ALAE to Loss - Private Insurers**  
Ratio of Incremental Paid ALAE to Incremental Paid Indemnity

## I. Ratio of Incremental Paid ALAE to Incremental Paid Indemnity(a)

Accident	Age-to-Age (in months)											Indemnity On-level Factors(b)
<u>Year</u>	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>	<u>99-111</u>	<u>111-123</u>	<u>123-135</u>	<u>135-147</u>	
1998	0.193	0.173	0.198	0.250	0.270	0.294	0.308	0.332	0.314	0.332	0.403	0.737
1999	0.170	0.181	0.212	0.222	0.233	0.301	0.318	0.341	0.376	0.377	0.471	0.683
2000	0.202	0.215	0.231	0.242	0.294	0.373	0.360	0.399	0.466	0.539	0.525	0.638
2001	0.267	0.235	0.245	0.275	0.332	0.376	0.422	0.410	0.495	0.450		0.638
2002	0.284	0.256	0.279	0.350	0.399	0.429	0.439	0.527	0.501			0.640
2003	0.284	0.258	0.331	0.392	0.412	0.459	0.497	0.473				0.589
2004	0.317	0.355	0.435	0.465	0.481	0.545	0.447					0.714
2005	0.332	0.396	0.442	0.507	0.532	0.494						1.219
2006	0.329	0.375	0.431	0.454	0.473							1.203
2007	0.331	0.366	0.419	0.469								1.165
2008	0.320	0.362	0.408									1.096
2009	0.359	0.389										1.073
2010	0.380											1.057

## II. Ratio of Incremental Paid ALAE to Incremental On-level Paid Indemnity(c)

Accident	Age-to-Age (in months)											
<u>Year</u>	<u>15-27</u>	<u>27-39</u>	<u>39-51</u>	<u>51-63</u>	<u>63-75</u>	<u>75-87</u>	<u>87-99</u>	<u>99-111</u>	<u>111-123</u>	<u>123-135</u>	<u>135-147</u>	
1998	0.262	0.235	0.268	0.340	0.367	0.399	0.417	0.450	0.427	0.451	0.547	
1999	0.249	0.265	0.310	0.325	0.341	0.441	0.465	0.500	0.550	0.552	0.689	
2000	0.318	0.337	0.362	0.380	0.461	0.586	0.565	0.626	0.731	0.846	0.824	
2001	0.419	0.369	0.384	0.432	0.520	0.590	0.661	0.643	0.776	0.705		
2002	0.443	0.400	0.436	0.547	0.624	0.671	0.685	0.823	0.783			
2003	0.481	0.437	0.561	0.665	0.699	0.779	0.844	0.803				
2004	0.443	0.498	0.609	0.651	0.674	0.764	0.626					
2005	0.272	0.325	0.363	0.416	0.437	0.406						
2006	0.273	0.312	0.358	0.377	0.393							
2007	0.284	0.314	0.360	0.403								
2008	0.292	0.330	0.373									
2009	0.334	0.362										
2010	0.360											

3-year Average

Age-to-Age	0.329	0.336	0.363	0.399	0.501	0.649	0.719	0.756	0.763	0.701	0.686	
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Latest Year

Age-to-Age	0.360	0.362	0.373	0.403	0.393	0.406	0.626	0.803	0.783	0.705	0.824	
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Notes: (a) Based on WCIRB accident year experience calls.

(b) Based on Exhibit 4.1 of Part A, Section B, with adjustment to accident years 2003 and 2004 for the full impact of the January 1, 2005 PDRS.

(c) The Ratio of Incremental Paid ALAE to Incremental Paid Indemnity divided by the Indemnity On-level Factors in Section I above.

Projected Ratio of ALAE to Loss - Private Insurers  
Estimated Incremental Paid IndemnityIII. Paid Indemnity Loss Development Factors<sup>1</sup>

Accident	Age-to-Age (in months)					Paid Indemnity <sup>2</sup>
Year	15-27	27-39	39-51	51-63	63-75	@3/31/2012 (\$Mil)
2006	2.265	1.442	1.200	1.120	1.080	1,632
2007	2.288	1.444	1.215	1.121	<b>1.080</b>	1,682
2008	2.312	1.482	1.232	<b>1.121</b>	<b>1.080</b>	1,661
2009	2.398	1.502	<b>1.232</b>	<b>1.121</b>	<b>1.080</b>	1,343
2010	2.401	<b>1.502</b>	<b>1.232</b>	<b>1.121</b>	<b>1.080</b>	970
2011	<b>2.401</b>	<b>1.502</b>	<b>1.232</b>	<b>1.121</b>	<b>1.080</b>	421

IV. Estimated Incremental Paid Indemnity as Percent of Cumulative Paid Indemnity as of 3/31/2012<sup>3</sup>

Accident	Age-to-Age (in months)				
Year	15-27	27-39	39-51	51-63	63-75
2006					
2007					8.0%
2008				12.1%	9.0%
2009			23.2%	14.9%	11.0%
2010		50.2%	34.8%	22.4%	16.6%
2011	140.1%	120.5%	83.7%	53.8%	39.8%

V. Estimated Incremental Paid Indemnity (in \$Millions) from 3/31/2012 to 75 Months<sup>4</sup>

Accident						Total Indemnity Payment \$ from 3/31/2012 to 75 Months
Year	15-27	27-39	39-51	51-63	63-75	
2006					0	0
2007					135	135
2008				201	149	350
2009			312	200	148	660
2010		487	338	217	161	1,204
2011	590	507	352	226	168	1,843

## Notes:

<sup>1</sup> Based on analogous Exhibit 2.3.1 of Part A, Section B, applicable to private insurers only. Factors in bold format are based on selected age-to-age development factors.

<sup>2</sup> Based on WCIRB accident year experience calls.

<sup>3</sup> Derived using the age-to-age paid development factors in Section III above.

<sup>4</sup> The product of the percentages in Section IV and the paid indemnity as of 3/31/2012 in Section III above.

**Projected Ratio of ALAE to Loss - Private Insurers**

Estimated Incremental Paid ALAE

Using Latest Year Incremental Paid ALAE to Incremental Paid Indemnity Ratio

VI. Selected Ratio of Incremental Paid ALAE to Incremental Paid Indemnity<sup>1</sup>

Accident Year	Age-to-Age (in months)					Paid ALAE (\$Mil) <sup>2</sup> @3/31/2012
	15-27	27-39	39-51	51-63	63-75	
2006						576
2007					0.393	579
2008				0.403	0.393	542
2009			0.373	0.403	0.393	455
2010		0.362	0.373	0.403	0.393	327
2011	0.360	0.362	0.373	0.403	0.393	122

VII. Estimated Incremental Paid ALAE as Percent of Cumulative Paid Indemnity as of 3/31/2012<sup>3</sup>

Accident Year	Age-to-Age (in months)				
	15-27	27-39	39-51	51-63	63-75
2006					
2007					3.1%
2008				4.9%	3.5%
2009			8.6%	6.0%	4.3%
2010		18.2%	13.0%	9.0%	6.5%
2011	50.4%	43.7%	31.2%	21.7%	15.7%

VIII. Estimated Incremental Paid ALAE (in \$Millions) from 3/31/2012 to 75 Months<sup>4</sup>

Accident Year	Age-to-Age (in months)					Total ALAE Payment \$ from 3/31/2012 to 75 Months
	15-27	27-39	39-51	51-63	63-75	
2006					0	0
2007					53	53
2008				81	59	140
2009			116	81	58	255
2010		177	126	88	63	453
2011	212	184	131	91	66	684

## Notes:

<sup>1</sup> Based on the latest year ratio of incremental paid ALAE to incremental on-level paid indemnity (see Section II of Exhibit 25.1).<sup>2</sup> Based on WCIRB accident year experience calls.<sup>3</sup> The product of the Selected Ratio of Incremental Paid ALAE to Incremental Paid Indemnity in Section VI above and the percentage of incremental paid indemnity in Section IV of Exhibit 25.2.<sup>4</sup> The product of the percentage in Section VII above and the paid indemnity as of 3/31/2012 in Section III of Exhibit 25.2.



**Projected Ratio of ALAE to Loss - Private Insurers**

Using Latest Year Incremental Paid ALAE to Incremental Paid Indemnity Ratio  
For Policies with Effective Dates between January 1, 2013 and December 31, 2013

Accident Year	Estimated Paid Amounts at 75 Months (\$Mil) <sup>1</sup>		Ratio of Paid ALAE to Indemnity at 75 Months <sup>2</sup>	75-to-Ult Paid ALAE to Paid Indemnity Development Factor <sup>3</sup>	Indemnity On-level Factors <sup>4</sup>	Ratio of Ultimate ALAE to On-level Indemnity <sup>5</sup>
	Indemnity (a)	ALAE (b)	(c)	(d)	(e)	(f)
2006	1,632	576	0.353	1.151	1.203	0.338
2007	1,817	632	0.348	1.151	1.165	0.344
2008	2,011	681	0.339	1.151	1.096	0.356
2009	2,004	710	0.355	1.151	1.073	0.380
2010	2,174	780	0.359	1.151	1.057	0.391
2011	2,264	806	0.356	1.151	1.036	0.395
2012						Projected <sup>6</sup> 0.393
2013						0.393
1/1/2014						0.393

(h) Projected Ratio of ALAE to On-level Indemnity:	0.393
(i) Indicated Ratio of Indemnity to Industry Average Filed Pure Premium <sup>7</sup> :	0.281
(j) Indicated Ratio of Loss to Industry Average Filed Pure Premium <sup>7</sup> :	0.855
(k) Projected ALAE as a Percentage of Total Losses <sup>8</sup> :	12.9%

**Notes:**

<sup>1</sup> The paid indemnity at 75 months is the sum of paid indemnity as of 3/31/2012 in Section III of Exhibit 25.2 and the estimated additional indemnity payment from 3/31/2012 to 75 months in Section V of Exhibit 25.2. The paid ALAE at 75 months is the sum of paid ALAE as of 3/31/2012 in Section VI of Exhibit 25.3 and the estimated additional ALAE payment from 3/31/2012 to 75 months in Section VIII of Exhibit 25.3.

<sup>2</sup> Ratio of column (b) to column (a).

<sup>3</sup> The 75-to-ultimate paid ALAE to paid indemnity development factor is based on latest year development method on Exhibit 17.1.

<sup>4</sup> See Exhibit 4.1 of Part A, Section B.

<sup>5</sup> [ Column (c) x column (d) ] / column (e).

<sup>6</sup> These on-level ratios were projected using a two-year average of the 2010 and 2011 on-level ratios.

<sup>7</sup> Based on analogous Exhibit 8 of Part A, Section B, applicable to private insurers only.

<sup>8</sup> (k) = (h) x (i) / (j).



Part A  
Section B  
Appendix D  
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 whom are not rated, has been worse than average. As a result, if no adjustment was made, the statewide average modification would be below 100%, and the pure premium rates would be insufficient to provide for losses and loss adjustment expenses after application of experience rating.

For many years, the derivation of pure premium rates and expected loss rates has involved adjustment by a factor known as the experience rating off-balance correction factor (off-balance factor). By adjusting pure premium rates and expected loss rates by this factor, the total pure premium produced at those pure premium rates, after application of experience rating, is estimated to be equal to projected losses and loss adjustment expenses incurred against the policies to which those pure premium rates apply. For policies incepting in 2013, the indicated off-balance factor is 1.030, which equals the off-balance factor reflected in the pure premium rates for policies incepting in 2012.

Exhibits 1 and 2 show the calculation of the indicated off-balance factor for policies incepting in 2013. Lines 1 and 2 of Exhibit 1 show the average modification and average credibility assigned to the experience of all experience rated employers for each of the 2010 through 2012 policy years. This information is based on the WCIRB's experience modification records and reflects actual modifications issued for each of those policy years.<sup>1</sup> Based on this information, the ratio of actual to expected losses for experience rated employers in each of these years is computed and shown on line 3 of Exhibit 1.

As discussed in Part B, Section D, Appendix A, the expected loss rates determined for each year are adjusted by the off-balance factor for that year. Line 4 of Exhibit 1 shows the off-balance factor of 1.030 that was used to adjust each year's expected loss rates. For policy years 2010 through 2012, in lieu of increasing the off-balance factor to its indicated level, the Insurance Commissioner approved an adjustment to expected loss rates intended to maintain the current off-balance factor of 1.030. Line 5 of Exhibit 1 shows the adjustments that were made to the expected loss rates for each policy year to produce an off-balance factor of 1.030. Finally, line 6 of Exhibit 1 shows the adjustment that was made to each historical year's expected loss rates to reflect the impact of Senate Bill No. 1217 (SB 1217) corrections.<sup>2</sup> The combined total of all the factors that were applied to each policy year's expected losses are shown in line 7 of Exhibit 1.

The expected loss rates computed for each historical policy year reflect an estimate of the statewide average ratio of losses to payroll for the three-year period used in that year's experience modifications. Line 8 of Exhibit 1 shows the hindsight correction factor for the expected losses for each of these policy years. The hindsight correction factor is computed as the ratio of the statewide average expected losses reflected in the expected loss rate calculation for the year to the hindsight average statewide ratio of losses (limited to \$175,000) to payroll for the policy years and report levels reflected in that year's experience modifications.

Line 9 of Exhibit 1 shows the average ratios of actual to expected losses for experience rated employers in

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<sup>1</sup> The policy year 2012 information shown is preliminary.

<sup>2</sup> The adjustment that was made to each historical year's expected loss rates is removed from the computation of the estimated policy year 2012 ratio of actual to expected losses for purposes of the off-balance calculation as, while each year's expected losses was adjusted for potential SB 1217 adjustments, the average modifications shown on line 1 are prior to SB 1217 corrections.

each policy year, adjusted to remove the off-balance factor, the factor to produce the selected off-balance factor and SB 1217 adjustments that were made to each historical year's expected loss rates, and to correct for estimation errors in the overall average level of expected loss rates promulgated each year. The ratios shown on line 9 of Exhibit 1 represent the estimated ratios of actual to expected losses for experience rated employers where the total actual losses for all employers equal the total expected losses for the experience period. Line 10 of Exhibit 1 is the projected policy year 2013 ratio of actual to expected losses for experience rated employers, which has been selected as the average of the three years' ratios. Line 11 of Exhibit 1 is the projected policy year 2013 average credibility for experience rated employers, which has been selected as the average credibility for policy year 2011 (the most recent complete year of experience).

Exhibit 2 shows the computation of the indicated off-balance factor for policy year 2013. The projected ratio of actual to expected losses and the projected average credibility computed on lines 10 and 11 of Exhibit 1 are shown on lines 1 and 2 of Exhibit 2, respectively. Line 3 of Exhibit 2 shows the ratio of experience rated premium to total premium. This ratio is based on a comparison of the premiums reported for experience rated employers with those reported for employers who are not experience rated.

Line 4 of Exhibit 2 shows the computation of the indicated off-balance factor of 1.030 for policies incepting in 2013. The computation is based on the information on lines 1, 2 and 3 of Exhibit 2. The indicated 2013 off-balance factor is consistent with the off-balance factor in advisory pure premium rates for policies incepting in 2012. As a result, the WCIRB is recommending no change to the off-balance factor of 1.030 for policy year 2013.

**Projection of Actual to Expected Losses  
For Policy Year 2013 Experience Rated Risks**

	<u>2010</u>	<u>2011</u>	Preliminary <u>2012</u>
1. Average Modification for Rated Risks	0.945	1.014	0.994
2. Average Credibility for Rated Risks	0.515	0.500	0.461
3. Average Actual to Expected Ratio for Rated Risks (unadjusted) [(1) - 1.0 + (2)] / (2)	0.893	1.028	0.987
<u>Factors Applied to Expected Loss Rates in 2010 Through 2012</u>			
4. Off-Balance Factor in Expected Loss Rates	1.030	1.030	1.030
5. Factor to Produce Selected 2010, 2011 and 2012 Off-Balance	0.987	0.995	1.012
6. Adjustment to Reflect SB 1217 (1998) in Expected Loss Rates	0.995	0.995	0.995
7. Total of All Factors Applied to Expected Loss Rates (4) x (5) x (6)	1.012	1.020	1.037
8. Hindsight Correction to Average Expected Losses	1.053	0.920	0.945
9. Average Actual to Expected Ratio for Rated Risks (adjusted) (3) x (7) x (8)	0.952	0.965	0.967
10. Projected Policy Year 2013 Ratio of Actual to Expected Losses for Rated Risks:			0.961
11. Projected Policy Year 2013 Average Credibility for Rated Risks:			0.500

## Notes:

Lines (1) and (2) are based on modifications issued by the WCIRB for policies effective during the specified year (prior to SB 1217 [1998] rerates).

Line (3) is derived starting with the formula:  $X\text{-Mod} = (\text{credibility} \times A/E) + [(1.0 - \text{credibility}) \times 1.0]$ .

Line (4) is the off-balance factor included in rates and expected loss rates for the specified year. In this calculation, its impact is removed from the expected losses for the specified year to determine what the A/E ratio would have been without the off-balance adjustment for that year being applied to expected losses.

Line (5) contains the factors used to adjust the Expected Loss Rates to produce the selected off-balance correction factor of 1.030 pursuant to the January 1, 2010, January 1, 2011 and January 1, 2012 CDI pure premium rate decisions.

Line (6) reflects the factor used to adjust expected loss rates for the estimated impact of SB 1217 (1998).

Line (8) is a factor that corrects for estimation error in the statewide average Expected Loss Rate for the specified year. It is computed as the ratio of the projected average Expected Loss Rate to the hindsight average Expected Loss Rate.

Line (10) is the projected policy year 2013 ratio of actual to expected losses for rated risks based on an average of the latest three years.

Line (11) is the projected policy year 2013 average credibility for rated risks based on the average credibility for the latest full year (2011).

**Experience Rating Off-Balance Correction Factor Calculation  
For Policy Year 2013**

1. Projected Ratio of Actual to Expected Losses for Rated Risks	0.961
2. Projected Average Credibility for Rated Risks	0.500
3. Ratio of Experience-Rated Premium to Total Premium	0.875
4. Indicated Off-Balance in 2013 Pure Premium Rates $\{1.0 - [(1) \times (2) \times (3)]\} / \{[1.0 - (2)] \times (3) + [1.0 - (3)]\}$	1.030
5. Selected Off-Balance in 2012 Pure Premium Rates	1.030
6. Indicated Change in Off-Balance $(4) / (5) - 1.0$	0.0%

Notes:

Lines (1) and (2) are from Exhibit 1, lines (10) and (11), 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:  $\text{Avg. Mod Rated Risks} = [(\text{Avg. Ratio of Actual to Expected}) \times (1 / OBF) \times (\text{Avg. Credibility})] + [1.0 \times (1 - \text{Avg. Credibility})]$ .

Part A  
Section C  
Classification Relativities

**Derivation of Pure Premium Rates Based on Classification Relativity Review Sheets**

Section B discussed the computation of the indicated average January 1, 2013 pure premium rate over approximately 500 industry classifications used in California. The specific pure premium rate proposed for each industry classification also reflects the estimated change in each classification's relative share of the total statewide losses. Specifically, each classification's relativity is based on the claim and payroll experience of employers assigned to that classification compared to the claim and payroll experience of employers assigned to other classifications. The most recent claim and payroll experience by classification reported in accordance with the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) is the basis of the analysis.

Each classification's relativity is determined through an analysis of the ratio of losses to payroll that emerges for a particular classification in the most recent two, three, four, or five years, depending on the size of the classification. For certain classifications, five years of loss and payroll experience is not, by itself, sufficiently large or "credible" to establish the relativity for the classification. For each of these classifications, selected relativities are determined as the weighted average of the adjusted loss to payroll ratio based on that classification's policy year loss experience and the loss to payroll ratio expected to emerge based on the current (i.e., July 1, 2012) advisory pure premium rate. The weight assigned to the policy year loss experience depends on the volume of experience assigned to that classification over the last five years. The remaining weight is assigned to the experience expected to emerge based on the loss portion of the current pure premium rate. The determination of the expected loss to payroll ratios, the adjusted loss to payroll ratios based on policy year experience, and the selected loss to payroll ratios proposed to be effective January 1, 2013 is discussed below.

**Expected Loss to Payroll Ratios**

For each standard classification, the expected unlimited loss to payroll ratio is first computed. A sample computation of these expected ratios using Classification 4496, *Plastics — Fabricated Products Mfg*, is shown on Exhibit 1. The procedures used to compute other expected unlimited loss to payroll ratios are identical.

Line 1 of Exhibit 1 shows the year 2012 selected (unlimited) loss to payroll ratios for Classification 4496,<sup>1</sup> expressed as losses per \$100 of payroll, separately for indemnity and medical as reflected in the 2012 classification relativity analysis. These ratios that are shown on line 1 do not reflect the impacts of the January 1, 2012 or July 1, 2012 average advisory pure premium rate level changes on losses. The adjustment to reflect these impacts are shown on lines 2a and 2b of Exhibit 1, respectively. Inasmuch as the classification relativity analysis is based on loss amounts (excluding loss adjustment expenses) the effects shown in lines 2a and 2b of Exhibit 1 reflect only the loss component of the approved January 1, 2012 and July 1, 2012 pure premium rate changes, respectively. (The adjustment factors to reflect the July 1, 2012 advisory pure premium rate level change are the same for the indemnity and medical components as the overall change was not segmented between indemnity and medical losses.)

Exhibit 1, line 3 shows the expected unlimited loss to payroll ratio underlying the 2012 relativity for Classification 4496, adjusted to the impact of the January 1, 2012 and July 1, 2012 pure premium rate changes on losses. (To obtain the July 1, 2012 advisory pure premium rate for the classification, the expected unlimited loss to payroll ratio is multiplied by the July 1, 2012 loss adjustment expense provision of 1.248 and the 2012 experience rating off-balance correction factor of 1.030.) The expected unlimited loss to payroll ratios are used in several parts of the classification relativity analysis, including the

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<sup>1</sup> See Part A, Section C of the WCIRB's January 1, 2012 Pure Premium Rate Filing.

determination of the credibility of a particular classification's historical experience.

Two additional adjustments are made to the expected unlimited loss to payroll ratios shown on line 3 of Exhibit 1. First, the ratios are adjusted to reflect the change in the average level of experience in the North American Industry Classification System (NAICS) Sector grouping to which the classification is assigned relative to that of other NAICS Sector groupings. In this way, the pure premium rate for classifications that have very little credibility will change, to a large extent, based on the change in loss experience of a broader group of relatively similar classifications rather than on the statewide average change in loss experience of all classifications.

Exhibit 2.1 shows the factors for the indemnity and medical components used to make these adjustments for the 21 NAICS Sectors used to segregate industry classifications for purposes of classification relativities. (The classifications belonging to each of the NAICS Sectors are shown on Exhibit 2.2.) The factors shown on Exhibit 2.1 represent the ratio of the actual dollars of loss in the most recent two-year period for that particular NAICS Sector grouping relativity component to the expected losses. Thus, a factor less than 1.000 indicates that the experience in a particular NAICS Sector grouping and loss component is improving relative to the statewide average, while a factor greater than 1.000 indicates that the experience in a particular NAICS Sector grouping and loss component is deteriorating relative to the statewide average. The factors from Exhibit 2.1 for the Manufacturing NAICS Sector grouping (Sector 31) are shown for Classification 4496 on line 4 of Exhibit 1. The expected unlimited loss to payroll ratios adjusted for the 2013 NAICS Sector differential for Classification 4496 are shown on line 5 of Exhibit 1.

The second adjustment made to the expected unlimited ratios involves removal of the portion of each classification's loss to payroll ratio anticipated to provide for large losses. To mitigate the impact of exceptionally large claims on a classification's relativity, the actual cost of a single claim that is used in the policy year experience underlying the computation of the adjusted loss to payroll ratio is limited. Consequently, the expected loss to payroll ratio that will be combined with the adjusted loss to payroll ratio is also limited.

In the prior several pure premium rate filings, the limit factors used to determine the expected limited loss to payroll ratios were based on the five-year average percentage of actual losses in excess of the \$500,000 loss limitation for the retrospective rating hazard group (RHG) to which a classification is assigned. For this filing, the computation of the indemnity and medical limit factors for each classification (shown on line 6 of Exhibit 1 for Classification 4496) reflect the expected percentage of losses in excess of the current loss limitation of \$500,000 for the applicable RHG based on the experience underlying the pure loss total incurred excess loss factors including in the advisory 2013 Retrospective Rating Plan (see Part C, Section A)<sup>2</sup> adjusted to the 2012 level to be applicable to the expected unlimited loss to payroll ratios. The classifications assigned to each of the RHGs are shown on Exhibit 7.2.

Line 7 shows the expected limited loss to payroll ratios which have been adjusted for the NAICS Sector differential and by the loss limitation applicable to Classification 4496. These are the ratios that will be combined with the ratios based on policy year loss experience for classifications that are not fully credible. (To the extent that a classification is fully credible, the expected limited loss to payroll ratios will not be used in the derivation of the selected loss to payroll ratios for that classification.)

### **Adjusted Loss to Payroll Ratios**

The payroll and claim information from the latest available statistical summary for each classification is shown on the classification relativity review sheet for that classification. (For illustrative purposes, Exhibit 3 shows the 2012 classification relativity review sheet for Classification 4496, *Plastics — Fabricated Products Mfg.*) The payroll amount shown for each policy year is the total payroll reported for Classification 4496 on all policies providing California workers' compensation coverage. For information

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<sup>2</sup> See Agenda Item AC12-04-04 of the April 2, 2012 WCIRB Actuarial Committee meeting for a discussion of the process used to determine the loss limit factors.



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. To facilitate a consistent comparison of losses to payroll across classifications, the following adjustments have been made to the reported incurred loss amounts:

1. Loss Development. Reported incurred loss amounts are adjusted to ultimate value for indemnity and medical losses. Indemnity and medical loss development factors to eighth report level were computed based on specific loss development groupings developed by the WCIRB to enhance the accuracy of the loss development component of the classification relativity analysis and have been updated as part of the WCIRB's 2012 loss development study.<sup>3</sup> The indemnity and medical loss development groupings to which a specific classification belongs is shown at the top of the classification relativity review sheet for that classification. As recommended in the WCIRB's 2012 loss development study, the average of the two most recent calendar years' age-to-age development factors, rather than a factor based on a single year as adopted in prior WCIRB pure premium rate filings, was used to project age-to-age development for each loss development grouping. In addition, for the computation of 2013 classification relativities, losses were developed from eighth report level to ultimate value for indemnity and medical losses based on statewide development factors. The development factors for each report level and loss development grouping that are used to develop losses to an ultimate level are shown on Exhibits 4.1 and 4.2 for indemnity and medical, respectively. The classifications belonging to each of the indemnity and medical loss development groupings are shown on Exhibits 4.3 and 4.4.
2. Adjustment to Current Benefit Level. The losses reported for each policy year reflect the benefit levels in effect during that year. Consequently, to ensure consistent valuation across classifications, each year's losses are adjusted to the current level of statutory benefits. The benefit level adjustment factors for each policy year, injury type and NAICS Sector grouping are shown on Exhibit 5. These factors reflect the impact of statutory and regulatory changes on benefit costs from the time the losses on those policies were incurred until the 2012 policy year.
3. Adjustment to Earlier Years. Classifications may use two, three, four, or five years of actual experience in computing relativities. In order that a particular classification's relativity is not impacted by whether a particular year of experience was or was not used, an adjustment is made to the losses reported on the three most mature years used in the calculation (2005, 2006, and 2007). Specifically, Exhibit 6 shows the factor for each NAICS Sector grouping and loss component for each of the three most mature policy years. The factors represent the ratio of the average dollars of loss per \$100 of payroll for that NAICS Sector grouping and loss component for the two most recent years of experience (2008 and 2009) to the comparable loss per \$100 of payroll for each of the years 2005, 2006, and 2007.
4. Limitation of Large Losses. The presence of an atypically large claim can significantly distort the relativity computation for a particular classification. Similarly, because a classification has not 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. As a result, actual claims are limited to a targeted dollar amount for all classifications. Once adjustments to losses have been made as described above, an individual loss limitation of \$500,000 is applied to the cost of individual accidents.

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<sup>3</sup> See Agenda Item AC-12-04-04 of the April 2, 2012 WCIRB Actuarial Committee meeting for a complete discussion of the enhancements.

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 (i.e., July 1, 2012) advisory pure premium rates. For example, losses are adjusted to a current benefit level but have not been adjusted for other loss cost trends. For the 2013 classification relativities, a factor of 0.791 was applied to losses so that the average relativity over all classifications is equal to the average relativity underlying the approved July 1, 2012 advisory pure premium rates.

In summary, the reported unadjusted losses for a particular classification are modified by (a) the specified indemnity and medical loss development factors for the appropriate report level and for the indemnity and medical loss development groupings to which the classification belongs (Exhibit 4), (b) the appropriate benefit level adjustment factor (Exhibit 5), (c) the appropriate factor to adjust for the use of earlier years of experience if the losses are from the 2005, 2006, or 2007 policy year (Exhibit 6), and (d) the adjustment to the overall average level of experience. For example, to calculate the medical losses shown on Exhibit 3 for policy year 2007 for Classification 4496, the reported unadjusted medical losses for this classification are multiplied by (a) the development factor of 1.736 for third report level medical losses for medical loss development group 3 (Exhibit 4.2), (b) a benefit adjustment factor of 1.020 (Exhibit 5.3), (c) a factor of 0.975 to adjust policy year 2007 NAICS Sector 31 medical losses to the level of the 2008 and 2009 experience (Exhibit 6.2), and (d) the overall adjustment factor of 0.791. Individual losses, once adjusted on this basis, are then limited to be no more than \$500,000. The resultant adjusted medical loss amount for policy year 2007 of \$1,893,125 is shown on the classification relativity review sheet for Classification 4496 and on Exhibit 3.

As shown in the upper section of the table on Exhibit 3 for Classification 4496, for each loss component, the ratio of actual losses, adjusted as described above, to payroll is computed. For informational purposes only, the last column shows the total adjusted loss to payroll ratio by year.

At least two years of experience are used for each classification to determine the adjusted loss to payroll ratio. For smaller classifications, three, four, or five years of experience are used, depending on the amount of expected losses needed to meet the full credibility requirement (see discussion of selected loss to payroll ratios below). In no event are more than five years of experience used in determining the adjusted loss to payroll ratio. For classifications with two, three, four, or five years of experience, adjusted loss to payroll ratios are derived by dividing the total losses, adjusted as described above, for the experience period by the total payroll (in hundreds) for the same period.

### **Selected Loss to Payroll Ratios**

For classifications that are not fully credible, the “indicated” limited loss to payroll ratio, which is the basis of the selected loss to payroll ratio, is a weighted average of the adjusted loss to payroll ratio and the expected limited loss to payroll ratio (adjusted for NAICS Sector differential). The credibility assigned to a particular classification’s policy year experience is based on expected losses. The expected losses are calculated by multiplying the payroll for the experience period (two, three, four, or five years) by the expected unlimited loss to payroll ratio (line 3 of Exhibit 1). These expected losses are then compared to the full credibility standard to determine credibility. The standard to be used for 100% credibility corresponds to 400 indemnity claims multiplied by the average indemnity cost per claim and 1,365 medical claims multiplied by the average medical cost per claim. For the WCIRB’s January 1, 2013 Pure Premium Rate Filing, these full credibility standards are \$8,035,180 for the indemnity component and \$16,245,232 for the medical component.

If the expected losses generated by five policy years of experience are not sufficient to meet the full credibility standard, partial credibilities are utilized. Partial credibilities are determined as the two-fifths power of the ratio of a classification’s expected losses by loss component to the full credibility standard. For Classification 4496, five-year expected losses resulted in 96% credibility for the indemnity component

and 100% credibility for the medical component. These credibilities are shown for each classification on the classification relativity review sheets and on Exhibit 3 for Classification 4496.

To determine the indicated limited loss to payroll ratio, the credibility factor is used as the weight for the adjusted loss to payroll ratio, and the complement of the credibility factor (1.0 minus the credibility factor) is used as the weight for the expected limited loss to payroll ratio (adjusted for NAICS Sector differential). To the extent that full credibility is achieved for a loss component for a particular classification, the indicated limited loss to payroll ratio would be equal to the adjusted loss to payroll ratio (i.e., the expected limited loss to payroll ratio would not be used).

For Classification 4496, as shown on Exhibit 3, the indicated limited loss to payroll ratio of 1.199 for the indemnity component is calculated by combining 96% of 1.190 and 4% of 1.414 (the indemnity component of the expected limited loss to payroll ratio adjusted for NAICS Sector differential, shown on line 7 of Exhibit 1 and on Exhibit 3). The medical component of the indicated limited loss to payroll ratio of 2.574 is equal to the adjusted medical loss to payroll ratio since the medical credibility is 100%.

Both actual and expected losses have been adjusted to a limited loss basis. To adjust losses to an unlimited basis, the loss limit factor is applied to the indicated limited loss to payroll ratio to produce the “selected” (unlimited) loss to payroll ratio, which is the basis of the pure premium rate and the expected loss rate for the classification. The indemnity and medical limit factors represent the expected percentage of losses in excess of the \$500,000 large loss limitation for the RHG to which Classification 4496 belongs. The limit factors reflected in this calculation are stochastically derived based on the experience underlying the pure loss total incurred excess loss factors of the advisory 2013 Retrospective Rating Plan included in Part C, Section A, for the \$500,000 per accident limit and are shown for each RHG on Exhibit 7.1.<sup>4</sup> For Classification 4496, the limit factors used to adjust the indicated limited loss to payroll ratios for policy year 2013 to an unlimited basis are 1.173 for indemnity and 1.589 for medical, based on RHG 4 to which Classification 4496 belongs.

As in the past, the WCIRB has restricted the annual change in any particular classification’s relativity to 25%. The selected loss to payroll ratios for classifications subject and not subject to this restriction are shown on the classification relativity review sheets as the “Selected Loss to Payroll Ratio (Restricted to 25% Change)” and “Selected (Unlimited) Loss to Payroll Ratio”, respectively. Exhibit 8 shows a list of classifications impacted by the restriction and their unrestricted indicated changes in relativities.

For informational purposes, each classification relativity review sheet also provides the indicated relativity change (prior to application of the 25% restriction where applicable). This is determined by comparing the selected or indicated (unlimited) loss to payroll ratio to the expected unlimited loss to payroll ratio.

The last line of each classification 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 2013 classification relativities is 1.934 (with the indemnity component of the ratio at 0.571 and the medical component at 1.363).

### Proposed Classification Changes

Based on the recommended modifications to the Standard Classification System proposed in Part B, Section A of this filing, the WCIRB has computed the relativities for the classifications as set forth below:

1. Elimination of Classification 5207, Dam Construction — concrete. The experience of employers assigned to this classification was transferred into Classification 6011, *Dam Construction*, for purposes of computing the classification relativities for this classification.

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<sup>4</sup> In the last several pure premium rate filings, the limit factors were derived based on five-year average percentage of actual losses in excess of the \$500,000 loss limitation for the retrospective rating hazard group (RHG) to which a classification is assigned.

2. Dissociation of Classifications 0038, *Stock Farms*, and 7207, *Stables*. In prior pure premium rate filings, the experience of these classifications was combined for purposes of computing classification relativities. The 2013 classification relativity for each of these classifications was computed based only on the experience assigned to that classification.
3. Dissociation of Classifications 2586, *Dry Cleaning or Dyeing*, and 2589, *Dry Cleaning or Laundry — retail*. In prior pure premium rate filings, the experience of these classifications was combined for purposes of computing classification relativities. The classification relativity for each of these classifications was computed based only on the experience assigned to that classification.
4. Dissociation of Classifications 8807, *Newspaper, Magazine or Book Publishing*, and 8818, *Newspaper Publishing — editing*. In prior pure premium rate filings, the experience of these classifications was combined for purposes of computing classification relativities. The 2013 classification relativity for each of these classifications was computed based only on the experience assigned to that classification.

## Derivation of Expected Limited Loss to Payroll Ratio

Classification 4496 - PLASTICS - FABRICATED PRODUCTS MFG

	Indemnity	Medical	Total
1. Selected (Unlimited) Loss to Payroll Ratio - 2012	1.328	2.171	3.499
2a. Adjustment to Reflect Distribution of Losses in January 1, 2012 Pure Premium Rate Filing	1.093	1.574	
2b. Adjustment to Reflect Distribution of Losses in July 1, 2012 Pure Premium Rate Filing	1.076	1.076	
3. Expected Unlimited Loss to Payroll Ratio (1) x (2a) x (2b)	1.562	3.677	5.239
4. Adjustment for NAICS Sector Differential	1.055	0.957	
5. Expected Unlimited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (3) x (4)	1.647	3.520	5.167
6. Limit Factor	1.165	1.570	
7. Expected Limited Loss to Payroll Ratio Adjusted for NAICS Sector Differential (5) / (6)	1.414	2.242	3.656

## Factors to Adjust Expected Unlimited Loss to Payroll Ratio for NAICS Sector Differential

<u>NAICS Sector(s)</u>	<u>Sector Name(s)</u>	<u>Indemnity</u>	<u>Medical</u>
11 & 21	Agriculture & Mining	1.054	1.012
22 & 23	Utilities & Construction	1.056	1.013
31	Manufacturing	1.055	0.957
42	Wholesale	1.010	0.919
44	Retail	1.057	0.937
48	Transportation & Warehousing	1.016	0.934
51	Information	1.069	0.850
52	Finance & Insurance	1.111	0.977
53	Real Estate	0.970	0.878
54	Professional Services	1.004	0.921
56	Administrative	1.089	1.003
61	Education	1.045	0.986
62	Health	1.114	0.954
71	Arts & Entertainment	1.099	0.967
72	Hospitality	1.173	1.052
81	Other	1.114	1.037
8742	Outside Sales	1.321	1.044
8810 & 92	Clerical & Public Admin	1.062	0.918

## Note:

These factors represent the ratio of actual to expected 2008 and 2009 policy year losses.

NAICS Sectors  
Classification Assignments

NAICS Sector 11 (Agriculture) Classifications			
0005	0040	0079	2702
0016	0041	0096	2727
0034	0044	0171	7409
0035	0045	0172	7410
0036	0050	0401	8209
0038			

NAICS Sector 21 (Mining) Classifications			
1122	1322	1741	6213
1123	1452	4000	6216
1124	1624	6204	6235
1320	1710	6206	6237

NAICS Sector 22 (Utilities) Classifications			
0251	7520	7539	7580
7500			

NAICS Sector 23 (Construction) Classifications			
1330	5190	5479	6258
3719	5195	5482	6307
5020	5201	5484	6308
5027	5205	5485	6315
5028	5212	5506	6316
5040	5213	5507	6325
5057	5214	5538	6361
5059	5222	5542	6364
5102	5225	5552	6400
5107	5348	5553	7272
5108	5403	5606	7538
5140	5432	5632	7601
5146	5436	5633	7855
5160	5443	6003	8227
5183	5446	6011	8729
5184	5447	6218	9521
5185	5467	6220	9529
5186	5470	6233	9552
5187	5474	6251	

NAICS Sector 31 (Manufacturing) Classifications			
1438	2117	2731	3060
1463	2121	2757	3066
1699	2123	2759	3070
1701	2142	2790	3076
1803	2150	2797	3081
1925	2163	2806	3082
2002	2211	2812	3085
2003	2222	2819	3099
2014	2362	2840	3110
2030	2402	2842	3131
2063	2413	2852	3146
2081	2501	2881	3152
2095	2570	2883	3165
2102	2571	2915	3169
2107	2576	2923	3175
2108	2586	3018	3178
2109	2660	3022	3179
2111	2683	3030	3180
2113	2688	3039	3220
2116	2710	3040	3241

NAICS Sector 31 (Manufacturing) Classifications (Continued)			
3257	3681	4250	4558
3339	3682	4251	4611
3365	3683	4279	4623
3372	3805	4283	4635
3383	3808	4286	4665
3400	3815	4295	4683
3401	3828	4297	4691
3501	3830	4299	4692
3507	3831	4351	4717
3560	3840	4354	4720
3568	4034	4410	4740
3569	4036	4420	4771
3570	4038	4432	4828
3572	4041	4470	4829
3573	4049	4478	4831
3574	4111	4492	4922
3577	4112	4494	4983
3612	4114	4495	5951
3620	4150	4496	6504
3632	4239	4497	6834
3634	4240	4498	8019
3643	4243	4499	8813
3647	4244	4557	8846
3651			

NAICS Sector 42 (Wholesale) Classifications			
0400	8041	8107	8232
3821	8042	8110	8264
4130	8059	8111	8265
7392	8063	8113	8267
8001	8064	8116	8286
8004	8102	8117	8500
8018	8103	8204	8745
8021	8106	8215	8847
8032			

NAICS Sector 44 (Retail) Classifications			
5192	8031	8061	8350
8006	8039	8062	8388
8008	8046	8065	8391
8013	8057	8066	8400
8015	8060	8071	8748
8017		8324	

NAICS Sector 48 (Transportation) Classifications			
4312	7232	7405	7515
7133	7360	7421	8291
7198	7365	7424	8292
7219	7382	7428	8293
7227	7403	7429	8304

NAICS Sector 51 (Information) Classifications			
4304	7606	8800	9155
4362	7607	8807	9610
7600	7610	8818	

NAICS Sector 52 (Finance & Insurance) Classifications			
8720	8749	8808	8850
8743	8801	8822	

NAICS Sector 53 (Real Estate) Classifications			
8028	8740	9007	9011
8070	8741	9009	9015
8290		9010	

NAICS Sector 54 (Professional Services) Classifications			
4361	7248	8820	8859
4511	8601	8821	9507
4512	8803	8831	9549

NAICS Sector 56 (Administrative) Classifications			
0042	5650	9031	9403
0106	7605	9096	9424
2584	7721	9097	9426
5473	9008	9402	

NAICS Sector 61 (Education) Classifications		
8868	8875	9101

NAICS Sector 62 (Health) Classifications			
7332	8827	8839	9059
8804	8829	8851	9070
8806	8830	8852	9085
8823	8834	9043	

NAICS Sector 71 (Arts & Entertainment) Classifications			
7207	9060	9092	9181
8278	9061	9151	9182
8631	9067	9154	9184
8838	9069	9156	9185
9016		9180	

NAICS Sector 72 (Hospitality) Classifications		
8078	9048	9050 9079

NAICS Sector 81 (Other) Classifications			
2585	8387	8755	9516
2589	8389	8840	9519
3724	8390	9053	9522
3726	8392	9066	9586
5128	8393	9220	9620
5191	8397	9501	

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	

WCIRB January 1, 2013 Pure Premium Rate Filing

## CLASSIFICATION RELATIVITY REVIEW SHEET

Effective January 1, 2013

Code: 4496 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: PLASTICS - FABRICATED PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	102,078,854	9	59	221	1,042,911	2,573,877	3,616,788	3.543
2006	95,726,381	9	62	167	1,168,728	1,891,072	3,059,801	3.196
2007	99,683,884	6	52	199	753,545	1,893,125	2,646,670	2.655
2008	84,812,718	6	53	115	1,150,483	2,761,456	3,911,940	4.612
2009	77,025,925	5	44	110	1,351,728	2,705,330	4,057,058	5.267
	459,327,762	35	270	812	5,467,396	11,824,860	17,292,256	
Adjusted Loss to Payroll Ratio:					1.190	2.574	3.765	
Expected Unlimited Loss to Payroll Ratio:					1.562	3.677	5.239	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.414	2.242	3.656	
Credibility:					0.96	1.00		
Indicated Limited Loss to Payroll Ratio:					1.199	2.574	3.774	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.407</b>	<b>4.091</b>	<b>5.497</b>	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								284.2%



## Indemnity Loss Development Factors

Selected Age-to-Age Loss Development Factors (a)

Report Level	Indemnity Loss Development Group (ILDG)			
	1	2	3	4
1st to 2nd	1.378	1.430	1.455	1.526
2nd to 3rd	1.133	1.155	1.185	1.220
3rd to 4th	1.070	1.081	1.096	1.108
4th to 5th	1.045	1.055	1.053	1.056
5th to 6th	1.033	1.028	1.019	1.036
6th to 7th	1.016	1.015	1.014	1.020
7th to 8th	1.019	1.012	1.015	1.011

Cumulative Loss Development Factors to Ultimate Level (b)

Policy Year	Report Level to Ultimate	Indemnity Loss Development Group (ILDG)			
		1	2	3	4
2009	1st	1.978	2.110	2.211	2.468
2008	2nd	1.435	1.476	1.520	1.617
2007	3rd	1.267	1.277	1.283	1.325
2006	4th	1.184	1.182	1.170	1.196
2005	5th	1.133	1.120	1.112	1.132
2004	6th	1.097	1.089	1.091	1.093
2003	7th	1.080	1.073	1.076	1.072
2002	8th	1.060	1.060	1.060	1.060

## Notes:

- (a) Selected factors are calculated as the average of current and prior year age-to-age development factors based on policy year data from unit statistical reports.
- (b) Factors based on successive multiplication of age-to-age factors and the 8th to ultimate report level factor which is based on WCIRB aggregate accident year experience as of March 31, 2012.

## Medical Loss Development Factors

Selected Age-to-Age Loss Development Factors (a)

Report Level	Medical Loss Development Group (MLDG)			
	1	2	3	4
1st to 2nd	1.185	1.292	1.303	1.388
2nd to 3rd	1.090	1.144	1.156	1.195
3rd to 4th	1.074	1.078	1.091	1.120
4th to 5th	1.048	1.068	1.074	1.090
5th to 6th	1.053	1.053	1.057	1.058
6th to 7th	1.028	1.049	1.040	1.047
7th to 8th	1.040	1.032	1.033	1.046

Cumulative Loss Development Factors to Ultimate Level (b)

Policy Year	Report Level to Ultimate	Medical Loss Development Group (MLDG)			
		1	2	3	4
2009	1st	2.134	2.531	2.616	3.063
2008	2nd	1.802	1.958	2.007	2.207
2007	3rd	1.654	1.712	1.736	1.847
2006	4th	1.540	1.588	1.592	1.649
2005	5th	1.469	1.487	1.482	1.514
2004	6th	1.395	1.412	1.402	1.430
2003	7th	1.358	1.347	1.348	1.366
2002	8th	1.305	1.305	1.305	1.305

## Notes:

- (a) Selected factors are calculated as the average of current and prior year age-to-age development factors based on policy year data from unit statistical reports.
- (b) Factors based on successive multiplication of age-to-age factors and the 8th to ultimate report level factor which is based on WCIRB aggregate accident year experience as of March 31, 2012.

Indemnity Loss Development Groups (ILDG)  
Classification Assignments

ILDG 1 Classifications			
0005	4312	5538	8061
0016	4470	5542	8111
0034	4512	5552	8116
0036	5020	5553	8117
0038	5027	5632	8209
0040	5028	5633	8215
0041	5059	5650	8278
0042	5102	6204	8293
0044	5107	6220	8387
0045	5108	6307	8389
0050	5140	6308	8392
0079	5146	6316	8400
0106	5183	6325	8631
0171	5185	6400	8741
0172	5187	7198	8831
0401	5190	7207	8838
1803	5201	7219	8839
2107	5205	7332	8840
2142	5212	7360	8847
2584	5214	7365	8859
2702	5225	7392	8875
2710	5348	7410	9048
2727	5403	7424	9066
2731	5432	7605	9097
2757	5436	7610	9155
2806	5443	7706	9156
2819	5446	8004	9180
2883	5447	8021	9184
3241	5467	8028	9185
3365	5470	8041	9507
3401	5484	8057	9519
4130	5507	8060	9529

ILDG 2 Classifications			
0035	2163	2915	3577
0251	2222	2923	3724
1322	2413	3030	3808
1463	2586	3039	3828
1710	2660	3060	3830
1741	2759	3131	3840
2014	2790	3372	4034
2111	2812	3507	4038
2150	2842	3560	4041

ILDG 2 Classifications (Continued)			
4496	6364	8113	9007
4511	7227	8204	9009
4665	7272	8227	9010
4720	7500	8265	9011
4771	7520	8267	9033
4831	7538	8286	9043
4983	7580	8388	9053
5192	7707	8391	9060
5195	8001	8393	9092
5222	8015	8397	9101
5474	8018	8500	9151
5479	8031	8601	9154
5482	8032	8743	9403
5485	8046	8755	9426
5506	8059	8803	9501
6216	8065	8806	9516
6218	8071	8820	9521
6233	8106	8830	9552
6235	8107	8851	9620
6315		8868	

ILDG 3 Classifications			
0400	2797	4286	7133
1122	2840	4295	7232
1123	2881	4297	7248
1124	3040	4299	7403
1320	3081	4420	7405
1330	3099	4432	7409
1438	3110	4495	7428
1452	3169	4558	7539
1624	3257	4683	7601
1699	3501	4717	7607
1701	3620	4740	7720
2002	3634	4828	7721
2003	3726	5040	7722
2063	3815	5186	8006
2102	4000	5213	8013
2109	4036	6003	8039
2116	4239	6011	8042
2117	4240	6206	8062
2362	4243	6213	8066
2576	4244	6237	8070
2589	4279	6258	8102
2683		6361	

ILDG 3 Classifications (Continued)			
8110	8729	8834	9067
8232	8740	8846	9079
8264	8745	8850	9085
8290	8748	8852	9420
8291	8800	9015	9422
8304	8801	9016	9424
8324	8807	9031	9549
8350	8821	9059	9586
8390	8823	9061	9610
8720			

ILDG 4 Classifications			
0096	3339	4361	7600
1925	3383	4362	7606
2030	3400	4410	7855
2081	3568	4478	8008
2095	3569	4492	8017
2108	3570	4494	8019
2113	3572	4497	8063
2121	3573	4498	8064
2123	3574	4499	8078
2211	3612	4557	8103
2402	3632	4611	8292
2501	3643	4623	8742
2570	3647	4635	8749
2571	3651	4691	8804
2585	3681	4692	8808
2688	3682	4829	8810
2852	3683	4922	8813
3018	3719	5057	8818
3022	3805	5128	8822
3066	3821	5160	8827
3070	3831	5184	8829
3076	4049	5191	9008
3082	4111	5473	9050
3085	4112	5606	9069
3146	4114	5951	9070
3152	4150	6251	9096
3165	4250	6504	9181
3175	4251	6834	9182
3178	4283	7382	9220
3179	4304	7421	9402
3180	4351	7429	9410
3220	4354	7515	9522

Medical Loss Development Groups (MLDG)  
Classification Assignments

MLDG 1 Classifications			
0016	3241	6325	8500
0036	3365	7207	8631
0038	3507	7332	8741
0040	4470	7360	8807
0042	4512	7365	8839
0044	4771	7392	8840
0045	5059	7538	8847
0106	5108	7539	8859
0171	5140	8004	9048
0172	5403	8057	9067
2107	5443	8060	9092
2142	5446	8065	9097
2150	5479	8116	9151
2702	5538	8117	9156
2710	5553	8209	9180
2727	5632	8278	9184
2731	5650	8286	9185
2757	6011	8387	9426
2806	6204	8400	9529
2819			

MLDG 2 Classifications (Continued)			
6361	8028	8388	9007
6400	8031	8389	9009
6834	8041	8391	9016
7133	8042	8392	9033
7198	8059	8397	9043
7219	8062	8601	9060
7227	8106	8743	9061
7403	8107	8801	9066
7424	8110	8806	9101
7428	8111	8818	9154
7500	8215	8820	9155
7520	8227	8823	9181
7600	8232	8830	9220
7605	8264	8831	9403
7607	8290	8838	9424
7610	8291	8851	9501
7706	8293	8852	9516
7707	8304	8868	9519
8001	8324	8875	9552

MLDG 3 Classifications (Continued)			
6003	7601	8267	8846
6206	7606	8292	9010
6218	7720	8350	9011
6233	7721	8390	9015
6235	7722	8393	9031
6237	7855	8720	9053
6258	8006	8729	9059
6308	8008	8740	9079
6364	8015	8742	9085
6504	8017	8745	9182
7232	8018	8748	9402
7248	8019	8749	9410
7272	8021	8755	9422
7382	8046	8800	9507
7409	8061	8803	9521
7410	8063	8808	9549
7421	8064	8810	9586
7515	8066	8821	9610
7580	8103	8834	

MLDG 2 Classifications			
0005	2915	4351	5205
0034	3018	4354	5212
0035	3030	4362	5214
0041	3039	4420	5225
0050	3066	4511	5348
0079	3131	4720	5432
0251	3401	4740	5436
0401	3560	4829	5467
1122	3612	5027	5474
1320	3620	5028	5482
1322	3634	5040	5484
1452	3643	5057	5485
1624	3681	5107	5507
1741	3724	5128	5542
2014	3805	5146	5552
2102	4034	5160	5633
2108	4038	5183	5951
2163	4130	5186	6213
2584	4243	5187	6216
2589	4286	5190	6251
2759	4304	5195	6307
2883	4312	5201	6315

MLDG 3 Classifications			
0096	2121	3372	4496
0400	2123	3400	4497
1123	2211	3501	4557
1124	2576	3569	4558
1330	2586	3572	4665
1438	2660	3574	4683
1463	2683	3651	4717
1699	2790	3726	4828
1701	2797	3808	4831
1710	2812	3815	4983
1803	2842	3828	5020
1925	2881	4036	5102
2002	2923	4041	5184
2003	3070	4114	5185
2030	3081	4239	5191
2063	3082	4244	5192
2081	3099	4250	5213
2095	3165	4279	5222
2109	3169	4295	5447
2111	3175	4361	5470
2116	3220	4432	5473
2117	3257	4495	5606

MLDG 4 Classifications			
2113	3339	4283	8039
2222	3383	4297	8070
2362	3568	4299	8071
2402	3570	4410	8078
2413	3573	4478	8102
2501	3577	4492	8113
2570	3632	4494	8204
2571	3647	4498	8265
2585	3682	4499	8804
2688	3683	4611	8813
2840	3719	4623	8822
2852	3821	4635	8827
3022	3830	4691	8829
3040	3831	4692	8850
3060	3840	4922	9008
3076	4000	5506	9050
3085	4049	6220	9069
3110	4111	6316	9070
3146	4112	7405	9096
3152	4150	7429	9420
3178	4240	8013	9522
3179	4251	8032	9620
3180			

Factors to Adjust Loss Components to Current Benefit Level  
Policy Year 2009

NAICS <u>Sector(s)</u> <u>Sector Name(s)</u>		Type of Injury					
		Indemnity Benefits					<u>Medical</u>
		<u>Death</u>	Permanent <u>Total</u>	Permanent Partial		Temporary <u>Only</u>	
				<u>Major</u>	<u>Minor</u>		
11 & 21	Agriculture & Mining	1.003	1.010	1.004	1.005	1.007	1.000
22 & 23	Utilities & Construction	1.002	1.019	1.008	1.012	1.014	1.000
31	Manufacturing	1.003	1.012	1.004	1.007	1.009	1.000
42	Wholesale	1.000	1.004	1.003	1.005	1.006	1.000
44	Retail	1.000	1.013	1.004	1.007	1.010	1.000
48	Transportation & Warehousing	1.006	1.010	1.008	1.008	1.014	1.000
51	Information	1.019	1.021	1.011	1.018	1.023	1.000
52	Finance & Insurance	1.002	1.014	1.008	1.012	1.018	1.000
53	Real Estate	1.001	1.003	1.004	1.007	1.009	1.000
54	Professional Services	1.011	1.004	1.014	1.019	1.028	1.000
56	Administrative	1.001	1.017	1.003	1.006	1.007	1.000
61	Education	1.005	1.001	1.006	1.009	1.014	1.000
62	Health	1.000	1.007	1.008	1.010	1.016	1.000
71	Arts & Entertainment	1.000	1.022	1.006	1.011	1.016	1.000
72	Hospitality	1.000	1.002	1.004	1.006	1.010	1.000
81	Other	1.006	1.019	1.005	1.008	1.011	1.000
8742	Outside Sales	1.008	1.036	1.013	1.017	1.020	1.000
8810 & 92	Clerical & Public Admin	1.003	1.031	1.009	1.013	1.018	1.000

Factors to Adjust Loss Components to Current Benefit Level  
Policy Year 2008

NAICS <u>Sector(s)</u> <u>Sector Name(s)</u>		Type of Injury					
		Indemnity Benefits					<u>Medical</u>
		<u>Death</u>	Permanent <u>Total</u>	Permanent Partial		Temporary <u>Only</u>	
				<u>Major</u>	<u>Minor</u>		
11 & 21	Agriculture & Mining	1.005	1.015	1.014	1.015	1.009	1.005
22 & 23	Utilities & Construction	1.006	1.025	1.019	1.024	1.020	1.005
31	Manufacturing	1.003	1.015	1.014	1.016	1.012	1.005
42	Wholesale	1.000	1.006	1.012	1.014	1.009	1.005
44	Retail	1.001	1.018	1.014	1.017	1.013	1.005
48	Transportation & Warehousing	1.009	1.013	1.018	1.021	1.019	1.005
51	Information	1.023	1.027	1.023	1.031	1.032	1.005
52	Finance & Insurance	1.005	1.021	1.020	1.025	1.026	1.005
53	Real Estate	1.003	1.007	1.015	1.019	1.015	1.005
54	Professional Services	1.016	1.010	1.027	1.034	1.038	1.005
56	Administrative	1.003	1.021	1.013	1.017	1.011	1.005
61	Education	1.012	1.005	1.018	1.021	1.021	1.005
62	Health	1.002	1.014	1.020	1.022	1.023	1.005
71	Arts & Entertainment	1.001	1.024	1.017	1.023	1.022	1.005
72	Hospitality	1.002	1.004	1.014	1.018	1.015	1.005
81	Other	1.009	1.026	1.016	1.020	1.016	1.005
8742	Outside Sales	1.013	1.045	1.026	1.031	1.028	1.005
8810 & 92	Clerical & Public Admin	1.008	1.038	1.020	1.026	1.026	1.005

Factors to Adjust Loss Components to Current Benefit Level  
Policy Year 2007

		Type of Injury					
		Indemnity Benefits					Medical
NAICS Sector(s)	Sector Name(s)	Death	Permanent Total	Permanent Partial		Temporary Only	
				Major	Minor		
11 & 21	Agriculture & Mining	1.005	1.018	1.069	1.056	1.013	1.020
22 & 23	Utilities & Construction	1.010	1.031	1.079	1.070	1.028	1.020
31	Manufacturing	1.003	1.017	1.069	1.058	1.016	1.020
42	Wholesale	1.000	1.010	1.068	1.056	1.012	1.020
44	Retail	1.001	1.021	1.070	1.059	1.018	1.020
48	Transportation & Warehousing	1.012	1.015	1.076	1.066	1.027	1.020
51	Information	1.028	1.034	1.082	1.078	1.040	1.020
52	Finance & Insurance	1.011	1.031	1.080	1.073	1.035	1.020
53	Real Estate	1.008	1.014	1.074	1.066	1.024	1.020
54	Professional Services	1.022	1.020	1.087	1.082	1.047	1.020
56	Administrative	1.005	1.024	1.071	1.061	1.017	1.020
61	Education	1.018	1.014	1.078	1.069	1.030	1.020
62	Health	1.007	1.021	1.079	1.069	1.032	1.020
71	Arts & Entertainment	1.004	1.027	1.075	1.069	1.030	1.020
72	Hospitality	1.005	1.007	1.072	1.063	1.023	1.020
81	Other	1.013	1.030	1.074	1.065	1.024	1.020
8742	Outside Sales	1.020	1.055	1.086	1.079	1.037	1.020
8810 & 92	Clerical & Public Admin	1.014	1.049	1.080	1.074	1.035	1.020

Factors to Adjust Loss Components to Current Benefit Level  
Policy Year 2006

NAICS <u>Sector(s)</u> <u>Sector Name(s)</u>		Type of Injury					
		Indemnity Benefits					<u>Medical</u>
		<u>Death</u>	Permanent <u>Total</u>	Permanent Partial		Temporary <u>Only</u>	
				<u>Major</u>	<u>Minor</u>		
11 & 21	Agriculture & Mining	1.006	1.022	1.137	1.097	1.018	1.026
22 & 23	Utilities & Construction	1.016	1.038	1.150	1.116	1.038	1.026
31	Manufacturing	1.004	1.020	1.137	1.100	1.021	1.026
42	Wholesale	1.000	1.015	1.133	1.095	1.015	1.026
44	Retail	1.003	1.026	1.136	1.100	1.022	1.026
48	Transportation & Warehousing	1.017	1.019	1.146	1.111	1.034	1.026
51	Information	1.033	1.042	1.153	1.125	1.049	1.026
52	Finance & Insurance	1.018	1.043	1.152	1.120	1.045	1.026
53	Real Estate	1.014	1.024	1.145	1.112	1.033	1.026
54	Professional Services	1.029	1.032	1.159	1.130	1.057	1.026
56	Administrative	1.008	1.029	1.139	1.104	1.024	1.026
61	Education	1.024	1.025	1.149	1.116	1.040	1.026
62	Health	1.012	1.030	1.150	1.115	1.041	1.026
71	Arts & Entertainment	1.008	1.031	1.145	1.113	1.038	1.026
72	Hospitality	1.009	1.011	1.142	1.107	1.030	1.026
81	Other	1.017	1.035	1.144	1.110	1.032	1.026
8742	Outside Sales	1.027	1.068	1.158	1.127	1.048	1.026
8810 & 92	Clerical & Public Admin	1.021	1.061	1.152	1.122	1.045	1.026



Factors to Adjust Loss Components to Current Benefit Level  
Policy Year 2005

NAICS <u>Sector(s)</u> <u>Sector Name(s)</u>		Type of Injury					
		Indemnity Benefits					<u>Medical</u>
		<u>Death</u>	Permanent <u>Total</u>	Permanent Partial		Temporary <u>Only</u>	
				<u>Major</u>	<u>Minor</u>		
11 & 21	Agriculture & Mining	1.214	1.024	1.157	1.085	0.986	1.005
22 & 23	Utilities & Construction	1.204	1.042	1.176	1.105	1.009	1.005
31	Manufacturing	1.230	1.021	1.156	1.086	0.989	1.005
42	Wholesale	1.223	1.017	1.153	1.083	0.983	1.005
44	Retail	1.219	1.028	1.157	1.088	0.990	1.005
48	Transportation & Warehousing	1.206	1.021	1.167	1.099	1.004	1.005
51	Information	1.239	1.047	1.177	1.114	1.019	1.005
52	Finance & Insurance	1.231	1.050	1.177	1.110	1.016	1.005
53	Real Estate	1.223	1.029	1.169	1.102	1.004	1.005
54	Professional Services	1.244	1.038	1.184	1.119	1.028	1.005
56	Administrative	1.210	1.031	1.161	1.092	0.994	1.005
61	Education	1.236	1.030	1.174	1.105	1.012	1.005
62	Health	1.218	1.034	1.174	1.105	1.011	1.005
71	Arts & Entertainment	1.205	1.033	1.167	1.102	1.008	1.005
72	Hospitality	1.207	1.013	1.164	1.096	1.000	1.005
81	Other	1.224	1.038	1.166	1.099	1.002	1.005
8742	Outside Sales	1.241	1.074	1.184	1.117	1.019	1.005
8810 & 92	Clerical & Public Admin	1.234	1.067	1.177	1.111	1.017	1.005

Factors to Adjust Earlier Year Losses  
To Current Years' (2008 and 2009) Average Losses

Indemnity

NAICS Sector(s)    Sector Name(s)		Policy Year						
		2008-2009	2007		2006		2005	
		Loss to Payroll	Loss to Payroll	Adjustment Factor	Loss to Payroll	Adjustment Factor	Loss to Payroll	Adjustment Factor
		<u>Ratio</u> (1)	<u>Ratio</u> (2)	<u>(1)/(2)</u> (3)	<u>Ratio</u> (4)	<u>(1)/(4)</u> (5)	<u>Ratio</u> (6)	<u>(1)/(6)</u> (7)
11 & 21	Agriculture & Mining	1.589	1.582	1.005	1.631	0.974	1.523	1.043
22 & 23	Utilities & Construction	2.030	2.104	0.964	2.130	0.953	2.167	0.937
31	Manufacturing	1.131	1.163	0.972	1.204	0.939	1.303	0.868
42	Wholesale	1.843	1.970	0.935	1.833	1.005	1.852	0.995
44	Retail	1.101	1.067	1.032	1.031	1.067	1.028	1.070
48	Transportation & Warehousing	2.714	2.743	0.989	2.914	0.931	2.823	0.961
51	Information	0.725	0.685	1.058	0.577	1.257	0.608	1.191
52	Finance & Insurance	0.279	0.281	0.993	0.213	1.312	0.229	1.219
53	Real Estate	0.718	0.740	0.970	0.615	1.167	0.472	1.519
54	Professional Services	0.107	0.104	1.034	0.121	0.887	0.110	0.971
56	Administrative	2.206	2.152	1.025	2.348	0.940	2.069	1.066
61	Education	0.368	0.364	1.011	0.315	1.169	0.395	0.933
62	Health	0.723	0.662	1.092	0.674	1.073	0.667	1.084
71	Arts & Entertainment	1.283	1.258	1.019	1.359	0.944	1.259	1.019
72	Hospitality	1.058	0.958	1.104	0.952	1.112	0.974	1.086
81	Other	1.048	0.991	1.057	1.059	0.990	1.058	0.991
8742	Outside Sales	0.196	0.161	1.221	0.157	1.253	0.176	1.114
8810 & 92	Clerical & Public Admin	0.142	0.136	1.040	0.144	0.985	0.143	0.989

Factors to Adjust Earlier Year Losses  
To Current Years' (2008 and 2009) Average Losses

Medical

NAICS Sector(s)    Sector Name(s)		Policy Year					
		2008-2009	2007		2006		2005
		Loss to Payroll	Loss to Payroll	Adjustment Factor	Loss to Payroll	Adjustment Factor	Loss to Payroll
		<u>Ratio</u>	<u>Ratio</u>	<u>(1)/(2)</u>	<u>Ratio</u>	<u>(1)/(4)</u>	<u>Ratio</u>
		(1)	(2)	(3)	(4)	(5)	(6)
11 & 21	Agriculture & Mining	3.416	3.038	1.124	3.018	1.132	2.544
22 & 23	Utilities & Construction	3.249	3.211	1.012	3.073	1.057	3.001
31	Manufacturing	2.283	2.342	0.975	2.364	0.966	2.315
42	Wholesale	3.694	3.853	0.959	3.430	1.077	3.633
44	Retail	2.311	2.278	1.015	2.011	1.149	1.821
48	Transportation & Warehousing	4.398	4.342	1.013	4.694	0.937	4.158
51	Information	1.109	1.152	0.962	0.906	1.224	0.964
52	Finance & Insurance	0.523	0.566	0.923	0.360	1.451	0.345
53	Real Estate	1.445	1.429	1.011	1.162	1.243	0.822
54	Professional Services	0.211	0.193	1.091	0.237	0.891	0.217
56	Administrative	4.292	4.273	1.004	4.323	0.993	3.881
61	Education	0.888	0.756	1.174	0.713	1.246	0.705
62	Health	1.385	1.277	1.084	1.209	1.145	1.152
71	Arts & Entertainment	2.922	2.744	1.065	2.615	1.117	2.165
72	Hospitality	2.645	2.336	1.132	2.224	1.189	2.142
81	Other	2.000	1.816	1.101	2.012	0.994	1.769
8742	Outside Sales	0.317	0.304	1.045	0.260	1.222	0.323
8810 & 92	Clerical & Public Admin	0.255	0.247	1.034	0.249	1.027	0.246

## Limit Factors to Account for Claims in Excess of the Loss Limit Threshold (\$500,000)

Limit Factors Underlying 2013 Classification Relativities (a)		
<u>RHG</u>	<u>Indemnity</u>	<u>Medical</u>
1	1.122	1.376
2	1.145	1.446
3	1.167	1.523
4	1.173	1.589
5	1.217	1.696
6	1.205	1.748
7	1.246	1.955

## NOTES:

- (a) The limit loadings by indemnity and medical component are based on the pure loss total incurred excess loss factors (loss elimination ratios) of the 2013 Retrospective Rating Plan for the \$500,000 per accident limit.

Retrospective Rating Hazard Group (RHG)  
Classification Assignments

RHG 1 Classifications			
0005	3570	8001	8829
0035	3574	8004	8830
0079	3577	8006	8846
2063	3808	8008	9008
2081	4130	8017	9043
2117	4240	8031	9050
2402	4243	8041	9053
2757	4286	8046	9070
2790	4354	8062	9079
2883	4361	8078	9085
2923	4410	8102	9151
3070	4558	8103	9154
3165	4623	8209	9181
3169	5951	8264	9182
3179	7332	8292	9422
3180	7421	8810	9586
3241			

RHG 2 Classifications			
0036	3022	4250	8064
0040	3076	4251	8065
0041	3152	4279	8071
0042	3175	4420	8304
2003	3178	4478	8390
2095	3257	4492	8800
2102	3401	4497	8801
2107	3501	4498	8806
2111	3560	4499	8808
2116	3568	4691	8818
2222	3573	4692	8823
2501	3612	4922	8834
2584	3634	5348	8838
2585	3643	5436	8839
2660	3651	6504	8851
2683	3682	7198	8859
2688	3815	7382	8868
2731	3828	7392	9048
2797	3830	7403	9059
2806	3831	7405	9061
2812	3840	7410	9155
2840	4049	7606	9185
2852	4112	8061	9501
2881	4150	8063	9549

RHG 3 Classifications			
0016	3339	5185	8388
0045	3383	5186	8391
0096	3507	5192	8400
0172	3572	5201	8500
0251	3620	5446	8729
0400	3681	5479	8742
1438	3683	5484	8749
1699	4034	5538	8804
2002	4036	5650	8807
2014	4038	6364	8813
2108	4041	6400	8820
2109	4111	7360	8821
2121	4114	7429	8831
2123	4239	7500	8875
2142	4283	7520	9007
2150	4295	7600	9010
2163	4297	7607	9015
2211	4304	8015	9016
2362	4351	8018	9033
2576	4362	8019	9060
2589	4470	8021	9066
2710	4494	8032	9067
2842	4495	8039	9069
2915	4511	8042	9096
3018	4512	8057	9097
3030	4557	8059	9101
3039	4611	8066	9156
3040	4683	8070	9180
3060	4717	8107	9184
3066	4720	8110	9220
3081	4828	8116	9420
3085	4831	8117	9424
3099	5107	8267	9521
3131	5128	8290	9522
3146	5140	8324	9620
3220		8387	

RHG 4 Classifications			
0034	1624	3082	4244
0044	1701	3365	4299
0050	1925	3372	4312
0171	2113	3400	4432
1122	2413	3569	4496
1123	2570	3632	4665
1124	2571	3647	4740
1330	2586	3805	4771
1452	2759	3821	4829
1463	2819	4000	4983

RHG 4 Classifications (Continued)			
5028	6361	8215	8827
5108	6834	8227	8840
5146	7207	8286	8847
5183	7219	8293	8850
5190	7227	8350	8852
5191	7248	8389	9009
5195	7424	8392	9011
5214	7428	8393	9031
5432	7605	8397	9092
5443	7610	8601	9402
5467	7721	8720	9403
5474	8013	8740	9410
5606	8028	8741	9507
5633	8106	8748	9516
6251	8113	8803	9519
6307	8204	8822	9610
6325			

RHG 5 Classifications			
0038	5102	6204	7601
0401	5160	6216	7720
1741	5403	6258	7722
1803	5447	6308	8060
2030	5470	7232	8111
3110	5473	7272	8232
3724	5485	7365	8291
3726	5506	7538	8745
4635	5542	7539	9426
5020	5632	7580	9529
5057			

RHG 6 Classifications			
1320	5507	6237	7855
1710	6003	6315	8265
2727	6011	6316	8631
5027	6206	7133	8743
5184	6213	7409	8755
5213	6218	7706	9552
5222	6233	7707	

RHG 7 Classifications			
0106	5059	5225	6220
1322	5187	5482	6235
2702	5205	5552	7515
3719	5212	5553	8278
5040			

## Classifications Affected by Limitation Rule

<u>Class Code</u>	<u>Class Description</u>	<u>Indicated Relativity Change</u>
<b>Limited to a 25% Decrease</b>		
1320	OIL/GAS LEASE OPERATORS	-26.9%
4740	OIL REFINING - PETROLEUM	-28.1%
7421	AIRCRAFT OP - PERSONNEL TRANSPORT	-27.3%
8807	NEWSPAPER, MAGAZINE OR BOOK PUBLISHING	-37.8%
<b>Limited to a 25% Increase</b>		
2586	DRY CLEANING OR DYEING	+62.2%
3683	SPEAKER MFG	+50.7%
4611	DRUG, MEDICINE, OR PHARMACEUTICAL MFG	+30.3%
5506	STREET OR ROAD CONSTRUCTION - PAVING	+35.9%
6308	SEWER CONSTRUCTION - HIGH WAGE	+26.1%
7606	CABLE TELEVISION COMPANIES	+41.0%
8039	STORES - DEPARTMENT STORES - RETAIL	+26.6%
8390	AUTOMOBILE VAN CONVERSION OR CUSTOMIZING	+28.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 0005 RHG: 1 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: NURSERIES - PROPAGATION AND CULTIVATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	610,869,685	18	338	903	5,549,802	11,543,461	17,093,263	2.798
2009	550,442,197	14	332	834	4,731,063	10,361,799	15,092,862	2.742
	1,161,311,882	32	670	1,737	10,280,865	21,905,260	32,186,125	
Adjusted Loss to Payroll Ratio:					0.885	1.886	2.772	
Expected Unlimited Loss to Payroll Ratio:					1.352	2.957	4.310	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.285	2.190	3.475	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.885	1.886	2.772	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.993</b>	<b>2.595</b>	<b>3.589</b>	
Indicated Relativity Change:								-16.7%
Relativity to Statewide Average Loss to Payroll Ratio:								185.5%

Code: 0016 RHG: 3 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: ORCHARDS - CITRUS AND DECIDUOUS FRUITS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	714,104,563	61	722	986	10,433,140	23,583,981	34,017,121	4.764
2009	655,075,677	18	666	912	11,573,082	20,751,344	32,324,426	4.934
	1,369,180,240	79	1,388	1,898	22,006,223	44,335,326	66,341,549	
Adjusted Loss to Payroll Ratio:					1.607	3.238	4.845	
Expected Unlimited Loss to Payroll Ratio:					1.950	4.974	6.924	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.767	3.339	5.106	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.607	3.238	4.845	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.876</b>	<b>4.932</b>	<b>6.807</b>	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								351.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 0034 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: POULTRY RAISING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	131,626,740	14	123	351	1,947,027	4,600,121	6,547,148	4.974
2007	130,577,026	10	131	327	1,933,601	4,355,053	6,288,654	4.816
2008	134,713,138	9	107	283	1,620,584	4,178,202	5,798,786	4.305
2009	129,992,870	6	102	267	2,040,283	3,698,012	5,738,295	4.414
	526,909,774	39	463	1,228	7,541,495	16,831,388	24,372,883	
Adjusted Loss to Payroll Ratio:					1.431	3.194	4.626	
Expected Unlimited Loss to Payroll Ratio:					1.751	4.429	6.180	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.584	2.855	4.439	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.431	3.194	4.626	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.679</b>	<b>5.076</b>	<b>6.755</b>	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								349.2%

Code: 0035 RHG: 1 NAICS: 11 ILDG: 2 MLDG: 2 CLASS: FLORISTS - CULTIVATING OR GARDENING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	171,110,167	11	102	231	1,277,178	3,558,955	4,836,133	2.826
2006	163,934,603	8	97	259	1,364,599	3,116,038	4,480,637	2.733
2007	172,013,356	4	88	256	1,147,158	3,319,374	4,466,532	2.597
2008	163,377,644	2	64	230	929,311	2,470,899	3,400,210	2.081
2009	164,747,609	3	90	225	1,457,919	3,055,852	4,513,771	2.740
	835,183,379	28	441	1,201	6,176,165	15,521,119	21,697,284	
Adjusted Loss to Payroll Ratio:					0.739	1.858	2.598	
Expected Unlimited Loss to Payroll Ratio:					0.966	2.503	3.469	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.918	1.853	2.771	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.739	1.858	2.598	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.830</b>	<b>2.557</b>	<b>3.387</b>	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								175.1%



CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 0036 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: DAIRY FARMS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	517,531,859	38	634	1,021	9,713,892	16,726,940	26,440,832	5.109
2009	466,883,878	6	557	807	7,630,621	13,635,536	21,266,157	4.555
	984,415,737	44	1,191	1,828	17,344,512	30,362,476	47,706,988	
Adjusted Loss to Payroll Ratio:					1.762	3.084	4.846	
Expected Unlimited Loss to Payroll Ratio:					2.179	4.469	6.649	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.994	3.179	5.173	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.762	3.084	4.846	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.017</b>	<b>4.460</b>	<b>6.477</b>	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								334.8%

Code: 0038 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: STOCK FARMS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	88,062,082	12	100	181	1,535,107	4,245,892	5,780,999	6.565
2008	88,249,708	13	124	170	2,722,806	4,257,046	6,979,852	7.909
2009	84,871,071	8	108	146	3,325,861	4,958,751	8,284,612	9.761
	261,182,861	33	332	497	7,583,773	13,461,689	21,045,462	
Adjusted Loss to Payroll Ratio:					2.904	5.154	8.058	
Expected Unlimited Loss to Payroll Ratio:					3.111	7.633	10.744	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.694	4.604	7.298	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.904	5.154	8.058	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.534</b>	<b>8.741</b>	<b>12.275</b>	
Indicated Relativity Change:								14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								634.5%

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Code: 0040 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: VINEYARDS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,495,793,298	53	981	2,101	13,378,167	26,424,888	39,803,055	2.661
2009	1,420,711,414	18	954	1,576	11,531,645	24,080,174	35,611,819	2.507
	2,916,504,712	71	1,935	3,677	24,909,812	50,505,062	75,414,874	
Adjusted Loss to Payroll Ratio:					0.854	1.732	2.586	
Expected Unlimited Loss to Payroll Ratio:					1.161	2.574	3.735	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.062	1.831	2.893	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.854	1.732	2.586	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.978</b>	<b>2.504</b>	<b>3.482</b>	
Indicated Relativity Change:								-6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								180.0%

Code: 0041 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: POTATO CROPS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	39,422,490	3	44	54	542,973	1,016,813	1,559,786	3.957
2006	39,175,219	2	40	55	629,796	974,354	1,604,150	4.095
2007	41,929,293	7	31	64	605,652	979,082	1,584,734	3.780
2008	46,335,354	2	35	48	522,610	1,205,423	1,728,033	3.729
2009	46,562,841	4	29	40	974,451	2,405,018	3,379,469	7.258
	213,425,197	18	179	261	3,275,482	6,580,690	9,856,172	
Adjusted Loss to Payroll Ratio:					1.535	3.083	4.618	
Expected Unlimited Loss to Payroll Ratio:					1.763	3.845	5.607	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.613	2.735	4.347	
Credibility:					0.74	0.76		
Indicated Limited Loss to Payroll Ratio:					1.555	3.000	4.555	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.780</b>	<b>4.338</b>	<b>6.118</b>	
Indicated Relativity Change:								9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								316.3%

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Code: 0042 RHG: 2 NAICS: 56 ILDG: 1 MLDG: 1 CLASS: LANDSCAPE GARDENING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,717,622,504	109	1,392	2,775	24,774,195	47,239,096	72,013,291	4.193
2009	1,538,141,386	57	1,426	2,298	26,467,287	46,263,016	72,730,303	4.728
	3,255,763,890	166	2,818	5,073	51,241,481	93,502,112	144,743,594	
Adjusted Loss to Payroll Ratio:					1.574	2.872	4.446	
Expected Unlimited Loss to Payroll Ratio:					1.862	4.237	6.099	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.761	2.987	4.748	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.574	2.872	4.446	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.802</b>	<b>4.153</b>	<b>5.955</b>	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								307.8%

Code: 0044 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: COTTON FARMS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	99,192,249	15	99	185	1,592,706	3,200,936	4,793,642	4.833
2006	89,344,253	5	104	161	1,082,574	2,242,421	3,324,995	3.722
2007	80,860,628	15	75	156	2,110,376	3,907,656	6,018,032	7.442
2008	57,136,809	4	38	114	872,818	1,466,462	2,339,280	4.094
2009	43,667,742	2	44	64	584,815	996,390	1,581,205	3.621
	370,201,681	41	360	680	6,243,290	11,813,866	18,057,155	
Adjusted Loss to Payroll Ratio:					1.686	3.191	4.878	
Expected Unlimited Loss to Payroll Ratio:					2.155	4.646	6.800	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.949	2.995	4.944	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.686	3.191	4.878	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.978</b>	<b>5.071</b>	<b>7.049</b>	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								364.4%

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Code: 0045 RHG: 3 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: ORCHARDS - NUT CROPS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	386,655,604	9	248	471	3,048,856	6,699,387	9,748,243	2.521
2009	391,421,699	10	252	464	3,851,718	8,748,952	12,600,670	3.219
	778,077,303	19	500	935	6,900,573	15,448,339	22,348,912	
Adjusted Loss to Payroll Ratio:					0.887	1.985	2.872	
Expected Unlimited Loss to Payroll Ratio:					1.381	3.077	4.458	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.251	2.066	3.317	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.887	1.985	2.872	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.035</b>	<b>3.024</b>	<b>4.059</b>	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								209.8%

Code: 0050 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: FARM MACHINERY OPERATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	167,524,992	12	122	267	2,465,410	5,275,937	7,741,347	4.621
2008	174,901,550	15	133	269	3,060,983	6,244,030	9,305,013	5.320
2009	160,845,088	13	117	238	3,725,864	6,289,576	10,015,440	6.227
	503,271,630	40	372	774	9,252,257	17,809,544	27,061,801	
Adjusted Loss to Payroll Ratio:					1.838	3.539	5.377	
Expected Unlimited Loss to Payroll Ratio:					1.908	4.442	6.350	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.726	2.864	4.590	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.838	3.539	5.377	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.156</b>	<b>5.623</b>	<b>7.780</b>	
Indicated Relativity Change:								22.5%
Relativity to Statewide Average Loss to Payroll Ratio:								402.2%

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Effective January 1, 2013

Code: 0079 RHG: 1 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: STRAWBERRY CROPS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	676,011,556	20	274	798	4,464,994	11,393,719	15,858,713	2.346
2009	657,951,133	12	298	693	4,569,116	13,053,793	17,622,909	2.678
	1,333,962,689	32	572	1,491	9,034,110	24,447,512	33,481,622	
Adjusted Loss to Payroll Ratio:					0.677	1.833	2.510	
Expected Unlimited Loss to Payroll Ratio:					0.836	2.112	2.948	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.795	1.564	2.358	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.677	1.833	2.510	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.760</b>	<b>2.522</b>	<b>3.282</b>	
Indicated Relativity Change:								11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								169.6%

Code: 0096 RHG: 3 NAICS: 11 ILDG: 4 MLDG: 3 CLASS: NUT HULLING, SHELLING OR PROCESSING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	97,909,449	11	75	240	1,013,949	3,257,421	4,271,370	4.363
2006	109,841,423	9	80	303	971,796	2,361,869	3,333,665	3.035
2007	120,391,555	13	72	294	1,543,402	3,696,701	5,240,103	4.353
2008	134,524,374	9	79	292	1,589,700	3,235,250	4,824,950	3.587
2009	144,389,703	3	103	318	2,143,778	4,746,909	6,890,687	4.772
	607,056,504	45	409	1,447	7,262,626	17,298,151	24,560,777	
Adjusted Loss to Payroll Ratio:					1.196	2.850	4.046	
Expected Unlimited Loss to Payroll Ratio:					1.477	4.038	5.515	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.339	2.710	4.049	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.196	2.850	4.046	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.396</b>	<b>4.340</b>	<b>5.736</b>	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								296.5%

\*E 1-1-10. EXPERIENCE OF NUT HULLING, SHELLING OR PROCESSING TRANSFERRED FROM CODE 6504

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 0106 RHG: 7 NAICS: 56 ILDG: 1 MLDG: 1 CLASS: TREE PRUNING, REPAIRING OR TRIMMING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	140,744,523	25	209	367	5,105,186	8,506,147	13,611,333	9.671
2009	142,432,634	24	217	268	6,790,697	10,063,928	16,854,625	11.833
	283,177,157	49	426	635	11,895,883	18,570,075	30,465,957	
Adjusted Loss to Payroll Ratio:					4.201	6.558	10.759	
Expected Unlimited Loss to Payroll Ratio:					5.440	9.696	15.136	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.719	5.077	9.795	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					4.201	6.558	10.759	
Limit Factor:					1.246	1.955		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>5.234</b>	<b>12.820</b>	<b>18.055</b>	
Indicated Relativity Change:								19.3%
Relativity to Statewide Average Loss to Payroll Ratio:								933.3%

Code: 0171 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: FIELD CROPS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	146,603,612	14	115	286	2,695,508	3,938,263	6,633,771	4.525
2008	168,570,748	7	132	257	2,524,369	4,915,874	7,440,243	4.414
2009	165,872,631	6	150	264	3,009,763	5,668,300	8,678,063	5.232
	481,046,991	27	397	807	8,229,640	14,522,437	22,752,077	
Adjusted Loss to Payroll Ratio:					1.711	3.019	4.730	
Expected Unlimited Loss to Payroll Ratio:					2.334	4.542	6.877	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.112	2.928	5.040	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.711	3.019	4.730	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.007</b>	<b>4.797</b>	<b>6.804</b>	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								351.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 0172 RHG: 3 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: TRUCK FARMS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,416,724,202	73	950	2,272	15,949,989	32,348,065	48,298,054	3.409
2009	1,395,803,002	29	992	1,958	15,987,476	33,152,266	49,139,742	3.521
	2,812,527,204	102	1,942	4,230	31,937,465	65,500,330	97,437,796	
Adjusted Loss to Payroll Ratio:					1.136	2.329	3.464	
Expected Unlimited Loss to Payroll Ratio:					1.394	3.441	4.835	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.263	2.310	3.573	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.136	2.329	3.464	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.325</b>	<b>3.547</b>	<b>4.872</b>	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								251.9%

Code: 0251 RHG: 3 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: IRRIGATION DRAINAGE OR RECLAMATION WORKS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	28,630,966	3	20	57	273,959	314,137	588,096	2.054
2006	30,821,554	2	15	52	372,287	401,399	773,686	2.510
2007	31,170,995	1	23	57	331,317	571,433	902,750	2.896
2008	39,772,993	3	20	49	792,240	1,312,745	2,104,985	5.292
2009	41,060,614	0	18	43	388,716	779,609	1,168,325	2.845
	171,457,122	9	96	258	2,158,520	3,379,323	5,537,843	
Adjusted Loss to Payroll Ratio:					1.259	1.971	3.230	
Expected Unlimited Loss to Payroll Ratio:					1.668	3.228	4.896	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.514	2.168	3.682	
Credibility:					0.66	0.65		
Indicated Limited Loss to Payroll Ratio:					1.345	2.040	3.385	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.570</b>	<b>3.107</b>	<b>4.677</b>	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								241.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 0400 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: COTTON MERCHANTS - INCLUDING COMPRESSING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	5,205,256	1	1	5	104,654	63,732	168,386	3.235
2006	3,935,959	0	2	5	10,806	36,729	47,535	1.208
2007	2,045,447	0	0	3	0	5,751	5,751	0.281
2008	3,175,634	1	0	1	102,595	43,048	145,643	4.586
2009	1,946,869	0	1	2	40,242	139,890	180,132	9.252
	16,309,165	2	4	16	258,296	289,150	547,446	
Adjusted Loss to Payroll Ratio:					1.584	1.773	3.357	
Expected Unlimited Loss to Payroll Ratio:					1.450	2.578	4.028	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.259	1.570	2.830	
Credibility:					0.24	0.23		
Indicated Limited Loss to Payroll Ratio:					1.337	1.617	2.954	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.561</b>	<b>2.463</b>	<b>4.023</b>	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								208.0%

Code: 0401 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: COTTON GIN OPERATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	14,426,045	2	15	47	369,844	573,589	943,433	6.540
2006	13,723,556	3	22	35	387,885	1,127,615	1,515,500	11.043
2007	13,756,658	3	13	46	335,229	1,026,139	1,361,368	9.896
2008	9,025,403	1	10	18	133,942	278,713	412,655	4.572
2009	6,659,778	0	3	12	51,853	106,983	158,836	2.385
	57,591,440	9	63	158	1,278,753	3,113,038	4,391,791	
Adjusted Loss to Payroll Ratio:					2.220	5.405	7.626	
Expected Unlimited Loss to Payroll Ratio:					3.496	11.556	15.052	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.028	6.970	9.998	
Credibility:					0.57	0.70		
Indicated Limited Loss to Payroll Ratio:					2.568	5.875	8.442	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.125</b>	<b>9.964</b>	<b>13.089</b>	
Indicated Relativity Change:								-13.0%
Relativity to Statewide Average Loss to Payroll Ratio:								676.6%



CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 1122 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: MINING - SURFACE

Code: 1624 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: QUARRIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	64,567,908	14	20	114	1,543,147	1,954,585	3,497,732	5.417
2006	63,819,173	9	48	131	1,577,763	2,192,305	3,770,068	5.907
2007	76,395,278	16	37	129	2,156,008	3,073,709	5,229,717	6.846
2008	68,150,498	7	41	87	1,950,252	2,095,569	4,045,821	5.937
2009	66,049,661	6	57	81	2,396,059	3,860,297	6,256,356	9.472
	338,982,518	52	203	542	9,623,229	13,176,465	22,799,694	
Adjusted Loss to Payroll Ratio:					2.839	3.887	6.726	
Expected Unlimited Loss to Payroll Ratio:					2.930	5.293	8.222	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.650	3.412	6.062	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.839	3.887	6.726	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.330</b>	<b>6.177</b>	<b>9.507</b>	
Indicated Relativity Change:								15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								491.4%

Code: 1123 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: MINING - UNDERGROUND

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	1,745,907	0	3	2	33,348	63,919	97,267	5.571
2006	4,065,455	2	5	30	249,345	406,696	656,041	16.137
2007	1,298,902	0	0	5	0	2,635	2,635	0.203
2008	272,737	0	0	0	0	0	0	0.000
2009	252,298	0	0	1	0	159	159	0.063
	7,635,299	2	8	38	282,693	473,409	756,103	
Adjusted Loss to Payroll Ratio:					3.702	6.200	9.903	
Expected Unlimited Loss to Payroll Ratio:					5.302	9.323	14.625	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.796	6.011	10.807	
Credibility:					0.30	0.29		
Indicated Limited Loss to Payroll Ratio:					4.468	6.066	10.534	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>5.241</b>	<b>9.638</b>	<b>14.879</b>	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								769.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 1124 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: MINING - UNDERGROUND - SURFACE EMPLOYEES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	995,126	0	0	2	0	1,072	1,072	0.108
2006	3,336,021	0	7	7	102,795	121,852	224,647	6.734
2007	1,282,638	0	2	1	21,677	21,393	43,070	3.358
2008	213,425	0	0	0	0	0	0	0.000
2009	537,388	0	0	0	0	0	0	0.000
	6,364,598	0	9	10	124,472	144,317	268,789	
Adjusted Loss to Payroll Ratio:					1.956	2.268	4.223	
Expected Unlimited Loss to Payroll Ratio:					3.062	5.475	8.538	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.770	3.530	6.300	
Credibility:					0.23	0.22		
Indicated Limited Loss to Payroll Ratio:					2.583	3.252	5.835	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.030</b>	<b>5.168</b>	<b>8.198</b>	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								423.8%

Code: 1320 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: OIL/GAS LEASE OPERATORS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	183,457,211	9	47	136	1,498,777	3,245,654	4,744,431	2.586
2007	206,749,230	8	33	136	1,463,162	1,763,593	3,226,755	1.561
2008	226,912,161	0	35	108	634,246	1,293,960	1,928,206	0.850
2009	261,058,893	4	21	88	1,086,369	1,179,702	2,266,071	0.868
	878,177,495	21	136	468	4,682,553	7,482,910	12,165,463	
Adjusted Loss to Payroll Ratio:					0.533	0.852	1.385	
Expected Unlimited Loss to Payroll Ratio:					1.042	1.873	2.915	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.876	1.123	2.000	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.533	0.852	1.385	
Limit Factor:					1.205	1.748		
Indicated (Unlimited) Loss to Payroll Ratio:					0.643	1.489	2.132	
Indicated Relativity Change:								-26.9%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.659</b>	<b>1.527</b>	<b>2.186</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								113.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 1322 RHG: 7 NAICS: 21 ILDG: 2 MLDG: 2 CLASS: OIL/GAS WELL SERVICING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	147,407,879	7	29	216	1,140,639	1,760,651	2,901,290	1.968
2007	157,049,033	5	34	191	1,077,819	1,892,436	2,970,255	1.891
2008	149,001,373	7	35	98	1,820,333	2,803,580	4,623,913	3.103
2009	133,020,743	4	19	37	1,170,453	2,134,107	3,304,560	2.484
	586,479,028	23	117	542	5,209,244	8,590,775	13,800,019	
Adjusted Loss to Payroll Ratio:					0.888	1.465	2.353	
Expected Unlimited Loss to Payroll Ratio:					1.664	3.123	4.787	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.396	1.650	3.046	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.888	1.465	2.353	
Limit Factor:					1.246	1.955		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.107</b>	<b>2.864</b>	<b>3.970</b>	
Indicated Relativity Change:								-17.1%
Relativity to Statewide Average Loss to Payroll Ratio:								205.2%

Code: 1330 RHG: 4 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: BLASTING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	6,668,942	1	5	5	63,778	45,907	109,685	1.645
2006	6,114,187	0	3	8	92,916	189,675	282,591	4.622
2007	4,096,778	1	5	1	240,687	269,815	510,502	12.461
2008	3,249,806	0	4	2	41,195	61,339	102,534	3.155
2009	3,710,075	0	3	1	210,131	189,148	399,279	10.762
	23,839,788	2	20	17	648,707	755,883	1,404,589	
Adjusted Loss to Payroll Ratio:					2.721	3.171	5.892	
Expected Unlimited Loss to Payroll Ratio:					2.844	3.694	6.538	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.576	2.383	4.959	
Credibility:					0.37	0.31		
Indicated Limited Loss to Payroll Ratio:					2.630	2.627	5.257	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.085</b>	<b>4.174</b>	<b>7.259</b>	
Indicated Relativity Change:								11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								375.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 1438 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: SMELTING, SINTERING, REFINING, ALLOYING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	39,145,488	2	28	119	530,613	1,077,751	1,608,364	4.109
2006	40,407,904	4	41	114	587,991	1,198,481	1,786,472	4.421
2007	42,885,381	3	22	142	536,123	1,378,654	1,914,777	4.465
2008	39,408,323	4	24	102	660,401	1,455,099	2,115,500	5.368
2009	37,111,617	0	27	80	550,979	1,398,910	1,949,889	5.254
	198,958,713	13	142	557	2,866,107	6,508,896	9,375,004	
Adjusted Loss to Payroll Ratio:					1.441	3.271	4.712	
Expected Unlimited Loss to Payroll Ratio:					1.879	4.710	6.589	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.704	2.990	4.694	
Credibility:					0.74	0.80		
Indicated Limited Loss to Payroll Ratio:					1.509	3.215	4.724	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.761</b>	<b>4.897</b>	<b>6.658</b>	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								344.2%

Code: 1452 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: MINING - ORE MILLING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	6,147,331	0	2	6	9,180	59,747	68,927	1.121
2006	5,555,030	0	2	5	11,189	10,554	21,743	0.391
2007	7,775,262	0	3	4	194,876	164,585	359,461	4.623
2008	12,439,602	0	3	8	13,056	11,522	24,578	0.198
2009	16,829,911	0	4	9	75,471	133,500	208,971	1.242
	48,747,136	0	14	32	303,772	379,908	683,680	
Adjusted Loss to Payroll Ratio:					0.623	0.779	1.403	
Expected Unlimited Loss to Payroll Ratio:					1.022	1.948	2.970	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.925	1.256	2.180	
Credibility:					0.33	0.32		
Indicated Limited Loss to Payroll Ratio:					0.825	1.103	1.928	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.968</b>	<b>1.753</b>	<b>2.721</b>	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								140.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 1463 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: ASPHALT WORKS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	44,754,734	7	23	59	1,114,776	1,928,782	3,043,558	6.801
2006	55,233,891	7	30	73	850,195	1,157,408	2,007,603	3.635
2007	53,930,320	1	22	54	359,256	650,954	1,010,210	1.873
2008	50,932,766	3	15	57	596,382	976,635	1,573,017	3.088
2009	50,649,443	2	22	44	553,791	879,665	1,433,456	2.830
	255,501,154	20	112	287	3,474,400	5,593,444	9,067,844	
Adjusted Loss to Payroll Ratio:					1.360	2.189	3.549	
Expected Unlimited Loss to Payroll Ratio:					1.858	3.213	5.071	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.682	1.959	3.641	
Credibility:					0.81	0.76		
Indicated Limited Loss to Payroll Ratio:					1.421	2.134	3.555	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.667</b>	<b>3.391</b>	<b>5.058</b>	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								261.5%

Code: 1699 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: CEMENT MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	19,208,425	0	10	15	56,033	75,130	131,163	0.683
2006	17,879,180	3	2	6	238,655	303,148	541,803	3.030
2007	16,976,160	0	3	11	16,657	88,431	105,088	0.619
2008	15,989,677	1	4	1	263,541	357,384	620,925	3.883
2009	16,838,890	0	4	3	58,349	183,309	241,658	1.435
	86,892,332	4	23	36	633,235	1,007,404	1,640,639	
Adjusted Loss to Payroll Ratio:					0.729	1.159	1.888	
Expected Unlimited Loss to Payroll Ratio:					0.677	1.192	1.870	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.614	0.757	1.371	
Credibility:					0.35	0.33		
Indicated Limited Loss to Payroll Ratio:					0.654	0.890	1.544	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.764</b>	<b>1.355</b>	<b>2.119</b>	
Indicated Relativity Change:								13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								109.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 1701 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: STONE CRUSHING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	124,561,159	12	52	167	1,877,646	2,723,909	4,601,555	3.694
2007	123,958,800	11	60	184	1,750,048	3,069,234	4,819,282	3.888
2008	116,922,238	8	53	111	1,754,921	1,950,099	3,705,020	3.169
2009	92,072,086	2	41	114	855,854	2,192,667	3,048,521	3.311
	457,514,283	33	206	576	6,238,469	9,935,910	16,174,378	
Adjusted Loss to Payroll Ratio:					1.364	2.172	3.535	
Expected Unlimited Loss to Payroll Ratio:					2.122	3.679	5.800	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.921	2.243	4.164	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.364	2.172	3.535	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.599</b>	<b>3.451</b>	<b>5.050</b>	
Indicated Relativity Change:								-12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								261.1%

Code: 1710 RHG: 6 NAICS: 21 ILDG: 2 MLDG: 3 CLASS: SILICA GRINDING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	117,439,231	10	100	159	1,762,453	3,912,276	5,674,729	4.832
2006	116,233,966	13	48	159	1,575,315	2,407,835	3,983,150	3.427
2007	95,127,177	7	38	107	1,316,292	1,642,125	2,958,417	3.110
2008	84,350,181	1	39	81	1,004,736	1,771,532	2,776,268	3.291
2009	62,863,473	6	25	55	1,190,509	1,928,670	3,119,179	4.962
	476,014,028	37	250	561	6,849,305	11,662,438	18,511,743	
Adjusted Loss to Payroll Ratio:					1.439	2.450	3.889	
Expected Unlimited Loss to Payroll Ratio:					2.044	3.850	5.894	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.719	2.308	4.028	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.439	2.450	3.889	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.734</b>	<b>4.283</b>	<b>6.016</b>	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								311.0%

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Code: 1741 RHG: 5 NAICS: 21 ILDG: 2 MLDG: 2 CLASS: STONE CUTTING OR POLISHING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	40,492,845	2	21	69	347,448	734,476	1,081,924	2.672
2006	55,291,025	2	27	47	666,095	664,960	1,331,055	2.407
2007	45,244,200	2	34	33	900,986	1,374,002	2,274,988	5.028
2008	43,315,842	3	33	40	701,331	1,119,294	1,820,625	4.203
2009	34,816,949	0	13	23	348,007	442,346	790,353	2.270
	219,160,861	9	128	212	2,963,868	4,335,078	7,298,946	
Adjusted Loss to Payroll Ratio:					1.352	1.978	3.330	
Expected Unlimited Loss to Payroll Ratio:					1.532	3.189	4.722	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.327	1.924	3.251	
Credibility:					0.71	0.71		
Indicated Limited Loss to Payroll Ratio:					1.345	1.962	3.307	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.637</b>	<b>3.328</b>	<b>4.965</b>	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								256.7%

Code: 1803 RHG: 5 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: DIE CASTING MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	87,817,173	10	110	296	1,894,611	3,345,296	5,239,907	5.967
2006	93,553,783	9	105	291	1,573,197	2,965,725	4,538,922	4.852
2007	90,261,922	9	75	205	1,411,529	2,424,308	3,835,837	4.250
2008	69,478,307	6	63	103	1,559,179	2,521,976	4,081,155	5.874
2009	55,681,978	4	58	106	1,457,646	2,346,418	3,804,064	6.832
	396,793,163	38	411	1,001	7,896,162	13,603,723	21,499,885	
Adjusted Loss to Payroll Ratio:					1.990	3.428	5.418	
Expected Unlimited Loss to Payroll Ratio:					2.517	4.840	7.357	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.181	2.761	4.943	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.990	3.428	5.418	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.422</b>	<b>5.815</b>	<b>8.236</b>	
Indicated Relativity Change:								12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								425.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 1925 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: MACARONI MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	38,486,439	13	43	145	1,282,444	2,351,212	3,633,656	9.441
2006	35,626,071	7	41	111	925,514	1,832,689	2,758,203	7.742
2007	30,552,371	2	29	71	583,993	1,047,172	1,631,165	5.339
2008	25,497,577	5	33	49	709,051	1,232,439	1,941,490	7.614
2009	23,575,665	2	31	30	990,999	1,823,736	2,814,735	11.939
	153,738,123	29	177	406	4,492,001	8,287,249	12,779,250	
Adjusted Loss to Payroll Ratio:					2.922	5.390	8.312	
Expected Unlimited Loss to Payroll Ratio:					3.468	8.097	11.565	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.140	4.937	8.077	
Credibility:					0.85	0.90		
Indicated Limited Loss to Payroll Ratio:					2.955	5.345	8.300	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.466</b>	<b>8.493</b>	<b>11.959</b>	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								618.2%

Code: 2002 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: MACARONI MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	44,324,104	8	36	89	592,902	1,247,733	1,840,635	4.153
2006	50,194,397	11	39	78	731,910	1,615,054	2,346,964	4.676
2007	64,887,224	7	50	84	882,191	1,707,666	2,589,857	3.991
2008	63,258,721	6	51	67	962,626	1,686,240	2,648,866	4.187
2009	64,026,790	1	65	62	992,197	1,876,588	2,868,785	4.481
	286,691,236	33	241	380	4,161,826	8,133,282	12,295,108	
Adjusted Loss to Payroll Ratio:					1.452	2.837	4.289	
Expected Unlimited Loss to Payroll Ratio:					1.936	4.486	6.422	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.756	2.848	4.604	
Credibility:					0.86	0.91		
Indicated Limited Loss to Payroll Ratio:					1.494	2.838	4.332	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.744</b>	<b>4.322</b>	<b>6.066</b>	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								313.6%



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Code: 2003 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: BAKERIES AND CRACKER MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,264,553,088	62	876	1,687	15,730,429	34,309,040	50,039,469	3.957
2009	1,258,857,390	56	851	1,580	18,275,584	36,468,103	54,743,687	4.349
	2,523,410,478	118	1,727	3,267	34,006,013	70,777,143	104,783,156	
Adjusted Loss to Payroll Ratio:					1.348	2.805	4.152	
Expected Unlimited Loss to Payroll Ratio:					1.564	3.843	5.407	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.432	2.585	4.017	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.348	2.805	4.152	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.543</b>	<b>4.056</b>	<b>5.599</b>	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								289.4%

Code: 2014 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: GRAIN OR RICE MILLING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	94,543,078	7	64	215	863,199	1,613,099	2,476,298	2.619
2007	106,789,141	18	79	183	2,133,370	4,640,977	6,774,347	6.344
2008	108,581,225	6	72	170	1,531,794	2,834,262	4,366,056	4.021
2009	106,858,637	6	72	170	1,964,185	3,715,753	5,679,938	5.315
	416,772,081	37	287	738	6,492,548	12,804,091	19,296,639	
Adjusted Loss to Payroll Ratio:					1.558	3.072	4.630	
Expected Unlimited Loss to Payroll Ratio:					2.095	4.891	6.986	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.900	3.105	5.004	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.558	3.072	4.630	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.818</b>	<b>4.679</b>	<b>6.497</b>	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								335.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 2030 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: SUGAR MFG OR REFINING - BEET OR CANE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	54,185,960	3	42	184	477,866	1,757,481	2,235,347	4.125
2006	41,724,082	6	41	83	529,441	1,555,706	2,085,147	4.997
2007	43,833,352	3	22	58	394,814	731,810	1,126,624	2.570
2008	42,018,403	2	18	43	530,400	1,106,780	1,637,180	3.896
2009	38,883,853	3	17	42	509,325	684,865	1,194,190	3.071
	220,645,650	17	140	410	2,441,847	5,836,641	8,278,488	
Adjusted Loss to Payroll Ratio:					1.107	2.645	3.752	
Expected Unlimited Loss to Payroll Ratio:					1.596	4.778	6.374	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.383	2.726	4.109	
Credibility:					0.72	0.84		
Indicated Limited Loss to Payroll Ratio:					1.184	2.658	3.842	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.441</b>	<b>4.508</b>	<b>5.949</b>	
Indicated Relativity Change:								-6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								307.5%

Code: 2063 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: CREAMERIES AND DAIRY PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	637,237,797	34	309	987	7,275,009	12,471,581	19,746,590	3.099
2009	621,930,220	29	318	895	7,704,039	14,597,573	22,301,612	3.586
	1,259,168,017	63	627	1,882	14,979,048	27,069,154	42,048,202	
Adjusted Loss to Payroll Ratio:					1.190	2.150	3.339	
Expected Unlimited Loss to Payroll Ratio:					1.375	2.972	4.347	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.308	2.081	3.389	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.190	2.150	3.339	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.335</b>	<b>2.958</b>	<b>4.293</b>	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								221.9%

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Code: 2081 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: BUTCHERING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	44,661,392	13	61	241	1,553,155	2,127,298	3,680,453	8.241
2006	71,730,429	8	71	402	1,149,454	2,474,298	3,623,752	5.052
2007	70,905,568	6	67	306	1,553,801	2,713,633	4,267,434	6.018
2008	84,908,668	1	111	314	1,779,070	4,523,062	6,302,132	7.422
2009	84,175,530	1	69	229	809,604	2,591,500	3,401,104	4.040
	356,381,587	29	379	1,492	6,845,084	14,429,791	21,274,875	
Adjusted Loss to Payroll Ratio:					1.921	4.049	5.970	
Expected Unlimited Loss to Payroll Ratio:					2.213	5.343	7.557	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.105	3.742	5.847	
Credibility:					0.99	1.00		
Indicated Limited Loss to Payroll Ratio:					1.923	4.049	5.972	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.157</b>	<b>5.571</b>	<b>7.728</b>	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								399.5%

Code: 2095 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: MEAT PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	189,707,683	17	195	403	3,924,813	7,906,304	11,831,117	6.236
2009	171,796,522	10	157	328	3,498,436	6,689,356	10,187,792	5.930
	361,504,205	27	352	731	7,423,249	14,595,660	22,018,909	
Adjusted Loss to Payroll Ratio:					2.053	4.037	6.091	
Expected Unlimited Loss to Payroll Ratio:					2.485	6.669	9.155	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.275	4.487	6.762	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.053	4.037	6.091	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.351</b>	<b>5.838</b>	<b>8.189</b>	
Indicated Relativity Change:								-10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								423.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 2102 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: FRUIT OR VEGETABLE DEHYDRATING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	40,470,607	2	44	111	457,536	1,040,241	1,497,777	3.701
2006	41,947,481	5	41	154	641,017	1,081,621	1,722,638	4.107
2007	44,405,750	3	37	105	525,989	1,203,800	1,729,789	3.895
2008	51,810,915	2	53	118	620,628	1,786,092	2,406,720	4.645
2009	52,400,401	5	40	90	973,496	2,212,737	3,186,233	6.081
	231,035,154	17	215	578	3,218,666	7,324,490	10,543,156	
Adjusted Loss to Payroll Ratio:					1.393	3.170	4.563	
Expected Unlimited Loss to Payroll Ratio:					1.659	4.100	5.760	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.519	2.758	4.278	
Credibility:					0.74	0.81		
Indicated Limited Loss to Payroll Ratio:					1.426	3.092	4.518	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.633</b>	<b>4.471</b>	<b>6.104</b>	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								315.5%

Code: 2107 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: FRUIT - FRESH FRUIT PACKING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	163,692,284	15	126	350	1,998,933	4,202,869	6,201,802	3.789
2007	193,902,043	4	117	383	1,065,086	3,166,160	4,231,246	2.182
2008	206,204,995	9	172	403	1,937,173	4,965,820	6,902,993	3.348
2009	191,200,647	4	141	286	1,783,687	3,967,133	5,750,820	3.008
	754,999,969	32	556	1,422	6,784,879	16,301,981	23,086,859	
Adjusted Loss to Payroll Ratio:					0.899	2.159	3.058	
Expected Unlimited Loss to Payroll Ratio:					1.216	3.570	4.786	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.113	2.402	3.515	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.899	2.159	3.058	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.029</b>	<b>3.122</b>	<b>4.151</b>	
Indicated Relativity Change:								-13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								214.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 2108 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: FRUIT - CITRUS FRUIT PACKING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	93,618,826	13	92	284	1,538,971	2,981,260	4,520,231	4.828
2006	94,290,124	13	79	247	1,451,951	2,556,531	4,008,482	4.251
2007	95,281,910	2	61	172	746,078	2,436,650	3,182,728	3.340
2008	119,777,702	7	104	350	1,873,628	3,713,335	5,586,963	4.664
2009	109,107,610	0	64	186	997,614	2,199,014	3,196,628	2.930
	512,076,172	35	400	1,239	6,608,241	13,886,789	20,495,031	
Adjusted Loss to Payroll Ratio:					1.290	2.712	4.002	
Expected Unlimited Loss to Payroll Ratio:					1.670	4.205	5.875	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.515	2.669	4.184	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.290	2.712	4.002	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.506</b>	<b>4.130</b>	<b>5.636</b>	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								291.4%

Code: 2109 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FRUIT - DRIED FRUIT PACKING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	56,325,589	6	66	137	622,438	1,786,504	2,408,942	4.277
2006	58,007,361	7	68	150	990,621	2,385,761	3,376,382	5.821
2007	66,935,770	6	77	151	953,243	2,622,811	3,576,054	5.343
2008	78,749,682	4	75	180	1,391,926	2,650,610	4,042,536	5.133
2009	77,260,718	1	67	164	899,441	2,172,186	3,071,627	3.976
	337,279,120	24	353	782	4,857,669	11,617,871	16,475,540	
Adjusted Loss to Payroll Ratio:					1.440	3.445	4.885	
Expected Unlimited Loss to Payroll Ratio:					2.046	5.189	7.236	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.856	3.294	5.150	
Credibility:					0.94	1.00		
Indicated Limited Loss to Payroll Ratio:					1.465	3.445	4.910	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.710</b>	<b>5.246</b>	<b>6.956</b>	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								359.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 2111 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: FRUIT OR VEGETABLE PRESERVING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	380,784,679	14	224	585	2,975,891	8,727,584	11,703,475	3.074
2009	408,093,393	9	260	731	3,813,443	11,444,980	15,258,423	3.739
	788,878,072	23	484	1,316	6,789,333	20,172,564	26,961,897	
Adjusted Loss to Payroll Ratio:					0.861	2.557	3.418	
Expected Unlimited Loss to Payroll Ratio:					1.295	4.011	5.305	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.186	2.698	3.883	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.861	2.557	3.418	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.985</b>	<b>3.698</b>	<b>4.683</b>	
Indicated Relativity Change:								-11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								242.1%

INCLUDES 2106 D 1-1-09

Code: 2113 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FISH OR SEAFOOD PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	40,479,023	7	49	122	1,107,448	2,546,760	3,654,208	9.027
2006	37,522,784	6	50	99	739,457	1,888,964	2,628,421	7.005
2007	37,133,127	10	57	119	1,160,245	2,399,195	3,559,440	9.586
2008	36,110,620	4	53	99	840,127	2,047,030	2,887,157	7.995
2009	32,157,990	1	33	69	610,917	1,679,708	2,290,625	7.123
	183,403,544	28	242	508	4,458,193	10,561,657	15,019,850	
Adjusted Loss to Payroll Ratio:					2.431	5.759	8.190	
Expected Unlimited Loss to Payroll Ratio:					3.367	8.097	11.464	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.048	4.937	7.985	
Credibility:					0.90	0.96		
Indicated Limited Loss to Payroll Ratio:					2.493	5.726	8.218	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.924</b>	<b>9.098</b>	<b>12.022</b>	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								621.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 2116 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FRUIT JUICE OR CONCENTRATE MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	76,359,317	5	54	174	760,191	1,430,041	2,190,232	2.868
2006	79,024,551	3	77	284	1,240,277	2,190,117	3,430,394	4.341
2007	96,730,371	8	37	184	708,387	1,739,071	2,447,458	2.530
2008	93,914,046	4	47	173	976,645	2,261,581	3,238,226	3.448
2009	94,684,899	1	66	174	991,805	2,360,938	3,352,743	3.541
	440,713,184	21	281	989	4,677,306	9,981,749	14,659,055	
Adjusted Loss to Payroll Ratio:					1.061	2.265	3.326	
Expected Unlimited Loss to Payroll Ratio:					1.592	3.350	4.942	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.458	2.254	3.712	
Credibility:					0.95	0.96		
Indicated Limited Loss to Payroll Ratio:					1.081	2.264	3.346	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.238</b>	<b>3.274</b>	<b>4.512</b>	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								233.3%

Code: 2117 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: VEGETABLE OR FRUIT PROCESSORS - FROZEN

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	63,496,387	4	105	205	978,937	2,414,933	3,393,870	5.345
2006	59,021,183	4	82	177	886,309	2,710,954	3,597,263	6.095
2007	60,724,057	8	63	176	1,284,504	3,201,082	4,485,586	7.387
2008	60,543,645	3	63	216	847,110	2,477,419	3,324,529	5.491
2009	51,455,019	1	62	152	1,230,340	2,600,012	3,830,352	7.444
	295,240,291	20	375	926	5,227,200	13,404,400	18,631,600	
Adjusted Loss to Payroll Ratio:					1.770	4.540	6.311	
Expected Unlimited Loss to Payroll Ratio:					2.060	6.603	8.664	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.960	4.624	6.584	
Credibility:					0.89	1.00		
Indicated Limited Loss to Payroll Ratio:					1.791	4.540	6.331	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.010</b>	<b>6.247</b>	<b>8.257</b>	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								426.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 2121 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: BREWERIES OR MALT HOUSES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	157,611,377	4	61	215	1,081,230	2,139,391	3,220,621	2.043
2007	156,367,505	7	65	285	1,521,742	2,811,979	4,333,721	2.771
2008	208,535,163	11	72	263	2,469,255	4,050,141	6,519,396	3.126
2009	167,331,818	15	91	250	2,836,418	4,784,582	7,621,000	4.554
	689,845,863	37	289	1,013	7,908,645	13,786,094	21,694,739	
Adjusted Loss to Payroll Ratio:					1.146	1.998	3.145	
Expected Unlimited Loss to Payroll Ratio:					1.288	2.827	4.114	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.168	1.794	2.962	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.146	1.998	3.145	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.338</b>	<b>3.044</b>	<b>4.382</b>	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								226.5%

Code: 2123 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: FRUIT/VEGETABLE - FRESH - READY-TO-EAT

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	201,279,977	15	123	315	1,874,119	4,857,728	6,731,847	3.345
2007	204,037,714	12	154	331	2,559,704	5,319,355	7,879,059	3.862
2008	202,247,571	5	90	286	1,710,664	4,096,247	5,806,911	2.871
2009	160,270,043	0	84	192	1,268,251	3,416,822	4,685,073	2.923
	767,835,305	32	451	1,124	7,412,737	17,690,152	25,102,889	
Adjusted Loss to Payroll Ratio:					0.965	2.304	3.269	
Expected Unlimited Loss to Payroll Ratio:					1.322	3.745	5.067	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.199	2.377	3.576	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.965	2.304	3.269	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.127</b>	<b>3.509</b>	<b>4.635</b>	
Indicated Relativity Change:								-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								239.6%

\*E 1-1-10. EXPERIENCE OF FRUIT OR VEGETABLE PROCESSING - FRESH - READY-TO-EAT TRANSFERRED FROM CODE 6504



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 2142 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: WINERIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	543,521,319	18	240	826	3,124,909	7,642,390	10,767,299	1.981
2009	529,652,059	7	253	712	4,125,753	7,475,319	11,601,072	2.190
	1,073,173,378	25	493	1,538	7,250,662	15,117,710	22,368,372	
Adjusted Loss to Payroll Ratio:					0.676	1.409	2.084	
Expected Unlimited Loss to Payroll Ratio:					0.886	2.225	3.111	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.803	1.413	2.216	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.676	1.409	2.084	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.788</b>	<b>2.145</b>	<b>2.934</b>	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								151.7%

Code: 2150 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: ICE MFG OR ICE DEALERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	15,465,379	1	23	26	196,322	523,392	719,714	4.654
2006	17,783,627	3	25	37	470,316	914,124	1,384,440	7.785
2007	21,950,494	3	23	46	524,948	716,901	1,241,849	5.657
2008	20,694,124	4	23	25	816,317	1,370,208	2,186,525	10.566
2009	20,832,059	1	23	32	241,248	391,970	633,218	3.040
	96,725,683	12	117	166	2,249,152	3,916,596	6,165,748	
Adjusted Loss to Payroll Ratio:					2.325	4.049	6.374	
Expected Unlimited Loss to Payroll Ratio:					2.855	5.838	8.693	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.590	3.706	6.296	
Credibility:					0.65	0.66		
Indicated Limited Loss to Payroll Ratio:					2.418	3.932	6.350	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.822</b>	<b>5.989</b>	<b>8.811</b>	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								455.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 2163 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: BOTTLING - BEVERAGES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	403,585,687	21	394	1,238	7,629,193	12,476,359	20,105,552	4.982
2009	406,477,384	11	362	1,005	8,266,908	14,496,849	22,763,757	5.600
	810,063,071	32	756	2,243	15,896,102	26,973,207	42,869,309	
Adjusted Loss to Payroll Ratio:					1.962	3.330	5.292	
Expected Unlimited Loss to Payroll Ratio:					2.457	4.063	6.520	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.228	2.579	4.807	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.962	3.330	5.292	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.290</b>	<b>5.071</b>	<b>7.361</b>	
Indicated Relativity Change:								12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								380.5%

Code: 2211 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: COTTON BATTING OR WASTE MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	9,807,001	2	18	28	357,660	695,285	1,052,945	10.737
2006	10,994,761	1	16	35	430,137	778,729	1,208,866	10.995
2007	5,661,960	1	7	12	290,076	448,282	738,358	13.041
2008	7,471,013	0	5	7	217,849	258,053	475,902	6.370
2009	5,815,673	0	5	8	47,885	113,805	161,690	2.780
	39,750,408	4	51	90	1,343,606	2,294,153	3,637,759	
Adjusted Loss to Payroll Ratio:					3.380	5.771	9.152	
Expected Unlimited Loss to Payroll Ratio:					4.209	8.229	12.438	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.817	5.224	9.041	
Credibility:					0.53	0.53		
Indicated Limited Loss to Payroll Ratio:					3.586	5.514	9.100	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.184</b>	<b>8.398</b>	<b>12.582</b>	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								650.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 2222 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: SPINNING OR WEAVING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	28,286,521	1	28	56	446,176	852,695	1,298,871	4.592
2006	25,311,415	3	18	33	351,405	502,470	853,875	3.373
2007	24,390,028	2	19	32	337,639	771,948	1,109,587	4.549
2008	24,563,650	0	12	43	74,997	198,713	273,710	1.114
2009	24,234,249	0	7	30	67,554	410,308	477,862	1.972
	126,785,863	6	84	194	1,277,772	2,736,134	4,013,906	
Adjusted Loss to Payroll Ratio:					1.008	2.158	3.166	
Expected Unlimited Loss to Payroll Ratio:					1.639	3.951	5.591	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.501	2.658	4.159	
Credibility:					0.58	0.62		
Indicated Limited Loss to Payroll Ratio:					1.215	2.348	3.563	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.391</b>	<b>3.395</b>	<b>4.786</b>	
Indicated Relativity Change:								-14.4%
Relativity to Statewide Average Loss to Payroll Ratio:								247.4%

Code: 2362 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: KNITTING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	36,782,304	9	28	66	700,530	1,641,037	2,341,567	6.366
2006	35,879,956	16	38	37	1,070,726	2,232,925	3,303,651	9.208
2007	43,053,234	5	45	113	851,181	1,873,632	2,724,813	6.329
2008	27,685,056	3	30	30	645,587	1,094,917	1,740,504	6.287
2009	42,081,440	0	35	55	444,856	1,480,207	1,925,063	4.575
	185,481,990	33	176	301	3,712,879	8,322,718	12,035,597	
Adjusted Loss to Payroll Ratio:					2.002	4.487	6.489	
Expected Unlimited Loss to Payroll Ratio:					2.714	6.512	9.226	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.462	4.134	6.595	
Credibility:					0.83	0.89		
Indicated Limited Loss to Payroll Ratio:					2.080	4.448	6.528	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.427</b>	<b>6.775</b>	<b>9.202</b>	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								475.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 2402 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: CARPET OR RUG MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	45,714,843	3	34	50	627,105	1,662,443	2,289,548	5.008
2006	44,102,519	4	18	47	599,098	1,469,705	2,068,803	4.691
2007	41,256,432	3	27	48	659,647	1,596,223	2,255,870	5.468
2008	36,574,950	3	19	36	713,119	1,152,702	1,865,821	5.101
2009	26,704,544	1	16	34	391,750	840,991	1,232,741	4.616
	194,353,288	14	114	215	2,990,719	6,722,063	9,712,782	
Adjusted Loss to Payroll Ratio:					1.539	3.459	4.997	
Expected Unlimited Loss to Payroll Ratio:					1.706	4.807	6.513	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.623	3.366	4.989	
Credibility:					0.70	0.80		
Indicated Limited Loss to Payroll Ratio:					1.564	3.440	5.004	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.755</b>	<b>4.734</b>	<b>6.488</b>	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								335.4%

Code: 2413 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: TEXTILES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	68,439,425	9	36	102	968,372	2,384,024	3,352,396	4.898
2006	75,475,888	3	43	91	682,061	1,335,363	2,017,424	2.673
2007	77,178,938	9	52	117	1,712,133	4,100,054	5,812,187	7.531
2008	62,746,954	5	27	62	752,991	2,049,266	2,802,257	4.466
2009	66,456,711	4	42	80	1,507,663	2,139,376	3,647,039	5.488
	350,297,916	30	200	452	5,623,219	12,008,083	17,631,302	
Adjusted Loss to Payroll Ratio:					1.605	3.428	5.033	
Expected Unlimited Loss to Payroll Ratio:					2.091	5.047	7.138	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.893	3.077	4.970	
Credibility:					0.96	1.00		
Indicated Limited Loss to Payroll Ratio:					1.617	3.428	5.045	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.896</b>	<b>5.447</b>	<b>7.344</b>	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								379.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 2501 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: CLOTHING MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,315,786,916	54	650	1,119	13,461,778	27,934,081	41,395,859	3.146
2009	1,261,136,490	21	701	856	14,258,198	29,289,208	43,547,406	3.453
	2,576,923,406	75	1,351	1,975	27,719,976	57,223,289	84,943,265	
Adjusted Loss to Payroll Ratio:					1.076	2.221	3.296	
Expected Unlimited Loss to Payroll Ratio:					1.201	2.756	3.956	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.099	1.854	2.953	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.076	2.221	3.296	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.232</b>	<b>3.211</b>	<b>4.443</b>	
Indicated Relativity Change:								12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								229.7%

EXPERIENCE OF UMBRELLA MFG TRANSFERRED TO CODE 2576 1-1-06

Code: 2570 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: MATTRESS OR BOX SPRING MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	74,860,515	14	73	203	1,772,090	3,577,301	5,349,391	7.146
2006	77,053,768	10	62	174	1,594,277	3,452,678	5,046,955	6.550
2007	74,378,989	12	59	145	2,084,278	3,467,066	5,551,344	7.464
2008	61,805,750	8	57	109	1,968,595	3,406,069	5,374,664	8.696
2009	57,567,879	0	44	103	860,467	1,743,549	2,604,016	4.523
	345,666,901	44	295	734	8,279,706	15,646,662	23,926,368	
Adjusted Loss to Payroll Ratio:					2.395	4.527	6.922	
Expected Unlimited Loss to Payroll Ratio:					2.685	6.043	8.728	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.431	3.684	6.115	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.395	4.527	6.922	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.810</b>	<b>7.193</b>	<b>10.002</b>	
Indicated Relativity Change:								14.6%
Relativity to Statewide Average Loss to Payroll Ratio:								517.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 2571 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PILLOW, QUILT OR CUSHION MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	53,766,811	11	51	151	1,080,071	2,354,620	3,434,691	6.388
2006	52,306,840	9	47	132	1,131,627	2,909,396	4,041,023	7.726
2007	47,458,349	5	34	60	614,904	1,209,985	1,824,889	3.845
2008	42,639,193	6	31	63	982,118	2,246,540	3,228,658	7.572
2009	44,041,333	1	28	65	593,360	1,368,220	1,961,580	4.454
	240,212,526	32	191	471	4,402,080	10,088,760	14,490,840	
Adjusted Loss to Payroll Ratio:					1.833	4.200	6.033	
Expected Unlimited Loss to Payroll Ratio:					2.293	6.202	8.495	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.076	3.781	5.858	
Credibility:					0.86	0.97		
Indicated Limited Loss to Payroll Ratio:					1.867	4.187	6.054	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.190</b>	<b>6.654</b>	<b>8.843</b>	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								457.1%

Code: 2576 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: AWNING, TARP OR CANVAS GOODS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	50,361,892	4	39	118	489,834	1,134,704	1,624,538	3.226
2006	54,736,263	11	28	116	774,085	1,795,697	2,569,782	4.695
2007	57,629,127	6	32	96	700,605	1,346,266	2,046,871	3.552
2008	56,488,136	4	32	91	793,637	1,706,971	2,500,608	4.427
2009	54,193,704	1	31	86	724,364	1,832,010	2,556,374	4.717
	273,409,122	26	162	507	3,482,525	7,815,648	11,298,173	
Adjusted Loss to Payroll Ratio:					1.274	2.859	4.132	
Expected Unlimited Loss to Payroll Ratio:					1.588	4.312	5.900	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.440	2.737	4.177	
Credibility:					0.78	0.88		
Indicated Limited Loss to Payroll Ratio:					1.310	2.844	4.154	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.529</b>	<b>4.331</b>	<b>5.861</b>	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								303.0%

EXPERIENCE OF UMBRELLA MFG TRANSFERRED FROM CODE 2501 1-1-06

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 2584 RHG: 2 NAICS: 56 ILDG: 1 MLDG: 2 CLASS: CARPET, RUG OR UPHOLSTERY CLEANING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	71,488,313	8	86	131	1,219,961	1,685,355	2,905,316	4.064
2006	77,561,501	8	104	138	1,626,768	2,456,741	4,083,509	5.265
2007	82,822,125	4	87	111	1,070,834	1,806,411	2,877,245	3.474
2008	75,958,568	1	76	97	1,059,723	2,290,396	3,350,119	4.410
2009	74,893,199	3	98	102	1,570,618	2,735,748	4,306,366	5.750
	382,723,706	24	451	579	6,547,904	10,974,650	17,522,554	
Adjusted Loss to Payroll Ratio:					1.711	2.868	4.578	
Expected Unlimited Loss to Payroll Ratio:					2.115	3.860	5.974	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.000	2.721	4.721	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.711	2.862	4.573	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.959</b>	<b>4.138</b>	<b>6.097</b>	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								315.2%

Code: 2585 RHG: 2 NAICS: 81 ILDG: 4 MLDG: 4 CLASS: LAUNDRIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	427,259,940	39	407	1,112	8,701,392	17,790,523	26,491,915	6.200
2009	406,110,176	18	357	822	7,557,739	16,745,010	24,302,749	5.984
	833,370,116	57	764	1,934	16,259,131	34,535,533	50,794,664	
Adjusted Loss to Payroll Ratio:					1.951	4.144	6.095	
Expected Unlimited Loss to Payroll Ratio:					2.371	5.619	7.990	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.293	4.096	6.389	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.951	4.144	6.095	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.234</b>	<b>5.992</b>	<b>8.226</b>	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								425.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 2586 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: DRY CLEANING OR DYEING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	52,864,606	6	45	72	900,824	1,484,375	2,385,199	4.512
2006	43,289,406	7	37	68	838,103	1,535,521	2,373,624	5.483
2007	45,045,733	4	46	76	797,661	1,536,482	2,334,143	5.182
2008	56,239,244	1	60	125	1,116,464	2,657,053	3,773,517	6.710
2009	55,723,036	4	55	101	1,073,286	2,515,416	3,588,702	6.440
	253,162,025	22	243	442	4,726,338	9,728,847	14,455,185	
Adjusted Loss to Payroll Ratio:					1.867	3.843	5.710	
Expected Unlimited Loss to Payroll Ratio:					1.416	3.103	4.519	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.282	1.892	3.174	
Credibility:					0.72	0.75		
Indicated Limited Loss to Payroll Ratio:					1.703	3.355	5.058	
Limit Factor:					1.173	1.589		
Indicated (Unlimited) Loss to Payroll Ratio:					1.998	5.331	7.329	
Indicated Relativity Change:								62.2%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.540</b>	<b>4.109</b>	<b>5.648</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								292.0%

INCLUDES 2623 D 1-1-09

Code: 2589 RHG: 3 NAICS: 81 ILDG: 3 MLDG: 2 CLASS: DRY CLEANING OR LAUNDRY - RETAIL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	172,761,256	14	73	73	1,573,819	3,044,622	4,618,441	2.673
2007	178,023,467	11	91	91	1,923,538	3,098,191	5,021,729	2.821
2008	178,255,877	4	88	85	1,512,595	2,891,080	4,403,675	2.470
2009	164,196,160	8	85	71	1,920,706	3,330,787	5,251,493	3.198
	693,236,760	37	337	320	6,930,658	12,364,680	19,295,338	
Adjusted Loss to Payroll Ratio:					1.000	1.784	2.783	
Expected Unlimited Loss to Payroll Ratio:					1.416	3.103	4.519	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.356	2.134	3.490	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.000	1.784	2.783	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.167</b>	<b>2.716</b>	<b>3.883</b>	
Indicated Relativity Change:								-14.1%
Relativity to Statewide Average Loss to Payroll Ratio:								200.7%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 2660 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: BOOT OR SHOE MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	28,375,901	4	9	19	250,475	458,373	708,848	2.498
2006	26,547,210	0	8	23	80,991	155,191	236,182	0.890
2007	24,223,322	2	6	12	298,814	587,596	886,410	3.659
2008	23,210,490	2	11	6	248,107	510,237	758,344	3.267
2009	23,915,463	2	13	11	371,461	482,010	853,471	3.569
	126,272,386	10	47	71	1,249,847	2,193,407	3,443,254	
Adjusted Loss to Payroll Ratio:					0.990	1.737	2.727	
Expected Unlimited Loss to Payroll Ratio:					0.916	2.166	3.082	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.839	1.457	2.296	
Credibility:					0.46	0.49		
Indicated Limited Loss to Payroll Ratio:					0.908	1.594	2.503	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.040</b>	<b>2.305</b>	<b>3.345</b>	
Indicated Relativity Change:								8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								172.9%

Code: 2683 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: BAG MFG - TRAVEL BAGS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	10,765,601	0	7	22	51,306	237,168	288,474	2.680
2006	11,555,802	0	5	18	84,713	212,061	296,774	2.568
2007	10,682,725	1	4	21	152,020	184,287	336,307	3.148
2008	8,438,485	2	7	17	142,714	319,157	461,871	5.473
2009	8,709,625	0	8	18	133,380	299,086	432,466	4.965
	50,152,238	3	31	96	564,133	1,251,759	1,815,892	
Adjusted Loss to Payroll Ratio:					1.125	2.496	3.621	
Expected Unlimited Loss to Payroll Ratio:					1.559	3.921	5.480	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.428	2.637	4.065	
Credibility:					0.39	0.43		
Indicated Limited Loss to Payroll Ratio:					1.310	2.577	3.886	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.500</b>	<b>3.726</b>	<b>5.225</b>	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								270.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 2688 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: LEATHER GOODS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	56,270,088	15	44	140	1,059,290	2,215,005	3,274,295	5.819
2006	54,372,317	5	36	107	578,735	1,299,829	1,878,564	3.455
2007	51,113,516	4	38	89	619,586	1,448,639	2,068,225	4.046
2008	40,238,629	3	37	55	669,197	1,412,806	2,082,003	5.174
2009	32,921,350	1	24	56	485,972	1,228,679	1,714,651	5.208
	234,915,900	28	179	447	3,412,780	7,604,957	11,017,737	
Adjusted Loss to Payroll Ratio:					1.453	3.237	4.690	
Expected Unlimited Loss to Payroll Ratio:					1.664	4.361	6.025	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.524	2.934	4.457	
Credibility:					0.75	0.83		
Indicated Limited Loss to Payroll Ratio:					1.470	3.186	4.656	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.684</b>	<b>4.607</b>	<b>6.290</b>	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								325.2%

INCLUDES 2623 D 1-1-09

Code: 2702 RHG: 7 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: LOGGING OR LUMBERING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	57,473,188	18	110	130	4,399,116	4,685,671	9,084,787	15.807
2007	55,812,858	15	89	96	3,781,704	3,213,998	6,995,702	12.534
2008	52,168,399	8	74	92	2,241,446	2,803,194	5,044,640	9.670
2009	33,616,306	1	59	52	1,355,131	2,394,929	3,750,060	11.155
	199,070,751	42	332	370	11,777,397	13,097,792	24,875,190	
Adjusted Loss to Payroll Ratio:					5.916	6.579	12.496	
Expected Unlimited Loss to Payroll Ratio:					8.455	11.156	19.611	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					7.094	5.893	12.988	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					5.916	6.579	12.496	
Limit Factor:					1.246	1.955		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>7.372</b>	<b>12.863</b>	<b>20.234</b>	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								1046.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 2710 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: SAWMILLS OR SHINGLE MILLS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	47,023,538	4	54	129	773,534	1,270,616	2,044,150	4.347
2006	48,002,177	4	54	135	788,547	1,269,389	2,057,936	4.287
2007	44,467,884	1	62	105	727,456	1,817,296	2,544,752	5.723
2008	42,119,674	3	35	71	539,632	893,449	1,433,081	3.402
2009	37,935,227	1	30	60	442,852	647,654	1,090,506	2.875
	219,548,500	13	235	500	3,272,022	5,898,405	9,170,427	
Adjusted Loss to Payroll Ratio:					1.490	2.687	4.177	
Expected Unlimited Loss to Payroll Ratio:					2.289	4.776	7.065	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.076	3.032	5.107	
Credibility:					0.83	0.84		
Indicated Limited Loss to Payroll Ratio:					1.590	2.742	4.332	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.855</b>	<b>4.176</b>	<b>6.031</b>	
Indicated Relativity Change:								-14.6%
Relativity to Statewide Average Loss to Payroll Ratio:								311.8%

Code: 2727 RHG: 6 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: LOG HAULING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	16,687,930	4	20	33	635,260	757,198	1,392,458	8.344
2006	17,123,534	4	30	31	676,330	1,082,447	1,758,777	10.271
2007	16,176,518	0	29	23	531,289	766,922	1,298,211	8.025
2008	12,974,229	0	19	20	297,008	339,696	636,704	4.907
2009	8,353,211	0	12	4	272,929	459,444	732,373	8.768
	71,315,422	8	110	111	2,412,816	3,405,707	5,818,523	
Adjusted Loss to Payroll Ratio:					3.383	4.776	8.159	
Expected Unlimited Loss to Payroll Ratio:					5.119	8.727	13.847	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.306	5.233	9.539	
Credibility:					0.73	0.68		
Indicated Limited Loss to Payroll Ratio:					3.632	4.922	8.554	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.377</b>	<b>8.604</b>	<b>12.981</b>	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								671.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 2731 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: PLANING OR MOULDING MILLS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	99,139,082	11	80	255	1,306,783	1,957,500	3,264,283	3.293
2006	94,998,200	6	66	262	1,202,688	2,009,056	3,211,744	3.381
2007	77,015,841	4	73	154	903,794	1,569,759	2,473,553	3.212
2008	70,282,085	4	69	125	1,027,436	2,293,343	3,320,779	4.725
2009	49,346,090	1	30	85	567,187	1,338,335	1,905,522	3.862
	390,781,298	26	318	881	5,007,888	9,167,992	14,175,880	
Adjusted Loss to Payroll Ratio:					1.282	2.346	3.628	
Expected Unlimited Loss to Payroll Ratio:					1.677	3.750	5.427	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.535	2.522	4.058	
Credibility:					0.92	0.96		
Indicated Limited Loss to Payroll Ratio:					1.302	2.353	3.655	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.491</b>	<b>3.403</b>	<b>4.893</b>	
Indicated Relativity Change:								-9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								252.9%

Code: 2757 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: PALLET MFG, REPAIR, RECONDITION - WOOD

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	70,186,635	9	91	209	1,233,708	2,080,914	3,314,622	4.723
2007	78,377,739	14	124	268	2,277,602	4,628,001	6,905,603	8.811
2008	81,633,720	12	117	302	2,047,910	4,138,497	6,186,407	7.578
2009	82,420,794	3	108	255	1,517,708	3,332,907	4,850,615	5.885
	312,618,888	38	440	1,034	7,076,927	14,180,320	21,257,247	
Adjusted Loss to Payroll Ratio:					2.264	4.536	6.800	
Expected Unlimited Loss to Payroll Ratio:					2.581	5.987	8.568	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.455	4.192	6.648	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.264	4.536	6.800	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.540</b>	<b>6.242</b>	<b>8.781</b>	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								453.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 2759 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: BOX, BOX SHOOK OR CONTAINER MFG - WOOD

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	47,734,052	5	46	166	571,466	1,581,439	2,152,905	4.510
2006	45,872,738	4	48	140	756,876	1,408,299	2,165,175	4.720
2007	46,410,806	5	51	117	830,965	1,772,378	2,603,343	5.609
2008	44,682,771	4	49	94	795,847	2,328,931	3,124,778	6.993
2009	40,072,934	4	38	96	835,096	1,665,153	2,500,249	6.239
	224,773,301	22	232	613	3,790,250	8,756,200	12,546,450	
Adjusted Loss to Payroll Ratio:					1.686	3.896	5.582	
Expected Unlimited Loss to Payroll Ratio:					1.846	5.523	7.369	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.672	3.367	5.039	
Credibility:					0.77	0.90		
Indicated Limited Loss to Payroll Ratio:					1.683	3.843	5.526	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.974</b>	<b>6.106</b>	<b>8.080</b>	
Indicated Relativity Change:								9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								417.7%

Code: 2790 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: PATTERN OR MODEL MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	106,850,261	7	46	171	804,302	1,786,361	2,590,663	2.425
2006	112,165,737	0	59	169	512,320	1,040,810	1,553,130	1.385
2007	110,410,904	7	49	141	1,322,468	1,621,188	2,943,656	2.666
2008	99,835,841	2	23	100	507,650	832,090	1,339,740	1.342
2009	94,143,147	2	41	130	780,481	1,424,994	2,205,475	2.343
	523,405,890	18	218	711	3,927,221	6,705,442	10,632,663	
Adjusted Loss to Payroll Ratio:					0.750	1.281	2.031	
Expected Unlimited Loss to Payroll Ratio:					1.136	2.186	3.323	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.081	1.531	2.612	
Credibility:					0.89	0.87		
Indicated Limited Loss to Payroll Ratio:					0.787	1.314	2.100	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.883</b>	<b>1.808</b>	<b>2.690</b>	
Indicated Relativity Change:								-19.0%
Relativity to Statewide Average Loss to Payroll Ratio:								139.1%

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Code: 2797 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: MOBILE HOME MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	147,890,575	20	120	717	2,315,515	6,431,160	8,746,675	5.914
2007	113,419,234	13	100	392	2,817,726	5,869,180	8,686,906	7.659
2008	84,975,372	8	72	305	1,581,168	3,058,869	4,640,037	5.460
2009	62,639,347	3	42	186	825,236	2,463,535	3,288,771	5.250
	408,924,528	44	334	1,600	7,539,645	17,822,743	25,362,388	
Adjusted Loss to Payroll Ratio:					1.844	4.358	6.202	
Expected Unlimited Loss to Payroll Ratio:					2.265	5.894	8.159	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.074	3.965	6.039	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.844	4.358	6.202	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.111</b>	<b>6.302</b>	<b>8.413</b>	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								434.9%

Code: 2806 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: DOOR, SASH OR WINDOW MFG - WOOD

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	163,662,614	15	115	374	1,973,900	3,559,410	5,533,310	3.381
2007	144,466,949	14	112	315	2,085,355	3,726,780	5,812,135	4.023
2008	119,355,981	11	102	199	2,071,289	3,928,700	5,999,989	5.027
2009	96,091,283	2	76	152	1,419,048	2,507,298	3,926,346	4.086
	523,576,827	42	405	1,040	7,549,592	13,722,188	21,271,780	
Adjusted Loss to Payroll Ratio:					1.442	2.621	4.063	
Expected Unlimited Loss to Payroll Ratio:					1.711	3.552	5.263	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.567	2.389	3.956	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.442	2.621	4.063	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.651</b>	<b>3.790</b>	<b>5.441</b>	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								281.3%

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Code: 2812 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: CABINET MFG - WOOD

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	442,164,764	19	327	605	6,744,177	11,946,415	18,690,592	4.227
2009	350,503,072	14	269	418	7,211,010	12,462,316	19,673,326	5.613
	792,667,836	33	596	1,023	13,955,187	24,408,730	38,363,917	
Adjusted Loss to Payroll Ratio:					1.761	3.079	4.840	
Expected Unlimited Loss to Payroll Ratio:					1.831	3.961	5.793	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.677	2.665	4.341	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.761	3.079	4.840	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.016</b>	<b>4.453</b>	<b>6.468</b>	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								334.4%

Code: 2819 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: TRUSS OR BUILDING COMPONENTS MFG - WOOD

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	144,882,391	15	211	583	2,062,449	4,403,960	6,466,409	4.463
2006	112,195,437	12	124	448	2,016,520	4,286,560	6,303,080	5.618
2007	80,876,126	11	88	220	2,410,179	3,317,818	5,727,997	7.082
2008	53,083,462	3	69	155	1,075,448	2,048,909	3,124,357	5.886
2009	35,691,878	4	56	86	1,123,887	2,201,951	3,325,838	9.318
	426,729,294	45	548	1,492	8,688,483	16,259,199	24,947,682	
Adjusted Loss to Payroll Ratio:					2.036	3.810	5.846	
Expected Unlimited Loss to Payroll Ratio:					2.386	5.562	7.948	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.160	3.391	5.552	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.036	3.810	5.846	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.388</b>	<b>6.054</b>	<b>8.443</b>	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								436.4%

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Code: 2840 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PICTURE FRAME ASSEMBLY - WOOD OR METAL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	65,587,603	4	53	150	807,747	1,816,562	2,624,309	4.001
2006	56,521,421	6	49	147	953,955	2,189,373	3,143,328	5.561
2007	55,889,563	9	31	70	780,629	2,205,230	2,985,859	5.342
2008	47,460,823	4	26	69	564,668	1,131,269	1,695,937	3.573
2009	40,693,137	2	18	64	286,225	853,219	1,139,444	2.800
	266,152,547	25	177	500	3,393,224	8,195,652	11,588,876	
Adjusted Loss to Payroll Ratio:					1.275	3.079	4.354	
Expected Unlimited Loss to Payroll Ratio:					1.888	4.669	6.557	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.728	3.141	4.869	
Credibility:					0.83	0.90		
Indicated Limited Loss to Payroll Ratio:					1.352	3.085	4.437	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.548</b>	<b>4.462</b>	<b>6.010</b>	
Indicated Relativity Change:								-8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								310.7%

Code: 2842 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: WOOD PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	105,469,224	13	161	337	1,850,322	4,012,416	5,862,738	5.559
2006	98,133,444	9	112	260	1,701,635	3,667,574	5,369,209	5.471
2007	96,248,507	7	97	227	1,816,755	3,565,076	5,381,831	5.592
2008	74,170,778	7	68	173	1,374,671	2,768,726	4,143,397	5.586
2009	61,908,850	4	58	95	1,624,852	3,177,540	4,802,392	7.757
	435,930,803	40	496	1,092	8,368,236	17,191,333	25,559,568	
Adjusted Loss to Payroll Ratio:					1.920	3.944	5.863	
Expected Unlimited Loss to Payroll Ratio:					2.302	5.154	7.455	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.087	3.271	5.359	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.920	3.944	5.863	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.240</b>	<b>6.006</b>	<b>8.246</b>	
Indicated Relativity Change:								10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								426.3%



CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 2852 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: WINDOW BLIND MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	63,015,101	16	50	160	1,229,905	2,710,374	3,940,279	6.253
2006	55,891,277	11	60	162	1,251,247	3,084,243	4,335,490	7.757
2007	52,027,256	5	46	95	967,732	2,488,772	3,456,504	6.644
2008	38,660,023	1	34	80	705,353	2,045,125	2,750,478	7.115
2009	28,119,330	0	21	72	314,755	847,317	1,162,072	4.133
	237,712,987	33	211	569	4,468,992	11,175,831	15,644,823	
Adjusted Loss to Payroll Ratio:					1.880	4.701	6.581	
Expected Unlimited Loss to Payroll Ratio:					2.462	6.559	9.021	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.254	4.413	6.666	
Credibility:					0.88	0.98		
Indicated Limited Loss to Payroll Ratio:					1.925	4.696	6.620	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.204</b>	<b>6.790</b>	<b>8.994</b>	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								464.9%

Code: 2881 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FURNITURE ASSEMBLING - OTHER THAN METAL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	24,393,492	5	35	67	352,808	937,279	1,290,087	5.289
2006	22,961,520	10	22	64	741,143	1,467,404	2,208,547	9.618
2007	19,444,584	1	32	48	211,027	508,902	719,929	3.702
2008	17,240,021	4	21	33	403,584	810,876	1,214,460	7.044
2009	11,653,067	0	18	18	200,119	398,485	598,604	5.137
	95,692,684	20	128	230	1,908,681	4,122,946	6,031,627	
Adjusted Loss to Payroll Ratio:					1.995	4.309	6.303	
Expected Unlimited Loss to Payroll Ratio:					2.637	6.075	8.712	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.414	4.087	6.501	
Credibility:					0.63	0.66		
Indicated Limited Loss to Payroll Ratio:					2.150	4.233	6.383	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.462</b>	<b>6.121</b>	<b>8.583</b>	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								443.7%

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Code: 2883 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 2 CLASS: FURNITURE MFG - WOOD

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	140,948,758	26	170	454	3,527,891	6,446,504	9,974,395	7.077
2007	144,337,104	19	205	452	3,252,935	8,128,227	11,381,162	7.885
2008	89,363,143	8	99	208	2,045,663	3,945,509	5,991,172	6.704
2009	72,447,668	2	94	173	1,198,347	2,785,009	3,983,356	5.498
	447,096,673	55	568	1,287	10,024,837	21,305,249	31,330,086	
Adjusted Loss to Payroll Ratio:					2.242	4.765	7.007	
Expected Unlimited Loss to Payroll Ratio:					2.356	6.023	8.378	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.240	4.217	6.458	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.242	4.765	7.007	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.516</b>	<b>6.557</b>	<b>9.073</b>	
Indicated Relativity Change:								8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								469.0%

Code: 2915 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: VENEER OR VENEER PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	17,203,344	1	14	36	155,454	525,266	680,720	3.957
2006	17,448,726	1	17	42	220,861	732,279	953,140	5.463
2007	17,526,964	0	14	33	192,664	455,602	648,266	3.699
2008	14,980,447	1	6	29	168,809	506,349	675,158	4.507
2009	13,014,295	1	7	11	213,576	633,680	847,256	6.510
	80,173,776	4	58	151	951,364	2,853,176	3,804,541	
Adjusted Loss to Payroll Ratio:					1.187	3.559	4.745	
Expected Unlimited Loss to Payroll Ratio:					1.282	3.755	5.037	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.163	2.383	3.546	
Credibility:					0.44	0.51		
Indicated Limited Loss to Payroll Ratio:					1.173	2.983	4.156	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.369</b>	<b>4.543</b>	<b>5.912</b>	
Indicated Relativity Change:								17.4%
Relativity to Statewide Average Loss to Payroll Ratio:								305.6%

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Code: 2923 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: MUSICAL INSTRUMENT MFG - NOT METAL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	57,312,665	9	45	132	712,062	1,728,763	2,440,825	4.259
2006	64,115,825	8	36	94	690,926	1,398,887	2,089,813	3.259
2007	66,211,802	6	42	111	843,505	1,767,705	2,611,210	3.944
2008	63,736,171	10	54	120	1,436,313	2,886,912	4,323,225	6.783
2009	50,872,635	2	32	60	724,183	1,496,134	2,220,317	4.364
	302,249,098	35	209	517	4,406,989	9,278,401	13,685,390	
Adjusted Loss to Payroll Ratio:					1.458	3.070	4.528	
Expected Unlimited Loss to Payroll Ratio:					1.781	4.447	6.228	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.693	3.114	4.808	
Credibility:					0.85	0.93		
Indicated Limited Loss to Payroll Ratio:					1.493	3.073	4.566	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.676</b>	<b>4.228</b>	<b>5.904</b>	
Indicated Relativity Change:								-5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								305.2%

Code: 3018 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: STEEL MAKING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	97,147,129	4	13	57	282,268	452,984	735,252	0.757
2006	91,912,734	3	11	45	620,343	950,624	1,570,967	1.709
2007	93,450,998	6	16	40	707,466	759,361	1,466,827	1.570
2008	85,478,507	2	17	27	442,220	788,617	1,230,837	1.440
2009	71,826,665	4	17	32	867,130	1,176,219	2,043,349	2.845
	439,816,033	19	74	201	2,919,427	4,127,805	7,047,231	
Adjusted Loss to Payroll Ratio:					0.664	0.939	1.602	
Expected Unlimited Loss to Payroll Ratio:					0.687	1.275	1.962	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.623	0.810	1.432	
Credibility:					0.68	0.65		
Indicated Limited Loss to Payroll Ratio:					0.651	0.893	1.544	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.759</b>	<b>1.361</b>	<b>2.120</b>	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								109.6%

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Code: 3022 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PIPE OR TUBE MFG - NOT IRON OR STEEL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	74,855,583	10	38	184	863,207	1,911,798	2,775,005	3.707
2006	58,966,674	3	34	147	661,548	1,786,258	2,447,806	4.151
2007	69,985,295	8	28	164	863,068	2,144,673	3,007,741	4.298
2008	52,196,249	6	21	71	1,057,443	1,792,639	2,850,082	5.460
2009	40,907,554	1	17	47	601,049	830,547	1,431,596	3.500
	296,911,355	28	138	613	4,046,315	8,465,916	12,512,231	
Adjusted Loss to Payroll Ratio:					1.363	2.851	4.214	
Expected Unlimited Loss to Payroll Ratio:					1.354	3.592	4.946	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.239	2.416	3.656	
Credibility:					0.76	0.85		
Indicated Limited Loss to Payroll Ratio:					1.333	2.786	4.119	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.526</b>	<b>4.029</b>	<b>5.555</b>	
Indicated Relativity Change:								12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								287.2%

Code: 3030 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: IRON OR STEEL WORKS - STRUCTURAL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	109,619,886	20	117	375	3,129,372	4,600,863	7,730,235	7.052
2007	119,343,768	9	120	338	2,421,521	3,613,093	6,034,614	5.056
2008	114,368,290	8	115	340	2,666,469	3,250,253	5,916,722	5.173
2009	84,467,085	3	80	178	1,930,344	3,506,116	5,436,460	6.436
	427,799,029	40	432	1,231	10,147,706	14,970,324	25,118,031	
Adjusted Loss to Payroll Ratio:					2.372	3.499	5.871	
Expected Unlimited Loss to Payroll Ratio:					3.032	4.757	7.789	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.750	3.020	5.770	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.372	3.499	5.871	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.768</b>	<b>5.330</b>	<b>8.098</b>	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								418.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3039 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: REINFORCING STEEL FABRICATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	38,677,253	7	28	91	1,275,562	1,023,642	2,299,204	5.945
2006	44,335,894	3	43	99	785,608	1,363,467	2,149,075	4.847
2007	46,924,507	7	35	91	1,179,408	2,194,376	3,373,784	7.190
2008	38,654,525	3	22	50	765,474	1,064,188	1,829,662	4.733
2009	26,110,968	3	14	34	666,080	1,108,741	1,774,821	6.797
	194,703,147	23	142	365	4,672,132	6,754,414	11,426,546	
Adjusted Loss to Payroll Ratio:					2.400	3.469	5.869	
Expected Unlimited Loss to Payroll Ratio:					2.786	4.402	7.188	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.527	2.794	5.321	
Credibility:					0.85	0.77		
Indicated Limited Loss to Payroll Ratio:					2.419	3.314	5.733	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.823</b>	<b>5.047</b>	<b>7.870</b>	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								406.8%

Code: 3040 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: IRON WORKS - SHOP

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	144,608,276	14	157	366	2,726,392	5,580,180	8,306,572	5.744
2008	141,657,095	14	142	291	2,928,497	5,560,052	8,488,549	5.992
2009	110,916,671	5	102	202	3,229,702	4,524,855	7,754,557	6.991
	397,182,042	33	401	859	8,884,590	15,665,086	24,549,676	
Adjusted Loss to Payroll Ratio:					2.237	3.944	6.181	
Expected Unlimited Loss to Payroll Ratio:					2.726	5.396	8.122	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.472	3.425	5.898	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.237	3.944	6.181	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.610</b>	<b>6.007</b>	<b>8.617</b>	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								445.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3060 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: DOOR OR WINDOW MFG - METAL OR PLASTIC

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	259,035,816	20	199	546	3,889,517	9,539,072	13,428,589	5.184
2009	217,010,735	10	154	373	4,051,701	8,594,618	12,646,319	5.828
	476,046,551	30	353	919	7,941,218	18,133,690	26,074,908	
Adjusted Loss to Payroll Ratio:					1.668	3.809	5.477	
Expected Unlimited Loss to Payroll Ratio:					1.923	4.400	6.323	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.744	2.793	4.537	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.668	3.809	5.477	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.947</b>	<b>5.801</b>	<b>7.748</b>	
Indicated Relativity Change:								22.5%
Relativity to Statewide Average Loss to Payroll Ratio:								400.5%

EXPERIENCE OF METAL ENCLOSURE MFG TRANSFERRED FROM 3076 1-1-09

Code: 3066 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: SHEET METAL PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	554,114,514	22	291	965	7,422,108	13,364,442	20,786,550	3.751
2009	503,431,690	6	262	702	5,063,264	10,418,798	15,482,062	3.075
	1,057,546,204	28	553	1,667	12,485,371	23,783,240	36,268,611	
Adjusted Loss to Payroll Ratio:					1.181	2.249	3.430	
Expected Unlimited Loss to Payroll Ratio:					1.464	3.160	4.625	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.328	2.006	3.334	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.181	2.249	3.430	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.378</b>	<b>3.425</b>	<b>4.803</b>	
Indicated Relativity Change:								3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								248.3%

EXPERIENCE OF METAL ENCLOSURE MFG TRANSFERRED FROM 3076 1-1-09

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3070 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: COMPUTER MEMORY DISK MFG - RIGID

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	324,616,121	2	33	92	385,398	690,196	1,075,594	0.331
2006	271,565,603	6	13	43	676,253	1,028,139	1,704,392	0.628
2007	248,357,741	2	7	20	243,522	445,739	689,261	0.278
2008	208,016,561	4	5	26	360,761	580,569	941,330	0.453
2009	199,239,717	0	4	12	34,896	220,830	255,726	0.128
	1,251,795,743	14	62	193	1,700,830	2,965,474	4,666,304	
Adjusted Loss to Payroll Ratio:					0.136	0.237	0.373	
Expected Unlimited Loss to Payroll Ratio:					0.179	0.335	0.514	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.170	0.235	0.405	
Credibility:					0.60	0.58		
Indicated Limited Loss to Payroll Ratio:					0.150	0.236	0.386	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.168</b>	<b>0.325</b>	<b>0.493</b>	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								25.5%

Code: 3076 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FURNITURE MFG - METAL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	247,251,865	21	151	576	3,632,281	7,724,658	11,356,939	4.593
2008	213,128,721	23	169	346	4,821,813	8,633,210	13,455,023	6.313
2009	166,133,618	5	103	249	2,024,350	4,144,391	6,168,741	3.713
	626,514,204	49	423	1,171	10,478,443	20,502,259	30,980,702	
Adjusted Loss to Payroll Ratio:					1.672	3.272	4.945	
Expected Unlimited Loss to Payroll Ratio:					2.016	4.612	6.628	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.846	3.102	4.948	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.672	3.272	4.945	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.915</b>	<b>4.732</b>	<b>6.647</b>	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								343.6%

EXPERIENCE OF METAL ENCLOSURE MFG TRANSFERRED TO 3060, 3066 AND 3400 1-1-09

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3081 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FOUNDRIES - IRON

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	29,632,293	2	26	93	386,885	970,651	1,357,536	4.581
2006	31,594,448	7	26	72	680,726	1,401,224	2,081,950	6.590
2007	31,141,553	3	18	99	472,294	883,953	1,356,247	4.355
2008	28,158,391	4	20	64	682,664	1,080,172	1,762,836	6.260
2009	18,916,733	3	16	37	565,482	772,419	1,337,901	7.073
	139,443,418	19	106	365	2,788,050	5,108,419	7,896,470	
Adjusted Loss to Payroll Ratio:					1.999	3.663	5.663	
Expected Unlimited Loss to Payroll Ratio:					2.115	4.957	7.072	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.918	3.147	5.065	
Credibility:					0.67	0.71		
Indicated Limited Loss to Payroll Ratio:					1.972	3.514	5.486	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.302</b>	<b>5.351</b>	<b>7.653</b>	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								395.6%

Code: 3082 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: FOUNDRIES - STEEL CASTINGS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	27,002,575	1	22	58	306,198	504,576	810,774	3.003
2006	32,643,472	3	29	65	446,733	968,896	1,415,629	4.337
2007	32,939,162	2	20	44	1,005,346	1,539,264	2,544,610	7.725
2008	29,358,989	0	27	45	793,787	945,224	1,739,011	5.923
2009	19,599,710	2	15	20	494,570	735,842	1,230,412	6.278
	141,543,908	8	113	232	3,046,633	4,693,802	7,740,435	
Adjusted Loss to Payroll Ratio:					2.152	3.316	5.469	
Expected Unlimited Loss to Payroll Ratio:					2.703	5.006	7.709	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.447	3.052	5.499	
Credibility:					0.74	0.72		
Indicated Limited Loss to Payroll Ratio:					2.229	3.242	5.471	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.615</b>	<b>5.152</b>	<b>7.767</b>	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								401.5%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3085 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FOUNDRIES - NON-FERROUS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	62,372,856	18	75	273	1,746,851	3,819,527	5,566,378	8.924
2006	58,969,172	9	63	184	1,385,443	2,952,722	4,338,165	7.357
2007	64,591,043	6	54	152	1,016,504	2,868,526	3,885,030	6.015
2008	52,163,235	2	50	113	722,537	1,922,270	2,644,807	5.070
2009	46,253,839	0	56	87	907,485	2,393,805	3,301,290	7.137
	284,350,145	35	298	809	5,778,820	13,956,850	19,735,670	
Adjusted Loss to Payroll Ratio:					2.032	4.908	6.941	
Expected Unlimited Loss to Payroll Ratio:					2.452	6.407	8.859	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.224	4.067	6.291	
Credibility:					0.94	1.00		
Indicated Limited Loss to Payroll Ratio:					2.044	4.908	6.952	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.385</b>	<b>7.475</b>	<b>9.860</b>	
Indicated Relativity Change:								11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								509.7%

Code: 3099 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: TOOL MFG - NOC

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	317,452,791	23	109	433	2,948,104	4,920,712	7,868,816	2.479
2008	273,924,497	14	101	331	2,305,671	4,869,823	7,175,494	2.620
2009	250,125,930	6	109	328	2,284,462	5,516,292	7,800,754	3.119
	841,503,218	43	319	1,092	7,538,236	15,306,827	22,845,063	
Adjusted Loss to Payroll Ratio:					0.896	1.819	2.715	
Expected Unlimited Loss to Payroll Ratio:					1.155	2.618	3.773	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.047	1.662	2.709	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.896	1.819	2.715	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.045</b>	<b>2.770</b>	<b>3.816</b>	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								197.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3110 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: FORGING WORKS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	98,918,355	12	107	356	2,278,411	4,839,031	7,117,442	7.195
2007	110,271,134	13	81	280	2,279,485	5,333,004	7,612,489	6.903
2008	104,259,079	7	64	188	1,705,070	4,348,181	6,053,251	5.806
2009	88,534,221	2	45	135	987,926	3,083,329	4,071,255	4.599
	401,982,789	34	297	959	7,250,892	17,603,544	24,854,437	
Adjusted Loss to Payroll Ratio:					1.804	4.379	6.183	
Expected Unlimited Loss to Payroll Ratio:					2.372	5.977	8.349	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.056	3.410	5.465	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.804	4.379	6.183	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.195</b>	<b>7.427</b>	<b>9.622</b>	
Indicated Relativity Change:								15.3%
Relativity to Statewide Average Loss to Payroll Ratio:								497.4%

Code: 3131 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: TAG BUTTON OR FASTENER MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	43,051,647	6	19	73	466,237	900,167	1,366,404	3.174
2006	43,389,447	4	23	66	688,356	1,445,889	2,134,245	4.919
2007	42,340,614	1	12	49	137,647	335,973	473,620	1.119
2008	39,420,768	2	19	44	610,473	1,077,647	1,688,120	4.282
2009	38,895,628	4	12	39	539,821	1,120,748	1,660,569	4.269
	207,098,104	17	85	271	2,442,534	4,880,424	7,322,958	
Adjusted Loss to Payroll Ratio:					1.179	2.357	3.536	
Expected Unlimited Loss to Payroll Ratio:					1.287	3.096	4.383	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.167	1.965	3.132	
Credibility:					0.64	0.69		
Indicated Limited Loss to Payroll Ratio:					1.175	2.235	3.410	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.371</b>	<b>3.404</b>	<b>4.775</b>	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								246.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3146 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: HARDWARE MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	274,615,101	11	119	329	2,206,246	4,942,203	7,148,449	2.603
2008	222,143,843	8	96	253	2,156,497	4,370,298	6,526,795	2.938
2009	193,890,554	4	83	202	1,611,544	3,762,589	5,374,133	2.772
	690,649,498	23	298	784	5,974,288	13,075,090	19,049,378	
Adjusted Loss to Payroll Ratio:					0.865	1.893	2.758	
Expected Unlimited Loss to Payroll Ratio:					1.275	2.854	4.129	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.156	1.812	2.968	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.865	1.893	2.758	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.009</b>	<b>2.883</b>	<b>3.893</b>	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								201.2%

Code: 3152 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: NAIL, TACK OR RIVET MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	491,873,688	13	130	394	2,731,480	5,450,474	8,181,954	1.663
2008	490,238,807	15	159	347	4,209,707	7,415,762	11,625,469	2.371
2009	422,990,262	3	104	254	2,429,513	4,855,353	7,284,866	1.722
	1,405,102,757	31	393	995	9,370,700	17,721,589	27,092,289	
Adjusted Loss to Payroll Ratio:					0.667	1.261	1.928	
Expected Unlimited Loss to Payroll Ratio:					0.799	1.687	2.485	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.731	1.135	1.866	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.667	1.261	1.928	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.764</b>	<b>1.824</b>	<b>2.587</b>	
Indicated Relativity Change:								4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								133.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3165 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: AIR CONDITIONING/REFRIGERATION EQUIP MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	95,818,152	7	46	213	698,529	1,264,045	1,962,574	2.048
2006	112,929,706	7	54	230	970,884	2,231,857	3,202,741	2.836
2007	119,392,475	8	61	170	1,489,034	2,627,758	4,116,792	3.448
2008	157,923,377	13	45	163	1,666,527	2,262,301	3,928,828	2.488
2009	112,260,210	4	32	141	986,996	1,988,692	2,975,688	2.651
	598,323,920	39	238	917	5,811,970	10,374,653	16,186,623	
Adjusted Loss to Payroll Ratio:					0.971	1.734	2.705	
Expected Unlimited Loss to Payroll Ratio:					1.168	2.193	3.361	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.111	1.536	2.647	
Credibility:					0.95	0.92		
Indicated Limited Loss to Payroll Ratio:					0.978	1.718	2.696	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.098</b>	<b>2.364</b>	<b>3.462</b>	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								179.0%

Code: 3169 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: STOVE MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	64,507,235	6	33	154	901,939	1,133,186	2,035,125	3.155
2006	65,771,774	3	36	146	467,166	1,224,189	1,691,355	2.572
2007	69,105,663	5	32	113	731,592	1,480,386	2,211,978	3.201
2008	56,662,880	1	27	83	429,249	956,469	1,385,718	2.446
2009	46,989,306	1	26	72	540,602	782,606	1,323,208	2.816
	303,036,858	16	154	568	3,070,548	5,576,836	8,647,384	
Adjusted Loss to Payroll Ratio:					1.013	1.840	2.854	
Expected Unlimited Loss to Payroll Ratio:					1.412	3.037	4.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.343	2.126	3.470	
Credibility:					0.78	0.80		
Indicated Limited Loss to Payroll Ratio:					1.086	1.898	2.983	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.218</b>	<b>2.611</b>	<b>3.829</b>	
Indicated Relativity Change:								-13.9%
Relativity to Statewide Average Loss to Payroll Ratio:								198.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3175 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: FURNACE, HEATER OR RADIATOR MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	22,421,697	2	21	52	313,722	481,253	794,975	3.546
2006	28,000,807	2	27	48	849,299	1,007,049	1,856,348	6.630
2007	23,322,846	3	9	57	292,981	522,803	815,784	3.498
2008	22,027,290	1	11	43	115,359	248,063	363,422	1.650
2009	17,717,689	1	9	31	153,194	254,955	408,149	2.304
	113,490,329	9	77	231	1,724,556	2,514,123	4,238,678	
Adjusted Loss to Payroll Ratio:					1.520	2.215	3.735	
Expected Unlimited Loss to Payroll Ratio:					2.354	3.856	6.211	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.156	2.594	4.750	
Credibility:					0.64	0.59		
Indicated Limited Loss to Payroll Ratio:					1.749	2.371	4.119	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.002</b>	<b>3.428</b>	<b>5.430</b>	
Indicated Relativity Change:								-12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								280.7%

Code: 3178 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ELECTRONIC ELEMENT MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	327,191,399	11	99	287	1,881,766	3,567,416	5,449,182	1.665
2007	329,476,226	8	74	238	1,555,984	2,754,418	4,310,402	1.308
2008	262,260,811	14	79	206	2,628,895	4,903,658	7,532,553	2.872
2009	211,422,625	2	64	144	1,301,371	2,813,285	4,114,656	1.946
	1,130,351,061	35	316	875	7,368,016	14,038,777	21,406,793	
Adjusted Loss to Payroll Ratio:					0.652	1.242	1.894	
Expected Unlimited Loss to Payroll Ratio:					0.911	1.658	2.570	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.835	1.115	1.950	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.652	1.242	1.894	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.746</b>	<b>1.796</b>	<b>2.542</b>	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								131.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3179 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ELECTRICAL APPARATUS MFG

Code: 3570 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ELECTRIC APPLIANCE MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	410,240,091	20	135	368	3,918,213	8,119,484	12,037,697	2.934
2009	427,066,854	11	156	365	4,393,990	8,797,976	13,191,966	3.089
	837,306,945	31	291	733	8,312,203	16,917,460	25,229,662	
Adjusted Loss to Payroll Ratio:					0.993	2.020	3.013	
Expected Unlimited Loss to Payroll Ratio:					1.050	2.214	3.264	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.999	1.550	2.549	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.993	2.020	3.013	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.114</b>	<b>2.780</b>	<b>3.894</b>	
Indicated Relativity Change:								19.3%
Relativity to Statewide Average Loss to Payroll Ratio:								201.3%

Code: 3180 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FIXTURES OR LAMP MFG OR ASSEMBLY

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	126,852,566	16	82	309	1,537,517	4,429,292	5,966,809	4.704
2006	131,648,867	13	66	306	1,992,952	4,157,135	6,150,087	4.672
2007	140,770,589	16	85	261	2,114,430	4,625,899	6,740,329	4.788
2008	130,526,690	7	72	187	1,657,656	3,617,517	5,275,173	4.041
2009	105,709,819	5	78	122	2,049,684	3,844,753	5,894,437	5.576
	635,508,531	57	383	1,185	9,352,238	20,674,596	30,026,834	
Adjusted Loss to Payroll Ratio:					1.472	3.253	4.725	
Expected Unlimited Loss to Payroll Ratio:					1.505	4.138	5.643	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.432	2.897	4.329	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.472	3.253	4.725	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.651</b>	<b>4.476</b>	<b>6.128</b>	
Indicated Relativity Change:								8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								316.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3220 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: CAN MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	92,049,489	9	37	128	962,710	1,903,838	2,866,548	3.114
2006	71,418,007	2	31	80	500,236	562,895	1,063,131	1.489
2007	73,605,465	4	27	62	741,623	1,419,996	2,161,619	2.937
2008	81,511,860	2	17	53	323,915	971,467	1,295,382	1.589
2009	80,123,359	3	23	41	1,558,800	1,738,082	3,296,882	4.115
	398,708,180	20	135	364	4,087,282	6,596,278	10,683,560	
Adjusted Loss to Payroll Ratio:					1.025	1.654	2.680	
Expected Unlimited Loss to Payroll Ratio:					1.295	2.573	3.867	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.174	1.633	2.807	
Credibility:					0.84	0.83		
Indicated Limited Loss to Payroll Ratio:					1.049	1.651	2.700	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.224</b>	<b>2.514</b>	<b>3.738</b>	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								193.2%

Code: 3241 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: WIRE ROPE OR CABLE MFG - WIRE DRAWING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	20,089,204	1	11	47	189,720	368,995	558,715	2.781
2006	20,970,238	1	8	68	79,326	249,851	329,177	1.570
2007	18,860,635	2	10	59	193,399	530,288	723,687	3.837
2008	18,831,769	1	6	38	285,744	584,434	870,178	4.621
2009	17,730,931	0	10	24	116,845	307,806	424,651	2.395
	96,482,777	5	45	236	865,033	2,041,374	2,906,407	
Adjusted Loss to Payroll Ratio:					0.897	2.116	3.012	
Expected Unlimited Loss to Payroll Ratio:					1.565	3.453	5.019	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.489	2.418	3.907	
Credibility:					0.51	0.53		
Indicated Limited Loss to Payroll Ratio:					1.187	2.258	3.445	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.332</b>	<b>3.107</b>	<b>4.438</b>	
Indicated Relativity Change:								-11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								229.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3257 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: WIRE GOODS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	102,392,439	10	68	262	1,129,975	2,599,188	3,729,163	3.642
2006	99,213,833	8	79	179	1,119,363	2,216,357	3,335,720	3.362
2007	96,826,167	7	57	199	1,197,910	2,855,561	4,053,471	4.186
2008	89,868,232	4	70	138	1,281,678	2,525,338	3,807,016	4.236
2009	74,706,685	1	55	128	822,583	2,119,220	2,941,803	3.938
	463,007,356	30	329	906	5,551,508	12,315,664	17,867,172	
Adjusted Loss to Payroll Ratio:					1.199	2.660	3.859	
Expected Unlimited Loss to Payroll Ratio:					1.681	3.865	5.545	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.539	2.600	4.139	
Credibility:					0.99	1.00		
Indicated Limited Loss to Payroll Ratio:					1.202	2.660	3.862	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.377</b>	<b>3.846</b>	<b>5.223</b>	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								270.0%

INCLUDES 3300 D 1-1-11

Code: 3339 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FOUNDRIES - INVESTMENT CASTING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	54,364,003	9	27	182	612,677	1,507,098	2,119,775	3.899
2006	55,973,521	9	23	212	943,242	2,003,896	2,947,138	5.265
2007	66,476,067	1	40	197	553,611	1,543,881	2,097,492	3.155
2008	56,173,007	3	37	126	771,730	1,863,873	2,635,603	4.692
2009	46,178,614	0	33	88	678,524	1,425,219	2,103,743	4.556
	279,165,212	22	160	805	3,559,784	8,343,967	11,903,751	
Adjusted Loss to Payroll Ratio:					1.275	2.989	4.264	
Expected Unlimited Loss to Payroll Ratio:					1.548	4.337	5.885	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.404	2.753	4.157	
Credibility:					0.78	0.89		
Indicated Limited Loss to Payroll Ratio:					1.303	2.963	4.266	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.521</b>	<b>4.513</b>	<b>6.034</b>	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								311.9%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3365 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: WELDING OR CUTTING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	49,173,366	2	54	204	584,444	781,619	1,366,063	2.778
2006	57,904,229	8	74	201	1,358,455	1,951,714	3,310,169	5.717
2007	68,111,945	4	48	134	918,406	1,270,932	2,189,338	3.214
2008	65,986,871	5	61	121	1,424,959	1,522,984	2,947,943	4.467
2009	48,245,425	2	38	81	947,779	1,149,326	2,097,105	4.347
	289,421,836	21	275	741	5,234,043	6,676,574	11,910,618	
Adjusted Loss to Payroll Ratio:					1.808	2.307	4.115	
Expected Unlimited Loss to Payroll Ratio:					2.383	3.826	6.209	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.157	2.333	4.490	
Credibility:					0.94	0.86		
Indicated Limited Loss to Payroll Ratio:					1.829	2.310	4.140	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.146</b>	<b>3.671</b>	<b>5.817</b>	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								300.7%

Code: 3372 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: ELECTROPLATING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	224,440,054	13	120	350	2,302,883	4,340,640	6,643,523	2.960
2008	212,537,352	11	118	271	2,657,063	5,613,450	8,270,513	3.891
2009	195,362,722	11	118	204	2,926,455	5,931,484	8,857,939	4.534
	632,340,128	35	356	825	7,886,402	15,885,574	23,771,975	
Adjusted Loss to Payroll Ratio:					1.247	2.512	3.759	
Expected Unlimited Loss to Payroll Ratio:					1.445	3.614	5.060	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.309	2.204	3.512	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.247	2.512	3.759	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.463</b>	<b>3.992</b>	<b>5.455</b>	
Indicated Relativity Change:								7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								282.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3383 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: JEWELRY MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	112,870,654	6	39	95	729,079	1,332,969	2,062,048	1.827
2006	111,369,845	7	39	102	776,472	1,612,617	2,389,089	2.145
2007	105,895,839	2	38	55	531,822	1,264,019	1,795,841	1.696
2008	93,135,662	8	39	51	1,471,259	2,234,690	3,705,949	3.979
2009	77,617,838	2	30	37	598,871	1,223,177	1,822,048	2.347
	500,889,838	25	185	340	4,107,504	7,667,472	11,774,976	
Adjusted Loss to Payroll Ratio:					0.820	1.531	2.351	
Expected Unlimited Loss to Payroll Ratio:					0.966	2.095	3.061	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.876	1.330	2.206	
Credibility:					0.82	0.84		
Indicated Limited Loss to Payroll Ratio:					0.830	1.499	2.329	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.969</b>	<b>2.282</b>	<b>3.251</b>	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								168.1%

Code: 3400 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: METAL GOODS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	255,313,709	19	169	558	3,429,180	5,931,976	9,361,156	3.667
2008	229,559,946	13	131	377	3,124,104	5,883,479	9,007,583	3.924
2009	213,783,001	3	121	373	2,711,401	5,269,052	7,980,453	3.733
	698,656,656	35	421	1,308	9,264,685	17,084,507	26,349,193	
Adjusted Loss to Payroll Ratio:					1.326	2.445	3.771	
Expected Unlimited Loss to Payroll Ratio:					1.708	3.443	5.151	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.546	2.099	3.645	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.326	2.445	3.771	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.555</b>	<b>3.886</b>	<b>5.441</b>	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								281.3%

EXPERIENCE OF METAL ENCLOSURE MFG TRANSFERRED FROM 3076 1-1-09

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3401 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 2 CLASS: TUBE OR PIPE PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	121,258,915	13	96	353	1,328,874	2,883,691	4,212,565	3.474
2006	123,990,009	12	108	345	1,906,987	3,067,824	4,974,811	4.012
2007	117,638,044	5	83	266	1,635,187	2,664,804	4,299,991	3.655
2008	101,674,717	8	73	181	1,224,316	3,012,044	4,236,360	4.167
2009	86,917,291	3	59	138	1,180,788	2,766,632	3,947,420	4.542
	551,478,976	41	419	1,283	7,276,151	14,394,995	21,671,146	
Adjusted Loss to Payroll Ratio:					1.319	2.610	3.930	
Expected Unlimited Loss to Payroll Ratio:					1.675	3.750	5.424	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.533	2.522	4.056	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.319	2.610	3.930	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.511</b>	<b>3.774</b>	<b>5.285</b>	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								273.2%

Code: 3501 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: MACHINERY MFG - PORTABLE TOOL/LAWN CARE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	83,934,624	9	38	139	798,525	1,852,754	2,651,279	3.159
2006	79,328,655	6	52	133	1,059,906	2,122,209	3,182,115	4.011
2007	69,768,859	2	47	113	542,621	1,234,994	1,777,615	2.548
2008	69,511,025	1	34	80	477,966	1,043,433	1,521,399	2.189
2009	75,327,530	4	38	119	1,060,844	2,002,713	3,063,557	4.067
	377,870,693	22	209	584	3,939,862	8,256,104	12,195,966	
Adjusted Loss to Payroll Ratio:					1.043	2.185	3.228	
Expected Unlimited Loss to Payroll Ratio:					1.378	3.497	4.876	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.262	2.353	3.615	
Credibility:					0.84	0.92		
Indicated Limited Loss to Payroll Ratio:					1.078	2.198	3.276	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.234</b>	<b>3.179</b>	<b>4.413</b>	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								228.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3507 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: MACHINERY OR EQUIPMENT MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	145,823,180	9	124	426	1,954,020	3,654,700	5,608,720	3.846
2008	165,658,694	8	109	321	2,170,831	3,917,847	6,088,678	3.675
2009	146,422,610	2	83	268	1,420,550	2,535,049	3,955,599	2.701
	457,904,484	19	316	1,015	5,545,401	10,107,596	15,652,997	
Adjusted Loss to Payroll Ratio:					1.211	2.207	3.418	
Expected Unlimited Loss to Payroll Ratio:					1.811	3.858	5.669	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.643	2.449	4.092	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.211	2.207	3.418	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.413</b>	<b>3.362</b>	<b>4.775</b>	
Indicated Relativity Change:								-15.8%
Relativity to Statewide Average Loss to Payroll Ratio:								246.8%

Code: 3560 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: MACHINERY MFG - COMMERCIAL - FOOD

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	346,711,475	19	152	513	3,612,718	7,699,501	11,312,219	3.263
2009	307,647,414	4	125	334	2,304,797	4,854,533	7,159,330	2.327
	654,358,889	23	277	847	5,917,515	12,554,034	18,471,548	
Adjusted Loss to Payroll Ratio:					0.904	1.919	2.823	
Expected Unlimited Loss to Payroll Ratio:					1.292	2.964	4.256	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.183	1.994	3.177	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.904	1.919	2.823	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.035</b>	<b>2.774</b>	<b>3.810</b>	
Indicated Relativity Change:								-10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								196.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3568 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ELECTRICAL CONNECTOR MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	101,114,404	3	23	83	245,428	733,440	978,868	0.968
2006	123,193,294	3	30	109	319,477	1,200,765	1,520,242	1.234
2007	192,426,417	8	42	147	964,441	2,647,800	3,612,241	1.877
2008	166,862,913	5	38	109	1,295,772	2,346,395	3,642,167	2.183
2009	144,774,920	0	38	75	720,780	2,063,468	2,784,248	1.923
	728,371,948	19	171	523	3,545,899	8,991,867	12,537,766	
Adjusted Loss to Payroll Ratio:					0.487	1.235	1.721	
Expected Unlimited Loss to Payroll Ratio:					0.555	1.470	2.025	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.508	0.989	1.497	
Credibility:					0.76	0.85		
Indicated Limited Loss to Payroll Ratio:					0.492	1.198	1.690	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.563</b>	<b>1.732</b>	<b>2.295</b>	
Indicated Relativity Change:								13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								118.6%

Code: 3569 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: ELECTRIC MOTOR MFG OR REPAIR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	53,202,270	1	26	58	385,096	878,929	1,264,025	2.376
2006	47,920,658	1	16	79	205,803	506,904	712,707	1.487
2007	52,831,644	0	20	81	160,700	516,481	677,181	1.282
2008	51,841,244	4	24	47	552,665	835,333	1,387,998	2.677
2009	58,662,050	3	23	75	750,435	1,317,257	2,067,692	3.525
	264,457,866	9	109	340	2,054,698	4,054,905	6,109,603	
Adjusted Loss to Payroll Ratio:					0.777	1.533	2.310	
Expected Unlimited Loss to Payroll Ratio:					0.863	2.142	3.006	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.782	1.306	2.088	
Credibility:					0.60	0.66		
Indicated Limited Loss to Payroll Ratio:					0.779	1.456	2.235	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.914</b>	<b>2.314</b>	<b>3.227</b>	
Indicated Relativity Change:								7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								166.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3572 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: MEDICAL INSTRUMENT MFG - ELECTRONIC

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	729,665,404	9	77	342	1,388,190	3,187,583	4,575,773	0.627
2008	833,584,713	8	77	360	2,194,181	4,172,661	6,366,842	0.764
2009	831,649,570	6	97	307	2,688,058	4,108,308	6,796,366	0.817
	2,394,899,687	23	251	1,009	6,270,429	11,468,552	17,738,980	
Adjusted Loss to Payroll Ratio:					0.262	0.479	0.741	
Expected Unlimited Loss to Payroll Ratio:					0.365	0.869	1.233	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.331	0.552	0.882	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.262	0.479	0.741	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.306</b>	<b>0.729</b>	<b>1.035</b>	
Indicated Relativity Change:								-16.1%
Relativity to Statewide Average Loss to Payroll Ratio:								53.5%

Code: 3573 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: POWER SUPPLY MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	55,473,551	4	17	45	409,657	777,939	1,187,596	2.141
2006	57,406,208	2	10	36	175,974	261,758	437,732	0.763
2007	56,173,869	2	1	25	182,376	345,989	528,365	0.941
2008	57,513,948	1	12	24	392,382	435,727	828,109	1.440
2009	46,522,211	1	4	12	290,725	559,135	849,860	1.827
	273,089,787	10	44	142	1,451,114	2,380,549	3,831,663	
Adjusted Loss to Payroll Ratio:					0.531	0.872	1.403	
Expected Unlimited Loss to Payroll Ratio:					0.600	1.206	1.806	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.549	0.811	1.360	
Credibility:					0.53	0.53		
Indicated Limited Loss to Payroll Ratio:					0.540	0.843	1.383	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.618</b>	<b>1.219</b>	<b>1.837</b>	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								95.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3574 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: MACHINE MFG - OFFICE OR SEWING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	206,927,205	9	96	310	1,832,824	3,587,387	5,420,211	2.619
2007	234,001,363	8	79	259	2,171,574	4,499,020	6,670,594	2.851
2008	192,772,712	2	65	188	1,182,033	2,571,007	3,753,040	1.947
2009	181,220,594	1	56	156	996,029	1,870,714	2,866,743	1.582
	814,921,874	20	296	913	6,182,460	12,528,128	18,710,588	
Adjusted Loss to Payroll Ratio:					0.759	1.537	2.296	
Expected Unlimited Loss to Payroll Ratio:					1.120	2.463	3.582	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.065	1.724	2.789	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.759	1.537	2.296	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.851</b>	<b>2.115</b>	<b>2.967</b>	
Indicated Relativity Change:								-17.2%
Relativity to Statewide Average Loss to Payroll Ratio:								153.4%

Code: 3577 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: PRINTED CIRCUIT BOARD ASSEMBLING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	380,573,549	13	62	215	1,262,464	2,688,419	3,950,883	1.038
2006	420,101,946	15	66	203	1,725,984	3,281,203	5,007,187	1.192
2007	423,997,749	12	65	226	1,512,478	3,377,665	4,890,143	1.153
2008	387,666,699	9	62	169	1,713,952	3,168,634	4,882,586	1.259
2009	382,457,504	2	73	202	982,270	2,925,345	3,907,615	1.022
	1,994,797,447	51	328	1,015	7,197,148	15,441,266	22,638,413	
Adjusted Loss to Payroll Ratio:					0.361	0.774	1.135	
Expected Unlimited Loss to Payroll Ratio:					0.492	1.143	1.635	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.468	0.801	1.268	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.361	0.774	1.135	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.405</b>	<b>1.065</b>	<b>1.470</b>	
Indicated Relativity Change:								-10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								76.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3612 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: PUMP/HYDRAULIC APPARATUS MFG OR REPAIR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	107,087,998	7	67	201	974,971	2,273,797	3,248,768	3.034
2006	122,017,083	7	57	213	1,526,814	1,991,862	3,518,676	2.884
2007	124,581,356	2	67	200	1,221,226	1,933,002	3,154,228	2.532
2008	147,303,180	5	60	153	1,500,131	2,450,047	3,950,178	2.682
2009	139,076,030	1	53	120	1,192,347	2,272,128	3,464,475	2.491
	640,065,647	22	304	887	6,415,490	10,920,836	17,336,326	
Adjusted Loss to Payroll Ratio:					1.002	1.706	2.709	
Expected Unlimited Loss to Payroll Ratio:					1.315	2.606	3.921	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.204	1.753	2.957	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.002	1.706	2.709	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.148</b>	<b>2.467</b>	<b>3.615</b>	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								186.9%

Code: 3620 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: BOILERMAKING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	64,667,171	2	54	195	632,276	1,151,383	1,783,659	2.758
2006	64,773,092	10	44	188	1,261,894	2,045,969	3,307,863	5.107
2007	73,245,023	4	64	226	859,531	1,730,451	2,589,982	3.536
2008	74,010,568	7	48	147	1,239,723	2,030,330	3,270,053	4.418
2009	66,532,204	3	27	136	991,282	1,406,203	2,397,485	3.603
	343,228,058	26	237	892	4,984,706	8,364,336	13,349,042	
Adjusted Loss to Payroll Ratio:					1.452	2.437	3.889	
Expected Unlimited Loss to Payroll Ratio:					1.838	3.704	5.542	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.667	2.351	4.018	
Credibility:					0.91	0.91		
Indicated Limited Loss to Payroll Ratio:					1.472	2.429	3.901	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.717</b>	<b>3.700</b>	<b>5.417</b>	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								280.0%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3632 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: MACHINE SHOPS - NOC

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,870,443,718	62	807	2,178	21,068,821	38,075,816	59,144,637	3.162
2009	1,690,914,365	31	632	1,857	16,735,425	32,737,721	49,473,146	2.926
	3,561,358,083	93	1,439	4,035	37,804,245	70,813,536	108,617,782	
Adjusted Loss to Payroll Ratio:					1.062	1.988	3.050	
Expected Unlimited Loss to Payroll Ratio:					1.329	2.786	4.115	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.203	1.699	2.902	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.062	1.988	3.050	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.245</b>	<b>3.160</b>	<b>4.405</b>	
Indicated Relativity Change:								7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								227.7%

EXPERIENCE OF SPEAKER MFG TRANSFERRED TO CODE 3683 1-1-06

Code: 3634 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: VALVE MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	95,074,236	10	57	183	1,108,272	1,892,755	3,001,027	3.157
2006	110,542,548	11	50	161	1,653,410	2,993,360	4,646,770	4.204
2007	110,205,429	8	56	149	1,570,983	2,854,350	4,425,333	4.016
2008	96,437,142	13	48	117	1,822,486	3,890,711	5,713,197	5.924
2009	88,355,721	1	29	61	608,992	1,321,438	1,930,430	2.185
	500,615,076	43	240	671	6,764,144	12,952,614	19,716,757	
Adjusted Loss to Payroll Ratio:					1.351	2.587	3.939	
Expected Unlimited Loss to Payroll Ratio:					1.479	3.391	4.870	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.355	2.281	3.635	
Credibility:					0.97	1.00		
Indicated Limited Loss to Payroll Ratio:					1.351	2.587	3.939	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.547</b>	<b>3.741</b>	<b>5.288</b>	
Indicated Relativity Change:								8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								273.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3643 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: ELECTRIC POWER/TRANS EQUIP MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	218,148,281	4	70	306	1,581,703	2,683,350	4,265,053	1.955
2007	257,687,562	14	80	343	2,892,363	3,742,903	6,635,266	2.575
2008	272,400,029	5	107	277	2,295,915	3,487,255	5,783,170	2.123
2009	232,030,246	2	75	232	1,986,486	3,411,759	5,398,245	2.327
	980,266,118	25	332	1,158	8,756,466	13,325,267	22,081,733	
Adjusted Loss to Payroll Ratio:					0.893	1.359	2.253	
Expected Unlimited Loss to Payroll Ratio:					1.055	1.819	2.874	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.966	1.224	2.189	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.893	1.359	2.253	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.023</b>	<b>1.966</b>	<b>2.988</b>	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								154.5%

Code: 3647 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: BATTERY MFG - STORAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	59,501,564	11	34	68	1,225,102	2,182,844	3,407,946	5.727
2006	50,554,906	5	30	70	312,051	888,674	1,200,725	2.375
2007	48,651,471	7	24	58	1,033,776	1,531,257	2,565,033	5.272
2008	48,471,372	1	23	65	537,059	980,997	1,518,056	3.132
2009	48,578,070	1	24	59	651,460	1,339,605	1,991,065	4.099
	255,757,383	25	135	320	3,759,447	6,923,378	10,682,826	
Adjusted Loss to Payroll Ratio:					1.470	2.707	4.177	
Expected Unlimited Loss to Payroll Ratio:					1.963	4.429	6.392	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.777	2.700	4.477	
Credibility:					0.83	0.87		
Indicated Limited Loss to Payroll Ratio:					1.522	2.706	4.228	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.785</b>	<b>4.300</b>	<b>6.086</b>	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								314.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3651 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: ELECTRICAL WIRE HARNESS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	154,413,530	3	47	148	557,224	1,324,287	1,881,511	1.218
2006	154,592,718	8	51	165	1,114,105	2,650,700	3,764,805	2.435
2007	180,726,958	5	49	142	910,631	2,020,611	2,931,242	1.622
2008	169,656,522	3	73	122	1,690,300	3,226,913	4,917,213	2.898
2009	163,927,988	2	36	113	926,558	1,513,838	2,440,396	1.489
	823,317,716	21	256	690	5,198,818	10,736,350	15,935,168	
Adjusted Loss to Payroll Ratio:					0.631	1.304	1.935	
Expected Unlimited Loss to Payroll Ratio:					0.736	1.893	2.630	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.674	1.274	1.948	
Credibility:					0.89	0.98		
Indicated Limited Loss to Payroll Ratio:					0.636	1.303	1.940	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.728</b>	<b>1.885</b>	<b>2.613</b>	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								135.1%

Code: 3681 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: INSTRUMENT MFG - ELECTRONIC

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	4,888,569,810	43	614	2,119	14,597,045	25,059,304	39,656,349	0.811
2009	4,553,892,988	14	496	1,570	12,284,007	22,044,222	34,328,229	0.754
	9,442,462,798	57	1,110	3,689	26,881,052	47,103,526	73,984,578	
Adjusted Loss to Payroll Ratio:					0.285	0.499	0.784	
Expected Unlimited Loss to Payroll Ratio:					0.385	0.791	1.175	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.349	0.502	0.851	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.285	0.499	0.784	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.332</b>	<b>0.760</b>	<b>1.092</b>	
Indicated Relativity Change:								-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								56.4%

INCLUDES 3566 D 1-1-06, 3567 D 1-1-06, 3578 D 1-1-06. EXPERIENCE OF SPEAKER MFG TRANSFERRED TO CODE 3683 1-1-06.  
EXPERIENCE OF INSTRUMENT MFG - NON-ELECTRONIC TRANSFERRED TO CODE 3682 1-1-06

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3682 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: INSTRUMENT MFG - NON-ELECTRONIC

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	323,130,639	12	90	437	1,561,576	3,951,565	5,513,141	1.706
2006	450,942,435	7	70	355	1,516,216	3,298,864	4,815,080	1.068
2007	495,128,592	11	64	333	1,454,029	3,531,301	4,985,330	1.007
2008	332,620,571	8	55	179	1,507,606	3,137,118	4,644,724	1.396
2009	529,809,369	1	70	290	1,182,925	4,136,818	5,319,743	1.004
	2,131,631,606	39	349	1,594	7,222,351	18,055,666	25,278,017	
Adjusted Loss to Payroll Ratio:					0.339	0.847	1.186	
Expected Unlimited Loss to Payroll Ratio:					0.434	1.103	1.537	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.397	0.742	1.139	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.339	0.847	1.186	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.388</b>	<b>1.225</b>	<b>1.613</b>	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								83.4%

\*E 1-1-06. EXPERIENCE OF INSTRUMENT MFG - NON-ELECTRONIC TRANSFERRED FROM CODE 3681 AND 4496

Code: 3683 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: SPEAKER MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	29,645,849	2	17	39	299,770	959,703	1,259,473	4.248
2006	31,616,859	5	10	31	394,973	855,937	1,250,910	3.956
2007	36,917,117	11	22	65	859,828	1,832,176	2,692,004	7.292
2008	23,930,058	3	11	43	333,499	628,653	962,152	4.021
2009	20,442,992	1	14	33	596,349	1,318,779	1,915,128	9.368
	142,552,875	22	74	211	2,484,420	5,595,248	8,079,668	
Adjusted Loss to Payroll Ratio:					1.743	3.925	5.668	
Expected Unlimited Loss to Payroll Ratio:					1.115	3.150	4.265	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.011	2.000	3.011	
Credibility:					0.52	0.60		
Indicated Limited Loss to Payroll Ratio:					1.392	3.155	4.546	
Limit Factor:					1.167	1.523		
Indicated (Unlimited) Loss to Payroll Ratio:					1.624	4.805	6.429	
Indicated Relativity Change:								50.7%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.347</b>	<b>3.985</b>	<b>5.331</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								275.6%

\*E 1-1-06. EXPERIENCE OF INSTRUMENT MFG - NON-ELECTRONIC TRANSFERRED FROM CODE 3681 AND 4496

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3719 RHG: 7 NAICS: 23 ILDG: 4 MLDG: 4 CLASS: OIL/GAS REFINING UNITS ERECTION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	91,631,145	2	16	60	396,651	834,513	1,231,164	1.344
2006	136,183,113	5	16	62	434,249	887,169	1,321,418	0.970
2007	194,473,290	1	20	52	423,433	719,024	1,142,457	0.587
2008	193,787,963	3	21	34	1,129,069	1,292,045	2,421,114	1.249
2009	163,652,512	1	20	28	480,685	841,541	1,322,226	0.808
	779,728,023	12	93	236	2,864,086	4,574,292	7,438,378	
Adjusted Loss to Payroll Ratio:					0.367	0.587	0.954	
Expected Unlimited Loss to Payroll Ratio:					0.743	1.455	2.198	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.625	0.769	1.394	
Credibility:					0.88	0.87		
Indicated Limited Loss to Payroll Ratio:					0.398	0.610	1.009	
Limit Factor:					1.246	1.955		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.496</b>	<b>1.193</b>	<b>1.689</b>	
Indicated Relativity Change:								-23.1%
Relativity to Statewide Average Loss to Payroll Ratio:								87.3%

Code: 3724 RHG: 5 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: MILLWRIGHT WORK

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,046,318,461	48	487	1,157	13,645,370	19,926,974	33,572,344	3.209
2009	1,001,047,357	26	419	865	12,868,201	20,324,945	33,193,146	3.316
	2,047,365,818	74	906	2,022	26,513,571	40,251,919	66,765,490	
Adjusted Loss to Payroll Ratio:					1.295	1.966	3.261	
Expected Unlimited Loss to Payroll Ratio:					1.479	2.705	4.184	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.354	1.672	3.026	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.295	1.966	3.261	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.576</b>	<b>3.334</b>	<b>4.910</b>	
Indicated Relativity Change:								17.4%
Relativity to Statewide Average Loss to Payroll Ratio:								253.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3726 RHG: 5 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: BOILER INSTALLATION REPAIR OR SETTING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	35,930,560	1	16	50	327,489	384,726	712,215	1.982
2006	55,241,776	0	20	81	439,005	409,601	848,606	1.536
2007	67,472,102	3	18	107	492,298	745,042	1,237,340	1.834
2008	51,459,221	2	18	30	444,503	481,338	925,841	1.799
2009	57,864,722	2	19	35	772,248	817,938	1,590,186	2.748
	267,968,381	8	91	303	2,475,544	2,838,645	5,314,189	
Adjusted Loss to Payroll Ratio:					0.924	1.059	1.983	
Expected Unlimited Loss to Payroll Ratio:					1.357	2.283	3.640	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.242	1.411	2.654	
Credibility:					0.73	0.68		
Indicated Limited Loss to Payroll Ratio:					1.010	1.172	2.182	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.229</b>	<b>1.988</b>	<b>3.217</b>	
Indicated Relativity Change:								-11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								166.3%

Code: 3805 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: AIRCRAFT ENGINE MFG OR REBUILDING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	150,715,952	2	14	75	364,388	759,894	1,124,282	0.746
2006	242,802,748	3	29	114	746,459	872,584	1,619,043	0.667
2007	236,240,013	4	32	110	876,506	1,360,799	2,237,305	0.947
2008	278,276,837	2	31	81	817,590	1,076,948	1,894,538	0.681
2009	270,555,860	1	31	71	639,064	1,086,204	1,725,268	0.638
	1,178,591,410	12	137	451	3,444,006	5,156,428	8,600,434	
Adjusted Loss to Payroll Ratio:					0.292	0.438	0.730	
Expected Unlimited Loss to Payroll Ratio:					0.493	0.754	1.246	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.446	0.460	0.906	
Credibility:					0.88	0.79		
Indicated Limited Loss to Payroll Ratio:					0.311	0.442	0.753	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.364</b>	<b>0.703</b>	<b>1.067</b>	
Indicated Relativity Change:								-14.4%
Relativity to Statewide Average Loss to Payroll Ratio:								55.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3808 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: AUTO OR MOTORCYCLE MFG OR ASSEMBLING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	59,570,171	6	37	160	559,998	1,592,386	2,152,384	3.613
2006	57,886,664	7	27	86	704,005	1,204,382	1,908,387	3.297
2007	43,090,308	2	20	79	553,695	708,542	1,262,237	2.929
2008	44,508,398	2	15	49	474,117	800,962	1,275,079	2.865
2009	39,062,303	0	14	34	107,295	321,950	429,245	1.099
	244,117,844	17	113	408	2,399,110	4,628,221	7,027,331	
Adjusted Loss to Payroll Ratio:					0.983	1.896	2.879	
Expected Unlimited Loss to Payroll Ratio:					1.440	3.013	4.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.369	2.110	3.479	
Credibility:					0.72	0.73		
Indicated Limited Loss to Payroll Ratio:					1.091	1.954	3.045	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.224</b>	<b>2.688</b>	<b>3.912</b>	
Indicated Relativity Change:								-12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								202.2%

Code: 3815 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: AUTO TRUCK OR AUTO TRUCK TRAILER MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	159,180,077	12	130	543	1,936,544	3,506,094	5,442,638	3.419
2007	142,988,410	8	107	358	2,005,177	3,365,184	5,370,361	3.756
2008	132,607,798	14	64	230	2,593,668	4,340,144	6,933,812	5.229
2009	105,074,845	3	49	203	1,154,656	2,463,378	3,618,034	3.443
	539,851,130	37	350	1,334	7,690,044	13,674,800	21,364,844	
Adjusted Loss to Payroll Ratio:					1.424	2.533	3.958	
Expected Unlimited Loss to Payroll Ratio:					1.952	3.799	5.751	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.787	2.555	4.343	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.424	2.533	3.958	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.631</b>	<b>3.663</b>	<b>5.294</b>	
Indicated Relativity Change:								-8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								273.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3821 RHG: 4 NAICS: 42 ILDG: 4 MLDG: 4 CLASS: AUTO OR AUTO TRUCK PARTS DISMANTLING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	80,065,907	16	102	268	1,916,276	4,241,391	6,157,667	7.691
2007	102,019,703	17	109	266	2,357,104	5,725,393	8,082,497	7.922
2008	90,955,818	7	71	128	1,721,906	4,138,472	5,860,378	6.443
2009	76,743,571	3	71	143	1,477,393	3,254,677	4,732,070	6.166
	349,784,999	43	353	805	7,472,679	17,359,933	24,832,612	
Adjusted Loss to Payroll Ratio:					2.136	4.963	7.099	
Expected Unlimited Loss to Payroll Ratio:					2.787	7.416	10.204	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.416	4.340	6.756	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.136	4.963	7.099	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.506</b>	<b>7.886</b>	<b>10.392</b>	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								537.2%

Code: 3828 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: AUTO OR AUTO TRUCK PARTS REBUILDING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	116,330,138	8	77	229	1,070,263	1,983,486	3,053,749	2.625
2006	108,412,238	7	83	202	1,268,089	2,620,577	3,888,666	3.587
2007	95,171,455	10	76	119	1,657,694	3,241,032	4,898,726	5.147
2008	79,396,486	1	39	94	458,917	1,045,298	1,504,215	1.895
2009	76,608,865	2	33	97	573,626	1,108,332	1,681,958	2.196
	475,919,182	28	308	741	5,028,589	9,998,724	15,027,314	
Adjusted Loss to Payroll Ratio:					1.057	2.101	3.158	
Expected Unlimited Loss to Payroll Ratio:					1.449	3.264	4.713	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.327	2.195	3.522	
Credibility:					0.94	0.98		
Indicated Limited Loss to Payroll Ratio:					1.073	2.103	3.176	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.228</b>	<b>3.041</b>	<b>4.269</b>	
Indicated Relativity Change:								-9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								220.7%



CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 3830 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: AIRPLANE MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	2,068,590,013	25	315	697	10,350,227	20,531,820	30,882,047	1.493
2009	2,124,114,346	32	361	839	10,296,266	19,553,788	29,850,054	1.405
	4,192,704,359	57	676	1,536	20,646,492	40,085,608	60,732,101	
Adjusted Loss to Payroll Ratio:					0.492	0.956	1.449	
Expected Unlimited Loss to Payroll Ratio:					0.687	1.192	1.879	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.629	0.802	1.431	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.492	0.956	1.449	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.564</b>	<b>1.382</b>	<b>1.946</b>	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								100.6%

Code: 3831 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: MACHINE SHOPS - AIRCRAFT COMPONENTS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	370,165,964	15	134	501	2,374,466	5,349,539	7,724,005	2.087
2008	402,319,995	10	119	361	2,843,720	5,029,831	7,873,551	1.957
2009	443,374,517	6	130	509	3,251,532	7,818,603	11,070,135	2.497
	1,215,860,476	31	383	1,371	8,469,718	18,197,973	26,667,691	
Adjusted Loss to Payroll Ratio:					0.697	1.497	2.193	
Expected Unlimited Loss to Payroll Ratio:					0.924	2.010	2.935	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.846	1.352	2.199	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.697	1.497	2.193	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.798</b>	<b>2.164</b>	<b>2.962</b>	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								153.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 3840 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: AUTOMOBILE AND MOTORCYCLE PARTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	282,992,443	21	181	442	4,289,215	8,964,347	13,253,562	4.683
2009	248,372,192	3	118	319	1,693,916	4,703,653	6,397,569	2.576
	531,364,635	24	299	761	5,983,130	13,668,000	19,651,130	
Adjusted Loss to Payroll Ratio:					1.126	2.572	3.698	
Expected Unlimited Loss to Payroll Ratio:					1.614	3.643	5.257	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.477	2.451	3.928	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.126	2.572	3.698	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.289</b>	<b>3.719</b>	<b>5.009</b>	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								258.9%

INCLUDES 3807 D 1-1-11

Code: 4000 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 4 CLASS: SAND OR GRAVEL DIGGING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	105,471,532	13	66	150	1,723,714	3,022,146	4,745,860	4.500
2006	102,596,359	8	56	99	996,428	1,695,812	2,692,240	2.624
2007	110,011,676	7	39	82	1,692,666	2,727,412	4,420,078	4.018
2008	97,778,615	1	27	45	864,042	1,243,293	2,107,335	2.155
2009	94,615,673	3	26	58	682,203	1,458,446	2,140,649	2.262
	510,473,855	32	214	434	5,959,054	10,147,109	16,106,163	
Adjusted Loss to Payroll Ratio:					1.167	1.988	3.155	
Expected Unlimited Loss to Payroll Ratio:					1.632	2.984	4.617	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.477	1.924	3.401	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.167	1.986	3.153	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.369</b>	<b>3.156</b>	<b>4.525</b>	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								233.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 4034 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: CONCRETE PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	201,895,435	17	140	417	3,069,295	6,096,655	9,165,950	4.540
2008	145,033,056	11	90	219	2,238,529	4,639,372	6,877,901	4.742
2009	121,706,649	3	84	159	2,095,346	4,111,632	6,206,978	5.100
	468,635,140	31	314	795	7,403,171	14,847,659	22,250,829	
Adjusted Loss to Payroll Ratio:					1.580	3.168	4.748	
Expected Unlimited Loss to Payroll Ratio:					2.162	5.069	7.231	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.960	3.218	5.178	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.580	3.168	4.748	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.844</b>	<b>4.825</b>	<b>6.669</b>	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								344.7%

Code: 4036 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PLASTER BOARD OR PLASTER BLOCK MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	30,664,551	1	13	38	175,979	331,301	507,280	1.654
2006	25,498,719	0	9	31	291,609	273,949	565,558	2.218
2007	32,550,322	3	8	20	317,912	379,968	697,880	2.144
2008	22,482,488	1	6	11	125,742	222,328	348,070	1.548
2009	13,608,645	0	3	10	110,700	170,271	280,971	2.065
	124,804,725	5	39	110	1,021,942	1,377,817	2,399,759	
Adjusted Loss to Payroll Ratio:					0.819	1.104	1.923	
Expected Unlimited Loss to Payroll Ratio:					0.947	1.526	2.473	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.859	0.969	1.827	
Credibility:					0.46	0.42		
Indicated Limited Loss to Payroll Ratio:					0.840	1.025	1.866	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.981</b>	<b>1.562</b>	<b>2.542</b>	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								131.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4038 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: PLASTER STATUARY OR ORNAMENT MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	50,387,012	5	57	137	975,356	1,518,761	2,494,117	4.950
2006	54,129,854	8	34	109	835,024	1,708,623	2,543,647	4.699
2007	49,947,779	8	41	89	1,103,571	1,851,067	2,954,638	5.915
2008	32,918,041	7	25	66	791,292	1,340,375	2,131,667	6.476
2009	24,747,697	0	34	38	651,547	1,369,528	2,021,075	8.167
	212,130,383	28	191	439	4,356,791	7,788,354	12,145,145	
Adjusted Loss to Payroll Ratio:					2.054	3.671	5.725	
Expected Unlimited Loss to Payroll Ratio:					2.443	4.859	7.302	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.215	3.084	5.300	
Credibility:					0.84	0.83		
Indicated Limited Loss to Payroll Ratio:					2.080	3.572	5.651	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.427</b>	<b>5.440</b>	<b>7.867</b>	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								406.7%

Code: 4041 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: BRICK OR CLAY PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	31,636,718	3	25	55	503,973	749,457	1,253,430	3.962
2006	33,776,898	4	20	41	1,003,123	1,330,454	2,333,577	6.909
2007	24,848,052	1	16	42	338,995	576,467	915,462	3.684
2008	19,886,539	2	13	29	317,176	646,871	964,047	4.848
2009	12,143,805	1	5	7	125,512	107,166	232,678	1.916
	122,292,012	11	79	174	2,288,779	3,410,415	5,699,194	
Adjusted Loss to Payroll Ratio:					1.872	2.789	4.660	
Expected Unlimited Loss to Payroll Ratio:					1.963	3.784	5.746	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.780	2.402	4.182	
Credibility:					0.62	0.61		
Indicated Limited Loss to Payroll Ratio:					1.837	2.638	4.475	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.144</b>	<b>4.017</b>	<b>6.161</b>	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								318.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4049 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: POTTERIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	72,575,768	8	56	127	921,608	1,749,495	2,671,103	3.680
2006	78,656,822	6	37	147	835,377	1,733,653	2,569,030	3.266
2007	70,639,180	3	45	110	802,507	1,442,837	2,245,344	3.179
2008	56,813,918	3	25	62	653,019	1,183,843	1,836,862	3.233
2009	49,049,929	2	34	32	1,016,894	1,607,523	2,624,417	5.351
	327,735,617	22	197	478	4,229,405	7,717,351	11,946,756	
Adjusted Loss to Payroll Ratio:					1.290	2.355	3.645	
Expected Unlimited Loss to Payroll Ratio:					1.479	3.067	4.547	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.355	2.063	3.418	
Credibility:					0.82	0.83		
Indicated Limited Loss to Payroll Ratio:					1.302	2.305	3.607	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.491</b>	<b>3.333</b>	<b>4.824</b>	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								249.4%

Code: 4111 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: GLASSWARE MFG - NO AUTOMATIC MACHINES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	114,718,637	3	46	136	628,776	1,267,179	1,895,955	1.653
2006	96,213,740	1	24	97	289,184	680,299	969,483	1.008
2007	99,436,175	4	17	107	813,207	1,315,545	2,128,752	2.141
2008	83,633,580	2	17	60	358,024	671,448	1,029,472	1.231
2009	75,796,476	0	16	62	364,298	773,434	1,137,732	1.501
	469,798,608	10	120	462	2,453,489	4,707,906	7,161,395	
Adjusted Loss to Payroll Ratio:					0.522	1.002	1.524	
Expected Unlimited Loss to Payroll Ratio:					0.652	1.475	2.127	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.591	0.936	1.527	
Credibility:					0.68	0.71		
Indicated Limited Loss to Payroll Ratio:					0.544	0.983	1.527	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.635</b>	<b>1.497</b>	<b>2.132</b>	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								110.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4112 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: INTEGRATED CIRCUIT AND WAFER MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	1,267,563,838	13	88	359	2,090,895	4,415,044	6,505,939	0.513
2008	1,239,674,526	10	85	270	2,125,327	3,717,411	5,842,738	0.471
2009	1,281,618,752	4	80	239	2,759,036	5,250,498	8,009,534	0.625
	3,788,857,116	27	253	868	6,975,258	13,382,952	20,358,211	
Adjusted Loss to Payroll Ratio:					0.184	0.353	0.537	
Expected Unlimited Loss to Payroll Ratio:					0.219	0.457	0.676	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.200	0.308	0.508	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.184	0.353	0.537	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.211</b>	<b>0.511</b>	<b>0.722</b>	
Indicated Relativity Change:								6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								37.3%

Code: 4114 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: GLASSWARE MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	39,797,954	10	28	88	1,508,333	1,765,796	3,274,129	8.227
2006	35,175,537	6	28	75	1,258,651	1,752,247	3,010,898	8.560
2007	29,320,678	2	12	35	326,326	813,977	1,140,303	3.889
2008	28,454,545	4	9	31	333,429	579,183	912,612	3.207
2009	22,265,426	2	16	23	694,464	898,334	1,592,798	7.154
	155,014,140	24	93	252	4,121,203	5,809,536	9,930,739	
Adjusted Loss to Payroll Ratio:					2.659	3.748	6.406	
Expected Unlimited Loss to Payroll Ratio:					3.280	5.355	8.635	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.975	3.399	6.374	
Credibility:					0.83	0.76		
Indicated Limited Loss to Payroll Ratio:					2.712	3.664	6.376	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.165</b>	<b>5.580</b>	<b>8.746</b>	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								452.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4130 RHG: 1 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: GLASS MERCHANTS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	116,780,118	13	113	275	1,882,325	4,126,311	6,008,636	5.145
2007	114,400,371	11	95	253	2,258,072	4,528,975	6,787,047	5.933
2008	96,866,740	6	99	183	2,051,052	3,512,191	5,563,243	5.743
2009	80,820,591	1	55	151	1,208,060	2,606,784	3,814,844	4.720
	408,867,820	31	362	862	7,399,509	14,774,261	22,173,770	
Adjusted Loss to Payroll Ratio:					1.810	3.613	5.423	
Expected Unlimited Loss to Payroll Ratio:					2.487	5.326	7.814	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.265	3.580	5.845	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.810	3.613	5.423	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.031</b>	<b>4.972</b>	<b>7.003</b>	
Indicated Relativity Change:								-10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								362.0%

Code: 4150 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: OPTICAL GOODS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	227,024,935	12	58	260	1,063,706	2,200,518	3,264,224	1.438
2007	244,188,901	15	87	255	1,869,811	3,675,639	5,545,450	2.271
2008	243,658,250	9	60	238	1,589,363	3,361,932	4,951,295	2.032
2009	218,504,516	0	52	188	892,411	2,901,140	3,793,551	1.736
	933,376,602	36	257	941	5,415,293	12,139,229	17,554,521	
Adjusted Loss to Payroll Ratio:					0.580	1.301	1.881	
Expected Unlimited Loss to Payroll Ratio:					1.013	2.178	3.191	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.927	1.465	2.392	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.580	1.301	1.881	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.664</b>	<b>1.881</b>	<b>2.545</b>	
Indicated Relativity Change:								-20.2%
Relativity to Statewide Average Loss to Payroll Ratio:								131.6%

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Code: 4239 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PAPER OR PULP MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	97,658,508	11	54	133	1,325,350	2,156,189	3,481,539	3.565
2006	88,023,173	8	50	116	1,433,406	1,357,093	2,790,499	3.170
2007	85,967,372	5	35	84	819,688	1,181,052	2,000,740	2.327
2008	75,218,095	0	38	72	824,436	1,231,605	2,056,041	2.733
2009	59,831,291	2	37	85	1,158,210	2,250,942	3,409,152	5.698
	406,698,439	26	214	490	5,561,089	8,176,881	13,737,971	
Adjusted Loss to Payroll Ratio:					1.367	2.011	3.378	
Expected Unlimited Loss to Payroll Ratio:					1.702	2.815	4.517	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.543	1.787	3.330	
Credibility:					0.94	0.87		
Indicated Limited Loss to Payroll Ratio:					1.378	1.981	3.359	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.608</b>	<b>3.018</b>	<b>4.626</b>	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								239.1%

Code: 4240 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: BOX MFG - RIGID PAPER BOXES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	6,664,345	6	13	32	490,566	1,206,387	1,696,953	25.463
2006	7,786,635	6	7	12	318,162	804,723	1,122,885	14.421
2007	8,067,167	0	8	19	182,873	379,522	562,395	6.971
2008	5,364,633	0	2	8	36,807	83,341	120,148	2.240
2009	6,182,264	0	7	11	109,042	182,573	291,615	4.717
	34,065,044	12	37	82	1,137,450	2,656,546	3,793,996	
Adjusted Loss to Payroll Ratio:					3.339	7.798	11.138	
Expected Unlimited Loss to Payroll Ratio:					4.060	10.025	14.084	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.861	7.020	10.881	
Credibility:					0.49	0.54		
Indicated Limited Loss to Payroll Ratio:					3.605	7.440	11.046	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.045</b>	<b>10.238</b>	<b>14.283</b>	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								738.3%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4243 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: BOX MFG - FOLDING PAPER BOXES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	85,378,722	8	53	159	948,950	2,195,246	3,144,196	3.683
2006	103,534,277	6	62	190	1,083,761	1,959,906	3,043,667	2.940
2007	118,529,642	10	68	181	1,570,450	2,643,237	4,213,687	3.555
2008	82,221,619	6	44	103	1,413,003	2,410,932	3,823,935	4.651
2009	107,059,711	1	50	110	981,142	2,196,652	3,177,794	2.968
	496,723,971	31	277	743	5,997,306	11,405,972	17,403,278	
Adjusted Loss to Payroll Ratio:					1.207	2.296	3.504	
Expected Unlimited Loss to Payroll Ratio:					1.852	3.531	5.384	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.762	2.473	4.234	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.207	2.296	3.504	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.355</b>	<b>3.160</b>	<b>4.514</b>	
Indicated Relativity Change:								-16.1%
Relativity to Statewide Average Loss to Payroll Ratio:								233.4%

Code: 4244 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: CORRUGATED OR FIBRE BOARD CONTAINER MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	308,307,454	28	148	288	4,943,623	9,497,993	14,441,616	4.684
2009	289,502,498	11	122	257	3,732,947	7,109,672	10,842,619	3.745
	597,809,952	39	270	545	8,676,570	16,607,665	25,284,234	
Adjusted Loss to Payroll Ratio:					1.451	2.778	4.229	
Expected Unlimited Loss to Payroll Ratio:					1.961	4.437	6.398	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.775	2.705	4.480	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.451	2.778	4.229	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.702</b>	<b>4.414</b>	<b>6.117</b>	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								316.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4250 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PAPER COATING OR LAMINATING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	71,962,404	6	41	155	755,562	1,707,761	2,463,323	3.423
2006	71,058,394	3	32	101	359,617	782,022	1,141,639	1.607
2007	67,738,668	3	35	74	565,692	1,141,668	1,707,360	2.521
2008	59,893,536	6	15	77	641,982	850,148	1,492,130	2.491
2009	66,399,423	0	27	65	412,821	833,109	1,245,930	1.876
	337,052,425	18	150	472	2,735,674	5,314,707	8,050,381	
Adjusted Loss to Payroll Ratio:					0.812	1.577	2.388	
Expected Unlimited Loss to Payroll Ratio:					1.209	2.867	4.076	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.107	1.929	3.036	
Credibility:					0.76	0.81		
Indicated Limited Loss to Payroll Ratio:					0.883	1.644	2.526	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.010</b>	<b>2.377</b>	<b>3.387</b>	
Indicated Relativity Change:								-16.9%
Relativity to Statewide Average Loss to Payroll Ratio:								175.1%

Code: 4251 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ENVELOPE MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	44,819,931	6	23	66	539,170	1,144,062	1,683,232	3.756
2006	40,170,783	4	12	63	448,486	864,567	1,313,053	3.269
2007	38,986,385	6	16	56	768,069	1,269,009	2,037,078	5.225
2008	34,740,109	3	16	40	527,025	818,701	1,345,726	3.874
2009	25,963,088	2	20	27	624,880	936,989	1,561,869	6.016
	184,680,296	21	87	252	2,907,631	5,033,328	7,940,959	
Adjusted Loss to Payroll Ratio:					1.574	2.725	4.300	
Expected Unlimited Loss to Payroll Ratio:					1.654	3.282	4.936	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.514	2.208	3.722	
Credibility:					0.68	0.67		
Indicated Limited Loss to Payroll Ratio:					1.555	2.555	4.110	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.781</b>	<b>3.694</b>	<b>5.475</b>	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								283.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4279 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PAPER GOODS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	146,444,162	15	78	250	1,891,145	3,043,855	4,935,000	3.370
2007	174,385,769	19	76	254	2,246,092	3,458,288	5,704,380	3.271
2008	165,994,441	13	83	222	2,137,752	4,556,611	6,694,363	4.033
2009	132,824,923	1	58	143	1,077,919	2,407,879	3,485,798	2.624
	619,649,295	48	295	869	7,352,908	13,466,632	20,819,540	
Adjusted Loss to Payroll Ratio:					1.187	2.173	3.360	
Expected Unlimited Loss to Payroll Ratio:					1.605	3.485	5.091	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.470	2.345	3.814	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.187	2.173	3.360	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.359</b>	<b>3.143</b>	<b>4.501</b>	
Indicated Relativity Change:								-11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								232.7%

Code: 4283 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: BUILDING OR ROOFING PAPER PREPARATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	36,957,389	2	10	57	220,488	616,384	836,872	2.264
2006	44,936,117	5	9	61	507,181	1,082,640	1,589,821	3.538
2007	38,123,473	0	11	24	60,410	307,476	367,886	0.965
2008	25,848,855	0	5	18	191,322	250,146	441,468	1.708
2009	18,271,944	0	5	15	172,531	512,154	684,685	3.747
	164,137,778	7	40	175	1,151,933	2,768,800	3,920,733	
Adjusted Loss to Payroll Ratio:					0.702	1.687	2.389	
Expected Unlimited Loss to Payroll Ratio:					1.100	2.385	3.484	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.997	1.514	2.511	
Credibility:					0.55	0.57		
Indicated Limited Loss to Payroll Ratio:					0.835	1.612	2.447	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.974</b>	<b>2.456</b>	<b>3.430</b>	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								177.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4286 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: BAG MFG - PLASTIC

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	69,992,298	4	67	109	855,203	1,701,036	2,556,239	3.652
2006	61,102,872	5	56	99	943,777	2,119,659	3,063,436	5.014
2007	97,262,168	12	85	168	1,368,333	2,936,378	4,304,711	4.426
2008	86,829,489	3	71	127	1,270,122	2,785,223	4,055,345	4.670
2009	103,768,211	3	71	127	1,391,699	3,069,451	4,461,150	4.299
	418,955,038	27	350	630	5,829,134	12,611,747	18,440,881	
Adjusted Loss to Payroll Ratio:					1.391	3.010	4.402	
Expected Unlimited Loss to Payroll Ratio:					1.790	4.556	6.346	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.702	3.190	4.893	
Credibility:					0.97	1.00		
Indicated Limited Loss to Payroll Ratio:					1.401	3.010	4.411	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.572</b>	<b>4.142</b>	<b>5.714</b>	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								295.4%

Code: 4295 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PRINTING - SCREEN - ALL OTHER EMPLOYEES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	224,120,264	12	135	253	2,624,985	5,662,112	8,287,097	3.698
2008	230,294,390	12	141	228	3,003,356	5,996,469	8,999,825	3.908
2009	211,134,858	5	128	176	2,945,597	5,985,370	8,930,967	4.230
	665,549,512	29	404	657	8,573,939	17,643,950	26,217,889	
Adjusted Loss to Payroll Ratio:					1.288	2.651	3.939	
Expected Unlimited Loss to Payroll Ratio:					1.240	3.379	4.618	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.124	2.145	3.269	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.288	2.651	3.939	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.503</b>	<b>4.038</b>	<b>5.541</b>	
Indicated Relativity Change:								20.0%
Relativity to Statewide Average Loss to Payroll Ratio:								286.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4297 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: ELECTRONIC PREPRESS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	267,652,370	2	10	52	256,361	613,191	869,552	0.325
2006	270,062,754	1	19	42	360,177	969,162	1,329,339	0.492
2007	276,465,246	2	10	30	185,757	338,463	524,220	0.190
2008	265,454,782	0	7	31	85,095	176,023	261,118	0.098
2009	253,206,971	1	8	23	173,316	429,474	602,790	0.238
	1,332,842,123	6	54	178	1,060,707	2,526,314	3,587,020	
Adjusted Loss to Payroll Ratio:					0.080	0.190	0.269	
Expected Unlimited Loss to Payroll Ratio:					0.139	0.291	0.430	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.126	0.185	0.311	
Credibility:					0.56	0.56		
Indicated Limited Loss to Payroll Ratio:					0.100	0.188	0.287	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.117</b>	<b>0.286</b>	<b>0.402</b>	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								20.8%

Code: 4299 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PRINTING - ALL OTHER EMPLOYEES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	816,073,208	33	364	807	8,565,608	18,155,618	26,721,226	3.274
2009	692,003,452	15	319	629	7,021,272	16,655,845	23,677,117	3.422
	1,508,076,660	48	683	1,436	15,586,880	34,811,463	50,398,343	
Adjusted Loss to Payroll Ratio:					1.034	2.308	3.342	
Expected Unlimited Loss to Payroll Ratio:					1.499	3.140	4.639	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.358	1.914	3.272	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.034	2.308	3.342	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.212</b>	<b>3.668</b>	<b>4.880</b>	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								252.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4304 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: NEWSPAPER PUBLISHING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	242,195,685	29	217	361	5,938,466	9,530,535	15,469,001	6.387
2009	190,572,438	5	154	291	4,341,267	6,632,899	10,974,166	5.759
	432,768,123	34	371	652	10,279,733	16,163,433	26,443,166	
Adjusted Loss to Payroll Ratio:					2.375	3.735	6.110	
Expected Unlimited Loss to Payroll Ratio:					2.645	6.029	8.674	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.431	3.397	5.828	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.375	3.735	6.110	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.772</b>	<b>5.688</b>	<b>8.460</b>	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								437.3%

Code: 4312 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: NEWSPAPER DELIVERY

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	44,900,456	5	16	14	462,372	1,420,666	1,883,038	4.194
2006	33,789,217	3	19	17	337,046	667,290	1,004,336	2.972
2007	34,615,663	5	8	11	305,795	796,327	1,102,122	3.184
2008	32,937,175	1	8	13	213,963	389,991	603,954	1.834
2009	31,278,728	2	14	8	224,870	438,150	663,020	2.120
	177,521,239	16	65	63	1,544,046	3,712,424	5,256,470	
Adjusted Loss to Payroll Ratio:					0.870	2.091	2.961	
Expected Unlimited Loss to Payroll Ratio:					1.218	3.590	4.809	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.063	2.137	3.200	
Credibility:					0.59	0.69		
Indicated Limited Loss to Payroll Ratio:					0.949	2.105	3.054	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.113</b>	<b>3.346</b>	<b>4.459</b>	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								230.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4351 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: PHOTO ENGRAVING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	31,925,030	3	9	29	314,267	427,520	741,787	2.324
2006	32,361,090	1	12	31	232,358	543,490	775,848	2.397
2007	31,033,872	0	3	26	43,588	81,077	124,665	0.402
2008	28,662,601	2	8	13	389,452	616,891	1,006,343	3.511
2009	27,379,766	0	7	17	108,985	197,836	306,821	1.121
	151,362,359	6	39	116	1,088,650	1,866,813	2,955,464	
Adjusted Loss to Payroll Ratio:					0.719	1.233	1.953	
Expected Unlimited Loss to Payroll Ratio:					0.724	1.477	2.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.657	0.937	1.595	
Credibility:					0.45	0.45		
Indicated Limited Loss to Payroll Ratio:					0.685	1.071	1.756	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.799</b>	<b>1.631</b>	<b>2.430</b>	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								125.6%

Code: 4354 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: PRINTED CIRCUIT BOARD MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	221,546,366	6	65	182	941,961	1,982,579	2,924,540	1.320
2006	218,203,086	12	60	218	1,409,052	2,562,037	3,971,089	1.820
2007	216,291,221	8	53	188	1,864,664	2,842,499	4,707,163	2.176
2008	196,937,576	4	61	176	1,212,306	2,433,822	3,646,128	1.851
2009	176,860,603	2	48	133	753,794	1,738,020	2,491,814	1.409
	1,029,838,852	32	287	897	6,181,778	11,558,959	17,740,736	
Adjusted Loss to Payroll Ratio:					0.600	1.122	1.723	
Expected Unlimited Loss to Payroll Ratio:					0.640	1.341	1.981	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.608	0.939	1.548	
Credibility:					0.92	0.94		
Indicated Limited Loss to Payroll Ratio:					0.601	1.111	1.712	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.674</b>	<b>1.529</b>	<b>2.204</b>	
Indicated Relativity Change:								11.2%
Relativity to Statewide Average Loss to Payroll Ratio:								113.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4361 RHG: 1 NAICS: 54 ILDG: 4 MLDG: 3 CLASS: PHOTOGRAPHERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	227,167,022	7	75	226	1,016,470	1,854,790	2,871,260	1.264
2006	213,282,876	7	78	187	870,693	2,284,050	3,154,743	1.479
2007	219,570,219	3	72	201	719,376	2,206,932	2,926,308	1.333
2008	206,417,262	3	64	162	1,083,539	2,364,197	3,447,736	1.670
2009	176,521,652	1	73	161	1,426,555	2,701,775	4,128,330	2.339
	1,042,959,031	21	362	937	5,116,633	11,411,744	16,528,377	
Adjusted Loss to Payroll Ratio:					0.491	1.094	1.585	
Expected Unlimited Loss to Payroll Ratio:					0.581	1.570	2.151	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.526	1.057	1.583	
Credibility:					0.89	1.00		
Indicated Limited Loss to Payroll Ratio:					0.494	1.094	1.589	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.555</b>	<b>1.506</b>	<b>2.060</b>	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								106.5%

EXPERIENCE OF ATTORNEY SUPPORT SERVICES TRANSFERRED TO CODE 8821 1-1-06

Code: 4362 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: MOTION PICTURES - PROCESSORS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	100,751,260	4	20	98	980,302	714,713	1,695,015	1.682
2006	99,796,058	3	24	60	813,896	1,051,352	1,865,248	1.869
2007	53,385,866	3	3	31	267,759	337,678	605,437	1.134
2008	71,986,752	0	11	27	142,601	249,779	392,380	0.545
2009	72,629,199	1	12	34	174,373	287,078	461,451	0.635
	398,549,135	11	70	250	2,378,932	2,640,600	5,019,532	
Adjusted Loss to Payroll Ratio:					0.597	0.663	1.259	
Expected Unlimited Loss to Payroll Ratio:					0.903	1.338	2.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.830	0.754	1.584	
Credibility:					0.73	0.64		
Indicated Limited Loss to Payroll Ratio:					0.660	0.695	1.355	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.770</b>	<b>1.059</b>	<b>1.829</b>	
Indicated Relativity Change:								-18.4%
Relativity to Statewide Average Loss to Payroll Ratio:								94.6%

EXPERIENCE OF EMPLOYERS SPECIALIZING IN DEVELOPMENT AND PRINTING OF MOTION PICTURE FILM TRANSFERRED FROM CODE 4360 D 1-1-08



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4410 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: RUBBER GOODS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	168,589,770	6	104	308	1,574,957	4,351,965	5,926,922	3.516
2008	146,745,002	7	80	187	1,751,246	4,701,983	6,453,229	4.398
2009	124,000,183	2	79	165	1,625,157	3,985,514	5,610,671	4.525
	439,334,955	15	263	660	4,951,360	13,039,462	17,990,822	
Adjusted Loss to Payroll Ratio:					1.127	2.968	4.095	
Expected Unlimited Loss to Payroll Ratio:					1.896	4.652	6.548	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.803	3.258	5.061	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.127	2.968	4.095	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.265</b>	<b>4.084</b>	<b>5.348</b>	
Indicated Relativity Change:								-18.3%
Relativity to Statewide Average Loss to Payroll Ratio:								276.5%

Code: 4420 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: RUBBER TIRE RECAPING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	8,082,584	0	33	54	224,753	538,580	763,333	9.444
2006	10,454,324	4	32	96	541,038	1,046,224	1,587,262	15.183
2007	10,671,102	2	16	42	373,306	425,348	798,654	7.484
2008	11,192,082	1	13	36	242,161	315,916	558,077	4.986
2009	13,004,870	0	23	17	400,034	534,131	934,165	7.183
	53,404,962	7	117	245	1,781,293	2,860,199	4,641,492	
Adjusted Loss to Payroll Ratio:					3.335	5.356	8.691	
Expected Unlimited Loss to Payroll Ratio:					3.600	7.311	10.911	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.296	4.918	8.214	
Credibility:					0.56	0.57		
Indicated Limited Loss to Payroll Ratio:					3.318	5.168	8.486	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.799</b>	<b>7.472</b>	<b>11.272</b>	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								582.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4432 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PEN OR MECHANICAL PENCIL MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	17,412,577	6	6	20	475,049	944,575	1,419,624	8.153
2006	11,848,625	1	3	11	80,626	119,728	200,354	1.691
2007	7,685,780	0	1	8	13,134	48,699	61,833	0.805
2008	6,706,683	0	2	6	20,585	49,833	70,418	1.050
2009	6,521,349	0	4	11	71,805	195,481	267,286	4.099
	50,175,014	7	16	56	661,199	1,358,316	2,019,515	
Adjusted Loss to Payroll Ratio:					1.318	2.707	4.025	
Expected Unlimited Loss to Payroll Ratio:					1.456	3.743	5.199	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.318	2.282	3.600	
Credibility:					0.38	0.42		
Indicated Limited Loss to Payroll Ratio:					1.318	2.461	3.779	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.546</b>	<b>3.910</b>	<b>5.456</b>	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								282.0%

Code: 4470 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: WIRE ROPE OR CABLE MFG - NO WIRE DRAWING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	26,533,794	2	15	59	245,151	473,081	718,232	2.707
2006	29,461,322	1	12	50	135,966	267,779	403,745	1.370
2007	27,689,306	2	12	31	195,548	539,303	734,851	2.654
2008	28,239,896	1	10	40	166,418	329,845	496,263	1.757
2009	24,178,570	2	11	22	263,302	288,339	551,641	2.282
	136,102,888	8	60	202	1,006,384	1,898,346	2,904,731	
Adjusted Loss to Payroll Ratio:					0.739	1.395	2.134	
Expected Unlimited Loss to Payroll Ratio:					1.182	2.424	3.606	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.072	1.538	2.610	
Credibility:					0.53	0.53		
Indicated Limited Loss to Payroll Ratio:					0.896	1.462	2.358	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.045</b>	<b>2.227</b>	<b>3.272</b>	
Indicated Relativity Change:								-9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								169.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4478 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PLASTIC GOODS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	268,256,548	25	162	466	3,923,730	9,399,419	13,323,149	4.967
2008	218,851,203	17	109	301	2,946,247	5,764,646	8,710,893	3.980
2009	206,508,260	3	156	240	2,899,825	6,676,717	9,576,542	4.637
	693,616,011	45	427	1,007	9,769,802	21,840,782	31,610,584	
Adjusted Loss to Payroll Ratio:					1.409	3.149	4.557	
Expected Unlimited Loss to Payroll Ratio:					1.758	4.038	5.796	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.610	2.716	4.326	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.409	3.149	4.557	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.613</b>	<b>4.553</b>	<b>6.166</b>	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								318.7%

EXPERIENCE OF SPEAKER MFG TRANSFERRED TO CODE 3683 1-1-06

Code: 4492 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: SIGN MFG - METAL, PLASTIC OR WOOD

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	61,861,463	6	42	134	918,906	1,105,264	2,024,170	3.272
2006	69,466,918	2	30	169	686,610	1,501,688	2,188,298	3.150
2007	68,378,751	0	45	140	399,074	1,129,510	1,528,584	2.235
2008	64,735,354	3	34	103	584,393	1,298,400	1,882,793	2.908
2009	58,927,433	3	40	95	1,104,877	2,113,209	3,218,086	5.461
	323,369,919	14	191	641	3,693,860	7,148,071	10,841,930	
Adjusted Loss to Payroll Ratio:					1.142	2.210	3.353	
Expected Unlimited Loss to Payroll Ratio:					1.237	2.669	3.906	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.133	1.796	2.928	
Credibility:					0.76	0.78		
Indicated Limited Loss to Payroll Ratio:					1.140	2.119	3.259	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.305</b>	<b>3.064</b>	<b>4.370</b>	
Indicated Relativity Change:								11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								225.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4494 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PLASTICS - BLOW MOLDED PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	119,355,280	12	57	205	1,180,150	2,755,403	3,935,553	3.297
2006	117,758,439	15	36	195	1,415,274	2,663,045	4,078,319	3.463
2007	123,226,873	7	45	164	951,793	2,211,402	3,163,195	2.567
2008	112,711,069	8	57	112	1,662,851	3,660,789	5,323,640	4.723
2009	111,542,425	1	55	92	914,144	2,160,570	3,074,714	2.757
	584,594,086	43	250	768	6,124,212	13,451,209	19,575,421	
Adjusted Loss to Payroll Ratio:					1.048	2.301	3.349	
Expected Unlimited Loss to Payroll Ratio:					1.523	3.836	5.359	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.381	2.435	3.816	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.048	2.301	3.349	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.223</b>	<b>3.504</b>	<b>4.727</b>	
Indicated Relativity Change:								-11.8%
Relativity to Statewide Average Loss to Payroll Ratio:								244.3%

Code: 4495 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PLASTICS - EXTRUSION MOLDED PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	154,868,802	12	87	290	2,075,919	4,359,325	6,435,244	4.155
2008	143,482,180	13	81	225	2,230,233	4,761,073	6,991,306	4.873
2009	140,623,285	2	61	193	967,399	3,193,318	4,160,717	2.959
	438,974,267	27	229	708	5,273,551	12,313,715	17,587,267	
Adjusted Loss to Payroll Ratio:					1.201	2.805	4.006	
Expected Unlimited Loss to Payroll Ratio:					1.908	4.725	6.633	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.730	2.999	4.730	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.201	2.805	4.006	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.402</b>	<b>4.272</b>	<b>5.674</b>	
Indicated Relativity Change:								-14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								293.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4496 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: PLASTICS - FABRICATED PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	102,078,854	9	59	221	1,042,911	2,573,877	3,616,788	3.543
2006	95,726,381	9	62	167	1,168,728	1,891,072	3,059,800	3.196
2007	99,683,884	6	52	199	753,545	1,893,125	2,646,670	2.655
2008	84,812,718	6	53	115	1,150,483	2,761,456	3,911,939	4.612
2009	77,025,925	5	44	110	1,351,728	2,705,330	4,057,058	5.267
	459,327,762	35	270	812	5,467,396	11,824,860	17,292,256	
Adjusted Loss to Payroll Ratio:					1.190	2.574	3.765	
Expected Unlimited Loss to Payroll Ratio:					1.562	3.677	5.239	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.414	2.242	3.656	
Credibility:					0.96	1.00		
Indicated Limited Loss to Payroll Ratio:					1.199	2.574	3.774	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.407</b>	<b>4.091</b>	<b>5.497</b>	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								284.2%

Code: 4497 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PLASTICS - FIBER REINFORCED PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	211,474,028	16	108	387	1,740,163	4,015,787	5,755,950	2.722
2007	234,360,902	13	112	337	2,661,660	4,910,460	7,572,120	3.231
2008	218,836,905	22	118	372	2,829,331	6,070,715	8,900,046	4.067
2009	199,640,264	3	100	230	2,025,365	3,508,251	5,533,616	2.772
	864,312,099	54	438	1,326	9,256,519	18,505,214	27,761,733	
Adjusted Loss to Payroll Ratio:					1.071	2.141	3.212	
Expected Unlimited Loss to Payroll Ratio:					1.182	3.035	4.217	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.082	2.042	3.124	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.071	2.141	3.212	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.226</b>	<b>3.096</b>	<b>4.322</b>	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								223.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4498 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PLASTICS - INJECTION MOLDED PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	384,978,612	20	199	513	4,851,646	10,287,435	15,139,081	3.932
2009	366,549,642	9	233	403	4,263,417	10,426,923	14,690,340	4.008
	751,528,254	29	432	916	9,115,063	20,714,358	29,829,421	
Adjusted Loss to Payroll Ratio:					1.213	2.756	3.969	
Expected Unlimited Loss to Payroll Ratio:					1.578	3.758	5.336	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.445	2.528	3.973	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.213	2.756	3.969	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.389</b>	<b>3.986</b>	<b>5.374</b>	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								277.8%

Code: 4499 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PLASTICS - THERMOFORMED PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	151,745,501	11	86	287	1,701,670	3,833,341	5,535,011	3.648
2007	175,691,396	16	89	286	2,606,827	5,367,386	7,974,213	4.539
2008	163,645,611	5	84	248	1,288,233	2,921,723	4,209,956	2.573
2009	126,697,018	2	65	179	1,330,897	3,164,709	4,495,606	3.548
	617,779,526	34	324	1,000	6,927,628	15,287,159	22,214,786	
Adjusted Loss to Payroll Ratio:					1.121	2.475	3.596	
Expected Unlimited Loss to Payroll Ratio:					1.407	3.465	4.872	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.288	2.331	3.619	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.121	2.475	3.596	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.284</b>	<b>3.578</b>	<b>4.862</b>	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								251.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4511 RHG: 3 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: ANALYTICAL OR TESTING LABORATORIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,723,766,913	18	211	649	4,831,308	8,510,586	13,341,894	0.774
2009	1,910,402,143	4	214	579	4,290,353	8,309,806	12,600,159	0.660
	3,634,169,056	22	425	1,228	9,121,661	16,820,392	25,942,052	
Adjusted Loss to Payroll Ratio:					0.251	0.463	0.714	
Expected Unlimited Loss to Payroll Ratio:					0.348	0.689	1.037	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.300	0.421	0.721	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.251	0.463	0.714	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.293</b>	<b>0.705</b>	<b>0.998</b>	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								51.6%

Code: 4512 RHG: 3 NAICS: 54 ILDG: 1 MLDG: 1 CLASS: BIOMEDICAL RESEARCH LABORATORIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	1,831,277,530	10	99	626	2,149,998	3,132,456	5,282,454	0.288
2007	1,938,284,981	19	93	595	2,431,448	4,745,635	7,177,083	0.370
2008	1,966,910,025	4	101	564	1,796,114	3,756,080	5,552,194	0.282
2009	1,867,396,764	4	74	470	1,740,840	2,704,646	4,445,486	0.238
	7,603,869,300	37	367	2,255	8,118,401	14,338,816	22,457,217	
Adjusted Loss to Payroll Ratio:					0.107	0.189	0.295	
Expected Unlimited Loss to Payroll Ratio:					0.122	0.279	0.402	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.106	0.171	0.276	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.107	0.189	0.295	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.125</b>	<b>0.287</b>	<b>0.412</b>	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								21.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4557 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: INK, MUCILAGE OR POLISH MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	104,095,064	7	39	123	620,167	1,476,959	2,097,126	2.015
2006	97,278,502	5	39	116	588,525	1,283,659	1,872,184	1.925
2007	102,815,580	3	36	94	660,271	1,308,520	1,968,791	1.915
2008	97,893,670	6	45	96	985,219	1,569,826	2,555,045	2.610
2009	94,105,535	3	38	64	1,207,804	1,799,075	3,006,879	3.195
	496,188,351	24	197	493	4,061,986	7,438,039	11,500,025	
Adjusted Loss to Payroll Ratio:					0.819	1.499	2.318	
Expected Unlimited Loss to Payroll Ratio:					1.014	1.971	2.985	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.919	1.251	2.171	
Credibility:					0.83	0.82		
Indicated Limited Loss to Payroll Ratio:					0.836	1.454	2.290	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.975</b>	<b>2.215</b>	<b>3.190</b>	
Indicated Relativity Change:								6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								164.9%

Code: 4558 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PAINT, VARNISH OR LACQUER MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	172,256,767	9	95	276	1,734,742	3,007,398	4,742,140	2.753
2006	184,615,779	6	77	264	1,110,039	2,210,132	3,320,171	1.798
2007	168,906,670	8	72	189	1,303,686	2,205,325	3,509,011	2.077
2008	146,465,439	9	57	137	1,340,366	2,099,797	3,440,163	2.349
2009	122,257,182	3	50	111	1,196,474	2,540,279	3,736,753	3.056
	794,501,837	35	351	977	6,685,307	12,062,931	18,748,238	
Adjusted Loss to Payroll Ratio:					0.841	1.518	2.360	
Expected Unlimited Loss to Payroll Ratio:					1.095	2.232	3.327	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.041	1.563	2.604	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.841	1.518	2.360	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.944</b>	<b>2.089</b>	<b>3.033</b>	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								156.8%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4611 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: DRUG, MEDICINE, OR PHARMACEUTICAL MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	738,171,854	10	164	465	4,531,705	9,411,743	13,943,448	1.889
2009	714,619,733	10	232	456	5,121,494	11,884,880	17,006,374	2.380
	1,452,791,587	20	396	921	9,653,199	21,296,623	30,949,822	
Adjusted Loss to Payroll Ratio:					0.664	1.466	2.130	
Expected Unlimited Loss to Payroll Ratio:					0.670	1.638	2.308	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.608	1.040	1.648	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.664	1.466	2.130	
Limit Factor:					1.167	1.523		
Indicated (Unlimited) Loss to Payroll Ratio:					0.775	2.233	3.008	
Indicated Relativity Change:								30.3%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.744</b>	<b>2.141</b>	<b>2.885</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								149.1%

Code: 4623 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: COSMETIC OR PERSONAL CARE PRODUCTS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	171,277,879	31	162	300	4,878,898	8,987,855	13,866,753	8.096
2008	169,704,863	16	113	232	2,814,289	5,854,765	8,669,054	5.108
2009	152,907,300	5	90	190	2,410,623	5,172,183	7,582,806	4.959
	493,890,042	52	365	722	10,103,810	20,014,804	30,118,614	
Adjusted Loss to Payroll Ratio:					2.046	4.052	6.098	
Expected Unlimited Loss to Payroll Ratio:					2.160	5.127	7.287	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.055	3.590	5.645	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.046	4.052	6.098	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.295</b>	<b>5.576</b>	<b>7.872</b>	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								406.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4635 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: OXYGEN OR HYDROGEN MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	94,764,881	3	22	60	518,103	668,818	1,186,921	1.252
2006	99,974,223	3	14	67	681,989	772,340	1,454,329	1.455
2007	95,269,270	3	19	55	748,079	779,985	1,528,064	1.604
2008	112,579,401	5	23	68	1,373,022	2,218,788	3,591,810	3.190
2009	125,705,094	5	21	68	911,212	1,642,788	2,554,000	2.032
	528,292,869	19	99	318	4,232,405	6,082,718	10,315,122	
Adjusted Loss to Payroll Ratio:					0.801	1.151	1.953	
Expected Unlimited Loss to Payroll Ratio:					0.855	1.504	2.359	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.741	0.858	1.599	
Credibility:					0.79	0.75		
Indicated Limited Loss to Payroll Ratio:					0.789	1.078	1.867	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.960</b>	<b>1.828</b>	<b>2.788</b>	
Indicated Relativity Change:								18.2%
Relativity to Statewide Average Loss to Payroll Ratio:								144.1%

Code: 4665 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: RENDERING OR FERTILIZER WORKS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	42,263,496	4	53	119	580,938	1,499,810	2,080,748	4.923
2006	47,666,174	4	41	111	754,159	945,232	1,699,391	3.565
2007	53,326,348	6	58	104	1,412,326	2,118,372	3,530,698	6.621
2008	53,253,836	2	30	108	553,150	980,424	1,533,574	2.880
2009	53,258,191	3	39	110	1,495,069	1,930,412	3,425,481	6.432
	249,768,045	19	221	552	4,795,640	7,474,250	12,269,890	
Adjusted Loss to Payroll Ratio:					1.920	2.992	4.913	
Expected Unlimited Loss to Payroll Ratio:					2.292	4.634	6.926	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.075	2.825	4.901	
Credibility:					0.87	0.87		
Indicated Limited Loss to Payroll Ratio:					1.940	2.971	4.911	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.276</b>	<b>4.721</b>	<b>6.996</b>	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								361.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4683 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: OIL MFG OR REFINING - VEGETABLE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	8,058,735	1	2	18	85,064	205,199	290,263	3.602
2006	7,957,469	1	4	18	69,421	62,396	131,817	1.657
2007	12,875,685	1	3	21	49,291	79,781	129,072	1.002
2008	12,894,832	0	6	15	33,866	88,958	122,824	0.953
2009	15,285,943	1	7	11	262,556	333,050	595,606	3.896
	57,072,664	4	22	83	500,199	769,384	1,269,582	
Adjusted Loss to Payroll Ratio:					0.876	1.348	2.225	
Expected Unlimited Loss to Payroll Ratio:					1.543	2.998	4.541	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.399	1.903	3.302	
Credibility:					0.41	0.41		
Indicated Limited Loss to Payroll Ratio:					1.185	1.675	2.860	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.383</b>	<b>2.552</b>	<b>3.935</b>	
Indicated Relativity Change:								-13.4%
Relativity to Statewide Average Loss to Payroll Ratio:								203.4%

INCLUDES 2106 D 1-1-09

Code: 4691 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ORTHOTIC OR PROSTHETIC DEVICE MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	76,604,396	3	21	97	322,768	396,850	719,618	0.939
2006	72,913,203	4	19	74	569,608	938,929	1,508,537	2.069
2007	73,707,044	0	15	82	95,808	618,859	714,667	0.970
2008	79,720,989	0	21	75	371,916	1,038,975	1,410,891	1.770
2009	76,404,944	0	15	47	494,935	1,278,080	1,773,015	2.321
	379,350,576	7	91	375	1,855,035	4,271,693	6,126,728	
Adjusted Loss to Payroll Ratio:					0.489	1.126	1.615	
Expected Unlimited Loss to Payroll Ratio:					0.582	1.241	1.824	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.533	0.835	1.368	
Credibility:					0.60	0.61		
Indicated Limited Loss to Payroll Ratio:					0.507	1.013	1.519	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.580</b>	<b>1.464</b>	<b>2.044</b>	
Indicated Relativity Change:								12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								105.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4692 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: DENTAL LABORATORIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	258,966,787	14	59	172	1,484,306	2,720,135	4,204,441	1.624
2006	249,848,033	5	41	146	800,097	1,480,370	2,280,467	0.913
2007	247,615,636	5	60	148	1,051,154	2,426,644	3,477,798	1.405
2008	263,444,208	11	49	117	1,923,618	2,954,129	4,877,747	1.852
2009	240,087,834	4	66	149	1,352,303	2,667,763	4,020,066	1.674
	1,259,962,498	39	275	732	6,611,479	12,249,042	18,860,520	
Adjusted Loss to Payroll Ratio:					0.525	0.972	1.497	
Expected Unlimited Loss to Payroll Ratio:					0.640	1.145	1.785	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.586	0.770	1.356	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					0.525	0.962	1.487	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.601</b>	<b>1.391</b>	<b>1.992</b>	
Indicated Relativity Change:								11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								103.0%

Code: 4717 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: BUTTER SUBSTITUTES MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	19,674,773	5	15	62	259,607	478,470	738,077	3.751
2006	20,297,679	3	8	60	242,390	296,490	538,880	2.655
2007	19,628,117	3	14	59	450,466	841,911	1,292,377	6.584
2008	20,762,166	1	5	32	127,061	194,081	321,142	1.547
2009	21,415,791	0	8	17	163,973	266,293	430,266	2.009
	101,778,526	12	50	230	1,243,496	2,077,245	3,320,741	
Adjusted Loss to Payroll Ratio:					1.222	2.041	3.263	
Expected Unlimited Loss to Payroll Ratio:					2.028	4.905	6.932	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.839	3.113	4.952	
Credibility:					0.58	0.62		
Indicated Limited Loss to Payroll Ratio:					1.481	2.448	3.929	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.728</b>	<b>3.729</b>	<b>5.457</b>	
Indicated Relativity Change:								-21.3%
Relativity to Statewide Average Loss to Payroll Ratio:								282.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4720 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: SOAP OR SYNTHETIC DETERGENT MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	57,557,640	3	40	97	851,026	1,569,241	2,420,267	4.205
2006	63,676,268	3	26	115	547,195	889,342	1,436,537	2.256
2007	65,048,769	1	23	102	227,673	496,769	724,442	1.114
2008	67,785,217	1	31	79	346,619	1,017,407	1,364,026	2.012
2009	66,550,894	0	25	76	327,237	952,347	1,279,584	1.923
	320,618,788	8	145	469	2,299,749	4,925,105	7,224,854	
Adjusted Loss to Payroll Ratio:					0.717	1.536	2.253	
Expected Unlimited Loss to Payroll Ratio:					1.144	2.457	3.602	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.038	1.560	2.598	
Credibility:					0.73	0.75		
Indicated Limited Loss to Payroll Ratio:					0.804	1.542	2.346	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.938</b>	<b>2.349</b>	<b>3.287</b>	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								169.9%

Code: 4740 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: OIL REFINING - PETROLEUM

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	672,749,401	6	72	195	2,044,581	2,755,950	4,800,531	0.714
2008	767,004,855	7	80	175	2,309,495	3,653,884	5,963,379	0.777
2009	610,223,357	5	40	156	1,449,350	2,707,556	4,156,906	0.681
	2,049,977,613	18	192	526	5,803,426	9,117,390	14,920,816	
Adjusted Loss to Payroll Ratio:					0.283	0.445	0.728	
Expected Unlimited Loss to Payroll Ratio:					0.528	0.916	1.444	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.478	0.559	1.037	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.283	0.445	0.728	
Limit Factor:					1.173	1.589		
Indicated (Unlimited) Loss to Payroll Ratio:					0.332	0.707	1.039	
Indicated Relativity Change:								-28.1%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.346</b>	<b>0.737</b>	<b>1.083</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								56.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4771 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: EXPLOSIVE MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	57,982,523	1	9	43	393,298	297,928	691,226	1.192
2006	52,514,334	0	14	30	165,130	313,498	478,628	0.911
2007	60,439,350	0	11	45	371,468	589,220	960,688	1.590
2008	66,408,744	0	12	24	338,330	487,335	825,665	1.243
2009	62,874,536	0	17	33	325,420	564,236	889,656	1.415
	300,219,487	1	63	175	1,593,646	2,252,218	3,845,864	
Adjusted Loss to Payroll Ratio:					0.531	0.750	1.281	
Expected Unlimited Loss to Payroll Ratio:					0.796	1.577	2.373	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.721	0.961	1.682	
Credibility:					0.62	0.61		
Indicated Limited Loss to Payroll Ratio:					0.603	0.833	1.436	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.707</b>	<b>1.323</b>	<b>2.030</b>	
Indicated Relativity Change:								-14.4%
Relativity to Statewide Average Loss to Payroll Ratio:								105.0%

Code: 4828 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: CHEMICAL MIXING, BLENDING AND REPACKAGING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	190,827,641	10	60	280	2,073,148	2,500,606	4,573,754	2.397
2007	209,266,958	9	74	221	2,428,955	3,880,438	6,309,393	3.015
2008	202,123,030	5	62	173	1,292,983	2,619,703	3,912,686	1.936
2009	180,549,466	2	63	161	1,093,308	3,252,494	4,345,802	2.407
	782,767,095	26	259	835	6,888,394	12,253,241	19,141,634	
Adjusted Loss to Payroll Ratio:					0.880	1.565	2.445	
Expected Unlimited Loss to Payroll Ratio:					1.050	2.222	3.272	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.952	1.411	2.363	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.880	1.565	2.445	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.027</b>	<b>2.384</b>	<b>3.411</b>	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								176.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4829 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: CHEMICAL MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	191,244,705	3	39	231	722,953	1,693,442	2,416,395	1.264
2006	210,782,412	10	41	212	1,452,350	2,673,194	4,125,544	1.957
2007	236,325,452	7	52	181	1,345,625	2,212,513	3,558,138	1.506
2008	209,851,342	6	49	147	1,425,096	1,722,625	3,147,721	1.500
2009	261,825,497	0	58	138	1,876,385	2,268,578	4,144,963	1.583
	1,110,029,408	26	239	909	6,822,409	10,570,352	17,392,761	
Adjusted Loss to Payroll Ratio:					0.615	0.952	1.567	
Expected Unlimited Loss to Payroll Ratio:					0.793	1.490	2.283	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.718	0.909	1.626	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.615	0.952	1.567	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.721</b>	<b>1.513</b>	<b>2.234</b>	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								115.5%

Code: 4831 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: VITAMIN OR FOOD SUPPLEMENT MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	213,429,392	16	120	385	2,321,467	6,086,612	8,408,079	3.940
2008	218,658,372	16	134	461	2,557,187	5,972,900	8,530,087	3.901
2009	252,966,650	11	116	424	3,114,024	7,108,356	10,222,380	4.041
	685,054,414	43	370	1,270	7,992,677	19,167,869	27,160,546	
Adjusted Loss to Payroll Ratio:					1.167	2.798	3.965	
Expected Unlimited Loss to Payroll Ratio:					1.454	3.692	5.146	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.318	2.344	3.662	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.167	2.798	3.965	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.362</b>	<b>4.261</b>	<b>5.623</b>	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								290.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 4922 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: MAGNETIC TAPE MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	16,826,135	1	2	22	74,548	131,349	205,897	1.224
2006	13,547,457	1	1	10	61,159	93,096	154,255	1.139
2007	12,023,533	0	1	9	17,122	35,175	52,297	0.435
2008	8,282,772	0	0	4	0	6,227	6,227	0.075
2009	3,409,888	0	0	0	0	0	0	0.000
	54,089,785	2	4	45	152,829	265,847	418,676	
Adjusted Loss to Payroll Ratio:					0.283	0.491	0.774	
Expected Unlimited Loss to Payroll Ratio:					0.703	1.629	2.333	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.644	1.096	1.740	
Credibility:					0.30	0.31		
Indicated Limited Loss to Payroll Ratio:					0.536	0.909	1.444	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.613</b>	<b>1.314</b>	<b>1.927</b>	
Indicated Relativity Change:								-17.4%
Relativity to Statewide Average Loss to Payroll Ratio:								99.6%

Code: 4983 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: GASKET MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	24,611,942	2	7	49	219,296	448,864	668,160	2.715
2006	23,973,035	0	7	37	26,217	121,952	148,169	0.618
2007	21,794,747	2	9	37	268,616	339,015	607,631	2.788
2008	17,747,601	1	11	18	322,529	701,292	1,023,821	5.769
2009	17,310,979	0	11	17	137,374	295,633	433,007	2.501
	105,438,304	5	45	158	974,032	1,906,756	2,880,788	
Adjusted Loss to Payroll Ratio:					0.924	1.808	2.732	
Expected Unlimited Loss to Payroll Ratio:					1.311	3.033	4.345	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.187	1.849	3.037	
Credibility:					0.49	0.52		
Indicated Limited Loss to Payroll Ratio:					1.058	1.828	2.886	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.241</b>	<b>2.905</b>	<b>4.146</b>	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								214.3%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 5020 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: CEILING INSTALLATION - SUSPENDED

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	121,237,373	9	84	151	1,894,959	2,433,299	4,328,258	3.570
2006	125,792,823	14	75	111	2,074,637	2,813,885	4,888,522	3.886
2007	124,085,962	6	42	107	1,043,739	1,384,949	2,428,688	1.957
2008	110,495,097	4	56	60	1,495,964	1,838,337	3,334,301	3.018
2009	87,859,775	2	28	27	929,390	1,104,840	2,034,230	2.315
	569,471,030	35	285	456	7,438,689	9,575,309	17,013,998	
Adjusted Loss to Payroll Ratio:					1.306	1.681	2.988	
Expected Unlimited Loss to Payroll Ratio:					1.777	2.689	4.467	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.541	1.623	3.165	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.306	1.680	2.987	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.590</b>	<b>2.850</b>	<b>4.439</b>	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								229.5%

Code: 5027 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: MASONRY - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	181,936,780	28	213	308	3,924,872	6,376,162	10,301,034	5.662
2008	141,697,229	12	146	177	2,973,922	4,797,742	7,771,664	5.485
2009	103,291,320	6	114	139	2,765,816	4,434,145	7,199,961	6.971
	426,925,329	46	473	624	9,664,610	15,608,049	25,272,659	
Adjusted Loss to Payroll Ratio:					2.264	3.656	5.920	
Expected Unlimited Loss to Payroll Ratio:					3.097	5.933	9.029	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.609	3.560	6.168	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.264	3.656	5.920	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.728</b>	<b>6.391</b>	<b>9.118</b>	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								471.4%

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Code: 5028 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: MASONRY - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	255,252,072	15	122	174	3,583,187	3,798,205	7,381,392	2.892
2008	193,438,556	10	126	115	3,957,028	4,714,806	8,671,834	4.483
2009	140,403,342	3	70	67	2,637,072	2,776,367	5,413,439	3.856
	589,093,970	28	318	356	10,177,287	11,289,378	21,466,665	
Adjusted Loss to Payroll Ratio:					1.728	1.916	3.644	
Expected Unlimited Loss to Payroll Ratio:					2.496	2.986	5.481	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.261	1.926	4.187	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.728	1.916	3.644	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.026</b>	<b>3.045</b>	<b>5.072</b>	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								262.2%

Code: 5040 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: IRON OR STEEL ERECTION - STRUCTURAL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	87,090,125	17	65	187	3,223,535	4,612,050	7,835,585	8.997
2008	107,585,889	11	66	175	3,306,221	4,108,168	7,414,389	6.892
2009	82,688,538	6	47	84	3,024,784	3,239,300	6,264,084	7.576
	277,364,552	34	178	446	9,554,540	11,959,518	21,514,058	
Adjusted Loss to Payroll Ratio:					3.445	4.312	7.757	
Expected Unlimited Loss to Payroll Ratio:					4.331	7.184	11.516	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.640	3.798	7.438	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.445	4.312	7.757	
Limit Factor:					1.246	1.955		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.292</b>	<b>8.430</b>	<b>12.722</b>	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								657.6%

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Code: 5057 RHG: 5 NAICS: 23 ILDG: 4 MLDG: 2 CLASS: IRON OR STEEL ERECTION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	40,449,357	5	24	37	1,031,430	1,273,738	2,305,168	5.699
2006	46,888,353	8	22	82	1,355,325	1,390,608	2,745,933	5.856
2007	50,494,539	7	17	45	1,044,297	1,859,361	2,903,658	5.750
2008	42,445,517	0	11	38	244,328	382,285	626,613	1.476
2009	37,051,060	3	12	15	716,281	1,038,779	1,755,060	4.737
	217,328,826	23	86	217	4,391,661	5,944,770	10,336,431	
Adjusted Loss to Payroll Ratio:					2.021	2.735	4.756	
Expected Unlimited Loss to Payroll Ratio:					3.113	4.154	7.268	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.700	2.508	5.207	
Credibility:					0.93	0.79		
Indicated Limited Loss to Payroll Ratio:					2.068	2.688	4.756	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.517</b>	<b>4.558</b>	<b>7.075</b>	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								365.7%

Code: 5059 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: IRON OR STEEL ERECTION - UNDER 3 STORIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	36,294,113	5	43	92	1,122,081	1,665,755	2,787,836	7.681
2007	41,254,249	8	42	85	2,148,472	2,217,355	4,365,827	10.583
2008	44,130,351	6	54	75	2,157,350	3,522,603	5,679,953	12.871
2009	35,922,368	3	19	50	759,059	1,127,693	1,886,752	5.252
	157,601,081	22	158	302	6,186,963	8,533,406	14,720,369	
Adjusted Loss to Payroll Ratio:					3.926	5.415	9.340	
Expected Unlimited Loss to Payroll Ratio:					5.999	11.103	17.103	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					5.042	5.869	10.911	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.926	5.415	9.340	
Limit Factor:					1.246	1.955		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.891</b>	<b>10.585</b>	<b>15.477</b>	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								800.1%

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Code: 5102 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: IRON/STEEL ERECTION - NON STRUCTURAL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	205,033,187	20	121	263	3,272,796	4,939,490	8,212,286	4.005
2008	192,964,371	12	124	261	3,394,502	4,954,962	8,349,464	4.327
2009	146,639,434	5	99	142	2,963,361	4,569,525	7,532,886	5.137
	544,636,992	37	344	666	9,630,659	14,463,977	24,094,636	
Adjusted Loss to Payroll Ratio:					1.768	2.656	4.424	
Expected Unlimited Loss to Payroll Ratio:					2.233	3.582	5.815	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.937	2.162	4.099	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.768	2.656	4.424	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.152</b>	<b>4.504</b>	<b>6.656</b>	
Indicated Relativity Change:								14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								344.1%

Code: 5107 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: DOOR OR PRE-GLAZED WINDOW INSTALLATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	272,370,012	18	230	390	4,804,514	7,162,545	11,967,059	4.394
2008	234,936,821	7	176	238	3,792,718	5,109,155	8,901,873	3.789
2009	183,494,598	7	149	184	4,567,064	5,784,686	10,351,750	5.641
	690,801,431	32	555	812	13,164,296	18,056,386	31,220,682	
Adjusted Loss to Payroll Ratio:					1.906	2.614	4.519	
Expected Unlimited Loss to Payroll Ratio:					2.312	3.387	5.699	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.098	2.275	4.373	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.906	2.614	4.519	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.224</b>	<b>3.981</b>	<b>6.205</b>	
Indicated Relativity Change:								8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								320.7%

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Code: 5108 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: DOOR INSTALLATION - OVERHEAD DOORS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	46,835,115	3	92	163	1,120,841	1,730,292	2,851,133	6.088
2006	48,698,251	5	102	168	1,334,903	1,791,383	3,126,286	6.420
2007	45,911,816	2	65	125	1,069,759	1,523,368	2,593,127	5.648
2008	41,386,315	5	52	77	1,127,396	1,811,370	2,938,766	7.101
2009	36,127,709	3	44	57	1,013,978	1,501,362	2,515,340	6.962
	218,959,206	18	355	590	5,666,879	8,357,775	14,024,653	
Adjusted Loss to Payroll Ratio:					2.588	3.817	6.405	
Expected Unlimited Loss to Payroll Ratio:					4.027	6.100	10.127	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.648	3.935	7.584	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					2.588	3.827	6.415	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.036</b>	<b>6.080</b>	<b>9.116</b>	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								471.2%

Code: 5128 RHG: 3 NAICS: 81 ILDG: 4 MLDG: 2 CLASS: INSTRUMENT INSTALLATION OR REPAIR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	367,699,018	7	66	237	1,072,182	1,824,039	2,896,221	0.788
2006	453,997,153	7	62	213	1,564,349	2,899,125	4,463,474	0.983
2007	527,302,921	11	59	174	1,850,605	3,384,008	5,234,613	0.993
2008	486,482,704	6	55	179	1,973,797	2,748,801	4,722,598	0.971
2009	425,933,082	7	66	141	2,175,822	3,699,860	5,875,682	1.379
	2,261,414,878	38	308	944	8,636,755	14,555,833	23,192,589	
Adjusted Loss to Payroll Ratio:					0.382	0.644	1.026	
Expected Unlimited Loss to Payroll Ratio:					0.482	0.826	1.309	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.462	0.568	1.030	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.382	0.644	1.026	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.446</b>	<b>0.980</b>	<b>1.426</b>	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								73.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 5140 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: ELECTRICAL WIRING - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,484,375,448	38	301	657	10,321,125	12,105,856	22,426,981	1.511
2009	1,260,804,229	20	245	470	10,850,696	12,049,478	22,900,174	1.816
	2,745,179,677	58	546	1,127	21,171,821	24,155,334	45,327,155	
Adjusted Loss to Payroll Ratio:					0.771	0.880	1.651	
Expected Unlimited Loss to Payroll Ratio:					1.061	1.545	2.605	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.963	1.037	2.000	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.771	0.880	1.651	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.900</b>	<b>1.340</b>	<b>2.240</b>	
Indicated Relativity Change:								-14.0%
Relativity to Statewide Average Loss to Payroll Ratio:								115.8%

Code: 5146 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CABINET OR FIXTURES - INSTALLATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	708,733,360	42	469	723	12,269,150	19,213,822	31,482,972	4.442
2009	578,731,480	15	393	548	9,297,787	14,352,984	23,650,771	4.087
	1,287,464,840	57	862	1,271	21,566,937	33,566,806	55,133,743	
Adjusted Loss to Payroll Ratio:					1.675	2.607	4.282	
Expected Unlimited Loss to Payroll Ratio:					2.143	3.831	5.974	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.941	2.471	4.413	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.675	2.607	4.282	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.965</b>	<b>4.143</b>	<b>6.108</b>	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								315.7%

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Effective January 1, 2013

Code: 5160 RHG: 5 NAICS: 23 ILDG: 4 MLDG: 2 CLASS: ELEVATOR ERECTION OR REPAIR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	200,844,243	9	26	131	1,078,734	1,692,036	2,770,770	1.380
2006	219,689,855	7	56	117	1,506,538	1,903,636	3,410,174	1.552
2007	245,581,882	7	57	145	1,609,818	1,796,699	3,406,517	1.387
2008	269,274,109	3	64	109	1,452,724	1,859,722	3,312,446	1.230
2009	266,933,801	2	25	76	779,261	1,041,754	1,821,015	0.682
	1,202,323,890	28	228	578	6,427,076	8,293,847	14,720,923	
Adjusted Loss to Payroll Ratio:					0.535	0.690	1.224	
Expected Unlimited Loss to Payroll Ratio:					0.836	1.241	2.078	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.725	0.749	1.475	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.535	0.692	1.226	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.651</b>	<b>1.173</b>	<b>1.824</b>	
Indicated Relativity Change:								-12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								94.3%

Code: 5183 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: PLUMBING - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	998,456,127	48	776	1,247	16,608,226	26,018,261	42,626,487	4.269
2009	843,475,916	31	638	932	13,905,241	24,914,325	38,819,566	4.602
	1,841,932,043	79	1,414	2,179	30,513,467	50,932,587	81,446,054	
Adjusted Loss to Payroll Ratio:					1.657	2.765	4.422	
Expected Unlimited Loss to Payroll Ratio:					2.010	3.812	5.822	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.821	2.459	4.280	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.657	2.765	4.422	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.943</b>	<b>4.394</b>	<b>6.337</b>	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								327.6%

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Effective January 1, 2013

Code: 5184 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 3 CLASS: STEAM PIPE OR BOILER INSULATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	68,626,997	3	29	38	690,889	726,377	1,417,266	2.065
2006	76,346,160	5	33	48	872,051	1,707,602	2,579,653	3.379
2007	90,911,806	9	22	25	1,609,011	1,491,080	3,100,091	3.410
2008	81,456,649	1	9	34	536,417	558,992	1,095,409	1.345
2009	64,836,519	1	17	22	614,658	529,402	1,144,060	1.765
	382,178,131	19	110	167	4,323,025	5,013,452	9,336,477	
Adjusted Loss to Payroll Ratio:					1.131	1.312	2.443	
Expected Unlimited Loss to Payroll Ratio:					1.394	2.415	3.809	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.174	1.449	2.623	
Credibility:					0.85	0.80		
Indicated Limited Loss to Payroll Ratio:					1.138	1.339	2.477	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.371</b>	<b>2.341</b>	<b>3.712</b>	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								191.9%

Code: 5185 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: AUTOMATIC SPRINKLER INSTALL - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	116,658,642	8	115	258	1,683,769	3,407,447	5,091,216	4.364
2007	131,031,408	6	127	249	1,792,265	2,736,363	4,528,628	3.456
2008	115,519,317	14	91	156	2,993,959	5,035,695	8,029,654	6.951
2009	89,562,111	4	59	89	1,367,270	2,569,962	3,937,232	4.396
	452,771,478	32	392	752	7,837,263	13,749,466	21,586,729	
Adjusted Loss to Payroll Ratio:					1.731	3.037	4.768	
Expected Unlimited Loss to Payroll Ratio:					2.164	3.921	6.085	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.964	2.633	4.597	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.731	3.037	4.768	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.020</b>	<b>4.625</b>	<b>6.645</b>	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								343.5%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 5186 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: AUTOMATIC SPRINKLER INSTALL - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	142,915,407	4	37	103	536,828	727,982	1,264,810	0.885
2006	169,423,000	6	52	99	1,285,028	1,351,131	2,636,159	1.556
2007	177,079,643	7	42	74	1,225,596	1,909,207	3,134,803	1.770
2008	146,389,539	3	33	50	1,087,375	1,355,273	2,442,648	1.669
2009	113,377,023	0	28	36	623,119	781,455	1,404,574	1.239
	749,184,612	20	192	362	4,757,946	6,125,048	10,882,994	
Adjusted Loss to Payroll Ratio:					0.635	0.818	1.453	
Expected Unlimited Loss to Payroll Ratio:					0.997	1.236	2.234	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.905	0.830	1.735	
Credibility:					0.97	0.80		
Indicated Limited Loss to Payroll Ratio:					0.643	0.820	1.463	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.751</b>	<b>1.249</b>	<b>2.000</b>	
Indicated Relativity Change:								-10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								103.4%

Code: 5187 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: PLUMBING - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,425,156,309	70	507	878	19,085,308	23,040,252	42,125,560	2.956
2009	1,269,998,544	13	491	662	16,829,355	20,549,792	37,379,147	2.943
	2,695,154,853	83	998	1,540	35,914,663	43,590,045	79,504,708	
Adjusted Loss to Payroll Ratio:					1.333	1.617	2.950	
Expected Unlimited Loss to Payroll Ratio:					1.710	2.507	4.217	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.437	1.325	2.762	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.333	1.617	2.950	
Limit Factor:					1.246	1.955		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.660</b>	<b>3.162</b>	<b>4.822</b>	
Indicated Relativity Change:								14.4%
Relativity to Statewide Average Loss to Payroll Ratio:								249.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 5190 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: ELECTRICAL WIRING - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	980,019,725	43	469	912	11,322,734	18,227,474	29,550,208	3.015
2009	855,187,981	24	423	710	11,597,139	20,530,014	32,127,153	3.757
	1,835,207,706	67	892	1,622	22,919,873	38,757,488	61,677,361	
Adjusted Loss to Payroll Ratio:					1.249	2.112	3.361	
Expected Unlimited Loss to Payroll Ratio:					1.664	2.964	4.628	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.508	1.912	3.420	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.249	2.112	3.361	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.465</b>	<b>3.356</b>	<b>4.821</b>	
Indicated Relativity Change:								4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								249.2%

Code: 5191 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 3 CLASS: OFFICE MACHINE INSTALLATION OR REPAIR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,940,367,446	26	372	873	9,476,109	15,326,406	24,802,515	1.278
2009	1,759,796,405	12	320	611	8,692,509	11,780,390	20,472,899	1.163
	3,700,163,851	38	692	1,484	18,168,617	27,106,795	45,275,413	
Adjusted Loss to Payroll Ratio:					0.491	0.733	1.224	
Expected Unlimited Loss to Payroll Ratio:					0.653	1.265	1.918	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.624	0.836	1.460	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.491	0.733	1.224	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.576</b>	<b>1.164</b>	<b>1.740</b>	
Indicated Relativity Change:								-9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								89.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 5192 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: VENDING OR COIN OPERATED MACHINES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	139,390,339	7	99	251	1,570,658	3,037,333	4,607,991	3.306
2007	141,015,788	6	104	241	1,699,953	3,035,982	4,735,935	3.358
2008	144,970,714	14	118	298	2,666,376	5,080,761	7,747,137	5.344
2009	135,444,708	1	95	247	1,471,993	3,589,325	5,061,318	3.737
	560,821,549	28	416	1,037	7,408,980	14,743,402	22,152,382	
Adjusted Loss to Payroll Ratio:					1.321	2.629	3.950	
Expected Unlimited Loss to Payroll Ratio:					1.888	4.451	6.338	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.716	2.764	4.480	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.321	2.629	3.950	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.542</b>	<b>4.004</b>	<b>5.546</b>	
Indicated Relativity Change:								-12.5%
Relativity to Statewide Average Loss to Payroll Ratio:								286.7%

Code: 5195 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: COMMUNICATIONS CABLING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	243,781,106	12	209	211	5,165,007	7,047,086	12,212,093	5.009
2009	227,826,003	5	201	200	4,794,711	7,404,087	12,198,798	5.354
	471,607,109	17	410	411	9,959,718	14,451,172	24,410,891	
Adjusted Loss to Payroll Ratio:					2.112	3.064	5.176	
Expected Unlimited Loss to Payroll Ratio:					2.407	4.065	6.472	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.181	2.622	4.803	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.112	3.064	5.176	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.477</b>	<b>4.869</b>	<b>7.346</b>	
Indicated Relativity Change:								13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								379.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 5201 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE WORK - SIDEWALKS - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	554,670,787	39	475	611	10,750,822	17,149,229	27,900,051	5.030
2009	415,786,650	21	389	436	9,439,273	15,687,964	25,127,237	6.043
	970,457,437	60	864	1,047	20,190,095	32,837,193	53,027,288	
Adjusted Loss to Payroll Ratio:					2.080	3.384	5.464	
Expected Unlimited Loss to Payroll Ratio:					2.337	4.144	6.481	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.121	2.783	4.904	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.080	3.384	5.464	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.428</b>	<b>5.153</b>	<b>7.581</b>	
Indicated Relativity Change:								17.0%
Relativity to Statewide Average Loss to Payroll Ratio:								391.9%

Code: 5205 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE WORK - SIDEWALKS - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	854,039,203	41	302	439	10,759,069	14,664,628	25,423,697	2.977
2009	683,468,719	12	253	292	8,057,070	11,215,772	19,272,842	2.820
	1,537,507,922	53	555	731	18,816,139	25,880,400	44,696,539	
Adjusted Loss to Payroll Ratio:					1.224	1.683	2.907	
Expected Unlimited Loss to Payroll Ratio:					1.781	2.700	4.480	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.496	1.427	2.923	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.224	1.683	2.907	
Limit Factor:					1.246	1.955		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.525</b>	<b>3.291</b>	<b>4.816</b>	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								248.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 5212 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE PUMPING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	51,325,318	7	42	67	1,511,909	1,392,502	2,904,411	5.659
2006	52,002,650	5	43	60	1,120,165	1,517,531	2,637,696	5.072
2007	44,794,299	5	41	39	1,255,004	2,051,831	3,306,835	7.382
2008	33,944,811	4	26	22	1,016,062	1,315,225	2,331,287	6.868
2009	24,690,112	1	23	23	804,564	1,219,963	2,024,527	8.200
	206,757,190	22	175	211	5,707,704	7,497,052	13,204,756	
Adjusted Loss to Payroll Ratio:					2.761	3.626	6.387	
Expected Unlimited Loss to Payroll Ratio:					3.614	5.077	8.692	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.037	2.684	5.721	
Credibility:					0.97	0.84		
Indicated Limited Loss to Payroll Ratio:					2.769	3.475	6.244	
Limit Factor:					1.246	1.955		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.450</b>	<b>6.794</b>	<b>10.244</b>	
Indicated Relativity Change:								17.9%
Relativity to Statewide Average Loss to Payroll Ratio:								529.6%

Code: 5213 RHG: 6 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: CONCRETE CONSTRUCTION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	775,012,602	51	295	663	12,270,297	18,488,689	30,758,986	3.969
2009	554,026,401	23	211	368	9,463,336	11,961,460	21,424,796	3.867
	1,329,039,003	74	506	1,031	21,733,632	30,450,149	52,183,782	
Adjusted Loss to Payroll Ratio:					1.635	2.291	3.926	
Expected Unlimited Loss to Payroll Ratio:					2.340	4.099	6.439	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.972	2.459	4.431	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.635	2.291	3.926	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.971</b>	<b>4.005</b>	<b>5.975</b>	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								308.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 5214 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE OR CEMENT WORK

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	177,625,654	7	91	168	1,229,523	2,228,917	3,458,440	1.947
2006	182,878,932	11	110	170	2,174,504	3,822,041	5,996,545	3.279
2007	165,180,753	9	72	120	1,774,667	2,918,002	4,692,669	2.841
2008	106,962,879	5	50	80	1,329,402	2,184,405	3,513,807	3.285
2009	67,291,524	2	37	43	1,262,531	1,653,738	2,916,269	4.334
	699,939,742	34	360	581	7,770,627	12,807,103	20,577,730	
Adjusted Loss to Payroll Ratio:					1.110	1.830	2.940	
Expected Unlimited Loss to Payroll Ratio:					1.374	2.501	3.875	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.245	1.614	2.858	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.110	1.830	2.940	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.302</b>	<b>2.907</b>	<b>4.210</b>	
Indicated Relativity Change:								8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								217.6%

Code: 5222 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: CONCRETE CONSTRUCTION - BRIDGES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	125,886,346	12	51	183	2,499,029	3,591,900	6,090,929	4.838
2007	101,082,522	15	48	166	3,414,747	4,658,519	8,073,266	7.987
2008	95,510,848	4	37	96	1,398,312	1,686,719	3,085,031	3.230
2009	105,197,248	1	40	61	1,342,792	2,297,511	3,640,303	3.460
	427,676,964	32	176	506	8,654,880	12,234,649	20,889,529	
Adjusted Loss to Payroll Ratio:					2.024	2.861	4.884	
Expected Unlimited Loss to Payroll Ratio:					3.160	5.201	8.361	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.662	3.121	5.783	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.024	2.861	4.884	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.439</b>	<b>5.001</b>	<b>7.439</b>	
Indicated Relativity Change:								-11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								384.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 5225 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: REINFORCING STEEL INSTALLATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	219,654,428	35	155	251	6,891,228	7,840,871	14,732,099	6.707
2008	175,957,608	16	95	174	4,323,384	5,461,468	9,784,852	5.561
2009	115,758,791	8	48	83	2,522,081	3,178,077	5,700,158	4.924
	511,370,827	59	298	508	13,736,693	16,480,416	30,217,109	
Adjusted Loss to Payroll Ratio:					2.686	3.223	5.909	
Expected Unlimited Loss to Payroll Ratio:					3.922	5.460	9.382	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.296	2.886	6.182	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.686	3.223	5.909	
Limit Factor:					1.246	1.955		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.347</b>	<b>6.301</b>	<b>9.648</b>	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								498.7%

Code: 5348 RHG: 2 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: TILE, STONE, MOSAIC OR TERRAZZO WORK

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	416,519,775	23	266	337	7,426,733	9,347,217	16,773,950	4.027
2009	308,777,331	10	226	248	5,181,362	6,859,743	12,041,105	3.900
	725,297,106	33	492	585	12,608,095	16,206,960	28,815,055	
Adjusted Loss to Payroll Ratio:					1.738	2.235	3.973	
Expected Unlimited Loss to Payroll Ratio:					1.839	2.730	4.569	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.685	1.943	3.628	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.738	2.235	3.973	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.990</b>	<b>3.231</b>	<b>5.222</b>	
Indicated Relativity Change:								14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								269.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 5403 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: CARPENTRY - NOC - LOW WAGE

Code: 5632 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: STEEL FRAMING - COMMERCIAL - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	680,494,439	118	812	1,170	24,056,343	35,627,421	59,683,764	8.771
2009	568,187,496	49	637	820	17,544,404	27,347,198	44,891,602	7.901
	1,248,681,935	167	1,449	1,990	41,600,747	62,974,620	104,575,366	
Adjusted Loss to Payroll Ratio:					3.332	5.043	8.375	
Expected Unlimited Loss to Payroll Ratio:					4.667	8.278	12.945	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.047	4.997	9.044	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.332	5.043	8.375	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.055</b>	<b>8.553</b>	<b>12.608</b>	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								651.7%

5403 INCLUDES 5645 D 1-1-12. 5632 INCLUDES 5630 D 1-1-12

Code: 5432 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CARPENTRY - NOC - HIGH WAGE

Code: 5633 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: STEEL FRAMING - COMMERCIAL - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,676,823,442	104	763	1,010	28,195,907	35,633,941	63,829,848	3.807
2009	1,178,507,722	39	537	618	19,823,856	25,650,854	45,474,710	3.859
	2,855,331,164	143	1,300	1,628	48,019,763	61,284,794	109,304,557	
Adjusted Loss to Payroll Ratio:					1.682	2.146	3.828	
Expected Unlimited Loss to Payroll Ratio:					2.185	3.284	5.469	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.980	2.118	4.098	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.682	2.146	3.828	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.973</b>	<b>3.411</b>	<b>5.383</b>	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								278.3%

5432 INCLUDES 5697 D 1-1-12. 5633 INCLUDES 5631 D 1-1-12



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 5436 RHG: 2 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: HARDWOOD FLOOR LAYING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	104,819,138	10	103	105	1,471,522	2,183,322	3,654,844	3.487
2006	109,939,058	7	93	97	1,358,823	1,712,269	3,071,092	2.793
2007	95,551,911	8	83	91	2,021,176	2,394,355	4,415,531	4.621
2008	75,561,757	9	57	68	1,477,824	2,402,372	3,880,196	5.135
2009	64,696,982	1	51	59	1,066,432	1,493,117	2,559,549	3.956
	450,568,846	35	387	420	7,395,778	10,185,434	17,581,212	
Adjusted Loss to Payroll Ratio:					1.641	2.261	3.902	
Expected Unlimited Loss to Payroll Ratio:					2.015	2.854	4.868	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.846	2.031	3.877	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					1.641	2.240	3.881	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.879</b>	<b>3.239</b>	<b>5.118</b>	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								264.6%

Code: 5443 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: LATHING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	183,710,499	20	116	208	2,993,426	4,944,811	7,938,237	4.321
2008	139,808,899	16	99	130	3,108,581	3,874,972	6,983,553	4.995
2009	106,979,761	3	93	71	1,942,524	2,647,473	4,589,997	4.291
	430,499,159	39	308	409	8,044,531	11,467,257	19,511,788	
Adjusted Loss to Payroll Ratio:					1.869	2.664	4.532	
Expected Unlimited Loss to Payroll Ratio:					2.170	4.134	6.304	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.966	2.667	4.633	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.869	2.664	4.532	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.192</b>	<b>4.233</b>	<b>6.425</b>	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								332.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 5446 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: WALLBOARD APPLICATION - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	435,982,956	31	338	439	8,007,468	11,628,336	19,635,804	4.504
2009	368,672,899	14	320	374	8,052,649	11,660,445	19,713,094	5.347
	804,655,855	45	658	813	16,060,117	23,288,781	39,348,898	
Adjusted Loss to Payroll Ratio:					1.996	2.894	4.890	
Expected Unlimited Loss to Payroll Ratio:					2.340	3.922	6.263	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.124	2.634	4.758	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.996	2.894	4.890	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.329</b>	<b>4.408</b>	<b>6.737</b>	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								348.3%

Code: 5447 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: WALLBOARD APPLICATION - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	843,327,329	39	249	407	11,095,250	14,222,448	25,317,698	3.002
2009	643,025,013	22	203	260	9,480,379	10,930,700	20,411,079	3.174
	1,486,352,342	61	452	667	20,575,628	25,153,148	45,728,777	
Adjusted Loss to Payroll Ratio:					1.384	1.692	3.077	
Expected Unlimited Loss to Payroll Ratio:					1.724	2.447	4.171	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.495	1.477	2.972	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.384	1.692	3.077	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.685</b>	<b>2.870</b>	<b>4.555</b>	
Indicated Relativity Change:								9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								235.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 5467 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: GLAZIERS - AWAY FROM SHOP - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	57,351,323	9	64	192	1,336,753	2,090,817	3,427,570	5.976
2007	66,799,364	11	78	156	1,921,468	3,185,768	5,107,236	7.646
2008	76,960,973	5	77	152	2,081,576	3,714,796	5,796,372	7.532
2009	63,389,432	0	50	106	812,010	1,027,465	1,839,475	2.902
	264,501,092	25	269	606	6,151,806	10,018,847	16,170,653	
Adjusted Loss to Payroll Ratio:					2.326	3.788	6.114	
Expected Unlimited Loss to Payroll Ratio:					3.462	6.422	9.885	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.137	4.143	7.280	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.326	3.788	6.114	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.728</b>	<b>6.019</b>	<b>8.747</b>	
Indicated Relativity Change:								-11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								452.2%

Code: 5470 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: GLAZIERS - AWAY FROM SHOP - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	88,654,777	8	51	87	1,474,819	1,970,504	3,445,323	3.886
2006	103,952,989	9	54	112	2,299,523	3,060,487	5,360,010	5.156
2007	113,362,848	6	74	94	2,226,510	2,548,884	4,775,394	4.212
2008	103,242,365	2	47	78	1,832,418	1,329,772	3,162,190	3.063
2009	88,928,653	2	33	58	1,425,871	1,334,007	2,759,878	3.103
	498,141,632	27	259	429	9,259,141	10,243,654	19,502,795	
Adjusted Loss to Payroll Ratio:					1.859	2.056	3.915	
Expected Unlimited Loss to Payroll Ratio:					2.658	3.399	6.057	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.305	2.052	4.357	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.859	2.056	3.915	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.262</b>	<b>3.488</b>	<b>5.750</b>	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								297.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 5473 RHG: 5 NAICS: 56 ILDG: 4 MLDG: 3 CLASS: ASBESTOS ABATEMENT

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	112,506,075	23	71	215	3,967,913	5,009,404	8,977,317	7.979
2008	98,283,729	5	64	104	1,417,612	2,638,462	4,056,074	4.127
2009	89,656,371	1	79	104	2,340,027	3,602,649	5,942,676	6.628
	300,446,175	29	214	423	7,725,552	11,250,516	18,976,068	
Adjusted Loss to Payroll Ratio:					2.571	3.745	6.316	
Expected Unlimited Loss to Payroll Ratio:					3.131	6.454	9.585	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.802	3.859	6.661	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.571	3.745	6.316	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.129</b>	<b>6.351</b>	<b>9.480</b>	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								490.1%

Code: 5474 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: PAINTING OR DECORATING - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	578,159,835	45	429	473	11,412,725	21,359,436	32,772,161	5.668
2009	497,675,451	33	408	325	11,916,314	19,403,435	31,319,749	6.293
	1,075,835,286	78	837	798	23,329,038	40,762,872	64,091,910	
Adjusted Loss to Payroll Ratio:					2.168	3.789	5.957	
Expected Unlimited Loss to Payroll Ratio:					2.765	5.514	8.279	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.505	3.557	6.062	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.168	3.789	5.957	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.544</b>	<b>6.021</b>	<b>8.564</b>	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								442.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 5479 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: INSULATION WORK

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	145,225,678	12	116	237	2,026,353	4,074,201	6,100,554	4.201
2007	152,191,711	15	107	304	2,106,867	3,711,290	5,818,157	3.823
2008	132,956,880	6	91	141	1,688,281	2,849,575	4,537,856	3.413
2009	96,989,430	9	80	122	2,562,503	3,607,277	6,169,780	6.361
	527,363,699	42	394	804	8,384,004	14,242,342	22,626,346	
Adjusted Loss to Payroll Ratio:					1.590	2.701	4.290	
Expected Unlimited Loss to Payroll Ratio:					1.789	3.868	5.657	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.623	2.598	4.221	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.590	2.701	4.290	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.855</b>	<b>4.113</b>	<b>5.968</b>	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								308.5%

Code: 5482 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: PAINTING OR DECORATING - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	497,357,157	31	177	182	7,296,253	9,328,007	16,624,260	3.343
2009	398,506,827	17	111	119	4,566,597	6,228,400	10,794,997	2.709
	895,863,984	48	288	301	11,862,850	15,556,407	27,419,257	
Adjusted Loss to Payroll Ratio:					1.324	1.736	3.061	
Expected Unlimited Loss to Payroll Ratio:					2.195	2.830	5.025	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.844	1.496	3.340	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.324	1.736	3.061	
Limit Factor:					1.246	1.955		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.650</b>	<b>3.395</b>	<b>5.045</b>	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								260.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 5484 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: PLASTERING OR STUCCO WORK - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	147,851,186	26	167	188	4,429,383	7,875,461	12,304,844	8.322
2008	120,178,691	18	127	127	3,692,604	6,454,526	10,147,130	8.443
2009	87,605,817	7	136	100	3,589,201	6,375,534	9,964,735	11.375
	355,635,694	51	430	415	11,711,187	20,705,521	32,416,708	
Adjusted Loss to Payroll Ratio:					3.293	5.822	9.115	
Expected Unlimited Loss to Payroll Ratio:					3.500	6.703	10.203	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.177	4.502	7.679	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.293	5.822	9.115	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.843</b>	<b>8.867</b>	<b>12.710</b>	
Indicated Relativity Change:								24.6%
Relativity to Statewide Average Loss to Payroll Ratio:								657.0%

Code: 5485 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: PLASTERING OR STUCCO WORK - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	191,290,665	20	104	118	3,007,806	3,503,164	6,510,970	3.404
2007	165,993,372	13	92	109	3,000,217	4,345,650	7,345,867	4.425
2008	122,161,859	18	57	75	3,020,249	3,506,877	6,527,126	5.343
2009	91,300,971	6	47	48	2,702,425	3,535,730	6,238,155	6.833
	570,746,867	57	300	350	11,730,696	14,891,421	26,622,117	
Adjusted Loss to Payroll Ratio:					2.055	2.609	4.664	
Expected Unlimited Loss to Payroll Ratio:					2.423	3.638	6.061	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.101	2.196	4.297	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.055	2.609	4.664	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.501</b>	<b>4.425</b>	<b>6.926</b>	
Indicated Relativity Change:								14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								358.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 5506 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 4 CLASS: STREET OR ROAD CONSTRUCTION - PAVING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	322,434,257	25	153	192	4,984,920	8,856,717	13,841,637	4.293
2009	297,486,201	19	136	165	5,658,970	9,653,213	15,312,183	5.147
	619,920,458	44	289	357	10,643,890	18,509,930	29,153,820	
Adjusted Loss to Payroll Ratio:					1.717	2.986	4.703	
Expected Unlimited Loss to Payroll Ratio:					1.955	3.311	5.266	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.695	1.998	3.694	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.717	2.986	4.703	
Limit Factor:					1.217	1.696		
Indicated (Unlimited) Loss to Payroll Ratio:					2.090	5.064	7.154	
Indicated Relativity Change:								35.9%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.923</b>	<b>4.659</b>	<b>6.582</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								340.3%

Code: 5507 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: STREET OR ROAD CONSTRUCTION - GRADING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	352,673,358	21	132	217	4,043,544	6,616,422	10,659,966	3.023
2008	309,959,545	9	84	141	2,446,269	4,025,508	6,471,777	2.088
2009	251,977,831	6	66	118	2,728,292	3,298,062	6,026,354	2.392
	914,610,734	36	282	476	9,218,104	13,939,992	23,158,096	
Adjusted Loss to Payroll Ratio:					1.008	1.524	2.532	
Expected Unlimited Loss to Payroll Ratio:					1.217	2.022	3.239	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.025	1.213	2.239	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.008	1.524	2.532	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.214</b>	<b>2.664</b>	<b>3.879</b>	
Indicated Relativity Change:								19.7%
Relativity to Statewide Average Loss to Payroll Ratio:								200.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 5538 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: SHEET METAL WORK - ERECTION - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	405,835,142	29	351	816	7,584,663	12,861,965	20,446,628	5.038
2009	327,176,309	16	273	489	6,267,733	9,180,724	15,448,457	4.722
	733,011,451	45	624	1,305	13,852,397	22,042,690	35,895,086	
Adjusted Loss to Payroll Ratio:					1.890	3.007	4.897	
Expected Unlimited Loss to Payroll Ratio:					2.250	5.010	7.260	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.042	3.365	5.406	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.890	3.007	4.897	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.205</b>	<b>4.580</b>	<b>6.785</b>	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								350.8%

Code: 5542 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: SHEET METAL WORK - ERECTION - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	663,043,478	20	233	459	7,476,566	10,504,597	17,981,163	2.712
2009	559,282,948	11	169	323	5,735,473	7,942,857	13,678,330	2.446
	1,222,326,426	31	402	782	13,212,039	18,447,454	31,659,493	
Adjusted Loss to Payroll Ratio:					1.081	1.509	2.590	
Expected Unlimited Loss to Payroll Ratio:					1.589	2.159	3.748	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.378	1.303	2.681	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.081	1.509	2.590	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.315</b>	<b>2.560</b>	<b>3.875</b>	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								200.3%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 5552 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: ROOFING - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	146,933,850	45	269	300	7,716,730	15,912,606	23,629,336	16.082
2009	132,688,898	24	273	215	6,530,997	12,274,841	18,805,838	14.173
	279,622,748	69	542	515	14,247,728	28,187,447	42,435,174	
Adjusted Loss to Payroll Ratio:					5.095	10.081	15.176	
Expected Unlimited Loss to Payroll Ratio:					7.287	16.762	24.049	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					6.124	8.860	14.984	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					5.095	10.081	15.176	
Limit Factor:					1.246	1.955		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>6.349</b>	<b>19.707</b>	<b>26.056</b>	
Indicated Relativity Change:								8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								1346.9%

Code: 5553 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: ROOFING - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	295,848,282	41	299	246	9,723,746	14,025,654	23,749,400	8.028
2009	241,077,456	19	240	189	8,598,387	11,005,141	19,603,528	8.132
	536,925,738	60	539	435	18,322,133	25,030,795	43,352,929	
Adjusted Loss to Payroll Ratio:					3.412	4.662	8.074	
Expected Unlimited Loss to Payroll Ratio:					4.110	7.338	11.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.454	3.879	7.333	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.412	4.662	8.074	
Limit Factor:					1.246	1.955		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.252</b>	<b>9.114</b>	<b>13.366</b>	
Indicated Relativity Change:								16.7%
Relativity to Statewide Average Loss to Payroll Ratio:								690.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 5606 RHG: 4 NAICS: 23 ILDG: 4 MLDG: 3 CLASS: CONTRACTORS - EXECUTIVE SUPERVISORS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,721,029,261	20	130	330	6,276,423	8,354,963	14,631,386	0.850
2009	1,439,734,732	4	95	208	3,975,810	5,159,625	9,135,435	0.635
	3,160,763,993	24	225	538	10,252,233	13,514,588	23,766,820	
Adjusted Loss to Payroll Ratio:					0.324	0.428	0.752	
Expected Unlimited Loss to Payroll Ratio:					0.429	0.728	1.158	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.389	0.470	0.859	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.324	0.428	0.752	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.380</b>	<b>0.679</b>	<b>1.060</b>	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								54.8%

Code: 5650 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 1 CLASS: TERMITE CONTROL WORK

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	128,373,804	14	118	231	2,521,780	3,992,164	6,513,944	5.074
2008	120,296,130	13	119	200	3,382,835	4,428,639	7,811,474	6.494
2009	120,308,465	8	117	209	3,758,570	4,527,443	8,286,013	6.887
	368,978,399	35	354	640	9,663,184	12,948,246	22,611,430	
Adjusted Loss to Payroll Ratio:					2.619	3.509	6.128	
Expected Unlimited Loss to Payroll Ratio:					2.861	5.265	8.127	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.680	3.503	6.183	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.619	3.509	6.128	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.056</b>	<b>5.345</b>	<b>8.401</b>	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								434.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 5951 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: SERUM, ANTI-TOXIN OR VIRUS MFG

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	1,037,990,708	9	103	480	1,905,616	3,686,529	5,592,145	0.539
2008	1,108,019,894	4	96	391	2,157,609	4,509,343	6,666,952	0.602
2009	1,362,583,611	2	93	356	1,762,632	3,652,448	5,415,080	0.397
	3,508,594,213	15	292	1,227	5,825,857	11,848,320	17,674,177	
Adjusted Loss to Payroll Ratio:					0.166	0.338	0.504	
Expected Unlimited Loss to Payroll Ratio:					0.241	0.532	0.773	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.229	0.372	0.602	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.166	0.338	0.504	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.186</b>	<b>0.465</b>	<b>0.651</b>	
Indicated Relativity Change:								-15.8%
Relativity to Statewide Average Loss to Payroll Ratio:								33.7%

Code: 6003 RHG: 6 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: PILE DRIVING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	27,488,242	4	16	35	547,171	470,516	1,017,687	3.702
2006	28,174,238	3	12	38	563,900	980,926	1,544,826	5.483
2007	28,789,725	4	14	31	1,146,256	1,288,385	2,434,641	8.457
2008	20,988,313	3	1	10	286,194	823,477	1,109,671	5.287
2009	15,461,584	1	4	15	248,829	379,646	628,475	4.065
	120,902,102	15	47	129	2,792,349	3,942,950	6,735,299	
Adjusted Loss to Payroll Ratio:					2.310	3.261	5.571	
Expected Unlimited Loss to Payroll Ratio:					3.381	4.608	7.990	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.848	2.765	5.613	
Credibility:					0.76	0.65		
Indicated Limited Loss to Payroll Ratio:					2.439	3.088	5.526	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.939</b>	<b>5.397</b>	<b>8.336</b>	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								430.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 6011 RHG: 6 NAICS: 23 ILDG: 3 MLDG: 1 CLASS: DAM CONSTRUCTION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	431,057	0	0	0	0	0	0	0.000
2006	208,528	0	0	0	0	0	0	0.000
2007	447,166	0	0	1	0	4,677	4,677	1.046
2008	557,863	0	0	0	0	0	0	0.000
2009	7,392,024	0	1	4	47,781	145,571	193,352	2.616
	9,036,638	0	1	5	47,781	150,247	198,028	
Adjusted Loss to Payroll Ratio:					0.529	1.663	2.191	
Expected Unlimited Loss to Payroll Ratio:					2.703	5.806	8.508	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.277	3.483	5.760	
Credibility:					0.25	0.25		
Indicated Limited Loss to Payroll Ratio:					1.840	3.028	4.868	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.217</b>	<b>5.293</b>	<b>7.510</b>	
Indicated Relativity Change:								-11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								388.2%

INCLUDES 5207 D 1-1-13

Code: 6204 RHG: 5 NAICS: 21 ILDG: 1 MLDG: 1 CLASS: DRILLING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	37,899,789	4	59	109	696,451	1,239,207	1,935,658	5.107
2006	49,313,868	7	57	142	1,531,912	2,303,844	3,835,756	7.778
2007	52,146,537	4	46	82	887,765	1,529,614	2,417,379	4.636
2008	56,398,925	8	52	123	1,795,912	2,563,714	4,359,626	7.730
2009	48,676,366	1	42	78	728,900	1,238,826	1,967,726	4.042
	244,435,485	24	256	534	5,640,940	8,875,205	14,516,145	
Adjusted Loss to Payroll Ratio:					2.308	3.631	5.939	
Expected Unlimited Loss to Payroll Ratio:					3.468	6.361	9.829	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.003	3.837	6.841	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					2.308	3.635	5.943	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.809</b>	<b>6.165</b>	<b>8.974</b>	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								463.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 6206 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: OIL/GAS WELLS - CEMENTING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	55,440,713	5	19	41	825,267	944,004	1,769,271	3.191
2006	61,766,428	4	21	52	1,058,598	1,311,247	2,369,845	3.837
2007	64,457,050	7	24	33	1,133,233	1,422,177	2,555,410	3.965
2008	68,836,576	5	16	23	1,083,004	1,053,331	2,136,335	3.103
2009	72,138,190	3	22	26	1,255,849	1,952,653	3,208,502	4.448
	322,638,957	24	102	175	5,355,951	6,683,412	12,039,364	
Adjusted Loss to Payroll Ratio:					1.660	2.071	3.732	
Expected Unlimited Loss to Payroll Ratio:					2.240	4.099	6.339	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.884	2.458	4.342	
Credibility:					0.96	0.92		
Indicated Limited Loss to Payroll Ratio:					1.669	2.102	3.771	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.011</b>	<b>3.675</b>	<b>5.686</b>	
Indicated Relativity Change:								-10.3%
Relativity to Statewide Average Loss to Payroll Ratio:								293.9%

Code: 6213 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: OIL/GAS WELLS - SPECIALTY TOOL COMPANIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	31,764,892	1	2	24	40,678	139,567	180,245	0.567
2006	27,491,080	0	5	34	64,467	403,781	468,248	1.703
2007	20,397,678	0	3	12	11,400	44,790	56,190	0.275
2008	23,739,996	1	4	8	133,507	267,324	400,831	1.688
2009	36,662,429	0	6	9	81,174	224,652	305,826	0.834
	140,056,075	2	20	87	331,226	1,080,115	1,411,341	
Adjusted Loss to Payroll Ratio:					0.236	0.771	1.008	
Expected Unlimited Loss to Payroll Ratio:					0.640	1.580	2.220	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.538	0.948	1.486	
Credibility:					0.42	0.45		
Indicated Limited Loss to Payroll Ratio:					0.411	0.868	1.280	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.496</b>	<b>1.518</b>	<b>2.013</b>	
Indicated Relativity Change:								-9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								104.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 6216 RHG: 5 NAICS: 21 ILDG: 2 MLDG: 2 CLASS: OIL/GAS LEASE WORK

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	48,149,792	1	11	53	346,490	1,151,279	1,497,769	3.111
2006	55,754,384	3	15	37	704,942	1,550,225	2,255,167	4.045
2007	70,226,757	5	26	48	772,523	1,408,057	2,180,580	3.105
2008	78,754,842	5	22	40	868,522	1,187,191	2,055,713	2.610
2009	67,289,074	2	18	22	507,238	1,470,732	1,977,970	2.940
	320,174,849	16	92	200	3,199,714	6,767,484	9,967,198	
Adjusted Loss to Payroll Ratio:					0.999	2.114	3.113	
Expected Unlimited Loss to Payroll Ratio:					1.280	3.155	4.435	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.108	1.903	3.011	
Credibility:					0.76	0.83		
Indicated Limited Loss to Payroll Ratio:					1.025	2.078	3.103	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.248</b>	<b>3.524</b>	<b>4.772</b>	
Indicated Relativity Change:								7.6%
Relativity to Statewide Average Loss to Payroll Ratio:								246.7%

Code: 6218 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: EXCAVATION - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	289,821,146	18	185	248	4,884,312	7,112,950	11,997,262	4.140
2009	251,544,242	5	146	157	4,579,423	7,288,313	11,867,736	4.718
	541,365,388	23	331	405	9,463,734	14,401,263	23,864,997	
Adjusted Loss to Payroll Ratio:					1.748	2.660	4.408	
Expected Unlimited Loss to Payroll Ratio:					2.044	3.597	5.641	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.722	2.158	3.880	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.748	2.660	4.408	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.106</b>	<b>4.650</b>	<b>6.756</b>	
Indicated Relativity Change:								19.8%
Relativity to Statewide Average Loss to Payroll Ratio:								349.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 6220 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 4 CLASS: EXCAVATION - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	725,273,596	39	175	217	9,166,718	12,893,930	22,060,648	3.042
2009	577,188,984	7	135	150	6,178,943	8,550,382	14,729,325	2.552
	1,302,462,580	46	310	367	15,345,661	21,444,313	36,789,973	
Adjusted Loss to Payroll Ratio:					1.178	1.646	2.825	
Expected Unlimited Loss to Payroll Ratio:					1.705	2.507	4.212	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.433	1.325	2.758	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.178	1.646	2.825	
Limit Factor:					1.246	1.955		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.468</b>	<b>3.219</b>	<b>4.687</b>	
Indicated Relativity Change:								11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								242.3%

Code: 6233 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: OIL/ GAS PIPE LINE CONSTRUCTION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	60,009,884	4	8	23	444,146	914,079	1,358,225	2.263
2006	75,469,983	1	9	35	192,905	483,182	676,087	0.896
2007	86,593,741	1	13	16	398,500	546,073	944,573	1.091
2008	101,189,262	0	14	25	556,098	572,941	1,129,039	1.116
2009	103,596,736	3	13	17	293,280	541,062	834,342	0.805
	426,859,606	9	57	116	1,884,928	3,057,338	4,942,266	
Adjusted Loss to Payroll Ratio:					0.442	0.716	1.158	
Expected Unlimited Loss to Payroll Ratio:					0.747	1.528	2.274	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.629	0.917	1.546	
Credibility:					0.69	0.69		
Indicated Limited Loss to Payroll Ratio:					0.500	0.778	1.278	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.602</b>	<b>1.361</b>	<b>1.963</b>	
Indicated Relativity Change:								-13.7%
Relativity to Statewide Average Loss to Payroll Ratio:								101.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 6235 RHG: 7 NAICS: 21 ILDG: 2 MLDG: 3 CLASS: OIL/GAS WELLS DRILLING OR RE-DRILLING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	99,328,334	7	39	123	1,470,911	2,958,371	4,429,282	4.459
2007	141,193,281	10	51	140	2,308,253	3,614,587	5,922,840	4.195
2008	145,527,964	8	46	154	1,863,923	2,235,759	4,099,682	2.817
2009	123,178,637	1	37	85	918,462	1,481,368	2,399,830	1.948
	509,228,216	26	173	502	6,561,549	10,290,085	16,851,634	
Adjusted Loss to Payroll Ratio:					1.289	2.021	3.309	
Expected Unlimited Loss to Payroll Ratio:					1.946	3.794	5.740	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.633	2.004	3.637	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.289	2.021	3.309	
Limit Factor:					1.246	1.955		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.606</b>	<b>3.951</b>	<b>5.556</b>	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								287.2%

Code: 6237 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: OIL/GAS WELLS - WIRELINE SERVICE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	52,373,803	1	3	36	159,442	65,319	224,761	0.429
2006	73,210,163	1	6	29	244,758	692,868	937,626	1.281
2007	95,523,667	3	15	63	780,846	978,540	1,759,386	1.842
2008	103,992,909	3	12	53	508,547	819,307	1,327,854	1.277
2009	71,431,616	3	6	31	548,478	1,133,602	1,682,080	2.355
	396,532,158	11	42	212	2,242,071	3,689,636	5,931,706	
Adjusted Loss to Payroll Ratio:					0.565	0.930	1.496	
Expected Unlimited Loss to Payroll Ratio:					0.619	1.240	1.858	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.520	0.743	1.264	
Credibility:					0.62	0.62		
Indicated Limited Loss to Payroll Ratio:					0.548	0.859	1.408	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.661</b>	<b>1.502</b>	<b>2.163</b>	
Indicated Relativity Change:								16.4%
Relativity to Statewide Average Loss to Payroll Ratio:								111.8%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 6251 RHG: 4 NAICS: 23 ILDG: 4 MLDG: 2 CLASS: TUNNELING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	43,859,230	9	16	108	1,140,777	1,633,138	2,773,915	6.325
2006	52,624,574	3	34	59	930,463	1,349,642	2,280,105	4.333
2007	51,992,624	4	16	38	780,948	842,243	1,623,191	3.122
2008	47,881,665	2	12	25	577,427	452,706	1,030,133	2.151
2009	28,236,398	0	5	5	370,968	506,338	877,306	3.107
	224,594,491	18	83	235	3,800,582	4,784,067	8,584,649	
Adjusted Loss to Payroll Ratio:					1.692	2.130	3.822	
Expected Unlimited Loss to Payroll Ratio:					2.485	3.491	5.976	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.252	2.252	4.503	
Credibility:					0.86	0.75		
Indicated Limited Loss to Payroll Ratio:					1.770	2.160	3.931	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.077</b>	<b>3.433</b>	<b>5.510</b>	
Indicated Relativity Change:								-7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								284.8%

Code: 6258 RHG: 5 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: FOUNDATION PREPARATION WORK

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	39,270,527	2	31	44	462,506	555,293	1,017,799	2.592
2006	50,613,462	3	25	41	537,088	804,842	1,341,930	2.651
2007	46,356,017	5	20	36	514,771	898,173	1,412,944	3.048
2008	50,458,742	3	16	31	621,070	988,988	1,610,058	3.191
2009	45,635,744	2	22	30	738,729	1,379,426	2,118,155	4.641
	232,334,492	15	114	182	2,874,163	4,626,721	7,500,883	
Adjusted Loss to Payroll Ratio:					1.237	1.991	3.228	
Expected Unlimited Loss to Payroll Ratio:					1.953	3.387	5.341	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.694	2.044	3.739	
Credibility:					0.80	0.75		
Indicated Limited Loss to Payroll Ratio:					1.329	2.005	3.333	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.617</b>	<b>3.400</b>	<b>5.017</b>	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								259.3%

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Code: 6307 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: SEWER CONSTRUCTION - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	59,120,138	5	83	161	1,113,806	1,945,551	3,059,357	5.175
2006	61,512,974	11	75	142	1,780,808	2,535,275	4,316,083	7.017
2007	39,224,396	6	46	67	1,175,688	1,605,222	2,780,910	7.090
2008	34,836,070	4	32	33	887,562	1,656,381	2,543,943	7.303
2009	30,759,149	1	17	39	565,202	585,881	1,151,083	3.742
	225,452,727	27	253	442	5,523,067	8,328,310	13,851,377	
Adjusted Loss to Payroll Ratio:					2.450	3.694	6.144	
Expected Unlimited Loss to Payroll Ratio:					3.431	6.085	9.516	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.108	3.925	7.034	
Credibility:					0.98	0.93		
Indicated Limited Loss to Payroll Ratio:					2.463	3.710	6.173	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.889</b>	<b>5.896</b>	<b>8.785</b>	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								454.1%

Code: 6308 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: SEWER CONSTRUCTION - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	236,583,109	18	102	124	4,032,326	4,221,779	8,254,105	3.489
2007	205,945,143	22	81	107	4,182,648	6,034,447	10,217,095	4.961
2008	170,365,217	13	58	79	3,325,193	3,809,136	7,134,329	4.188
2009	132,252,504	8	44	49	2,523,909	3,148,692	5,672,601	4.289
	745,145,973	61	285	359	14,064,076	17,214,054	31,278,130	
Adjusted Loss to Payroll Ratio:					1.887	2.310	4.198	
Expected Unlimited Loss to Payroll Ratio:					2.167	2.762	4.930	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.880	1.667	3.547	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.887	2.310	4.198	
Limit Factor:					1.217	1.696		
Indicated (Unlimited) Loss to Payroll Ratio:					2.297	3.918	6.215	
Indicated Relativity Change:								26.1%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>2.277</b>	<b>3.885</b>	<b>6.162</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								318.5%

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Code: 6315 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: WATER MAINS CONSTRUCTION - LOW WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	84,805,971	16	71	122	2,003,447	3,082,782	5,086,229	5.997
2006	82,755,102	6	80	121	1,350,741	2,497,558	3,848,299	4.650
2007	64,606,712	7	44	107	992,357	1,403,736	2,396,093	3.709
2008	57,485,216	7	39	64	1,859,785	1,917,331	3,777,116	6.571
2009	51,877,958	3	25	43	661,861	1,524,239	2,186,100	4.214
	341,530,959	39	259	457	6,868,190	10,425,645	17,293,835	
Adjusted Loss to Payroll Ratio:					2.011	3.053	5.064	
Expected Unlimited Loss to Payroll Ratio:					2.486	4.920	7.406	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.094	2.952	5.046	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.011	3.053	5.064	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.423</b>	<b>5.336</b>	<b>7.759</b>	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								401.1%

Code: 6316 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 4 CLASS: WATER MAINS CONSTRUCTION - HIGH WAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	284,639,259	19	80	150	3,370,344	4,755,248	8,125,592	2.855
2008	237,436,862	13	87	96	3,502,133	4,165,964	7,668,097	3.230
2009	209,503,694	7	44	64	1,935,185	3,232,231	5,167,416	2.467
	731,579,815	39	211	310	8,807,661	12,153,444	20,961,105	
Adjusted Loss to Payroll Ratio:					1.204	1.661	2.865	
Expected Unlimited Loss to Payroll Ratio:					1.765	2.825	4.590	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.487	1.695	3.182	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.204	1.661	2.865	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.451</b>	<b>2.904</b>	<b>4.355</b>	
Indicated Relativity Change:								-5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								225.1%

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Code: 6325 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: CONDUIT CONSTRUCTION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	367,542,192	33	198	254	6,295,670	8,419,983	14,715,653	4.004
2009	323,884,214	8	204	244	5,061,972	6,115,541	11,177,513	3.451
	691,426,406	41	402	498	11,357,642	14,535,524	25,893,166	
Adjusted Loss to Payroll Ratio:					1.643	2.102	3.745	
Expected Unlimited Loss to Payroll Ratio:					1.971	3.023	4.994	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.786	1.950	3.736	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.643	2.102	3.745	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.927</b>	<b>3.340</b>	<b>5.267</b>	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								272.3%

Code: 6361 RHG: 4 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: CANAL CONSTRUCTION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	40,996,806	5	17	39	597,552	762,163	1,359,715	3.317
2006	35,584,997	2	10	37	234,571	488,598	723,169	2.032
2007	30,232,865	3	11	15	555,028	1,347,596	1,902,624	6.293
2008	20,063,223	0	6	7	263,872	187,819	451,691	2.251
2009	17,658,436	0	3	2	100,770	139,393	240,163	1.360
	144,536,327	10	47	100	1,751,792	2,925,568	4,677,360	
Adjusted Loss to Payroll Ratio:					1.212	2.024	3.236	
Expected Unlimited Loss to Payroll Ratio:					1.565	2.813	4.378	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.418	1.815	3.233	
Credibility:					0.60	0.57		
Indicated Limited Loss to Payroll Ratio:					1.295	1.934	3.229	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.518</b>	<b>3.073</b>	<b>4.592</b>	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								237.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 6364 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: IRRIGATION PIPE INSTALLATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	22,548,861	2	30	43	313,748	875,313	1,189,061	5.273
2006	27,076,163	2	23	51	289,232	446,024	735,256	2.716
2007	21,155,408	1	19	43	226,572	714,914	941,486	4.450
2008	23,081,659	1	23	39	244,353	494,690	739,043	3.202
2009	30,732,362	1	24	24	391,847	678,120	1,069,967	3.482
	124,594,453	7	119	200	1,465,752	3,209,061	4,674,813	
Adjusted Loss to Payroll Ratio:					1.176	2.576	3.752	
Expected Unlimited Loss to Payroll Ratio:					2.085	4.922	7.007	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.892	3.305	5.198	
Credibility:					0.64	0.68		
Indicated Limited Loss to Payroll Ratio:					1.434	2.809	4.243	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.674</b>	<b>4.278</b>	<b>5.952</b>	
Indicated Relativity Change:								-15.1%
Relativity to Statewide Average Loss to Payroll Ratio:								307.7%

Code: 6400 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: FENCE CONSTRUCTION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	138,831,350	11	143	316	2,080,015	3,665,957	5,745,972	4.139
2008	125,016,890	16	109	198	2,821,705	4,502,756	7,324,461	5.859
2009	101,323,621	4	116	157	2,395,568	4,508,064	6,903,632	6.813
	365,171,861	31	368	671	7,297,287	12,676,776	19,974,063	
Adjusted Loss to Payroll Ratio:					1.998	3.471	5.470	
Expected Unlimited Loss to Payroll Ratio:					2.325	4.486	6.811	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.110	3.013	5.123	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.998	3.471	5.470	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.332</b>	<b>5.287</b>	<b>7.619</b>	
Indicated Relativity Change:								11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								393.9%

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Code: 6504 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: FOOD PRODUCTS MFG OR PROCESSING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,299,886,995	68	883	2,243	18,709,078	39,311,247	58,020,325	4.463
2009	1,339,176,945	36	911	1,874	20,894,581	38,511,831	59,406,412	4.436
	2,639,063,940	104	1,794	4,117	39,603,659	77,823,078	117,426,737	
Adjusted Loss to Payroll Ratio:					1.501	2.949	4.450	
Expected Unlimited Loss to Payroll Ratio:					1.949	4.515	6.464	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.784	3.037	4.822	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.501	2.949	4.450	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.718</b>	<b>4.264</b>	<b>5.982</b>	
Indicated Relativity Change:								-7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								309.2%

EXPERIENCE OF NUT HULLING, SHELLING, OR PROCESSING TRANSFERRED TO CODE 0096 1-1-10. EXPERIENCE OF FRUIT OR VEGETABLE PROCESSING - FRESH - READY TO EAT TRANSFERRED TO CODE 2123 1-1-10.

Code: 6834 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: BOAT BUILDING OR REPAIRING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	109,205,264	17	94	216	1,977,475	3,732,100	5,709,575	5.228
2006	102,482,360	11	85	288	1,459,897	2,359,191	3,819,088	3.727
2007	93,527,256	9	96	197	2,024,834	3,247,473	5,272,307	5.637
2008	72,165,611	11	62	150	2,004,310	2,915,587	4,919,897	6.818
2009	57,541,998	1	41	112	893,127	1,917,137	2,810,264	4.884
	434,922,489	49	378	963	8,359,642	14,171,489	22,531,131	
Adjusted Loss to Payroll Ratio:					1.922	3.258	5.180	
Expected Unlimited Loss to Payroll Ratio:					2.376	4.784	7.160	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.151	2.917	5.068	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.922	3.258	5.180	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.255</b>	<b>5.178</b>	<b>7.432</b>	
Indicated Relativity Change:								3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								384.2%

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Code: 7133 RHG: 6 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: RAILROADS OPERATION AND MAINTENANCE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	17,428,743	1	12	37	113,077	556,151	669,228	3.840
2006	19,697,414	0	9	32	35,679	110,675	146,354	0.743
2007	16,956,189	1	10	26	126,245	205,702	331,947	1.958
2008	14,999,407	1	7	17	115,218	198,912	314,130	2.094
2009	16,027,291	0	4	17	59,226	119,875	179,101	1.117
	85,109,044	3	42	129	449,445	1,191,315	1,640,760	
Adjusted Loss to Payroll Ratio:					0.528	1.400	1.928	
Expected Unlimited Loss to Payroll Ratio:					0.955	2.398	3.353	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.774	1.328	2.102	
Credibility:					0.40	0.44		
Indicated Limited Loss to Payroll Ratio:					0.676	1.359	2.035	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.814</b>	<b>2.376</b>	<b>3.191</b>	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								164.9%

Code: 7198 RHG: 2 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: PARCEL DELIVERY COMPANIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,596,751,894	246	1,042	3,373	35,460,614	46,126,927	81,587,541	5.110
2009	1,617,499,331	104	1,011	2,666	33,077,743	47,519,689	80,597,432	4.983
	3,214,251,225	350	2,053	6,039	68,538,357	93,646,616	162,184,974	
Adjusted Loss to Payroll Ratio:					2.132	2.913	5.046	
Expected Unlimited Loss to Payroll Ratio:					2.917	4.657	7.574	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.573	3.059	5.631	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.132	2.913	5.046	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.442</b>	<b>4.213</b>	<b>6.654</b>	
Indicated Relativity Change:								-12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								344.0%

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Code: 7207 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: STABLES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	44,070,428	9	52	119	992,722	1,972,082	2,964,804	6.727
2006	50,662,164	5	61	87	1,020,414	1,921,130	2,941,544	5.806
2007	56,213,314	9	66	85	1,095,037	2,466,811	3,561,848	6.336
2008	58,317,009	5	57	70	993,382	2,667,338	3,660,720	6.277
2009	54,184,745	2	72	71	1,165,277	2,496,974	3,662,251	6.759
	263,447,660	30	308	432	5,266,833	11,524,334	16,791,166	
Adjusted Loss to Payroll Ratio:					1.999	4.374	6.374	
Expected Unlimited Loss to Payroll Ratio:					3.111	7.633	10.744	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.936	4.701	7.636	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.999	4.374	6.374	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.345</b>	<b>6.951</b>	<b>9.296</b>	
Indicated Relativity Change:								-13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								480.5%

Code: 7219 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: TRUCKING FIRMS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	2,490,046,234	304	2,447	2,769	72,639,190	105,631,145	178,270,335	7.159
2009	2,488,432,137	144	2,486	2,487	67,248,038	97,546,630	164,794,668	6.622
	4,978,478,371	448	4,933	5,256	139,887,228	203,177,775	343,065,003	
Adjusted Loss to Payroll Ratio:					2.810	4.081	6.891	
Expected Unlimited Loss to Payroll Ratio:					3.582	5.782	9.364	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.125	3.442	6.566	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.810	4.081	6.891	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.296</b>	<b>6.485</b>	<b>9.781</b>	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								505.6%

EXPERIENCE OF AUTOMOBILE OR TRUCK TOWING TRANSFERRED TO CODE 7227 1-1-10



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 7227 RHG: 4 NAICS: 48 ILDG: 2 MLDG: 2 CLASS: AUTO TOWING AND ROADSIDE ASSISTANCE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	134,553,083	13	129	180	2,263,928	4,487,044	6,750,972	5.017
2008	132,156,357	5	128	130	2,766,225	4,592,840	7,359,065	5.568
2009	128,945,196	2	123	112	2,574,350	4,004,184	6,578,534	5.102
	395,654,636	20	380	422	7,604,503	13,084,069	20,688,572	
Adjusted Loss to Payroll Ratio:					1.922	3.307	5.229	
Expected Unlimited Loss to Payroll Ratio:					2.606	4.652	7.259	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.273	2.769	5.043	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.922	3.307	5.229	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.255</b>	<b>5.255</b>	<b>7.509</b>	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								388.2%

\*E 1-1-10. EXPERIENCE OF AUTOMOBILE OR AUTOMOBILE TRUCK TOWING TRANSFERRED FROM CODES 8392, 8387 AND 7219

Code: 7232 RHG: 5 NAICS: 48 ILDG: 3 MLDG: 3 CLASS: MAIL DELIVERY SERVICE - USPS CONTRACT

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	49,269,167	5	56	26	1,108,714	1,684,321	2,793,035	5.669
2006	53,990,579	4	50	49	1,059,372	1,174,379	2,233,751	4.137
2007	59,194,645	5	67	47	1,694,929	1,777,460	3,472,389	5.866
2008	60,325,476	11	54	36	1,663,109	2,180,634	3,843,743	6.372
2009	60,531,614	4	58	15	1,995,892	3,136,597	5,132,489	8.479
	283,311,481	29	285	173	7,522,016	9,953,391	17,475,408	
Adjusted Loss to Payroll Ratio:					2.655	3.513	6.168	
Expected Unlimited Loss to Payroll Ratio:					3.540	5.453	8.993	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.956	3.037	5.993	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					2.655	3.504	6.159	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.231</b>	<b>5.942</b>	<b>9.173</b>	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								474.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 7272 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: WATER TRUCK SERVICE COMPANIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	9,888,688	2	9	8	522,868	413,983	936,851	9.474
2006	11,591,783	1	8	15	130,807	156,474	287,281	2.478
2007	8,295,226	0	5	7	60,897	111,228	172,125	2.075
2008	6,850,862	0	8	3	206,014	204,872	410,886	5.998
2009	5,184,523	0	2	3	93,091	109,932	203,023	3.916
	41,811,082	3	32	36	1,013,677	996,488	2,010,165	
Adjusted Loss to Payroll Ratio:					2.424	2.383	4.808	
Expected Unlimited Loss to Payroll Ratio:					3.954	4.642	8.596	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.429	2.802	6.231	
Credibility:					0.53	0.43		
Indicated Limited Loss to Payroll Ratio:					2.897	2.622	5.519	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.525</b>	<b>4.447</b>	<b>7.972</b>	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								412.1%

Code: 7332 RHG: 1 NAICS: 62 ILDG: 1 MLDG: 1 CLASS: AMBULANCE SERVICES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	406,795,705	20	562	1,108	4,630,341	7,128,951	11,759,292	2.891
2009	441,524,361	14	610	1,025	6,089,984	8,220,019	14,310,003	3.241
	848,320,066	34	1,172	2,133	10,720,324	15,348,970	26,069,294	
Adjusted Loss to Payroll Ratio:					1.264	1.809	3.073	
Expected Unlimited Loss to Payroll Ratio:					1.955	3.155	5.110	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.963	2.203	4.166	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.264	1.809	3.073	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.418</b>	<b>2.490</b>	<b>3.908</b>	
Indicated Relativity Change:								-23.5%
Relativity to Statewide Average Loss to Payroll Ratio:								202.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 7360 RHG: 3 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: FREIGHT HANDLERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	208,709,554	16	181	383	2,763,985	5,157,065	7,921,050	3.795
2009	186,348,133	12	210	364	3,588,422	6,375,060	9,963,482	5.347
	395,057,687	28	391	747	6,352,408	11,532,125	17,884,533	
Adjusted Loss to Payroll Ratio:					1.608	2.919	4.527	
Expected Unlimited Loss to Payroll Ratio:					2.544	5.027	7.571	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.223	3.115	5.338	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.608	2.919	4.527	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.877</b>	<b>4.446</b>	<b>6.322</b>	
Indicated Relativity Change:								-16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								326.8%

Code: 7365 RHG: 5 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: TAXICAB OPERATIONS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	15,830,739	5	24	14	486,986	818,578	1,305,564	8.247
2006	19,570,097	2	35	26	396,330	605,223	1,001,553	5.118
2007	29,415,390	4	25	31	438,998	1,006,526	1,445,524	4.914
2008	20,511,635	2	25	21	567,616	1,228,142	1,795,758	8.755
2009	21,975,251	1	30	11	672,548	996,655	1,669,203	7.596
	107,303,112	14	139	103	2,562,478	4,655,124	7,217,602	
Adjusted Loss to Payroll Ratio:					2.388	4.338	6.726	
Expected Unlimited Loss to Payroll Ratio:					2.805	6.393	9.198	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.342	3.561	5.903	
Credibility:					0.68	0.71		
Indicated Limited Loss to Payroll Ratio:					2.373	4.113	6.486	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.888</b>	<b>6.975</b>	<b>9.864</b>	
Indicated Relativity Change:								7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								509.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 7382 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: BUS OR LIMOUSINE OPERATIONS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	761,099,007	86	802	1,454	18,700,933	32,330,162	51,031,095	6.705
2009	808,850,575	26	875	1,364	17,310,424	28,654,777	45,965,201	5.683
	1,569,949,582	112	1,677	2,818	36,011,357	60,984,939	96,996,296	
Adjusted Loss to Payroll Ratio:					2.294	3.885	6.178	
Expected Unlimited Loss to Payroll Ratio:					2.627	5.806	8.433	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.318	3.813	6.130	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.294	3.885	6.178	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.626</b>	<b>5.617</b>	<b>8.243</b>	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								426.1%

Code: 7392 RHG: 2 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: BEER OR ALE DEALERS - WHOLESALE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	163,498,854	14	280	474	3,643,048	5,582,226	9,225,274	5.642
2009	190,519,309	8	312	517	4,862,230	7,620,984	12,483,214	6.552
	354,018,163	22	592	991	8,505,278	13,203,210	21,708,488	
Adjusted Loss to Payroll Ratio:					2.402	3.730	6.132	
Expected Unlimited Loss to Payroll Ratio:					2.447	4.808	7.256	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.146	3.104	5.250	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.402	3.730	6.132	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.751</b>	<b>5.393</b>	<b>8.144</b>	
Indicated Relativity Change:								12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								421.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 7403 RHG: 2 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: AIRCRAFT OP - SCHEDULED - ALL OTHERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	569,712,984	41	847	1,461	11,804,182	19,814,094	31,618,276	5.550
2009	535,667,779	15	737	1,283	10,924,019	16,928,967	27,852,986	5.200
	1,105,380,763	56	1,584	2,744	22,728,201	36,743,060	59,471,262	
Adjusted Loss to Payroll Ratio:					2.056	3.324	5.380	
Expected Unlimited Loss to Payroll Ratio:					3.064	5.267	8.331	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.703	3.459	6.162	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.056	3.324	5.380	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.354</b>	<b>4.807</b>	<b>7.161</b>	
Indicated Relativity Change:								-14.0%
Relativity to Statewide Average Loss to Payroll Ratio:								370.2%

Code: 7405 RHG: 2 NAICS: 48 ILDG: 3 MLDG: 4 CLASS: AIRCRAFT OP - SCHEDULED - FLYING CREW

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	744,690,532	14	344	337	4,487,367	5,803,713	10,291,080	1.382
2009	753,578,467	22	420	278	7,392,930	11,483,628	18,876,558	2.505
	1,498,268,999	36	764	615	11,880,297	17,287,341	29,167,638	
Adjusted Loss to Payroll Ratio:					0.793	1.154	1.947	
Expected Unlimited Loss to Payroll Ratio:					1.054	1.292	2.346	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.930	0.849	1.778	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.793	1.154	1.947	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.908</b>	<b>1.668</b>	<b>2.576</b>	
Indicated Relativity Change:								9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								133.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 7409 RHG: 6 NAICS: 11 ILDG: 3 MLDG: 3 CLASS: AIRCRAFT OP - AGRICULTURAL - FLYING CREW

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	12,250,059	4	4	16	732,587	517,493	1,250,080	10.205
2006	12,909,469	0	0	5	0	4,328	4,328	0.034
2007	12,186,375	1	6	6	278,596	112,444	391,040	3.209
2008	13,669,654	0	2	12	3,447	16,151	19,598	0.143
2009	13,457,277	0	4	6	191,355	371,098	562,453	4.180
	64,472,834	5	16	45	1,205,984	1,021,514	2,227,498	
Adjusted Loss to Payroll Ratio:					1.871	1.584	3.455	
Expected Unlimited Loss to Payroll Ratio:					3.424	2.656	6.079	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.880	1.592	4.472	
Credibility:					0.60	0.41		
Indicated Limited Loss to Payroll Ratio:					2.274	1.589	3.863	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.740</b>	<b>2.778</b>	<b>5.518</b>	
Indicated Relativity Change:								-9.2%
Relativity to Statewide Average Loss to Payroll Ratio:								285.2%

Code: 7410 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 3 CLASS: AIRCRAFT OP - AGRICULTURAL - ALL OTHERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	12,199,362	1	6	23	145,473	268,680	414,153	3.395
2006	12,488,370	1	14	8	99,595	333,693	433,288	3.470
2007	11,740,762	2	8	22	190,736	452,936	643,672	5.482
2008	12,971,956	0	10	12	41,459	88,502	129,961	1.002
2009	13,585,903	0	2	15	34,735	57,327	92,062	0.678
	62,986,353	4	40	80	511,998	1,201,137	1,713,135	
Adjusted Loss to Payroll Ratio:					0.813	1.907	2.720	
Expected Unlimited Loss to Payroll Ratio:					1.821	3.905	5.726	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.666	2.778	4.443	
Credibility:					0.46	0.47		
Indicated Limited Loss to Payroll Ratio:					1.273	2.369	3.642	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.458</b>	<b>3.425</b>	<b>4.883</b>	
Indicated Relativity Change:								-14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								252.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 7421 RHG: 1 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: AIRCRAFT OP - PERSONNEL TRANSPORT

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	63,028,947	1	8	43	55,653	202,782	258,435	0.410
2006	62,275,454	0	7	20	126,263	198,945	325,208	0.522
2007	70,405,487	2	8	23	367,535	224,231	591,766	0.841
2008	67,734,619	1	0	8	108,060	97,816	205,876	0.304
2009	66,168,973	1	3	18	121,334	323,779	445,113	0.673
	329,613,480	5	26	112	778,845	1,047,553	1,826,399	
Adjusted Loss to Payroll Ratio:					0.236	0.318	0.554	
Expected Unlimited Loss to Payroll Ratio:					0.526	0.891	1.417	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.482	0.609	1.091	
Credibility:					0.54	0.50		
Indicated Limited Loss to Payroll Ratio:					0.349	0.463	0.813	
Limit Factor:					1.122	1.376		
Indicated (Unlimited) Loss to Payroll Ratio:					0.392	0.638	1.029	
Indicated Relativity Change:								-27.3%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.404</b>	<b>0.658</b>	<b>1.062</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								54.9%

Code: 7424 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: AIRCRAFT OP - FLYING CREW

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	227,585,686	8	51	121	1,375,157	1,393,471	2,768,628	1.217
2006	218,318,418	9	23	76	2,063,354	438,770	2,502,124	1.146
2007	230,291,458	2	34	102	644,342	1,173,718	1,818,060	0.789
2008	237,613,849	5	22	62	2,027,608	570,947	2,598,555	1.094
2009	229,994,688	4	27	53	2,235,133	773,806	3,008,939	1.308
	1,143,804,099	28	157	414	8,345,593	4,350,712	12,696,305	
Adjusted Loss to Payroll Ratio:					0.730	0.380	1.110	
Expected Unlimited Loss to Payroll Ratio:					1.034	0.716	1.750	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.902	0.426	1.328	
Credibility:					1.00	0.76		
Indicated Limited Loss to Payroll Ratio:					0.730	0.391	1.121	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.856</b>	<b>0.622</b>	<b>1.478</b>	
Indicated Relativity Change:								-15.6%
Relativity to Statewide Average Loss to Payroll Ratio:								76.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 7428 RHG: 4 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: AIRCRAFT OP - NOT AGRI OR SCHEDULED

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	417,665,833	10	242	652	3,932,171	8,151,653	12,083,824	2.893
2009	402,122,955	3	233	582	4,258,195	7,622,017	11,880,212	2.954
	819,788,788	13	475	1,234	8,190,366	15,773,670	23,964,036	
Adjusted Loss to Payroll Ratio:					0.999	1.924	2.923	
Expected Unlimited Loss to Payroll Ratio:					1.428	3.118	4.546	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.245	1.856	3.101	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.999	1.924	2.923	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.172</b>	<b>3.057</b>	<b>4.229</b>	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								218.6%

Code: 7429 RHG: 3 NAICS: 48 ILDG: 4 MLDG: 4 CLASS: AIRPORT OPERATORS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	29,351,850	7	16	92	753,161	906,881	1,660,042	5.656
2006	13,935,382	3	5	26	291,246	579,188	870,434	6.246
2007	34,600,979	0	15	71	144,706	411,050	555,756	1.606
2008	33,671,860	0	16	73	222,649	478,229	700,878	2.081
2009	37,470,733	2	16	81	940,538	1,424,865	2,365,403	6.313
	149,030,804	12	68	343	2,352,300	3,800,213	6,152,513	
Adjusted Loss to Payroll Ratio:					1.578	2.550	4.128	
Expected Unlimited Loss to Payroll Ratio:					1.636	3.548	5.184	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.429	2.199	3.628	
Credibility:					0.62	0.64		
Indicated Limited Loss to Payroll Ratio:					1.522	2.424	3.945	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.776</b>	<b>3.691</b>	<b>5.467</b>	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								282.6%



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Code: 7500 RHG: 3 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: GAS WORKS

Code: 7520 RHG: 3 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: WATERWORKS - OPERATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	122,632,539	8	72	249	1,035,834	1,878,736	2,914,570	2.377
2006	120,637,371	9	68	245	987,701	1,877,008	2,864,709	2.375
2007	128,236,843	8	71	259	1,227,112	2,589,485	3,816,597	2.976
2008	144,398,647	2	75	262	1,304,553	2,752,316	4,056,869	2.809
2009	147,916,789	3	59	189	1,174,502	2,040,343	3,214,845	2.173
	663,822,189	30	345	1,204	5,729,701	11,137,889	16,867,590	
Adjusted Loss to Payroll Ratio:					0.863	1.678	2.541	
Expected Unlimited Loss to Payroll Ratio:					1.269	2.771	4.040	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.152	1.861	3.013	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.863	1.678	2.541	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.007</b>	<b>2.555</b>	<b>3.563</b>	
Indicated Relativity Change:								-11.8%
Relativity to Statewide Average Loss to Payroll Ratio:								184.2%

Code: 7515 RHG: 7 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: OIL/GAS PIPE LINE OPERATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	32,611,372	2	12	12	267,913	351,277	619,190	1.899
2006	47,726,382	0	10	19	77,776	92,794	170,570	0.357
2007	48,051,848	1	4	17	69,904	124,466	194,370	0.405
2008	62,190,302	0	5	18	61,992	98,949	160,941	0.259
2009	79,155,080	0	13	33	431,154	602,562	1,033,716	1.306
	269,734,984	3	44	99	908,739	1,270,048	2,178,787	
Adjusted Loss to Payroll Ratio:					0.337	0.471	0.808	
Expected Unlimited Loss to Payroll Ratio:					0.495	0.891	1.386	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.401	0.434	0.835	
Credibility:					0.49	0.47		
Indicated Limited Loss to Payroll Ratio:					0.369	0.452	0.821	
Limit Factor:					1.246	1.955		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.460</b>	<b>0.883</b>	<b>1.343</b>	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								69.4%

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Code: 7538 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: ELECTRIC LIGHT OR POWER LINE CONSTR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	92,573,580	15	52	124	2,890,204	3,089,608	5,979,812	6.460
2006	99,877,401	9	59	166	2,131,790	2,745,056	4,876,846	4.883
2007	92,274,231	4	33	102	707,952	953,450	1,661,402	1.801
2008	125,306,587	6	40	122	1,650,896	2,167,835	3,818,731	3.048
2009	113,569,030	3	40	85	1,765,305	1,608,656	3,373,961	2.971
	523,600,829	37	224	599	9,146,148	10,564,606	19,710,753	
Adjusted Loss to Payroll Ratio:					1.747	2.018	3.764	
Expected Unlimited Loss to Payroll Ratio:					2.219	3.209	5.429	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.925	1.937	3.862	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.747	2.018	3.764	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.126</b>	<b>3.422</b>	<b>5.548</b>	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								286.8%

Code: 7539 RHG: 5 NAICS: 22 ILDG: 3 MLDG: 1 CLASS: ELECTRIC LIGHT OR POWER COMPANIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	439,998,260	10	87	218	2,611,200	3,547,401	6,158,601	1.400
2008	417,086,604	6	67	184	1,974,914	2,868,692	4,843,606	1.161
2009	476,012,442	4	39	177	1,426,091	2,701,153	4,127,244	0.867
	1,333,097,306	20	193	579	6,012,204	9,117,247	15,129,451	
Adjusted Loss to Payroll Ratio:					0.451	0.684	1.135	
Expected Unlimited Loss to Payroll Ratio:					0.779	1.343	2.122	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.675	0.811	1.486	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.451	0.684	1.135	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.549</b>	<b>1.160</b>	<b>1.709</b>	
Indicated Relativity Change:								-19.5%
Relativity to Statewide Average Loss to Payroll Ratio:								88.3%

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Code: 7580 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 3 CLASS: SANITARY OR SANITATION DISTRICT

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	53,946,763	4	40	84	462,049	1,400,699	1,862,748	3.453
2006	48,224,651	2	34	61	676,506	1,113,175	1,789,681	3.711
2007	52,005,561	3	28	52	492,494	1,200,587	1,693,081	3.256
2008	48,023,775	0	18	40	131,672	377,473	509,145	1.060
2009	49,123,229	1	25	40	554,292	1,073,131	1,627,423	3.313
	251,323,979	10	145	277	2,317,014	5,165,066	7,482,080	
Adjusted Loss to Payroll Ratio:					0.922	2.055	2.977	
Expected Unlimited Loss to Payroll Ratio:					1.499	3.474	4.973	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.301	2.097	3.397	
Credibility:					0.74	0.78		
Indicated Limited Loss to Payroll Ratio:					1.020	2.064	3.085	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.242</b>	<b>3.501</b>	<b>4.743</b>	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								245.2%

Code: 7600 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: TELECOMMUNICATIONS COMPANIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	537,348,843	76	307	830	10,990,365	15,811,216	26,801,581	4.988
2009	467,427,500	9	204	415	6,169,331	9,475,950	15,645,281	3.347
	1,004,776,343	85	511	1,245	17,159,696	25,287,165	42,446,861	
Adjusted Loss to Payroll Ratio:					1.708	2.517	4.225	
Expected Unlimited Loss to Payroll Ratio:					2.784	4.879	7.663	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.558	2.749	5.308	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.708	2.517	4.225	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.993</b>	<b>3.833</b>	<b>5.826</b>	
Indicated Relativity Change:								-24.0%
Relativity to Statewide Average Loss to Payroll Ratio:								301.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 7601 RHG: 5 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: TELEPHONE OR TELEGRAPH LINE CONSTRUCTION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	21,180,827	5	32	163	650,653	844,749	1,495,402	7.060
2006	26,312,174	2	20	68	335,303	940,779	1,276,082	4.850
2007	33,341,154	4	31	80	1,131,296	1,808,189	2,939,485	8.816
2008	23,463,064	3	33	46	788,493	1,273,063	2,061,556	8.786
2009	26,295,520	1	69	257	968,125	1,459,392	2,427,517	9.232
	130,592,739	15	185	614	3,873,871	6,326,172	10,200,042	
Adjusted Loss to Payroll Ratio:					2.966	4.844	7.811	
Expected Unlimited Loss to Payroll Ratio:					3.294	7.037	10.331	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.857	4.247	7.104	
Credibility:					0.78	0.80		
Indicated Limited Loss to Payroll Ratio:					2.942	4.725	7.667	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.581</b>	<b>8.013</b>	<b>11.594</b>	
Indicated Relativity Change:								12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								599.3%

Code: 7605 RHG: 4 NAICS: 56 ILDG: 1 MLDG: 2 CLASS: BURGLAR ALARM INSTALLATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	452,937,789	21	200	466	4,245,914	8,564,320	12,810,234	2.828
2009	406,153,380	3	155	336	4,307,234	7,182,508	11,489,742	2.829
	859,091,169	24	355	802	8,553,148	15,746,828	24,299,976	
Adjusted Loss to Payroll Ratio:					0.996	1.833	2.829	
Expected Unlimited Loss to Payroll Ratio:					1.176	2.319	3.495	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.100	1.481	2.581	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.996	1.833	2.829	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.168</b>	<b>2.913</b>	<b>4.080</b>	
Indicated Relativity Change:								16.8%
Relativity to Statewide Average Loss to Payroll Ratio:								210.9%

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Code: 7606 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: CABLE TELEVISION COMPANIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	510,616,178	14	384	914	9,652,099	12,464,383	22,116,482	4.331
2009	392,134,989	31	388	635	12,357,765	15,251,566	27,609,331	7.041
	902,751,167	45	772	1,549	22,009,864	27,715,948	49,725,812	
Adjusted Loss to Payroll Ratio:					2.438	3.070	5.508	
Expected Unlimited Loss to Payroll Ratio:					1.855	3.272	5.127	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.721	1.954	3.675	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.438	3.070	5.508	
Limit Factor:					1.145	1.446		
Indicated (Unlimited) Loss to Payroll Ratio:					2.792	4.439	7.231	
Indicated Relativity Change:								41.0%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>2.474</b>	<b>3.934</b>	<b>6.408</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								331.3%

Code: 7607 RHG: 3 NAICS: 51 ILDG: 3 MLDG: 2 CLASS: VIDEO POST PRODUCTION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	772,694,675	4	31	119	669,181	996,972	1,666,153	0.216
2006	944,250,846	6	35	126	1,270,411	2,181,363	3,451,774	0.366
2007	1,059,163,326	2	27	97	594,035	833,571	1,427,606	0.135
2008	1,079,844,189	4	25	116	600,437	1,496,687	2,097,124	0.194
2009	1,177,141,192	1	28	108	548,783	1,590,219	2,139,002	0.182
	5,033,094,228	17	146	566	3,682,847	7,098,812	10,781,659	
Adjusted Loss to Payroll Ratio:					0.073	0.141	0.214	
Expected Unlimited Loss to Payroll Ratio:					0.106	0.215	0.321	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.097	0.121	0.218	
Credibility:					0.85	0.85		
Indicated Limited Loss to Payroll Ratio:					0.077	0.138	0.215	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.090</b>	<b>0.210</b>	<b>0.300</b>	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								15.5%

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Code: 7610 RHG: 4 NAICS: 51 ILDG: 1 MLDG: 2 CLASS: RADIO TELEVISION BROADCASTING STATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	2,919,277,581	26	269	643	7,786,035	11,862,460	19,648,495	0.673
2009	2,814,544,981	19	263	767	7,473,951	12,937,051	20,411,002	0.725
	5,733,822,562	45	532	1,410	15,259,986	24,799,511	40,059,497	
Adjusted Loss to Payroll Ratio:					0.266	0.433	0.699	
Expected Unlimited Loss to Payroll Ratio:					0.368	0.618	0.986	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.338	0.335	0.672	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.266	0.433	0.699	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.312</b>	<b>0.687</b>	<b>0.999</b>	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								51.7%

Code: 7706 RHG: 6 NAICS: 92 ILDG: 1 MLDG: 2 CLASS: FIREMEN - NOT VOLUNTEERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	36,509,877	0	20	57	117,444	229,313	346,757	0.950
2006	40,778,013	4	19	40	751,257	832,177	1,583,434	3.883
2007	49,869,126	4	37	81	1,468,331	1,183,847	2,652,178	5.318
2008	66,318,889	3	36	142	763,501	978,618	1,742,119	2.627
2009	49,263,961	2	26	52	1,007,982	1,176,461	2,184,443	4.434
	242,739,866	13	138	372	4,108,515	4,400,416	8,508,931	
Adjusted Loss to Payroll Ratio:					1.693	1.813	3.505	
Expected Unlimited Loss to Payroll Ratio:					1.710	2.464	4.174	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.449	1.340	2.789	
Credibility:					0.77	0.67		
Indicated Limited Loss to Payroll Ratio:					1.637	1.657	3.293	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.972</b>	<b>2.896</b>	<b>4.868</b>	
Indicated Relativity Change:								16.6%
Relativity to Statewide Average Loss to Payroll Ratio:								251.7%

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Code: 7707 RHG: 6 NAICS: 92 ILDG: 2 MLDG: 2 CLASS: FIREMEN - VOLUNTEERS

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	1,779.5	1	7	15	101,472	84,242	185,714	104.363
2006	1,528.2	1	3	15	115,968	121,318	237,286	155.272
2007	1,818.8	1	11	20	150,359	328,002	478,361	263.009
2008	1,504.8	1	9	22	149,394	225,455	374,849	249.102
2009	1,472.5	0	5	18	38,200	64,268	102,468	69.588
	8,103.8	4	35	90	555,392	823,286	1,378,678	
Adjusted Loss to Payroll Ratio:					68.535	101.593	170.127	
Expected Unlimited Loss to Payroll Ratio:					86.332	143.099	229.431	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					73.163	77.816	150.978	
Credibility:					0.38	0.35		
Indicated Limited Loss to Payroll Ratio:					71.404	86.138	157.542	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>86.042</b>	<b>150.568</b>	<b>236.610</b>	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

Code: 7720 RHG: 5 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: POLICE - NOT VOLUNTEER

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	116,014,313	7	46	206	1,541,153	1,831,241	3,372,394	2.907
2006	130,250,474	5	69	201	1,843,119	1,913,465	3,756,584	2.884
2007	153,470,643	4	64	233	1,157,179	1,791,755	2,948,934	1.921
2008	214,495,216	5	93	325	1,630,602	3,755,742	5,386,344	2.511
2009	161,304,251	2	70	198	1,545,276	2,792,243	4,337,519	2.689
	775,534,897	23	342	1,163	7,717,328	12,084,446	19,801,774	
Adjusted Loss to Payroll Ratio:					0.995	1.558	2.553	
Expected Unlimited Loss to Payroll Ratio:					1.255	2.300	3.555	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.095	1.258	2.353	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.995	1.558	2.553	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.211</b>	<b>2.643</b>	<b>3.854</b>	
Indicated Relativity Change:								8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								199.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 7721 RHG: 4 NAICS: 56 ILDG: 3 MLDG: 3 CLASS: DETECTIVE OR PATROL AGENCIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,522,056,063	74	738	1,020	15,773,883	31,290,865	47,064,748	3.092
2009	1,531,905,322	47	803	1,103	17,282,876	32,730,606	50,013,482	3.265
	3,053,961,385	121	1,541	2,123	33,056,759	64,021,471	97,078,230	
Adjusted Loss to Payroll Ratio:					1.082	2.096	3.179	
Expected Unlimited Loss to Payroll Ratio:					1.342	3.071	4.412	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.255	1.962	3.217	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.082	2.096	3.179	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.270</b>	<b>3.331</b>	<b>4.601</b>	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								237.8%

Code: 7722 RHG: 5 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: POLICE - VOLUNTEER

POLICY YEAR	PER CAPITA	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER CAPITA
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	3.3	0	0	2	0	238	238	72.121
2006	3.2	0	0	1	0	528	528	165.000
2007	5.2	0	0	0	0	0	0	0.000
2008	6.5	0	0	0	0	0	0	0.000
2009	5.7	0	0	0	0	0	0	0.000
	23.9	0	0	3	0	766	766	
Adjusted Loss to Payroll Ratio:					0.000	32.061	32.061	
Expected Unlimited Loss to Payroll Ratio:					75.672	228.829	304.501	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					66.026	125.176	191.202	
Credibility:					0.03	0.04		
Indicated Limited Loss to Payroll Ratio:					64.045	121.451	185.496	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>77.943</b>	<b>205.981</b>	<b>283.924</b>	
Indicated Relativity Change:								-6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 7855 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 3 CLASS: RAILROAD CONSTRUCTION - ALL OPERATIONS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	33,817,857	3	11	37	448,295	723,138	1,171,433	3.464
2006	33,948,904	1	17	17	353,404	390,532	743,936	2.191
2007	33,829,389	3	6	23	464,766	768,665	1,233,431	3.646
2008	26,938,894	0	6	13	79,890	148,714	228,604	0.849
2009	32,886,670	1	11	15	658,587	770,383	1,428,970	4.345
	161,421,714	8	51	105	2,004,942	2,801,431	4,806,374	
Adjusted Loss to Payroll Ratio:					1.242	1.735	2.978	
Expected Unlimited Loss to Payroll Ratio:					1.297	2.368	3.665	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.093	1.421	2.513	
Credibility:					0.58	0.56		
Indicated Limited Loss to Payroll Ratio:					1.179	1.597	2.776	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.421</b>	<b>2.791</b>	<b>4.213</b>	
Indicated Relativity Change:								14.9%
Relativity to Statewide Average Loss to Payroll Ratio:								217.8%

Code: 8001 RHG: 1 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: STORES - FLORISTS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	190,677,996	9	120	341	1,561,914	3,464,879	5,026,793	2.636
2007	186,519,253	12	118	298	1,821,342	4,376,197	6,197,539	3.323
2008	164,189,824	5	100	239	1,650,407	3,821,906	5,472,313	3.333
2009	147,157,253	5	99	189	1,725,321	3,099,119	4,824,440	3.278
	688,544,326	31	437	1,067	6,758,984	14,762,101	21,521,085	
Adjusted Loss to Payroll Ratio:					0.982	2.144	3.126	
Expected Unlimited Loss to Payroll Ratio:					1.254	2.979	4.233	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.142	2.002	3.144	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.982	2.144	3.126	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.101</b>	<b>2.950</b>	<b>4.051</b>	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								209.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8004 RHG: 1 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: STORES - GARDEN SUPPLIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	93,916,574	2	73	197	580,933	1,228,865	1,809,798	1.927
2006	96,815,800	5	63	185	751,554	1,835,879	2,587,433	2.673
2007	102,416,814	2	71	172	716,636	1,447,154	2,163,790	2.113
2008	100,783,430	4	56	133	685,227	1,482,611	2,167,838	2.151
2009	94,135,334	2	80	123	1,105,372	2,208,638	3,314,010	3.520
	488,067,952	15	343	810	3,839,721	8,203,147	12,042,868	
Adjusted Loss to Payroll Ratio:					0.787	1.681	2.467	
Expected Unlimited Loss to Payroll Ratio:					1.162	2.864	4.026	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.058	1.925	2.983	
Credibility:					0.87	0.94		
Indicated Limited Loss to Payroll Ratio:					0.822	1.695	2.517	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.922</b>	<b>2.333</b>	<b>3.255</b>	
Indicated Relativity Change:								-19.1%
Relativity to Statewide Average Loss to Payroll Ratio:								168.3%

Code: 8006 RHG: 1 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: STORES - GROCERIES - RETAIL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	2,620,281,437	64	2,066	4,659	27,649,152	60,781,990	88,431,142	3.375
2009	2,648,153,765	27	2,177	4,358	29,481,066	61,183,807	90,664,873	3.424
	5,268,435,202	91	4,243	9,017	57,130,218	121,965,797	179,096,015	
Adjusted Loss to Payroll Ratio:					1.084	2.315	3.399	
Expected Unlimited Loss to Payroll Ratio:					1.367	3.521	4.888	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.303	2.412	3.715	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.084	2.315	3.399	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.217</b>	<b>3.185</b>	<b>4.402</b>	
Indicated Relativity Change:								-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								227.6%

EXPERIENCE OF COMBINATION GAS STATION STORES WITHIN AMENDED DEFINITION TRANSFERRED TO CODE 8324 1-1-05

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8008 RHG: 1 NAICS: 44 ILDG: 4 MLDG: 3 CLASS: STORES - CLOTHING AND DRY GOODS - RETAIL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	2,805,113,406	88	1,076	3,093	20,454,621	40,029,721	60,484,342	2.156
2009	2,667,009,202	31	1,080	2,919	19,457,145	39,068,861	58,526,006	2.194
	5,472,122,608	119	2,156	6,012	39,911,766	79,098,582	119,010,348	
Adjusted Loss to Payroll Ratio:					0.729	1.445	2.175	
Expected Unlimited Loss to Payroll Ratio:					0.862	2.071	2.933	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.822	1.419	2.241	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.729	1.445	2.175	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.818</b>	<b>1.989</b>	<b>2.807</b>	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								145.1%

Code: 8013 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 4 CLASS: STORES - JEWELRY

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	653,635,434	16	87	204	2,360,107	4,200,281	6,560,388	1.004
2008	612,115,697	8	100	212	2,120,343	4,695,243	6,815,586	1.113
2009	586,002,170	7	114	225	2,737,875	6,553,065	9,290,940	1.585
	1,851,753,301	31	301	641	7,218,324	15,448,589	22,666,912	
Adjusted Loss to Payroll Ratio:					0.390	0.834	1.224	
Expected Unlimited Loss to Payroll Ratio:					0.475	1.104	1.579	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.431	0.659	1.090	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.390	0.834	1.224	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.457</b>	<b>1.326</b>	<b>1.783</b>	
Indicated Relativity Change:								12.9%
Relativity to Statewide Average Loss to Payroll Ratio:								92.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8015 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: STORES - FURNITURE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	707,421,020	31	445	1,076	8,029,927	17,505,426	25,535,353	3.610
2009	584,219,901	14	395	827	6,436,082	14,379,874	20,815,956	3.563
	1,291,640,921	45	840	1,903	14,466,009	31,885,300	46,351,309	
Adjusted Loss to Payroll Ratio:					1.120	2.469	3.589	
Expected Unlimited Loss to Payroll Ratio:					1.690	3.709	5.399	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.537	2.304	3.840	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.120	2.469	3.589	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.307</b>	<b>3.760</b>	<b>5.067</b>	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								261.9%

Code: 8017 RHG: 1 NAICS: 44 ILDG: 4 MLDG: 3 CLASS: STORES - RETAIL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	9,538,539,458	229	4,175	12,602	72,351,155	155,895,199	228,246,354	2.393
2009	9,788,601,514	169	4,393	12,459	76,032,709	166,875,922	242,908,631	2.482
	19,327,140,972	398	8,568	25,061	148,383,864	322,771,121	471,154,985	
Adjusted Loss to Payroll Ratio:					0.768	1.670	2.438	
Expected Unlimited Loss to Payroll Ratio:					0.935	2.424	3.359	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.891	1.661	2.552	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.768	1.670	2.438	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.861</b>	<b>2.298</b>	<b>3.159</b>	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								163.3%

EXPERIENCE OF COMBINATION GAS STATION STORES WITHIN AMENDED DEFINITION TRANSFERRED TO CODE 8324 1-1-05

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8018 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 3 CLASS: STORES - WHOLESALE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	4,025,050,620	214	2,748	5,712	55,923,119	106,132,204	162,055,323	4.026
2009	3,988,750,762	115	2,694	5,206	53,271,121	103,676,919	156,948,040	3.935
	8,013,801,382	329	5,442	10,918	109,194,240	209,809,123	319,003,363	
Adjusted Loss to Payroll Ratio:					1.363	2.618	3.981	
Expected Unlimited Loss to Payroll Ratio:					1.858	3.961	5.820	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.614	2.413	4.027	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.363	2.618	3.981	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.590</b>	<b>3.987</b>	<b>5.577</b>	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								288.3%

EXPERIENCE OF SPEAKER MFG TRANSFERRED TO CODE 3683 1-1-06

Code: 8019 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PRINTING - QUICK PRINTING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	415,494,054	13	92	268	1,008,642	2,034,696	3,043,338	0.732
2006	433,973,728	12	105	303	1,992,318	3,828,624	5,820,942	1.341
2007	428,742,523	11	78	287	1,390,134	2,769,369	4,159,503	0.970
2008	381,338,303	2	83	221	1,496,383	2,775,805	4,272,188	1.120
2009	339,484,106	6	74	195	1,375,755	3,018,934	4,394,689	1.295
	1,999,032,714	44	432	1,274	7,263,232	14,427,427	21,690,660	
Adjusted Loss to Payroll Ratio:					0.363	0.722	1.085	
Expected Unlimited Loss to Payroll Ratio:					0.396	0.954	1.350	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.359	0.605	0.965	
Credibility:					0.99	1.00		
Indicated Limited Loss to Payroll Ratio:					0.363	0.722	1.085	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.424</b>	<b>1.099</b>	<b>1.523</b>	
Indicated Relativity Change:								12.8%
Relativity to Statewide Average Loss to Payroll Ratio:								78.7%

EXPERIENCE OF ATTORNEY SUPPORT SERVICES TRANSFERRED TO CODE 8821 1-1-06

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8021 RHG: 3 NAICS: 42 ILDG: 1 MLDG: 3 CLASS: STORES - MEAT/FISH/POULTRY - WHOLESALE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	181,869,839	12	207	443	2,673,216	6,648,990	9,322,206	5.126
2008	191,778,244	17	184	375	3,148,770	7,351,568	10,500,338	5.475
2009	180,784,337	10	212	353	3,910,937	8,513,903	12,424,840	6.873
	554,432,420	39	603	1,171	9,732,924	22,514,462	32,247,385	
Adjusted Loss to Payroll Ratio:					1.755	4.061	5.816	
Expected Unlimited Loss to Payroll Ratio:					2.118	5.274	7.392	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.839	3.213	5.053	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.755	4.061	5.816	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.049</b>	<b>6.185</b>	<b>8.233</b>	
Indicated Relativity Change:								11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								425.6%

Code: 8028 RHG: 4 NAICS: 53 ILDG: 1 MLDG: 2 CLASS: EQUIPMENT OR MACHINERY RENTAL YARDS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	262,074,974	21	156	337	3,968,085	6,589,507	10,557,592	4.028
2009	223,972,049	5	133	274	2,324,055	4,679,181	7,003,236	3.127
	486,047,023	26	289	611	6,292,140	11,268,688	17,560,828	
Adjusted Loss to Payroll Ratio:					1.295	2.318	3.613	
Expected Unlimited Loss to Payroll Ratio:					2.196	4.718	6.914	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.829	2.640	4.468	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.295	2.318	3.613	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.519</b>	<b>3.684</b>	<b>5.203</b>	
Indicated Relativity Change:								-24.8%
Relativity to Statewide Average Loss to Payroll Ratio:								268.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8031 RHG: 1 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: STORES - MEAT, FISH OR POULTRY - RETAIL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	440,482,471	21	571	1,280	8,098,273	19,155,239	27,253,512	6.187
2009	445,238,865	16	517	1,064	6,939,059	16,377,722	23,316,781	5.237
	885,721,336	37	1,088	2,344	15,037,332	35,532,960	50,570,292	
Adjusted Loss to Payroll Ratio:					1.698	4.012	5.710	
Expected Unlimited Loss to Payroll Ratio:					2.098	5.413	7.511	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.000	3.709	5.709	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.698	4.012	5.710	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.905</b>	<b>5.520</b>	<b>7.425</b>	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								383.8%

Code: 8032 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 4 CLASS: STORES - CLOTHING, DRY GOODS - WHOLESALE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	295,008,366	11	208	413	3,466,950	9,458,838	12,925,788	4.381
2009	295,305,423	9	222	329	3,852,396	11,489,929	15,342,325	5.195
	590,313,789	20	430	742	7,319,347	20,948,767	28,268,114	
Adjusted Loss to Payroll Ratio:					1.240	3.549	4.789	
Expected Unlimited Loss to Payroll Ratio:					1.577	4.663	6.240	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.370	2.841	4.210	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.240	3.549	4.789	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.447</b>	<b>5.405</b>	<b>6.852</b>	
Indicated Relativity Change:								9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								354.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8039 RHG: 3 NAICS: 44 ILDG: 3 MLDG: 4 CLASS: STORES - DEPARTMENT STORES - RETAIL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	707,656,874	27	397	1,381	5,258,726	16,353,095	21,611,821	3.054
2009	575,113,240	13	305	1,477	4,695,194	16,030,492	20,725,686	3.604
	1,282,770,114	40	702	2,858	9,953,920	32,383,587	42,337,507	
Adjusted Loss to Payroll Ratio:					0.776	2.525	3.300	
Expected Unlimited Loss to Payroll Ratio:					0.803	2.950	3.754	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.730	1.832	2.563	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.776	2.525	3.300	
Limit Factor:					1.167	1.523		
Indicated (Unlimited) Loss to Payroll Ratio:					0.906	3.845	4.750	
Indicated Relativity Change:								26.6%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.894</b>	<b>3.798</b>	<b>4.692</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								242.5%

Code: 8041 RHG: 1 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: STORES - WINE OR SPIRITS - WHOLESALE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	83,598,412	4	81	162	1,031,219	1,155,344	2,186,563	2.616
2006	75,731,520	1	75	144	820,747	936,402	1,757,149	2.320
2007	75,026,909	1	75	99	1,015,145	1,320,500	2,335,645	3.113
2008	76,303,329	3	74	95	1,645,495	1,863,466	3,508,961	4.599
2009	71,781,510	4	86	150	1,910,746	2,674,915	4,585,661	6.388
	382,441,680	13	391	650	6,423,352	7,950,627	14,373,979	
Adjusted Loss to Payroll Ratio:					1.680	2.079	3.758	
Expected Unlimited Loss to Payroll Ratio:					1.838	2.534	4.372	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.674	1.703	3.377	
Credibility:					0.95	0.81		
Indicated Limited Loss to Payroll Ratio:					1.679	2.007	3.687	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.884</b>	<b>2.762</b>	<b>4.646</b>	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								240.2%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8042 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: STORES - FLOOR COVERINGS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	221,467,158	6	91	223	1,681,650	2,703,031	4,384,681	1.980
2007	200,937,919	13	80	213	1,704,615	2,654,924	4,359,539	2.170
2008	163,132,191	8	56	129	2,066,480	3,226,425	5,292,905	3.245
2009	151,857,047	4	63	115	1,420,586	2,723,384	4,143,970	2.729
	737,394,315	31	290	680	6,873,331	11,307,764	18,181,095	
Adjusted Loss to Payroll Ratio:					0.932	1.533	2.466	
Expected Unlimited Loss to Payroll Ratio:					1.291	2.395	3.686	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.121	1.459	2.580	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.932	1.533	2.466	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.088</b>	<b>2.335</b>	<b>3.423</b>	
Indicated Relativity Change:								-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								177.0%

Code: 8046 RHG: 1 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: STORES - AUTOMOBILE ACCESSORIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	799,599,668	51	386	1,028	7,730,244	16,270,980	24,001,224	3.002
2009	685,211,098	14	393	927	7,145,892	14,848,166	21,994,058	3.210
	1,484,810,766	65	779	1,955	14,876,136	31,119,146	45,995,281	
Adjusted Loss to Payroll Ratio:					1.002	2.096	3.098	
Expected Unlimited Loss to Payroll Ratio:					1.153	2.871	4.023	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.099	1.967	3.066	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.002	2.096	3.098	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.124</b>	<b>2.884</b>	<b>4.008</b>	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								207.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8057 RHG: 3 NAICS: 44 ILDG: 1 MLDG: 1 CLASS: BOAT DEALERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	33,561,602	3	25	45	378,242	564,360	942,602	2.809
2006	31,934,662	4	26	51	547,812	1,158,696	1,706,508	5.344
2007	29,899,049	2	21	42	492,832	684,619	1,177,451	3.938
2008	19,730,668	1	19	23	590,898	770,153	1,361,051	6.898
2009	14,248,395	0	14	16	148,164	236,841	385,005	2.702
	129,374,376	10	105	177	2,157,948	3,414,669	5,572,618	
Adjusted Loss to Payroll Ratio:					1.668	2.639	4.307	
Expected Unlimited Loss to Payroll Ratio:					1.897	3.846	5.743	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.725	2.389	4.114	
Credibility:					0.62	0.62		
Indicated Limited Loss to Payroll Ratio:					1.690	2.544	4.234	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.972</b>	<b>3.875</b>	<b>5.846</b>	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								302.2%

Code: 8059 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: STORES - CERAMIC TILE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	105,841,596	10	72	245	1,448,832	2,191,951	3,640,783	3.440
2006	110,458,528	5	80	258	1,032,078	2,349,226	3,381,304	3.061
2007	105,514,458	6	66	188	1,141,921	1,994,110	3,136,031	2.972
2008	88,586,976	4	53	125	1,352,728	2,786,849	4,139,577	4.673
2009	68,018,522	2	39	82	922,758	1,591,859	2,514,617	3.697
	478,420,080	27	310	898	5,898,318	10,913,994	16,812,312	
Adjusted Loss to Payroll Ratio:					1.233	2.281	3.514	
Expected Unlimited Loss to Payroll Ratio:					1.559	3.364	4.923	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.354	2.049	3.404	
Credibility:					0.97	1.00		
Indicated Limited Loss to Payroll Ratio:					1.237	2.281	3.518	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.443</b>	<b>3.474</b>	<b>4.917</b>	
Indicated Relativity Change:								-0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								254.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8060 RHG: 5 NAICS: 44 ILDG: 1 MLDG: 1 CLASS: STORES - WINE, BEER OR SPIRITS - RETAIL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	158,077,853	9	55	128	1,042,317	2,117,447	3,159,764	1.999
2006	172,155,210	5	50	144	892,386	1,362,426	2,254,812	1.310
2007	196,963,707	3	69	172	766,988	1,812,209	2,579,197	1.309
2008	219,518,842	8	62	154	1,603,012	1,931,657	3,534,669	1.610
2009	225,744,127	4	70	187	1,029,929	2,042,420	3,072,349	1.361
	972,459,739	29	306	785	5,334,632	9,266,159	14,600,791	
Adjusted Loss to Payroll Ratio:					0.549	0.953	1.501	
Expected Unlimited Loss to Payroll Ratio:					0.787	1.614	2.401	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.684	0.901	1.584	
Credibility:					0.98	0.99		
Indicated Limited Loss to Payroll Ratio:					0.551	0.952	1.504	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.671</b>	<b>1.615</b>	<b>2.286</b>	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								118.2%

Code: 8061 RHG: 2 NAICS: 44 ILDG: 1 MLDG: 3 CLASS: STORES - GROCERIES - CONVENIENCE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	315,750,732	15	145	247	3,117,991	5,589,446	8,707,437	2.758
2009	367,627,791	14	180	311	3,559,860	7,742,341	11,302,201	3.074
	683,378,523	29	325	558	6,677,852	13,331,787	20,009,639	
Adjusted Loss to Payroll Ratio:					0.977	1.951	2.928	
Expected Unlimited Loss to Payroll Ratio:					1.347	2.571	3.918	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.236	1.692	2.928	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.977	1.951	2.928	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.119</b>	<b>2.821</b>	<b>3.940</b>	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								203.7%

EXPERIENCE OF COMBINATION GAS STATION STORES WITHIN AMENDED DEFINITION TRANSFERRED TO CODE 8324 1-1-05

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8062 RHG: 1 NAICS: 44 ILDG: 3 MLDG: 2 CLASS: STORES - COMPUTERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	189,085,646	4	44	158	735,992	1,867,991	2,603,983	1.377
2006	203,976,147	6	53	153	1,191,528	1,784,043	2,975,571	1.459
2007	246,807,702	6	42	215	1,036,975	2,041,510	3,078,485	1.247
2008	249,782,954	4	44	155	1,013,932	2,081,241	3,095,173	1.239
2009	259,822,406	2	40	196	666,812	1,351,844	2,018,656	0.777
	1,149,474,855	22	223	877	4,645,238	9,126,629	13,771,867	
Adjusted Loss to Payroll Ratio:					0.404	0.794	1.198	
Expected Unlimited Loss to Payroll Ratio:					0.554	1.192	1.746	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.528	0.817	1.345	
Credibility:					0.91	0.93		
Indicated Limited Loss to Payroll Ratio:					0.415	0.796	1.211	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.466</b>	<b>1.095</b>	<b>1.561</b>	
Indicated Relativity Change:								-10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								80.7%

Code: 8063 RHG: 2 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: STORES - LIGHTING FIXTURES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	70,364,945	7	41	90	813,286	1,538,524	2,351,810	3.342
2006	75,468,183	5	17	77	682,798	809,483	1,492,281	1.977
2007	76,492,522	6	35	49	804,248	1,615,989	2,420,237	3.164
2008	69,837,372	2	30	48	508,690	764,210	1,272,900	1.823
2009	65,480,632	1	27	55	545,307	1,204,760	1,750,067	2.673
	357,643,654	21	150	319	3,354,328	5,932,965	9,287,293	
Adjusted Loss to Payroll Ratio:					0.938	1.659	2.597	
Expected Unlimited Loss to Payroll Ratio:					1.081	2.268	3.349	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.948	1.464	2.412	
Credibility:					0.75	0.76		
Indicated Limited Loss to Payroll Ratio:					0.940	1.612	2.552	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.077</b>	<b>2.331</b>	<b>3.408</b>	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								176.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8064 RHG: 2 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: STORES - OFFICE SUPPLIES AND STATIONERY

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	400,458,869	22	211	662	3,595,117	7,541,418	11,136,535	2.781
2008	369,039,269	11	167	556	2,822,139	5,753,053	8,575,192	2.324
2009	365,089,490	11	170	452	3,625,632	6,620,562	10,246,194	2.806
	1,134,587,628	44	548	1,670	10,042,889	19,915,033	29,957,922	
Adjusted Loss to Payroll Ratio:					0.885	1.755	2.640	
Expected Unlimited Loss to Payroll Ratio:					1.090	2.852	3.942	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.956	1.841	2.797	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.885	1.755	2.640	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.014</b>	<b>2.538</b>	<b>3.552</b>	
Indicated Relativity Change:								-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								183.6%

Code: 8065 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 1 CLASS: STORES - PAINT

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	139,739,099	10	76	242	1,461,728	2,609,486	4,071,214	2.913
2006	142,137,323	9	60	144	1,106,880	2,081,400	3,188,280	2.243
2007	135,967,366	4	46	155	722,094	1,496,068	2,218,162	1.631
2008	130,902,750	4	48	111	945,216	1,531,286	2,476,502	1.892
2009	133,375,928	2	75	165	1,532,136	2,442,036	3,974,172	2.980
	682,122,466	29	305	817	5,768,053	10,160,276	15,928,330	
Adjusted Loss to Payroll Ratio:					0.846	1.490	2.335	
Expected Unlimited Loss to Payroll Ratio:					1.081	2.242	3.323	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.992	1.476	2.468	
Credibility:					0.97	0.98		
Indicated Limited Loss to Payroll Ratio:					0.850	1.489	2.339	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.973</b>	<b>2.153</b>	<b>3.127</b>	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								161.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8066 RHG: 3 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: STORES - BICYCLES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	61,791,240	3	16	53	277,889	537,914	815,803	1.320
2006	69,456,613	2	11	51	172,145	677,755	849,900	1.224
2007	75,062,090	1	10	71	321,641	619,687	941,328	1.254
2008	79,478,246	0	26	50	289,003	768,613	1,057,616	1.331
2009	81,903,488	0	25	54	265,903	727,237	993,140	1.213
	367,691,677	6	88	279	1,326,582	3,331,207	4,657,789	
Adjusted Loss to Payroll Ratio:					0.361	0.906	1.267	
Expected Unlimited Loss to Payroll Ratio:					0.516	1.390	1.907	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.469	0.864	1.333	
Credibility:					0.56	0.63		
Indicated Limited Loss to Payroll Ratio:					0.409	0.890	1.299	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.477</b>	<b>1.356</b>	<b>1.833</b>	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								94.7%

Code: 8070 RHG: 3 NAICS: 53 ILDG: 3 MLDG: 4 CLASS: STORES - VIDEO - RENTAL/SALE - RETAIL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	192,253,137	6	50	161	1,181,256	2,144,621	3,325,877	1.730
2006	189,701,102	6	46	137	750,576	1,699,675	2,450,251	1.292
2007	180,864,020	10	39	100	803,112	1,815,240	2,618,352	1.448
2008	143,274,706	4	48	106	834,447	2,639,354	3,473,801	2.425
2009	118,183,103	0	27	60	309,374	955,368	1,264,742	1.070
	824,276,068	26	210	564	3,878,765	9,254,257	13,133,022	
Adjusted Loss to Payroll Ratio:					0.471	1.123	1.593	
Expected Unlimited Loss to Payroll Ratio:					0.624	1.646	2.271	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.521	0.959	1.480	
Credibility:					0.84	0.93		
Indicated Limited Loss to Payroll Ratio:					0.479	1.111	1.590	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.559</b>	<b>1.692</b>	<b>2.251</b>	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								116.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8071 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 4 CLASS: STORES - BOOKS - RETAIL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	161,578,069	3	35	172	399,341	972,135	1,371,476	0.849
2006	181,893,921	4	57	152	821,810	1,786,662	2,608,472	1.434
2007	203,092,768	4	44	146	822,272	1,427,820	2,250,092	1.108
2008	203,418,044	1	47	145	665,932	1,239,744	1,905,676	0.937
2009	192,730,371	1	49	145	625,856	1,554,485	2,180,341	1.131
	942,713,173	13	232	760	3,335,210	6,980,846	10,316,057	
Adjusted Loss to Payroll Ratio:					0.354	0.741	1.094	
Expected Unlimited Loss to Payroll Ratio:					0.453	1.331	1.784	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.416	0.876	1.292	
Credibility:					0.78	0.90		
Indicated Limited Loss to Payroll Ratio:					0.367	0.754	1.121	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.421</b>	<b>1.090</b>	<b>1.511</b>	
Indicated Relativity Change:								-15.3%
Relativity to Statewide Average Loss to Payroll Ratio:								78.1%

Code: 8078 RHG: 1 NAICS: 72 ILDG: 4 MLDG: 4 CLASS: SANDWICH SHOPS - NOT RESTAURANTS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	824,238,246	16	397	884	4,493,094	10,223,452	14,716,546	1.785
2009	889,247,138	8	392	985	4,406,000	12,340,149	16,746,149	1.883
	1,713,485,384	24	789	1,869	8,899,094	22,563,601	31,462,695	
Adjusted Loss to Payroll Ratio:					0.519	1.317	1.836	
Expected Unlimited Loss to Payroll Ratio:					0.643	1.585	2.229	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.680	1.220	1.900	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.519	1.317	1.836	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.583</b>	<b>1.812</b>	<b>2.395</b>	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								123.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8102 RHG: 1 NAICS: 42 ILDG: 3 MLDG: 4 CLASS: SEED MERCHANTS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	52,680,919	0	28	72	191,928	349,668	541,596	1.028
2006	65,573,982	3	8	69	190,334	472,473	662,807	1.011
2007	78,350,427	2	18	54	248,739	698,400	947,139	1.209
2008	82,028,603	1	24	85	521,436	1,326,914	1,848,350	2.253
2009	85,726,668	0	18	64	180,513	635,611	816,124	0.952
	364,360,599	6	96	344	1,332,951	3,483,065	4,816,016	
Adjusted Loss to Payroll Ratio:					0.366	0.956	1.322	
Expected Unlimited Loss to Payroll Ratio:					0.652	1.473	2.125	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.593	0.990	1.584	
Credibility:					0.61	0.64		
Indicated Limited Loss to Payroll Ratio:					0.455	0.968	1.423	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.510</b>	<b>1.332</b>	<b>1.842</b>	
Indicated Relativity Change:								-13.3%
Relativity to Statewide Average Loss to Payroll Ratio:								95.2%

Code: 8103 RHG: 1 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: WIPING CLOTH OR RAG DEALERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	5,849,515	0	5	14	30,648	106,145	136,793	2.339
2006	5,822,473	1	7	13	146,552	262,219	408,771	7.021
2007	6,298,195	1	10	21	197,543	335,970	533,513	8.471
2008	4,490,905	0	4	11	61,087	212,398	273,485	6.090
2009	3,884,400	0	3	12	55,865	145,857	201,722	5.193
	26,345,488	2	29	71	491,695	1,062,589	1,554,284	
Adjusted Loss to Payroll Ratio:					1.866	4.033	5.900	
Expected Unlimited Loss to Payroll Ratio:					2.365	6.217	8.582	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.154	4.178	6.332	
Credibility:					0.36	0.40		
Indicated Limited Loss to Payroll Ratio:					2.050	4.120	6.171	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.301</b>	<b>5.670</b>	<b>7.970</b>	
Indicated Relativity Change:								-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								412.0%



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Code: 8106 RHG: 4 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: IRON OR STEEL MERCHANTS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	187,369,264	7	102	429	1,918,592	3,619,035	5,537,627	2.955
2008	173,160,300	11	117	326	2,504,372	6,272,626	8,776,998	5.069
2009	154,913,179	1	96	196	1,747,947	3,390,987	5,138,934	3.317
	515,442,743	19	315	951	6,170,910	13,282,648	19,453,558	
Adjusted Loss to Payroll Ratio:					1.197	2.577	3.774	
Expected Unlimited Loss to Payroll Ratio:					2.011	4.769	6.780	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.744	2.791	4.534	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.197	2.577	3.774	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.404</b>	<b>4.095</b>	<b>5.499</b>	
Indicated Relativity Change:								-18.9%
Relativity to Statewide Average Loss to Payroll Ratio:								284.3%

Code: 8107 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: MACHINERY DEALERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	195,914,857	17	87	350	2,560,023	4,482,454	7,042,477	3.595
2007	189,929,202	13	86	272	2,495,584	4,471,962	6,967,546	3.668
2008	178,672,420	5	76	212	1,374,131	2,507,127	3,881,258	2.172
2009	143,861,878	1	47	126	728,205	1,772,520	2,500,725	1.738
	708,378,357	36	296	960	7,157,942	13,234,063	20,392,005	
Adjusted Loss to Payroll Ratio:					1.010	1.868	2.879	
Expected Unlimited Loss to Payroll Ratio:					1.492	2.810	4.302	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.296	1.712	3.008	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.010	1.868	2.879	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.179</b>	<b>2.845</b>	<b>4.025</b>	
Indicated Relativity Change:								-6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								208.0%

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Code: 8110 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: STORES - WELDING SUPPLIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	60,850,821	5	39	85	553,903	1,092,925	1,646,828	2.706
2006	67,651,158	9	24	87	1,105,106	1,562,085	2,667,191	3.943
2007	67,074,972	3	25	74	750,469	1,141,207	1,891,676	2.820
2008	58,718,495	2	15	64	647,488	926,436	1,573,924	2.680
2009	51,425,072	1	14	56	388,553	409,216	797,769	1.551
	305,720,518	20	117	366	3,445,519	5,131,868	8,577,387	
Adjusted Loss to Payroll Ratio:					1.127	1.679	2.806	
Expected Unlimited Loss to Payroll Ratio:					1.300	2.339	3.638	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.129	1.425	2.554	
Credibility:					0.75	0.72		
Indicated Limited Loss to Payroll Ratio:					1.127	1.608	2.735	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.316</b>	<b>2.448</b>	<b>3.764</b>	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								194.6%

Code: 8111 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: PLUMBERS' SUPPLIES DEALERS - WHOLESALE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	214,303,723	12	147	578	2,588,442	4,865,572	7,454,014	3.478
2007	203,495,975	11	143	495	2,611,331	4,953,361	7,564,692	3.717
2008	168,148,182	4	76	252	1,187,155	2,210,512	3,397,667	2.021
2009	150,309,402	6	78	242	2,076,107	3,849,132	5,925,239	3.942
	736,257,282	33	444	1,567	8,463,036	15,878,578	24,341,613	
Adjusted Loss to Payroll Ratio:					1.149	2.157	3.306	
Expected Unlimited Loss to Payroll Ratio:					1.420	3.314	4.734	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.178	1.815	2.993	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.149	2.157	3.306	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.399</b>	<b>3.658</b>	<b>5.057</b>	
Indicated Relativity Change:								6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								261.4%

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Code: 8113 RHG: 4 NAICS: 42 ILDG: 2 MLDG: 4 CLASS: OIL/GAS WELL SUPPLIES - SECONDHAND

Code: 8204 RHG: 4 NAICS: 42 ILDG: 2 MLDG: 4 CLASS: BUILDING MATERIAL DEALERS - SECONDHAND

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	3,577,243	1	1	13	91,528	99,652	191,180	5.344
2006	4,132,897	1	2	10	162,406	361,270	523,676	12.671
2007	4,162,663	0	6	8	63,815	181,666	245,481	5.897
2008	5,255,644	0	4	13	41,358	178,552	219,910	4.184
2009	4,827,146	0	2	13	115,419	233,855	349,274	7.236
	21,955,593	2	15	57	474,526	1,054,996	1,529,522	
Adjusted Loss to Payroll Ratio:					2.161	4.805	6.966	
Expected Unlimited Loss to Payroll Ratio:					2.811	9.489	12.300	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.437	5.553	7.990	
Credibility:					0.36	0.44		
Indicated Limited Loss to Payroll Ratio:					2.338	5.224	7.562	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.742</b>	<b>8.301</b>	<b>11.043</b>	
Indicated Relativity Change:								-10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								570.8%

Code: 8116 RHG: 3 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: FARM MACHINERY DEALERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	53,280,882	5	49	151	730,479	847,043	1,577,522	2.961
2006	56,125,190	2	45	160	842,250	1,364,716	2,206,966	3.932
2007	59,691,771	6	55	148	949,060	1,944,162	2,893,222	4.847
2008	59,681,016	0	45	143	637,172	1,187,641	1,824,813	3.058
2009	54,058,354	1	37	114	891,517	907,680	1,799,197	3.328
	282,837,213	14	231	716	4,050,477	6,251,243	10,301,720	
Adjusted Loss to Payroll Ratio:					1.432	2.210	3.642	
Expected Unlimited Loss to Payroll Ratio:					1.955	4.036	5.991	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.698	2.459	4.156	
Credibility:					0.86	0.87		
Indicated Limited Loss to Payroll Ratio:					1.469	2.243	3.712	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.715</b>	<b>3.415</b>	<b>5.130</b>	
Indicated Relativity Change:								-14.4%
Relativity to Statewide Average Loss to Payroll Ratio:								265.2%

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Code: 8117 RHG: 3 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: STORES - FEED/TACK/FARM SUPPLIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	34,755,317	4	41	61	369,308	654,317	1,023,625	2.945
2006	37,218,553	2	37	69	466,138	752,328	1,218,466	3.274
2007	40,733,036	3	35	91	470,459	1,041,685	1,512,144	3.712
2008	39,732,920	3	42	66	775,908	1,031,728	1,807,636	4.549
2009	39,363,496	1	33	62	426,075	816,389	1,242,464	3.156
	191,803,322	13	188	349	2,507,887	4,296,448	6,804,335	
Adjusted Loss to Payroll Ratio:					1.308	2.240	3.548	
Expected Unlimited Loss to Payroll Ratio:					1.711	3.370	5.081	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.486	2.053	3.539	
Credibility:					0.70	0.69		
Indicated Limited Loss to Payroll Ratio:					1.361	2.182	3.543	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.588</b>	<b>3.323</b>	<b>4.912</b>	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								253.9%

Code: 8209 RHG: 1 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: VEGETABLE AND TOMATO PACKING - FRESH

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	114,526,500	13	95	243	1,394,311	3,170,151	4,564,462	3.986
2007	122,649,415	14	107	286	1,857,241	4,271,330	6,128,571	4.997
2008	134,253,321	9	120	297	1,612,705	3,924,053	5,536,758	4.124
2009	135,963,728	3	123	266	1,673,658	3,655,917	5,329,575	3.920
	507,392,964	39	445	1,092	6,537,914	15,021,451	21,559,365	
Adjusted Loss to Payroll Ratio:					1.289	2.961	4.249	
Expected Unlimited Loss to Payroll Ratio:					1.634	4.246	5.879	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.552	3.144	4.696	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.289	2.961	4.249	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.446</b>	<b>4.074</b>	<b>5.519</b>	
Indicated Relativity Change:								-6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								285.3%

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Code: 8215 RHG: 4 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: HAY GRAIN OR FEED DEALERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	37,653,567	5	38	52	999,966	1,474,647	2,474,613	6.572
2006	42,328,225	1	29	65	404,262	668,883	1,073,145	2.535
2007	42,735,542	5	35	60	735,877	1,482,567	2,218,444	5.191
2008	43,143,500	3	27	51	888,387	1,459,768	2,348,155	5.443
2009	60,317,834	2	30	60	507,756	1,315,310	1,823,066	3.022
	226,178,668	16	159	288	3,536,249	6,401,175	9,937,424	
Adjusted Loss to Payroll Ratio:					1.563	2.830	4.394	
Expected Unlimited Loss to Payroll Ratio:					2.485	5.262	7.747	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.154	3.079	5.234	
Credibility:					0.87	0.88		
Indicated Limited Loss to Payroll Ratio:					1.640	2.860	4.500	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.924</b>	<b>4.545</b>	<b>6.469</b>	
Indicated Relativity Change:								-16.5%
Relativity to Statewide Average Loss to Payroll Ratio:								334.4%

Code: 8227 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: CONSTRUCTION OR ERECTION PERMANENT YARDS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	355,531,038	26	177	357	5,321,970	8,096,430	13,418,400	3.774
2009	284,471,178	8	147	225	3,717,187	6,767,561	10,484,748	3.686
	640,002,216	34	324	582	9,039,157	14,863,991	23,903,148	
Adjusted Loss to Payroll Ratio:					1.412	2.322	3.735	
Expected Unlimited Loss to Payroll Ratio:					1.848	3.494	5.342	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.674	2.254	3.928	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.412	2.322	3.735	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.657</b>	<b>3.690</b>	<b>5.347</b>	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								276.4%

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Code: 8232 RHG: 5 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: LUMBERYARDS - COMMERCIAL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	864,314,533	74	577	1,136	15,467,425	26,023,978	41,491,403	4.800
2009	727,760,647	23	502	834	12,172,954	19,514,521	31,687,475	4.354
	1,592,075,180	97	1,079	1,970	27,640,380	45,538,499	73,178,879	
Adjusted Loss to Payroll Ratio:					1.736	2.860	4.596	
Expected Unlimited Loss to Payroll Ratio:					2.280	4.991	7.272	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.893	2.733	4.625	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.736	2.860	4.596	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.113</b>	<b>4.851</b>	<b>6.964</b>	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								360.0%

Code: 8264 RHG: 1 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: PAPER STOCK DEALERS - SECONDHAND

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	109,725,056	10	101	241	1,719,169	3,315,790	5,034,959	4.589
2008	109,058,954	12	107	199	2,190,341	4,182,096	6,372,437	5.843
2009	105,333,449	4	108	256	2,212,373	3,893,843	6,106,216	5.797
	324,117,459	26	316	696	6,121,883	11,391,730	17,513,613	
Adjusted Loss to Payroll Ratio:					1.889	3.515	5.403	
Expected Unlimited Loss to Payroll Ratio:					2.941	6.241	9.182	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.679	4.194	6.873	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.889	3.515	5.403	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.119</b>	<b>4.836</b>	<b>6.955</b>	
Indicated Relativity Change:								-24.3%
Relativity to Statewide Average Loss to Payroll Ratio:								359.6%

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Code: 8265 RHG: 6 NAICS: 42 ILDG: 2 MLDG: 4 CLASS: IRON OR STEEL SCRAP DEALERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	53,990,394	4	43	122	550,887	1,285,748	1,836,635	3.402
2006	54,929,405	11	50	145	1,253,021	2,714,217	3,967,238	7.222
2007	103,766,367	9	81	231	1,798,117	3,174,900	4,973,017	4.793
2008	82,920,035	5	61	132	1,205,630	3,225,146	4,430,776	5.343
2009	81,541,215	6	50	135	1,151,646	3,534,366	4,686,012	5.747
	377,147,416	35	285	765	5,959,301	13,934,378	19,893,678	
Adjusted Loss to Payroll Ratio:					1.580	3.695	5.275	
Expected Unlimited Loss to Payroll Ratio:					2.283	5.923	8.205	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.840	3.223	5.064	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.580	3.695	5.275	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.904</b>	<b>6.458</b>	<b>8.362</b>	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								432.3%

Code: 8267 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 3 CLASS: MACHINERY OR EQUIP DEALERS - SECONDHAND

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	12,422,855	4	10	30	272,329	362,623	634,952	5.111
2006	12,566,632	1	18	30	177,460	702,687	880,147	7.004
2007	12,011,461	1	15	22	106,473	221,490	327,963	2.730
2008	12,161,998	1	6	21	168,935	417,440	586,375	4.821
2009	10,958,014	0	8	10	109,868	258,903	368,771	3.365
	60,120,960	7	57	113	835,065	1,963,142	2,798,207	
Adjusted Loss to Payroll Ratio:					1.389	3.265	4.654	
Expected Unlimited Loss to Payroll Ratio:					2.064	4.801	6.865	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.792	2.925	4.718	
Credibility:					0.47	0.50		
Indicated Limited Loss to Payroll Ratio:					1.603	3.095	4.698	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.871</b>	<b>4.714</b>	<b>6.585</b>	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								340.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 8278 RHG: 7 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: RACING STABLES - JOCKEYS

POLICY YEAR	PER RACE	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS PER RACE
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	25,290.0	5	22	24	1,019,335	1,250,532	2,269,867	89.754
2006	31,023.0	2	29	28	571,815	689,478	1,261,293	40.657
2007	32,436.0	4	24	27	557,922	751,069	1,308,991	40.356
2008	31,660.0	7	30	32	1,183,068	1,837,819	3,020,887	95.417
2009	29,131.0	4	11	23	722,509	970,061	1,692,570	58.102
	149,540.0	22	116	134	4,054,649	5,498,959	9,553,608	
Adjusted Loss to Payroll Ratio:					27.114	36.772	63.887	
Expected Unlimited Loss to Payroll Ratio:					44.386	89.183	133.569	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					38.853	45.002	83.854	
Credibility:					0.93	0.92		
Indicated Limited Loss to Payroll Ratio:					27.936	37.431	65.367	
Limit Factor:					1.246	1.955		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>34.808</b>	<b>73.177</b>	<b>107.985</b>	
Indicated Relativity Change:								-19.2%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

Code: 8286 RHG: 4 NAICS: 42 ILDG: 2 MLDG: 1 CLASS: LIVESTOCK DEALERS/COMMISSION MERCHANTS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	6,478,512	0	16	14	89,087	244,024	333,111	5.142
2006	6,418,747	1	16	21	171,581	601,641	773,222	12.046
2007	6,526,144	1	15	25	178,144	404,932	583,076	8.934
2008	6,258,999	0	6	18	16,541	83,291	99,832	1.595
2009	5,760,359	0	11	14	209,946	554,935	764,881	13.278
	31,442,761	2	64	92	665,300	1,888,822	2,554,122	
Adjusted Loss to Payroll Ratio:					2.116	6.007	8.123	
Expected Unlimited Loss to Payroll Ratio:					2.210	8.331	10.541	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.916	4.875	6.791	
Credibility:					0.38	0.48		
Indicated Limited Loss to Payroll Ratio:					1.992	5.418	7.410	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.336</b>	<b>8.610</b>	<b>10.946</b>	
Indicated Relativity Change:								3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								565.9%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8290 RHG: 3 NAICS: 53 ILDG: 3 MLDG: 2 CLASS: WAREHOUSES - SELF STORAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	166,595,348	10	82	140	1,776,016	3,470,752	5,246,768	3.149
2008	169,863,878	9	71	193	1,421,530	3,219,133	4,640,663	2.732
2009	165,782,233	3	76	150	1,610,225	3,604,551	5,214,776	3.146
	502,241,459	22	229	483	4,807,771	10,294,437	15,102,208	
Adjusted Loss to Payroll Ratio:					0.957	2.050	3.007	
Expected Unlimited Loss to Payroll Ratio:					1.605	3.619	5.225	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.339	2.108	3.447	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.957	2.050	3.007	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.117</b>	<b>3.122</b>	<b>4.239</b>	
Indicated Relativity Change:								-18.9%
Relativity to Statewide Average Loss to Payroll Ratio:								219.1%

Code: 8291 RHG: 5 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: WAREHOUSES - COLD STORAGE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	222,444,516	24	137	383	2,922,986	6,669,443	9,592,429	4.312
2008	236,805,964	9	141	397	2,064,899	4,419,078	6,483,977	2.738
2009	212,106,356	3	143	333	2,612,547	5,611,836	8,224,383	3.877
	671,356,836	36	421	1,113	7,600,433	16,700,357	24,300,789	
Adjusted Loss to Payroll Ratio:					1.132	2.488	3.620	
Expected Unlimited Loss to Payroll Ratio:					1.657	4.544	6.201	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.384	2.531	3.914	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.132	2.488	3.620	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.378</b>	<b>4.219</b>	<b>5.597</b>	
Indicated Relativity Change:								-9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								289.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8292 RHG: 1 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: WAREHOUSES - GENERAL MERCHANDISE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	764,866,292	73	916	2,369	17,332,563	31,747,720	49,080,283	6.417
2009	665,845,157	27	792	1,649	13,442,193	24,730,265	38,172,458	5.733
	1,430,711,449	100	1,708	4,018	30,774,756	56,477,985	87,252,742	
Adjusted Loss to Payroll Ratio:					2.151	3.948	6.099	
Expected Unlimited Loss to Payroll Ratio:					2.866	6.492	9.358	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.626	4.438	7.064	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.151	3.948	6.099	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.413</b>	<b>5.432</b>	<b>7.845</b>	
Indicated Relativity Change:								-16.2%
Relativity to Statewide Average Loss to Payroll Ratio:								405.5%

Code: 8293 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: WAREHOUSES - FURNITURE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	120,932,027	18	193	264	4,046,607	7,179,426	11,226,033	9.283
2009	123,773,755	8	260	247	5,665,559	10,072,203	15,737,762	12.715
	244,705,782	26	453	511	9,712,166	17,251,629	26,963,795	
Adjusted Loss to Payroll Ratio:					3.969	7.050	11.019	
Expected Unlimited Loss to Payroll Ratio:					4.390	8.521	12.911	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.830	5.072	8.901	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.969	7.050	11.019	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.656</b>	<b>11.202</b>	<b>15.858</b>	
Indicated Relativity Change:								22.8%
Relativity to Statewide Average Loss to Payroll Ratio:								819.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8304 RHG: 2 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: GRAIN ELEVATORS OR STORAGE WAREHOUSES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	10,525,735	1	10	34	155,062	105,493	260,555	2.475
2006	10,904,320	0	12	29	34,592	138,955	173,547	1.592
2007	12,469,237	1	20	36	334,280	531,578	865,858	6.944
2008	13,410,515	0	10	31	148,519	294,418	442,937	3.303
2009	13,953,181	1	12	40	249,073	942,770	1,191,843	8.542
	61,262,988	3	64	170	921,526	2,013,213	2,934,739	
Adjusted Loss to Payroll Ratio:					1.504	3.286	4.790	
Expected Unlimited Loss to Payroll Ratio:					1.517	3.533	5.050	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.338	2.320	3.658	
Credibility:					0.42	0.45		
Indicated Limited Loss to Payroll Ratio:					1.408	2.755	4.163	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.612</b>	<b>3.983</b>	<b>5.596</b>	
Indicated Relativity Change:								10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								289.3%

Code: 8324 RHG: 3 NAICS: 44 ILDG: 3 MLDG: 2 CLASS: AUTOMOBILE GASOLINE STATIONS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	317,216,949	10	185	153	4,358,394	7,292,037	11,650,431	3.673
2009	336,209,273	4	165	153	3,370,286	6,453,134	9,823,420	2.922
	653,426,222	14	350	306	7,728,681	13,745,171	21,473,852	
Adjusted Loss to Payroll Ratio:					1.183	2.104	3.286	
Expected Unlimited Loss to Payroll Ratio:					1.418	3.062	4.480	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.290	1.902	3.191	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.183	2.104	3.286	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.380</b>	<b>3.204</b>	<b>4.584</b>	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								237.0%

EXPERIENCE OF COMBINATION GAS STATION STORES WITHIN AMENDED DEFINITION TRANSFERRED FROM CODES 8006, 8017, 8061 1-1-05

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8350 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: GASOLINE OR OIL DEALERS - WHOLESALE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	308,089,046	12	172	347	4,484,239	6,655,222	11,139,461	3.616
2009	267,440,630	13	151	312	4,535,842	6,905,829	11,441,671	4.278
	575,529,676	25	323	659	9,020,082	13,561,052	22,581,134	
Adjusted Loss to Payroll Ratio:					1.567	2.356	3.924	
Expected Unlimited Loss to Payroll Ratio:					1.965	3.934	5.899	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.784	2.347	4.131	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.567	2.356	3.924	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.838</b>	<b>3.744</b>	<b>5.583</b>	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								288.6%

Code: 8387 RHG: 3 NAICS: 81 ILDG: 1 MLDG: 1 CLASS: AUTO OR AUTO TRUCK SERVICE STATIONS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	735,922,936	36	464	592	7,317,715	14,457,034	21,774,749	2.959
2009	686,829,344	13	427	514	7,661,899	13,562,582	21,224,481	3.090
	1,422,752,280	49	891	1,106	14,979,614	28,019,616	42,999,231	
Adjusted Loss to Payroll Ratio:					1.053	1.969	3.022	
Expected Unlimited Loss to Payroll Ratio:					1.148	2.661	3.809	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.100	1.830	2.930	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.053	1.969	3.022	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.229</b>	<b>2.999</b>	<b>4.228</b>	
Indicated Relativity Change:								11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								218.6%

EXPERIENCE OF AUTOMOBILE OR TRUCK TOWING TRANSFERRED TO CODE 7227 1-1-10

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8388 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: RUBBER TIRE DEALERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	538,866,701	21	380	835	7,021,807	13,176,117	20,197,924	3.748
2009	456,798,071	11	316	594	6,097,809	10,769,835	16,867,644	3.693
	995,664,772	32	696	1,429	13,119,616	23,945,951	37,065,568	
Adjusted Loss to Payroll Ratio:					1.318	2.405	3.723	
Expected Unlimited Loss to Payroll Ratio:					1.577	3.579	5.156	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.434	2.223	3.656	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.318	2.405	3.723	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.538</b>	<b>3.663</b>	<b>5.201</b>	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								268.8%

Code: 8389 RHG: 4 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: AUTO OR AUTO TRUCK REPAIR SHOPS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	928,948,167	41	508	943	11,373,000	18,535,860	29,908,860	3.220
2009	943,651,258	28	528	883	12,917,484	22,129,261	35,046,745	3.714
	1,872,599,425	69	1,036	1,826	24,290,484	40,665,120	64,955,605	
Adjusted Loss to Payroll Ratio:					1.297	2.172	3.469	
Expected Unlimited Loss to Payroll Ratio:					1.563	2.839	4.402	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.495	1.875	3.370	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.297	2.172	3.469	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.522</b>	<b>3.451</b>	<b>4.972</b>	
Indicated Relativity Change:								13.0%
Relativity to Statewide Average Loss to Payroll Ratio:								257.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8390 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: AUTOMOBILE VAN CONVERSION OR CUSTOMIZING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	30,925,121	2	25	76	289,746	870,514	1,160,260	3.752
2006	34,575,083	2	23	97	418,635	1,306,623	1,725,258	4.990
2007	36,599,612	0	19	68	259,196	580,602	839,798	2.295
2008	19,264,538	3	9	28	350,910	654,550	1,005,460	5.219
2009	15,280,975	3	13	25	494,460	1,217,146	1,711,606	11.201
	136,645,329	10	89	294	1,812,947	4,629,436	6,442,383	
Adjusted Loss to Payroll Ratio:					1.327	3.388	4.715	
Expected Unlimited Loss to Payroll Ratio:					1.117	3.335	4.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.080	2.431	3.511	
Credibility:					0.51	0.60		
Indicated Limited Loss to Payroll Ratio:					1.206	3.005	4.211	
Limit Factor:					1.145	1.446		
Indicated (Unlimited) Loss to Payroll Ratio:					1.381	4.345	5.726	
Indicated Relativity Change:								28.6%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>1.342</b>	<b>4.223</b>	<b>5.565</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								287.7%

Code: 8391 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: AUTO OR AUTO TRUCK DEALER

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	3,027,877,167	136	1,370	3,607	34,188,633	51,397,011	85,585,644	2.827
2009	2,815,832,573	34	1,367	2,922	26,176,281	45,702,706	71,878,987	2.553
	5,843,709,740	170	2,737	6,529	60,364,914	97,099,717	157,464,631	
Adjusted Loss to Payroll Ratio:					1.033	1.662	2.695	
Expected Unlimited Loss to Payroll Ratio:					1.387	2.454	3.841	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.261	1.524	2.785	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.033	1.662	2.695	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.205</b>	<b>2.531</b>	<b>3.736</b>	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								193.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8392 RHG: 4 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: AUTO OR AUTO TRUCK STORAGE OR PARKING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	404,715,207	22	259	495	4,366,867	9,331,052	13,697,919	3.385
2009	399,818,397	10	261	474	4,414,653	9,133,748	13,548,401	3.389
	804,533,604	32	520	969	8,781,521	18,464,799	27,246,320	
Adjusted Loss to Payroll Ratio:					1.092	2.295	3.387	
Expected Unlimited Loss to Payroll Ratio:					1.404	3.286	4.690	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.343	2.171	3.513	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.092	2.295	3.387	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.280</b>	<b>3.647</b>	<b>4.927</b>	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								254.7%

EXPERIENCE OF AUTOMOBILE OR TRUCK TOWING TRANSFERRED TO CODE 7227 1-1-10

Code: 8393 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: AUTO-BODY, FENDER REPAIR AND PAINTING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	886,002,303	31	323	621	7,881,441	12,952,231	20,833,672	2.351
2009	833,074,149	13	327	464	8,082,495	12,928,196	21,010,691	2.522
	1,719,076,452	44	650	1,085	15,963,936	25,880,427	41,844,363	
Adjusted Loss to Payroll Ratio:					0.929	1.505	2.434	
Expected Unlimited Loss to Payroll Ratio:					1.253	2.373	3.625	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.198	1.568	2.765	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.929	1.505	2.434	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.089</b>	<b>2.392</b>	<b>3.482</b>	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								180.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8397 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: AUTO-TRANSMISSION REPAIR AND REBUILDING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	66,630,844	6	38	98	812,168	1,169,289	1,981,457	2.974
2006	64,698,664	4	33	75	689,581	880,727	1,570,308	2.427
2007	61,866,447	3	35	68	947,961	1,683,124	2,631,085	4.253
2008	57,034,687	1	40	62	987,103	1,649,786	2,636,889	4.623
2009	55,619,852	0	25	44	468,084	741,790	1,209,874	2.175
	305,850,494	14	171	347	3,904,898	6,124,715	10,029,613	
Adjusted Loss to Payroll Ratio:					1.277	2.003	3.279	
Expected Unlimited Loss to Payroll Ratio:					1.499	2.698	4.197	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.434	1.782	3.216	
Credibility:					0.80	0.76		
Indicated Limited Loss to Payroll Ratio:					1.308	1.950	3.258	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.534</b>	<b>3.098</b>	<b>4.633</b>	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								239.5%

Code: 8400 RHG: 3 NAICS: 44 ILDG: 1 MLDG: 1 CLASS: MOTORCYCLE DEALERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	219,320,527	7	70	163	875,397	1,709,474	2,584,871	1.179
2006	232,158,255	12	85	157	2,454,913	3,828,142	6,283,055	2.706
2007	222,918,815	3	52	172	1,006,536	1,558,958	2,565,494	1.151
2008	195,751,601	5	67	109	1,554,084	2,153,761	3,707,845	1.894
2009	154,110,511	2	48	94	1,339,809	1,962,303	3,302,112	2.143
	1,024,259,709	29	322	695	7,230,739	11,212,637	18,443,377	
Adjusted Loss to Payroll Ratio:					0.706	1.095	1.801	
Expected Unlimited Loss to Payroll Ratio:					0.814	1.524	2.338	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.740	0.947	1.687	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					0.706	1.092	1.798	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.824</b>	<b>1.663</b>	<b>2.487</b>	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								128.5%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8500 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 1 CLASS: METAL SCRAP DEALERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	70,755,449	5	50	219	1,183,970	2,652,607	3,836,577	5.422
2007	87,499,619	13	107	202	1,539,080	3,425,310	4,964,390	5.674
2008	83,017,983	11	95	216	2,016,417	3,119,941	5,136,358	6.187
2009	82,479,899	7	94	191	1,995,822	4,027,750	6,023,572	7.303
	323,752,950	36	346	828	6,735,289	13,225,608	19,960,898	
Adjusted Loss to Payroll Ratio:					2.080	4.085	6.165	
Expected Unlimited Loss to Payroll Ratio:					2.570	5.721	8.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.232	3.485	5.717	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.080	4.085	6.165	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.428</b>	<b>6.222</b>	<b>8.649</b>	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								447.1%

Code: 8601 RHG: 4 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: ENGINEERS - CONSULTING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	9,413,745,356	37	376	1,081	10,295,455	16,412,638	26,708,093	0.284
2009	8,705,337,095	15	334	903	9,136,299	15,944,769	25,081,068	0.288
	18,119,082,451	52	710	1,984	19,431,754	32,357,407	51,789,161	
Adjusted Loss to Payroll Ratio:					0.107	0.179	0.286	
Expected Unlimited Loss to Payroll Ratio:					0.142	0.285	0.427	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.123	0.167	0.289	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.107	0.179	0.286	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.126</b>	<b>0.284</b>	<b>0.410</b>	
Indicated Relativity Change:								-4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								21.2%

EXPERIENCE OF ENGINEERS - CONSULTING TRANSFERRED FROM CODES 8742 AND 8810 1-1-11.

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8631 RHG: 6 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: RACING STABLES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	45,710,173	19	99	133	2,891,897	4,455,390	7,347,287	16.074
2008	45,648,081	23	104	123	2,773,157	3,932,073	6,705,230	14.689
2009	41,442,689	7	98	96	2,293,253	3,279,089	5,572,342	13.446
	132,800,943	49	301	352	7,958,307	11,666,552	19,624,859	
Adjusted Loss to Payroll Ratio:					5.993	8.785	14.778	
Expected Unlimited Loss to Payroll Ratio:					7.214	16.391	23.605	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					6.330	9.388	15.718	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					5.993	8.785	14.778	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>7.221</b>	<b>15.356</b>	<b>22.577</b>	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								1167.1%

Code: 8720 RHG: 4 NAICS: 52 ILDG: 3 MLDG: 3 CLASS: INSPECTION FOR INSURANCE OR VALUATION

Code: 7248 RHG: 4 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: MARINE SURVEYORS OR APPRAISERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	171,735,763	7	48	87	983,531	2,574,677	3,558,208	2.072
2006	150,723,822	7	42	81	1,771,900	2,546,451	4,318,351	2.865
2007	164,581,223	7	49	82	1,209,245	1,702,418	2,911,663	1.769
2008	166,430,995	1	30	83	464,861	906,692	1,371,553	0.824
2009	177,312,419	1	34	63	871,336	1,644,476	2,515,812	1.419
	830,784,222	23	203	396	5,300,873	9,374,714	14,675,588	
Adjusted Loss to Payroll Ratio:					0.638	1.128	1.766	
Expected Unlimited Loss to Payroll Ratio:					0.996	1.966	2.962	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.950	1.224	2.174	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.638	1.128	1.766	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.748</b>	<b>1.793</b>	<b>2.541</b>	
Indicated Relativity Change:								-14.2%
Relativity to Statewide Average Loss to Payroll Ratio:								131.4%

EXPERIENCE OF ATTORNEY SUPPORT SERVICES TRANSFERRED TO CODE 8821 1-1-06

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8729 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: ELEVATOR SERVICE - NO REPAIR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	12,839,566	0	5	2	74,795	49,122	123,917	0.965
2006	37,258,815	1	2	0	105,569	128,644	234,213	0.629
2007	44,366,526	0	2	0	30,966	48,473	79,439	0.179
2008	45,291,991	0	0	6	0	4,033	4,033	0.009
2009	19,408,067	0	2	1	20,687	55,698	76,385	0.394
	159,164,965	1	11	9	232,018	285,971	517,989	
Adjusted Loss to Payroll Ratio:					0.146	0.180	0.325	
Expected Unlimited Loss to Payroll Ratio:					0.398	0.721	1.119	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.361	0.485	0.845	
Credibility:					0.36	0.35		
Indicated Limited Loss to Payroll Ratio:					0.283	0.378	0.661	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.331</b>	<b>0.575</b>	<b>0.906</b>	
Indicated Relativity Change:								-19.0%
Relativity to Statewide Average Loss to Payroll Ratio:								46.8%

Code: 8740 RHG: 4 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: APARTMENT OR CONDOMINIUM COMPLEX OPERATION - PROPERTY MANAGEMENT SUPERVISORS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	672,106,606	13	123	344	2,971,283	5,229,895	8,201,178	1.220
2009	657,369,477	1	136	276	1,922,050	5,042,596	6,964,646	1.059
	1,329,476,083	14	259	620	4,893,333	10,272,491	15,165,824	
Adjusted Loss to Payroll Ratio:					0.368	0.773	1.141	
Expected Unlimited Loss to Payroll Ratio:					0.642	1.460	2.102	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.535	0.817	1.351	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.368	0.773	1.141	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.432</b>	<b>1.228</b>	<b>1.660</b>	
Indicated Relativity Change:								-21.1%
Relativity to Statewide Average Loss to Payroll Ratio:								85.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8741 RHG: 4 NAICS: 53 ILDG: 1 MLDG: 1 CLASS: REAL ESTATE AGENCIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	5,543,974,921	13	92	227	2,950,824	4,506,961	7,457,785	0.135
2008	4,878,082,760	13	116	222	2,942,849	5,829,535	8,772,384	0.180
2009	4,757,486,828	5	113	236	3,132,769	5,276,060	8,408,829	0.177
	15,179,544,509	31	321	685	9,026,443	15,612,557	24,638,999	
Adjusted Loss to Payroll Ratio:					0.059	0.103	0.162	
Expected Unlimited Loss to Payroll Ratio:					0.074	0.149	0.223	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.062	0.083	0.145	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.059	0.103	0.162	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.070</b>	<b>0.163</b>	<b>0.233</b>	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								12.1%

Code: 8742 RHG: 3 NAICS: 8742 ILDG: 4 MLDG: 3 CLASS: SALESPERSONS - OUTSIDE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	35,869,163,007	163	1,681	4,066	45,402,486	75,088,020	120,490,506	0.336
2009	34,333,636,181	111	1,703	3,575	52,522,390	84,754,809	137,277,199	0.400
	70,202,799,188	274	3,384	7,641	97,924,876	159,842,829	257,767,705	
Adjusted Loss to Payroll Ratio:					0.139	0.228	0.367	
Expected Unlimited Loss to Payroll Ratio:					0.152	0.310	0.462	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.172	0.215	0.387	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.139	0.228	0.367	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.163</b>	<b>0.347</b>	<b>0.510</b>	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								26.3%

EXPERIENCE OF ATTORNEY SUPPORT SERVICES TRANSFERRED TO CODE 8821 1-1-06. EXPERIENCE OF MORTGAGE BANKERS TRANSFERRED TO CODE 8749 1-1-07. EXPERIENCE OF ENGINEERS - CONSULTING TRANSFERRED TO CODE 8601 1-1-11.

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8743 RHG: 6 NAICS: 52 ILDG: 2 MLDG: 2 CLASS: MORTGAGE BROKERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	2,563,771,936	3	46	94	1,568,505	2,368,483	3,936,988	0.154
2006	2,226,928,048	10	32	91	1,496,591	2,091,039	3,587,630	0.161
2007	1,283,979,600	2	22	38	686,029	916,699	1,602,728	0.125
2008	799,302,894	0	6	37	140,808	319,943	460,751	0.058
2009	827,572,193	0	9	23	127,804	624,832	752,636	0.091
	7,701,554,671	15	115	283	4,019,736	6,320,995	10,340,731	
Adjusted Loss to Payroll Ratio:					0.052	0.082	0.134	
Expected Unlimited Loss to Payroll Ratio:					0.064	0.117	0.180	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.056	0.068	0.124	
Credibility:					0.82	0.79		
Indicated Limited Loss to Payroll Ratio:					0.053	0.079	0.132	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.064</b>	<b>0.138</b>	<b>0.202</b>	
Indicated Relativity Change:								12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								10.4%

EXPERIENCE OF MORTGAGE BANKERS TRANSFERRED TO CODE 8749 1-1-07

Code: 8745 RHG: 5 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: NEWS AGENT OR DISTRIBUTOR OF MAGAZINES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	53,024,207	6	82	128	990,504	2,065,201	3,055,705	5.763
2006	57,412,236	10	79	115	1,098,762	2,488,114	3,586,876	6.248
2007	58,010,000	4	52	78	868,936	1,813,116	2,682,052	4.623
2008	48,163,017	2	67	53	920,758	1,854,725	2,775,483	5.763
2009	41,665,400	4	61	62	887,758	1,438,978	2,326,736	5.584
	258,274,860	26	341	436	4,766,718	9,660,135	14,426,852	
Adjusted Loss to Payroll Ratio:					1.846	3.740	5.586	
Expected Unlimited Loss to Payroll Ratio:					2.411	5.941	8.352	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.001	3.253	5.254	
Credibility:					0.90	0.98		
Indicated Limited Loss to Payroll Ratio:					1.861	3.731	5.592	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.265</b>	<b>6.327</b>	<b>8.592</b>	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								444.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8748 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: AUTO OR AUTO TRUCK SALESPERSONS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,489,588,567	14	194	370	6,318,241	9,500,371	15,818,612	1.062
2009	1,437,786,442	5	192	375	4,914,809	7,991,256	12,906,065	0.898
	2,927,375,009	19	386	745	11,233,050	17,491,627	28,724,677	
Adjusted Loss to Payroll Ratio:					0.384	0.598	0.981	
Expected Unlimited Loss to Payroll Ratio:					0.486	0.864	1.349	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.441	0.515	0.956	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.384	0.598	0.981	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.450</b>	<b>0.949</b>	<b>1.400</b>	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								72.3%

Code: 8749 RHG: 3 NAICS: 52 ILDG: 4 MLDG: 3 CLASS: MORTGAGE BANKERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	1,963,826,299	9	70	226	2,073,294	3,361,734	5,435,028	0.277
2006	1,841,555,173	6	52	141	1,978,170	2,729,849	4,708,019	0.256
2007	982,102,013	4	26	56	657,889	1,224,666	1,882,555	0.192
2008	802,445,296	5	12	40	320,075	759,361	1,079,436	0.135
2009	1,140,470,998	7	119	169	2,258,697	4,018,521	6,277,218	0.550
	6,730,399,779	31	279	632	7,288,125	12,094,131	19,382,256	
Adjusted Loss to Payroll Ratio:					0.108	0.180	0.288	
Expected Unlimited Loss to Payroll Ratio:					0.107	0.217	0.324	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.102	0.140	0.243	
Credibility:					0.96	0.96		
Indicated Limited Loss to Payroll Ratio:					0.108	0.178	0.286	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.126</b>	<b>0.271</b>	<b>0.397</b>	
Indicated Relativity Change:								22.7%
Relativity to Statewide Average Loss to Payroll Ratio:								20.5%

\*E 1-1-07. EXPERIENCE OF MORTGAGE BANKERS TRANSFERRED FROM CODES 8742, 8743, 8808, 8810

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8755 RHG: 6 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: LABOR UNIONS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	422,112,805	12	33	59	1,570,409	1,243,922	2,814,331	0.667
2006	439,374,121	4	47	66	1,667,035	2,056,098	3,723,133	0.847
2007	469,762,577	8	38	55	1,034,651	1,656,662	2,691,313	0.573
2008	492,263,194	6	45	56	1,804,421	1,969,013	3,773,434	0.767
2009	504,411,385	4	39	63	1,507,366	1,728,755	3,236,121	0.642
	2,327,924,082	34	202	299	7,583,883	8,654,450	16,238,333	
Adjusted Loss to Payroll Ratio:					0.326	0.372	0.698	
Expected Unlimited Loss to Payroll Ratio:					0.379	0.640	1.019	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.337	0.393	0.730	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					0.326	0.372	0.698	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.393</b>	<b>0.651</b>	<b>1.044</b>	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								53.9%

Code: 8800 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 3 CLASS: MAILING OR ADDRESSING COMPANIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	272,809,773	9	96	265	2,138,598	4,469,006	6,607,604	2.422
2007	263,149,301	24	104	237	2,775,440	5,012,105	7,787,545	2.959
2008	247,427,012	9	98	213	2,218,980	5,251,753	7,470,733	3.019
2009	267,558,828	1	99	156	1,825,434	4,364,088	6,189,522	2.313
	1,050,944,914	43	397	871	8,958,452	19,096,952	28,055,404	
Adjusted Loss to Payroll Ratio:					0.852	1.817	2.670	
Expected Unlimited Loss to Payroll Ratio:					0.998	2.569	3.568	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.926	1.534	2.461	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.852	1.817	2.670	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.976</b>	<b>2.628</b>	<b>3.604</b>	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								186.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8801 RHG: 2 NAICS: 52 ILDG: 3 MLDG: 2 CLASS: CREDIT UNIONS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	1,096,636,194	14	125	399	3,327,628	5,427,077	8,754,705	0.798
2008	1,039,985,548	8	96	395	2,111,606	4,197,791	6,309,397	0.607
2009	1,054,261,817	8	125	351	2,678,570	5,634,308	8,312,878	0.789
	3,190,883,559	30	346	1,145	8,117,804	15,259,176	23,376,980	
Adjusted Loss to Payroll Ratio:					0.254	0.478	0.733	
Expected Unlimited Loss to Payroll Ratio:					0.319	0.796	1.115	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.307	0.547	0.854	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.254	0.478	0.733	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.291</b>	<b>0.691</b>	<b>0.983</b>	
Indicated Relativity Change:								-11.8%
Relativity to Statewide Average Loss to Payroll Ratio:								50.8%

Code: 8803 RHG: 4 NAICS: 54 ILDG: 2 MLDG: 3 CLASS: AUDITORS OR ACCOUNTANTS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	5,991,827,113	14	112	270	2,718,378	4,802,698	7,521,076	0.126
2008	6,013,810,053	9	115	228	3,464,201	6,087,579	9,551,780	0.159
2009	5,688,284,731	7	105	239	2,693,444	5,031,994	7,725,438	0.136
	17,693,921,897	30	332	737	8,876,024	15,922,272	24,798,296	
Adjusted Loss to Payroll Ratio:					0.050	0.090	0.140	
Expected Unlimited Loss to Payroll Ratio:					0.065	0.130	0.195	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.056	0.076	0.132	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.050	0.090	0.140	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.059</b>	<b>0.143</b>	<b>0.202</b>	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								10.4%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8804 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: ALCOHOLIC AND DRUG RECOVERY HOMES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	522,478,273	11	201	560	4,169,819	7,544,760	11,714,579	2.242
2009	546,765,306	9	290	557	7,039,774	13,980,683	21,020,457	3.845
	1,069,243,579	20	491	1,117	11,209,593	21,525,443	32,735,036	
Adjusted Loss to Payroll Ratio:					1.048	2.013	3.062	
Expected Unlimited Loss to Payroll Ratio:					1.042	2.457	3.499	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.998	1.555	2.553	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.048	2.013	3.062	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.223</b>	<b>3.066</b>	<b>4.289</b>	
Indicated Relativity Change:								22.6%
Relativity to Statewide Average Loss to Payroll Ratio:								221.7%

Code: 8806 RHG: 2 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: SHELTERED WORKSHOPS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	168,666,653	15	149	496	1,223,088	3,218,194	4,441,282	2.633
2006	161,227,679	15	159	489	2,126,921	5,481,703	7,608,624	4.719
2007	183,816,620	18	154	592	1,651,056	5,175,195	6,826,251	3.714
2008	186,819,666	9	162	566	1,916,676	5,640,614	7,557,290	4.045
2009	176,300,877	2	157	503	1,875,258	5,329,563	7,204,821	4.087
	876,831,495	59	781	2,646	8,792,999	24,845,269	33,638,269	
Adjusted Loss to Payroll Ratio:					1.003	2.834	3.836	
Expected Unlimited Loss to Payroll Ratio:					1.120	3.838	4.957	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.083	2.574	3.657	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.003	2.834	3.836	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.148</b>	<b>4.097</b>	<b>5.246</b>	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								271.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8807 RHG: 3 NAICS: 51 ILDG: 3 MLDG: 1 CLASS: NEWSPAPER, MAGAZINE OR BOOK PUBLISHING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	485,723,442	2	36	84	798,302	1,160,968	1,959,270	0.403
2006	501,807,738	2	22	83	330,181	730,874	1,061,055	0.211
2007	560,341,223	1	23	57	519,188	1,034,313	1,553,501	0.277
2008	519,746,824	3	27	68	634,116	1,063,036	1,697,152	0.327
2009	466,220,576	0	29	67	437,748	884,121	1,321,869	0.284
	2,533,839,803	8	137	359	2,719,534	4,873,312	7,592,846	
Adjusted Loss to Payroll Ratio:					0.107	0.192	0.300	
Expected Unlimited Loss to Payroll Ratio:					0.225	0.493	0.717	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.206	0.278	0.484	
Credibility:					0.87	0.90		
Indicated Limited Loss to Payroll Ratio:					0.120	0.201	0.321	
Limit Factor:					1.167	1.523		
Indicated (Unlimited) Loss to Payroll Ratio:					0.140	0.306	0.446	
Indicated Relativity Change:								-37.8%
<b>Selected Loss to Payroll Ratio (Restricted to 25% Change):</b>					<b>0.169</b>	<b>0.369</b>	<b>0.538</b>	
Relativity to Statewide Average Loss to Payroll Ratio:								27.8%

Code: 8808 RHG: 2 NAICS: 52 ILDG: 4 MLDG: 3 CLASS: BANKS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	6,298,527,582	40	685	1,413	15,576,388	24,210,218	39,786,606	0.632
2009	6,060,529,293	21	627	1,117	13,369,170	23,595,227	36,964,397	0.610
	12,359,056,875	61	1,312	2,530	28,945,558	47,805,444	76,751,002	
Adjusted Loss to Payroll Ratio:					0.234	0.387	0.621	
Expected Unlimited Loss to Payroll Ratio:					0.254	0.510	0.764	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.245	0.350	0.595	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.234	0.387	0.621	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.268</b>	<b>0.559</b>	<b>0.827</b>	
Indicated Relativity Change:								8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								42.8%

EXPERIENCE OF MORTGAGE BANKERS TRANSFERRED TO CODE 8749 1-1-07

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8810 RHG: 1 NAICS: 8810 ILDG: 4 MLDG: 3 CLASS: CLERICAL OFFICE EMPLOYEES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	137,353,534,472	511	5,836	16,228	141,546,943	252,612,396	394,159,339	0.287
2009	132,376,999,847	259	5,858	14,479	149,176,776	270,095,311	419,272,087	0.317
	269,730,534,319	770	11,694	30,707	290,723,719	522,707,707	813,431,426	
Adjusted Loss to Payroll Ratio:					0.108	0.194	0.302	
Expected Unlimited Loss to Payroll Ratio:					0.133	0.278	0.411	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.127	0.187	0.314	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.108	0.194	0.302	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.121</b>	<b>0.267</b>	<b>0.388</b>	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								20.0%

EXPERIENCE OF ATTORNEY SUPPORT SERVICES TRANSFERRED TO CODE 8821 1-1-06. EXPERIENCE OF MORTGAGE BANKERS TRANSFERRED TO CODE 8749 1-1-07. EXPERIENCE OF ENGINEERS - CONSULTING TRANSFERRED TO CODE 8601 1-1-11.

Code: 8813 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PRINTING OPERATION - EDITING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	760,776,675	14	70	203	1,533,561	3,045,515	4,579,076	0.602
2006	763,777,211	9	60	191	1,185,310	2,748,787	3,934,097	0.515
2007	737,339,847	9	53	173	1,402,217	2,850,536	4,252,753	0.577
2008	701,206,608	1	58	159	993,926	2,186,163	3,180,089	0.454
2009	607,794,146	0	37	103	1,010,140	1,896,204	2,906,344	0.478
	3,570,894,487	33	278	829	6,125,154	12,727,205	18,852,358	
Adjusted Loss to Payroll Ratio:					0.172	0.356	0.528	
Expected Unlimited Loss to Payroll Ratio:					0.252	0.539	0.790	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.228	0.342	0.570	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.172	0.356	0.528	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.200</b>	<b>0.543</b>	<b>0.743</b>	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								38.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8818 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: NEWSPAPER PUBLISHING - EDITING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	549,556,062	13	105	236	1,986,528	3,505,735	5,492,263	0.999
2006	575,045,372	3	45	164	928,037	1,580,903	2,508,940	0.436
2007	491,799,165	5	44	93	1,264,477	2,318,214	3,582,691	0.728
2008	428,058,488	4	35	78	740,978	1,408,538	2,149,516	0.502
2009	367,667,047	4	41	71	1,119,536	1,746,646	2,866,182	0.780
	2,412,126,134	29	270	642	6,039,556	10,560,036	16,599,592	
Adjusted Loss to Payroll Ratio:					0.250	0.438	0.688	
Expected Unlimited Loss to Payroll Ratio:					0.225	0.493	0.717	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.208	0.294	0.503	
Credibility:					0.85	0.88		
Indicated Limited Loss to Payroll Ratio:					0.244	0.421	0.665	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.279</b>	<b>0.608</b>	<b>0.888</b>	
Indicated Relativity Change:								23.7%
Relativity to Statewide Average Loss to Payroll Ratio:								45.9%

Code: 8820 RHG: 3 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: ATTORNEYS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	10,112,192,855	31	362	823	10,325,350	17,558,496	27,883,846	0.276
2009	9,886,213,049	25	314	709	9,211,429	18,029,528	27,240,957	0.276
	19,998,405,904	56	676	1,532	19,536,779	35,588,024	55,124,804	
Adjusted Loss to Payroll Ratio:					0.098	0.178	0.276	
Expected Unlimited Loss to Payroll Ratio:					0.143	0.252	0.396	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.124	0.154	0.278	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.098	0.178	0.276	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.114</b>	<b>0.271</b>	<b>0.385</b>	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								19.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8821 RHG: 3 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: ATTORNEY SUPPORT SERVICES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	108,303,864	3	29	72	513,014	774,183	1,287,197	1.189
2006	151,442,805	4	32	60	628,607	1,132,315	1,760,922	1.163
2007	139,948,743	3	38	59	645,295	1,400,570	2,045,865	1.462
2008	153,387,809	2	35	48	734,018	1,797,795	2,531,813	1.651
2009	154,973,243	1	29	43	693,299	1,290,106	1,983,405	1.280
	708,056,464	13	163	282	3,214,233	6,394,970	9,609,203	
Adjusted Loss to Payroll Ratio:					0.454	0.903	1.357	
Expected Unlimited Loss to Payroll Ratio:					0.608	1.509	2.117	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.525	0.921	1.446	
Credibility:					0.78	0.85		
Indicated Limited Loss to Payroll Ratio:					0.470	0.906	1.375	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.548</b>	<b>1.380</b>	<b>1.928</b>	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								99.6%

\*E 1-1-06. EXPERIENCE OF ATTORNEY SUPPORT SERVICES TRANSFERRED FROM CODES 4361, 8019, 8720, 8742, 8810

Code: 8822 RHG: 4 NAICS: 52 ILDG: 4 MLDG: 4 CLASS: INSURANCE COMPANIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	6,104,629,999	51	507	1,357	13,466,894	26,782,756	40,249,650	0.659
2009	5,844,823,708	20	426	1,215	12,010,119	27,122,549	39,132,668	0.670
	11,949,453,707	71	933	2,572	25,477,013	53,905,305	79,382,318	
Adjusted Loss to Payroll Ratio:					0.213	0.451	0.664	
Expected Unlimited Loss to Payroll Ratio:					0.246	0.556	0.801	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.234	0.346	0.580	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.213	0.451	0.664	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.250</b>	<b>0.717</b>	<b>0.967</b>	
Indicated Relativity Change:								20.7%
Relativity to Statewide Average Loss to Payroll Ratio:								50.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8823 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 2 CLASS: RESIDENTIAL CARE FACILITIES - CHILDREN

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	326,171,280	12	265	897	4,125,681	8,721,254	12,846,935	3.939
2009	313,926,552	10	300	821	6,133,437	10,661,828	16,795,265	5.350
	640,097,832	22	565	1,718	10,259,118	19,383,081	29,642,199	
Adjusted Loss to Payroll Ratio:					1.603	3.028	4.631	
Expected Unlimited Loss to Payroll Ratio:					1.442	3.702	5.144	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.394	2.483	3.877	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.603	3.028	4.631	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.835</b>	<b>4.379</b>	<b>6.214</b>	
Indicated Relativity Change:								20.8%
Relativity to Statewide Average Loss to Payroll Ratio:								321.2%

Code: 8827 RHG: 4 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: HOMEMAKER SERVICES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,364,735,609	73	844	1,376	18,778,385	34,583,240	53,361,625	3.910
2009	1,377,878,942	28	926	1,268	19,922,718	36,311,494	56,234,212	4.081
	2,742,614,551	101	1,770	2,644	38,701,104	70,894,733	109,595,837	
Adjusted Loss to Payroll Ratio:					1.411	2.585	3.996	
Expected Unlimited Loss to Payroll Ratio:					1.652	3.516	5.168	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.580	2.137	3.717	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.411	2.585	3.996	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.655</b>	<b>4.107</b>	<b>5.763</b>	
Indicated Relativity Change:								11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								297.9%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8829 RHG: 1 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: NURSING HOMES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	3,002,783,998	93	1,629	5,086	28,392,197	60,274,084	88,666,281	2.953
2009	3,266,504,755	43	1,805	5,155	34,305,431	73,962,048	108,267,479	3.314
	6,269,288,753	136	3,434	10,241	62,697,628	134,236,132	196,933,760	
Adjusted Loss to Payroll Ratio:					1.000	2.141	3.141	
Expected Unlimited Loss to Payroll Ratio:					1.213	2.706	3.919	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.218	1.890	3.107	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.000	2.141	3.141	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.122</b>	<b>2.946</b>	<b>4.068</b>	
Indicated Relativity Change:								3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								210.3%

Code: 8831 RHG: 3 NAICS: 54 ILDG: 1 MLDG: 2 CLASS: HOSPITALS - VETERINARY

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,082,613,979	13	490	2,613	4,782,544	12,697,574	17,480,118	1.615
2009	1,028,181,242	8	457	2,645	6,085,472	15,845,341	21,930,813	2.133
	2,110,795,221	21	947	5,258	10,868,016	28,542,915	39,410,931	
Adjusted Loss to Payroll Ratio:					0.515	1.352	1.867	
Expected Unlimited Loss to Payroll Ratio:					0.557	2.185	2.742	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.481	1.334	1.815	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.515	1.352	1.867	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.601</b>	<b>2.059</b>	<b>2.660</b>	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								137.5%

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Code: 8834 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: PHYSICIANS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	12,473,924,743	118	1,432	5,717	30,382,511	58,810,325	89,192,836	0.715
2009	12,975,332,408	54	1,685	5,475	33,629,239	66,161,193	99,790,432	0.769
	25,449,257,151	172	3,117	11,192	64,011,750	124,971,518	188,983,267	
Adjusted Loss to Payroll Ratio:					0.252	0.491	0.743	
Expected Unlimited Loss to Payroll Ratio:					0.341	0.720	1.061	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.330	0.483	0.813	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.252	0.491	0.743	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.288</b>	<b>0.710</b>	<b>0.998</b>	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								51.6%

Code: 8838 RHG: 2 NAICS: 71 ILDG: 1 MLDG: 2 CLASS: MUSEUMS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	341,126,864	6	91	289	1,012,769	2,946,375	3,959,144	1.161
2006	351,783,720	6	80	301	776,049	2,522,496	3,298,545	0.938
2007	387,967,535	2	77	262	1,094,200	4,143,177	5,237,377	1.350
2008	406,246,784	5	69	313	1,227,683	2,831,908	4,059,591	0.999
2009	408,742,447	2	80	307	1,484,471	3,937,542	5,422,013	1.327
	1,895,867,350	21	397	1,472	5,595,172	16,381,499	21,976,671	
Adjusted Loss to Payroll Ratio:					0.295	0.864	1.159	
Expected Unlimited Loss to Payroll Ratio:					0.399	1.230	1.628	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.380	0.835	1.216	
Credibility:					0.98	1.00		
Indicated Limited Loss to Payroll Ratio:					0.297	0.864	1.161	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.340</b>	<b>1.249</b>	<b>1.589</b>	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								82.2%



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Code: 8839 RHG: 2 NAICS: 62 ILDG: 1 MLDG: 1 CLASS: DENTISTS AND DENTAL SURGEONS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	3,496,666,888	16	389	1,911	8,054,541	13,295,876	21,350,417	0.611
2009	3,517,757,941	19	394	1,649	9,895,133	15,713,606	25,608,739	0.728
	7,014,424,829	35	783	3,560	17,949,675	29,009,483	46,959,157	
Adjusted Loss to Payroll Ratio:					0.256	0.414	0.669	
Expected Unlimited Loss to Payroll Ratio:					0.318	0.688	1.005	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.307	0.461	0.768	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.256	0.414	0.669	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.293</b>	<b>0.598</b>	<b>0.891</b>	
Indicated Relativity Change:								-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								46.1%

Code: 8840 RHG: 4 NAICS: 81 ILDG: 1 MLDG: 1 CLASS: CHURCHES - CLERGY

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	1,792,018,844	11	118	336	1,626,994	5,555,886	7,182,880	0.401
2007	1,889,288,705	9	89	338	2,077,503	5,390,823	7,468,326	0.395
2008	1,915,540,171	10	89	410	1,599,397	6,594,410	8,193,807	0.428
2009	1,922,430,519	5	98	366	2,421,528	6,336,353	8,757,881	0.456
	7,519,278,239	35	394	1,450	7,725,422	23,877,473	31,602,895	
Adjusted Loss to Payroll Ratio:					0.103	0.318	0.420	
Expected Unlimited Loss to Payroll Ratio:					0.116	0.428	0.545	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.111	0.283	0.394	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.103	0.318	0.420	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.121</b>	<b>0.505</b>	<b>0.625</b>	
Indicated Relativity Change:								14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								32.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8846 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PRINTING OPERATION - SCREEN - EDITING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	118,275,848	1	12	45	118,090	245,932	364,022	0.308
2006	114,333,624	2	12	46	184,853	350,591	535,444	0.468
2007	126,430,837	4	14	23	411,119	649,929	1,061,048	0.839
2008	120,388,950	0	19	32	371,061	730,826	1,101,887	0.915
2009	112,762,692	0	18	25	262,524	521,697	784,221	0.695
	592,191,951	7	75	171	1,347,647	2,498,974	3,846,621	
Adjusted Loss to Payroll Ratio:					0.228	0.422	0.650	
Expected Unlimited Loss to Payroll Ratio:					0.232	0.545	0.777	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.220	0.382	0.602	
Credibility:					0.49	0.52		
Indicated Limited Loss to Payroll Ratio:					0.224	0.403	0.627	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.251</b>	<b>0.554</b>	<b>0.805</b>	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								41.6%

Code: 8847 RHG: 4 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: BEVERAGE CONTAINER COLLECTION OR REDEMPTION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	57,073,344	9	97	177	1,334,773	2,386,822	3,721,595	6.521
2006	56,642,810	3	68	171	610,727	1,635,781	2,246,508	3.966
2007	66,334,867	9	87	221	1,059,087	2,578,485	3,637,572	5.484
2008	65,925,963	13	74	185	1,604,880	2,533,109	4,137,989	6.277
2009	59,752,717	6	90	144	1,820,378	3,019,111	4,839,489	8.099
	305,729,701	40	416	898	6,429,845	12,153,308	18,583,153	
Adjusted Loss to Payroll Ratio:					2.103	3.975	6.078	
Expected Unlimited Loss to Payroll Ratio:					2.776	6.338	9.113	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.406	3.709	6.115	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.103	3.975	6.078	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.467</b>	<b>6.317</b>	<b>8.784</b>	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								454.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8850 RHG: 4 NAICS: 52 ILDG: 3 MLDG: 4 CLASS: CHECK CASHERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	211,059,818	13	71	115	2,480,435	2,980,597	5,461,032	2.587
2007	232,350,055	7	64	96	1,761,470	2,318,883	4,080,353	1.756
2008	229,406,035	7	61	87	1,417,206	2,127,729	3,544,935	1.545
2009	213,196,438	10	102	105	2,892,935	4,775,513	7,668,448	3.597
	886,012,346	37	298	403	8,552,045	12,202,722	20,754,768	
Adjusted Loss to Payroll Ratio:					0.965	1.377	2.342	
Expected Unlimited Loss to Payroll Ratio:					1.102	2.043	3.144	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.051	1.271	2.322	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.965	1.377	2.342	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.132</b>	<b>2.188</b>	<b>3.321</b>	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								171.7%

Code: 8851 RHG: 2 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: CONGREGATE LIVING FACILITIES - ELDERLY

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	111,436,862	6	49	228	850,397	2,132,220	2,982,617	2.677
2006	128,592,998	7	75	323	1,114,613	2,643,952	3,758,565	2.923
2007	117,837,436	8	86	314	1,373,718	3,025,456	4,399,174	3.733
2008	125,209,737	6	73	265	1,441,276	3,729,973	5,171,249	4.130
2009	128,152,272	2	114	277	1,576,767	4,056,510	5,633,277	4.396
	611,229,305	29	397	1,407	6,356,771	15,588,111	21,944,882	
Adjusted Loss to Payroll Ratio:					1.040	2.550	3.590	
Expected Unlimited Loss to Payroll Ratio:					1.096	2.874	3.970	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.060	1.928	2.988	
Credibility:					0.93	1.00		
Indicated Limited Loss to Payroll Ratio:					1.041	2.550	3.592	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.192</b>	<b>3.688</b>	<b>4.880</b>	
Indicated Relativity Change:								22.9%
Relativity to Statewide Average Loss to Payroll Ratio:								252.3%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8852 RHG: 4 NAICS: 62 ILDG: 3 MLDG: 2 CLASS: HOME INFUSION THERAPISTS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	45,551,826	1	23	63	152,662	515,206	667,868	1.466
2006	41,914,599	2	12	54	341,040	622,222	963,262	2.298
2007	43,650,933	2	23	54	367,164	352,254	719,418	1.648
2008	56,814,174	3	21	32	586,204	668,064	1,254,268	2.208
2009	60,260,606	4	19	69	503,863	587,697	1,091,560	1.811
	248,192,138	12	98	272	1,950,933	2,745,443	4,696,376	
Adjusted Loss to Payroll Ratio:					0.786	1.106	1.892	
Expected Unlimited Loss to Payroll Ratio:					0.821	1.460	2.281	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.785	0.888	1.672	
Credibility:					0.58	0.55		
Indicated Limited Loss to Payroll Ratio:					0.786	1.008	1.793	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.921</b>	<b>1.601</b>	<b>2.523</b>	
Indicated Relativity Change:								10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								130.4%

Code: 8859 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 1 CLASS: COMPUTER PROGRAMMING OR SOFTWARE DEVELOPMENT

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	25,700,897,132	36	329	1,130	9,033,678	14,987,291	24,020,969	0.093
2009	26,702,003,014	12	290	924	6,744,640	13,111,590	19,856,230	0.074
	52,402,900,146	48	619	2,054	15,778,318	28,098,881	43,877,199	
Adjusted Loss to Payroll Ratio:					0.030	0.054	0.084	
Expected Unlimited Loss to Payroll Ratio:					0.048	0.093	0.141	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.042	0.060	0.102	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.030	0.054	0.084	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.034</b>	<b>0.078</b>	<b>0.112</b>	
Indicated Relativity Change:								-20.8%
Relativity to Statewide Average Loss to Payroll Ratio:								5.8%

EXPERIENCE OF INTERNET OR WEB-BASED APPLICATION DEVELOPMENT OR OPERATION TRANSFERRED FROM CODES 8742 AND 8810 1-1-05

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 8868 RHG: 2 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: COLLEGES OR SCHOOLS - PRIVATE - PROFESSIONALS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	7,884,137,076	54	1,042	3,186	16,417,097	37,399,519	53,816,616	0.683
2009	8,144,419,539	35	1,106	3,402	18,744,946	43,771,167	62,516,113	0.768
	16,028,556,615	89	2,148	6,588	35,162,043	81,170,686	116,332,728	
Adjusted Loss to Payroll Ratio:					0.219	0.506	0.726	
Expected Unlimited Loss to Payroll Ratio:					0.276	0.737	1.013	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.251	0.511	0.761	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.219	0.506	0.726	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.251</b>	<b>0.732</b>	<b>0.983</b>	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								50.8%

Code: 8875 RHG: 3 NAICS: 61 ILDG: 1 MLDG: 2 CLASS: PUBLIC COLLEGES OR SCHOOLS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	579,866,720	10	116	442	1,904,800	3,434,891	5,339,691	0.921
2007	509,206,872	8	102	332	1,411,619	2,975,506	4,387,125	0.862
2008	852,796,522	11	201	542	3,357,827	6,691,145	10,048,972	1.178
2009	555,092,249	1	123	302	2,123,736	4,013,237	6,136,973	1.106
	2,496,962,363	30	542	1,618	8,797,982	17,114,778	25,912,761	
Adjusted Loss to Payroll Ratio:					0.352	0.685	1.038	
Expected Unlimited Loss to Payroll Ratio:					0.360	0.954	1.313	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.323	0.624	0.947	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.352	0.685	1.038	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.411</b>	<b>1.044</b>	<b>1.455</b>	
Indicated Relativity Change:								10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								75.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 9007 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: APT/CONDO OPERATION FOR SENIORS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	98,555,824	4	47	98	615,979	1,821,644	2,437,623	2.473
2006	111,452,275	10	43	126	1,007,089	1,933,399	2,940,488	2.638
2007	116,344,595	9	55	136	1,010,860	1,720,529	2,731,389	2.348
2008	130,900,451	7	64	154	940,668	1,973,436	2,914,104	2.226
2009	138,417,178	1	57	115	743,316	1,620,559	2,363,875	1.708
	595,670,323	31	266	629	4,317,912	9,069,566	13,387,478	
Adjusted Loss to Payroll Ratio:					0.725	1.523	2.247	
Expected Unlimited Loss to Payroll Ratio:					1.096	2.698	3.794	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.914	1.571	2.486	
Credibility:					0.92	1.00		
Indicated Limited Loss to Payroll Ratio:					0.740	1.523	2.263	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.864</b>	<b>2.319</b>	<b>3.183</b>	
Indicated Relativity Change:								-16.1%
Relativity to Statewide Average Loss to Payroll Ratio:								164.5%

Code: 9008 RHG: 1 NAICS: 56 ILDG: 4 MLDG: 4 CLASS: JANITORIAL SERVICES - BY CONTRACTOR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,309,504,556	91	1,572	2,234	28,705,413	62,568,919	91,274,332	6.970
2009	1,316,353,479	41	1,561	2,067	29,656,601	65,324,408	94,981,009	7.215
	2,625,858,035	132	3,133	4,301	58,362,013	127,893,327	186,255,341	
Adjusted Loss to Payroll Ratio:					2.223	4.871	7.093	
Expected Unlimited Loss to Payroll Ratio:					2.402	5.721	8.123	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.359	4.198	6.557	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.223	4.871	7.093	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.494</b>	<b>6.702</b>	<b>9.196</b>	
Indicated Relativity Change:								13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								475.4%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 9009 RHG: 4 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: BUILDING OPERATION - COMMERCIAL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	597,631,701	26	241	536	5,494,679	9,447,250	14,941,929	2.500
2009	595,786,291	9	251	510	5,112,876	9,841,500	14,954,376	2.510
	1,193,417,992	35	492	1,046	10,607,554	19,288,750	29,896,304	
Adjusted Loss to Payroll Ratio:					0.889	1.616	2.505	
Expected Unlimited Loss to Payroll Ratio:					1.043	2.183	3.226	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.869	1.221	2.090	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.889	1.616	2.505	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.043</b>	<b>2.568</b>	<b>3.611</b>	
Indicated Relativity Change:								11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								186.7%

Code: 9010 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: MOBILEHOME PARK OPERATION - ALL OTHER EMPLOYEES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	131,169,325	12	95	204	1,814,969	4,154,990	5,969,959	4.551
2008	135,746,328	4	71	179	1,397,837	3,300,077	4,697,914	3.461
2009	149,748,445	9	100	201	2,267,826	4,942,821	7,210,647	4.815
	416,664,098	25	266	584	5,480,632	12,397,888	17,878,519	
Adjusted Loss to Payroll Ratio:					1.315	2.976	4.291	
Expected Unlimited Loss to Payroll Ratio:					1.999	4.542	6.542	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.668	2.646	4.314	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.315	2.976	4.291	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.535</b>	<b>4.532</b>	<b>6.067</b>	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								313.6%

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Code: 9011 RHG: 4 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: APARTMENT OR CONDOMINIUM COMPLEX OPERATION - ALL OTHER EMPLOYEES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,705,904,385	100	901	1,938	21,695,019	39,359,317	61,054,336	3.579
2009	1,737,110,020	48	1,080	1,932	22,348,829	43,797,784	66,146,613	3.808
	3,443,014,405	148	1,981	3,870	44,043,848	83,157,100	127,200,948	
Adjusted Loss to Payroll Ratio:					1.279	2.415	3.694	
Expected Unlimited Loss to Payroll Ratio:					1.537	3.484	5.021	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.280	1.949	3.229	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.279	2.415	3.694	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.501</b>	<b>3.838</b>	<b>5.338</b>	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								276.0%

Code: 9015 RHG: 3 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: BUILDING OPERATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	997,443,485	52	599	1,465	13,724,059	24,830,900	38,554,959	3.865
2009	926,173,787	21	556	1,167	11,373,265	23,596,135	34,969,400	3.776
	1,923,617,272	73	1,155	2,632	25,097,324	48,427,035	73,524,359	
Adjusted Loss to Payroll Ratio:					1.305	2.517	3.822	
Expected Unlimited Loss to Payroll Ratio:					1.937	4.275	6.212	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.616	2.490	4.106	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.305	2.517	3.822	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.523</b>	<b>3.834</b>	<b>5.357</b>	
Indicated Relativity Change:								-13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								276.9%



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Code: 9016 RHG: 3 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: AMUSEMENT PARKS OR EXHIBITIONS - MAINTENANCE OF PREMESIS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	512,079,399	20	297	879	4,470,760	12,227,231	16,697,991	3.261
2009	544,881,266	11	303	910	4,996,385	12,028,261	17,024,646	3.124
	1,056,960,665	31	600	1,789	9,467,145	24,255,492	33,722,636	
Adjusted Loss to Payroll Ratio:					0.896	2.295	3.191	
Expected Unlimited Loss to Payroll Ratio:					1.124	3.345	4.469	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.063	2.144	3.207	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.896	2.295	3.191	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.045</b>	<b>3.495</b>	<b>4.540</b>	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								234.7%

Code: 9031 RHG: 4 NAICS: 56 ILDG: 3 MLDG: 3 CLASS: PEST CONTROL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	272,520,128	19	149	408	4,314,114	7,596,340	11,910,454	4.370
2009	267,545,165	4	165	390	3,537,128	5,575,001	9,112,129	3.406
	540,065,293	23	314	798	7,851,243	13,171,341	21,022,583	
Adjusted Loss to Payroll Ratio:					1.454	2.439	3.893	
Expected Unlimited Loss to Payroll Ratio:					1.991	3.961	5.952	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.862	2.531	4.393	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.454	2.439	3.893	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.705</b>	<b>3.875</b>	<b>5.581</b>	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								288.5%

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Code: 9033 RHG: 3 NAICS: 92 ILDG: 2 MLDG: 2 CLASS: HOUSING AUTHORITIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	9,008,164	2	7	18	240,698	289,694	530,392	5.888
2006	8,564,282	1	6	21	172,682	231,088	403,770	4.715
2007	8,191,785	0	5	16	43,136	59,751	102,887	1.256
2008	8,317,089	2	6	17	361,987	437,267	799,254	9.610
2009	9,083,918	0	11	18	211,304	304,294	515,598	5.676
	43,165,238	5	35	90	1,029,808	1,322,095	2,351,903	
Adjusted Loss to Payroll Ratio:					2.386	3.063	5.449	
Expected Unlimited Loss to Payroll Ratio:					1.909	3.475	5.384	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.743	2.115	3.858	
Credibility:					0.40	0.39		
Indicated Limited Loss to Payroll Ratio:					2.000	2.485	4.485	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.334</b>	<b>3.785</b>	<b>6.118</b>	
Indicated Relativity Change:								13.6%
Relativity to Statewide Average Loss to Payroll Ratio:								316.3%

Code: 9043 RHG: 1 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: HOSPITALS

Code: 8830 RHG: 1 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: INSTITUTIONAL EMPLOYEES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	8,206,701,343	181	1,818	6,228	33,490,944	58,443,227	91,934,171	1.120
2009	8,495,361,993	96	1,890	5,846	35,686,622	60,779,167	96,465,789	1.136
	16,702,063,336	277	3,708	12,074	69,177,566	119,222,394	188,399,961	
Adjusted Loss to Payroll Ratio:					0.414	0.714	1.128	
Expected Unlimited Loss to Payroll Ratio:					0.593	1.241	1.834	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.595	0.867	1.462	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.414	0.714	1.128	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.465</b>	<b>0.982</b>	<b>1.447</b>	
Indicated Relativity Change:								-21.1%
Relativity to Statewide Average Loss to Payroll Ratio:								74.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 9048 RHG: 2 NAICS: 72 ILDG: 1 MLDG: 1 CLASS: CAMPS - RECREATIONAL OR EDUCATIONAL

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	89,607,127	2	66	371	308,658	1,585,982	1,894,640	2.114
2006	92,476,469	6	56	408	1,011,181	2,884,892	3,896,073	4.213
2007	100,762,447	7	69	380	827,949	3,988,170	4,816,119	4.780
2008	109,796,334	3	74	403	1,223,662	3,846,234	5,069,896	4.618
2009	104,203,400	1	74	284	994,911	2,605,185	3,600,096	3.455
	496,845,777	19	339	1,846	4,366,360	14,910,462	19,276,822	
Adjusted Loss to Payroll Ratio:					0.879	3.001	3.880	
Expected Unlimited Loss to Payroll Ratio:					1.041	4.429	5.470	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.060	3.275	4.334	
Credibility:					0.84	1.00		
Indicated Limited Loss to Payroll Ratio:					0.908	3.001	3.909	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.039</b>	<b>4.339</b>	<b>5.379</b>	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								278.1%

Code: 9050 RHG: 1 NAICS: 72 ILDG: 4 MLDG: 4 CLASS: HOTELS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	2,395,699,526	125	2,131	4,807	36,622,952	85,000,987	121,623,939	5.077
2009	2,339,508,640	58	2,182	4,723	38,628,609	90,071,169	128,699,778	5.501
	4,735,208,166	183	4,313	9,530	75,251,561	175,072,156	250,323,716	
Adjusted Loss to Payroll Ratio:					1.589	3.697	5.286	
Expected Unlimited Loss to Payroll Ratio:					1.739	4.612	6.351	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.839	3.550	5.389	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.589	3.697	5.286	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.783</b>	<b>5.087</b>	<b>6.870</b>	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								355.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 9053 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: BATHS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	887,577,739	17	305	564	5,173,742	11,972,837	17,146,579	1.932
2009	931,398,448	8	394	625	6,993,141	15,195,231	22,188,372	2.382
	1,818,976,187	25	699	1,189	12,166,883	27,168,069	39,334,952	
Adjusted Loss to Payroll Ratio:					0.669	1.494	2.162	
Expected Unlimited Loss to Payroll Ratio:					0.717	1.663	2.381	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.721	1.262	1.983	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.669	1.494	2.162	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.750</b>	<b>2.055</b>	<b>2.806</b>	
Indicated Relativity Change:								17.9%
Relativity to Statewide Average Loss to Payroll Ratio:								145.0%

Code: 9059 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: DAY CARE CENTERS - CHILD

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	1,511,541,727	40	756	1,909	11,208,321	25,382,963	36,591,284	2.421
2009	1,539,758,166	20	764	1,875	11,445,880	27,329,690	38,775,570	2.518
	3,051,299,893	60	1,520	3,784	22,654,202	52,712,653	75,366,854	
Adjusted Loss to Payroll Ratio:					0.742	1.728	2.470	
Expected Unlimited Loss to Payroll Ratio:					0.830	2.339	3.169	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.803	1.569	2.372	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.742	1.728	2.470	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.850</b>	<b>2.498</b>	<b>3.348</b>	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								173.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 9060 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: CLUBS - COUNTRY OR GOLF

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	883,877,492	31	512	1,354	8,298,657	18,729,135	27,027,792	3.058
2009	758,348,350	17	392	1,050	7,499,199	17,559,969	25,059,168	3.304
	1,642,225,842	48	904	2,404	15,797,857	36,289,104	52,086,960	
Adjusted Loss to Payroll Ratio:					0.962	2.210	3.172	
Expected Unlimited Loss to Payroll Ratio:					1.185	2.991	4.176	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.121	1.918	3.038	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.962	2.210	3.172	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.123</b>	<b>3.365</b>	<b>4.488</b>	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								232.0%

Code: 9061 RHG: 2 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: CLUBS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	185,178,226	11	92	311	1,496,825	3,318,836	4,815,661	2.601
2006	190,654,181	11	83	265	1,319,224	3,155,284	4,474,508	2.347
2007	197,774,371	5	104	228	1,278,974	2,791,428	4,070,402	2.058
2008	195,472,894	8	81	217	1,551,483	3,038,481	4,589,964	2.348
2009	185,841,123	4	73	210	1,135,857	2,614,397	3,750,254	2.018
	954,920,795	39	433	1,231	6,782,364	14,918,425	21,700,789	
Adjusted Loss to Payroll Ratio:					0.710	1.562	2.273	
Expected Unlimited Loss to Payroll Ratio:					0.876	2.349	3.225	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.836	1.596	2.432	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.710	1.562	2.273	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.813</b>	<b>2.259</b>	<b>3.072</b>	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								158.8%

CLASSIFICATION RELATIVITY REVIEW SHEET  
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Code: 9066 RHG: 3 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: HOMEOWNERS ASSOCIATIONS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	214,566,341	20	114	247	3,273,745	6,197,715	9,471,460	4.414
2008	223,822,600	9	96	224	1,435,638	3,425,905	4,861,543	2.172
2009	228,042,797	13	114	238	3,369,729	5,798,827	9,168,556	4.021
	666,431,738	42	324	709	8,079,112	15,422,447	23,501,560	
Adjusted Loss to Payroll Ratio:					1.212	2.314	3.526	
Expected Unlimited Loss to Payroll Ratio:					1.274	2.691	3.965	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.220	1.851	3.071	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.212	2.314	3.526	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.415</b>	<b>3.525</b>	<b>4.939</b>	
Indicated Relativity Change:								24.6%
Relativity to Statewide Average Loss to Payroll Ratio:								255.3%

Code: 9067 RHG: 3 NAICS: 71 ILDG: 3 MLDG: 1 CLASS: YMCA OR YWCA INSTITUTIONS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	156,906,124	3	75	256	583,517	1,730,399	2,313,916	1.475
2006	172,443,106	2	84	262	452,066	2,101,166	2,553,232	1.481
2007	195,561,803	4	88	319	1,112,462	2,429,239	3,541,701	1.811
2008	206,512,964	4	89	312	1,106,597	3,180,828	4,287,425	2.076
2009	219,963,048	3	97	361	1,511,083	3,167,669	4,678,752	2.127
	951,387,045	16	433	1,510	4,765,725	12,609,300	17,375,025	
Adjusted Loss to Payroll Ratio:					0.501	1.325	1.826	
Expected Unlimited Loss to Payroll Ratio:					0.549	1.736	2.285	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.519	1.113	1.632	
Credibility:					0.84	1.00		
Indicated Limited Loss to Payroll Ratio:					0.504	1.325	1.829	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.588</b>	<b>2.019</b>	<b>2.607</b>	
Indicated Relativity Change:								14.1%
Relativity to Statewide Average Loss to Payroll Ratio:								134.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 9069 RHG: 3 NAICS: 71 ILDG: 4 MLDG: 4 CLASS: CLUBS - GAMING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	398,935,237	18	207	411	3,758,917	8,481,693	12,240,610	3.068
2009	349,642,502	12	212	320	3,557,628	9,136,825	12,694,453	3.631
	748,577,739	30	419	731	7,316,545	17,618,518	24,935,063	
Adjusted Loss to Payroll Ratio:					0.977	2.354	3.331	
Expected Unlimited Loss to Payroll Ratio:					1.138	3.303	4.441	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.076	2.117	3.194	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.977	2.354	3.331	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.141</b>	<b>3.585</b>	<b>4.725</b>	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								244.3%

Code: 9070 RHG: 1 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: RESIDENTIAL CARE FACILITY - ELDERLY

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	945,563,347	120	862	2,777	16,382,529	37,583,882	53,966,411	5.707
2009	962,466,502	29	984	2,645	17,073,890	41,347,487	58,421,377	6.070
	1,908,029,849	149	1,846	5,422	33,456,419	78,931,370	112,387,789	
Adjusted Loss to Payroll Ratio:					1.753	4.137	5.890	
Expected Unlimited Loss to Payroll Ratio:					1.812	4.862	6.675	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.820	3.395	5.215	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.753	4.137	5.890	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.967</b>	<b>5.692</b>	<b>7.660</b>	
Indicated Relativity Change:								14.8%
Relativity to Statewide Average Loss to Payroll Ratio:								396.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 9079 RHG: 1 NAICS: 72 ILDG: 3 MLDG: 3 CLASS: RESTAURANTS OR TAVERNS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	13,518,723,150	302	7,017	18,216	87,984,468	214,288,068	302,272,536	2.236
2009	13,066,866,372	160	7,498	16,987	98,929,346	244,438,653	343,367,999	2.628
	26,585,589,522	462	14,515	35,203	186,913,814	458,726,721	645,640,536	
Adjusted Loss to Payroll Ratio:					0.703	1.725	2.429	
Expected Unlimited Loss to Payroll Ratio:					0.791	2.249	3.041	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.837	1.731	2.568	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.703	1.725	2.429	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.789</b>	<b>2.374</b>	<b>3.163</b>	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								163.5%

Code: 9085 RHG: 1 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: RESIDENT CARE - DEVELOPMENTALLY DISABLED

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	339,131,473	6	282	676	4,080,125	8,950,500	13,030,625	3.842
2009	350,964,519	9	268	597	4,801,077	9,304,548	14,105,625	4.019
	690,095,992	15	550	1,273	8,881,203	18,255,047	27,136,250	
Adjusted Loss to Payroll Ratio:					1.287	2.645	3.932	
Expected Unlimited Loss to Payroll Ratio:					1.504	3.604	5.108	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.511	2.516	4.027	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.287	2.645	3.932	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.444</b>	<b>3.640</b>	<b>5.084</b>	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								262.8%



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 9092 RHG: 4 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: BOWLING CENTERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	102,499,878	2	53	121	406,001	1,362,729	1,768,730	1.726
2006	115,326,008	3	66	160	763,960	1,827,631	2,591,591	2.247
2007	121,631,428	4	40	147	674,209	1,611,624	2,285,833	1.879
2008	117,925,574	2	64	132	776,777	1,493,272	2,270,049	1.925
2009	113,594,135	3	50	129	680,637	1,458,558	2,139,195	1.883
	570,977,023	14	273	689	3,301,585	7,753,814	11,055,399	
Adjusted Loss to Payroll Ratio:					0.578	1.358	1.936	
Expected Unlimited Loss to Payroll Ratio:					0.714	2.109	2.822	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.674	1.298	1.972	
Credibility:					0.76	0.89		
Indicated Limited Loss to Payroll Ratio:					0.601	1.351	1.953	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.705</b>	<b>2.147</b>	<b>2.853</b>	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								147.5%

Code: 9096 RHG: 3 NAICS: 56 ILDG: 4 MLDG: 4 CLASS: RESIDENTIAL CLEANING SERVICES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	37,001,582	4	84	154	990,756	1,860,797	2,851,553	7.707
2006	41,323,088	7	77	190	991,757	2,254,529	3,246,286	7.856
2007	47,289,272	6	67	132	905,389	2,244,726	3,150,115	6.661
2008	49,019,501	10	100	138	1,875,422	4,238,268	6,113,690	12.472
2009	42,890,420	2	89	109	1,608,581	3,741,518	5,350,099	12.474
	217,523,863	29	417	723	6,371,905	14,339,838	20,711,742	
Adjusted Loss to Payroll Ratio:					2.929	6.592	9.522	
Expected Unlimited Loss to Payroll Ratio:					3.399	8.516	11.914	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.184	5.665	8.848	
Credibility:					0.97	1.00		
Indicated Limited Loss to Payroll Ratio:					2.937	6.592	9.529	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.427</b>	<b>10.040</b>	<b>13.467</b>	
Indicated Relativity Change:								13.0%
Relativity to Statewide Average Loss to Payroll Ratio:								696.2%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 9097 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 1 CLASS: SWIMMING POOL CLEANING AND SERVICING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	66,245,395	5	54	95	698,477	1,116,759	1,815,236	2.740
2006	69,579,165	7	53	84	1,045,963	1,456,231	2,502,194	3.596
2007	74,890,661	6	58	101	953,440	1,618,386	2,571,826	3.434
2008	78,749,132	2	51	72	1,097,767	1,280,521	2,378,288	3.020
2009	83,446,463	0	75	90	1,183,648	2,179,753	3,363,401	4.031
	372,910,816	20	291	442	4,979,295	7,651,651	12,630,946	
Adjusted Loss to Payroll Ratio:					1.335	2.052	3.387	
Expected Unlimited Loss to Payroll Ratio:					1.579	2.586	4.166	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.479	1.720	3.200	
Credibility:					0.88	0.81		
Indicated Limited Loss to Payroll Ratio:					1.353	1.989	3.341	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.578</b>	<b>3.029</b>	<b>4.608</b>	
Indicated Relativity Change:								10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								238.2%

Code: 9101 RHG: 3 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: COLLEGES OR SCHOOLS - PRIVATE - OTHERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	520,248,303	19	365	846	5,656,397	12,539,294	18,195,691	3.498
2009	546,963,066	8	357	845	5,419,945	11,792,809	17,212,754	3.147
	1,067,211,369	27	722	1,691	11,076,341	24,332,103	35,408,444	
Adjusted Loss to Payroll Ratio:					1.038	2.280	3.318	
Expected Unlimited Loss to Payroll Ratio:					1.608	3.607	5.215	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.444	2.360	3.804	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.038	2.280	3.318	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.211</b>	<b>3.472</b>	<b>4.684</b>	
Indicated Relativity Change:								-10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								242.1%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 9151 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: THEATERS - MUSIC ENSEMBLES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	124,617,754	2	17	33	195,286	522,654	717,940	0.576
2006	131,103,494	2	14	29	433,096	492,826	925,922	0.706
2007	156,678,098	0	17	35	391,269	475,848	867,117	0.553
2008	155,883,938	1	25	54	416,859	568,591	985,450	0.632
2009	151,185,854	0	17	41	477,506	548,707	1,026,213	0.679
	719,469,138	5	90	192	1,914,016	2,608,626	4,522,643	
Adjusted Loss to Payroll Ratio:					0.266	0.363	0.629	
Expected Unlimited Loss to Payroll Ratio:					0.399	0.611	1.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.395	0.432	0.828	
Credibility:					0.66	0.59		
Indicated Limited Loss to Payroll Ratio:					0.310	0.391	0.701	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.348</b>	<b>0.538</b>	<b>0.886</b>	
Indicated Relativity Change:								-12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								45.8%

Code: 9154 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: THEATERS - NOT MOTION PICTURE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	410,298,571	11	179	359	3,925,846	5,988,127	9,913,973	2.416
2009	402,308,521	6	182	387	4,070,720	6,870,929	10,941,649	2.720
	812,607,092	17	361	746	7,996,566	12,859,056	20,855,622	
Adjusted Loss to Payroll Ratio:					0.984	1.582	2.567	
Expected Unlimited Loss to Payroll Ratio:					1.308	2.356	3.664	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.296	1.666	2.963	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.984	1.582	2.567	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.104</b>	<b>2.177</b>	<b>3.282</b>	
Indicated Relativity Change:								-10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								169.6%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 9155 RHG: 2 NAICS: 51 ILDG: 1 MLDG: 2 CLASS: THEATERS - MOTION PICTURE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	194,867,957	0	65	358	543,948	1,786,014	2,329,962	1.196
2006	206,618,029	6	67	331	586,636	2,144,452	2,731,088	1.322
2007	214,293,457	5	96	379	776,825	2,823,134	3,599,959	1.680
2008	219,544,061	3	69	396	835,537	2,846,755	3,682,292	1.677
2009	229,307,767	0	63	339	448,420	2,244,066	2,692,486	1.174
	1,064,631,271	14	360	1,803	3,191,366	11,844,421	15,035,787	
Adjusted Loss to Payroll Ratio:					0.300	1.113	1.412	
Expected Unlimited Loss to Payroll Ratio:					0.389	1.660	2.049	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.361	0.991	1.352	
Credibility:					0.77	1.00		
Indicated Limited Loss to Payroll Ratio:					0.314	1.113	1.426	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.359</b>	<b>1.609</b>	<b>1.968</b>	
Indicated Relativity Change:								-3.9%
Relativity to Statewide Average Loss to Payroll Ratio:								101.7%

Code: 9156 RHG: 3 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: THEATERS - DANCE/OPERA/THEATER COMPANIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	89,081,894	5	88	236	1,705,222	2,903,117	4,608,339	5.173
2007	106,979,725	10	120	256	2,414,474	3,104,540	5,519,014	5.159
2008	113,449,632	5	96	178	2,329,288	3,337,125	5,666,413	4.995
2009	106,179,267	1	98	250	2,161,509	2,943,572	5,105,081	4.808
	415,690,518	21	402	920	8,610,492	12,288,354	20,898,846	
Adjusted Loss to Payroll Ratio:					2.071	2.956	5.028	
Expected Unlimited Loss to Payroll Ratio:					2.166	4.283	6.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.048	2.746	4.794	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.071	2.956	5.028	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.417</b>	<b>4.502</b>	<b>6.919</b>	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								357.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 9180 RHG: 3 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: AMUSEMENT PARKS OR EXHIBITIONS - MAINTENANCE OF DEVICES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	102,536,502	6	110	267	1,103,688	2,586,322	3,690,010	3.599
2006	114,939,256	7	74	309	1,090,776	3,295,994	4,386,770	3.817
2007	125,144,091	6	83	287	1,071,015	3,828,209	4,899,224	3.915
2008	122,913,560	7	102	255	1,568,381	2,844,223	4,412,604	3.590
2009	120,919,369	4	78	238	1,584,870	3,254,290	4,839,160	4.002
	586,452,778	30	447	1,356	6,418,730	15,809,039	22,227,768	
Adjusted Loss to Payroll Ratio:					1.095	2.696	3.790	
Expected Unlimited Loss to Payroll Ratio:					1.275	4.217	5.492	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.205	2.704	3.909	
Credibility:					0.97	1.00		
Indicated Limited Loss to Payroll Ratio:					1.098	2.696	3.794	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.281</b>	<b>4.106</b>	<b>5.387</b>	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								278.5%

Code: 9181 RHG: 1 NAICS: 71 ILDG: 4 MLDG: 2 CLASS: ATHLETIC TEAMS OR PARKS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	76,421,713	14	110	453	3,224,437	6,685,268	9,909,705	12.967
2008	80,468,594	5	108	376	3,311,392	5,684,973	8,996,365	11.180
2009	77,339,425	1	53	323	1,443,195	4,461,070	5,904,265	7.634
	234,229,732	20	271	1,152	7,979,025	16,831,311	24,810,336	
Adjusted Loss to Payroll Ratio:					3.406	7.186	10.592	
Expected Unlimited Loss to Payroll Ratio:					4.083	11.288	15.371	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.048	7.983	12.032	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.406	7.186	10.592	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>3.822</b>	<b>9.888</b>	<b>13.710</b>	
Indicated Relativity Change:								-10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								708.7%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 9182 RHG: 1 NAICS: 71 ILDG: 4 MLDG: 3 CLASS: ATHLETIC TEAMS OR PARKS - MAINTENANCE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	170,285,019	8	62	144	1,006,566	2,142,492	3,149,058	1.849
2006	186,150,668	11	45	112	727,965	2,589,479	3,317,444	1.782
2007	202,070,955	6	49	126	764,544	1,997,800	2,762,344	1.367
2008	218,682,265	5	55	148	1,153,298	2,350,451	3,503,749	1.602
2009	233,675,438	2	53	116	823,854	2,542,129	3,365,983	1.440
	1,010,864,345	32	264	646	4,476,227	11,622,351	16,098,578	
Adjusted Loss to Payroll Ratio:					0.443	1.150	1.593	
Expected Unlimited Loss to Payroll Ratio:					0.600	1.629	2.229	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.595	1.152	1.747	
Credibility:					0.89	1.00		
Indicated Limited Loss to Payroll Ratio:					0.460	1.150	1.609	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.516</b>	<b>1.582</b>	<b>2.098</b>	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								108.4%

Code: 9184 RHG: 3 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: SKI RESORTS - ALPINE

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	72,663,044	9	79	248	2,121,942	2,477,006	4,598,948	6.329
2006	69,289,282	5	91	212	1,073,338	3,550,030	4,623,368	6.673
2007	74,892,422	3	99	263	976,556	3,183,663	4,160,219	5.555
2008	71,974,690	6	92	219	1,317,037	3,988,719	5,305,756	7.372
2009	76,287,454	3	129	264	1,291,685	4,838,258	6,129,943	8.035
	365,106,892	26	490	1,206	6,780,558	18,037,675	24,818,233	
Adjusted Loss to Payroll Ratio:					1.857	4.940	6.798	
Expected Unlimited Loss to Payroll Ratio:					2.442	7.508	9.949	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.308	4.813	7.121	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.857	4.940	6.798	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.167</b>	<b>7.524</b>	<b>9.691</b>	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								501.0%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 9185 RHG: 2 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: CARNIVALS OR CIRCUSES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	1,603,151	0	9	20	88,335	307,885	396,220	24.715
2006	1,919,436	2	3	8	74,169	182,432	256,601	13.369
2007	2,908,403	1	14	15	177,192	581,513	758,705	26.087
2008	2,315,117	1	13	16	218,705	409,511	628,216	27.135
2009	2,659,642	0	9	18	88,424	177,555	265,979	10.001
	11,405,749	4	48	77	646,824	1,658,896	2,305,720	
Adjusted Loss to Payroll Ratio:					5.671	14.544	20.215	
Expected Unlimited Loss to Payroll Ratio:					8.877	24.051	32.928	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					8.472	16.341	24.813	
Credibility:					0.44	0.49		
Indicated Limited Loss to Payroll Ratio:					7.239	15.461	22.700	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>8.289</b>	<b>22.356</b>	<b>30.645</b>	
Indicated Relativity Change:								-6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								1584.2%

Code: 9220 RHG: 3 NAICS: 81 ILDG: 4 MLDG: 2 CLASS: CEMETERY OPERATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	70,651,399	9	86	205	1,223,973	2,432,850	3,656,823	5.176
2006	70,444,498	4	108	249	1,284,879	2,546,584	3,831,463	5.439
2007	80,726,384	7	61	213	1,556,018	2,558,943	4,114,961	5.097
2008	83,444,293	10	70	172	1,289,503	3,261,769	4,551,272	5.454
2009	78,023,497	3	73	174	1,493,589	2,776,752	4,270,341	5.473
	383,290,071	33	398	1,013	6,847,962	13,576,898	20,424,860	
Adjusted Loss to Payroll Ratio:					1.787	3.542	5.329	
Expected Unlimited Loss to Payroll Ratio:					1.993	4.491	6.485	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.910	3.089	4.999	
Credibility:					0.98	1.00		
Indicated Limited Loss to Payroll Ratio:					1.789	3.542	5.331	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.088</b>	<b>5.395</b>	<b>7.483</b>	
Indicated Relativity Change:								15.4%
Relativity to Statewide Average Loss to Payroll Ratio:								386.8%

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Code: 9402 RHG: 4 NAICS: 56 ILDG: 4 MLDG: 3 CLASS: SEWER OR TANK CLEANING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	71,759,736	2	32	98	767,377	1,017,449	1,784,826	2.487
2006	86,384,544	5	43	107	685,740	1,320,821	2,006,561	2.323
2007	99,719,294	9	42	90	1,663,077	2,659,243	4,322,320	4.334
2008	110,129,179	8	42	92	1,796,987	2,713,958	4,510,945	4.096
2009	98,789,332	2	48	102	1,396,704	1,910,144	3,306,848	3.347
	466,782,085	26	207	489	6,309,884	9,621,614	15,931,498	
Adjusted Loss to Payroll Ratio:					1.352	2.061	3.413	
Expected Unlimited Loss to Payroll Ratio:					1.704	2.922	4.626	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.593	1.867	3.460	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					1.352	2.048	3.399	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.586</b>	<b>3.254</b>	<b>4.839</b>	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								250.2%

Code: 9403 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 2 CLASS: GARBAGE, ASHES OR REFUSE COLLECTING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	724,595,709	45	556	1,072	14,529,213	21,122,594	35,651,807	4.920
2009	840,941,697	70	511	1,017	15,132,104	25,698,689	40,830,793	4.855
	1,565,537,406	115	1,067	2,089	29,661,317	46,821,283	76,482,601	
Adjusted Loss to Payroll Ratio:					1.895	2.991	4.885	
Expected Unlimited Loss to Payroll Ratio:					2.934	4.768	7.702	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.744	3.046	5.790	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.895	2.991	4.885	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.222</b>	<b>4.752</b>	<b>6.975</b>	
Indicated Relativity Change:								-9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								360.5%



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Code: 9410 RHG: 4 NAICS: 92 ILDG: 4 MLDG: 3 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY EMPLOYEES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	118,258,295	3	23	73	529,604	1,072,104	1,601,708	1.354
2006	129,600,320	2	30	67	313,082	682,649	995,731	0.768
2007	138,871,999	4	37	101	657,968	1,059,231	1,717,199	1.237
2008	143,422,375	1	29	76	361,769	678,507	1,040,276	0.725
2009	144,697,066	1	27	88	532,238	1,278,441	1,810,679	1.251
	674,850,055	11	146	405	2,394,661	4,770,932	7,165,593	
Adjusted Loss to Payroll Ratio:					0.355	0.707	1.062	
Expected Unlimited Loss to Payroll Ratio:					0.443	0.967	1.410	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.404	0.565	0.970	
Credibility:					0.67	0.69		
Indicated Limited Loss to Payroll Ratio:					0.371	0.663	1.034	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.435</b>	<b>1.054</b>	<b>1.489</b>	
Indicated Relativity Change:								5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								77.0%

Code: 9420 RHG: 3 NAICS: 92 ILDG: 3 MLDG: 4 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY OTHERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	31,640,044	5	44	94	857,167	806,247	1,663,414	5.257
2006	30,040,684	2	30	83	299,207	548,623	847,830	2.822
2007	35,989,125	2	46	87	660,654	1,020,039	1,680,693	4.670
2008	32,647,618	2	43	63	746,785	1,411,431	2,158,216	6.611
2009	51,899,739	1	43	106	721,872	1,703,019	2,424,891	4.672
	182,217,210	12	206	433	3,285,685	5,489,359	8,775,045	
Adjusted Loss to Payroll Ratio:					1.803	3.013	4.816	
Expected Unlimited Loss to Payroll Ratio:					2.166	4.385	6.551	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.978	2.669	4.647	
Credibility:					0.75	0.75		
Indicated Limited Loss to Payroll Ratio:					1.847	2.927	4.774	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.155</b>	<b>4.457</b>	<b>6.613</b>	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								341.8%

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Code: 9422 RHG: 1 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: ROAD DISTRICTS OR DEPARTMENTS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	620,316	0	1	4	1,008	6,818	7,826	1.262
2006	714,603	0	2	4	2,428	20,721	23,149	3.239
2007	715,830	0	0	0	0	0	0	0.000
2008	577,163	0	0	0	0	0	0	0.000
2009	794,776	0	1	2	196	35,396	35,592	4.478
	3,422,688	0	4	10	3,631	62,935	66,566	
Adjusted Loss to Payroll Ratio:					0.106	1.839	1.945	
Expected Unlimited Loss to Payroll Ratio:					1.202	3.521	4.723	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.151	2.364	3.515	
Credibility:					0.12	0.14		
Indicated Limited Loss to Payroll Ratio:					1.025	2.291	3.316	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.151</b>	<b>3.152</b>	<b>4.303</b>	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								222.4%

Code: 9424 RHG: 3 NAICS: 56 ILDG: 3 MLDG: 2 CLASS: GARBAGE, ASHES OR REFUSE DUMP OPERATIONS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	231,924,677	18	210	585	4,790,495	8,568,695	13,359,190	5.760
2009	183,718,348	4	172	540	3,223,248	6,244,810	9,468,058	5.154
	415,643,025	22	382	1,125	8,013,743	14,813,505	22,827,249	
Adjusted Loss to Payroll Ratio:					1.928	3.564	5.492	
Expected Unlimited Loss to Payroll Ratio:					2.108	4.769	6.877	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.974	3.173	5.147	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.928	3.564	5.492	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.250</b>	<b>5.428</b>	<b>7.678</b>	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								396.9%

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Code: 9426 RHG: 5 NAICS: 56 ILDG: 2 MLDG: 1 CLASS: SANITARY COMPANIES

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	66,598,667	13	64	175	1,503,131	2,881,835	4,384,966	6.584
2006	68,133,497	12	78	123	1,779,979	3,018,256	4,798,235	7.042
2007	68,517,195	7	78	122	1,588,433	2,183,729	3,772,162	5.505
2008	63,051,016	6	71	102	1,156,561	1,797,163	2,953,724	4.685
2009	60,284,378	1	75	78	1,145,941	1,469,045	2,614,986	4.338
	326,584,753	39	366	600	7,174,046	11,350,027	18,524,073	
Adjusted Loss to Payroll Ratio:					2.197	3.475	5.672	
Expected Unlimited Loss to Payroll Ratio:					2.981	5.667	8.648	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.669	3.388	6.057	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.197	3.475	5.672	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.673</b>	<b>5.894</b>	<b>8.568</b>	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								442.9%

Code: 9501 RHG: 2 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: PAINTING - SHOP ONLY

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	148,437,443	8	94	274	1,564,480	3,418,761	4,983,241	3.357
2006	147,126,830	11	89	226	1,615,208	2,902,919	4,518,127	3.071
2007	152,377,019	10	80	217	1,660,615	3,505,674	5,166,289	3.390
2008	141,922,686	5	89	152	2,136,642	2,953,089	5,089,731	3.586
2009	122,082,383	7	68	117	1,343,503	2,629,231	3,972,734	3.254
	711,946,361	41	420	986	8,320,448	15,409,674	23,730,122	
Adjusted Loss to Payroll Ratio:					1.169	2.164	3.333	
Expected Unlimited Loss to Payroll Ratio:					1.308	2.823	4.131	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.265	2.058	3.323	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.169	2.164	3.333	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.338</b>	<b>3.130</b>	<b>4.468</b>	
Indicated Relativity Change:								8.2%
Relativity to Statewide Average Loss to Payroll Ratio:								231.0%

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Code: 9507 RHG: 4 NAICS: 54 ILDG: 1 MLDG: 3 CLASS: SIGN PAINTING OR LETTERING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	67,415,514	6	46	96	918,933	1,499,590	2,418,523	3.587
2006	76,849,094	3	38	126	515,545	1,395,313	1,910,858	2.487
2007	82,443,051	5	32	98	646,380	843,362	1,489,742	1.807
2008	71,193,401	2	30	73	593,622	1,238,206	1,831,828	2.573
2009	66,166,375	2	22	51	345,060	705,801	1,050,861	1.588
	364,067,435	18	168	444	3,019,540	5,682,272	8,701,812	
Adjusted Loss to Payroll Ratio:					0.829	1.561	2.390	
Expected Unlimited Loss to Payroll Ratio:					1.189	2.601	3.790	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.024	1.526	2.550	
Credibility:					0.78	0.81		
Indicated Limited Loss to Payroll Ratio:					0.872	1.554	2.426	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.023</b>	<b>2.469</b>	<b>3.493</b>	
Indicated Relativity Change:								-7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								180.5%

Code: 9516 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: TELEVISION, VIDEO, AUDIO AND RADIO EQUIPMENT - INSTALLATION, SERVICE OR REPAIR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	567,743,691	28	224	802	6,332,106	10,863,552	17,195,658	3.029
2009	550,364,586	14	280	728	6,486,968	11,776,048	18,263,016	3.318
	1,118,108,277	42	504	1,530	12,819,074	22,639,600	35,458,674	
Adjusted Loss to Payroll Ratio:					1.146	2.025	3.171	
Expected Unlimited Loss to Payroll Ratio:					1.458	2.771	4.229	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.395	1.830	3.225	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.146	2.025	3.171	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.345</b>	<b>3.217</b>	<b>4.562</b>	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								235.8%

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Code: 9519 RHG: 4 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: HOUSEHOLD APPLIANCES - INSTALLATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	303,298,376	15	286	418	4,530,447	7,165,727	11,696,174	3.856
2009	267,970,311	9	159	224	4,104,064	6,820,680	10,924,744	4.077
	571,268,687	24	445	642	8,634,511	13,986,407	22,620,919	
Adjusted Loss to Payroll Ratio:					1.511	2.448	3.960	
Expected Unlimited Loss to Payroll Ratio:					1.762	3.145	4.907	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.685	2.078	3.762	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.511	2.448	3.960	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.773</b>	<b>3.890</b>	<b>5.663</b>	
Indicated Relativity Change:								15.4%
Relativity to Statewide Average Loss to Payroll Ratio:								292.8%

Code: 9521 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: HOUSE FURNISHINGS - INSTALLATION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	337,281,857	24	196	217	5,923,819	7,949,760	13,873,579	4.113
2009	298,107,580	6	223	204	4,975,575	6,920,700	11,896,275	3.991
	635,389,437	30	419	421	10,899,394	14,870,460	25,769,854	
Adjusted Loss to Payroll Ratio:					1.715	2.340	4.056	
Expected Unlimited Loss to Payroll Ratio:					2.135	3.128	5.263	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.937	2.101	4.038	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.715	2.340	4.056	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.002</b>	<b>3.564</b>	<b>5.566</b>	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								287.7%

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Code: 9522 RHG: 3 NAICS: 81 ILDG: 4 MLDG: 4 CLASS: UPHOLSTERING

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	237,992,877	25	165	319	3,769,681	7,651,990	11,421,671	4.799
2008	203,618,124	12	137	268	2,623,880	5,731,320	8,355,200	4.103
2009	182,273,638	6	127	195	2,865,795	6,691,819	9,557,614	5.244
	623,884,639	43	429	782	9,259,356	20,075,129	29,334,485	
Adjusted Loss to Payroll Ratio:					1.484	3.218	4.702	
Expected Unlimited Loss to Payroll Ratio:					1.809	3.767	5.575	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.733	2.591	4.323	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.484	3.218	4.702	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.732</b>	<b>4.901</b>	<b>6.633</b>	
Indicated Relativity Change:								19.0%
Relativity to Statewide Average Loss to Payroll Ratio:								342.9%

Code: 9529 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: SCAFFOLDS, SHORING, DISTRIBUTING TOWERS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2006	116,259,873	8	60	106	1,124,237	1,711,337	2,835,574	2.439
2007	157,936,157	12	81	116	2,332,733	3,844,019	6,176,752	3.911
2008	168,625,690	14	73	96	2,787,046	3,927,970	6,715,016	3.982
2009	137,631,956	9	55	132	2,029,915	3,531,350	5,561,265	4.041
	580,453,676	43	269	450	8,273,931	13,014,676	21,288,607	
Adjusted Loss to Payroll Ratio:					1.425	2.242	3.668	
Expected Unlimited Loss to Payroll Ratio:					2.060	3.191	5.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.787	1.926	3.713	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.425	2.242	3.668	
Limit Factor:					1.217	1.696		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>1.735</b>	<b>3.803</b>	<b>5.537</b>	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								286.2%

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Code: 9549 RHG: 2 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: ADVERTISING COMPANIES - OUTDOOR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	12,519,059	1	4	32	127,877	204,236	332,113	2.653
2006	17,032,166	1	15	44	300,204	338,261	638,465	3.749
2007	16,456,181	2	7	37	226,451	424,017	650,468	3.953
2008	14,929,753	1	10	31	125,031	353,420	478,451	3.205
2009	13,230,517	3	12	21	748,163	1,102,374	1,850,537	13.987
	74,167,676	8	48	165	1,527,727	2,422,307	3,950,034	
Adjusted Loss to Payroll Ratio:					2.060	3.266	5.326	
Expected Unlimited Loss to Payroll Ratio:					2.178	3.701	5.879	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.898	2.394	4.292	
Credibility:					0.53	0.49		
Indicated Limited Loss to Payroll Ratio:					1.984	2.821	4.805	
Limit Factor:					1.145	1.446		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>2.271</b>	<b>4.080</b>	<b>6.351</b>	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								328.3%

Code: 9552 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: SIGN ERECTION OR REPAIR

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	10,125,787	2	7	20	180,305	256,367	436,672	4.312
2006	11,232,599	2	15	26	324,791	513,682	838,473	7.465
2007	11,728,688	4	17	28	524,450	919,141	1,443,591	12.308
2008	11,928,594	2	19	23	389,649	806,613	1,196,262	10.029
2009	11,887,293	1	13	20	385,398	544,343	929,741	7.821
	56,902,961	11	71	117	1,804,593	3,040,147	4,844,740	
Adjusted Loss to Payroll Ratio:					3.171	5.343	8.514	
Expected Unlimited Loss to Payroll Ratio:					4.342	8.841	13.183	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.658	5.304	8.962	
Credibility:					0.62	0.63		
Indicated Limited Loss to Payroll Ratio:					3.356	5.329	8.685	
Limit Factor:					1.205	1.748		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>4.044</b>	<b>9.314</b>	<b>13.358</b>	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								690.5%

CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 9586 RHG: 1 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: BARBER SHOPS OR BEAUTY PARLORS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2007	616,962,171	10	210	227	2,696,287	5,742,774	8,439,061	1.368
2008	672,931,071	7	175	247	2,400,099	4,652,008	7,052,107	1.048
2009	652,446,335	5	223	230	3,783,739	6,785,961	10,569,700	1.620
	1,942,339,577	22	608	704	8,880,125	17,180,743	26,060,868	
Adjusted Loss to Payroll Ratio:					0.457	0.885	1.342	
Expected Unlimited Loss to Payroll Ratio:					0.499	1.081	1.579	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.501	0.820	1.321	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.457	0.885	1.342	
Limit Factor:					1.122	1.376		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.513</b>	<b>1.217</b>	<b>1.730</b>	
Indicated Relativity Change:								9.6%
Relativity to Statewide Average Loss to Payroll Ratio:								89.4%

Code: 9610 RHG: 4 NAICS: 51 ILDG: 3 MLDG: 3 CLASS: MOTION PICTURES - PRODUCTION

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2008	3,346,200,528	54	700	1,741	18,745,920	25,400,183	44,146,103	1.319
2009	3,135,899,587	17	612	1,342	17,216,285	23,184,854	40,401,139	1.288
	6,482,100,115	71	1,312	3,083	35,962,205	48,585,037	84,547,242	
Adjusted Loss to Payroll Ratio:					0.555	0.750	1.304	
Expected Unlimited Loss to Payroll Ratio:					0.686	1.326	2.012	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.629	0.718	1.347	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.555	0.750	1.304	
Limit Factor:					1.173	1.589		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.651</b>	<b>1.191</b>	<b>1.842</b>	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								95.2%

INCLUDES 4360 D 1-1-08



CLASSIFICATION RELATIVITY REVIEW SHEET  
Effective January 1, 2013

Code: 9620 RHG: 3 NAICS: 81 ILDG: 2 MLDG: 4 CLASS: FUNERAL DIRECTORS

POLICY YEAR	PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2005	127,061,638	3	34	107	613,309	999,598	1,612,907	1.269
2006	120,773,455	10	36	86	999,064	1,777,880	2,776,944	2.299
2007	130,484,835	7	33	143	911,345	2,190,823	3,102,168	2.377
2008	136,045,643	2	36	97	619,017	1,386,146	2,005,163	1.474
2009	133,295,301	3	30	88	491,569	1,555,582	2,047,151	1.536
	647,660,872	25	169	521	3,634,304	7,910,030	11,544,334	
Adjusted Loss to Payroll Ratio:					0.561	1.221	1.782	
Expected Unlimited Loss to Payroll Ratio:					0.715	1.550	2.265	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.685	1.066	1.751	
Credibility:					0.80	0.82		
Indicated Limited Loss to Payroll Ratio:					0.586	1.193	1.779	
Limit Factor:					1.167	1.523		
<b>Selected (Unlimited) Loss to Payroll Ratio:</b>					<b>0.684</b>	<b>1.817</b>	<b>2.501</b>	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								129.3%



Part B  
Plans Subject to Insurance Commissioner Approval

The WCIRB is recommending:

1. Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (Title 10, California Code of Regulations, Section 2318.6), to be effective January 1, 2013 and applied as of the first anniversary rating date of a risk on or after January 1, 2013 (Section A);
2. Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (Title 10, California Code of Regulations, Section 2318.6), to be effective January 1, 2014 and applied as of the first anniversary rating date of a risk on or after January 1, 2014 (Section B);
3. Amendments to the *Miscellaneous Regulations for the Recording and Reporting of Data* (Title 10, California Code of Regulations, Section 2354), to be effective January 1, 2013 and applied as of the first anniversary rating date of a risk on or after January 1, 2013 (Section C); and
4. Amendments to the *California Workers' Compensation Experience Rating Plan—1995* (Title 10, California Code of Regulations, Section 2353.1), to be effective January 1, 2013 and applied as of the first anniversary rating date of a risk on or after January 1, 2013 (Section D).



Part B

Section A

Recommended Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995*  
Title 10, California Code of Regulations, Section 2318.6  
Effective January 1, 2013

It is recommended that the following amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) be approved effective January 1, 2013 with respect to new and renewal policies as of the first anniversary rating date of a risk on or after January 1, 2013.

Part 1 — General Provisions

Amend Section I, *Introduction*, Rule 3, *Effective Date*, to show that the effective date of the amended USRP is 12:01 A.M., January 1, 2013.

PROPOSED

**Section I — Introduction**

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**3. Effective Date**

The provisions of this Plan are effective at 12:01 A.M., ~~July 1, 2012~~ January 1, 2013. When a change in this Plan is approved, a notice summarizing the change and its effective date, as specified by the Insurance Commissioner, will be published by the WCIRB.

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## Part 2 — Policy Document Filing Requirements

Amend Section I, *General Instructions*, Rule 3, *Cancellations or Reinstatements*, for consistency with standard national data reporting specifications.

### PROPOSED

#### **Section I — General Instructions**

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#### **3. Cancellations or Reinstatements**

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- b. The following information must be provided on all cancellations or reinstatement notices submitted to the WCIRB:

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(5) The date the cancellation was mailed to the insured.

(6) The reason for the cancellation.

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## Part 3 — Standard Classification System

Amend Section IV, *Special Industry Classification Procedures*, Rule 2a(1) for clarity and to provide that an employee's unpaid meal break does not need to be recorded in time cards or time books if the meal period represents a time in which all of the employer's operations at the job location cease for a uniform unpaid break period.

### PROPOSED

#### Section IV — Special Industry Classification Procedures

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#### 2. Construction or Erection Work

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##### a. Determination of Dual Wage Construction or Erection Classification

A classification that requires the regular hourly wage to equal or exceed a specified amount may be used only upon verification that the employee is paid an hourly wage that equals or exceeds the specified amount.

##### (1) Records of Payroll

For all employees, other than salaried employees, determination of the regular hourly wage must be supported by original time cards or time book entries for each employee. Original records must indicate the operations performed, the total hours worked each day and, except as provided below, the times the employee started and ended each work period throughout the workday, and the total hours worked each day. At job locations where all of the employer's operations cease for a uniform unpaid meal period, recording the start and stop times of the uniform break period is not required.

For all employees, other than salaried employees, the payroll for which an hourly wage determination cannot be reconciled to time cards or time book entries as specified above shall not be assigned to a classification that requires the regular hourly wage to equal or exceed a specified amount.

For the purpose of administering this rule, a salaried employee is an employee who is remunerated at an established level of compensation on a weekly, monthly or annual basis, without regard to hours worked, sales volume, production levels or similar variables. (In addition to a base salary, salaried employees may also receive bonuses or commissions.)

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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 2012.

## PROPOSED

### **Section V — Payroll — Remuneration**

#### **1. Payroll — Remuneration**

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##### **j. Executive Officers**

The entire remuneration earned by each executive officer during the policy period shall be used as the payroll, subject to a minimum remuneration of ~~\$40,300~~\$41,600 per annum and a maximum remuneration of ~~\$104,000~~\$106,600 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 ~~\$40,300~~\$41,600 per annum and a maximum remuneration of ~~\$104,000~~\$106,600 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 ~~\$40,300~~\$41,600 per annum and a maximum remuneration of ~~\$104,000~~\$106,600 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 ~~\$40,300~~\$41,600 per annum and a maximum remuneration of

~~\$104,000~~106,600 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 (~~\$40,300~~41,600 ÷ 52 x 26 = ~~\$20,150~~20,800). The reportable payroll for this partner must therefore be increased by ~~\$9,750~~10,400 to equal the prorated minimum remuneration for this person's 26 weeks as partner (\$10,400 + ~~\$9,750~~10,400 = ~~\$20,150~~20,800).

An employee is promoted to an executive officer position effective week 40 during a 52-week policy period. The individual was paid an annual salary of \$150,000 for the policy period. Payroll for weeks 1 through 39 is \$112,500. The earnings for the 13-week period (\$37,500) as executive officer are reduced to the prorated executive officer maximum remuneration based upon Subrule j, above (~~\$104,000~~106,600 ÷ 52 x 13 = ~~\$26,000~~26,650). The total reportable payroll for this individual is \$112,500 + ~~\$26,000~~26,650 = ~~\$138,500~~139,150.

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Amend Section VII, *Standard Classifications*, Rule 2, *Standard Classifications*, as indicated below:

Amend Classification 7428(3), *Aircraft Remanufacture, Conversion, Modification and Repair Companies — not engaged in the original manufacturing of aircraft*, to clarify that it includes the repair and rebuilding of aircraft components when the employer works directly on the aircraft.

#### PROPOSED

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

This classification includes the repair and rebuilding of aircraft components and parts when such operations are performed directly on the aircraft or in connection with components that are removed from and later reinstalled on the aircraft by the employer.

Also refer to companion Classification 7424(1), *Aircraft Operation — members of flying crew — N.O.C.*

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Establish cross-reference for *Alcohol and Drug Recovery Homes* for ease of reference.

PROPOSED

**ALCOHOL AND DRUG RECOVERY HOMES**

See *Substance Use Disorder Recovery Homes* under Health and Human Services.

\* \* \* \* \*

Amend the cross-reference for Classification 8804(1), *Alcoholic and Drug Recovery Homes*, for consistency.

PROPOSED

**ALCOHOLIC AND DRUG SUBSTANCE USE DISORDER RECOVERY HOMES**

See Health and Human Services.

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Amend Classification 9181, *Athletic Teams or Parks — all players on the salary list of employer, whether regularly played or not*, to increase the annual payroll limitation for players from \$104,000 to \$106,600 per year per person to reflect wage inflation since the payroll limitation was last amended in 2012.

PROPOSED

**ATHLETIC TEAMS OR PARKS — all players on salary list of employer, whether regularly played or not — including umpires 9181**

**The entire remuneration of each player shall be included, subject to a maximum of ~~\$104,000~~\$106,600 per season. When a player works for two or more teams in the same sport during the season, the maximum of ~~\$104,000~~\$106,600 per person shall be prorated.**

Season shall include preseason and postseason exposure.

Also refer to companion Classification 9182, *Athletic Teams or Parks — all employees other than players or umpires*.

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. Refer to Part 3, Section V, Rule 3.

\* \* \* \* \*

Amend Classification 8391, *Automobile or Automobile Truck Dealers — all employees other than automobile or automobile truck salespersons*, to specify the classification procedure applicable to automobile dealers that do not have a separate clerical office and a regular sales force in addition to proprietors and for clarity.

PROPOSED

**AUTOMOBILE OR AUTOMOBILE TRUCK DEALERS — all employees other than ~~automobile or automobile truck~~ vehicle salespersons — including estimators, service writers, vehicle maintenance and repair, accessory or spare parts sales and the transporting of vehicles that are owned by the employer** **8391**

This classification shall apply only to those ~~concerns employers~~ having, in addition to proprietors, ~~a full-time clerical office force and a regular sales force engaged exclusively in the demonstration and sale of automobiles and/or automobile trucks~~ vehicles and separate clerical staff. If these conditions do not exist, Classification 8391 does not apply. If Classification 8391 does not apply and the employer performs vehicle repair work, assign the applicable vehicle repair classification(s) and if the employer performs no vehicle repairing assign Classification 8392, *Automobile or Automobile Truck Storage Garages or Parking Stations or Lots*, to employees who perform activities such as cleaning and washing vehicles, changing tires and recharging batteries.

Also refer to companion Classification 8748, *Automobile or Automobile Truck Dealers — vehicle salespersons*.

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 Automobile 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, supplying a small amount of gasoline or performing minor vehicle repairs such as reattaching ignition wires or battery cables.

\* \* \* \* \*

Amend Classification 8748, *Automobile or Automobile Truck Salespersons*, for clarity and consistency.

PROPOSED

**AUTOMOBILE OR AUTOMOBILE TRUCK ~~SALESPERSONS~~ DEALERS — vehicle salespersons** **8748**

Also refer to companion Classification 8391, *Automobile or Automobile Truck Dealers — all employees other than automobile or automobile truck salespersons*.

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Amend Classification 8078(2), *Beverage Preparation Shops*, to add tea or tea-based beverages to the list of beverages that are typically served by firms assigned to this classification.

PROPOSED

**BEVERAGE PREPARATION SHOPS — not bars or taverns**

**8078(2)**

This classification contemplates firms that prepare and serve beverages such as coffee; coffee based beverages such as mochas, cappuccinos, lattes, and espressos; tea and tea-based beverages; or juice drinks such as juice blends, smoothies, and lemonade for consumption by walk-in trade on or away from the premises. This classification includes the incidental sale of muffins, pastries and other baked goods.

This classification shall apply to each separate location at which the sale of prepared non-alcoholic beverages for consumption on or away from the premises equals or exceeds 50% of the gross receipts.

Beverage preparation shops that pour and serve alcoholic beverages for consumption on the premises or prepare and serve hot food for consumption on or away from the premises shall be assigned to Classification 9079(1), *Restaurants or Taverns*.

The bottling or canning of beverages or the manufacture of concentrates shall be separately rated.

\* \* \* \* \*

Amend Classification 5146(1), *Cabinet or Fixtures — portable; interior trim*, to direct that the installation of doors, door frames and sash shall be assigned to Classification 5107, *Door, Door Frame or Pre-Glazed Window Installation — not overhead doors*.

PROPOSED

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

**5146(1)**

**At a particular job or location, Classification 5146(1) shall not be used for division of pay-roll in connection with Classifications 5403, *Carpentry*, or 5432, *Carpentry*.**

The installation of doors, door frames and sash shall be assigned to Classification 5107, *Door, Door Frame or Pre-Glazed Window Installation — no overhead doors*.

\* \* \* \* \*

Amend Classifications 5403/5432, *Carpentry — including the installation of interior trim, builders, finish, doors and cabinet work in connection therewith*, to increase the hourly wage threshold from \$26.00 per hour to \$29.00 per hour based on the results of the WCIRB's 2011 wage level study.

PROPOSED

**CARPENTRY — including the installation of interior trim, builders finish, doors and cabinet work in connection therewith — employees whose regular hourly wage does not equal or exceed ~~\$26.00~~\$29.00 per hour** **5403**

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

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

**CARPENTRY — including the installation of interior trim, builders finish, doors and cabinet work in connection therewith — employees whose regular hourly wage equals or exceeds ~~\$26.00~~\$29.00 per hour** **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 ~~\$26.00~~\$29.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$26.00~~\$29.00 per hour shall be classified as 5403, *Carpentry*.**

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

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

\* \* \* \* \*

Amend Classification 8840, *Churches — clergy, professional assistants, organists, or members of choir*, to direct that overnight camps, including clerical office employees at the camp locations, shall be separately classified as 9048(1), *Camps — recreational or educational*, and that child day care centers whereby services are provided to the public for a fee shall be separately classified as 9059, *Day Care Centers*.

PROPOSED

**CHURCHES — clergy, professional assistants, organists, or members of choir — including Clerical Office Employees** **8840**

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

Employees assigned to this classification provide spiritual leadership, teaching, counseling, guidance, and support for their congregations. Employees include, but are not limited to, clergy, organists, choir directors and members, youth directors, Sunday school teachers, pastoral counselors, and clerical office employees.

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

Overnight camps operated by the employer shall be separately classified as 9048(1) *Camps — recreational or educational — all operations — including Clerical Office Employees at camp locations*. The operation of child day care centers whereby services are provided to the public for a fee shall be separately classified as 9059, *Day Care Centers — child — not residential care facilities — all employees — including receptionists*.

Also refer to companion Classification 9015(4), *Churches — all employees other than clergy, professional assistants, organists, members of choir or Clerical Office Employees*.

If an employee who performs duties described by Classification 8840 also performs duties described by Classification 9015(4), the payroll of that employee may be divided between Classifications 8840 and 9015(4), provided the employer maintains accurate records supported by time cards or time book entries that show such division. Refer to Part 3, Section V, Rule 3.

\* \* \* \* \*



Amend Classification 9015(4), *Churches — all employees other than clergy, professional assistants, organists, members of choir or Clerical Office Employees*, to direct that overnight camps, including clerical office employees at the camp locations, shall be separately classified as 9048(1), *Camps — recreational or educational*, and that child day care centers whereby services are provided to the public for a fee shall be separately classified as 9059, *Day Care Centers*.

PROPOSED

**CHURCHES — all employees other than clergy, professional assistants, organists, members of choir or Clerical Office Employees** **9015(4)**

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

Classification 9015(4) includes, but is not limited to, church maintenance employees, janitors, custodians, gardeners, security personnel, drivers, and parking lot attendants.

Overnight camps operated by the employer shall be separately classified as 9048(1) *Camps — recreational or educational — all operations — including Clerical Office Employees at camp locations.*  
The operation of child day care centers whereby services are provided to the public for a fee shall be separately classified as 9059, *Day Care Centers — child — not residential care facilities — all employees — including receptionists.*

Also refer to companion Classification 8840, *Churches — clergy, professional assistants, organists, or members of choir.*

If an employee who performs duties described by Classification 9015(4) also performs duties described by Classification 8840, the payroll of that employee may be divided between Classifications 9015(4) and 8840, provided the employer maintains accurate records supported by time cards or time book entries that show such division. Refer to Part 3, Section V, Rule 3.

\* \* \* \* \*

Amend Classification 9061, *Clubs — N.O.C.*, to include front desk employees for clarity and consistency.

PROPOSED

**CLUBS — N.O.C. — all employees — including front desk employees and restaurant or tavern employees** **9061**

\* \* \* \* \*

Amend Classification 9067(2), *Clubs — boys and girls*, to include front desk employees for clarity and consistency.

PROPOSED

**CLUBS — boys and girls — all employees — including front desk employees, teachers and instructors** **9067(2)**  
**The operation of camps shall be separately classified as 9048(1), *Camps*.**

\* \* \* \* \*

Amend Classification 9060, *Clubs — country or golf*, to include front desk employees for clarity and consistency.

PROPOSED

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

\* \* \* \* \*

Amend Classification 9069, *Clubs — gaming*, to include front desk employees for clarity and consistency.

PROPOSED

**CLUBS — gaming — all employees — including front desk employees and restaurant or tavern employees** **9069**  
 This classification applies to the operation of gaming houses such as card rooms and bingo parlors.

\* \* \* \* \*

Amend Classification 7207(2), *Clubs — riding*, to include front desk employees for clarity and consistency.

PROPOSED

**CLUBS — riding — all employees — including front desk employees** **7207(2)**

\* \* \* \* \*

Amend Classification 9180(2), *Clubs — shooting*, to include front desk employees for clarity and consistency.

PROPOSED

**CLUBS — shooting — including front desk employees**

**9180(2)**

The preparation or serving of hot foods shall be separately classified as 9079(1), *Restaurants or Taverns*.

\* \* \* \* \*

Amend Classification 9053(4), *Clubs — swimming*, to include front desk employees and remove the reference to receptionists for clarity and consistency.

PROPOSED

**CLUBS — swimming — all employees — including front desk employees and restaurant or tavern employees and receptionists**

**9053(4)**

\* \* \* \* \*

Amend Classification 9053(5), *Clubs — tennis or racquetball*, to include front desk employees and remove the reference to receptionists for clarity and consistency.

PROPOSED

**CLUBS — tennis or racquetball — all employees — including front desk employees and restaurant or tavern employees and receptionists**

**9053(5)**

\* \* \* \* \*

Establish Classification 3724(3), *Concrete Sawing or Drilling — N.O.C.*, for specialty contractors engaged exclusively in concrete sawing or drilling at a specific job site or location.

PROPOSED

**CONCRETE SAWING OR DRILLING — N.O.C.**

**3724(3)**

**This classification is not available for division of payroll when the concrete sawing or drilling is in support of a construction activity performed by the employer. Such concrete sawing or drilling shall be assigned to the appropriate construction classification.**

\* \* \* \* \*

Eliminate Classification 5207, *Dam Construction — concrete*, as it is no longer statistically credible.

PROPOSED

**~~DAM CONSTRUCTION — concrete — all operations; including the making, setting up and taking down forms, scaffolds, falsework and concrete distributing apparatus and reinforcing steel installation~~** **5207**

~~Tunneling shall be separately classified.~~

\* \* \* \* \*

Amend Classification 6011, *Dam Construction — N.O.C.*, to remove the N.O.C. reference and provide that this classification includes dam repair, alteration, seismic retrofitting and demolition.

PROPOSED

**DAM CONSTRUCTION — N.O.C. — all operations — including dam repair, alteration, seismic retrofitting and demolition**

**6011**

Tunneling shall be separately classified.

\* \* \* \* \*

Establish a cross-reference to indicate that Classification 8019(2), *Document Duplication or Photocopying Service — all employees*, is listed under the *Printing, Publishing and Duplicating* Industry Group.

PROPOSED

**DOCUMENT DUPLICATION OR PHOTOCOPYING SERVICE — all employees — including Clerical Office Employees and Outside Salespersons**

See Printing, Publishing and Duplicating.

\* \* \* \* \*

Amend Classification 2586(1), *Dry Cleaning or Dyeing — N.O.C.*, for clarity and consistency.

PROPOSED

**DRY CLEANING OR DYEING — N.O.C. — including repairing or pressing, and cash and carry departments on plant premises** **2586(1)**

Retail dry cleaning and laundering establishments engaged primarily (in excess of 50% of gross receipts) in the cleaning of garments, linens and other household items for the general ~~walk-in~~ public shall be classified as 2589, *Dry Cleaning or Laundry — retail*.

\* \* \* \* \*

Amend Classification 2589, *Dry Cleaning or Laundry — retail*, for clarity and consistency.

PROPOSED

**DRY CLEANING OR LAUNDRY — retail — including repairing or pressing, and cash and carry departments on premises** **2589**

This classification applies to those retail establishments engaged primarily (in excess of 50% of gross receipts) in the dry cleaning or laundering of garments, linens and other household items for the general ~~walk-in~~ public. This classification also applies to coin-operated laundries that retain attendants to perform “fluff and fold” activities.

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

This classification does not apply to diaper service companies or uniform and linen rental or service companies. Such firms shall be classified as 2585, *Laundries*, or 2586(1), *Dry Cleaning or Dyeing*.

\* \* \* \* \*

Amend Classifications 5190/5140, *Electrical Wiring — within buildings*, to increase the hourly wage threshold from \$28.00 per hour to \$30.00 per hour based on the results of the WCIRB's 2011 wage level study.

PROPOSED

**ELECTRICAL WIRING — within buildings — including installation or repair of fixtures or appliances — shop and outside — employees whose regular hourly wage does not equal or exceed ~~\$28.00~~\$30.00 per hour** **5190**

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

**ELECTRICAL WIRING — within buildings — including installation or repair of fixtures or appliances — shop and outside — employees whose regular hourly wage equals or exceeds ~~\$28.00~~\$30.00 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 ~~\$28.00~~\$30.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$28.00~~\$30.00 per hour shall be classified as 5190, *Electrical Wiring*.

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

\* \* \* \* \*

Amend Classifications 5467/5470, *Glaziers*, to increase the hourly wage threshold from \$26.00 per hour to \$29.00 per hour based on the results of the WCIRB's 2012 wage level study.

PROPOSED

**GLAZIERS — away from shop — employees whose regular hourly wage does not equal or exceed ~~\$26.00~~\$29.00 per hour** **5467**

**GLAZIERS — away from shop — employees whose regular hourly wage equals or exceeds ~~\$26.00~~\$29.00 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 ~~\$26.00~~\$29.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$26.00~~\$29.00 per hour shall be classified as 5467, *Glaziers*.

\* \* \* \* \*

Amend Classification 8804(1), *Alcoholic and Drug Recovery Homes* — all employees, within the *Health and Human Services* Industry Group, to reflect terminology currently used in the health and human services industry.

PROPOSED

**HEALTH AND HUMAN SERVICES**

**~~ALCOHOLIC AND DRUG~~ SUBSTANCE USE DISORDER RECOVERY HOMES — all employees 8804(1)**

Classification 8804(1) shall not be used for division of payroll in connection with Classifications 9070(1), *Residential Care Facilities for the Elderly*, 9070(3), *Residential Care Facilities for Adults*, 8823, *Residential Care Facilities for Children*, or 8851, *Congregate Living Facilities for the Elderly*, unless the operation described by Classification 8804(1) constitutes a separate and distinct enterprise having no connection with the operations covered by Classifications 9070(1), 9070(3), 8823 or 8851.

This classification shall apply to nonmedical residential care facilities providing services in a group setting to persons who are capable of meeting their life support needs independently, but who temporarily need assistance, guidance or counseling.

\* \* \* \* \*

Amend Classification 8851, *Congregate Living Facilities for the Elderly* — no care or supervision, within the *Health and Human Services* Industry Group, to describe the principal types of assisted care services that are provided by employers assigned to Classification 9070(1), *Residential Care Facilities for the Elderly*.

PROPOSED

**HEALTH AND HUMAN SERVICES**

**CONGREGATE LIVING FACILITIES FOR THE ELDERLY — no care or supervision 8851**

This classification shall apply to those firms providing retirement facilities that, for a single monthly fee, provide a service package that typically includes a living unit, one to three meals a day, in-unit housekeeping, and personal laundry service. This classification shall not be assigned to operations that are licensed by the Department of Social Services.

Age restricted apartment or condominium complexes that do not provide the above services shall be classified as 9007, *Apartment or Condominium Complex Operation for Seniors*. Operations licensed by the Department of Social Services to provide assisted care services, including but not limited to assisting residents with dressing, eating, personal hygiene and taking medications shall be classified as 9070(1), *Residential Care Facilities for the Elderly*.

When skilled nursing care is provided as an identifiable unit, such nursing care shall be classified as 8829(1), *Nursing Homes*.

\* \* \* \* \*

Amend Classification 9070(3), *Residential Care Facilities for Adults — N.O.C.*, within the *Health and Human Services* Industry Group, for clarity and consistency.

PROPOSED

**HEALTH AND HUMAN SERVICES**

**RESIDENTIAL CARE FACILITIES FOR ADULTS — N.O.C. — all employees**

**9070(3)**

Classification 9070(3) shall not be used for division of payroll in connection with Classifications 8804(1), ~~*Alcoholic and Drug*~~*Substance Use Disorder Recovery Homes*, or 8804(2), *Social Rehabilitation Facilities for Adults*, unless the operation described by Classification 9070(3) constitutes a separate and distinct enterprise having no connection with the operations covered by Classifications 8804(1) or 8804(2).

This classification shall apply to those firms providing community care facilities for residents who are ambulatory and where the facilities are nonmedically oriented.

When skilled nursing care is provided as an identifiable unit, such nursing care unit shall be separately classified as 8829(1), *Nursing Homes*.

\* \* \* \* \*

Amend Classification 9070(1), *Residential Care Facilities for the Elderly — N.O.C.*, within the *Health and Human Services* Industry Group, for clarity and consistency.

PROPOSED

**HEALTH AND HUMAN SERVICES**

**RESIDENTIAL CARE FACILITIES FOR THE ELDERLY — N.O.C. — all employees**

**9070(1)**

Classification 9070(1) shall not be used for division of payroll in connection with Classifications 8804(1), ~~*Alcoholic and Drug*~~*Substance Use Disorder Recovery Homes*, or 8804(2), *Social Rehabilitation Facilities for Adults*, unless the operation described by Classification 9070(1) constitutes a separate and distinct enterprise having no connection with the operations covered by Classifications 8804(1) or 8804(2).

This classification shall apply to those firms that provide nonmedical care and supervision to their residents.

When a separate unit is operated for the provision of congregate living services only (no care and supervision), such unit shall be separately classified as 8851, *Congregate Living Facilities*.

When skilled nursing care is provided as an identifiable unit, such nursing care shall be separately classified as 8829(1), *Nursing Homes*.

\* \* \* \* \*



Amend Classification 8804(2), *Social Rehabilitation Facilities for Adults* — all employees, within the *Health and Human Services* Industry Group, to include the specific types of facilities that are assigned to this classification.

PROPOSED

**HEALTH AND HUMAN SERVICES**

**SOCIAL REHABILITATION FACILITIES FOR ADULTS — all employees**

**8804(2)**

Classification 8804(2) shall not be used for division of payroll in connection with Classifications 9070(1), *Residential Care Facilities for the Elderly*, 9070(3), *Residential Care Facilities for Adults*, 8823, *Residential Care Facilities for Children*, or 8851, *Congregate Living Facilities for the Elderly*, unless the operation described by Classification 8804(2) constitutes a separate and distinct enterprise having no connection with the operations covered by Classifications 9070(1), 9070(3), 8823 or 8851.

This classification shall apply to nonmedical residential care facilities including, but not limited to, psychiatric, pre-parole or probation halfway houses that provideing services in a group setting to persons who are capable of meeting their life support needs independently, but who temporarily need assistance, guidance and counseling.

\* \* \* \* \*

Amend Classification 9050(1), *Hotels* — all employees, to clarify that it includes concierge services and retail operations; that employees who prepare and serve hot food in connection with complimentary breakfasts, work in food and beverage departments, and deliver food or restock in-room refrigerators, provided such employees perform no hotel duties, are assignable to Classification 9079(1), *Restaurants or Taverns*; and that employees who perform restaurant or tavern activities and hotel activities shall be assigned to Classification 9050(1).

PROPOSED

**HOTELS — all employees other than employees exclusively engaged in restaurant or tavern operations**

**9050(1)**

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

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

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

\* \* \* \* \*

Amend Classification 2585, *Laundries — N.O.C.*, for clarity and consistency.

PROPOSED

**LAUNDRIES — N.O.C. — all employees — including cash and carry departments on plant premises 2585**

Retail dry cleaning and laundering establishments engaged primarily (in excess of 50% of gross receipts) in the cleaning of garments, linens and other household items for the general walk-in public shall be classified as 2589, *Dry Cleaning or Laundry — retail*.

\* \* \* \* \*

Amend Classifications 5027/5028, *Masonry*, to increase the hourly wage threshold from \$24.00 per hour to \$27.00 per hour based on the results of the WCIRB's 2012 wage level study.

PROPOSED

**MASONRY — employees whose regular hourly wage does not equal or exceed ~~\$24.00~~\$27.00 per hour — N.O.C. 5027**

This classification does not apply to masonry work in connection with 6307, *Sewer Construction*, or 6308, *Sewer Construction*.

**MASONRY — employees whose regular hourly wage equals or exceeds ~~\$24.00~~\$27.00 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 ~~\$24.00~~\$27.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$24.00~~\$27.00 per hour shall be classified as 5027, *Masonry*.**

This classification does not apply to masonry work in connection with 6307, *Sewer Construction*, or 6308, *Sewer Construction*.

\* \* \* \* \*

Amend Classification 9050(2), *Motels* — *all employees*, to clarify that it includes concierge services and retail operations; that employees who prepare and serve hot food in connection with complimentary breakfasts, work in food and beverage departments, and deliver food or restock in-room refrigerators, provided such employees perform no motel duties, are assignable to Classification 9079(1), *Restaurants or Taverns*; and that employees who perform restaurant or tavern activities and motel activities shall be assigned to Classification 9050(2).

PROPOSED

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

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

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

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

\* \* \* \* \*

Amend Classification 9610, *Motion Pictures* — *production*, to increase the annual payroll limitation for actors, musicians, producers and the motion picture director from \$104,000 to \$106,600 per person to reflect wage inflation since the payroll limitation was last amended in 2012.

PROPOSED

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

**The actual remuneration of actors, musicians, producers and the motion picture director must be included, subject, however, to a maximum of ~~\$104,000~~\$106,600 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 firms that specialize in the production of motion pictures, television features, commercials, music videos 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(1), *Clerical Office Employees*, provided they otherwise meet the definition of Clerical Office Employees as contained in Part 3, Section III, Rule 4.

Employees that create animation using computer or digital applications are assignable to Classification 8810(1), *Clerical Office Employees*, provided they otherwise meet the definition of Clerical Office Employees as contained in Part 3, Section III, Rule 4.

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 and creative aspects of a motion picture.

\* \* \* \* \*

Establish a cross-reference to indicate that Classification 9410, *Municipal, State or Other Public Agency Employees — not engaged in manual labor, or direct supervision of construction or erection work*, is listed under the *Municipal, State or Other Public Agencies* Industry Group.

PROPOSED

**MUNICIPAL, STATE OR OTHER PUBLIC AGENCY EMPLOYEES — not engaged in manual labor, or direct supervision of construction or erection work — N.O.C.**

See Municipal, State or Other Public Agencies.

\* \* \* \* \*

Establish a cross-reference to indicate that Classification 9420, *Municipal, State or Public Agency Employees — all other employees*, is listed under the *Municipal, State or Other Public Agencies* Industry Group.

PROPOSED

**MUNICIPAL, STATE OR PUBLIC AGENCY EMPLOYEES — all other employees — including laborers, mechanics, and storekeepers — N.O.C.**

See Municipal, State or Other Public Agencies.

\* \* \* \* \*

Amend the cross-reference to Classification 8807, *Newspaper, Magazine or Book Publishing — no printing*, for consistency.

PROPOSED

**NEWSPAPER, MAGAZINE OR BOOK PUBLISHING — no printing or distribution**

See Printing, Publishing and Duplicating.

\* \* \* \* \*

Amend Classifications 5183(1)/5187(1), *Plumbing — shop and outside*, to increase the hourly wage threshold from \$24.00 per hour to \$29.00 per hour based on the results of the WCIRB's 2011 wage level study.

PROPOSED

**PLUMBING — shop and outside — gas, steam, hot water or other pipe fittings installation, including house connections installation — employees whose regular hourly wage does not equal or exceed ~~\$24.00~~\$29.00 per hour — N.O.C.** 5183(1)

Automatic sprinkler installation, within buildings, shall be separately classified.

**PLUMBING — shop and outside — gas, steam, hot water or other pipe fittings installation, including house connections installation — employees whose regular hourly wage equals or exceeds ~~\$24.00~~\$29.00 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 ~~\$24.00~~\$29.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$24.00~~\$29.00 per hour shall be classified as 5183(1), *Plumbing*.

Automatic sprinkler installation, within buildings, shall be separately classified.

\* \* \* \* \*

Amend the cross-reference to Classification 4354, *Printed Circuit Board Mfg.*, for consistency.

PROPOSED

**PRINTED CIRCUIT BOARD MANUFACTURINGMFG.**

See Electronics Industry.

\* \* \* \* \*

Amend Classification 8807, *Newspaper, Magazine or Book Publishing — no printing*, within the *Printing, Publishing and Duplicating* Industry Group, to clarify that it does not apply to publishing firms that perform distribution operations.

PROPOSED

**PRINTING, PUBLISHING AND DUPLICATING**

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

\* \* \* \* \*

Amend Classification 7610, *Radio, Television or Commercial Broadcasting Stations* — all employees, to increase the annual payroll limitation for players, entertainers or musicians from \$104,000 to \$106,600 per person to reflect wage inflation since the payroll limitation was last amended in 2012.

PROPOSED

**RADIO, TELEVISION OR COMMERCIAL BROADCASTING STATIONS — all employees — includ- 7610**  
ing Clerical Office Employees and Outside Salespersons

The actual remuneration of players, entertainers or musicians shall be subject to a maximum of ~~\$104,000~~\$106,600 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.

Motion picture production shall be separately classified.

\* \* \* \* \*

Amend Classifications 5183(2)/5187(2), *Refrigeration Equipment* — not household units, to increase the hourly wage threshold from \$24.00 per hour to \$29.00 per hour based on the results of the WCIRB's 2011 wage level study.

PROPOSED

**REFRIGERATION EQUIPMENT — not household units — installation, service and repair — 5183(2)**  
shop and outside — employees whose regular hourly wage does not equal or exceed  
~~\$24.00~~\$29.00 per hour — N.O.C.

Delivery and connection of household refrigeration on purchaser's premises shall be separately classified as 9519(1), *Household Appliances*.

**REFRIGERATION EQUIPMENT — not household units — installation, service and repair — 5187(2)**  
shop and outside — employees whose regular hourly wage equals or exceeds ~~\$24.00~~\$29.00  
per hour — N.O.C.

Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$24.00~~\$29.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$24.00~~\$29.00 per hour shall be classified as 5183(2), *Refrigeration Equipment*.

Delivery and connection of household refrigeration on purchaser's premises shall be separately classified as 9519(1), *Household Appliances*.

\* \* \* \* \*

Amend Classification 9079(1), *Restaurants or Taverns — all employees*, for clarity.

PROPOSED

**RESTAURANTS OR TAVERNS — all employees — including musicians and entertainers** **9079(1)**

**This classification shall not be used for division of payroll in connection with any other classification (other than the Standard Exceptions or General Exclusions) unless the operations described by Classification 9079(1) constitute a separate and distinct enterprise having no connection with the operations covered by any other applicable classification.**

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

Hot foods items are foods that are cooked to order for customers and served hot. Foods that are prepared continuously throughout the day and served from a warming tray or similar device are also considered hot foods.

\* \* \* \* \*

Amend Classification 8078(1), *Sandwich Shops — not restaurants*, to (1) include stores that prepare and sell fresh, unbaked pizzas; (2) provide that this classification contemplates incidental warming of cold food items using microwave ovens, toaster ovens or heat lamps and the preparation of sandwiches with meats that are kept warm in a steam table; and (3) provide direction with respect to preparing and serving hot food.

PROPOSED

**SANDWICH SHOPS — not restaurants — N.O.C.** **8078(1)**

This classification contemplates the preparation, serving and sale of cold food items such as sandwiches, salads, and side dishes that are prepared for consumption by the walk-in trade.

Cold food items are foods that are prepared and served cold or cooked in advance of orders and allowed to cool. This classification contemplates incidental warming of cold food items using microwave ovens, toaster ovens or heat lamps and the preparation of sandwiches with meats that are kept warm in a steam table.

Classification 8078(1) also applies to stores that prepare and sell fresh, unbaked pizzas.

This classification shall apply to each separate location at which the sale of prepared cold food items for consumption on or away from the premises equals or exceeds 50% of the gross receipts.

Sandwich shops that pour and serve alcoholic beverages for consumption on the premises or prepare and serve hot food for consumption on or away from the premises shall be assigned to Classification 9079(1), *Restaurants or Taverns*.

\* \* \* \* \*

Amend Classifications 5538/5542, *Sheet Metal Work — erection, installation or repair*, to increase the hourly wage threshold from \$25.00 per hour to \$28.00 per hour based on the results of the WCIRB's 2011 wage level study.

PROPOSED

**SHEET METAL WORK — erection, installation or repair — shop and outside — including installation of furnaces or air conditioning systems — employees whose regular hourly wage does not equal or exceed ~~\$25.00~~\$28.00 per hour — N.O.C.** **5538**

This classification shall apply to the installation of sheet metal roofing, but only if 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.

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

**SHEET METAL WORK — erection, installation or repair — shop and outside — including installation of furnaces or air conditioning systems — employees whose regular hourly wage equals or exceeds ~~\$25.00~~\$28.00 per hour — N.O.C.** **5542**

**Assignment of this classification is subject to verification at the time of final audit that the employee's regular hourly wage equals or exceeds ~~\$25.00~~\$28.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$25.00~~\$28.00 per hour shall be classified as 5538, *Sheet Metal Work*.**

This classification shall apply to the installation of sheet metal roofing, but only if 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.

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

\* \* \* \* \*

Amend Classifications 5632/5633, *Steel Framing — light gauge*, to increase the hourly wage threshold from \$26.00 per hour to \$29.00 per hour based on the results of the WCIRB's 2011 wage level study.

PROPOSED

**STEEL FRAMING — light gauge — including the installation of interior trim, builders finish, doors and cabinet work in connection therewith — employees whose regular hourly wage does not equal or exceed ~~\$26.00~~\$29.00 per hour** **5632**

This classification shall apply to the structural framing of buildings using cold formed, light gauge steel studs and joists that are not more than 0.06 inch thick (#15 gauge or lighter).

This classification shall apply to the installation of shingle roofing and the installation or application of insulation materials in buildings or within building walls, but only if installed by the same employer who performs 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 wall panels and trusses, at a permanent shop or yard location shall be classified as 3066(1), *Sheet Metal Products Mfg.* — N.O.C.



**STEEL FRAMING — light gauge — including the installation of interior trim, builders finish, doors and cabinet work in connection therewith — employees whose regular hourly wage equals or exceeds ~~\$26.00~~\$29.00 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 ~~\$26.00~~\$29.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$26.00~~\$29.00 per hour shall be classified as 5632, *Steel Framing — light gauge*.

This classification shall apply to the structural framing of buildings using cold formed, light gauge steel studs and joists that are not more than 0.06 inch thick (15 # or lighter).

This classification shall apply to the installation of shingle roofing and the installation or application of insulation materials in buildings or within building walls, but only if installed by the same employer who performs 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 wall panels and trusses, at a permanent shop or yard location shall be classified as 3066(1), *Sheet Metal Products Mfg.* — N.O.C.

\* \* \* \* \*

Amend Classification 7365, *Taxicab Operations — all employees*, to increase the minimum annual payroll per taxicab from \$29,200 per year to \$29,800 to reflect wage inflation since the threshold was last amended in 2012.

#### 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 ~~\$29,200~~\$29,800 per annum per taxicab dispatched by or operated under the auspices of the insured. The minimum payroll amount is in consideration of vehicle down-time, vacation time or other periods during which the vehicle is not in operation. The per annum payroll amount shall be prorated only when the vehicle 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.

\* \* \* \* \*

Amend Classification 9156, *Theaters — dance, opera and theater companies*, to increase the annual payroll limitation for performers and directors of performers from \$104,000 to \$106,600 per person to reflect wage inflation since the payroll limitation was last amended in 2012.

PROPOSED

**THEATERS — dance, opera and theater companies — all performers and directors of performers — N.O.C. 9156**

**The actual remuneration of performers and directors of performers must be included, subject, however, to a maximum of ~~\$104,000~~106,600 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 shall apply to those firms engaged in the production of dance, opera, dramatic, musical, comedic or other theatrical presentations before a live audience. This classification includes all stage performers, directors and musicians in connection therewith.

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 9156 and 9154, provided the employer maintains accurate records supported by time cards or time book entries that show such division. Refer to Part 3, Section V, Rule 3.

\* \* \* \* \*

Amend Classification 9151, *Theaters — music ensembles*, to increase the annual payroll limitation for performers and directors of performers from \$104,000 to \$106,600 per person to reflect wage inflation since the payroll limitation was last amended in 2012.

PROPOSED

**THEATERS — music ensembles — all performers and directors of performers 9151**

**The actual remuneration of performers and directors of performers must be included, subject, however, to a maximum of ~~\$104,000~~106,600 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 shall apply to those firms that primarily retain professional musicians for the provision of musical entertainment before a live audience. This includes, but is not limited to, orchestras, touring bands and casual or steady engagement music groups.

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. Refer to Part 3, Section V, Rule 3.

\* \* \* \* \*

Amend Classifications 5446/5447, *Wallboard Application*, to increase the hourly wage threshold from \$26.00 per hour to \$31.00 per hour based on the results of the WCIRB's 2012 wage level study.

PROPOSED

**WALLBOARD APPLICATION — within buildings — installation or application of gypsum wall-board — including finishing and preparation prior to painting —employees whose regular hourly wage does not equal or exceed ~~\$26.00~~\$31.00 per hour — N.O.C.** **5446**

This classification shall apply to the installation or application of insulating materials within building walls, but only if installed by the same employer who performs the wallboard application in constructing new buildings or additions to existing buildings at the same job or location.

**WALLBOARD APPLICATION — within buildings — installation or application of gypsum wall-board — including finishing and preparation prior to painting —employees whose regular hourly wage equals or exceeds ~~\$26.00~~\$31.00 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 ~~\$26.00~~\$31.00 per hour. The payroll of an employee whose regular hourly wage is not shown to equal or exceed ~~\$26.00~~\$31.00 per hour shall be classified as 5446, *Wallboard Application*.**

This classification shall apply to the installation or application of insulating materials within building walls, but only if installed by the same employer who performs the wallboard application in constructing new buildings or additions to existing buildings at the same job or location.

\* \* \* \* \*

Amend Classification 9067(1), *YMCA or YWCA Institutions — all employees*, to include front desk employees for clarity and consistency.

PROPOSED

**YMCA OR YWCA INSTITUTIONS — all employees — including front desk employees, teachers and instructors** **9067(1)**

**Camp operation shall be separately classified as 9048(1), *Camps*.**

\* \* \* \* \*

Amend Section VIII, *Abbreviated Classifications — Numeric Listing*, for consistency.

PROPOSED

**Section VIII — Abbreviated Classifications — Numeric Listing**

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- 3724(3)     Concrete Sawing/Drilling
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- 5207     ~~Dam Construction—concrete~~
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- 8748     Auto/Truck Dealers—Salespersons
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- 8804(1)     ~~Alcohol/Drug~~Substance Use Disorder Recovery Homes
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## Part 4 — Unit Statistical Report Filing Requirements

Eliminate Section I, *General Instructions*, Rule 2, *Effective Date*, as the requirements of this rule have been fully implemented and renumber all subsequent rules in Section I.

PROPOSED**Section I – General Instructions**

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**2. ~~Effective Date~~**

~~Insurers must submit unit statistical report data in accordance with the provisions of Part 4 of this Plan, regardless of the policy inception date, for all unit statistical report data with a required date of valuation, and for all correction reports filed, on or after July 1, 2003. The reporting requirements for the sixth through tenth level unit statistical reports are effective for policies incepting on or after January 1, 2001.~~

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Amend Section I, Rule 4, *Electronic Reporting*, to eliminate references to outdated submission methods.

PROPOSED

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**4. Electronic Reporting**

Unit statistical report data filed electronically with the WCIRB shall be filed ~~on magnetic tape, cartridge, diskette, or by any other medium or means approved in advance by the WCIRB. In addition, by~~ electronic transmissions of unit statistical report data shall be and in a reporting format that has been approved in advance by the WCIRB.

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Amend Section I, Rule 7, *Date of Filing*, Subrule j, *Tenth Reports*, to eliminate the reference to the sixth through tenth level reports included in the example because the requirement has been fully implemented.

PROPOSED

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**7. Date of Filing**

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**j. Tenth Reports**

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**Example**

For a policy that incepts on January 15, the first level unit statistical report is valued 18 months later (during July of the following year) and is due in the WCIRB no later than 20 months later (by the end of September of the following year).

Report Number	Report Level	Date of Valuation (number of months after the month in which policy incepted)	Date of Filing (number of months after the month in which policy incepted)
1	First Level	18	20
2	Second Level	30	32
3	Third Level	42	44
4	Fourth Level	54	56
5	Fifth Level	66	68
6*	Sixth Level	78	80
7*	Seventh Level	90	92
8*	Eighth Level	102	104
9*	Ninth Level	114	116
10*	Tenth Level	126	128

\*-Sixth through tenth level reports are required for policies incepting on or after January 1, 2001.

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Amend Section II, *Definitions*, Rule 44, *Weekly Wage*, to clarify that the wages reported should be average weekly wages.

PROPOSED

**Section II — Definitions**

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**44. Weekly Wage**

Actual~~Average~~ weekly wages ~~at date of injury~~ upon which the indemnity benefits are based pursuant to the California Labor Code (but not the maximum or minimum weekly earnings specified in the California Labor Code).

\* \* \* \* \*

Amend Section III, *Policy Information (Header)*, Rule 2, *Correction Sequence Number (Corr. No.)* to require reporting of a zero on original report level submissions for consistency with standard national data reporting specifications.

PROPOSED

**Section III — Policy Information (Header)**

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**2. Correction Sequence Number (Corr. No.)**

Report the sequential number that corresponds to the number of correction reports submitted within a particular report level. Report ~~blanks~~ zero for original report level submissions. Example: Third correction to a first report should be reported with Report Level Code / Report Number = "1", Correction Sequence Number = "3". For the tenth through thirty-fifth corrections to a particular report, use "A" through "Z", respectively.

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Eliminate Section III, Rule 11, *Certificate Number Identifier (Certificate No.)*, as it is no longer in use and renumber all subsequent rules.

PROPOSED

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**11. ~~Certificate Number Identifier (Certificate No.)~~**

~~Report the 6-digit number used in identifying a risk covered under group insurance.~~

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Amend Section IV, *Exposure and Premium Information*, Rule 5, *Rate Effective Date (Rate Effective Date)*, to require the reporting of the rate effective date for data quality purposes.

PROPOSED

**Section IV — Exposure and Premium Information**

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**5. Rate Effective Date (Rate Effective Date) — ~~not applicable in California~~**

Report the rate (exposure) effective date. If the rate effective date precedes the policy effective date, report the policy effective date.

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Amend Section IV, Rule 9, *Experience Modification Effective Date (Mod Effective Date)*, and Rule 10, *Experience Modification Factor (Experience Mod)*, to clarify that if there is no applicable experience modification, the policy effective date should be reported in the experience modification date field and a “zero” should be reported in the experience modification factor field.

PROPOSED

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**9. Experience Modification Effective Date (Mod Effective Date)**

Report the California experience modification effective date, ~~if any, when different from the policy effective date.~~ When more than one modification applies to a single policy, report the corresponding standard classification codes and exposures for each experience modification period separately, with the appropriate effective date of each modification. If no experience modification applies to the policy, report the policy effective date.

**10. Experience Modification Factor (Experience Mod)**

Report the California experience modification, ~~if any,~~ applicable to the policy. When more than one experience modification applies to a single policy, report the corresponding standard classification codes and exposures for each experience modification period separately, with the appropriate effective date of each modification. If no experience modification applies to the policy, report zero.

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Amend Section V, *Loss Information*, Subsection B, *Loss Data Elements*, Rule 3, *Accident Date/Number of Claims (Acc. Date/No. Claims)*, to delete the reference to Number of Claims from the Accident Date field, create a new field to report Claim Count for consistency with standard national data reporting specifications and renumber all subsequent rules.

PROPOSED

**Section V — Loss Information**

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**B. Loss Data Elements**

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**3. Accident Date/~~Number of Claims (Acc. Date/No. Claims)~~**

Report the accident date on which the injury occurred. (See Section II, *Definitions*, for the definition of “Accident Date” as applicable to this Plan.)

**4. Claim Count (No. Claims)**

Report the claim count. For individually listed claims, report "0001" or "0000." For grouped claims, report the number of claims in the grouping.

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Amend Section V, Subsection B, Rule 9, *Loss Condition Codes (Loss Conditions)*, Subrule e, *Type of Settlement (Settl)*, to clarify that only open claims are to be reported as "00" and that closed or resolved claims that are not settled through one of the mechanisms listed are reported as "09," even if they do not involve a formal settlement mechanism.

PROPOSED

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**9. Loss Condition Codes**

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**e. Type of Settlement (Settl)**

00

**Description**

~~Claim not subject to settlement (applicable to eOpen Celaims only)~~

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09

All Other Settlements – includes any closed claim that did not involve a formal settlement mechanism

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Amend Section V, Subsection B, Rule 30, *Number of Claims Total (Total No. Claims)*, to require that the total number of claims be reported as of the date of valuation for consistency with standard national data reporting specifications.

PROPOSED

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**30. ~~Number of Claims Count~~ Total (Total No. Claims) — ~~not applicable in California~~**

Report the total number of claims reported as of the valuation date. In the case of subsequent reports and correction reports, the totals shown must be the revised totals. For multi-page hard copy reports, report the totals on the last page only.

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Amend Appendix II, *Construction and Erection Classifications*, for consistency.

PROPOSED

Appendix II

**Construction and Erection Classifications**

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- 3724(3)      Concrete Sawing/Drilling
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- 5207      ~~Dam Construction—concrete~~
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Amend Appendix V, *Required Loss Fields for Particular Injury Types and Types of Claims*, for consistency.

PROPOSED

Appendix V

**Required Loss Fields for Particular Injury Types and Types of Claims**

Loss Field / Injury Type and/or Type of Claim	Injury Type 1 (Death) Injury Type 2 (Permanent Total) Injury Type 3 (Major) Injury Type 4 (Minor)	Injury Type 5 (Temporary)	Injury Type 6 (Medical Only) Injury Type 7 (Contract Medical)	Joint Coverage, Partially Fraudulent, or Subrogation Claims (All Injury Types) Injury Type 8 ("S" Claims)
•				
•				
•				
<b>Number of Claims Count</b> (No. Claims)	<u>x</u>	<u>x</u>	<u>x</u>	<u>x</u>
•				
•				
•				
<b>LOSS TOTALS</b>				

<del>Number of Claims Total</del> <u>Claim Count Total</u> (Total No. Claims) (N/A in CA)	<u>X</u>	<u>X</u>	<u>X</u>	<u>X</u>
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## Part B

## Section B

Recommended Amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995*  
Title 10, California Code of Regulations, Section 2318.6  
Effective January 1, 2014

It is recommended that the following amendments to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* (USRP) be approved effective January 1, 2014 with respect to new and renewal policies as of the first anniversary rating date of a risk on or after January 1, 2014.

## Part 3 — Standard Classification System

Amend Section VI, *Administration of Classification System*, Rule 4, *Audit of Payroll*, to require that a high wage dual wage classification be allowed for policies with a final premium of less than \$10,000 only if a physical audit, as defined, is conducted on new business or renewal business that has not been subject to a physical audit by the insurer during the prior two years.

PROPOSED**Section VI — Administration of Classification System**

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**4. Audit of Payroll**

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

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

(34) Notwithstanding ~~subsections (1) and (2) the above~~, a physical audit shall be conducted on the complete policy period of each policy insuring the holder of a C-39 license from the Contractors State License Board.

~~(45)~~ In every instance, the audit report shall show the source or sources from which the payrolls were obtained.

b. If a policy is not audited as required by this Rule, the insurer shall comply with the rules for reporting unaudited exposure on unit statistical reports found in Part 4, Section III, Rule 20d, *Estimated Audit Code (Estimated Exposure)*, and Section IV, Rule 4, *Exposure Amount (Exposure Amount)*, of this Plan.

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Part B

Section C

Recommended Amendments to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995*

Title 10, California Code of Regulations, Section 2354

Effective January 1, 2013

It is recommended that the following amendments to the *Miscellaneous Regulations for the Recording and Reporting of Data—1995* be approved effective January 1, 2013 with respect to new and renewal policies as of the first anniversary rating date of a risk on or after January 1, 2013.

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 A.M., January 1, 2013.

PROPOSED

**Section I — Introduction**

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**2. Effective Date**

This regulation is effective at 12:01 A.M., ~~July 1, 2012~~January 1, 2013. When a change to this regulation is approved, a notice summarizing the change and its effective date, as specified by the Insurance Commissioner, will be published by the WCIRB.

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Amend Section III, *Inquiries, Complaints and Requests for Action, Reconsideration and Appeals*, for clarity and consistency with the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* and *California Workers' Compensation Experience Rating Plan—1995* to (1) specify that the WCIRB is required to follow certain procedures when responding to an Inquiry, Complaint and Request for Action, Request for Reconsideration or an Appeal and (2) clarify the notice provision regarding the application of the Revision of Losses rule.

PROPOSED

**Section III – Inquiries, Complaints and Requests for Action, Reconsideration and Appeals**

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**2. Inquiries**

An insured employer may commence the review process and the WCIRB shall issue a decision by following the procedures for written Inquiries found at Part 1, Section V, Rule 2, of the Uniform Statistical Reporting Plan.

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**4. Reconsideration and Appeals to the Insurance Commissioner**

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**5. Revisions**

Any change resulting from a decision upon an Inquiry, Complaint and Request for Action, request for reconsideration, or appeal shall be applied in accordance with this regulation or other applicable statutes or regulations. If a loss correction is required pursuant to the Revision of Losses rule found at Section VI, Rule 13, ~~Revision of Losses~~, of the Experience Rating Plan, the current experience rating for purposes of the application of that rule shall be the experience modification in effect on the day the initial request for review was received by the WCIRB.

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## Part B

## Section D

Recommended Amendments to the *California Workers' Compensation Experience Rating Plan—1995*

Title 10, California Code of Regulations, Section 2353.1

Effective January 1, 2013

It is recommended that the following amendments to the *California Workers' Compensation Experience Rating Plan—1995* (ERP) be approved effective January 1, 2013 with respect to new and renewal policies as of the first anniversary rating date of a risk on or after January 1, 2013.

Amend Section I, *General Provisions*, Rule 2, *Effective Date*, to show that the effective date of the amended Experience Rating Plan is 12:01 A.M., January 1, 2013.

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 A.M., ~~July 1, 2012~~ January 1, 2013.

When a change in this Plan is approved, a notice summarizing the change and its effective date, as specified by the Insurance Commissioner, will be published by the WCIRB.

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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 \$25,225 to \$28,800 to reflect wage inflation and the proposed January 1, 2013 pure premium 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 not less than ~~\$25,225~~ \$28,800 is produced by applying pure premium rates to the total remuneration that would be used in the experience rating calculation for the risk. 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 the expected loss rates and D-ratios shown in Table II, *Expected Loss Rates and Full Coverage D-Ratios*, to reflect the most current data available.

PROPOSED

**Table II**  
**Expected Loss Rates and Full Coverage D-Ratios (Proposed)**

Code No.	Expected Loss Rate*	D-Ratio	Code No.	Expected Loss Rate*	D-Ratio	Code No.	Expected Loss Rate*	D-Ratio	Code No.	Expected Loss Rate*	D-Ratio	Code No.	Expected Loss Rate*	D-Ratio
0005	2.01	0.22	2108	2.58	0.23	3018	1.02	0.18	3634	2.55	0.18	4361	0.96	0.26
0016	3.51	0.19	2109	3.15	0.23	3022	2.66	0.20	3643	1.47	0.21	4362	0.82	0.22
0034	3.34	0.20	2111	2.17	0.25	3030	3.85	0.20	3647	2.75	0.18	4410	2.61	0.22
0035	1.87	0.23	2113	5.28	0.20	3039	3.77	0.17	3651	1.25	0.21	4420	5.55	0.22
0036	3.54	0.23	2116	2.16	0.23	3040	4.02	0.20	3681	0.51	0.23	4432	2.45	0.19
0038	5.88	0.18	2117	4.05	0.22	3060	3.52	0.20	3682	0.76	0.23	4470	1.54	0.21
0040	1.88	0.22	2121	2.04	0.20	3066	2.22	0.20	3683	2.42	0.19	4478	2.93	0.19
0041	3.31	0.20	2123	2.10	0.22	3070	0.25	0.22	3719	0.68	0.15	4492	2.11	0.23
0042	3.06	0.19	2142	1.34	0.25	3076	3.20	0.19	3724	2.26	0.18	4494	2.15	0.19
0044	3.55	0.17	2150	4.14	0.19	3081	3.56	0.19	3726	1.54	0.18	4495	2.57	0.19
0045	2.07	0.20	2163	3.45	0.24	3082	3.59	0.16	3805	0.49	0.21	4496	2.43	0.19
0050	3.91	0.17	2211	5.95	0.19	3085	4.45	0.22	3808	1.98	0.22	4497	2.07	0.20
0079	1.80	0.21	2222	2.31	0.23	3099	1.75	0.22	3815	2.57	0.19	4498	2.55	0.19
0096	2.91	0.22	2362	4.20	0.22	3110	3.96	0.17	3821	4.75	0.18	4499	2.31	0.21
0106	7.46	0.16	2402	3.22	0.20	3131	2.21	0.19	3828	2.05	0.20	4511	0.44	0.23
0171	3.45	0.18	2413	3.25	0.17	3146	1.77	0.22	3830	0.94	0.18	4512	0.18	0.28
0172	2.51	0.20	2501	2.13	0.20	3152	1.25	0.21	3831	1.41	0.23	4557	1.49	0.21
0251	2.30	0.19	2570	4.48	0.17	3165	1.75	0.20	3840	2.37	0.20	4558	1.53	0.22
0400	2.05	0.20	2571	3.89	0.19	3169	1.94	0.23	4000	2.31	0.16	4611	1.31	0.21
0401	6.09	0.16	2576	2.67	0.20	3175	2.71	0.23	4034	3.07	0.18	4623	3.94	0.18
1122	4.98	0.15	2584	3.16	0.22	3178	1.23	0.21	4036	1.23	0.20	4635	1.23	0.16
1123	7.80	0.18	2585	4.13	0.23	3179	1.94	0.20	4038	3.68	0.18	4665	3.21	0.18
1124	4.34	0.18	2586	2.52	0.19	3180	3.04	0.20	4041	2.94	0.19	4683	1.88	0.21
1320	1.04	0.18	2589	1.91	0.19	3220	1.76	0.19	4049	2.34	0.21	4691	0.98	0.23
1322	1.72	0.16	2660	1.63	0.20	3241	2.23	0.24	4111	0.99	0.20	4692	0.96	0.21
1330	3.66	0.17	2683	2.51	0.21	3257	2.48	0.21	4112	0.35	0.22	4717	2.56	0.20
1438	3.04	0.20	2688	3.00	0.22	3339	2.74	0.22	4114	4.20	0.19	4720	1.52	0.25
1452	1.43	0.18	2702	9.34	0.14	3365	2.74	0.19	4130	3.66	0.20	4740	0.50	0.19
1463	2.33	0.18	2710	2.82	0.23	3372	2.43	0.19	4150	1.21	0.21	4771	0.94	0.18
1624	4.98	0.15	2727	6.33	0.17	3383	1.51	0.18	4239	2.21	0.19	4828	1.59	0.19
1699	1.02	0.20	2731	2.37	0.22	3400	2.45	0.21	4240	7.13	0.23	4829	1.02	0.19
1701	2.31	0.19	2757	4.39	0.21	3401	2.54	0.20	4243	2.27	0.21	4831	2.54	0.20
1710	2.84	0.16	2759	3.55	0.18	3501	2.11	0.23	4244	2.74	0.16	4922	0.94	0.22
1741	2.44	0.16	2790	1.37	0.21	3507	2.22	0.21	4250	1.64	0.22	4983	1.88	0.18
1803	3.53	0.17	2797	3.98	0.19	3560	1.82	0.21	4251	2.68	0.19	5020	2.05	0.17
1925	5.39	0.19	2806	2.64	0.20	3568	1.08	0.20	4279	2.18	0.21	5027	4.00	0.17
2002	2.81	0.22	2812	3.15	0.19	3569	1.45	0.21	4283	1.58	0.21	5028	2.52	0.15
2003	2.68	0.21	2819	3.79	0.18	3570	1.94	0.20	4286	2.84	0.22	5040	5.33	0.13
2014	2.99	0.18	2840	2.85	0.20	3572	0.48	0.24	4295	2.54	0.19	5057	3.26	0.15
2030	2.47	0.19	2842	3.78	0.20	3573	0.90	0.20	4297	0.19	0.21	5059	6.38	0.12
2063	2.17	0.21	2852	4.24	0.21	3574	1.48	0.21	4299	2.15	0.19	5102	3.00	0.17
2081	3.85	0.24	2881	4.13	0.24	3577	0.73	0.22	4304	3.61	0.19	5107	3.09	0.17
2095	3.94	0.21	2883	4.51	0.20	3612	1.76	0.21	4312	2.02	0.17	5108	4.36	0.18
2102	2.91	0.21	2915	2.66	0.20	3620	2.54	0.21	4351	1.15	0.20	5128	0.70	0.19
2107	1.96	0.26	2923	2.95	0.19	3632	1.98	0.20	4354	1.11	0.21	5140	1.14	0.15

\*Expected Loss Rates are per \$100 of payroll unless otherwise noted.

**Table II**  
**Expected Loss Rates and Full Coverage D-Ratios (Proposed)**  
 (Continued)

Code No.	Expected Loss Rate*	D-Ratio	Code No.	Expected Loss Rate*	D-Ratio	Code No.	Expected Loss Rate*	D-Ratio	Code No.	Expected Loss Rate*	D-Ratio	Code No.	Expected Loss Rate*	D-Ratio
5146	2.90	0.17	6011	3.29	0.15	7520	1.70	0.22	8102	0.96	0.24	8748	0.63	0.17
5160	0.84	0.20	6204	4.36	0.18	7538	2.60	0.18	8103	4.16	0.23	8749	0.17	0.24
5183	2.98	0.18	6206	2.80	0.14	7539	0.77	0.17	8106	2.54	0.21	8755	0.49	0.16
5184	1.71	0.14	6213	0.93	0.17	7580	2.06	0.18	8107	1.95	0.20	8800	1.55	0.20
5185	3.21	0.18	6216	2.25	0.16	7600	2.50	0.19	8110	1.88	0.19	8801	0.43	0.23
5186	1.00	0.18	6218	2.99	0.15	7601	5.19	0.19	8111	2.24	0.21	8803	0.09	0.20
5187	2.03	0.15	6220	1.93	0.12	7605	1.94	0.19	8113	5.07	0.18	8804	2.10	0.21
5190	2.27	0.16	6233	0.87	0.16	7606	2.92	0.19	8116	2.54	0.22	8806	2.56	0.27
5191	0.85	0.19	6235	2.43	0.17	7607	0.13	0.24	8117	2.42	0.20	8807	0.23	0.22
5192	2.49	0.22	6237	1.03	0.15	7610	0.41	0.20	8204	5.07	0.18	8808	0.36	0.23
5195	3.52	0.15	6251	2.70	0.16	7706	2.10	0.17	8209	3.06	0.23	8810	0.19	0.23
5201	3.69	0.17	6258	2.26	0.17	7707	(A)	(A)	8215	3.06	0.17	8813	0.34	0.22
5205	1.99	0.15	6307	4.19	0.16	7720	1.59	0.22	8227	2.52	0.17	8818	0.39	0.21
5212	4.29	0.13	6308	2.86	0.13	7721	2.18	0.19	8232	3.13	0.17	8820	0.17	0.19
5213	2.68	0.14	6315	3.44	0.15	7722	(A)	(A)	8264	3.66	0.22	8821	0.84	0.19
5214	1.99	0.17	6316	1.96	0.14	7855	1.90	0.15	8265	3.53	0.19	8822	0.38	0.22
5222	3.33	0.14	6325	2.57	0.17	8001	2.10	0.23	8267	3.17	0.21	8823	3.18	0.24
5225	4.07	0.13	6361	2.19	0.16	8004	1.69	0.24	8278	(A)	(A)	8827	2.75	0.19
5348	2.72	0.17	6364	2.84	0.21	8006	2.13	0.26	8286	4.92	0.19	8829	2.14	0.25
5403	5.69	0.15	6400	3.68	0.19	8008	1.37	0.24	8290	1.82	0.20	8830	0.78	0.25
5432	2.63	0.14	6504	2.88	0.21	8013	0.77	0.19	8291	2.40	0.22	8831	1.13	0.29
5436	2.65	0.17	6834	3.37	0.18	8015	2.25	0.21	8292	4.08	0.22	8834	0.51	0.24
5443	3.09	0.15	7133	1.35	0.18	8017	1.53	0.24	8293	7.39	0.18	8838	0.74	0.23
5446	3.33	0.17	7198	3.44	0.19	8018	2.69	0.20	8304	2.77	0.21	8839	0.47	0.22
5447	2.12	0.13	7207	4.18	0.18	8019	0.70	0.23	8324	2.08	0.17	8840	0.28	0.23
5467	4.13	0.16	7219	4.68	0.15	8021	3.89	0.21	8350	2.51	0.17	8846	0.41	0.21
5470	2.71	0.14	7227	3.51	0.18	8028	2.22	0.18	8387	2.06	0.20	8847	4.11	0.21
5473	4.39	0.16	7232	4.20	0.15	8031	3.56	0.24	8388	2.36	0.21	8850	1.39	0.18
5474	4.01	0.14	7248	1.08	0.18	8032	3.17	0.21	8389	2.39	0.18	8851	2.42	0.23
5479	2.89	0.18	7272	3.87	0.17	8039	2.00	0.25	8390	2.74	0.20	8852	1.27	0.21
5482	2.10	0.12	7332	2.16	0.28	8041	2.56	0.22	8391	1.72	0.20	8859	0.05	0.25
5484	6.13	0.14	7360	3.03	0.21	8042	1.68	0.18	8392	2.29	0.22	8868	0.50	0.25
5485	3.20	0.13	7365	4.35	0.16	8046	1.94	0.22	8393	1.68	0.17	8875	0.72	0.25
5506	2.91	0.15	7382	4.15	0.20	8057	2.71	0.19	8397	2.26	0.17	9007	1.38	0.23
5507	1.72	0.15	7392	4.19	0.25	8059	2.38	0.18	8400	1.15	0.19	9008	4.83	0.20
5538	3.31	0.18	7403	3.63	0.25	8060	0.95	0.22	8500	4.16	0.20	9009	1.54	0.20
5542	1.77	0.16	7405	1.32	0.25	8061	1.84	0.20	8601	0.18	0.20	9010	2.59	0.19
5552	10.14	0.14	7409	2.96	0.15	8062	0.76	0.23	8631	10.08	0.16	9011	2.26	0.19
5553	5.52	0.13	7410	2.65	0.22	8063	1.74	0.20	8720	1.03	0.18	9015	2.34	0.19
5606	0.51	0.16	7421	0.57	0.22	8064	1.78	0.24	8729	0.45	0.20	9016	2.06	0.24
5632	5.69	0.15	7424	0.81	0.17	8065	1.48	0.22	8740	0.69	0.21	9031	2.69	0.18
5633	2.63	0.14	7428	1.95	0.23	8066	0.81	0.21	8741	0.10	0.18	9033	2.83	0.20
5650	4.28	0.17	7429	2.66	0.24	8070	0.96	0.20	8742	0.21	0.20	9043	0.78	0.25
5951	0.33	0.26	7500	1.70	0.22	8071	0.70	0.26	8743	0.08	0.17	9048	2.73	0.25
6003	3.79	0.14	7515	0.56	0.16	8078	1.30	0.27	8745	3.77	0.20	9050	3.77	0.23

\*Expected Loss Rates are per \$100 of payroll unless otherwise noted.

Legend:

(A) See next page.

**Table II**  
**Expected Loss Rates and Full Coverage D-Ratios (Proposed)**  
 (Continued)

Code No.	Expected Loss Rate*	D-Ratio	Code No.	Expected Loss Rate*	D-Ratio	Code No.	Expected Loss Rate*	D-Ratio	Code No.	Expected Loss Rate*	D-Ratio	Code No.	Expected Loss Rate*	D-Ratio
9053	1.46	0.22	9403	3.38	0.18									
9059	1.67	0.24	9410	0.64	0.22									
9060	2.07	0.21	9420	2.98	0.22									
9061	1.49	0.23	9422	2.04	0.24									
9066	2.40	0.18	9424	3.77	0.22									
9067	1.18	0.25	9426	3.93	0.20									
9069	2.16	0.22	9501	2.28	0.20									
9070	3.98	0.24	9507	1.49	0.21									
9079	1.73	0.25	9516	2.17	0.19									
9085	2.69	0.21	9519	2.73	0.19									
9092	1.28	0.22	9521	2.77	0.17									
9096	6.48	0.20	9522	3.18	0.18									
9097	2.32	0.19	9529	2.48	0.15									
9101	2.30	0.22	9549	2.97	0.20									
9151	0.49	0.25	9552	5.88	0.16									
9154	1.73	0.21	9586	0.91	0.23									
9155	0.81	0.28	9610	0.78	0.21									
9156	3.44	0.21	9620	1.21	0.21									
9180	2.46	0.24												
9181	6.97	0.30												
9182	1.04	0.25												
9184	4.38	0.24												
9185	14.91	0.22												
9220	3.63	0.21												
9402	2.36	0.16												

\*Expected Loss Rates are per \$100 of payroll unless otherwise noted.

Per Capita Classifications

Code No.	Expected Loss Rate*	D-Ratio
7707	99.54	0.18
7722	114.78	0.16

Per Race Classifications

Code No.	Expected Loss Rate*	D-Ratio
8278	44.98	0.15

Amend the credibility primary and credibility excess values in Table III, *Credibility Primary and Credibility Excess Values*, to reflect the most current data available.

PROPOSED



Table III - Credibility Primary and Credibility Excess Values

Maximum Loss Value \$175,000

Average Death Value \$175,000

Expected Losses		Credibility Primary	Credibility Excess	Expected Losses		Credibility Primary	Credibility Excess
Below	14,722	1.00	0.00	395,464 -	427,820	1.00	0.40
14,723 -	16,505	1.00	0.01	427,821 -	463,141	1.00	0.41
16,506 -	18,433	1.00	0.02	463,142 -	501,763	1.00	0.42
18,434 -	20,515	1.00	0.03	501,764 -	544,069	1.00	0.43
20,516 -	22,760	1.00	0.04	544,070 -	590,498	1.00	0.44
-							
22,761	25,180	1.00	0.05	590,499 -	641,552	1.00	0.45
25,181 -	27,785	1.00	0.06	641,553 -	697,812	1.00	0.46
27,786 -	30,587	1.00	0.07	697,813 -	759,953	1.00	0.47
30,588 -	33,599	1.00	0.08	759,954 -	828,754	1.00	0.48
33,600 -	36,834	1.00	0.09	828,755 -	905,132	1.00	0.49
-							
36,835	40,309	1.00	0.10	905,133 -	990,156	1.00	0.50
40,310 -	44,038	1.00	0.11	990,157 -	1,085,093	1.00	0.51
44,039 -	48,039	1.00	0.12	1,085,094 -	1,191,441	1.00	0.52
48,040 -	52,331	1.00	0.13	1,191,442 -	1,310,989	1.00	0.53
52,332 -	56,934	1.00	0.14	1,310,990 -	1,445,883	1.00	0.54
-							
56,935	61,870	1.00	0.15	1,445,884 -	1,598,718	1.00	0.55
61,871 -	67,163	1.00	0.16	1,598,719 -	1,772,649	1.00	0.56
67,164 -	72,840	1.00	0.17	1,772,650 -	1,971,546	1.00	0.57
72,841 -	78,927	1.00	0.18	1,971,547 -	2,200,197	1.00	0.58
78,928 -	85,456	1.00	0.19	2,200,198 -	2,464,578	1.00	0.59
-							
85,457	92,461	1.00	0.20	2,464,579 -	2,772,225	1.00	0.60
92,462 -	99,976	1.00	0.21	2,772,226 -	3,132,747	1.00	0.61
99,977 -	108,043	1.00	0.22	3,132,748 -	3,558,546	1.00	0.62
108,044 -	116,705	1.00	0.23	3,558,547 -	4,065,846	1.00	0.63
116,706 -	126,009	1.00	0.24	4,065,847 -	4,676,199	1.00	0.64
-							
126,010	136,008	1.00	0.25	4,676,200 -	5,418,723	1.00	0.65
136,009 -	146,758	1.00	0.26	5,418,724 -	6,333,516	1.00	0.66
146,759 -	158,323	1.00	0.27	6,333,517 -	7,477,027	1.00	0.67
158,324 -	170,772	1.00	0.28	7,477,028 -	8,930,740	1.00	0.68
170,773 -	184,183	1.00	0.29	8,930,741 -	10,815,788	1.00	0.69
-							
184,184	198,639	1.00	0.30	10,815,789 -	13,318,556	1.00	0.70
198,640 -	214,235	1.00	0.31	13,318,557 -	16,737,935	1.00	0.71
214,236 -	231,076	1.00	0.32	16,737,936 -	21,577,967	1.00	0.72
231,077 -	249,276	1.00	0.33	21,577,968 -	28,743,678	1.00	0.73
249,277 -	268,966	1.00	0.34	28,743,679 -	39,996,335	1.00	0.74
-							
268,967	290,289	1.00	0.35	39,996,336 -	59,152,242	1.00	0.75
290,290 -	313,407	1.00	0.36	59,152,243 -	95,831,895	1.00	0.76
313,408 -	338,502	1.00	0.37	95,831,896 -	180,615,463	1.00	0.77
338,503 -	365,778	1.00	0.38	180,615,464 -	& Over	1.00	0.78
365,779 -	395,463	1.00	0.39				



Part B  
Section D  
Appendix A  
Experience Rating Plan Values

The Experience Rating Plan (ERP) values are updated on a regular basis to reflect the most current information available. The amendments to the ERP values proposed to be effective January 1, 2013 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 changes in wage levels and pure premium rate levels. Based on the estimated impact of wage inflation on pure premium and the average January 1, 2013 pure premium rates proposed in Part A, Section A, the eligibility threshold should be revised from \$25,225 to \$28,800.

**Expected Loss Rates**

The expected loss rates represent the average losses per \$100 of payroll by classification estimated to be reflected in experience rating calculations for policies incepting in 2013. These rates are the basis to which an employer's actual losses are compared in experience rating. The expected loss rates, which are included in Table II of the ERP, are computed by comparing the average limited loss to payroll ratio included for each classification in Part A, Section C with the average level of losses per \$100 of payroll anticipated to be used in policy year 2013 experience modification calculations. (Policy year 2013 experience modifications typically reflect the first evaluation of policy year 2011 experience, the second evaluation of policy year 2010 experience, and the third evaluation of policy year 2009 experience.) The expected loss rates reflect three additional adjustments: (1) the selected experience rating off-balance correction factor for policies incepting in 2013, (2) a factor to adjust for losses eliminated by the experience rating calculation maximum loss limitation of \$175,000, and (3) a factor to adjust for the estimated impact of revisions resulting from Senate Bill No. 1217 (1998) on the loss amounts used in the experience rating calculation.

Effective with the January 1, 2010 Pure Premium Rate Filing, the WCIRB implemented methodological enhancements to correct for the observed bias in certain classifications' expected loss rates. Specifically, in lieu of developing the expected loss rates from current classification relativities using statewide average adjustments for loss development, trend and loss limitation, the enhanced methodology uses adjustment factors based on the experience of classifications grouped in accordance with the North American Industry Classification System (NAICS).

Exhibits 1.1 through 1.19 detail the computation of the adjustment factors applied to the classification relativities computed in Part A, Section C to produce the expected loss rates to be used in 2013 experience modifications.

Exhibit 1.1 shows the computation of the average adjustment factors on a statewide, all classification basis. These factors are needed to ensure that the factors computed by NAICS Sector grouping average to the statewide, all classification expected loss rate level. Lines 1 through 3 of Exhibit 1.1 show the calculation of the average indicated limited loss per \$100 of payroll based on the total statewide payroll generated on 2008 and 2009 policies and the indicated limited loss to payroll ratios for each classification segregated between indemnity and medical. These loss to payroll ratios, which are discussed in detail in Part A, Section C, reflect the overall level of losses in the July 1, 2012 pure premium rates.

Line 4 of Exhibit 1.1 shows the computation of the estimated average ratio of losses to \$100 of payroll for the time period and maturity level reflected in policy year 2013 modifications (policy year 2009 at third unit

statistical report level, policy year 2010 at second unit statistical report level, and policy year 2011 at first unit statistical report level). The policy year 2009 average expected ratios of indemnity and medical losses per \$100 of payroll have been determined by developing the policy year 2009 first report level ratios to the valuation period reflected in policy year 2013 modifications (third report level). Similarly, for policy year 2010, the average expected ratios of indemnity and medical losses per \$100 of payroll have been determined by developing the policy year 2010 data at first report (preliminary) to the valuation period to be reflected in policy year 2013 modifications (second report level). The development factors employed to develop the 2009 and 2010 policy years are based on the most recent available accident year experience converted to a policy year basis. The 2011 policy year ratios of indemnity and medical losses per \$100 of payroll have been estimated from the 2010 policy year ratios, adjusted for the change in the average accident year loss ratios estimated in Part A, Section B, Exhibit 3 – with the adjustment for reform patterns removed from the losses and the premiums adjusted to a common basis but with the impact of projected wage inflation removed, and converted to a policy year basis.

The policy year 2011 medical ratio shown in line 4 of Exhibit 1.1 also includes an adjustment to reflect that, beginning with policies incepting on or after July 1, 2010, the cost of medical cost containment programs (MCCP) is being reported to the WCIRB as allocated loss adjustment expenses rather than as medical losses. The MCCP adjustment factor was calculated based on the cost of MCCP reported on WCIRB data calls and the most currently available distribution of premium by policy month. The adjustment factor for policy year 2011 experience is needed inasmuch as the 2011 projection in line 4 of Exhibit 1.1 was based on policy year 2010, which, in part, included MCCP costs. However, MCCP costs will not be reflected in the reported policy year 2011 loss amounts which will be reflected in policy year 2013 experience modifications.

Line 5 of Exhibit 1.1 shows the results of the computation to adjust the average indicated limited loss to payroll ratios to the level of losses anticipated in the policy year 2013 experience rating data. The ratios are then adjusted by the selected experience rating off-balance correction factor of 1.030 shown on line 6 (see Part A, Section B, Appendix D), the factor to reflect the individual loss limitation of \$175,000 in the experience rating calculation shown on line 7, and the factor to reflect the estimated average impact of revisions resulting from Senate Bill No. 1217 (1998) shown on line 8. The resultant factors of 0.770 for indemnity and 0.603 for medical, shown on line 9 of Exhibit 1.1, are the average adjustments across all NAICS Sector groupings to produce the expected loss rates.

Exhibits 1.2 through 1.19 show the computation of the adjustment factors for each of the NAICS Sector groupings, analogous to that described above on a statewide, all classification basis in Exhibit 1.1, with the following exceptions:

1. The estimated first report level ratios of indemnity and medical losses per \$100 of payroll for policy years 2009 and 2010 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. As in prior WCIRB pure premium rate filings, the loss development factor for the Finance and Insurance Sector (Sector 52) was based on the combined loss development of Sector 52, Real Estate (Sector 53), and Professional Services (Sector 54).
2. The estimated first report level ratios of indemnity and medical losses per \$100 of payroll for policy year 2011 for each NAICS Sector grouping was computed based on the change in the first report level ratios of indemnity and medical loss to payroll for that NAICS Sector grouping from policy year 2009 to preliminary policy year 2010, with individual claims limited to \$500,000. However, for the NAICS Sector groupings applicable to Wholesale (Sector 42), Retail (Sector 44), Information (Sector 51), Finance and Insurance (Sector 52), Real Estate (Sector 53), Arts and Entertainment (Sector 71), Hospitality (Sector 72), Other (Sector 81), Outside Sales (Classification 8742), and Clerical and Public Administration (Classification 8810 and Sector 92), the trend computation based on preliminary policy year 2010 experience had somewhat

anomalous results. As a result, for these NAICS Sector groupings, the first report level ratios of indemnity and medical losses per \$100 of payroll for policy year 2011 were estimated based on statewide indemnity and medical loss trends from 2010 to 2011 as described in Exhibit 1.1.

3. In total, the average statewide expected loss rate determined by separate adjustments by NAICS Sector grouping should be equal to that based on the statewide, all classification data. Line 10 of Exhibits 1.2 through 1.19 shows the factors used to adjust the expected loss rate factors computed at the NAICS Sector grouping level to balance to the statewide, all classification expected loss rate factors shown in Exhibit 1.1.

Line 11 of Exhibits 1.2 through 1.19 shows the factors by NAICS Sector grouping used to adjust the average loss to payroll ratios to the level of losses anticipated in the experience rating data for policies incepting in 2013. These factors are applied to the indicated limited loss to payroll ratios for indemnity and medical, respectively, that are included in the classification relativity review sheets provided in Part A, Section C for classifications assigned to the NAICS Sector grouping to generate the expected loss rates proposed to be effective January 1, 2013 as shown in Table II of the ERP.

### **D-Ratios and Average Death Values**

In the experience rating formula, both an employer's actual and expected losses are segregated into primary and excess components. Primary losses are the more stable and predictable component, while the amount of excess losses can fluctuate widely from year to year, particularly for smaller employers. As a result, an employer's own primary incurred losses are fully reflected in the calculation, while the extent to which an employer's actual excess incurred losses are reflected depends on the size of the employer.

A classification's D-ratio represents the proportion of the expected losses in the classification that is estimated to be primary. The D-ratio for each classification is calculated based on the proportion of that classification's own claim costs, once adjusted to the policy year 2013 experience modification cost level, that is primary. The D-ratios proposed to be effective January 1, 2013 have been computed based on the methodology used by the WCIRB in its last several pure premium rate filings, and are shown in the proposed changes to Table II of the ERP that is contained in Part B, Section D.

The WCIRB is proposing no change to the average death value of \$175,000 included in Table III of the ERP.

### **Credibility Values**

The weight applied to the actual loss experience of an individual employer depends upon the predictive value of that experience in projecting future experience. In general, the larger an employer, the more likely the actual claim experience incurred is reflective of that employer's underlying propensity for claims and the less likely it is due to chance. The credibility values in the experience rating formula are intended to reflect the statistical reliability of the employer's past experience as a predictor of future experience. These credibility values vary based on the size of the employer as measured by the total average losses expected to arise during the experience period for an employer of that size and industry classification.

Beginning with 2012 experience modifications, two credibility values are applied in the experience rating plan formula. The primary credibility value is applied to an employer's actual losses limited to \$7,000 per claim. The excess credibility value is applied to an employer's actual losses in excess of \$7,000 and up to a limit of \$175,000 per claim. The primary and excess credibilities applicable to an employer of a particular expected loss size are contained in Table III of the ERP.

The WCIRB has recently completed a comprehensive review of the credibility components of the experience rating plan formula as well as the appropriateness of \$7,000 as a single primary and split point.<sup>1</sup> Based on this review, the WCIRB is recommending maintaining the current \$7,000 split point and updating the primary and excess credibility values of the experience rating formula effective January 1,

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<sup>1</sup> See the Agenda and Minutes for Item AC12-06-02 of the June 15, 2012 WCIRB Actuarial Committee meeting for a more complete discussion of the actuarial analysis underlying the proposed changes.

2013. The changes are based on the most currently available statistical experience and are intended to improve the statistical predictive accuracy of the Plan. These proposed changes are consistent with the recommendation of the Experience Rating Task Force to “*review the rating parameters of the Rating Plan on a regular basis and, if indicated, propose changes to the rating parameters as part of its annual pure premium rate filing.*” The credibility values were previously substantively updated effective January 1, 2010.

The proposed changes to the credibility values shown in Table II of the ERP are contained in Part B, Section D. Exhibits 2.1 and 2.2 show the current and proposed or “indicated” 2013 primary, excess, and average total credibility values.<sup>2</sup> As shown in these exhibits, the statistical credibility proposed for most employers is higher than reflected in the current Plan.

The change in total credibility under the proposed changes is relatively small. An individual employer's experience modification changes from year to year for many reasons, including changes in exposure, actual loss experience incurred during the experience period, and changes in the industry average expected losses to which an employer's actual losses are compared. Nevertheless, the experience modification of some employers will differ somewhat under the proposed changes from what would otherwise be the case.

To estimate the impact of the proposed changes in credibility, the WCIRB re-computed the experience modifications of 100,000 employers experience rated for policy year 2009. Exhibits 3.1 through 3.7 show the expected distribution of impacts of the updated credibilities on 2013 modifications by groups of risks of similar size by expected loss.

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<sup>2</sup> The total credibility is computed as the weighted average of the primary and excess credibilities, with the weight given to the primary credibility equal to the average “D-ratio” under each alternative reviewed. Individual employers’ “D-ratios” will vary.

**Factors to Adjust 2013 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level**  
All NAICS Sectors Combined

1. Total payroll 2008 and 2009 (in 00s)		\$9,085,476,638				
				<u>Indemnity</u>	<u>Medical</u>	
2. Total payroll 2008 and 2009 x indicated limited loss to payroll ratios				\$4,481,440,992	\$8,276,588,201	
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)				0.493	0.911	
4. Expected loss to payroll ratios for experience rating period						
	Policy Year	1st Report Ratio of Losses to Payroll	<u>Development</u>	Expected Ratio of Losses to Payroll	Factor to Remove Post-6/30/10 MCCP	Expected Ratio of Losses to Payroll After MCCP Adjustment
<u>Indemnity</u>	2009	0.294	1.770	0.521		0.521
	2010	0.285	1.490	0.425		0.425
	2011	0.289	1.000	0.289		0.289
<u>Medical</u>	2009	0.489	1.549	0.758		0.758
	2010	0.477	1.329	0.634		0.634
	2011	0.492	1.000	0.492	0.955	0.470
				Average:		
					0.412	0.620
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)					0.835	0.681
6. Selected experience rating off-balance					1.030	1.030
7. Factor to reflect loss limitation					0.900	0.865
8. Adjustment for impact of Senate Bill No. 1217 (1998)					0.995	0.995
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level: (5) x (6) x (7) x (8)					0.770	0.603

## Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis.

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2009 and 2010 (preliminary) and projected for 2011 based on the underlying accident year loss trend. The loss development factors are based on the latest evaluation of accident year experience.

The factor to remove the cost of Medical Cost Containment Programs (MCCP) on line (4) is determined based on MCCP reported on WCIRB data calls and is used to adjust for the definitional change that MCCP is no longer included as part of medical loss beginning with policies effective July 1, 2010.

Line (6) is the indicated off-balance from Part A, Section B, Appendix D, Exhibit 2.

Line (7) reflects the individual loss limitation of \$175,000 per accident in the experience rating calculation. It is calculated based on the latest information on the distribution of claims by size.

Line (8) is calculated based on the average impact of Senate Bill No. 1217 (1998) rerates in prior years.

**Factors to Adjust 2013 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level**  
NAICS Sector: 11 & 21 Combined (Agriculture & Mining)

1. Total payroll 2008 and 2009 (in 00s)	\$159,605,448						
						<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2008 and 2009 x indicated limited loss to payroll ratios						\$188,350,953	\$368,816,238
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)						1.180	2.311
4. Expected loss to payroll ratios for experience rating period							
		1st Report Ratio		Expected Ratio	Factor to	Expected Ratio	
	Policy	of Losses		of Losses	Remove	of Losses	
	Year	to Payroll	Development	to Payroll	Post-6/30/10	to Payroll After	
					MCCP	MCCP Adjustment	
<u>Indemnity</u>	2009	0.788	1.565	1.233		1.233	
	2010	0.872	1.394	1.215		1.215	
	2011	0.989	1.000	0.989		0.989	
<u>Medical</u>	2009	1.596	1.372	2.190		2.190	
	2010	1.546	1.229	1.900		1.900	
	2011	1.666	1.000	1.666	0.955	1.591	
				Average:		1.146	1.894
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)						0.971	0.820
6. Selected experience rating off-balance						1.030	1.030
7. Factor to reflect loss limitation						0.845	0.805
8. Adjustment for impact of Senate Bill No. 1217 (1998)						0.995	0.995
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)						0.841	0.676
10. Factors to balance NAICS Sectors to statewide expected loss rate factors						0.988	0.995
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)						0.831	0.673

## Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis.

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2009 and 2010 (preliminary) and projected for 2011 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

The factor to remove the cost of Medical Cost Containment Programs (MCCP) on line (4) is determined based on MCCP reported on WCIRB data calls and is used to adjust for the definitional change that MCCP is no longer included as part of medical loss beginning with policies effective July 1, 2010.

Line (6) is the indicated off-balance from Part A, Section B, Appendix D, Exhibit 2.

Line (7) reflects the individual loss limitation of \$175,000 per accident in the experience rating calculation. It is calculated based on the latest information on the distribution of claims by size.

Line (8) is calculated based on the average impact of Senate Bill No. 1217 (1998) rerates in prior years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.1.



**Factors to Adjust 2013 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level**  
NAICS Sector: 22 & 23 Combined (Utilities & Construction)

1. Total payroll 2008 and 2009 (in 00s)		\$440,835,615						
							<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2008 and 2009 x indicated limited loss to payroll ratios							\$660,965,523	\$956,934,919
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)							1.499	2.171
4. Expected loss to payroll ratios for experience rating period								
		1st Report Ratio		Expected Ratio	Factor to	Expected Ratio		
	Policy	of Losses		of Losses	Remove	of Losses		
	Year	to Payroll	Development	to Payroll	Post-6/30/10	to Payroll After		
					MCCP	MCCP Adjustment		
<u>Indemnity</u>	2009	0.984	1.624	1.598		1.598		
	2010	1.040	1.414	1.471		1.471		
	2011	1.061	1.000	1.061		1.061		
<u>Medical</u>	2009	1.317	1.481	1.950		1.950		
	2010	1.438	1.291	1.856		1.856		
	2011	1.503	1.000	1.503	0.955	1.436		
				Average:			1.377	1.747
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)							0.918	0.805
6. Selected experience rating off-balance							1.030	1.030
7. Factor to reflect loss limitation							0.842	0.743
8. Adjustment for impact of Senate Bill No. 1217 (1998)							0.995	0.995
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)							0.792	0.613
10. Factors to balance NAICS Sectors to statewide expected loss rate factors							0.988	0.995
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)							0.783	0.610

## Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis.

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2009 and 2010 (preliminary) and projected for 2011 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

The factor to remove the cost of Medical Cost Containment Programs (MCCP) on line (4) is determined based on MCCP reported on WCIRB data calls and is used to adjust for the definitional change that MCCP is no longer included as part of medical loss beginning with policies effective July 1, 2010.

Line (6) is the indicated off-balance from Part A, Section B, Appendix D, Exhibit 2.

Line (7) reflects the individual loss limitation of \$175,000 per accident in the experience rating calculation. It is calculated based on the latest information on the distribution of claims by size.

Line (8) is calculated based on the average impact of Senate Bill No. 1217 (1998) rerates in prior years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.1.

**Factors to Adjust 2013 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level**  
NAICS Sector: 31 (Manufacturing)

1. Total payroll 2008 and 2009 (in 00s)		\$767,846,782						
							<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2008 and 2009 x indicated limited loss to payroll ratios							\$667,144,364	\$1,317,348,677
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)							0.869	1.716
4. Expected loss to payroll ratios for experience rating period								
	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>	<u>Factor to Remove Post-6/30/10 MCCP</u>	<u>Expected Ratio of Losses to Payroll After MCCP Adjustment</u>		
<u>Indemnity</u>	2009	0.482	1.811	0.874		0.874		
	2010	0.476	1.502	0.715		0.715		
	2011	0.472	1.000	0.472		0.472		
<u>Medical</u>	2009	0.835	1.586	1.325		1.325		
	2010	0.882	1.324	1.168		1.168		
	2011	0.901	1.000	0.901	0.955	0.860		
				Average:			0.687	1.117
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)							0.790	0.651
6. Selected experience rating off-balance							1.030	1.030
7. Factor to reflect loss limitation							0.920	0.905
8. Adjustment for impact of Senate Bill No. 1217 (1998)							0.995	0.995
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)							0.745	0.604
10. Factors to balance NAICS Sectors to statewide expected loss rate factors							0.988	0.995
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)							0.736	0.601

## Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis.

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2009 and 2010 (preliminary) and projected for 2011 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

The factor to remove the cost of Medical Cost Containment Programs (MCCP) on line (4) is determined based on MCCP reported on WCIRB data calls and is used to adjust for the definitional change that MCCP is no longer included as part of medical loss beginning with policies effective July 1, 2010.

Line (6) is the indicated off-balance from Part A, Section B, Appendix D, Exhibit 2.

Line (7) reflects the individual loss limitation of \$175,000 per accident in the experience rating calculation. It is calculated based on the latest information on the distribution of claims by size.

Line (8) is calculated based on the average impact of Senate Bill No. 1217 (1998) rerates in prior years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.1.

**Factors to Adjust 2013 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level**  
NAICS Sector: 42 (Wholesale)

1. Total payroll 2008 and 2009 (in 00s)					\$156,253,899			
							<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2008 and 2009 x indicated limited loss to payroll ratios							\$218,574,768	\$418,814,553
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)							1.399	2.680
4. Expected loss to payroll ratios for experience rating period								
	Policy Year	1st Report Ratio of Losses to Payroll	Development	Expected Ratio of Losses to Payroll	Factor to Remove Post-6/30/10 MCCP	Expected Ratio of Losses to Payroll After MCCP Adjustment		
<u>Indemnity</u>	2009	0.875	1.676	1.466		1.466		
	2010	0.864	1.443	1.247		1.247		
	2011	0.877	1.000	0.877		0.877		
<u>Medical</u>	2009	1.516	1.458	2.211		2.211		
	2010	1.534	1.289	1.978		1.978		
	2011	1.582	1.000	1.582	0.955	1.511		
				Average:			1.197	1.900
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)							0.856	0.709
6. Selected experience rating off-balance							1.030	1.030
7. Factor to reflect loss limitation							0.902	0.859
8. Adjustment for impact of Senate Bill No. 1217 (1998)							0.995	0.995
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)							0.791	0.624
10. Factors to balance NAICS Sectors to statewide expected loss rate factors							0.988	0.995
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)							0.781	0.621

## Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis.

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2009 and 2010 (preliminary) and projected for 2011 based on the underlying aggregate accident year loss trend. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

The factor to remove the cost of Medical Cost Containment Programs (MCCP) on line (4) is determined based on MCCP reported on WCIRB data calls and is used to adjust for the definitional change that MCCP is no longer included as part of medical loss beginning with policies effective July 1, 2010.

Line (6) is the indicated off-balance from Part A, Section B, Appendix D, Exhibit 2.

Line (7) reflects the individual loss limitation of \$175,000 per accident in the experience rating calculation. It is calculated based on the latest information on the distribution of claims by size.

Line (8) is calculated based on the average impact of Senate Bill No. 1217 (1998) rerates in prior years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.1.

**Factors to Adjust 2013 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level**  
NAICS Sector: 44 (Retail)

1. Total payroll 2008 and 2009 (in 00s)		\$503,307,775						
							<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2008 and 2009 x indicated limited loss to payroll ratios							\$428,131,860	\$872,239,337
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)							0.851	1.733
4. Expected loss to payroll ratios for experience rating period								
		1st Report Ratio		Expected Ratio	Factor to	Expected Ratio		
	Policy	of Losses		of Losses	Remove	of Losses		
	Year	to Payroll	Development	to Payroll	Post-6/30/10	to Payroll After		
					MCCP	MCCP Adjustment		
<u>Indemnity</u>	2009	0.460	1.802	0.828		0.828		
	2010	0.464	1.497	0.694		0.694		
	2011	0.470	1.000	0.470		0.470		
<u>Medical</u>	2009	0.862	1.515	1.306		1.306		
	2010	0.860	1.286	1.106		1.106		
	2011	0.887	1.000	0.887	0.955	0.847		
				Average:			0.664	1.086
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)							0.781	0.627
6. Selected experience rating off-balance							1.030	1.030
7. Factor to reflect loss limitation							0.936	0.898
8. Adjustment for impact of Senate Bill No. 1217 (1998)							0.995	0.995
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)							0.749	0.577
10. Factors to balance NAICS Sectors to statewide expected loss rate factors							0.988	0.995
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)							0.740	0.574

## Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis.

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2009 and 2010 (preliminary) and projected for 2011 based on the underlying aggregate accident year loss trend. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

The factor to remove the cost of Medical Cost Containment Programs (MCCP) on line (4) is determined based on MCCP reported on WCIRB data calls and is used to adjust for the definitional change that MCCP is no longer included as part of medical loss beginning with policies effective July 1, 2010.

Line (6) is the indicated off-balance from Part A, Section B, Appendix D, Exhibit 2.

Line (7) reflects the individual loss limitation of \$175,000 per accident in the experience rating calculation. It is calculated based on the latest information on the distribution of claims by size.

Line (8) is calculated based on the average impact of Senate Bill No. 1217 (1998) rerates in prior years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.1.

**Factors to Adjust 2013 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level**  
NAICS Sector: 48 (Transportation & Warehousing)

1. Total payroll 2008 and 2009 (in 00s)		\$170,665,569						
							<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2008 and 2009 x indicated limited loss to payroll ratios							\$355,096,322	\$546,019,233
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)							2.081	3.199
4. Expected loss to payroll ratios for experience rating period								
	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>	<u>Factor to Remove Post-6/30/10 MCCP</u>	<u>Expected Ratio of Losses to Payroll After MCCP Adjustment</u>		
<u>Indemnity</u>	2009	1.289	1.688	2.175		2.175		
	2010	1.269	1.439	1.827		1.827		
	2011	1.294	1.000	1.294		1.294		
<u>Medical</u>	2009	1.730	1.526	2.639		2.639		
	2010	1.722	1.324	2.280		2.280		
	2011	1.818	1.000	1.818	0.955	1.737		
				Average:			1.765	2.218
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)							0.848	0.693
6. Selected experience rating off-balance							1.030	1.030
7. Factor to reflect loss limitation							0.909	0.860
8. Adjustment for impact of Senate Bill No. 1217 (1998)							0.995	0.995
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)							0.790	0.611
10. Factors to balance NAICS Sectors to statewide expected loss rate factors							0.988	0.995
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)							0.781	0.608

## Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis.

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2009 and 2010 (preliminary) and projected for 2011 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

The factor to remove the cost of Medical Cost Containment Programs (MCCP) on line (4) is determined based on MCCP reported on WCIRB data calls and is used to adjust for the definitional change that MCCP is no longer included as part of medical loss beginning with policies effective July 1, 2010.

Line (6) is the indicated off-balance from Part A, Section B, Appendix D, Exhibit 2.

Line (7) reflects the individual loss limitation of \$175,000 per accident in the experience rating calculation. It is calculated based on the latest information on the distribution of claims by size.

Line (8) is calculated based on the average impact of Senate Bill No. 1217 (1998) rerates in prior years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.1.

**Factors to Adjust 2013 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level**  
NAICS Sector: 51 (Information)

1. Total payroll 2008 and 2009 (in 00s)		\$197,033,502						
							<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2008 and 2009 x indicated limited loss to payroll ratios							\$110,025,215	\$163,606,388
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)							0.558	0.830
4. Expected loss to payroll ratios for experience rating period								
	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>	<u>Factor to Remove Post-6/30/10 MCCP</u>	<u>Expected Ratio of Losses to Payroll After MCCP Adjustment</u>		
<u>Indemnity</u>	2009	0.299	1.782	0.533		0.533		
	2010	0.280	1.519	0.425		0.425		
	2011	0.284	1.000	0.284		0.284		
<u>Medical</u>	2009	0.409	1.438	0.588		0.588		
	2010	0.393	1.335	0.525		0.525		
	2011	0.405	1.000	0.405	0.955	0.387		
				Average:			0.414	0.500
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)							0.742	0.602
6. Selected experience rating off-balance							1.030	1.030
7. Factor to reflect loss limitation							0.898	0.873
8. Adjustment for impact of Senate Bill No. 1217 (1998)							0.995	0.995
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)							0.683	0.539
10. Factors to balance NAICS Sectors to statewide expected loss rate factors							0.988	0.995
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)							0.675	0.536

## Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis.

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2009 and 2010 (preliminary) and projected for 2011 based on the underlying aggregate accident year loss trend. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

The factor to remove the cost of Medical Cost Containment Programs (MCCP) on line (4) is determined based on MCCP reported on WCIRB data calls and is used to adjust for the definitional change that MCCP is no longer included as part of medical loss beginning with policies effective July 1, 2010.

Line (6) is the indicated off-balance from Part A, Section B, Appendix D, Exhibit 2.

Line (7) reflects the individual loss limitation of \$175,000 per accident in the experience rating calculation. It is calculated based on the latest information on the distribution of claims by size.

Line (8) is calculated based on the average impact of Senate Bill No. 1217 (1998) rerates in prior years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.1.

**Factors to Adjust 2013 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level**  
NAICS Sector: 52 (Finance & Insurance)

1. Total payroll 2008 and 2009 (in 00s)					\$307,570,464			
							<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2008 and 2009 x indicated limited loss to payroll ratios							\$69,164,392	\$126,426,313
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)							0.225	0.411
4. Expected loss to payroll ratios for experience rating period								
	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>	<u>Factor to Remove Post-6/30/10 MCCP</u>	<u>Expected Ratio of Losses to Payroll After MCCP Adjustment</u>		
<u>Indemnity</u>	2009	0.116	1.778	0.206		0.206		
	2010	0.113	1.477	0.167		0.167		
	2011	0.115	1.000	0.115		0.115		
<u>Medical</u>	2009	0.199	1.471	0.293		0.293		
	2010	0.192	1.290	0.248		0.248		
	2011	0.198	1.000	0.198	0.955	0.189		
				Average:			0.163	0.244
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)							0.724	0.592
6. Selected experience rating off-balance							1.030	1.030
7. Factor to reflect loss limitation							0.931	0.876
8. Adjustment for impact of Senate Bill No. 1217 (1998)							0.995	0.995
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)							0.691	0.532
10. Factors to balance NAICS Sectors to statewide expected loss rate factors							0.988	0.995
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)							0.683	0.529

## Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis.

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2009 and 2010 (preliminary) and projected for 2011 based on the underlying aggregate accident year loss trend. The loss development factors are based on latest year's unit statistical data for NAICS sectors 52, 53 and 54 combined.

The factor to remove the cost of Medical Cost Containment Programs (MCCP) on line (4) is determined based on MCCP reported on WCIRB data calls and is used to adjust for the definitional change that MCCP is no longer included as part of medical loss beginning with policies effective July 1, 2010.

Line (6) is the indicated off-balance from Part A, Section B, Appendix D, Exhibit 2.

Line (7) reflects the individual loss limitation of \$175,000 per accident in the experience rating calculation. It is calculated based on the latest information on the distribution of claims by size.

Line (8) is calculated based on the average impact of Senate Bill No. 1217 (1998) rerates in prior years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.1.

**Factors to Adjust 2013 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level**  
NAICS Sector: 53 (Real Estate)

1. Total payroll 2008 and 2009 (in 00s)		\$191,630,587						
							<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2008 and 2009 x indicated limited loss to payroll ratios							\$106,876,730	\$204,705,166
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)							0.558	1.068
4. Expected loss to payroll ratios for experience rating period								
	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>	<u>Factor to Remove Post-6/30/10 MCCP</u>	<u>Expected Ratio of Losses to Payroll After MCCP Adjustment</u>		
<u>Indemnity</u>	2009	0.328	1.730	0.568		0.568		
	2010	0.330	1.458	0.481		0.481		
	2011	0.335	1.000	0.335		0.335		
<u>Medical</u>	2009	0.561	1.471	0.825		0.825		
	2010	0.523	1.315	0.688		0.688		
	2011	0.539	1.000	0.539	0.955	0.515		
				Average:			0.461	0.676
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)							0.827	0.633
6. Selected experience rating off-balance							1.030	1.030
7. Factor to reflect loss limitation							0.888	0.841
8. Adjustment for impact of Senate Bill No. 1217 (1998)							0.995	0.995
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)							0.752	0.545
10. Factors to balance NAICS Sectors to statewide expected loss rate factors							0.988	0.995
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)							0.743	0.543

## Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis.

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2009 and 2010 (preliminary) and projected for 2011 based on the underlying aggregate accident year loss trend. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

The factor to remove the cost of Medical Cost Containment Programs (MCCP) on line (4) is determined based on MCCP reported on WCIRB data calls and is used to adjust for the definitional change that MCCP is no longer included as part of medical loss beginning with policies effective July 1, 2010.

Line (6) is the indicated off-balance from Part A, Section B, Appendix D, Exhibit 2.

Line (7) reflects the individual loss limitation of \$175,000 per accident in the experience rating calculation. It is calculated based on the latest information on the distribution of claims by size.

Line (8) is calculated based on the average impact of Senate Bill No. 1217 (1998) rerates in prior years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.1.



**Factors to Adjust 2013 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level**  
NAICS Sector: 54 (Professional Services)

1. Total payroll 2008 and 2009 (in 00s)		\$1,126,604,232						
							<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2008 and 2009 x indicated limited loss to payroll ratios							\$89,810,548	\$169,101,972
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)							0.080	0.150
4. Expected loss to payroll ratios for experience rating period								
	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>	<u>Factor to Remove Post-6/30/10 MCCP</u>	<u>Expected Ratio of Losses to Payroll After MCCP Adjustment</u>		
<u>Indemnity</u>	2009	0.051	1.580	0.080		0.080		
	2010	0.044	1.415	0.063		0.063		
	2011	0.042	1.000	0.042		0.042		
<u>Medical</u>	2009	0.094	1.299	0.122		0.122		
	2010	0.079	1.226	0.097		0.097		
	2011	0.075	1.000	0.075	0.955	0.071		
				Average:			0.062	0.097
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)							0.772	0.646
6. Selected experience rating off-balance							1.030	1.030
7. Factor to reflect loss limitation							0.873	0.870
8. Adjustment for impact of Senate Bill No. 1217 (1998)							0.995	0.995
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)							0.691	0.576
10. Factors to balance NAICS Sectors to statewide expected loss rate factors							0.988	0.995
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)							0.683	0.573

## Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis.

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2009 and 2010 (preliminary) and projected for 2011 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

The factor to remove the cost of Medical Cost Containment Programs (MCCP) on line (4) is determined based on MCCP reported on WCIRB data calls and is used to adjust for the definitional change that MCCP is no longer included as part of medical loss beginning with policies effective July 1, 2010.

Line (6) is the indicated off-balance from Part A, Section B, Appendix D, Exhibit 2.

Line (7) reflects the individual loss limitation of \$175,000 per accident in the experience rating calculation. It is calculated based on the latest information on the distribution of claims by size.

Line (8) is calculated based on the average impact of Senate Bill No. 1217 (1998) rerates in prior years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.1.

**Factors to Adjust 2013 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level**  
NAICS Sector: 56 (Administrative)

1. Total payroll 2008 and 2009 (in 00s)		\$137,648,532						
							<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2008 and 2009 x indicated limited loss to payroll ratios							\$232,776,809	\$432,186,886
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)							1.691	3.140
4. Expected loss to payroll ratios for experience rating period								
	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>	<u>Factor to Remove Post-6/30/10 MCCP</u>	<u>Expected Ratio of Losses to Payroll After MCCP Adjustment</u>		
<u>Indemnity</u>	2009	1.079	1.660	1.791		1.791		
	2010	1.069	1.431	1.530		1.530		
	2011	1.040	1.000	1.040		1.040		
<u>Medical</u>	2009	1.792	1.512	2.709		2.709		
	2010	1.794	1.329	2.384		2.384		
	2011	1.825	1.000	1.825	0.955	1.743		
				Average:			1.453	2.279
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)							0.859	0.726
6. Selected experience rating off-balance							1.030	1.030
7. Factor to reflect loss limitation							0.908	0.852
8. Adjustment for impact of Senate Bill No. 1217 (1998)							0.995	0.995
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)							0.800	0.634
10. Factors to balance NAICS Sectors to statewide expected loss rate factors							0.988	0.995
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)							0.790	0.631

## Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis.

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2009 and 2010 (preliminary) and projected for 2011 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

The factor to remove the cost of Medical Cost Containment Programs (MCCP) on line (4) is determined based on MCCP reported on WCIRB data calls and is used to adjust for the definitional change that MCCP is no longer included as part of medical loss beginning with policies effective July 1, 2010.

Line (6) is the indicated off-balance from Part A, Section B, Appendix D, Exhibit 2.

Line (7) reflects the individual loss limitation of \$175,000 per accident in the experience rating calculation. It is calculated based on the latest information on the distribution of claims by size.

Line (8) is calculated based on the average impact of Senate Bill No. 1217 (1998) rerates in prior years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.1.

**Factors to Adjust 2013 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level**  
NAICS Sector: 61 (Education)

1. Total payroll 2008 and 2009 (in 00s)		\$185,036,568						
							<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2008 and 2009 x indicated limited loss to payroll ratios							\$51,199,044	\$115,152,795
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)							0.277	0.622
4. Expected loss to payroll ratios for experience rating period								
	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>	<u>Factor to Remove Post-6/30/10 MCCP</u>	<u>Expected Ratio of Losses to Payroll After MCCP Adjustment</u>		
<u>Indemnity</u>	2009	0.174	1.742	0.302		0.302		
	2010	0.173	1.473	0.254		0.254		
	2011	0.177	1.000	0.177		0.177		
<u>Medical</u>	2009	0.332	1.622	0.539		0.539		
	2010	0.323	1.417	0.457		0.457		
	2011	0.330	1.000	0.330	0.955	0.315		
				Average:			0.245	0.437
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)							0.884	0.703
6. Selected experience rating off-balance							1.030	1.030
7. Factor to reflect loss limitation							0.925	0.879
8. Adjustment for impact of Senate Bill No. 1217 (1998)							0.995	0.995
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)							0.838	0.633
10. Factors to balance NAICS Sectors to statewide expected loss rate factors							0.988	0.995
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)							0.828	0.630

## Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis.

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2009 and 2010 (preliminary) and projected for 2011 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

The factor to remove the cost of Medical Cost Containment Programs (MCCP) on line (4) is determined based on MCCP reported on WCIRB data calls and is used to adjust for the definitional change that MCCP is no longer included as part of medical loss beginning with policies effective July 1, 2010.

Line (6) is the indicated off-balance from Part A, Section B, Appendix D, Exhibit 2.

Line (7) reflects the individual loss limitation of \$175,000 per accident in the experience rating calculation. It is calculated based on the latest information on the distribution of claims by size.

Line (8) is calculated based on the average impact of Senate Bill No. 1217 (1998) rerates in prior years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.1.

**Factors to Adjust 2013 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level**  
NAICS Sector: 62 (Health)

1. Total payroll 2008 and 2009 (in 00s)		\$671,182,932						
							<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2008 and 2009 x indicated limited loss to payroll ratios							\$356,918,161	\$702,421,275
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)							0.532	1.047
4. Expected loss to payroll ratios for experience rating period								
	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>	<u>Factor to Remove Post-6/30/10 MCCP</u>	<u>Expected Ratio of Losses to Payroll After MCCP Adjustment</u>		
<u>Indemnity</u>	2009	0.344	1.798	0.619		0.619		
	2010	0.314	1.511	0.474		0.474		
	2011	0.327	1.000	0.327		0.327		
<u>Medical</u>	2009	0.537	1.529	0.820		0.820		
	2010	0.516	1.315	0.679		0.679		
	2011	0.547	1.000	0.547	0.955	0.523		
				Average:			0.473	0.674
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)							0.890	0.644
6. Selected experience rating off-balance							1.030	1.030
7. Factor to reflect loss limitation							0.924	0.929
8. Adjustment for impact of Senate Bill No. 1217 (1998)							0.995	0.995
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)							0.843	0.613
10. Factors to balance NAICS Sectors to statewide expected loss rate factors							0.988	0.995
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)							0.833	0.610

## Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis.

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2009 and 2010 (preliminary) and projected for 2011 based on the underlying aggregate accident year loss trend adjusted by the latest year's unit statistical NAICS sector relativity derived using losses limited to \$500,000. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

The factor to remove the cost of Medical Cost Containment Programs (MCCP) on line (4) is determined based on MCCP reported on WCIRB data calls and is used to adjust for the definitional change that MCCP is no longer included as part of medical loss beginning with policies effective July 1, 2010.

Line (6) is the indicated off-balance from Part A, Section B, Appendix D, Exhibit 2.

Line (7) reflects the individual loss limitation of \$175,000 per accident in the experience rating calculation. It is calculated based on the latest information on the distribution of claims by size.

Line (8) is calculated based on the average impact of Senate Bill No. 1217 (1998) rerates in prior years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.1.

**Factors to Adjust 2013 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level**  
NAICS Sector: 71 (Arts & Entertainment)

1. Total payroll 2008 and 2009 (in 00s)					\$78,488,050		
						<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2008 and 2009 x indicated limited loss to payroll ratios						\$75,630,051	\$164,503,716
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)						0.964	2.096
4. Expected loss to payroll ratios for experience rating period							
	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>	<u>Factor to Remove Post-6/30/10 MCCP</u>	<u>Expected Ratio of Losses to Payroll After MCCP Adjustment</u>	
<u>Indemnity</u>	2009	0.563	1.693	0.953		0.953	
	2010	0.702	1.441	1.011		1.011	
	2011	0.712	1.000	0.712		0.712	
<u>Medical</u>	2009	1.110	1.298	1.441		1.441	
	2010	1.205	1.185	1.429		1.429	
	2011	1.243	1.000	1.243	0.955	1.187	
Average:						0.892	1.352
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)						0.926	0.645
6. Selected experience rating off-balance						1.030	1.030
7. Factor to reflect loss limitation						0.910	0.859
8. Adjustment for impact of Senate Bill No. 1217 (1998)						0.995	0.995
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)						0.864	0.568
10. Factors to balance NAICS Sectors to statewide expected loss rate factors						0.988	0.995
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)						0.853	0.565

## Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis.

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2009 and 2010 (preliminary) and projected for 2011 based on the underlying aggregate accident year loss trend. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

The factor to remove the cost of Medical Cost Containment Programs (MCCP) on line (4) is determined based on MCCP reported on WCIRB data calls and is used to adjust for the definitional change that MCCP is no longer included as part of medical loss beginning with policies effective July 1, 2010.

Line (6) is the indicated off-balance from Part A, Section B, Appendix D, Exhibit 2.

Line (7) reflects the individual loss limitation of \$175,000 per accident in the experience rating calculation. It is calculated based on the latest information on the distribution of claims by size.

Line (8) is calculated based on the average impact of Senate Bill No. 1217 (1998) rerates in prior years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.1.

**Factors to Adjust 2013 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level**  
NAICS Sector: 72 (Hospitality)

1. Total payroll 2008 and 2009 (in 00s)					\$332,482,828			
							<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2008 and 2009 x indicated limited loss to payroll ratios							\$273,007,028	\$662,784,662
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)							0.821	1.993
4. Expected loss to payroll ratios for experience rating period								
	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>	<u>Factor to Remove Post-6/30/10 MCCP</u>	<u>Expected Ratio of Losses to Payroll After MCCP Adjustment</u>		
<u>Indemnity</u>	2009	0.491	1.824	0.895		0.895		
	2010	0.511	1.515	0.773		0.773		
	2011	0.518	1.000	0.518		0.518		
<u>Medical</u>	2009	1.063	1.553	1.651		1.651		
	2010	1.077	1.329	1.431		1.431		
	2011	1.110	1.000	1.110	0.955	1.060		
Average:							0.729	1.381
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)							0.888	0.693
6. Selected experience rating off-balance							1.030	1.030
7. Factor to reflect loss limitation							0.944	0.926
8. Adjustment for impact of Senate Bill No. 1217 (1998)							0.995	0.995
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)							0.859	0.657
10. Factors to balance NAICS Sectors to statewide expected loss rate factors							0.988	0.995
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)							0.849	0.654

## Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis.

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2009 and 2010 (preliminary) and projected for 2011 based on the underlying aggregate accident year loss trend. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

The factor to remove the cost of Medical Cost Containment Programs (MCCP) on line (4) is determined based on MCCP reported on WCIRB data calls and is used to adjust for the definitional change that MCCP is no longer included as part of medical loss beginning with policies effective July 1, 2010.

Line (6) is the indicated off-balance from Part A, Section B, Appendix D, Exhibit 2.

Line (7) reflects the individual loss limitation of \$175,000 per accident in the experience rating calculation. It is calculated based on the latest information on the distribution of claims by size.

Line (8) is calculated based on the average impact of Senate Bill No. 1217 (1998) rerates in prior years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.1.

**Factors to Adjust 2013 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level**  
NAICS Sector: 81 (Other)

1. Total payroll 2008 and 2009 (in 00s)		\$251,122,002				
				<u>Indemnity</u>	<u>Medical</u>	
2. Total payroll 2008 and 2009 x indicated limited loss to payroll ratios				\$200,475,331	\$360,330,349	
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)				0.798	1.435	
4. Expected loss to payroll ratios for experience rating period						
	<u>Policy Year</u>	<u>1st Report Ratio of Losses to Payroll</u>	<u>Development</u>	<u>Expected Ratio of Losses to Payroll</u>	<u>Factor to Remove Post-6/30/10 M CCP</u>	<u>Expected Ratio of Losses to Payroll After M CCP Adjustment</u>
<u>Indemnity</u>	2009	0.520	1.773	0.921		0.921
	2010	0.474	1.483	0.703		0.703
	2011	0.481	1.000	0.481		0.481
<u>Medical</u>	2009	0.849	1.566	1.330		1.330
	2010	0.734	1.307	0.960		0.960
	2011	0.757	1.000	0.757	0.955	0.723
				Average:		
					0.701	1.004
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)					0.879	0.700
6. Selected experience rating off-balance					1.030	1.030
7. Factor to reflect loss limitation					0.912	0.861
8. Adjustment for impact of Senate Bill No. 1217 (1998)					0.995	0.995
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)					0.821	0.617
10. Factors to balance NAICS Sectors to statewide expected loss rate factors					0.988	0.995
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)					0.811	0.614

## Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis.

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2009 and 2010 (preliminary) and projected for 2011 based on the underlying aggregate accident year loss trend. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

The factor to remove the cost of Medical Cost Containment Programs (MCCP) on line (4) is determined based on MCCP reported on WCIRB data calls and is used to adjust for the definitional change that MCCP is no longer included as part of medical loss beginning with policies effective July 1, 2010.

Line (6) is the indicated off-balance from Part A, Section B, Appendix D, Exhibit 2.

Line (7) reflects the individual loss limitation of \$175,000 per accident in the experience rating calculation. It is calculated based on the latest information on the distribution of claims by size.

Line (8) is calculated based on the average impact of Senate Bill No. 1217 (1998) rerates in prior years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.1.

**Factors to Adjust 2013 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level**  
NAICS Sector: 8742 (Outside Sales)

1. Total payroll 2008 and 2009 (in 00s)		\$702,027,992						
							<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2008 and 2009 x indicated limited loss to payroll ratios							\$97,924,876	\$159,842,829
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)							0.139	0.228
4. Expected loss to payroll ratios for experience rating period								
		1st Report Ratio		Expected Ratio	Factor to	Expected Ratio		
	Policy	of Losses		of Losses	Remove	of Losses		
	Year	to Payroll	Development	to Payroll	Post-6/30/10	to Payroll After		
					MCCP	MCCP Adjustment		
<u>Indemnity</u>	2009	0.090	1.789	0.162		0.162		
	2010	0.065	1.511	0.099		0.099		
	2011	0.066	1.000	0.066		0.066		
<u>Medical</u>	2009	0.138	1.468	0.202		0.202		
	2010	0.101	1.302	0.131		0.131		
	2011	0.104	1.000	0.104	0.955	0.099		
				Average:			0.109	0.144
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)							0.780	0.634
6. Selected experience rating off-balance							1.030	1.030
7. Factor to reflect loss limitation							0.842	0.803
8. Adjustment for impact of Senate Bill No. 1217 (1998)							0.995	0.995
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)							0.673	0.522
10. Factors to balance NAICS Sectors to statewide expected loss rate factors							0.988	0.995
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)							0.665	0.519

## Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis.

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2009 and 2010 (preliminary) and projected for 2011 based on the underlying aggregate accident year loss trend. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

The factor to remove the cost of Medical Cost Containment Programs (MCCP) on line (4) is determined based on MCCP reported on WCIRB data calls and is used to adjust for the definitional change that MCCP is no longer included as part of medical loss beginning with policies effective July 1, 2010.

Line (6) is the indicated off-balance from Part A, Section B, Appendix D, Exhibit 2.

Line (7) reflects the individual loss limitation of \$175,000 per accident in the experience rating calculation. It is calculated based on the latest information on the distribution of claims by size.

Line (8) is calculated based on the average impact of Senate Bill No. 1217 (1998) rerates in prior years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.1.



**Factors to Adjust 2013 Indicated Limited Loss to Payroll Ratios to Expected Loss Rate Level**  
NAICS Sector: 8810 & 92 Combined (Clerical & Public Admin)

1. Total payroll 2008 and 2009 (in 00s)		\$2,706,133,863						
							<u>Indemnity</u>	<u>Medical</u>
2. Total payroll 2008 and 2009 x indicated limited loss to payroll ratios							\$299,369,017	\$535,352,892
3. Average indicated limited loss to payroll ratios: (2) ÷ (1)							0.111	0.198
4. Expected loss to payroll ratios for experience rating period								
		1st Report Ratio		Expected Ratio	Factor to	Expected Ratio		
	Policy	of Losses		of Losses	Remove	of Losses		
	Year	to Payroll	Development	to Payroll	Post-6/30/10	to Payroll After		
					MCCP	MCCP Adjustment		
<u>Indemnity</u>	2009	0.059	1.803	0.106		0.106		
	2010	0.055	1.507	0.083		0.083		
	2011	0.056	1.000	0.056		0.056		
<u>Medical</u>	2009	0.102	1.478	0.151		0.151		
	2010	0.093	1.265	0.118		0.118		
	2011	0.096	1.000	0.096	0.955	0.092		
				Average:			0.082	0.120
5. Factors to adjust indicated limited loss to payroll ratios to level of experience rating data: (4) ÷ (3)							0.741	0.608
6. Selected experience rating off-balance							1.030	1.030
7. Factor to reflect loss limitation							0.931	0.931
8. Adjustment for impact of Senate Bill No. 1217 (1998)							0.995	0.995
9. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - before balancing: (5) x (6) x (7) x (8)							0.707	0.579
10. Factors to balance NAICS Sectors to statewide expected loss rate factors							0.988	0.995
11. Factors to adjust indicated limited loss to payroll ratios to expected loss rate level - after balancing: (9) x (10)							0.698	0.577

## Notes:

Lines (1) and (2) are based on the WCIRB's Classification Relativity analysis.

1st Report Ratios of Losses to Payroll on line (4) are based on unit statistical data for 2009 and 2010 (preliminary) and projected for 2011 based on the underlying aggregate accident year loss trend. The loss development factors are based on latest year's unit statistical data for this NAICS sector.

The factor to remove the cost of Medical Cost Containment Programs (MCCP) on line (4) is determined based on MCCP reported on WCIRB data calls and is used to adjust for the definitional change that MCCP is no longer included as part of medical loss beginning with policies effective July 1, 2010.

Line (6) is the indicated off-balance from Part A, Section B, Appendix D, Exhibit 2.

Line (7) reflects the individual loss limitation of \$175,000 per accident in the experience rating calculation. It is calculated based on the latest information on the distribution of claims by size.

Line (8) is calculated based on the average impact of Senate Bill No. 1217 (1998) rerates in prior years.

Line (10) are the factors to adjust the individual NAICS sector's expected loss rate factors to balance to the statewide expected loss rate factors shown on line (9) of Exhibit 1.1.

## 2012 EXPERIENCE RATING STUDY

## PRIMARY &amp; EXCESS CREDIBILITIES

Current and Indicated Values for Policy Year 2013 - \$7,000 Primary/Excess Split Point

Experience Period Total Expected Losses Limited to \$175,000			Current Plan Values			Indicated Plan Values			Change in Credibility Incl. D-Ratio to 0.204 Indicated vs Current		
Lower	Midpoint	Upper	Primary Credibility	Excess Credibility	Overall*	Primary Credibility	Excess Credibility	Overall**	Primary	Excess	Overall
10,033	10,091	10,149	0.61	0.00	0.15	1.00	0.00	0.20	0.39	0.00	0.06
10,150	10,209	10,269	0.62	0.00	0.15	1.00	0.00	0.20	0.38	0.00	0.06
10,270	10,330	10,391	0.63	0.00	0.15	1.00	0.00	0.20	0.37	0.00	0.05
10,392	10,454	10,516	0.64	0.00	0.15	1.00	0.00	0.20	0.36	0.00	0.05
10,517	10,581	10,645	0.65	0.00	0.15	1.00	0.00	0.20	0.35	0.00	0.05
10,646	10,711	10,776	0.66	0.00	0.16	1.00	0.00	0.20	0.34	0.00	0.05
10,777	10,844	10,912	0.67	0.00	0.16	1.00	0.00	0.20	0.33	0.00	0.04
10,913	10,982	11,051	0.68	0.00	0.16	1.00	0.00	0.20	0.32	0.00	0.04
11,052	11,123	11,195	0.69	0.00	0.16	1.00	0.00	0.20	0.31	0.00	0.04
11,196	11,269	11,343	0.70	0.00	0.17	1.00	0.00	0.20	0.30	0.00	0.04
11,344	11,420	11,496	0.71	0.00	0.17	1.00	0.00	0.20	0.29	0.00	0.04
11,497	11,575	11,654	0.72	0.00	0.17	1.00	0.00	0.20	0.28	0.00	0.03
11,655	11,737	11,819	0.73	0.00	0.17	1.00	0.00	0.20	0.27	0.00	0.03
11,820	11,904	11,989	0.74	0.00	0.18	1.00	0.00	0.20	0.26	0.00	0.03
11,990	12,078	12,167	0.75	0.00	0.18	1.00	0.00	0.20	0.25	0.00	0.03
12,168	12,260	12,353	0.76	0.00	0.18	1.00	0.00	0.20	0.24	0.00	0.02
12,354	12,450	12,547	0.77	0.00	0.18	1.00	0.00	0.20	0.23	0.00	0.02
12,548	12,649	12,750	0.78	0.00	0.19	1.00	0.00	0.20	0.22	0.00	0.02
12,751	12,857	12,964	0.79	0.00	0.19	1.00	0.00	0.20	0.21	0.00	0.02
12,965	13,077	13,190	0.80	0.00	0.19	1.00	0.00	0.20	0.20	0.00	0.01
13,191	13,309	13,428	0.81	0.00	0.19	1.00	0.00	0.20	0.19	0.00	0.01
13,429	13,555	13,682	0.82	0.00	0.20	1.00	0.00	0.20	0.18	0.00	0.01
13,683	13,817	13,952	0.83	0.00	0.20	1.00	0.00	0.20	0.17	0.00	0.01
13,953	14,097	14,242	0.84	0.00	0.20	1.00	0.00	0.20	0.16	0.00	0.00
14,243	14,397	14,553	0.85	0.00	0.20	1.00	0.00	0.20	0.15	0.00	0.00
14,554	14,638	14,722	0.86	0.00	0.20	1.00	0.00	0.20	0.14	0.00	0.00
14,723	15,589	16,505	0.88	0.00	0.21	1.00	0.01	0.21	0.12	0.01	0.00
16,506	17,443	18,433	0.92	0.01	0.23	1.00	0.02	0.22	0.08	0.01	-0.01
18,434	19,447	20,515	0.94	0.02	0.24	1.00	0.03	0.23	0.06	0.01	-0.01
20,516	21,609	22,760	0.96	0.03	0.25	1.00	0.04	0.24	0.04	0.01	-0.02
22,761	23,940	25,180	0.97	0.04	0.26	1.00	0.05	0.24	0.03	0.01	-0.02
25,181	26,451	27,785	0.98	0.05	0.27	1.00	0.06	0.25	0.02	0.01	-0.02
27,786	29,153	30,587	0.99	0.05	0.27	1.00	0.07	0.26	0.01	0.02	-0.01
30,588	32,058	33,599	0.99	0.06	0.28	1.00	0.08	0.27	0.01	0.02	-0.01
33,600	35,180	36,834	0.99	0.07	0.29	1.00	0.09	0.28	0.01	0.02	-0.01
36,835	38,533	40,309	1.00	0.08	0.30	1.00	0.10	0.28	0.00	0.02	-0.02
40,310	42,133	44,038	1.00	0.09	0.31	1.00	0.11	0.29	0.00	0.02	-0.02
44,039	45,996	48,039	1.00	0.10	0.31	1.00	0.12	0.30	0.00	0.02	-0.01
48,040	50,140	52,331	1.00	0.11	0.32	1.00	0.13	0.31	0.00	0.02	-0.01
52,332	54,585	56,934	1.00	0.12	0.33	1.00	0.14	0.32	0.00	0.02	-0.01
56,935	59,351	61,870	1.00	0.13	0.34	1.00	0.15	0.32	0.00	0.02	-0.01
61,871	64,463	67,163	1.00	0.13	0.34	1.00	0.16	0.33	0.00	0.03	-0.01
67,164	69,944	72,840	1.00	0.14	0.34	1.00	0.17	0.34	0.00	0.03	-0.01
72,841	75,823	78,927	1.00	0.15	0.35	1.00	0.18	0.35	0.00	0.03	-0.01
78,928	82,127	85,456	1.00	0.16	0.36	1.00	0.19	0.36	0.00	0.03	0.00
85,457	88,890	92,461	1.00	0.17	0.37	1.00	0.20	0.36	0.00	0.03	0.00
92,462	96,146	99,976	1.00	0.18	0.38	1.00	0.21	0.37	0.00	0.03	0.00
99,977	103,932	108,043	1.00	0.19	0.38	1.00	0.22	0.38	0.00	0.03	0.00
108,044	112,291	116,705	1.00	0.20	0.39	1.00	0.23	0.39	0.00	0.03	0.00
116,706	121,268	126,009	1.00	0.21	0.40	1.00	0.24	0.40	0.00	0.03	0.00
126,010	130,914	136,008	1.00	0.21	0.40	1.00	0.25	0.40	0.00	0.04	0.00
136,009	141,281	146,758	1.00	0.22	0.41	1.00	0.26	0.41	0.00	0.04	0.01

\*Assumed D-Ratio: 0.238

\*\*Assumed D-Ratio: 0.204

## 2012 EXPERIENCE RATING STUDY

## PRIMARY &amp; EXCESS CREDIBILITIES

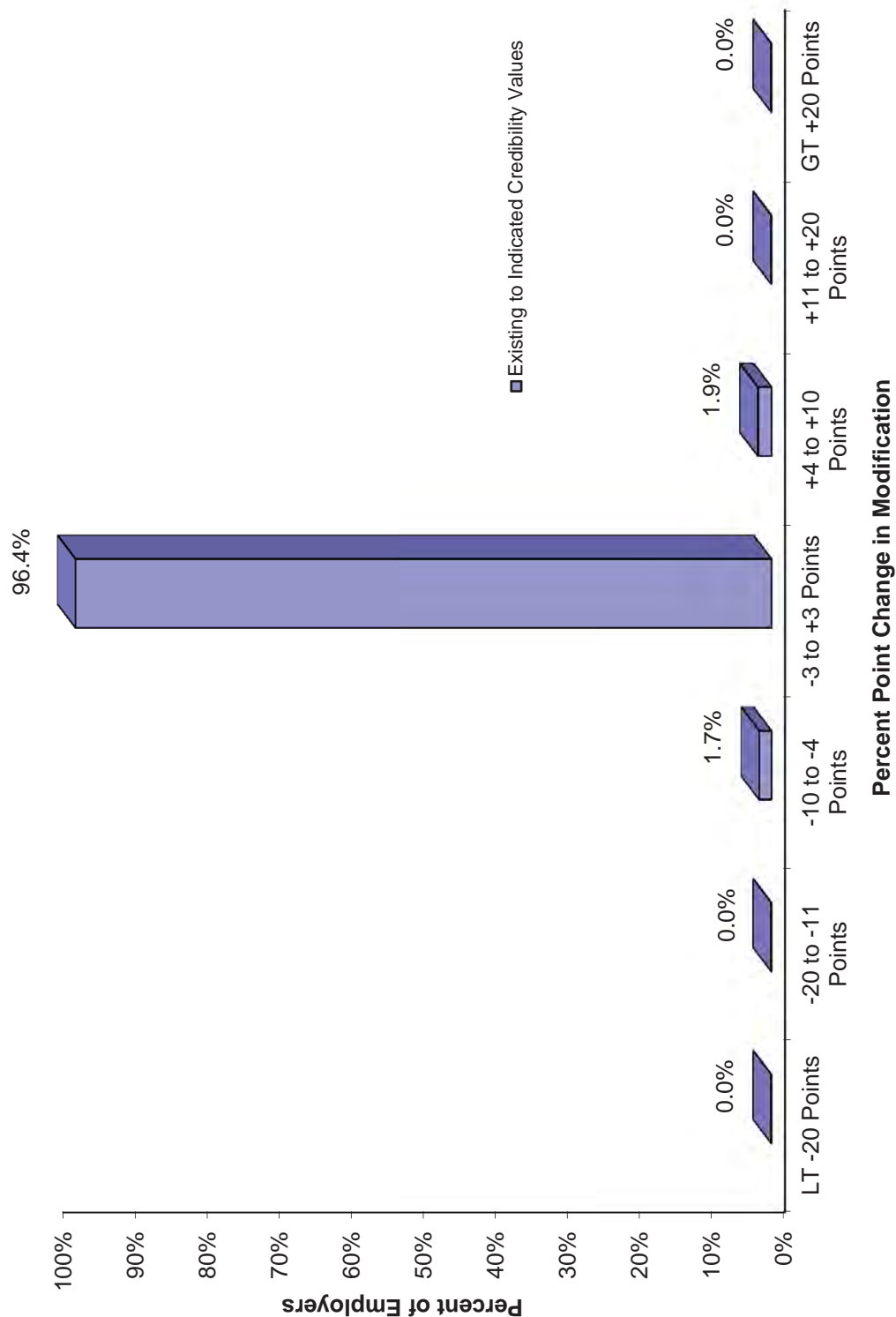
Current and Indicated Values for Policy Year 2013 - \$7,000 Primary/Excess Split Point

Experience Period Total Expected Losses Limited to \$175,000			Current Plan Values			Indicated Plan Values			Change in Credibility Incl. D-Ratio to 0.204 Indicated vs Current		
Lower	Midpoint	Upper	Primary Credibility	Excess Credibility	Overall*	Primary Credibility	Excess Credibility	Overall**	Primary	Excess	Overall
146,759	152,431	158,323	1.00	0.23	0.41	1.00	0.27	0.42	0.00	0.04	0.01
158,324	164,430	170,772	1.00	0.24	0.42	1.00	0.28	0.43	0.00	0.04	0.01
170,773	177,351	184,183	1.00	0.25	0.43	1.00	0.29	0.43	0.00	0.04	0.01
184,184	191,275	198,639	1.00	0.26	0.44	1.00	0.30	0.44	0.00	0.04	0.01
198,640	206,290	214,235	1.00	0.27	0.44	1.00	0.31	0.45	0.00	0.04	0.01
214,236	222,497	231,076	1.00	0.28	0.45	1.00	0.32	0.46	0.00	0.04	0.01
231,077	240,004	249,276	1.00	0.29	0.46	1.00	0.33	0.47	0.00	0.04	0.01
249,277	258,934	268,966	1.00	0.30	0.47	1.00	0.34	0.47	0.00	0.04	0.01
268,967	279,425	290,289	1.00	0.31	0.47	1.00	0.35	0.48	0.00	0.04	0.01
290,290	301,627	313,407	1.00	0.31	0.47	1.00	0.36	0.49	0.00	0.05	0.02
313,408	325,713	338,502	1.00	0.32	0.48	1.00	0.37	0.50	0.00	0.05	0.02
338,503	351,876	365,778	1.00	0.33	0.49	1.00	0.38	0.51	0.00	0.05	0.02
365,779	380,332	395,463	1.00	0.34	0.50	1.00	0.39	0.51	0.00	0.05	0.02
395,464	411,324	427,820	1.00	0.35	0.50	1.00	0.40	0.52	0.00	0.05	0.02
427,821	445,131	463,141	1.00	0.36	0.51	1.00	0.41	0.53	0.00	0.05	0.02
463,142	482,066	501,763	1.00	0.37	0.52	1.00	0.42	0.54	0.00	0.05	0.02
501,764	522,489	544,069	1.00	0.38	0.53	1.00	0.43	0.55	0.00	0.05	0.02
544,070	566,809	590,498	1.00	0.39	0.54	1.00	0.44	0.55	0.00	0.05	0.02
590,499	615,496	641,552	1.00	0.40	0.54	1.00	0.45	0.56	0.00	0.05	0.02
641,553	669,091	697,812	1.00	0.41	0.55	1.00	0.46	0.57	0.00	0.05	0.02
697,813	728,220	759,953	1.00	0.42	0.56	1.00	0.47	0.58	0.00	0.05	0.02
759,954	793,609	828,754	1.00	0.43	0.57	1.00	0.48	0.59	0.00	0.05	0.02
828,755	866,102	905,132	1.00	0.44	0.57	1.00	0.49	0.59	0.00	0.05	0.02
905,133	946,690	990,156	1.00	0.45	0.58	1.00	0.50	0.60	0.00	0.05	0.02
990,157	1,036,539	1,085,093	1.00	0.46	0.59	1.00	0.51	0.61	0.00	0.05	0.02
1,085,094	1,137,025	1,191,441	1.00	0.47	0.60	1.00	0.52	0.62	0.00	0.05	0.02
1,191,442	1,249,787	1,310,989	1.00	0.48	0.60	1.00	0.53	0.63	0.00	0.05	0.02
1,310,990	1,376,785	1,445,883	1.00	0.49	0.61	1.00	0.54	0.63	0.00	0.05	0.02
1,445,884	1,520,382	1,598,718	1.00	0.50	0.62	1.00	0.55	0.64	0.00	0.05	0.02
1,598,719	1,683,439	1,772,649	1.00	0.51	0.63	1.00	0.56	0.65	0.00	0.05	0.02
1,772,650	1,869,455	1,971,546	1.00	0.52	0.63	1.00	0.57	0.66	0.00	0.05	0.02
1,971,547	2,082,737	2,200,197	1.00	0.53	0.64	1.00	0.58	0.67	0.00	0.05	0.02
2,200,198	2,328,639	2,464,578	1.00	0.54	0.65	1.00	0.59	0.67	0.00	0.05	0.02
2,464,579	2,613,880	2,772,225	1.00	0.55	0.66	1.00	0.60	0.68	0.00	0.05	0.02
2,772,226	2,946,979	3,132,747	1.00	0.56	0.66	1.00	0.61	0.69	0.00	0.05	0.02
3,132,748	3,338,866	3,558,546	1.00	0.57	0.67	1.00	0.62	0.70	0.00	0.05	0.03
3,558,547	3,803,749	4,065,846	1.00	0.58	0.68	1.00	0.63	0.71	0.00	0.05	0.03
4,065,847	4,360,357	4,676,199	1.00	0.59	0.69	1.00	0.64	0.71	0.00	0.05	0.03
4,676,200	5,033,789	5,418,723	1.00	0.60	0.70	1.00	0.65	0.72	0.00	0.05	0.03
5,418,724	5,858,291	6,333,516	1.00	0.61	0.70	1.00	0.66	0.73	0.00	0.05	0.03
6,333,517	6,881,561	7,477,027	1.00	0.63	0.72	1.00	0.67	0.74	0.00	0.04	0.02
7,477,028	8,171,621	8,930,740	1.00	0.64	0.73	1.00	0.68	0.75	0.00	0.04	0.02
8,930,741	9,828,174	10,815,788	1.00	0.65	0.73	1.00	0.69	0.75	0.00	0.04	0.02
10,815,789	12,002,112	13,318,556	1.00	0.66	0.74	1.00	0.70	0.76	0.00	0.04	0.02
13,318,557	14,930,678	16,737,935	1.00	0.67	0.75	1.00	0.71	0.77	0.00	0.04	0.02
16,737,936	19,004,490	21,577,967	1.00	0.68	0.76	1.00	0.72	0.78	0.00	0.04	0.02
21,577,968	24,904,421	28,743,678	1.00	0.70	0.77	1.00	0.73	0.79	0.00	0.03	0.01
28,743,679	33,906,368	39,996,335	1.00	0.71	0.78	1.00	0.74	0.79	0.00	0.03	0.01
39,996,336	48,640,240	59,152,242	1.00	0.72	0.79	1.00	0.75	0.80	0.00	0.03	0.01
59,152,243	75,290,581	95,831,895	1.00	0.74	0.80	1.00	0.76	0.81	0.00	0.02	0.01
95,831,896	131,562,617	180,615,463	1.00	0.75	0.81	1.00	0.77	0.82	0.00	0.02	0.01
180,615,464	288,324,834	and Over	1.00	0.76	0.82	1.00	0.78	0.82	0.00	0.02	0.01

\*Assumed D-Ratio: 0.238

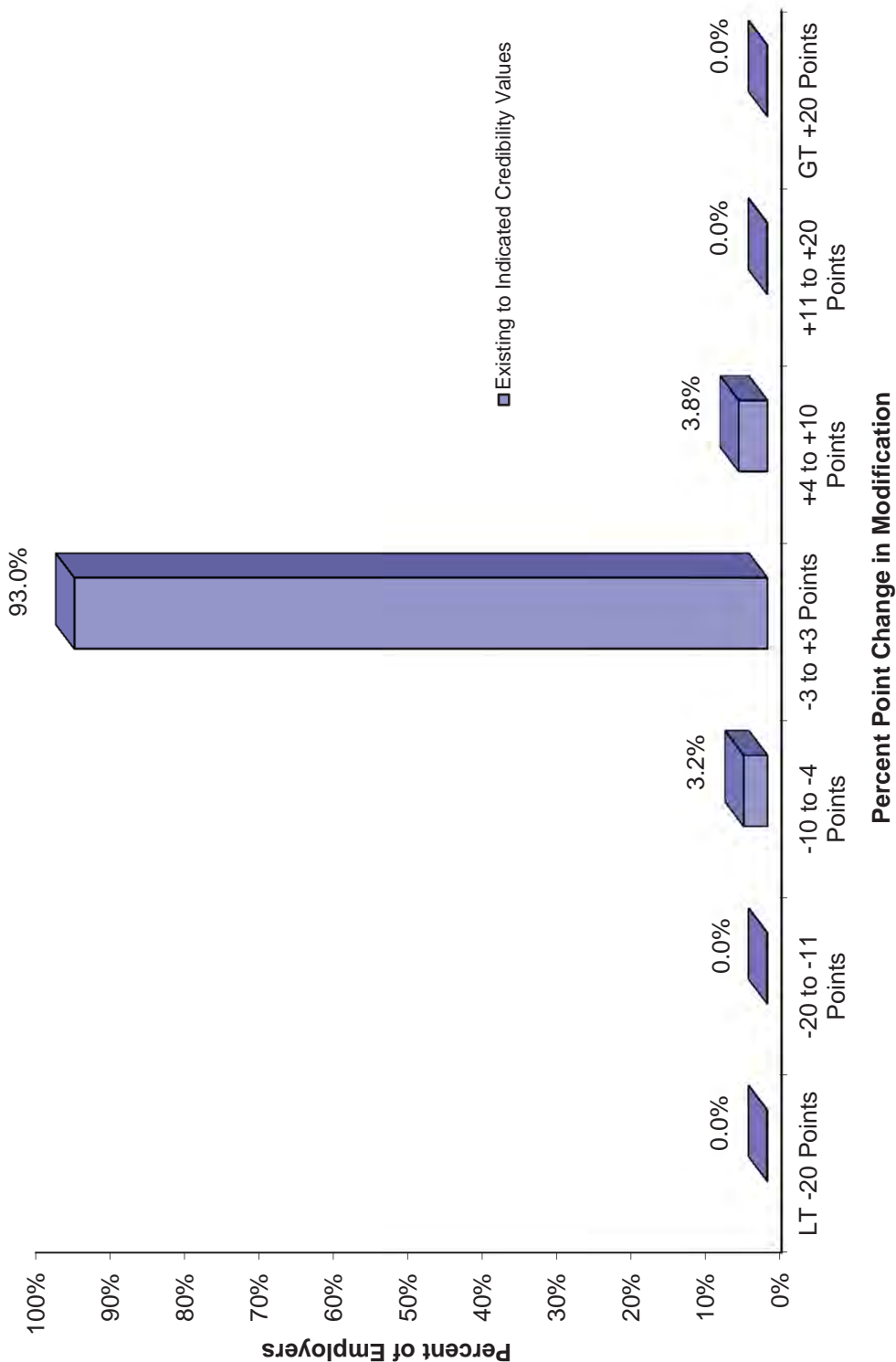
\*\*Assumed D-Ratio: 0.204

**2012 Experience Rating Study  
Estimated X-Mod Change  
All Employers**



NOTE: Above based on 100,000 risks from policy year 2009.

**2012 Experience Rating Study  
Estimated X-Mod Change  
Employers with 3-Year Expected Losses Less Than \$25,000**

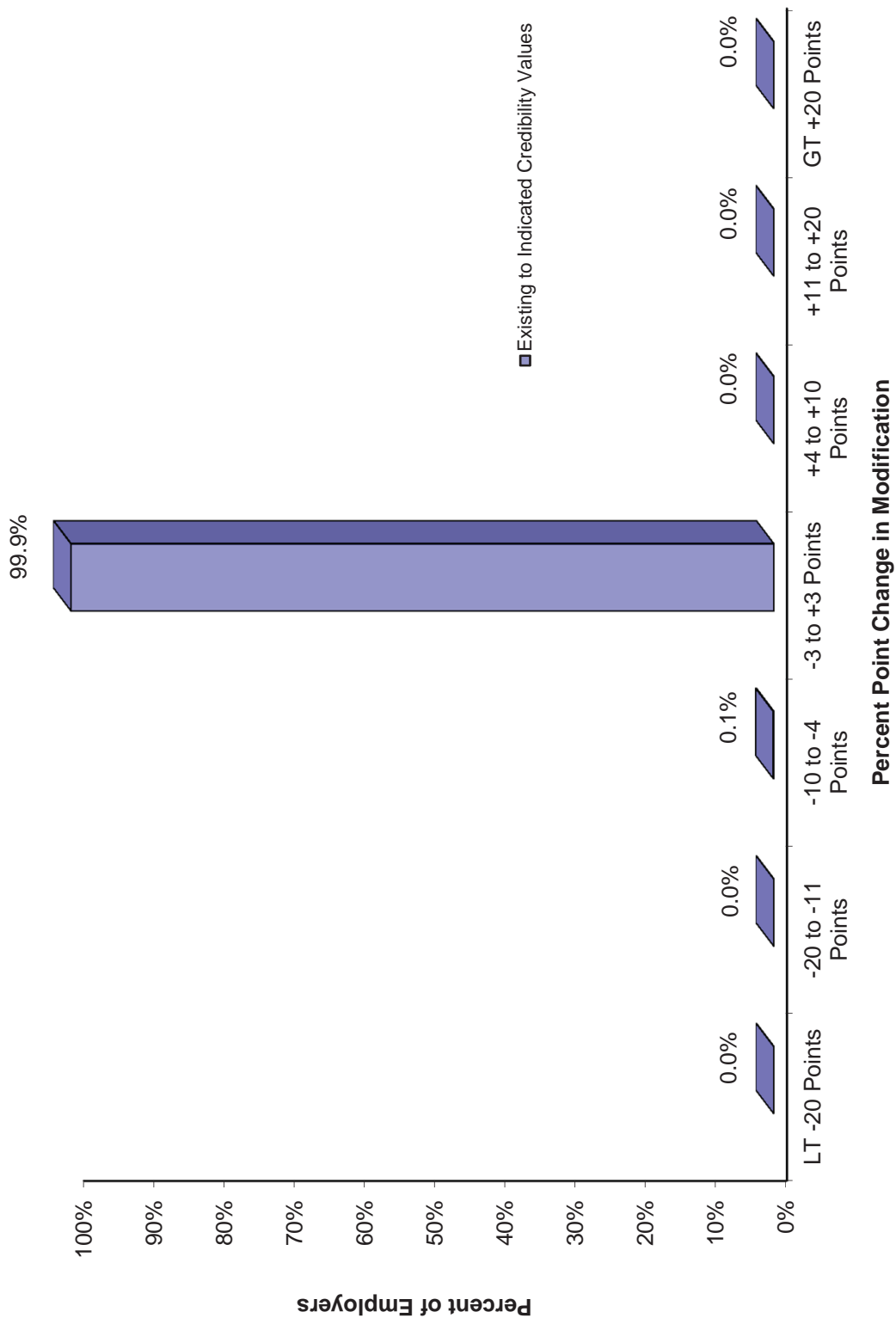


NOTE: Above based on 100,000 risks from policy year 2009.

Percent Point Change in Modification	Percent of Employers
LT -20 Points	0.0%
-20 to -11 Points	0.0%
-10 to -4 Points	0.0%
-3 to +3 Points	100.0%
+4 to +10 Points	0.0%
+11 to +20 Points	0.0%
GT +20 Points	0.0%

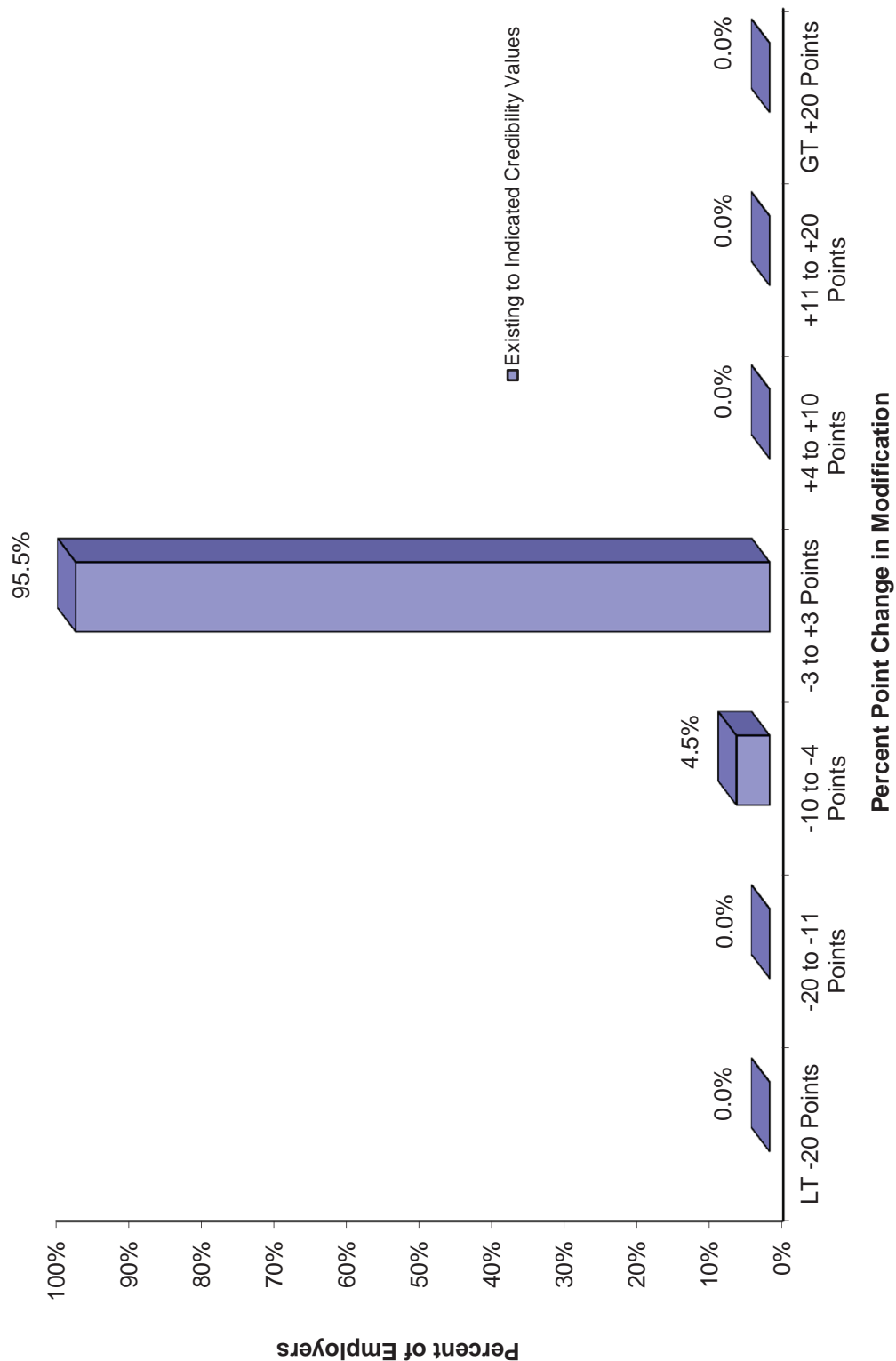
B:D-35  
Workers' Compensation Insurance Rating Bureau of California®

**2012 Experience Rating Study  
Estimated X-Mod Change  
Employers with 3-Year Expected Losses Between \$75,000 and \$499,999**



NOTE: Above based on 100,000 risks from policy year 2009.

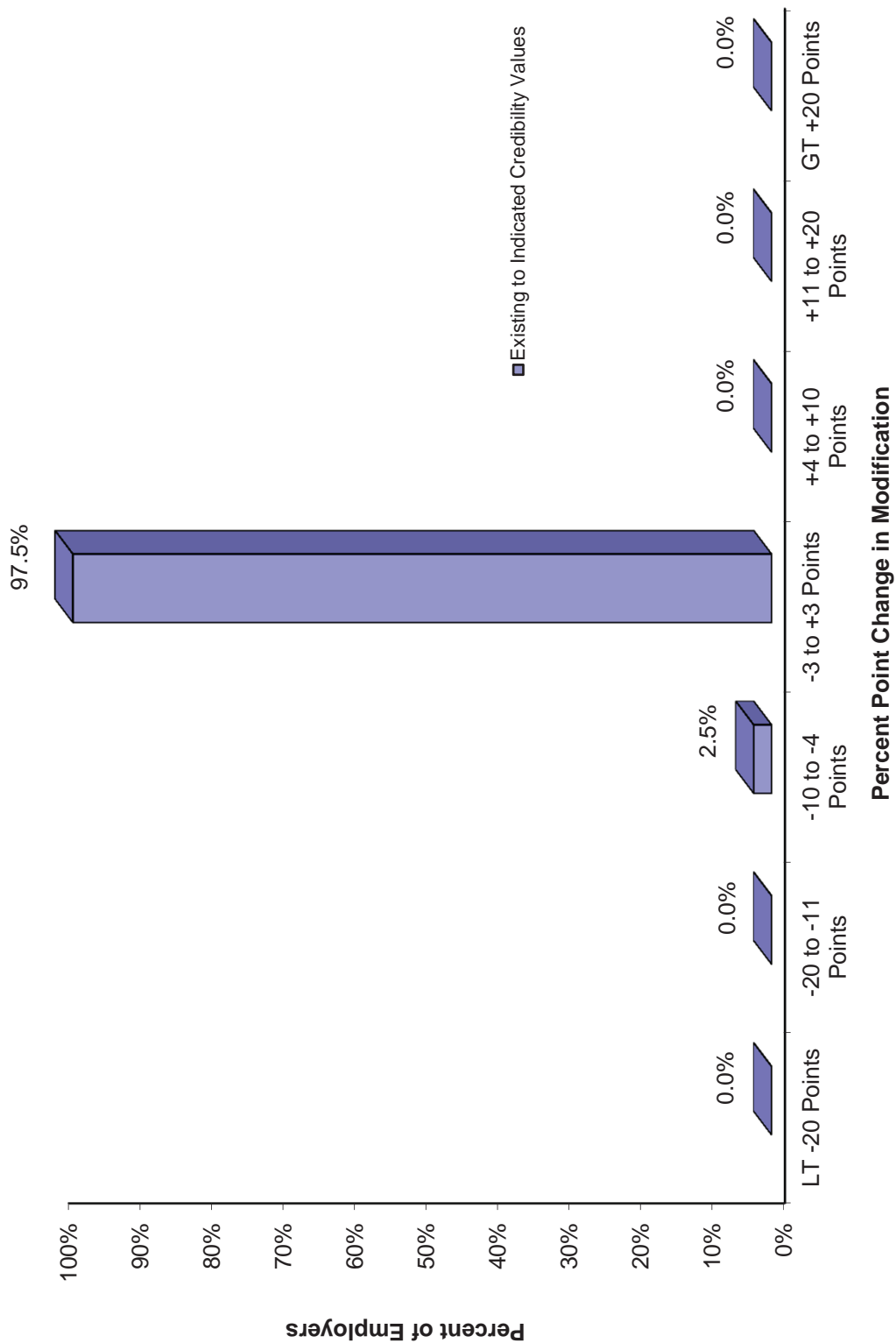
**2012 Experience Rating Study  
Estimated X-Mod Change  
Employers with 3-Year Expected Losses at Least \$500,000**



NOTE: Above based on 100,000 risks from policy year 2009.

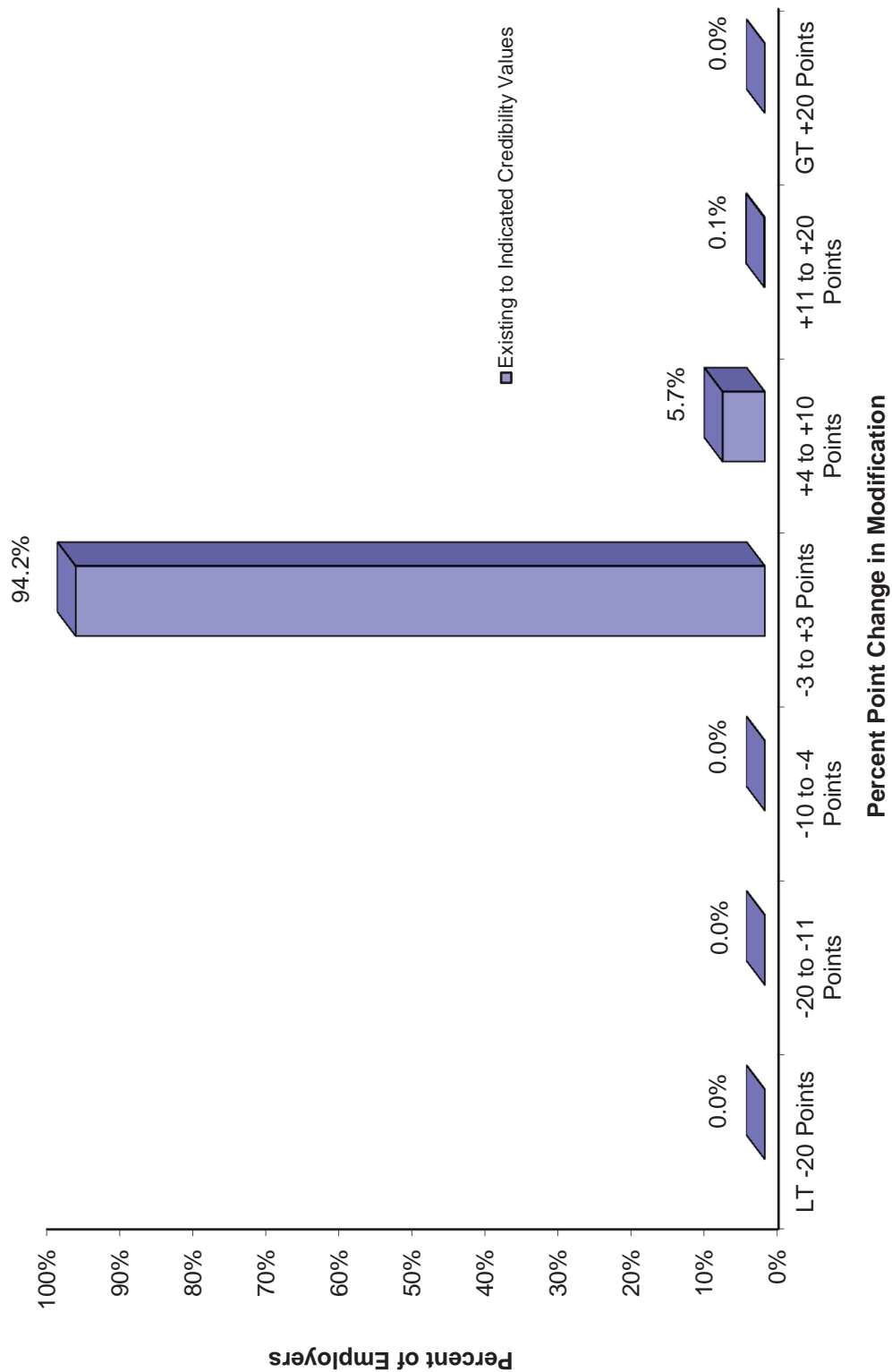


**2012 Experience Rating Study  
Estimated X-Mod Change  
Employers with Existing Mods 100 and Under**



NOTE: Above based on 100,000 risks from policy year 2009.

**2012 Experience Rating Study  
Estimated X-Mod Change  
Employers with Existing Mods Over 100**



NOTE: Above based on 100,000 risks from policy year 2009.

Part C  
WCIRB Advisory Plans

Amendments to the advisory *California Retrospective Rating Plan* were adopted by the WCIRB pursuant to California Insurance Code Sections 11750.3 and 11753 to be effective January 1, 2013. These amendments which are included in Section A, and are being submitted for review.

Amendments to the advisory *California Large Risk Deductible Plan* were adopted by the WCIRB pursuant to California Insurance Code Sections 11750.3 and 11753 to be effective January 1, 2013. These amendments which are included in Section B, and are being submitted for review.



Part C  
Section A  
Amendments to the *California Retrospective Rating Plan*  
Effective January 1, 2013

The following amendments to the advisory *California Retrospective Rating Plan* were adopted by the WCIRB to be effective January 1, 2013. These amendments were made to reflect updated rating values, reduce the eligibility for the large risk alternative rating option to reflect premium level changes since 2003, and for clarity. The amendments are being submitted to the Insurance Commissioner for review.



# California Retrospective Rating Plan

Effective January 1, ~~2011~~2013

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**Part 1—General Provisions****I. General Purpose**


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**Part 1—General Provisions**

**I. General Purpose**

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**Part 1—General Provisions****I. General Purpose**

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**Part 1—General Provisions**

This *California Retrospective Rating Plan* was developed by the Workers' Compensation Insurance Rating Bureau of California (WCIRB) for the convenience of its users. This Plan was submitted to the Insurance Commissioner for review, however, it does not bear the official approval of the California Department of Insurance and is not a regulation. An insurer must make an independent assessment regarding its use of this Plan based upon its particular facts and circumstances.

**I. General Purpose**

1. Retrospective rating provides for the adjustment of a risk's standard premium for workers' compensation insurance after expiration of its policy or policies (if combined for retrospective rating) based on the loss experience developed under the policy or policies.
2. Application of this Plan is optional for those risks that are eligible and may be used upon agreement of the insurer and the insured. The coverage is provided by a standard workers' compensation and employers' liability policy with the retrospective premium endorsement.

**II. General Definitions**

1. Employer means one or more entities meeting the ownership standards for experience rating purposes set forth in the *California Workers' Compensation Experience Rating Plan—1995*.
2. Experience Rating shall mean an experience modification computed in accordance with the *California Workers' Compensation Experience Rating Plan—1995* approved by the Insurance Commissioner of the State of California.
3. Risk shall mean and include all insured operations of an employer subject to this Plan.
4. Rates mean the insurer's authorized cost per exposure base unit prior to the application of individual risk variations based on loss or expense considerations.
5. Standard Premium is the workers' compensation insurance premium for the risk determined on the basis of the insurer's authorized rates, the exposure subject to this Plan, any applicable experience modifications and shall include any other authorized premium charge applicable, excluding premium discount. Standard premium shall exclude premium charges arising from the Terrorism Risk Insurance Act of 2002 as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007.
6. Premium Discount is a Plan that recognizes, through premium adjustments, that the expense of issuing and servicing larger premium policies is a smaller percentage of premium than for smaller policies.

**Part 2—Application of Retrospective Rating****I. Eligibility Requirements****Part 2—Application of Retrospective Rating****I. Eligibility Requirements**

1. A risk is eligible if the estimated standard premium for the policy or policies, which will be subject to the Plan, is at least \$25,000.
2. A risk is eligible for the large risk alternative rating option if the estimated standard premium subject to the Plan is at least ~~\$1,000~~500,000.

**II. Retrospective Rating Plan Supplementary to the Experience Rating Plan**

The *Retrospective Rating Plan* is independent of and superimposed upon experience rating. Even though the insured has elected this Plan, the insured shall continue to be experience rated in accordance with the provisions of the *California Workers' Compensation Experience Rating Plan—1995*.

**Part 3—Retrospective Rating Procedure****I. Retrospective Premium Formula****Part 3—Retrospective Rating Procedure****I. Retrospective Premium Formula**

1. **Retrospective Premium Formula.** The retrospective premium, subject to a minimum retrospective premium and a maximum retrospective premium, shall be computed by multiplying the sum of the following by the tax multiplier:
  - a. The basic premium; and
  - b. The converted losses
 subject to the minimum retrospective premium and the maximum retrospective premium.
2. **Multiple Policies.** If a risk subject to this Plan is covered under two or more policies combined for retrospective rating, a single retrospective premium will be computed on the basis of the combined policies, not individually for each policy.
3. **Calculation of Elements.** The basic premium, converted losses, tax multiplier, minimum retrospective premium and maximum retrospective premium, as well as other related elements, are calculated as described in Section II.
4. **Large Risk Alternative Rating Option.** Risks with an estimated workers' compensation standard premium subject to this Plan of ~~\$1,000,000~~ \$500,000 or more may be retrospectively rated as mutually agreed upon by the insurer and the insured.
5. **Allocated Loss Adjustment Expense Option.** If mutually agreed upon by the insurer and the insured, actual allocated loss adjustment expenses incurred against the policy can be included in the retrospective calculation with the expense allowance and expected loss ratio adjusted accordingly.

**II. Description of Elements Used in this Plan**

1. **Standard Premium.** Standard premium is the workers' compensation insurance premium for the risk determined on the basis of the insurer's authorized rates, the exposure subject to this Plan, any applicable experience modifications and shall include any other authorized premium charge applicable, excluding premium discount. Standard premium shall exclude premium charges arising from the Terrorism Risk Insurance Act of 2002 as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007.
2. **Incurred Losses.** Incurred losses used in the retrospective rating formula are the actual losses paid and outstanding, incurred against the policy, including allocated loss adjustment expenses on employers' liability losses. The incurred losses used in the formula shall be consistent with the definition of incurred indemnity and incurred medical in the *California Workers' Compensation Uniform Statistical Reporting Plan—1995*. However, incurred losses directly arising from certified terrorism losses, as defined by the Terrorism Risk Insurance Act of 2002 as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007, reported with a Catastrophe Code assigned pursuant to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995*, shall not be used in the retrospective rating formula.
3. **Allocated Loss Adjustment Expenses.** Allocated loss adjustment expenses (ALAE) represent the expenses of an insurer, in connection with handling a claim, which can be directly allocated to a particular claim. If mutually agreed upon between the insurer and insured, allocated loss adjustment expenses on workers' compensation claims incurred against the policy will be included in the retrospective calculation. The allocated loss adjustment expenses to be used in the formula shall be as defined in the *California Workers' Compensation Uniform Statistical Reporting Plan—1995*. However, allocated loss adjustment expenses directly arising from certified terrorism losses, as

**Part 3—Retrospective Rating Procedure****II. Description of Elements Used in this Plan**

defined by the Terrorism Risk Insurance Act of 2002 as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007, reported with a Catastrophe Code assigned pursuant to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995*, shall not be used in the retrospective rating formula.

4. **Expense Allowance.** The expense allowance is the average provision for total expenses for the insured, excluding that provided through the tax multiplier. Provisions for expenses are included in Appendix D and are shown separately, including ALAE and excluding ALAE, if the ALAE option is elected.
5. **Basic Premium.** The basic premium is the product of the standard premium and a factor referred to as the basic premium factor. The basic premium factor is computed based on the expense ratios included in Appendix D, the selected loss conversion factor (LCF), the appropriate table of insurance charges, and the per accident loss limitation, if one is selected.

The basic premium is intended to provide for (a) the insurer's expenses, including profit and contingencies, other than those provided for by the LCF and the tax multiplier and (b) the net cost of limiting the retrospective premium to be between the minimum retrospective premium and the maximum retrospective premium, and (c) an excess loss premium if a per accident loss limitation is selected.

The basic premium factor is determined as the sum of the following elements (see Appendix A for a sample computation of the basic premium factor):

- a. **Expense and LCF Adjustment in Basic Premium Factor.** The expense and LCF adjustment in basic premium factor is determined as the expense allowance for the risk (Item 4 above), less the provision for expenses provided through the LCF (Item 6 below).

$$\begin{array}{lcl} \text{Expense and LCF Adjustment} & = & \text{Expense Allowance - Expense Provided through LCF;} \\ \text{in Basic Premium Factor} & & \end{array}$$

where

$$\text{Expense Provided through LCF} = \text{Expected Loss Ratio} \times (\text{LCF} - 1.0)$$

- b. **Net Insurance Charge.** The net insurance charge is the difference between the charge resulting from limiting the retrospective premium to the maximum retrospective premium and the savings resulting from limiting the retrospective premium to the minimum retrospective premium, multiplied by the product of the expected loss ratio and the LCF. Table L insurance charges include an average charge for the per accident loss limitation when one is selected.
6. **Loss Conversion Factor (LCF).** The LCF is established by agreement of the insured and insurer. The selected LCF should not be large enough to result in negative expenses in the calculation of the basic premium factor.

**Part 3—Retrospective Rating Procedure****II. Description of Elements Used in this Plan**

7. **Converted Losses.** Converted losses are the product of the incurred losses and, if elected, allocated loss adjustment expenses of the risk for the policy period to which this Plan is applicable and the LCF.

$$\text{Converted Losses} = \text{Incurred Losses} \times \text{LCF}$$

or if ALAE option is elected

$$\text{Converted Losses} = (\text{Incurred Losses} + \text{ALAE}) \times \text{LCF}$$

8. **Tax Multiplier.** The tax multiplier primarily reflects the cost of premium taxes and other miscellaneous costs that the insurer pays based on premium that is not otherwise provided for in this Plan. The tax multiplier is included in Appendix D.
9. **Minimum Retrospective Premium.** The minimum retrospective premium is determined by multiplying the standard premium subject to this Plan by the minimum retrospective premium ratio. The minimum retrospective premium ratio is established by agreement between the insured and insurer.

$$\text{Minimum Retrospective Premium} = \text{Standard Premium} \times \text{Minimum Retrospective Premium Ratio}$$

10. **Maximum Retrospective Premium.** The maximum retrospective premium is determined by multiplying the standard premium subject to this Plan by the maximum retrospective premium ratio. The maximum retrospective premium ratio is established by agreement between the insured and insurer.

$$\text{Maximum Retrospective Premium} = \text{Standard Premium} \times \text{Maximum Retrospective Premium Ratio}$$

11. **Expected Loss Ratio.** The expected loss ratio represents the total anticipated provision for losses and, if elected, allocated loss adjustment expenses as a proportion of standard premium for the risk. The expected loss ratio(s) to be used for risks subject to this Plan are included in Appendix D.
12. **Expected Losses.** Expected losses are the product of the standard premium (Item 1 above) and the expected loss ratio (Item 11 above).
13. **Tables of Insurance Charges.** The Tables of Insurance Charges are the basis upon which the insurance charges and savings reflected in this Plan are computed. Appendix C includes a Table “M” that contemplates unlimited losses and a Table “MA” that contemplates unlimited loss and ALAE combined. Additional tables for losses only (Table “L’s”) and for loss and ALAE combined (Table “LA’s”), corresponding to 25 per accident loss limitations (see Appendix C), are part of this Plan, are incorporated by reference herein and are available from the WCIRB on request. The tables are segregated by expected limited loss or expected limited loss and ALAE group and show, for each entry ratio (ratio of losses to expected limited losses), the following:
- A percentage representing the premium charge for providing insurance against the possibility that the risk’s incurred losses and, if elected, allocated loss adjustment expenses may produce a retrospective premium greater than the selected maximum retrospective premium.
  - A percentage representing the premium savings for providing insurance against the possibility that the risk’s incurred losses and, if elected, allocated loss adjustment expenses, may produce a retrospective premium less than the selected minimum retrospective premium.

Determination of the insurance charge and savings for application in this Plan is discussed in detail in the Sample Computation of the Basic Premium Factor included as Appendix A.

14. **Risk California Hazard Group Severity Multiplier (RSM).** The risk California hazard group severity multiplier is applied to the expected losses (including ALAE, if elected) prior to selection of the expected limited loss group for use in determining insurance charges. This multiplier is intended to reflect the impact on the insurance charge of differences in claim severities by California hazard



**Part 3—Retrospective Rating Procedure****III. Retrospective Premium Computation**

group. The RSMs for losses only and for losses and ALAE are contained in Tables 4 and 5, respectively, of Appendix B.

15. Per Accident Loss Limitation. This is the amount to which the cost of each individual accident is limited. This is an elective element, selected by agreement of the insurer and the insured, is allowable only if the total unlimited expected loss subject to this Plan is at least \$200,000. The per accident loss limitation selected shall not exceed 50% of the unlimited expected losses. If the ALAE option is elected, this per accident loss limitation applies to the sum of a single accident's losses and allocated loss adjustment expenses.
16. Risk Loss Elimination Ratio (RLER). The risk loss elimination ratio represents the percentage of total expected losses and, if elected, ALAE for the risk estimated to exceed the selected per accident loss limitation, if any. It is computed in accordance with the procedures specified in Appendix B.
17. Losses Used for Expected Loss Group Selection (LUGS). The losses and, if elected, ALAE used for expected loss group selection are used to determine the expected loss group (limited or unlimited) or expected loss and ALAE group (limited or unlimited) to use as the basis upon which the insurance charge and savings are determined. It is intended to reflect the impact of the selected per accident loss limitation (if any) and the hazard group(s) of the risk on the potential of the risk to exceed the loss level underlying the maximum retrospective premium or to be less than the loss level underlying the minimum premium. As specified in Appendix B, this factor is determined by the following formula:

$$\text{LUGS} = \text{Expected Unlimited Losses (including, if elected, ALAE)} \times \text{RSM} \times (1 - \text{RLER})$$

18. Risk Excess Loss Factor. The risk excess loss factor represents the losses and, if elected, ALAE that are anticipated to be incurred above the per accident loss limitation, represented as a percentage of standard premium, if any such election was agreed upon by the insured and insurer. It is computed as the product of the risk loss elimination ratio (RLER) and the expected loss ratio.
19. Excess Loss Premium. The excess loss premium is an elective element in the retrospective premium formula and is determined as the product of the standard premium (Item 1 above), the risk excess loss factor (Item 18 above) and the loss conversion factor (Item 6 above). It is intended to reflect the cost of the per accident loss limitation, if any, agreed upon by the insurer and the insured. It is determined by the following formula:

$$\text{Excess Loss Premium} = \text{Standard Premium} \times \text{Risk Excess Loss Factor} \times \text{Loss Conversion Factor}$$

**III. Retrospective Premium Computation**

1. The first computation of the retrospective premium will be based upon incurred losses valued as of the sixth month subsequent to the month in which the last policy subject to the Plan expired or was cancelled, unless the insurer and insured agree to value incurred losses other than as provided herein. The first computation of the retrospective premium shall be made as soon as practical after the incurred losses have been prepared.
2. If the insurer and insured agree, the first computation of retrospective premium will be the final adjustment of premium under this Plan. In the absence of such an agreement, additional retrospective premium computations will be made by the insurer based on incurred losses valued at twelve (12) month intervals after the first valuation of losses (or such other intervals agreed upon by the insurer and insured) until the insurer and insured both agree that the latest computation shall be the final computation.

**Part 3—Retrospective Rating Procedure**

**III. Retrospective Premium Computation**

3. The final computation of the retrospective premium shall not be subject to revision other than for clerical error.
4. In cases involving bankruptcy, liquidation, reorganization, receivership, assignment for benefit of creditors, or other similar situations, the insurer may make an early computation of retrospective premium.

**Part 4—Cancellation of Policy Subject to Retrospective Rating****I. Cancellation by the Employer Except When Retiring from Business**

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**Part 4—Cancellation of Policy Subject to Retrospective Rating****I. Cancellation by the Employer Except When Retiring from Business**

The retrospective premium shall be computed in accordance with the procedures specified in Part 3, except as noted herein.

The standard premium for each policy providing coverage for all or a portion of the operation shall be separately computed at short rates in accordance with the short-rate cancellation table, if any, in use by the insurer. The sum of the short-rate standard premium for each policy shall be the minimum retrospective premium. If a short-rate table has not been authorized for use by the insurer, the standard premium shall be computed on a pro rata basis.

The maximum retrospective premium shall be determined by extending the standard premium for each policy separately, to the full policy period on a prorated basis, and multiplying the sum of the extended standard premium for each policy by the agreed upon maximum retrospective premium ratio.

The basic premium shall be determined by multiplying the sum of the short-rate standard premium for each policy by the basic premium factor determined in accordance with this Plan for such sum.

**II. Cancellation by the Carrier or by an Employer When Retiring from Business**

The retrospective rating premium shall be computed in accordance with the procedure specified in Part 3, except that in the event of cancellation because of non-payment of premium, the maximum retrospective premium shall be determined as described in Section I of this Part.

## Appendix A

### Sample Computation of the Basic Premium Factor

## Appendix A

### Sample Computation of the Basic Premium Factor

Assume the Plan Agreement Provides*	Example A Losses Only	Example B Loss and ALAE
A. Minimum Retrospective Premium Ratio <i>Negotiated</i>	60%	60%
B. Maximum Retrospective Premium Ratio <i>Negotiated</i>	140%	140%
C. Loss Conversion Factor <i>Negotiated</i>	1.1000	1.1000
D. Per Accident Loss Limitation <i>Negotiated</i>	\$100,000	\$100,000
E. Hypothetical Expense, Profit and Contingencies Provision (Excluding Taxes Reflected in Tax Multiplier)	0.2000	0.42430875
F. Hypothetical Expected Loss (and ALAE) Ratio	0.6500	0.72577625
G. Hypothetical Tax Multiplier	1.0240	1.0240
1. Estimated Standard Premium	\$769,231	\$769,231
2. Expected Losses (and ALAE for ALAE Option) (1) x (F)	\$500,000	\$558,231586,500
3. Risk Excess Loss Factor (Attachment 1, Item 9, for Example A)	0.403503973	0.44174773
4. Expected Limited Loss Ratio (F) - (3)	0.24652527	0.28402852
5. Expenses (Excluding Taxes Reflected in Tax Multiplier) (E) x (1)	\$153,846	\$95,61567,308
6. Expected Loss, Expense, Profit and Contingencies Ratio (E) + (F)	0.85	0.85
7. Converted Total Loss Ratio (C) x (F)	0.7150	0.79838387
8. Expense Net of LCF Adjustment in Basic Premium Factor (E) - { [ (C) - 1.0 ] x (F) }	0.1350	0.05470113
9. Minimum Retrospective Premium Excluding Taxes [ (A) ÷ (G) ]	0.586	0.586
10. Maximum Retrospective Premium Excluding Taxes [ (B) ÷ (G) ]	1.367	1.367
11. Losses Used for Expected Loss Group Selection (LUGS) (Attachment 1, Item 11, for Example A)	\$163,435165,979	\$191,093188,861
12. Expected Limited Loss Group for LUGS (Attachment 2, Table ELLG-100K, for Example A and Attachment 4, Table ELLAG-100K, for Example B)	6959	5860
13. Insurance Charge Difference [ (6) - (9) ] / [ (C) x (F) ]	0.369	0.334315
14. Entry Ratio Difference [ (10) - (9) ] / [ (C) x (F) ]	1.09	0.9893
15. Ratio of Losses Producing Minimum Retrospective Premium to Expected Unlimited Losses	0.0506	0.4410
16. Ratio of Losses Producing Maximum Retrospective Premium to Expected Unlimited Losses	1.4415	1.0903
17. Table M or Table L Charge for (16)	0.594578	0.574596
18. Table M or Table L Savings for (15)	0.007006	0.047012
19. Net Insurance Charge Including Loss Elimination Ratio in Table L for Loss Limit (If Elected) [ (17) - (18) ] x (C) x (F)	0.41764090	0.44464898
20. Basic Premium Factor before LER Adjustment [ (8) + (19) ]	0.55265440	0.49635011
21. LER Adjustment (Attachment 1, Item 16, for Example A)	0.03490366	0.04280403
22. Basic Premium Factor + Risk Excess Premium Factor [ (20) + (21) ]	0.58755806	0.53915414

Note: Item (21) may be negative.

\* All values are hypothetical and for illustrative purposes only. Actual ratios to be used by insurer are included in Appendix D.

## Appendix A

### Sample Computation of the Basic Premium Factor

---

The procedures used to establish the values and factors in the preceding example are as follows:

**1. Estimated Standard Premium**

This is the estimated standard premium for the risk subject to this Plan.

**2. Expected Losses**

The expected losses equal the estimated standard premium multiplied by the expected loss ratio. The expected loss ratio applicable to a particular risk is included in Appendix D. (The figure shown in the example is hypothetical, for illustrative purposes only.)

**3. Risk Excess Loss Factor**

This factor represents the losses and, if elected, ALAE anticipated to be incurred above the per accident loss limitation, expressed as a proportion of standard premium. It is computed for this example in Attachment 1 in accordance with the procedures specified in Appendix B.

**4. Expected Limited Loss Ratio**

This ratio is determined by subtracting the risk excess loss factor from the expected loss ratio.

**5. Expenses (Excluding Taxes Reflected in the Tax Multiplier)**

The total expenses for the insured, including profit and contingency, but excluding the expenses expected to be collected via the tax multiplier, are based on the provisions for expenses in Appendix D. (The amount shown in the example is hypothetical, for illustrative purposes only.)

**6. Expected Loss, Expense, Profit and Contingencies Ratio**

This ratio is obtained as the sum of the expected loss ratio and the expense, profit and contingencies ratio.

**7. Converted Total Loss Ratio**

This factor, which represents the anticipated loss and expenses to be provided through the loss (and ALAE, if elected) component of this Plan, is the product of the expected loss ratio and the LCF.

**8. Expense Net of LCF Adjustment in Basic Premium Factor**

This factor represents the difference between the expense, profit and contingencies ratio and the expenses provided through the LCF.

**9. Minimum Retrospective Premium Excluding Taxes**

This is the minimum percentage of standard premium that can result from application of this Plan, adjusted by the tax multiplier. The minimum retrospective premium ratio is determined by agreement of the insured and insurer.

**10. Maximum Retrospective Premium Excluding Taxes**

This is the maximum percentage of standard premium that can result from application of this Plan, adjusted by the tax multiplier. The maximum retrospective premium ratio is determined by agreement of the insured and insurer.

**11. Losses Used for Expected Loss Group Selection (LUGS)**

This amount is the basis upon which the insurance charge and savings for the risk are determined. It reflects the expected losses including, if elected, ALAE adjusted for (a) the risk's potential for large claims, as reflected by the risk California hazard group severity multiplier (RSM), and (b) the impact of the per accident loss limitation (if any), as reflected in the risk loss elimination ratio (RLER). It is computed for this example in Attachment 1 in accordance with the procedures specified in Appendix B.

**12. Expected (Limited) Loss Group for LUGS**

This is the expected loss group, or expected limited loss group if a per accident loss limitation is selected, corresponding to the losses used for expected loss group or, if the ALAE option is elected, loss and ALAE group selection (LUGS), as determined from the appropriate Table of Expected (Limited) Loss (and ALAE) Group Ranges. Tables of Expected Unlimited Loss Group Ranges (Table EULG) and Expected Unlimited Loss and ALAE Group Ranges (Table EULAG) are included in Appendix C. The

**Appendix A****Sample Computation of the Basic Premium Factor**

Tables of Expected Limited Loss Group Ranges and the Tables of Expected Limited Loss and ALAE Group Ranges for 25 per accident loss limitations are available from the WCIRB. For Examples A and B, the Tables of Expected Limited Loss (and ALAE) Group Ranges for a \$100,000 per accident loss limitation are included as Attachments 2 and 4.

**13. Insurance Charge Difference**

This relates to the difference between the charges in the appropriate Table of Insurance Charges corresponding to the selected per accident loss limitation, if any, for the entry ratios corresponding to the minimum and maximum retrospective premium ratios. Note that the denominator of this calculation is the Expected Unlimited Loss Ratio multiplied by the LCF, even when a loss limitation is selected. The use of the Tables of Insurance Charges is discussed with respect to Item 14 below.

**14. Entry Ratio Difference**

This relates to the difference between the entry ratios that correspond to the minimum and maximum premium ratios shown as Items 9 and 10, respectively. Note that the denominator of this calculation is the Expected Unlimited Loss Ratio multiplied by the LCF, even when a loss limitation is selected. Items 12, 13 and 14 are used to determine an insured's net insurance charge using the appropriate Table M or Table L of this Plan (see Appendix C).

For Example A (the computation for Example B which illustrates the ALAE option is done analogously using the Table LA corresponding to a \$100,000 per accident loss and ALAE limitation and the ALAE option), refer to the column labeled "Expected Limited Loss Group ~~6059~~" in Table L100K. (An excerpt of the pertinent pages of Table L100K is included as Appendix A, Attachment 3.) Compare the charges for entry ratios from Table L100K that differ by 1.09 (Item 14). The appropriate Table L charges for these maximum and minimum entry ratios for this risk are those with charges that differ by approximately 0.369 (Item 13).

Entry Ratio	Entry Ratio +1.09	Table L100K Charge for Entry Ratio	Table L100K Charge for (Entry Ratio + 1.09)	Table L100K Charge Difference
<del>0.9304</del>	<del>1.4213</del>	<del>0.974964</del>	<del>0.592579</del>	<del>0.382385</del>
<del>0.9405</del>	<del>1.4314</del>	<del>0.966955</del>	<del>0.592578</del>	<del>0.374377</del>
<del>0.9506</del>	<del>1.4415</del>	<del>0.957946</del>	<del>0.591578</del>	<del>0.366368</del>
<del>0.9607</del>	<del>1.4516</del>	<del>0.950938</del>	<del>0.591577</del>	<del>0.359361</del>
<del>0.9708</del>	<del>1.4617</del>	<del>0.942929</del>	<del>0.590577</del>	<del>0.352</del>

The pair of entry ratios whose difference most closely approximates Item 13 (0.369) is recorded in Items 15 and 16 (~~0.9506~~ and ~~1.4415~~).

**15. Ratio of Losses Producing Minimum Retrospective Premium to Expected Unlimited Losses**

This is the entry ratio that corresponds to the selected minimum retrospective premium (see discussion to Item 14).

**16. Ratio of Losses Producing Maximum Retrospective Premium to Expected Unlimited Losses**

This is the entry ratio that corresponds to the selected maximum retrospective premium (see discussion to Item 14).

**17. Table M or Table L Charge for (16)**

This is the charge for losses and, if elected, ALAE in excess of those provided by the maximum retrospective premium. It is determined from the appropriate Table of Insurance Charges (M or L) based on the selected expected (unlimited or limited) loss group (Item 12) and the ratio of losses producing maximum retrospective premium to expected unlimited losses (Item 16).

**Appendix A****Sample Computation of the Basic Premium Factor**

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**18. Table M or Table L Savings for (15)**

This is the savings for losses and, if elected, ALAE less than those that would produce the minimum retrospective premium. The values for savings are listed directly below the charge values in the appropriate Table of Insurance Charges (M or L) for the ratio of losses producing the minimum retrospective premium to expected unlimited losses (Item 15). In Example A, the savings for an entry ratio of 0.0506 for the Expected Limited Loss Group 6059 is determined from Table L100K as 0.007,006. (See Appendix A, Attachment 3.)

**19. Net Insurance Charge Including Loss Elimination Ratio (LER) in Table L for Loss Limit (If Elected)**

The net insurance charge is determined as the difference between (a) the charge for potential losses and, if elected, ALAE which could produce a premium greater than the maximum retrospective premium and (b) the savings for losses and, if elected, ALAE which could produce a premium less than the minimum retrospective premium, multiplied by the expected unlimited loss ratio and the LCF. To avoid overlap between the charge for loss limitation and the insurance charge, the Table Ls include the average LER for the appropriate loss limit. The net insurance charges include the average LER for the selected loss limit, if any.

**20. Basic Premium Factor Before LER Adjustment**

The basic premium factor is the sum of the net insurance charge (line 19) and the expense and LCF adjustment in basic premium factor (line 8).

**21. LER Adjustment**

This item, calculated in Appendix B, adjusts the average LER reflected in the Table L insurance charge to the LER specific to the risk.

**22. Basic Premium Factor After LER Adjustment**

The basic premium factor after LER adjustment includes the net insurance charge and the charge for loss limitation, at a policy year ~~2014~~2013 level, adjusted for the risk's hazardousness characteristics, and the expense and LCF adjustment in basic premium factor. The standard premium multiplied by the basic premium factor produces the basic premium used in computing the retrospective premium.

**Appendix A****Attachment 1 – Illustrative Supporting Calculation of Risk California Hazard Group Severity Multiplier (RSM), Risk Loss Elimination Ratio (RLER), Losses Used for Expected Loss Group Selection (LUGS), and LER Adjustment****Attachment 1 – Illustrative Supporting Calculation of Risk California Hazard Group Severity Multiplier (RSM), Risk Loss Elimination Ratio (RLER), Losses Used for Expected Loss Group Selection (LUGS), and LER Adjustment****Example A**

To calculate the Risk California Hazard Group Severity Multiplier (RSM), the Risk Loss Elimination Ratio (RLER), the Losses Used for Expected Loss Group Selection (LUGS), and the LER Adjustment, assume the unlimited expected losses are distributed by hazard group as shown in column (2) of the following table.

(1) California Hazard Group (7 Groups)	(2) Expected Unlimited Losses (and ALAE if Applicable)	(3) California HG Severity Multiplier	(4) Adjusted Expected Unlimited Losses (2) x (3)	(5) LER for Selected \$100,000 Limit	(6) Expected Losses Eliminated (2) x (5)
1	0	<u>1.097128</u>	0	<u>0.549505</u>	0
2	0	<u>1.028030</u>	0	<u>0.550533</u>	0
3	200,000	<u>0.9801017</u>	<u>496,000203,400</u>	0.567	113,400
4	100,000	<u>0.938866</u>	<u>93,80086,600</u>	<u>0.605595</u>	<u>6059,500</u>
5	0	<u>0.892844</u>	0	<u>0.636628</u>	0
6	100,000	<u>0.754715</u>	<u>75,40071,500</u>	<u>0.665643</u>	<u>66,50064,300</u>
7	100,000	<u>0.664654</u>	<u>66,40065,400</u>	<u>0.700684</u>	<u>70,00068,400</u>
Total	\$500,000	—	<u>\$431,000426,900</u>	—	<u>\$310,400305,600</u>

**Notes**

Column (2)

Segregate expected unlimited losses (standard premium x expected loss ratio) by California hazard group.

Column (3)

From Table 4 of Appendix B, enter the severity multiplier for each California hazard group for the selected per accident loss limitation.

Column (5)

From Table 2 of Appendix B, enter the loss elimination ratio for each California hazard group for the selected per accident loss limitation.

(7)	Risk California Hazard Group Severity Multiplier (RSM) [ Total (4) / Total (2) ]	<u>0.86208538</u>
(8)	Risk Loss Elimination Ratio (RLER) [ Total (6) / Total (2) ]	<u>0.62086112</u>
(9)	Risk Excess Loss Factor [ (8) x Expected Loss Ratio ]	<u>0.40353973</u>
(10)	Expected Unlimited Losses [ Total (2) ]	\$500,000
(11)	Losses Used for Expected Loss Group Selection (LUGS) is the product of the expected unlimited losses, the Risk California Hazard Group Severity Multiplier (RSM) and the complement of the Risk Loss Elimination Ratio (if applicable) { (10) x (7) x [ 1 – (8) ] }	<u>\$163,435165,979</u>

Use the column in the Table of Insurance Charges corresponding to the LUGS to develop the appropriate insurance charges and savings from the Table of Insurance Charges corresponding to a \$100,000 per accident loss limit (L100K).



**Appendix A****Attachment 1 – Illustrative Supporting Calculation of Risk California Hazard Group Severity Multiplier (RSM), Risk Loss Elimination Ratio (RLER), Losses Used for Expected Loss Group Selection (LUGS), and LER Adjustment**

(12)	Expected Loss Group Based on Line (11)	<u>6059</u>
(13)	Loss Elimination Ratio Incorporated in Table L (Selected from the Schedule below)	<u>0.572560</u>

**Schedule of Loss Elimination Ratios Incorporated in Table Ls**

Per Accident Loss Limit	Average LER Incorporated in Table L (No ALAE Option)	Average LER Incorporated in Table LA (ALAE Option)
None	<u>0.000</u>	<u>0.000</u>
— \$ 25,000	<u>0.807812</u>	<u>0.784827</u>
— 35,000	<u>0.762764</u>	<u>0.744782</u>
— 50,000	<u>0.704703</u>	<u>0.685723</u>
— 75,000	<u>0.629622</u>	<u>0.612643</u>
— 100,000	<u>0.572560</u>	<u>0.555578</u>
— 150,000	<u>0.492474</u>	<u>0.475486</u>
— 200,000	<u>0.440419</u>	<u>0.423425</u>
— 250,000	<u>0.403379</u>	<u>0.385381</u>
— 300,000	<u>0.375349</u>	<u>0.356347</u>
— 400,000	<u>0.335304</u>	<u>0.316299</u>
— 500,000	<u>0.308273</u>	<u>0.289265</u>
— 600,000	<u>0.288248</u>	<u>0.269240</u>
— 700,000	<u>0.272229</u>	<u>0.253220</u>
— 800,000	<u>0.258213</u>	<u>0.240203</u>
— 900,000	<u>0.247199</u>	<u>0.229190</u>
— 1,000,000	<u>0.237187</u>	<u>0.220178</u>
— 2,000,000	<u>0.177121</u>	<u>0.165113</u>
— 3,000,000	<u>0.147093</u>	<u>0.136086</u>
— 4,000,000	<u>0.126077</u>	<u>0.117070</u>
— 5,000,000	<u>0.111065</u>	<u>0.103060</u>
— 6,000,000	<u>0.099057</u>	<u>0.092052</u>
— 7,000,000	<u>0.089050</u>	<u>0.083046</u>
— 8,000,000	<u>0.081045</u>	<u>0.076042</u>
— 9,000,000	<u>0.074041</u>	<u>0.069038</u>
— 10,000,000	<u>0.067037</u>	<u>0.063034</u>

(14)	Expected Loss, or Expected Loss and ALAE, Ratio (Appendix A, Item F)	0.650
(15)	Loss Conversion Factor (Appendix A, Item C)	1.100
(16)	LER Adjustment { [ (8) – (13) ] x (14) x (15) }	<u>0.03490366</u>

**For Example B, which illustrates the ALAE option, the computation is done analogously based on Tables 3 and 5 of Appendix B, the Table of Expected Limited Loss and ALAE Group Ranges (Table ELLAG-100K) and the Table of Loss and ALAE Insurance Charges for a \$100,000 loss limit (Table LA100K). See Appendix A, Attachments 4 and 5.**

## Appendix A

**Attachment 2 – Table of Expected Limited Loss Ranges/Pure Loss Ranges  
for Expected Limited Loss Groups (ELLGs) — \$100,000 per Accident Loss Limitation**

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**Attachment 2 – Table of Expected Limited Loss Ranges/Pure Loss Ranges  
for Expected Limited Loss Groups (ELLGs) — \$100,000 per Accident Loss Limitation**

<b>Table L-100K</b>				<b>Table L-100K</b>			
<b>Expected Loss</b>		<b>Expected Limited</b>		<b>Expected Loss</b>		<b>Expected Limited</b>	
<b>Group</b>		<b>Loss Range</b>		<b>Group</b>		<b>Loss Range</b>	
<u>99</u>		<u>1</u>	<u>---</u>	<u>77</u>		<u>19,189</u>	<u>---</u>
<u>98</u>		<u>1,207</u>	<u>---</u>	<u>76</u>		<u>20,423</u>	<u>---</u>
<u>97</u>		<u>2,090</u>	<u>---</u>	<u>75</u>		<u>22,106</u>	<u>---</u>
<u>96</u>		<u>2,956</u>	<u>---</u>	<u>74</u>		<u>23,929</u>	<u>---</u>
<u>95</u>		<u>3,816</u>	<u>---</u>	<u>73</u>		<u>25,938</u>	<u>---</u>
<u>94</u>		<u>4,673</u>	<u>---</u>	<u>72</u>		<u>28,191</u>	<u>---</u>
<u>93</u>		<u>5,529</u>	<u>---</u>	<u>71</u>		<u>30,716</u>	<u>---</u>
<u>92</u>		<u>6,384</u>	<u>---</u>	<u>70</u>		<u>33,630</u>	<u>---</u>
<u>91</u>		<u>7,239</u>	<u>---</u>	<u>69</u>		<u>36,905</u>	<u>---</u>
<u>90</u>		<u>8,093</u>	<u>---</u>	<u>68</u>		<u>40,696</u>	<u>---</u>
<u>89</u>		<u>8,947</u>	<u>---</u>	<u>67</u>		<u>44,991</u>	<u>---</u>
<u>88</u>		<u>9,801</u>	<u>---</u>	<u>66</u>		<u>49,884</u>	<u>---</u>
<u>87</u>		<u>10,655</u>	<u>---</u>	<u>65</u>		<u>55,520</u>	<u>---</u>
<u>86</u>		<u>11,509</u>	<u>---</u>	<u>64</u>		<u>62,257</u>	<u>---</u>
<u>85</u>		<u>12,362</u>	<u>---</u>	<u>63</u>		<u>70,848</u>	<u>---</u>
<u>84</u>		<u>13,216</u>	<u>---</u>	<u>62</u>		<u>80,756</u>	<u>---</u>
<u>83</u>		<u>14,069</u>	<u>---</u>	<u>61</u>		<u>93,218</u>	<u>---</u>
<u>82</u>		<u>14,923</u>	<u>---</u>	<u>60</u>		<u>109,911</u>	<u>---</u>
<u>81</u>		<u>15,776</u>	<u>---</u>	<u>59</u>		<u>135,570</u>	<u>---</u>
<u>80</u>		<u>16,629</u>	<u>---</u>	<u>58</u>		<u>181,600</u>	<u>---</u>
<u>79</u>		<u>17,482</u>	<u>---</u>	<u>57</u>		<u>286,013</u>	<u>---</u>
<u>78</u>		<u>18,336</u>	<u>---</u>	<u>56</u>		<u>1,408,653</u>	<u>---</u>
							<u>and Over</u>

**Appendix A****Attachment 3 – Table of Limited Loss Insurance Charges (Excerpt)****\$100,000 per Accident Loss Limitation****Attachment 3 – Table of Limited Loss Insurance Charges (Excerpt)****\$100,000 per Accident Loss Limitation**

Entry	<b>Expected Limited Loss Group</b>											
Ratio	<b>56</b>	<b>57</b>	<b>58</b>	<b>59</b>	<b>60</b>	<b>61</b>	<b>62</b>	<b>63</b>	<b>64</b>	<b>65</b>	<b>66</b>	<b>67</b>
<b>0.01</b>	0.990	0.990	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991
	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
<b>0.02</b>	0.980	0.980	0.981	0.981	0.982	0.982	0.983	0.983	0.983	0.984	0.984	0.984
	0.000	0.000	0.001	0.001	0.002	0.002	0.003	0.003	0.003	0.004	0.004	0.004
<b>0.03</b>	0.970	0.971	0.971	0.972	0.973	0.974	0.975	0.976	0.976	0.977	0.977	0.978
	0.000	0.001	0.001	0.002	0.003	0.004	0.005	0.006	0.006	0.007	0.007	0.008
<b>0.04</b>	0.960	0.961	0.962	0.964	0.965	0.966	0.967	0.968	0.969	0.970	0.971	0.972
	0.000	0.001	0.002	0.004	0.005	0.006	0.007	0.008	0.009	0.010	0.011	0.012
<b>0.05</b>	0.950	0.951	0.953	0.955	0.957	0.958	0.960	0.961	0.962	0.964	0.965	0.966
	0.000	0.001	0.003	0.005	0.007	0.008	0.010	0.011	0.012	0.014	0.015	0.016
<b>0.06</b>	0.940	0.942	0.944	0.946	0.949	0.950	0.952	0.954	0.956	0.957	0.959	0.960
	0.000	0.002	0.004		0.009	0.010	0.012	0.014	0.016	0.017	0.019	0.020
<b>0.07</b>	0.930	0.932	0.935	0.938	0.941	0.943	0.945	0.947	0.949	0.951	0.952	0.954
	0.000	0.002	0.005	0.008	0.011	0.013	0.015	0.017	0.019	0.021	0.022	0.024
<b>0.08</b>	0.920	0.923	0.926	0.929	0.933	0.935	0.938	0.940	0.942	0.945	0.947	0.948
	0.000	0.003	0.006	0.009	0.013	0.015	0.018	0.020	0.022	0.025	0.027	0.028
<b>0.09</b>	0.911	0.913	0.917	0.921	0.925	0.928	0.931	0.934	0.936	0.939	0.941	0.943
	0.001	0.003	0.007	0.011	0.015	0.018	0.021	0.024	0.026	0.029	0.031	0.033
<b>0.10</b>	0.901	0.904	0.909	0.913	0.917	0.921	0.924	0.927	0.930	0.933	0.935	0.938
	0.001	0.004	0.009	0.013	0.017	0.021	0.024	0.027	0.030	0.033	0.035	0.038
<b>0.11</b>	0.891	0.895	0.900	0.905	0.910	0.914	0.918	0.921	0.924	0.927	0.930	0.932
	0.001	0.005	0.010	0.015	0.020	0.024	0.028	0.031	0.034	0.037	0.040	0.042

**Appendix A****Attachment 3 – Table of Limited Loss Insurance Charges (Excerpt)****\$100,000 per Accident Loss Limitation****Attachment 3 – Table of Limited Loss Insurance Charges (Excerpt)****\$100,000 per Accident Loss Limitation**

<u>Entry</u>	<u>Expected Limited Loss Group</u>											
<u>Ratio</u>	<u>56</u>	<u>57</u>	<u>58</u>	<u>59</u>	<u>60</u>	<u>61</u>	<u>62</u>	<u>63</u>	<u>64</u>	<u>65</u>	<u>66</u>	<u>67</u>
<u>1.09</u>	<u>0.560</u>	<u>0.566</u>	<u>0.573</u>	<u>0.581</u>	<u>0.589</u>	<u>0.596</u>	<u>0.604</u>	<u>0.612</u>	<u>0.619</u>	<u>0.628</u>	<u>0.637</u>	<u>0.646</u>
<u>1.10</u>	<u>0.560</u>	<u>0.566</u>	<u>0.573</u>	<u>0.580</u>	<u>0.588</u>	<u>0.595</u>	<u>0.603</u>	<u>0.611</u>	<u>0.618</u>	<u>0.627</u>	<u>0.635</u>	<u>0.644</u>
<u>1.11</u>	<u>0.560</u>	<u>0.566</u>	<u>0.573</u>	<u>0.580</u>	<u>0.587</u>	<u>0.594</u>	<u>0.602</u>	<u>0.610</u>	<u>0.617</u>	<u>0.625</u>	<u>0.634</u>	<u>0.643</u>
<u>1.12</u>	<u>0.560</u>	<u>0.565</u>	<u>0.572</u>	<u>0.579</u>	<u>0.586</u>	<u>0.593</u>	<u>0.601</u>	<u>0.609</u>	<u>0.616</u>	<u>0.624</u>	<u>0.633</u>	<u>0.642</u>
<u>1.13</u>	<u>0.560</u>	<u>0.565</u>	<u>0.572</u>	<u>0.579</u>	<u>0.586</u>	<u>0.593</u>	<u>0.600</u>	<u>0.608</u>	<u>0.615</u>	<u>0.623</u>	<u>0.632</u>	<u>0.640</u>
<u>1.14</u>	<u>0.560</u>	<u>0.565</u>	<u>0.571</u>	<u>0.578</u>	<u>0.585</u>	<u>0.592</u>	<u>0.599</u>	<u>0.607</u>	<u>0.614</u>	<u>0.622</u>	<u>0.630</u>	<u>0.639</u>
<u>1.15</u>	<u>0.560</u>	<u>0.565</u>	<u>0.571</u>		<u>0.584</u>	<u>0.591</u>	<u>0.598</u>	<u>0.606</u>	<u>0.613</u>	<u>0.621</u>	<u>0.629</u>	<u>0.638</u>
<u>1.16</u>	<u>0.560</u>	<u>0.565</u>	<u>0.571</u>	<u>0.577</u>	<u>0.584</u>	<u>0.590</u>	<u>0.598</u>	<u>0.605</u>	<u>0.612</u>	<u>0.620</u>	<u>0.628</u>	<u>0.636</u>
<u>1.17</u>	<u>0.560</u>	<u>0.564</u>	<u>0.570</u>	<u>0.577</u>	<u>0.583</u>	<u>0.590</u>	<u>0.597</u>	<u>0.604</u>	<u>0.611</u>	<u>0.619</u>	<u>0.627</u>	<u>0.635</u>
<u>1.18</u>	<u>0.560</u>	<u>0.564</u>	<u>0.570</u>	<u>0.576</u>	<u>0.582</u>	<u>0.589</u>	<u>0.596</u>	<u>0.603</u>	<u>0.610</u>	<u>0.618</u>	<u>0.626</u>	<u>0.634</u>
<u>1.19</u>	<u>0.560</u>	<u>0.564</u>	<u>0.570</u>	<u>0.576</u>	<u>0.582</u>	<u>0.588</u>	<u>0.595</u>	<u>0.602</u>	<u>0.609</u>	<u>0.617</u>	<u>0.625</u>	<u>0.633</u>
<u>1.20</u>	<u>0.560</u>	<u>0.564</u>	<u>0.570</u>	<u>0.575</u>	<u>0.581</u>	<u>0.588</u>	<u>0.595</u>	<u>0.601</u>	<u>0.608</u>	<u>0.616</u>	<u>0.624</u>	<u>0.632</u>
<u>1.21</u>	<u>0.560</u>	<u>0.564</u>	<u>0.569</u>	<u>0.575</u>	<u>0.581</u>	<u>0.587</u>	<u>0.594</u>	<u>0.601</u>	<u>0.608</u>	<u>0.615</u>	<u>0.623</u>	<u>0.631</u>
<u>1.22</u>	<u>0.560</u>	<u>0.564</u>	<u>0.569</u>	<u>0.574</u>	<u>0.580</u>	<u>0.586</u>	<u>0.593</u>	<u>0.600</u>	<u>0.607</u>	<u>0.614</u>	<u>0.622</u>	<u>0.629</u>
<u>1.23</u>	<u>0.560</u>	<u>0.564</u>	<u>0.569</u>	<u>0.574</u>	<u>0.580</u>	<u>0.586</u>	<u>0.592</u>	<u>0.599</u>	<u>0.606</u>	<u>0.613</u>	<u>0.621</u>	<u>0.628</u>
<u>1.24</u>	<u>0.560</u>	<u>0.563</u>	<u>0.568</u>	<u>0.574</u>	<u>0.579</u>	<u>0.585</u>	<u>0.592</u>	<u>0.598</u>	<u>0.605</u>	<u>0.612</u>	<u>0.620</u>	<u>0.627</u>
<u>1.25</u>	<u>0.560</u>	<u>0.563</u>	<u>0.568</u>	<u>0.573</u>	<u>0.579</u>	<u>0.585</u>	<u>0.591</u>	<u>0.598</u>	<u>0.604</u>	<u>0.611</u>	<u>0.619</u>	<u>0.626</u>
<u>1.26</u>	<u>0.560</u>	<u>0.563</u>	<u>0.568</u>	<u>0.573</u>	<u>0.578</u>	<u>0.584</u>	<u>0.590</u>	<u>0.597</u>	<u>0.603</u>	<u>0.610</u>	<u>0.618</u>	<u>0.625</u>
<u>1.27</u>	<u>0.560</u>	<u>0.563</u>	<u>0.568</u>	<u>0.573</u>	<u>0.578</u>	<u>0.584</u>	<u>0.590</u>	<u>0.596</u>	<u>0.603</u>	<u>0.609</u>	<u>0.617</u>	<u>0.624</u>
<u>1.28</u>	<u>0.560</u>	<u>0.563</u>	<u>0.568</u>	<u>0.572</u>	<u>0.577</u>	<u>0.583</u>	<u>0.589</u>	<u>0.595</u>	<u>0.602</u>	<u>0.609</u>	<u>0.616</u>	<u>0.623</u>
<u>1.29</u>	<u>0.560</u>	<u>0.563</u>	<u>0.567</u>	<u>0.572</u>	<u>0.577</u>	<u>0.583</u>	<u>0.589</u>	<u>0.595</u>	<u>0.601</u>	<u>0.608</u>	<u>0.615</u>	<u>0.622</u>
<u>1.30</u>	<u>0.560</u>	<u>0.563</u>	<u>0.567</u>	<u>0.572</u>	<u>0.576</u>	<u>0.582</u>	<u>0.588</u>	<u>0.594</u>	<u>0.600</u>	<u>0.607</u>	<u>0.614</u>	<u>0.621</u>

## Appendix A

**Attachment 4 – Table of Expected Limited Loss Ranges/Loss and ALAE  
Ranges for Expected Limited Loss and ALAE Groups (ELLAGs)  
\$100,000 per Accident Loss and ALAE Limitation**

**Attachment 4 – Table of Expected Limited Loss Ranges/Loss and ALAE  
Ranges for Expected Limited Loss and ALAE Groups (ELLAGs)  
\$100,000 per Accident Loss and ALAE Limitation**

<b>Table LA-100K</b>				<b>Table LA-100K</b>			
<b><u>Expected Loss</u></b>		<b><u>Expected Limited</u></b>		<b><u>Expected Loss</u></b>		<b><u>Expected Limited</u></b>	
<b><u>&amp; ALAE Group</u></b>		<b><u>Loss &amp; ALAE Range</u></b>		<b><u>&amp; ALAE Group</u></b>		<b><u>Loss &amp; ALAE Range</u></b>	
<u>99</u>	<u>1</u>	<u>---</u>	<u>1,308</u>	<u>78</u>	<u>19,885</u>	<u>---</u>	<u>20,810</u>
<u>98</u>	<u>1,309</u>	<u>---</u>	<u>2,266</u>	<u>77</u>	<u>20,811</u>	<u>---</u>	<u>21,794</u>
<u>97</u>	<u>2,267</u>	<u>---</u>	<u>3,205</u>	<u>76</u>	<u>21,795</u>	<u>---</u>	<u>23,317</u>
<u>96</u>	<u>3,206</u>	<u>---</u>	<u>4,137</u>	<u>75</u>	<u>23,318</u>	<u>---</u>	<u>25,437</u>
<u>95</u>	<u>4,138</u>	<u>---</u>	<u>5,067</u>	<u>74</u>	<u>25,438</u>	<u>---</u>	<u>27,720</u>
<u>94</u>	<u>5,068</u>	<u>---</u>	<u>5,995</u>	<u>73</u>	<u>27,721</u>	<u>---</u>	<u>30,324</u>
<u>93</u>	<u>5,996</u>	<u>---</u>	<u>6,923</u>	<u>72</u>	<u>30,325</u>	<u>---</u>	<u>33,250</u>
<u>92</u>	<u>6,924</u>	<u>---</u>	<u>7,850</u>	<u>71</u>	<u>33,251</u>	<u>---</u>	<u>36,692</u>
<u>91</u>	<u>7,851</u>	<u>---</u>	<u>8,776</u>	<u>70</u>	<u>36,693</u>	<u>---</u>	<u>40,671</u>
<u>90</u>	<u>8,777</u>	<u>---</u>	<u>9,703</u>	<u>69</u>	<u>40,672</u>	<u>---</u>	<u>45,355</u>
<u>89</u>	<u>9,704</u>	<u>---</u>	<u>10,629</u>	<u>68</u>	<u>45,356</u>	<u>---</u>	<u>50,833</u>
<u>88</u>	<u>10,630</u>	<u>---</u>	<u>11,554</u>	<u>67</u>	<u>50,834</u>	<u>---</u>	<u>57,207</u>
<u>87</u>	<u>11,555</u>	<u>---</u>	<u>12,480</u>	<u>66</u>	<u>57,208</u>	<u>---</u>	<u>64,586</u>
<u>86</u>	<u>12,481</u>	<u>---</u>	<u>13,406</u>	<u>65</u>	<u>64,587</u>	<u>---</u>	<u>74,225</u>
<u>85</u>	<u>13,407</u>	<u>---</u>	<u>14,332</u>	<u>64</u>	<u>74,226</u>	<u>---</u>	<u>86,377</u>
<u>84</u>	<u>14,333</u>	<u>---</u>	<u>15,257</u>	<u>63</u>	<u>86,378</u>	<u>---</u>	<u>101,748</u>
<u>83</u>	<u>15,258</u>	<u>---</u>	<u>16,183</u>	<u>62</u>	<u>101,749</u>	<u>---</u>	<u>123,650</u>
<u>82</u>	<u>16,184</u>	<u>---</u>	<u>17,108</u>	<u>61</u>	<u>123,651</u>	<u>---</u>	<u>159,630</u>
<u>81</u>	<u>17,109</u>	<u>---</u>	<u>18,034</u>	<u>60</u>	<u>159,631</u>	<u>---</u>	<u>241,979</u>
<u>80</u>	<u>18,035</u>	<u>---</u>	<u>18,959</u>	<u>59</u>	<u>241,980</u>	<u>---</u>	<u>803,209</u>
<u>79</u>	<u>18,960</u>	<u>---</u>	<u>19,884</u>	<u>58</u>	<u>803,210</u>	<u>---</u>	<u>and Over</u>

**Appendix A****Attachment 5 – Table of Limited Loss and ALAE Insurance Charges (Excerpt)****\$100,000 per Accident Loss and ALAE Limitation****Attachment 5 – Table of Limited Loss and ALAE Insurance Charges (Excerpt)****\$100,000 per Accident Loss and ALAE Limitation**

<u>Entry</u> <u>Ratio</u>	<u>Expected Limited Loss &amp; ALAE Group</u>											
	<u>58</u>	<u>59</u>	<u>60</u>	<u>61</u>	<u>62</u>	<u>63</u>	<u>64</u>	<u>65</u>	<u>66</u>	<u>67</u>	<u>68</u>	<u>69</u>
<b><u>0.06</u></b>	<u>0.940</u>	<u>0.943</u>	<u>0.946</u>	<u>0.948</u>	<u>0.951</u>	<u>0.953</u>	<u>0.955</u>	<u>0.957</u>	<u>0.958</u>	<u>0.960</u>	<u>0.962</u>	<u>0.963</u>
	<u>0.000</u>	<u>0.003</u>	<u>0.006</u>	<u>0.008</u>	<u>0.011</u>	<u>0.013</u>	<u>0.015</u>	<u>0.017</u>	<u>0.018</u>	<u>0.020</u>	<u>0.022</u>	<u>0.023</u>
<b><u>0.07</u></b>	<u>0.931</u>	<u>0.933</u>	<u>0.937</u>	<u>0.940</u>	<u>0.943</u>	<u>0.945</u>	<u>0.948</u>	<u>0.950</u>	<u>0.952</u>	<u>0.954</u>	<u>0.956</u>	<u>0.958</u>
	<u>0.001</u>	<u>0.003</u>	<u>0.007</u>	<u>0.010</u>	<u>0.013</u>	<u>0.015</u>	<u>0.018</u>	<u>0.020</u>	<u>0.022</u>	<u>0.024</u>	<u>0.026</u>	<u>0.028</u>
<b><u>0.08</u></b>	<u>0.921</u>	<u>0.924</u>	<u>0.928</u>	<u>0.932</u>	<u>0.935</u>	<u>0.938</u>	<u>0.941</u>	<u>0.944</u>	<u>0.946</u>	<u>0.948</u>	<u>0.950</u>	<u>0.953</u>
	<u>0.001</u>	<u>0.004</u>	<u>0.008</u>	<u>0.012</u>	<u>0.015</u>	<u>0.018</u>	<u>0.021</u>	<u>0.024</u>	<u>0.026</u>	<u>0.028</u>	<u>0.030</u>	<u>0.033</u>
<b><u>0.09</u></b>	<u>0.911</u>	<u>0.915</u>	<u>0.920</u>	<u>0.924</u>	<u>0.928</u>	<u>0.931</u>	<u>0.934</u>	<u>0.937</u>	<u>0.940</u>	<u>0.943</u>	<u>0.945</u>	<u>0.948</u>
	<u>0.001</u>	<u>0.005</u>	<u>0.010</u>	<u>0.014</u>	<u>0.018</u>	<u>0.021</u>	<u>0.024</u>	<u>0.027</u>	<u>0.030</u>	<u>0.033</u>	<u>0.035</u>	<u>0.038</u>
<b><u>0.10</u></b>	<u>0.901</u>	<u>0.906</u>	<u>0.912</u>	<u>0.917</u>	<u>0.921</u>	<u>0.925</u>	<u>0.928</u>	<u>0.932</u>	<u>0.934</u>	<u>0.937</u>	<u>0.940</u>	<u>0.943</u>
	<u>0.001</u>	<u>0.006</u>		<u>0.017</u>	<u>0.021</u>	<u>0.025</u>	<u>0.028</u>	<u>0.032</u>	<u>0.034</u>	<u>0.037</u>	<u>0.040</u>	<u>0.043</u>
<b><u>0.11</u></b>	<u>0.891</u>	<u>0.897</u>	<u>0.904</u>	<u>0.909</u>	<u>0.914</u>	<u>0.918</u>	<u>0.922</u>	<u>0.926</u>	<u>0.929</u>	<u>0.932</u>	<u>0.935</u>	<u>0.938</u>
	<u>0.001</u>	<u>0.007</u>	<u>0.014</u>	<u>0.019</u>	<u>0.024</u>	<u>0.028</u>	<u>0.032</u>	<u>0.036</u>	<u>0.039</u>	<u>0.042</u>	<u>0.045</u>	<u>0.048</u>
<b><u>0.12</u></b>	<u>0.882</u>	<u>0.888</u>	<u>0.895</u>	<u>0.902</u>	<u>0.907</u>	<u>0.912</u>	<u>0.916</u>	<u>0.920</u>	<u>0.923</u>	<u>0.927</u>	<u>0.930</u>	<u>0.933</u>
	<u>0.002</u>	<u>0.008</u>	<u>0.015</u>	<u>0.022</u>	<u>0.027</u>	<u>0.032</u>	<u>0.036</u>	<u>0.040</u>	<u>0.043</u>	<u>0.047</u>	<u>0.050</u>	<u>0.053</u>
<b><u>0.13</u></b>	<u>0.872</u>	<u>0.879</u>	<u>0.888</u>	<u>0.895</u>	<u>0.900</u>	<u>0.905</u>	<u>0.910</u>	<u>0.914</u>	<u>0.918</u>	<u>0.922</u>	<u>0.925</u>	<u>0.929</u>
	<u>0.002</u>	<u>0.009</u>	<u>0.018</u>	<u>0.025</u>	<u>0.030</u>	<u>0.035</u>	<u>0.040</u>	<u>0.044</u>	<u>0.048</u>	<u>0.052</u>	<u>0.055</u>	<u>0.059</u>
<b><u>0.14</u></b>	<u>0.862</u>	<u>0.871</u>	<u>0.880</u>	<u>0.887</u>	<u>0.893</u>	<u>0.899</u>	<u>0.904</u>	<u>0.909</u>	<u>0.913</u>	<u>0.917</u>	<u>0.921</u>	<u>0.925</u>
	<u>0.002</u>	<u>0.011</u>	<u>0.020</u>	<u>0.027</u>	<u>0.033</u>	<u>0.039</u>	<u>0.044</u>	<u>0.049</u>	<u>0.053</u>	<u>0.057</u>	<u>0.061</u>	<u>0.065</u>
<b><u>0.15</u></b>	<u>0.853</u>	<u>0.862</u>	<u>0.872</u>	<u>0.880</u>	<u>0.887</u>	<u>0.893</u>	<u>0.898</u>	<u>0.903</u>	<u>0.908</u>	<u>0.912</u>	<u>0.916</u>	<u>0.920</u>
	<u>0.003</u>	<u>0.012</u>	<u>0.022</u>	<u>0.030</u>	<u>0.037</u>	<u>0.043</u>	<u>0.048</u>	<u>0.053</u>	<u>0.058</u>	<u>0.062</u>	<u>0.066</u>	<u>0.070</u>
<b><u>0.16</u></b>	<u>0.843</u>	<u>0.854</u>	<u>0.864</u>	<u>0.873</u>	<u>0.880</u>	<u>0.887</u>	<u>0.892</u>	<u>0.898</u>	<u>0.903</u>	<u>0.907</u>	<u>0.912</u>	<u>0.916</u>
	<u>0.003</u>	<u>0.014</u>	<u>0.024</u>	<u>0.033</u>	<u>0.040</u>	<u>0.047</u>	<u>0.052</u>	<u>0.058</u>	<u>0.063</u>	<u>0.067</u>	<u>0.072</u>	<u>0.076</u>

**Appendix A****Attachment 5 – Table of Limited Loss and ALAE Insurance Charges (Excerpt)****\$100,000 per Accident Loss and ALAE Limitation****Attachment 5****– Table of Limited Loss and ALAE Insurance Charges (Excerpt)****\$100,000 per Accident Loss and ALAE Limitation**

<u>Entry</u>	<u>Expected Limited Loss &amp; ALAE Group</u>											
<u>Ratio</u>	<u>58</u>	<u>59</u>	<u>60</u>	<u>61</u>	<u>62</u>	<u>63</u>	<u>64</u>	<u>65</u>	<u>66</u>	<u>67</u>	<u>68</u>	<u>69</u>
<u>1.01</u>	<u>0.580</u>	<u>0.588</u>	<u>0.597</u>	<u>0.606</u>	<u>0.615</u>	<u>0.623</u>	<u>0.633</u>	<u>0.643</u>	<u>0.653</u>	<u>0.662</u>	<u>0.671</u>	<u>0.680</u>
<u>1.02</u>	<u>0.580</u>	<u>0.588</u>	<u>0.597</u>	<u>0.605</u>	<u>0.614</u>	<u>0.622</u>	<u>0.631</u>	<u>0.640</u>	<u>0.649</u>	<u>0.659</u>	<u>0.669</u>	<u>0.679</u>
<u>1.03</u>	<u>0.580</u>	<u>0.587</u>		<u>0.605</u>	<u>0.613</u>	<u>0.622</u>	<u>0.630</u>	<u>0.639</u>	<u>0.648</u>	<u>0.657</u>	<u>0.667</u>	<u>0.677</u>
<u>1.04</u>	<u>0.580</u>	<u>0.587</u>	<u>0.596</u>	<u>0.604</u>	<u>0.612</u>	<u>0.620</u>	<u>0.629</u>	<u>0.638</u>	<u>0.647</u>	<u>0.656</u>	<u>0.666</u>	<u>0.676</u>
<u>1.05</u>	<u>0.580</u>	<u>0.587</u>	<u>0.595</u>	<u>0.604</u>	<u>0.611</u>	<u>0.619</u>	<u>0.628</u>	<u>0.637</u>	<u>0.645</u>	<u>0.654</u>	<u>0.664</u>	<u>0.674</u>
<u>1.06</u>	<u>0.580</u>	<u>0.586</u>	<u>0.594</u>	<u>0.603</u>	<u>0.611</u>	<u>0.618</u>	<u>0.627</u>	<u>0.635</u>	<u>0.644</u>	<u>0.652</u>	<u>0.663</u>	<u>0.673</u>
<u>1.07</u>	<u>0.580</u>	<u>0.586</u>	<u>0.594</u>	<u>0.602</u>	<u>0.610</u>	<u>0.617</u>	<u>0.626</u>	<u>0.634</u>	<u>0.643</u>	<u>0.651</u>	<u>0.661</u>	<u>0.671</u>
<u>1.08</u>	<u>0.580</u>	<u>0.586</u>	<u>0.593</u>	<u>0.601</u>	<u>0.609</u>	<u>0.616</u>	<u>0.624</u>	<u>0.632</u>	<u>0.641</u>	<u>0.650</u>	<u>0.660</u>	<u>0.670</u>
<u>1.09</u>	<u>0.580</u>	<u>0.586</u>	<u>0.593</u>	<u>0.601</u>	<u>0.608</u>	<u>0.616</u>	<u>0.623</u>	<u>0.631</u>	<u>0.639</u>	<u>0.648</u>	<u>0.657</u>	<u>0.667</u>
<u>1.10</u>	<u>0.580</u>	<u>0.585</u>	<u>0.593</u>	<u>0.600</u>	<u>0.607</u>	<u>0.615</u>	<u>0.622</u>	<u>0.630</u>	<u>0.638</u>	<u>0.646</u>	<u>0.656</u>	<u>0.666</u>
<u>1.11</u>	<u>0.580</u>	<u>0.585</u>	<u>0.592</u>	<u>0.600</u>	<u>0.607</u>	<u>0.614</u>	<u>0.621</u>	<u>0.629</u>	<u>0.637</u>	<u>0.645</u>	<u>0.655</u>	<u>0.664</u>
<u>1.12</u>	<u>0.580</u>	<u>0.585</u>	<u>0.592</u>	<u>0.599</u>	<u>0.606</u>	<u>0.613</u>	<u>0.620</u>	<u>0.628</u>	<u>0.636</u>	<u>0.644</u>	<u>0.653</u>	<u>0.663</u>
<u>1.13</u>	<u>0.580</u>	<u>0.585</u>	<u>0.591</u>	<u>0.598</u>	<u>0.605</u>	<u>0.612</u>	<u>0.620</u>	<u>0.627</u>	<u>0.635</u>	<u>0.643</u>	<u>0.652</u>	<u>0.662</u>
<u>1.14</u>	<u>0.579</u>	<u>0.584</u>	<u>0.591</u>	<u>0.598</u>	<u>0.605</u>	<u>0.612</u>	<u>0.619</u>	<u>0.626</u>	<u>0.634</u>	<u>0.642</u>	<u>0.651</u>	<u>0.660</u>
<u>1.15</u>	<u>0.579</u>	<u>0.584</u>	<u>0.591</u>	<u>0.597</u>	<u>0.604</u>	<u>0.611</u>	<u>0.618</u>	<u>0.625</u>	<u>0.633</u>	<u>0.641</u>	<u>0.650</u>	<u>0.659</u>
<u>1.16</u>	<u>0.579</u>	<u>0.584</u>	<u>0.590</u>	<u>0.597</u>	<u>0.604</u>	<u>0.610</u>	<u>0.617</u>	<u>0.624</u>	<u>0.632</u>	<u>0.640</u>	<u>0.649</u>	<u>0.658</u>
<u>1.17</u>	<u>0.579</u>	<u>0.584</u>	<u>0.590</u>	<u>0.596</u>	<u>0.603</u>	<u>0.609</u>	<u>0.616</u>	<u>0.623</u>	<u>0.631</u>	<u>0.638</u>	<u>0.648</u>	<u>0.657</u>
<u>1.18</u>	<u>0.579</u>	<u>0.584</u>	<u>0.589</u>	<u>0.596</u>	<u>0.602</u>	<u>0.609</u>	<u>0.616</u>	<u>0.622</u>	<u>0.630</u>	<u>0.637</u>	<u>0.646</u>	<u>0.655</u>
<u>1.19</u>	<u>0.579</u>	<u>0.583</u>	<u>0.589</u>	<u>0.596</u>	<u>0.602</u>	<u>0.608</u>	<u>0.615</u>	<u>0.622</u>	<u>0.629</u>	<u>0.636</u>	<u>0.645</u>	<u>0.654</u>
<u>1.20</u>	<u>0.579</u>	<u>0.583</u>	<u>0.589</u>	<u>0.595</u>	<u>0.601</u>	<u>0.607</u>	<u>0.614</u>	<u>0.621</u>	<u>0.628</u>	<u>0.635</u>	<u>0.644</u>	<u>0.653</u>
<u>1.21</u>	<u>0.579</u>	<u>0.583</u>	<u>0.589</u>	<u>0.595</u>	<u>0.601</u>	<u>0.607</u>	<u>0.613</u>	<u>0.620</u>	<u>0.627</u>	<u>0.634</u>	<u>0.643</u>	<u>0.652</u>
<u>1.22</u>	<u>0.579</u>	<u>0.583</u>	<u>0.588</u>	<u>0.594</u>	<u>0.600</u>	<u>0.606</u>	<u>0.613</u>	<u>0.619</u>	<u>0.626</u>	<u>0.634</u>	<u>0.642</u>	<u>0.651</u>

**Appendix B****Determination of Risk California Hazard Group Severity Multiplier (RSM), Risk Loss Elimination Ratio (RLER), Losses Used for Expected Loss Group Selection (LUGS), and LER Adjustment****Appendix B****Determination of Risk California Hazard Group Severity Multiplier (RSM), Risk Loss Elimination Ratio (RLER), Losses Used for Expected Loss Group Selection (LUGS), and LER Adjustment**

Classifications are assigned to hazard groups based on the propensity for claim amounts of different sizes in the classification. Table 1 includes the list of hazard group assignments by classification. (If classifications other than those included in the standard classification system are included on the policy, unlimited expected losses shall be assigned to the appropriate classification in the standard classification system for purposes of hazard group determination.) An insured's exposures are assigned to hazard group as follows:

Expected unlimited losses including, if elected, ALAE are segregated by hazard group based on the assignment of classifications to hazard groups (see Table 1). The Risk California Hazard Group Severity Multiplier (RSM), Risk Loss Elimination Ratio (RLER), Losses Used for Expected Loss Group Selection (LUGS), and LER Adjustment are determined from the expected unlimited losses including, if elected, ALAE by hazard group as described in the table below (see Appendix A, Attachment 1, for illustrative example):

(1)	(2)	(3)	(4)	(5)	(6)
California Hazard Group	Expected Unlimited Losses	California HG Severity Multiplier	Adjusted Expected Unlimited Losses (2) x (3)	LER for Selected Limit	Expected Losses Eliminated (2) x (5)
1					
2					
3					
4					
5					
6					
7					
Total					

**Notes****Column (2)**

Segregate expected unlimited losses including, if elected, ALAE (standard premium x expected loss ratio) by California hazard group.

**Column (3)**

Select appropriate California Hazard Group Severity Multipliers from Table 4 (or Table 5 if ALAE option selected) of this Appendix.

**Column (5)**

From Table 2 or Table 3 (if ALAE was elected to be subject to the Plan), enter the loss elimination ratio for each California hazard group for the selected per accident loss limitation. If no per accident loss limitation is selected, the risk loss elimination ratio is zero.

(7) Risk California Hazard Group Severity Multiplier (RSM) [Total (4)/Total (2)]

(8) Risk Loss Elimination Ratio (RLER) [Total (6)/Total (2)]

(9) Risk Excess Loss Factor [(8) x Expected Loss Ratio]

(10) Expected Unlimited Losses [Total (2)]



**Appendix B****Table 1 – Table of Classifications by California Hazard Group**

- (11) Losses Used for Expected Loss Group Selection (LUGS) is the product of the expected unlimited losses, the Risk California Hazard Group Severity Multiplier (RSM) and the complement of the Risk Loss Elimination Ratio (if applicable)  
 $\{ (10) \times (7) \times [ 1 - (8) ] \}$

Use the column in the appropriate Table of Insurance Charges corresponding to the LUGS as determined from the appropriate Table of Expected (Unlimited or Limited) Loss Ranges or Table of Expected (Unlimited or Limited) Loss and ALAE Ranges to develop the insurance charge and savings.

- (12) Expected Loss Group Based on Line (11)
- (13) Loss Elimination Ratio Incorporated in Table L (Selected from the Schedule below)

**Schedule of Loss Elimination Ratios Incorporated in Table Ls**

Per-Accident Loss Limit	Average LER Incorporated in Table L (No ALAE Option)	Average LER Incorporated in Table LA (ALAE Option)
None	0.000	0.000
— \$ 25,000	0.807812	0.784827
— 35,000	0.762764	0.741782
— 50,000	0.704703	0.685723
— 75,000	0.629622	0.612643
— 100,000	0.572560	0.555578
— 150,000	0.492474	0.475486
— 200,000	0.440419	0.423425
— 250,000	0.403379	0.385381
— 300,000	0.375349	0.356347
— 400,000	0.335304	0.316299
— 500,000	0.308273	0.289265
— 600,000	0.288248	0.269240
— 700,000	0.272229	0.253220
— 800,000	0.258213	0.240203
— 900,000	0.247199	0.229190
— 1,000,000	0.237187	0.220178
— 2,000,000	0.177121	0.165113
— 3,000,000	0.147093	0.136086
— 4,000,000	0.126077	0.117070
— 5,000,000	0.111065	0.103060
— 6,000,000	0.099057	0.092052
— 7,000,000	0.089050	0.083046
— 8,000,000	0.081045	0.076042
— 9,000,000	0.074041	0.069038
— 10,000,000	0.067037	0.063034

- (14) Expected Loss, or Expected Loss and ALAE, Ratio (Appendix A, Item F)
- (15) Loss Conversion Factor (Appendix A, Item C)
- (16) LER Adjustment  $\{ [(8) - (13)] \times (14) \times (15) \}$

## Appendix B

Table 1 – Table of Classifications by California Hazard Group

Table 1 – Table of Classifications by California Hazard Group

Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group
<u>0005</u>	1	<u>2150</u>	3	<u>3146</u>	3	<u>3840</u>	2	<u>4683</u>	3
<u>0016</u>	3	<u>2163</u>	3	<u>3152</u>	2	<u>4000</u>	4	<u>4691</u>	2
<u>0034</u>	4	<u>2211</u>	3	<u>3165</u>	1	<u>4034</u>	3	<u>4692</u>	2
<u>0035</u>	1	<u>2222</u>	2	<u>3169</u>	1	<u>4036</u>	3	<u>4717</u>	3
<u>0036</u>	2	<u>2362</u>	3	<u>3175</u>	2	<u>4038</u>	3	<u>4720</u>	3
<u>0038</u>	5	<u>2402</u>	1	<u>3178</u>	2	<u>4041</u>	3	<u>4740</u>	4
<u>0040</u>	2	<u>2413</u>	4	<u>3179</u>	1	<u>4049</u>	2	<u>4771</u>	4
<u>0041</u>	2	<u>2501</u>	2	<u>3180</u>	1	<u>4111</u>	3	<u>4828</u>	3
<u>0042</u>	2	<u>2570</u>	4	<u>3220</u>	3	<u>4112</u>	2	<u>4829</u>	4
<u>0044</u>	4	<u>2571</u>	4	<u>3241</u>	1	<u>4114</u>	3	<u>4831</u>	3
<u>0045</u>	-	<u>2576</u>	-	<u>3255</u>	-	<u>4130</u>	-	<u>4922</u>	-
<u>0050</u>	4	<u>2578</u>	2	<u>3257</u>	2	<u>4133</u>	3	<u>4983</u>	4
<u>0079</u>	1	<u>2584</u>	2	<u>3300</u>	5	<u>4150</u>	2	<u>5020</u>	5
<u>0096</u>	3	<u>2585</u>	2	<u>3339</u>	3	<u>4239</u>	3	<u>5027</u>	6
<u>0106</u>	7	<u>2586</u>	4	<u>3365</u>	4	<u>4240</u>	1	<u>5028</u>	4
<u>0171</u>	4	<u>2589</u>	3	<u>3372</u>	4	<u>4243</u>	1	<u>5040</u>	7
<u>0172</u>	3	<u>2623</u>	1	<u>3373</u>	4	<u>4244</u>	4	<u>5057</u>	5
<u>0251</u>	3	<u>2660</u>	2	<u>3383</u>	3	<u>4250</u>	2	<u>5059</u>	7
<u>0400</u>	3	<u>2683</u>	2	<u>3400</u>	4	<u>4251</u>	2	<u>5102</u>	5
<u>0401</u>	5	<u>2688</u>	2	<u>3401</u>	2	<u>4279</u>	2	<u>5107</u>	3
<u>1122</u>	-	<u>2702</u>	-	<u>3501</u>	-	<u>4283</u>	-	<u>5108</u>	-
<u>1123</u>	4	<u>2710</u>	3	<u>3507</u>	3	<u>4286</u>	1	<u>5128</u>	3
<u>1124</u>	4	<u>2727</u>	6	<u>3560</u>	2	<u>4295</u>	3	<u>5140</u>	3
<u>1320</u>	6	<u>2731</u>	2	<u>3566</u>	3	<u>4297</u>	3	<u>5146</u>	4
<u>1322</u>	7	<u>2757</u>	1	<u>3567</u>	3	<u>4299</u>	4	<u>5160</u>	5
<u>1330</u>	4	<u>2759</u>	4	<u>3568</u>	2	<u>4304</u>	3	<u>5183</u>	4
<u>1438</u>	3	<u>2790</u>	1	<u>3569</u>	4	<u>4312</u>	4	<u>5184</u>	6
<u>1452</u>	4	<u>2797</u>	2	<u>3570</u>	1	<u>4351</u>	3	<u>5185</u>	3
<u>1463</u>	4	<u>2806</u>	2	<u>3572</u>	3	<u>4354</u>	1	<u>5186</u>	3
<u>1624</u>	4	<u>2812</u>	2	<u>3573</u>	2	<u>4360</u>	4	<u>5187</u>	7
<u>1699</u>	-	<u>2819</u>	-	<u>3574</u>	-	<u>4361</u>	-	<u>5188</u>	-
<u>1701</u>	3	<u>2840</u>	4	<u>3577</u>	1	<u>4362</u>	1	<u>5188</u>	3
<u>1710</u>	4	<u>2842</u>	2	<u>3578</u>	1	<u>4410</u>	3	<u>5190</u>	4
<u>1741</u>	6	<u>2842</u>	3	<u>3578</u>	3	<u>4410</u>	1	<u>5191</u>	4
<u>1741</u>	5	<u>2852</u>	2	<u>3579</u>	3	<u>4414</u>	1	<u>5192</u>	3
<u>1803</u>	5	<u>2881</u>	2	<u>3612</u>	2	<u>4420</u>	2	<u>5195</u>	4
<u>1925</u>	4	<u>2883</u>	1	<u>3620</u>	3	<u>4431</u>	2	<u>5201</u>	3
<u>2002</u>	3	<u>2915</u>	3	<u>3632</u>	4	<u>4432</u>	4	<u>5205</u>	7
<u>2003</u>	2	<u>2923</u>	1	<u>3634</u>	2	<u>4470</u>	3	<u>5207</u>	6
<u>2014</u>	3	<u>2960</u>	3	<u>3643</u>	2	<u>4478</u>	2	<u>5212</u>	7
<u>2030</u>	5	<u>3004</u>	3	<u>3647</u>	4	<u>4492</u>	2	<u>5213</u>	6
<u>2063</u>	-	<u>3018</u>	-	<u>3651</u>	-	<u>4494</u>	-	<u>5214</u>	-
<u>2081</u>	1	<u>3022</u>	3	<u>3681</u>	2	<u>4495</u>	3	<u>5214</u>	4
<u>2095</u>	1	<u>3022</u>	2	<u>3681</u>	3	<u>4495</u>	3	<u>5222</u>	6
<u>2102</u>	2	<u>3030</u>	3	<u>3682</u>	2	<u>4496</u>	4	<u>5225</u>	7
<u>2106</u>	4	<u>3039</u>	3	<u>3683</u>	3	<u>4497</u>	2	<u>5348</u>	2
<u>2107</u>	2	<u>3040</u>	3	<u>3719</u>	7	<u>4498</u>	2	<u>5403</u>	5
<u>2108</u>	3	<u>3060</u>	3	<u>3724</u>	5	<u>4499</u>	2	<u>5432</u>	4
<u>2109</u>	3	<u>3066</u>	3	<u>3726</u>	5	<u>4511</u>	3	<u>5436</u>	2
<u>2110</u>	3	<u>3070</u>	1	<u>3805</u>	4	<u>4512</u>	3	<u>5443</u>	4
<u>2111</u>	2	<u>3076</u>	2	<u>3807</u>	3	<u>4512</u>	3	<u>5446</u>	3
<u>2113</u>	4	<u>3081</u>	3	<u>3808</u>	1	<u>4558</u>	1	<u>5447</u>	5
<u>2116</u>	-	<u>3082</u>	-	<u>3815</u>	-	<u>4567</u>	-	<u>5467</u>	-
<u>2117</u>	2	<u>3082</u>	4	<u>3815</u>	2	<u>4567</u>	4	<u>5467</u>	4
<u>2121</u>	1	<u>3085</u>	3	<u>3821</u>	4	<u>4611</u>	3	<u>5470</u>	5
<u>2123</u>	3	<u>3099</u>	3	<u>3828</u>	2	<u>4623</u>	1	<u>5473</u>	5
<u>2142</u>	3	<u>3110</u>	5	<u>3830</u>	2	<u>4635</u>	5	<u>5474</u>	4
	3	<u>3131</u>	3	<u>3831</u>	2	<u>4665</u>	4	<u>5479</u>	3

## Appendix B

Table 1 – Table of Classifications by California Hazard Group

Table 1 (Continued)

Table of Classifications by California Hazard Group

Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group	Class No.	Hazard Group
<u>5482</u>	<u>7</u>	<u>7403</u>	<u>2</u>	<u>8078</u>	<u>1</u>	<u>8807</u>	<u>3</u>	<u>9156</u>	<u>3</u>
<u>5484</u>	<u>3</u>	<u>7405</u>	<u>2</u>	<u>8102</u>	<u>1</u>	<u>8808</u>	<u>2</u>	<u>9180</u>	<u>3</u>
<u>5485</u>	<u>5</u>	<u>7409</u>	<u>6</u>	<u>8103</u>	<u>1</u>	<u>8810</u>	<u>1</u>	<u>9181</u>	<u>1</u>
<u>5506</u>	<u>5</u>	<u>7410</u>	<u>2</u>	<u>8106</u>	<u>4</u>	<u>8813</u>	<u>3</u>	<u>9182</u>	<u>1</u>
<u>5507</u>	<u>6</u>	<u>7413</u>	<u>2</u>	<u>8107</u>	<u>3</u>	<u>8818</u>	<u>2</u>	<u>9184</u>	<u>3</u>
<u>5538</u>	<u>3</u>	<u>7421</u>	<u>1</u>	<u>8110</u>	<u>3</u>	<u>8820</u>	<u>3</u>	<u>9185</u>	<u>2</u>
<u>5542</u>	<u>5</u>	<u>7424</u>	<u>4</u>	<u>8111</u>	<u>5</u>	<u>8821</u>	<u>3</u>	<u>9220</u>	<u>3</u>
<u>5552</u>	<u>7</u>	<u>7428</u>	<u>4</u>	<u>8113</u>	<u>4</u>	<u>8822</u>	<u>4</u>	<u>9402</u>	<u>4</u>
<u>5553</u>	<u>7</u>	<u>7429</u>	<u>3</u>	<u>8116</u>	<u>3</u>	<u>8823</u>	<u>2</u>	<u>9403</u>	<u>4</u>
<u>5606</u>	<u>4</u>	<u>7500</u>	<u>3</u>	<u>8117</u>	<u>3</u>	<u>8827</u>	<u>4</u>	<u>9410</u>	<u>4</u>
<u>5630</u>	- <u>5</u>	<u>7515</u>	- <u>7</u>	<u>8204</u>	- <u>4</u>	<u>8829</u>	- <u>1</u>	<u>9420</u>	<u>3</u>
<u>5631</u>	<u>4</u>	<u>7520</u>	<u>3</u>	<u>8209</u>	<u>1</u>	<u>8830</u>	<u>1</u>	<u>9422</u>	<u>1</u>
<u>5632</u>	<u>5</u>	<u>7538</u>	<u>5</u>	<u>8215</u>	<u>4</u>	<u>8831</u>	<u>3</u>	<u>9424</u>	<u>3</u>
<u>5633</u>	<u>4</u>	<u>7539</u>	<u>5</u>	<u>8227</u>	<u>4</u>	<u>8834</u>	<u>2</u>	<u>9426</u>	<u>5</u>
<u>5645</u>	<u>5</u>	<u>7580</u>	<u>5</u>	<u>8232</u>	<u>5</u>	<u>8838</u>	<u>2</u>	<u>9501</u>	<u>2</u>
<u>5650</u>	<u>3</u>	<u>7600</u>	<u>3</u>	<u>8264</u>	<u>1</u>	<u>8839</u>	<u>2</u>	<u>9507</u>	<u>4</u>
<u>5697</u>	<u>4</u>	<u>7601</u>	<u>5</u>	<u>8265</u>	<u>6</u>	<u>8840</u>	<u>4</u>	<u>9516</u>	<u>4</u>
<u>5951</u>	<u>1</u>	<u>7605</u>	<u>4</u>	<u>8267</u>	<u>3</u>	<u>8846</u>	<u>1</u>	<u>9519</u>	<u>4</u>
<u>6003</u>	<u>6</u>	<u>7606</u>	<u>2</u>	<u>8278</u>	<u>7</u>	<u>8847</u>	<u>4</u>	<u>9521</u>	<u>3</u>
<u>6011</u>	<u>6</u>	<u>7607</u>	<u>3</u>	<u>8286</u>	<u>4</u>	<u>8850</u>	<u>4</u>	<u>9522</u>	<u>3</u>
<u>6204</u>	- <u>5</u>	<u>7610</u>	- <u>4</u>	<u>8290</u>	- <u>3</u>	<u>8851</u>	- <u>2</u>	<u>9529</u>	<u>5</u>
<u>6206</u>	<u>6</u>	<u>7706</u>	<u>6</u>	<u>8291</u>	<u>5</u>	<u>8852</u>	<u>4</u>	<u>9549</u>	<u>2</u>
<u>6213</u>	<u>6</u>	<u>7707</u>	<u>6</u>	<u>8292</u>	<u>1</u>	<u>8859</u>	<u>2</u>	<u>9552</u>	<u>6</u>
<u>6216</u>	<u>5</u>	<u>7720</u>	<u>5</u>	<u>8293</u>	<u>4</u>	<u>8868</u>	<u>2</u>	<u>9586</u>	<u>1</u>
<u>6218</u>	<u>6</u>	<u>7721</u>	<u>4</u>	<u>8304</u>	<u>2</u>	<u>8875</u>	<u>3</u>	<u>9610</u>	<u>4</u>
<u>6220</u>	<u>7</u>	<u>7722</u>	<u>5</u>	<u>8324</u>	<u>3</u>	<u>8901</u>	<u>1</u>	<u>9620</u>	<u>3</u>
<u>6233</u>	<u>6</u>	<u>7855</u>	<u>6</u>	<u>8350</u>	<u>4</u>	<u>9007</u>	<u>3</u>		
<u>6235</u>	<u>7</u>	<u>8001</u>	<u>1</u>	<u>8387</u>	<u>3</u>	<u>9008</u>	<u>1</u>		
<u>6237</u>	<u>6</u>	<u>8004</u>	<u>1</u>	<u>8388</u>	<u>3</u>	<u>9009</u>	<u>4</u>		
<u>6251</u>	<u>4</u>	<u>8006</u>	<u>1</u>	<u>8389</u>	<u>4</u>	<u>9010</u>	<u>3</u>		
<u>6254</u>	- <u>6</u>	<u>8008</u>	- <u>1</u>	<u>8390</u>	- <u>2</u>	<u>9011</u>	- <u>4</u>		
<u>6258</u>	<u>5</u>	<u>8013</u>	<u>4</u>	<u>8391</u>	<u>3</u>	<u>9015</u>	<u>3</u>		
<u>6307</u>	<u>4</u>	<u>8015</u>	<u>3</u>	<u>8392</u>	<u>4</u>	<u>9016</u>	<u>3</u>		
<u>6308</u>	<u>5</u>	<u>8017</u>	<u>1</u>	<u>8393</u>	<u>4</u>	<u>9031</u>	<u>4</u>		
<u>6315</u>	<u>6</u>	<u>8018</u>	<u>3</u>	<u>8397</u>	<u>4</u>	<u>9033</u>	<u>3</u>		
<u>6316</u>	<u>6</u>	<u>8019</u>	<u>3</u>	<u>8400</u>	<u>3</u>	<u>9043</u>	<u>1</u>		
<u>6325</u>	<u>4</u>	<u>8021</u>	<u>3</u>	<u>8500</u>	<u>3</u>	<u>9048</u>	<u>2</u>		
<u>6361</u>	<u>4</u>	<u>8028</u>	<u>4</u>	<u>8601</u>	<u>4</u>	<u>9050</u>	<u>1</u>		
<u>6364</u>	<u>3</u>	<u>8031</u>	<u>1</u>	<u>8604</u>	<u>4</u>	<u>9053</u>	<u>1</u>		
<u>6400</u>	<u>3</u>	<u>8032</u>	<u>3</u>	<u>8631</u>	<u>6</u>	<u>9059</u>	<u>2</u>		
<u>6504</u>	- <u>2</u>	<u>8039</u>	- <u>3</u>	<u>8720</u>	- <u>4</u>	<u>9060</u>	- <u>3</u>		
<u>6834</u>	<u>4</u>	<u>8041</u>	<u>1</u>	<u>8729</u>	<u>3</u>	<u>9061</u>	<u>2</u>		
<u>7133</u>	<u>6</u>	<u>8042</u>	<u>3</u>	<u>8740</u>	<u>4</u>	<u>9066</u>	<u>3</u>		
<u>7198</u>	<u>2</u>	<u>8046</u>	<u>1</u>	<u>8741</u>	<u>4</u>	<u>9067</u>	<u>3</u>		
<u>7207</u>	<u>4</u>	<u>8057</u>	<u>3</u>	<u>8742</u>	<u>3</u>	<u>9069</u>	<u>3</u>		
<u>7219</u>	<u>4</u>	<u>8059</u>	<u>3</u>	<u>8743</u>	<u>6</u>	<u>9070</u>	<u>1</u>		
<u>7227</u>	<u>4</u>	<u>8060</u>	<u>5</u>	<u>8745</u>	<u>5</u>	<u>9079</u>	<u>1</u>		
<u>7232</u>	<u>5</u>	<u>8061</u>	<u>2</u>	<u>8748</u>	<u>4</u>	<u>9085</u>	<u>1</u>		
<u>7248</u>	<u>4</u>	<u>8062</u>	<u>1</u>	<u>8749</u>	<u>3</u>	<u>9092</u>	<u>4</u>		
<u>7272</u>	<u>5</u>	<u>8063</u>	<u>2</u>	<u>8755</u>	<u>6</u>	<u>9096</u>	<u>3</u>		
<u>7332</u>	- <u>1</u>	<u>8064</u>	- <u>2</u>	<u>8800</u>	- <u>2</u>	<u>9097</u>	- <u>3</u>		
<u>7360</u>	<u>3</u>	<u>8065</u>	<u>2</u>	<u>8801</u>	<u>2</u>	<u>9101</u>	<u>3</u>		
<u>7365</u>	<u>5</u>	<u>8066</u>	<u>3</u>	<u>8803</u>	<u>4</u>	<u>9151</u>	<u>1</u>		
<u>7382</u>	<u>2</u>	<u>8070</u>	<u>3</u>	<u>8804</u>	<u>3</u>	<u>9154</u>	<u>1</u>		
<u>7392</u>	<u>2</u>	<u>8071</u>	<u>2</u>	<u>8806</u>	<u>2</u>	<u>9155</u>	<u>2</u>		

## Appendix B

Table 2 – Table of Ultimate Incurred Loss Elimination Ratios by California Hazard Group

Table 2 – Table of Ultimate Incurred Loss Elimination Ratios by California Hazard Group

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
<u>25,000</u>	<u>0.781</u>	<u>0.798</u>	<u>0.815</u>	<u>0.832</u>	<u>0.848</u>	<u>0.860</u>	<u>0.877</u>	<u>0.812</u>
<u>35,000</u>	<u>0.728</u>	<u>0.747</u>	<u>0.768</u>	<u>0.789</u>	<u>0.809</u>	<u>0.822</u>	<u>0.843</u>	<u>0.764</u>
<u>50,000</u>	<u>0.660</u>	<u>0.683</u>	<u>0.708</u>	<u>0.732</u>	<u>0.756</u>	<u>0.771</u>	<u>0.798</u>	<u>0.703</u>
<u>75,000</u>	<u>0.571</u>	<u>0.597</u>	<u>0.628</u>	<u>0.656</u>	<u>0.685</u>	<u>0.700</u>	<u>0.735</u>	<u>0.622</u>
<u>100,000</u>	<u>0.505</u>	<u>0.533</u>	<u>0.567</u>	<u>0.595</u>	<u>0.628</u>	<u>0.643</u>	<u>0.684</u>	<u>0.560</u>
<u>150,000</u>	<u>0.417</u>	<u>0.446</u>	<u>0.483</u>	<u>0.509</u>	<u>0.547</u>	<u>0.558</u>	<u>0.606</u>	<u>0.474</u>
<u>200,000</u>	<u>0.361</u>	<u>0.391</u>	<u>0.427</u>	<u>0.452</u>	<u>0.492</u>	<u>0.501</u>	<u>0.551</u>	<u>0.419</u>
<u>250,000</u>	<u>0.323</u>	<u>0.353</u>	<u>0.388</u>	<u>0.410</u>	<u>0.451</u>	<u>0.459</u>	<u>0.510</u>	<u>0.379</u>
<u>300,000</u>	<u>0.294</u>	<u>0.324</u>	<u>0.358</u>	<u>0.378</u>	<u>0.420</u>	<u>0.426</u>	<u>0.478</u>	<u>0.349</u>
<u>400,000</u>	<u>0.252</u>	<u>0.281</u>	<u>0.314</u>	<u>0.331</u>	<u>0.371</u>	<u>0.377</u>	<u>0.428</u>	<u>0.304</u>
<u>500,000</u>	<u>0.223</u>	<u>0.251</u>	<u>0.282</u>	<u>0.297</u>	<u>0.335</u>	<u>0.341</u>	<u>0.391</u>	<u>0.273</u>
<u>600,000</u>	<u>0.201</u>	<u>0.228</u>	<u>0.257</u>	<u>0.271</u>	<u>0.307</u>	<u>0.313</u>	<u>0.362</u>	<u>0.248</u>
<u>700,000</u>	<u>0.184</u>	<u>0.210</u>	<u>0.237</u>	<u>0.251</u>	<u>0.284</u>	<u>0.290</u>	<u>0.338</u>	<u>0.229</u>
<u>800,000</u>	<u>0.170</u>	<u>0.195</u>	<u>0.221</u>	<u>0.233</u>	<u>0.265</u>	<u>0.271</u>	<u>0.318</u>	<u>0.213</u>
<u>900,000</u>	<u>0.158</u>	<u>0.182</u>	<u>0.207</u>	<u>0.218</u>	<u>0.248</u>	<u>0.254</u>	<u>0.301</u>	<u>0.199</u>
<u>1,000,000</u>	<u>0.148</u>	<u>0.171</u>	<u>0.195</u>	<u>0.206</u>	<u>0.234</u>	<u>0.240</u>	<u>0.286</u>	<u>0.187</u>
<u>2,000,000</u>	<u>0.094</u>	<u>0.110</u>	<u>0.127</u>	<u>0.134</u>	<u>0.152</u>	<u>0.157</u>	<u>0.195</u>	<u>0.121</u>
<u>3,000,000</u>	<u>0.072</u>	<u>0.084</u>	<u>0.098</u>	<u>0.103</u>	<u>0.117</u>	<u>0.121</u>	<u>0.149</u>	<u>0.093</u>
<u>4,000,000</u>	<u>0.059</u>	<u>0.069</u>	<u>0.080</u>	<u>0.084</u>	<u>0.096</u>	<u>0.099</u>	<u>0.123</u>	<u>0.077</u>
<u>5,000,000</u>	<u>0.051</u>	<u>0.059</u>	<u>0.068</u>	<u>0.072</u>	<u>0.082</u>	<u>0.084</u>	<u>0.104</u>	<u>0.065</u>
<u>6,000,000</u>	<u>0.044</u>	<u>0.051</u>	<u>0.060</u>	<u>0.063</u>	<u>0.071</u>	<u>0.074</u>	<u>0.091</u>	<u>0.057</u>
<u>7,000,000</u>	<u>0.039</u>	<u>0.046</u>	<u>0.053</u>	<u>0.056</u>	<u>0.063</u>	<u>0.065</u>	<u>0.081</u>	<u>0.050</u>
<u>8,000,000</u>	<u>0.035</u>	<u>0.041</u>	<u>0.047</u>	<u>0.050</u>	<u>0.057</u>	<u>0.059</u>	<u>0.072</u>	<u>0.045</u>
<u>9,000,000</u>	<u>0.032</u>	<u>0.037</u>	<u>0.043</u>	<u>0.045</u>	<u>0.051</u>	<u>0.053</u>	<u>0.065</u>	<u>0.041</u>
<u>10,000,000</u>	<u>0.029</u>	<u>0.034</u>	<u>0.039</u>	<u>0.041</u>	<u>0.047</u>	<u>0.048</u>	<u>0.060</u>	<u>0.037</u>

## Appendix B

Table 3 – Table of Ultimate Incurred Loss and ALAE Elimination Ratios by California Hazard Group

Table 3 – Table of Ultimate Incurred Loss and ALAE Elimination Ratios by California Hazard Group

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
<u>25,000</u>	<u>0.801</u>	<u>0.815</u>	<u>0.829</u>	<u>0.845</u>	<u>0.859</u>	<u>0.869</u>	<u>0.884</u>	<u>0.827</u>
<u>35,000</u>	<u>0.751</u>	<u>0.768</u>	<u>0.785</u>	<u>0.804</u>	<u>0.821</u>	<u>0.833</u>	<u>0.852</u>	<u>0.782</u>
<u>50,000</u>	<u>0.686</u>	<u>0.705</u>	<u>0.727</u>	<u>0.749</u>	<u>0.771</u>	<u>0.784</u>	<u>0.808</u>	<u>0.723</u>
<u>75,000</u>	<u>0.597</u>	<u>0.621</u>	<u>0.648</u>	<u>0.674</u>	<u>0.700</u>	<u>0.714</u>	<u>0.745</u>	<u>0.643</u>
<u>100,000</u>	<u>0.528</u>	<u>0.554</u>	<u>0.584</u>	<u>0.612</u>	<u>0.642</u>	<u>0.656</u>	<u>0.694</u>	<u>0.578</u>
<u>150,000</u>	<u>0.432</u>	<u>0.460</u>	<u>0.493</u>	<u>0.522</u>	<u>0.557</u>	<u>0.567</u>	<u>0.613</u>	<u>0.486</u>
<u>200,000</u>	<u>0.370</u>	<u>0.398</u>	<u>0.432</u>	<u>0.459</u>	<u>0.497</u>	<u>0.504</u>	<u>0.554</u>	<u>0.425</u>
<u>250,000</u>	<u>0.327</u>	<u>0.355</u>	<u>0.388</u>	<u>0.413</u>	<u>0.453</u>	<u>0.457</u>	<u>0.510</u>	<u>0.381</u>
<u>300,000</u>	<u>0.295</u>	<u>0.322</u>	<u>0.355</u>	<u>0.377</u>	<u>0.419</u>	<u>0.421</u>	<u>0.474</u>	<u>0.347</u>
<u>400,000</u>	<u>0.250</u>	<u>0.276</u>	<u>0.307</u>	<u>0.327</u>	<u>0.367</u>	<u>0.368</u>	<u>0.421</u>	<u>0.299</u>
<u>500,000</u>	<u>0.219</u>	<u>0.244</u>	<u>0.273</u>	<u>0.290</u>	<u>0.329</u>	<u>0.330</u>	<u>0.382</u>	<u>0.265</u>
<u>600,000</u>	<u>0.196</u>	<u>0.220</u>	<u>0.248</u>	<u>0.263</u>	<u>0.300</u>	<u>0.299</u>	<u>0.351</u>	<u>0.240</u>
<u>700,000</u>	<u>0.178</u>	<u>0.201</u>	<u>0.227</u>	<u>0.241</u>	<u>0.276</u>	<u>0.276</u>	<u>0.326</u>	<u>0.220</u>
<u>800,000</u>	<u>0.164</u>	<u>0.186</u>	<u>0.210</u>	<u>0.224</u>	<u>0.257</u>	<u>0.256</u>	<u>0.306</u>	<u>0.203</u>
<u>900,000</u>	<u>0.152</u>	<u>0.173</u>	<u>0.196</u>	<u>0.209</u>	<u>0.240</u>	<u>0.239</u>	<u>0.288</u>	<u>0.190</u>
<u>1,000,000</u>	<u>0.142</u>	<u>0.162</u>	<u>0.184</u>	<u>0.196</u>	<u>0.226</u>	<u>0.225</u>	<u>0.273</u>	<u>0.178</u>
<u>2,000,000</u>	<u>0.089</u>	<u>0.103</u>	<u>0.118</u>	<u>0.125</u>	<u>0.144</u>	<u>0.143</u>	<u>0.182</u>	<u>0.113</u>
<u>3,000,000</u>	<u>0.068</u>	<u>0.078</u>	<u>0.089</u>	<u>0.095</u>	<u>0.109</u>	<u>0.108</u>	<u>0.138</u>	<u>0.086</u>
<u>4,000,000</u>	<u>0.055</u>	<u>0.064</u>	<u>0.073</u>	<u>0.078</u>	<u>0.090</u>	<u>0.089</u>	<u>0.113</u>	<u>0.070</u>
<u>5,000,000</u>	<u>0.047</u>	<u>0.054</u>	<u>0.062</u>	<u>0.066</u>	<u>0.076</u>	<u>0.076</u>	<u>0.096</u>	<u>0.060</u>
<u>6,000,000</u>	<u>0.041</u>	<u>0.047</u>	<u>0.054</u>	<u>0.058</u>	<u>0.067</u>	<u>0.066</u>	<u>0.084</u>	<u>0.052</u>
<u>7,000,000</u>	<u>0.036</u>	<u>0.042</u>	<u>0.048</u>	<u>0.051</u>	<u>0.059</u>	<u>0.059</u>	<u>0.075</u>	<u>0.046</u>
<u>8,000,000</u>	<u>0.033</u>	<u>0.038</u>	<u>0.043</u>	<u>0.046</u>	<u>0.053</u>	<u>0.053</u>	<u>0.067</u>	<u>0.042</u>
<u>9,000,000</u>	<u>0.030</u>	<u>0.034</u>	<u>0.039</u>	<u>0.042</u>	<u>0.048</u>	<u>0.048</u>	<u>0.061</u>	<u>0.038</u>
<u>10,000,000</u>	<u>0.027</u>	<u>0.031</u>	<u>0.036</u>	<u>0.038</u>	<u>0.044</u>	<u>0.043</u>	<u>0.055</u>	<u>0.034</u>

**Appendix B****Table 4 – Table of California Pure Loss Hazard Group Severity Multipliers****Table 4 – Table of California Pure Loss Hazard Group Severity Multipliers**

<u>Accident Limit</u>	<u>California Hazard Group</u>							<u>All</u>
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	
<u>25,000</u>	<u>1.093</u>	<u>1.016</u>	<u>1.017</u>	<u>0.894</u>	<u>0.886</u>	<u>0.782</u>	<u>0.720</u>	<u>1.000</u>
<u>35,000</u>	<u>1.100</u>	<u>1.018</u>	<u>1.017</u>	<u>0.888</u>	<u>0.878</u>	<u>0.768</u>	<u>0.705</u>	<u>1.000</u>
<u>50,000</u>	<u>1.107</u>	<u>1.021</u>	<u>1.017</u>	<u>0.882</u>	<u>0.868</u>	<u>0.752</u>	<u>0.690</u>	<u>1.000</u>
<u>75,000</u>	<u>1.118</u>	<u>1.026</u>	<u>1.017</u>	<u>0.874</u>	<u>0.855</u>	<u>0.731</u>	<u>0.671</u>	<u>1.000</u>
<u>100,000</u>	<u>1.128</u>	<u>1.030</u>	<u>1.017</u>	<u>0.866</u>	<u>0.844</u>	<u>0.715</u>	<u>0.654</u>	<u>1.000</u>
<u>150,000</u>	<u>1.144</u>	<u>1.038</u>	<u>1.016</u>	<u>0.853</u>	<u>0.827</u>	<u>0.689</u>	<u>0.628</u>	<u>1.000</u>
<u>200,000</u>	<u>1.156</u>	<u>1.044</u>	<u>1.016</u>	<u>0.845</u>	<u>0.815</u>	<u>0.675</u>	<u>0.610</u>	<u>1.000</u>
<u>250,000</u>	<u>1.164</u>	<u>1.049</u>	<u>1.015</u>	<u>0.839</u>	<u>0.807</u>	<u>0.666</u>	<u>0.597</u>	<u>1.000</u>
<u>300,000</u>	<u>1.171</u>	<u>1.053</u>	<u>1.015</u>	<u>0.834</u>	<u>0.800</u>	<u>0.658</u>	<u>0.587</u>	<u>1.000</u>
<u>400,000</u>	<u>1.181</u>	<u>1.058</u>	<u>1.014</u>	<u>0.828</u>	<u>0.789</u>	<u>0.648</u>	<u>0.572</u>	<u>1.000</u>
<u>500,000</u>	<u>1.189</u>	<u>1.062</u>	<u>1.013</u>	<u>0.824</u>	<u>0.780</u>	<u>0.640</u>	<u>0.562</u>	<u>1.000</u>
<u>600,000</u>	<u>1.195</u>	<u>1.065</u>	<u>1.012</u>	<u>0.822</u>	<u>0.773</u>	<u>0.634</u>	<u>0.555</u>	<u>1.000</u>
<u>700,000</u>	<u>1.200</u>	<u>1.067</u>	<u>1.012</u>	<u>0.819</u>	<u>0.768</u>	<u>0.630</u>	<u>0.549</u>	<u>1.000</u>
<u>800,000</u>	<u>1.204</u>	<u>1.069</u>	<u>1.011</u>	<u>0.818</u>	<u>0.764</u>	<u>0.626</u>	<u>0.544</u>	<u>1.000</u>
<u>900,000</u>	<u>1.208</u>	<u>1.070</u>	<u>1.010</u>	<u>0.816</u>	<u>0.760</u>	<u>0.623</u>	<u>0.539</u>	<u>1.000</u>
<u>1,000,000</u>	<u>1.211</u>	<u>1.072</u>	<u>1.010</u>	<u>0.815</u>	<u>0.757</u>	<u>0.620</u>	<u>0.536</u>	<u>1.000</u>
<u>2,000,000</u>	<u>1.232</u>	<u>1.079</u>	<u>1.007</u>	<u>0.808</u>	<u>0.739</u>	<u>0.605</u>	<u>0.513</u>	<u>1.000</u>
<u>3,000,000</u>	<u>1.241</u>	<u>1.082</u>	<u>1.005</u>	<u>0.805</u>	<u>0.732</u>	<u>0.598</u>	<u>0.502</u>	<u>1.000</u>
<u>4,000,000</u>	<u>1.247</u>	<u>1.084</u>	<u>1.004</u>	<u>0.803</u>	<u>0.728</u>	<u>0.594</u>	<u>0.495</u>	<u>1.000</u>
<u>5,000,000</u>	<u>1.250</u>	<u>1.086</u>	<u>1.004</u>	<u>0.802</u>	<u>0.726</u>	<u>0.592</u>	<u>0.491</u>	<u>1.000</u>
<u>6,000,000</u>	<u>1.253</u>	<u>1.087</u>	<u>1.003</u>	<u>0.801</u>	<u>0.724</u>	<u>0.590</u>	<u>0.488</u>	<u>1.000</u>
<u>7,000,000</u>	<u>1.255</u>	<u>1.087</u>	<u>1.003</u>	<u>0.801</u>	<u>0.723</u>	<u>0.589</u>	<u>0.486</u>	<u>1.000</u>
<u>8,000,000</u>	<u>1.256</u>	<u>1.088</u>	<u>1.003</u>	<u>0.800</u>	<u>0.722</u>	<u>0.588</u>	<u>0.484</u>	<u>1.000</u>
<u>9,000,000</u>	<u>1.258</u>	<u>1.088</u>	<u>1.002</u>	<u>0.800</u>	<u>0.721</u>	<u>0.587</u>	<u>0.483</u>	<u>1.000</u>
<u>10,000,000</u>	<u>1.259</u>	<u>1.089</u>	<u>1.002</u>	<u>0.799</u>	<u>0.720</u>	<u>0.587</u>	<u>0.482</u>	<u>1.000</u>
<u>Unlimited</u>	<u>1.270</u>	<u>1.093</u>	<u>1.000</u>	<u>0.796</u>	<u>0.713</u>	<u>0.580</u>	<u>0.471</u>	<u>1.000</u>

**Appendix B****Table 5 – Table of California Loss and ALAE Hazard Group Severity Multipliers****Table 5 – Table of California Loss and ALAE Hazard Group Severity Multipliers**

<u>Accident Limit</u>	<u>California Hazard Group</u>							<u>All</u>
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	
<u>25,000</u>	<u>1.089</u>	<u>1.015</u>	<u>1.017</u>	<u>0.897</u>	<u>0.891</u>	<u>0.788</u>	<u>0.727</u>	<u>1.000</u>
<u>35,000</u>	<u>1.096</u>	<u>1.016</u>	<u>1.017</u>	<u>0.891</u>	<u>0.883</u>	<u>0.776</u>	<u>0.714</u>	<u>1.000</u>
<u>50,000</u>	<u>1.102</u>	<u>1.019</u>	<u>1.017</u>	<u>0.886</u>	<u>0.875</u>	<u>0.762</u>	<u>0.700</u>	<u>1.000</u>
<u>75,000</u>	<u>1.111</u>	<u>1.022</u>	<u>1.017</u>	<u>0.879</u>	<u>0.864</u>	<u>0.744</u>	<u>0.682</u>	<u>1.000</u>
<u>100,000</u>	<u>1.119</u>	<u>1.026</u>	<u>1.017</u>	<u>0.873</u>	<u>0.855</u>	<u>0.729</u>	<u>0.669</u>	<u>1.000</u>
<u>150,000</u>	<u>1.133</u>	<u>1.031</u>	<u>1.017</u>	<u>0.862</u>	<u>0.840</u>	<u>0.705</u>	<u>0.645</u>	<u>1.000</u>
<u>200,000</u>	<u>1.144</u>	<u>1.037</u>	<u>1.016</u>	<u>0.853</u>	<u>0.829</u>	<u>0.690</u>	<u>0.627</u>	<u>1.000</u>
<u>250,000</u>	<u>1.153</u>	<u>1.041</u>	<u>1.016</u>	<u>0.847</u>	<u>0.821</u>	<u>0.679</u>	<u>0.614</u>	<u>1.000</u>
<u>300,000</u>	<u>1.160</u>	<u>1.045</u>	<u>1.015</u>	<u>0.842</u>	<u>0.814</u>	<u>0.671</u>	<u>0.604</u>	<u>1.000</u>
<u>400,000</u>	<u>1.170</u>	<u>1.050</u>	<u>1.015</u>	<u>0.836</u>	<u>0.803</u>	<u>0.660</u>	<u>0.588</u>	<u>1.000</u>
<u>500,000</u>	<u>1.177</u>	<u>1.055</u>	<u>1.014</u>	<u>0.831</u>	<u>0.794</u>	<u>0.652</u>	<u>0.577</u>	<u>1.000</u>
<u>600,000</u>	<u>1.183</u>	<u>1.058</u>	<u>1.013</u>	<u>0.828</u>	<u>0.787</u>	<u>0.645</u>	<u>0.569</u>	<u>1.000</u>
<u>700,000</u>	<u>1.188</u>	<u>1.060</u>	<u>1.013</u>	<u>0.826</u>	<u>0.781</u>	<u>0.641</u>	<u>0.563</u>	<u>1.000</u>
<u>800,000</u>	<u>1.193</u>	<u>1.062</u>	<u>1.012</u>	<u>0.824</u>	<u>0.777</u>	<u>0.637</u>	<u>0.558</u>	<u>1.000</u>
<u>900,000</u>	<u>1.196</u>	<u>1.063</u>	<u>1.012</u>	<u>0.822</u>	<u>0.773</u>	<u>0.634</u>	<u>0.553</u>	<u>1.000</u>
<u>1,000,000</u>	<u>1.200</u>	<u>1.065</u>	<u>1.011</u>	<u>0.821</u>	<u>0.770</u>	<u>0.631</u>	<u>0.549</u>	<u>1.000</u>
<u>2,000,000</u>	<u>1.219</u>	<u>1.072</u>	<u>1.008</u>	<u>0.813</u>	<u>0.751</u>	<u>0.615</u>	<u>0.527</u>	<u>1.000</u>
<u>3,000,000</u>	<u>1.228</u>	<u>1.075</u>	<u>1.007</u>	<u>0.811</u>	<u>0.744</u>	<u>0.610</u>	<u>0.516</u>	<u>1.000</u>
<u>4,000,000</u>	<u>1.232</u>	<u>1.077</u>	<u>1.006</u>	<u>0.809</u>	<u>0.740</u>	<u>0.607</u>	<u>0.510</u>	<u>1.000</u>
<u>5,000,000</u>	<u>1.235</u>	<u>1.078</u>	<u>1.006</u>	<u>0.808</u>	<u>0.738</u>	<u>0.605</u>	<u>0.506</u>	<u>1.000</u>
<u>6,000,000</u>	<u>1.238</u>	<u>1.079</u>	<u>1.005</u>	<u>0.807</u>	<u>0.736</u>	<u>0.604</u>	<u>0.503</u>	<u>1.000</u>
<u>7,000,000</u>	<u>1.239</u>	<u>1.080</u>	<u>1.005</u>	<u>0.807</u>	<u>0.735</u>	<u>0.603</u>	<u>0.501</u>	<u>1.000</u>
<u>8,000,000</u>	<u>1.241</u>	<u>1.080</u>	<u>1.005</u>	<u>0.806</u>	<u>0.734</u>	<u>0.602</u>	<u>0.499</u>	<u>1.000</u>
<u>9,000,000</u>	<u>1.242</u>	<u>1.081</u>	<u>1.005</u>	<u>0.806</u>	<u>0.733</u>	<u>0.601</u>	<u>0.498</u>	<u>1.000</u>
<u>10,000,000</u>	<u>1.243</u>	<u>1.081</u>	<u>1.004</u>	<u>0.806</u>	<u>0.732</u>	<u>0.600</u>	<u>0.497</u>	<u>1.000</u>
<u>Unlimited</u>	<u>1.252</u>	<u>1.085</u>	<u>1.003</u>	<u>0.803</u>	<u>0.725</u>	<u>0.595</u>	<u>0.486</u>	<u>1.000</u>

**Appendix C**  
**Determination of Insurance Charges**

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**Appendix C**  
**Determination of Insurance Charges**

This Appendix contains tables used in the determination of a risk's net insurance charge if no per accident loss limitation is selected. The tables used will depend on whether or not ALAE will be included in the retrospective calculation.

Table EULG shows the expected unlimited loss group ranges for use with Table M (Pure Unlimited Loss Insurance Charges) when the ALAE option is not elected. Table EULAG shows the expected unlimited loss and ALAE group ranges for use with Table MA (Unlimited Loss and ALAE Insurance Charges) when the ALAE option is elected.

The tables of insurance charges are organized by entry ratio and by expected loss or loss and ALAE size group. The estimated savings for a particular entry ratio is shown below the charge for that entry ratio and is computed based on the formula:

$$\text{Savings} = \text{Charge} + \text{Entry Ratio} - 1.0$$



## Appendix C

### Determination of Insurance Charges

For use when a per accident loss limitation is selected, tables as listed below of expected limited loss group ranges, expected limited loss and ALAE group ranges, tables of insurance charges and tables of loss and ALAE insurance charges are part of this Plan, are incorporated by reference herein, and are available from the WCIRB on request.

#### Tables for Losses Only

<u>Per Accident Pure Loss Limitation</u>	<u>Table of Expected Limited Pure Loss Group Ranges</u>	<u>Table of Pure Loss Insurance Charges</u>
<u>\$25,000</u>	<u>Table ELLG-25K</u>	<u>Table L-25K</u>
<u>\$35,000</u>	<u>Table ELLG-35K</u>	<u>Table L-35K</u>
<u>\$50,000</u>	<u>Table ELLG-50K</u>	<u>Table L-50K</u>
<u>\$75,000</u>	<u>Table ELLG-75K</u>	<u>Table L-75K</u>
<u>\$100,000</u>	<u>Table ELLG-100K</u>	<u>Table L-100K</u>
<u>\$150,000</u>	<u>Table ELLG-150K</u>	<u>Table L-150K</u>
<u>\$200,000</u>	<u>Table ELLG-200K</u>	<u>Table L-200K</u>
<u>\$250,000</u>	<u>Table ELLG-250K</u>	<u>Table L-250K</u>
<u>\$300,000</u>	<u>Table ELLG-300K</u>	<u>Table L-300K</u>
<u>\$400,000</u>	<u>Table ELLG-400K</u>	<u>Table L-400K</u>
<u>\$500,000</u>	<u>Table ELLG-500K</u>	<u>Table L-500K</u>
<u>\$600,000</u>	<u>Table ELLG-600K</u>	<u>Table L-600K</u>
<u>\$700,000</u>	<u>Table ELLG-700K</u>	<u>Table L-700K</u>
<u>\$800,000</u>	<u>Table ELLG-800K</u>	<u>Table L-800K</u>
<u>\$900,000</u>	<u>Table ELLG-900K</u>	<u>Table L-900K</u>
<u>\$1,000,000</u>	<u>Table ELLG-1M</u>	<u>Table L-1M</u>
<u>\$2,000,000</u>	<u>Table ELLG-2M</u>	<u>Table L-2M</u>
<u>\$3,000,000</u>	<u>Table ELLG-3M</u>	<u>Table L-3M</u>
<u>\$4,000,000</u>	<u>Table ELLG-4M</u>	<u>Table L-4M</u>
<u>\$5,000,000</u>	<u>Table ELLG-5M</u>	<u>Table L-5M</u>
<u>\$6,000,000</u>	<u>Table ELLG-6M</u>	<u>Table L-6M</u>
<u>\$7,000,000</u>	<u>Table ELLG-7M</u>	<u>Table L-7M</u>
<u>\$8,000,000</u>	<u>Table ELLG-8M</u>	<u>Table L-8M</u>
<u>\$9,000,000</u>	<u>Table ELLG-9M</u>	<u>Table L-9M</u>
<u>\$10,000,000</u>	<u>Table ELLG-10M</u>	<u>Table L-10M</u>

**Appendix C**  
**Determination of Insurance Charges**

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**Tables for Use with ALAE Option**

<u>Per Accident Loss &amp; ALAE Limitation</u>	<u>Table of Expected Limited Loss &amp; ALAE Group Ranges</u>	<u>Table of Loss &amp; ALAE Insurance Charges</u>
<u>\$25,000</u>	<u>Table ELLAG-25K</u>	<u>Table LA-25K</u>
<u>\$35,000</u>	<u>Table ELLAG-35K</u>	<u>Table LA-35K</u>
<u>\$50,000</u>	<u>Table ELLAG-50K</u>	<u>Table LA-50K</u>
<u>\$75,000</u>	<u>Table ELLAG-75K</u>	<u>Table LA-75K</u>
<u>\$100,000</u>	<u>Table ELLAG-100K</u>	<u>Table LA-100K</u>
<u>\$150,000</u>	<u>Table ELLAG-150K</u>	<u>Table LA-150K</u>
<u>\$200,000</u>	<u>Table ELLAG-200K</u>	<u>Table LA-200K</u>
<u>\$250,000</u>	<u>Table ELLAG-250K</u>	<u>Table LA-250K</u>
<u>\$300,000</u>	<u>Table ELLAG-300K</u>	<u>Table LA-300K</u>
<u>\$400,000</u>	<u>Table ELLAG-400K</u>	<u>Table LA-400K</u>
<u>\$500,000</u>	<u>Table ELLAG-500K</u>	<u>Table LA-500K</u>
<u>\$600,000</u>	<u>Table ELLAG-600K</u>	<u>Table LA-600K</u>
<u>\$700,000</u>	<u>Table ELLAG-700K</u>	<u>Table LA-700K</u>
<u>\$800,000</u>	<u>Table ELLAG-800K</u>	<u>Table LA-800K</u>
<u>\$900,000</u>	<u>Table ELLAG-900K</u>	<u>Table LA-900K</u>
<u>\$1,000,000</u>	<u>Table ELLAG-1M</u>	<u>Table LA-1M</u>
<u>\$2,000,000</u>	<u>Table ELLAG-2M</u>	<u>Table LA-2M</u>
<u>\$3,000,000</u>	<u>Table ELLAG-3M</u>	<u>Table LA-3M</u>
<u>\$4,000,000</u>	<u>Table ELLAG-4M</u>	<u>Table LA-4M</u>
<u>\$5,000,000</u>	<u>Table ELLAG-5M</u>	<u>Table LA-5M</u>
<u>\$6,000,000</u>	<u>Table ELLAG-6M</u>	<u>Table LA-6M</u>
<u>\$7,000,000</u>	<u>Table ELLAG-7M</u>	<u>Table LA-7M</u>
<u>\$8,000,000</u>	<u>Table ELLAG-8M</u>	<u>Table LA-8M</u>
<u>\$9,000,000</u>	<u>Table ELLAG-9M</u>	<u>Table LA-9M</u>
<u>\$10,000,000</u>	<u>Table ELLAG-10M</u>	<u>Table LA-10M</u>

## Appendix C

**Table EULG – Table of Expected Unlimited Loss Ranges/Pure Loss  
Ranges for Expected Unlimited Loss Groups (EULGs)**

**Table EULG – Table of Expected Unlimited Loss Ranges/Pure Loss  
Ranges for Expected Unlimited Loss Groups (EULGs)**

<b>Table M</b>				<b>Table M</b>			
<b>Expected Loss</b>		<b>Expected Unlimited</b>		<b>Expected Loss</b>		<b>Expected Unlimited</b>	
<b>Group</b>		<b>Loss Range</b>		<b>Group</b>		<b>Loss Range</b>	
<u>99</u>	<u>1</u>	<u>---</u>	<u>3,371</u>	<u>58</u>	<u>216,096</u>	<u>---</u>	<u>230,013</u>
<u>98</u>	<u>3,372</u>	<u>---</u>	<u>5,838</u>	<u>57</u>	<u>230,014</u>	<u>---</u>	<u>244,363</u>
<u>97</u>	<u>5,839</u>	<u>---</u>	<u>8,256</u>	<u>56</u>	<u>244,364</u>	<u>---</u>	<u>260,012</u>
<u>96</u>	<u>8,257</u>	<u>---</u>	<u>10,659</u>	<u>55</u>	<u>260,013</u>	<u>---</u>	<u>276,858</u>
<u>95</u>	<u>10,660</u>	<u>---</u>	<u>13,054</u>	<u>54</u>	<u>276,859</u>	<u>---</u>	<u>295,035</u>
<u>94</u>	<u>13,055</u>	<u>---</u>	<u>15,446</u>	<u>53</u>	<u>295,036</u>	<u>---</u>	<u>314,289</u>
<u>93</u>	<u>15,447</u>	<u>---</u>	<u>17,836</u>	<u>52</u>	<u>314,290</u>	<u>---</u>	<u>334,825</u>
<u>92</u>	<u>17,837</u>	<u>---</u>	<u>20,224</u>	<u>51</u>	<u>334,826</u>	<u>---</u>	<u>357,190</u>
<u>91</u>	<u>20,225</u>	<u>---</u>	<u>22,611</u>	<u>50</u>	<u>357,191</u>	<u>---</u>	<u>380,046</u>
<u>90</u>	<u>22,612</u>	<u>---</u>	<u>24,997</u>	<u>49</u>	<u>380,047</u>	<u>---</u>	<u>404,844</u>
<u>89</u>	<u>24,998</u>	<u>---</u>	<u>27,383</u>	<u>48</u>	<u>404,845</u>	<u>---</u>	<u>432,023</u>
<u>88</u>	<u>27,384</u>	<u>---</u>	<u>29,769</u>	<u>47</u>	<u>432,024</u>	<u>---</u>	<u>460,498</u>
<u>87</u>	<u>29,770</u>	<u>---</u>	<u>32,154</u>	<u>46</u>	<u>460,499</u>	<u>---</u>	<u>491,700</u>
<u>86</u>	<u>32,155</u>	<u>---</u>	<u>34,539</u>	<u>45</u>	<u>491,701</u>	<u>---</u>	<u>526,246</u>
<u>85</u>	<u>34,540</u>	<u>---</u>	<u>36,924</u>	<u>44</u>	<u>526,247</u>	<u>---</u>	<u>564,557</u>
<u>84</u>	<u>36,925</u>	<u>---</u>	<u>39,308</u>	<u>43</u>	<u>564,558</u>	<u>---</u>	<u>607,194</u>
<u>83</u>	<u>39,309</u>	<u>---</u>	<u>41,693</u>	<u>42</u>	<u>607,195</u>	<u>---</u>	<u>655,543</u>
<u>82</u>	<u>41,694</u>	<u>---</u>	<u>44,241</u>	<u>41</u>	<u>655,544</u>	<u>---</u>	<u>708,505</u>
<u>81</u>	<u>44,242</u>	<u>---</u>	<u>47,410</u>	<u>40</u>	<u>708,506</u>	<u>---</u>	<u>767,627</u>
<u>80</u>	<u>47,411</u>	<u>---</u>	<u>51,179</u>	<u>39</u>	<u>767,628</u>	<u>---</u>	<u>833,855</u>
<u>79</u>	<u>51,180</u>	<u>---</u>	<u>55,205</u>	<u>38</u>	<u>833,856</u>	<u>---</u>	<u>905,154</u>
<u>78</u>	<u>55,206</u>	<u>---</u>	<u>59,515</u>	<u>37</u>	<u>905,155</u>	<u>---</u>	<u>984,299</u>
<u>77</u>	<u>59,516</u>	<u>---</u>	<u>64,134</u>	<u>36</u>	<u>984,300</u>	<u>---</u>	<u>1,070,008</u>
<u>76</u>	<u>64,135</u>	<u>---</u>	<u>68,960</u>	<u>35</u>	<u>1,070,009</u>	<u>---</u>	<u>1,167,460</u>
<u>75</u>	<u>68,961</u>	<u>---</u>	<u>74,252</u>	<u>34</u>	<u>1,167,461</u>	<u>---</u>	<u>1,279,509</u>
<u>74</u>	<u>74,253</u>	<u>---</u>	<u>79,997</u>	<u>33</u>	<u>1,279,510</u>	<u>---</u>	<u>1,405,464</u>
<u>73</u>	<u>79,998</u>	<u>---</u>	<u>85,882</u>	<u>32</u>	<u>1,405,465</u>	<u>---</u>	<u>1,555,254</u>
<u>72</u>	<u>85,883</u>	<u>---</u>	<u>92,194</u>	<u>31</u>	<u>1,555,255</u>	<u>---</u>	<u>1,728,286</u>
<u>71</u>	<u>92,195</u>	<u>---</u>	<u>98,802</u>	<u>30</u>	<u>1,728,287</u>	<u>---</u>	<u>1,924,624</u>
<u>70</u>	<u>98,803</u>	<u>---</u>	<u>105,447</u>	<u>29</u>	<u>1,924,625</u>	<u>---</u>	<u>2,158,078</u>
<u>69</u>	<u>105,448</u>	<u>---</u>	<u>112,809</u>	<u>28</u>	<u>2,158,079</u>	<u>---</u>	<u>2,430,036</u>
<u>68</u>	<u>112,810</u>	<u>---</u>	<u>120,894</u>	<u>27</u>	<u>2,430,037</u>	<u>---</u>	<u>2,754,203</u>
<u>67</u>	<u>120,895</u>	<u>---</u>	<u>128,979</u>	<u>26</u>	<u>2,754,204</u>	<u>---</u>	<u>3,170,802</u>
<u>66</u>	<u>128,980</u>	<u>---</u>	<u>137,454</u>	<u>25</u>	<u>3,170,803</u>	<u>---</u>	<u>3,688,531</u>
<u>65</u>	<u>137,455</u>	<u>---</u>	<u>147,058</u>	<u>24</u>	<u>3,688,532</u>	<u>---</u>	<u>4,350,577</u>
<u>64</u>	<u>147,059</u>	<u>---</u>	<u>157,423</u>	<u>23</u>	<u>4,350,578</u>	<u>---</u>	<u>5,137,435</u>
<u>63</u>	<u>157,424</u>	<u>---</u>	<u>167,786</u>	<u>22</u>	<u>5,137,436</u>	<u>---</u>	<u>6,192,860</u>
<u>62</u>	<u>167,787</u>	<u>---</u>	<u>178,150</u>	<u>21</u>	<u>6,192,861</u>	<u>---</u>	<u>7,584,452</u>
<u>61</u>	<u>178,151</u>	<u>---</u>	<u>189,277</u>	<u>20</u>	<u>7,584,453</u>	<u>---</u>	<u>9,007,312</u>
<u>60</u>	<u>189,278</u>	<u>---</u>	<u>202,175</u>	<u>19</u>	<u>9,007,313</u>	<u>---</u>	<u>10,428,755</u>
<u>59</u>	<u>202,176</u>	<u>---</u>	<u>216,095</u>	<u>18</u>	<u>10,428,756</u>	<u>---</u>	<u>and Over</u>

## Appendix C

**Table EULAG – Table of Expected Unlimited Loss Ranges/Loss and ALAE  
Ranges for Expected Unlimited Loss and ALAE Groups (EULAGs)**

**Table EULAG – Table of Expected Unlimited Loss Ranges/Loss and ALAE  
Ranges for Expected Unlimited Loss and ALAE Groups (EULAGs)**

<b>Table MA</b>				<b>Table MA</b>			
<b>Expected Loss &amp; ALAE Group</b>		<b>Expected Unlimited Loss &amp; ALAE Range</b>		<b>Expected Loss &amp; ALAE Group</b>		<b>Expected Unlimited Loss &amp; ALAE Range</b>	
<u>99</u>		<u>1</u>	<u>3,758</u>	<u>57</u>	<u>238,244</u>	<u>---</u>	<u>254,187</u>
<u>98</u>		<u>3,759</u>	<u>6,510</u>	<u>56</u>	<u>254,188</u>	<u>---</u>	<u>270,129</u>
<u>97</u>		<u>6,511</u>	<u>9,206</u>	<u>55</u>	<u>270,130</u>	<u>---</u>	<u>286,598</u>
<u>96</u>		<u>9,207</u>	<u>11,885</u>	<u>54</u>	<u>286,599</u>	<u>---</u>	<u>304,554</u>
<u>95</u>		<u>11,886</u>	<u>14,556</u>	<u>53</u>	<u>304,555</u>	<u>---</u>	<u>323,854</u>
<u>94</u>		<u>14,557</u>	<u>17,223</u>	<u>52</u>	<u>323,855</u>	<u>---</u>	<u>344,784</u>
<u>93</u>		<u>17,224</u>	<u>19,888</u>	<u>51</u>	<u>344,785</u>	<u>---</u>	<u>367,044</u>
<u>92</u>		<u>19,889</u>	<u>22,551</u>	<u>50</u>	<u>367,045</u>	<u>---</u>	<u>390,847</u>
<u>91</u>		<u>22,552</u>	<u>25,213</u>	<u>49</u>	<u>390,848</u>	<u>---</u>	<u>416,912</u>
<u>90</u>		<u>25,214</u>	<u>27,874</u>	<u>48</u>	<u>416,913</u>	<u>---</u>	<u>443,635</u>
<u>89</u>		<u>27,875</u>	<u>30,534</u>	<u>47</u>	<u>443,636</u>	<u>---</u>	<u>473,317</u>
<u>88</u>		<u>30,535</u>	<u>33,194</u>	<u>46</u>	<u>473,318</u>	<u>---</u>	<u>506,654</u>
<u>87</u>		<u>33,195</u>	<u>35,853</u>	<u>45</u>	<u>506,655</u>	<u>---</u>	<u>541,905</u>
<u>86</u>		<u>35,854</u>	<u>38,513</u>	<u>44</u>	<u>541,906</u>	<u>---</u>	<u>580,831</u>
<u>85</u>		<u>38,514</u>	<u>41,172</u>	<u>43</u>	<u>580,832</u>	<u>---</u>	<u>624,573</u>
<u>84</u>		<u>41,173</u>	<u>43,831</u>	<u>42</u>	<u>624,574</u>	<u>---</u>	<u>672,001</u>
<u>83</u>		<u>43,832</u>	<u>46,490</u>	<u>41</u>	<u>672,002</u>	<u>---</u>	<u>724,040</u>
<u>82</u>		<u>46,491</u>	<u>49,148</u>	<u>40</u>	<u>724,041</u>	<u>---</u>	<u>782,403</u>
<u>81</u>		<u>49,149</u>	<u>51,998</u>	<u>39</u>	<u>782,404</u>	<u>---</u>	<u>845,482</u>
<u>80</u>		<u>51,999</u>	<u>55,557</u>	<u>38</u>	<u>845,483</u>	<u>---</u>	<u>913,064</u>
<u>79</u>		<u>55,558</u>	<u>59,758</u>	<u>37</u>	<u>913,065</u>	<u>---</u>	<u>988,674</u>
<u>78</u>		<u>59,759</u>	<u>64,200</u>	<u>36</u>	<u>988,675</u>	<u>---</u>	<u>1,080,003</u>
<u>77</u>		<u>64,201</u>	<u>68,884</u>	<u>35</u>	<u>1,080,004</u>	<u>---</u>	<u>1,184,801</u>
<u>76</u>		<u>68,885</u>	<u>73,895</u>	<u>34</u>	<u>1,184,802</u>	<u>---</u>	<u>1,297,831</u>
<u>75</u>		<u>73,896</u>	<u>79,141</u>	<u>33</u>	<u>1,297,832</u>	<u>---</u>	<u>1,423,520</u>
<u>74</u>		<u>79,142</u>	<u>84,749</u>	<u>32</u>	<u>1,423,521</u>	<u>---</u>	<u>1,571,405</u>
<u>73</u>		<u>84,750</u>	<u>90,856</u>	<u>31</u>	<u>1,571,406</u>	<u>---</u>	<u>1,745,068</u>
<u>72</u>		<u>90,857</u>	<u>97,083</u>	<u>30</u>	<u>1,745,069</u>	<u>---</u>	<u>1,948,248</u>
<u>71</u>		<u>97,084</u>	<u>103,709</u>	<u>29</u>	<u>1,948,249</u>	<u>---</u>	<u>2,188,356</u>
<u>70</u>		<u>103,710</u>	<u>110,871</u>	<u>28</u>	<u>2,188,357</u>	<u>---</u>	<u>2,476,006</u>
<u>69</u>		<u>110,872</u>	<u>118,149</u>	<u>27</u>	<u>2,476,007</u>	<u>---</u>	<u>2,817,486</u>
<u>68</u>		<u>118,150</u>	<u>125,743</u>	<u>26</u>	<u>2,817,487</u>	<u>---</u>	<u>3,221,564</u>
<u>67</u>		<u>125,744</u>	<u>134,246</u>	<u>25</u>	<u>3,221,565</u>	<u>---</u>	<u>3,726,802</u>
<u>66</u>		<u>134,247</u>	<u>143,359</u>	<u>24</u>	<u>3,726,803</u>	<u>---</u>	<u>4,322,628</u>
<u>65</u>		<u>143,360</u>	<u>152,471</u>	<u>23</u>	<u>4,322,629</u>	<u>---</u>	<u>5,115,646</u>
<u>64</u>		<u>152,472</u>	<u>162,335</u>	<u>22</u>	<u>5,115,647</u>	<u>---</u>	<u>6,153,748</u>
<u>63</u>		<u>162,336</u>	<u>173,682</u>	<u>21</u>	<u>6,153,749</u>	<u>---</u>	<u>7,535,808</u>
<u>62</u>		<u>173,683</u>	<u>185,758</u>	<u>20</u>	<u>7,535,809</u>	<u>---</u>	<u>9,269,219</u>
<u>61</u>		<u>185,759</u>	<u>197,833</u>	<u>19</u>	<u>9,269,220</u>	<u>---</u>	<u>10,999,754</u>
<u>60</u>		<u>197,834</u>	<u>209,908</u>	<u>18</u>	<u>10,999,755</u>	<u>---</u>	<u>12,728,587</u>
<u>59</u>		<u>209,909</u>	<u>223,103</u>	<u>17</u>	<u>12,728,588</u>	<u>---</u>	<u>and Over</u>
<u>58</u>		<u>223,104</u>	<u>238,243</u>				

## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
<u>0.01</u>	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
-	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<u>0.02</u>	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
-	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<u>0.03</u>	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
-	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<u>0.04</u>	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.961
-	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001
<u>0.05</u>	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.951	0.951	0.951	0.951
-	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.001
<u>0.06</u>	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.941	0.941	0.941	0.941	0.941
-	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001
<u>0.07</u>	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.931	0.931	0.931	0.931	0.931	0.931
-	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.001
<u>0.08</u>	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.921	0.921	0.921	0.921	0.921	0.921	0.922
-	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.001	0.002
<u>0.09</u>	0.910	0.910	0.910	0.910	0.910	0.910	0.911	0.911	0.911	0.911	0.911	0.911	0.911	0.911	0.911	0.912	0.912
-	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002
<u>0.10</u>	0.900	0.900	0.900	0.900	0.901	0.901	0.901	0.901	0.901	0.901	0.901	0.901	0.901	0.902	0.902	0.902	0.902
-	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002
<u>0.11</u>	0.890	0.890	0.890	0.891	0.891	0.891	0.891	0.891	0.891	0.891	0.891	0.891	0.892	0.892	0.892	0.892	0.893
-	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003
<u>0.12</u>	0.880	0.881	0.881	0.881	0.881	0.881	0.881	0.881	0.881	0.881	0.881	0.881	0.882	0.882	0.882	0.883	0.883
-	0.000	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.003	0.003
<u>0.13</u>	0.871	0.871	0.871	0.871	0.871	0.871	0.871	0.871	0.871	0.871	0.871	0.872	0.872	0.873	0.873	0.873	0.874
-	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.003	0.003	0.003	0.004
<u>0.14</u>	0.861	0.861	0.861	0.861	0.861	0.861	0.861	0.861	0.861	0.861	0.862	0.862	0.862	0.863	0.863	0.864	0.864
-	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.003	0.003	0.004	0.004
<u>0.15</u>	0.851	0.851	0.851	0.851	0.851	0.851	0.851	0.851	0.851	0.852	0.852	0.852	0.853	0.853	0.854	0.854	0.855
-	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.003	0.003	0.004	0.004	0.005
<u>0.16</u>	0.841	0.841	0.841	0.841	0.841	0.841	0.841	0.842	0.842	0.842	0.842	0.843	0.843	0.844	0.844	0.845	0.845
-	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.003	0.004	0.004	0.005	0.005
<u>0.17</u>	0.831	0.831	0.831	0.831	0.831	0.831	0.832	0.832	0.832	0.832	0.833	0.833	0.834	0.834	0.835	0.836	0.836
-	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.003	0.004	0.004	0.005	0.006	0.006
<u>0.18</u>	0.821	0.821	0.821	0.821	0.821	0.822	0.822	0.822	0.822	0.822	0.823	0.824	0.824	0.825	0.826	0.826	0.827
-	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.005	0.006	0.006	0.007
<u>0.19</u>	0.811	0.811	0.811	0.812	0.812	0.812	0.812	0.812	0.813	0.813	0.813	0.814	0.815	0.816	0.816	0.817	0.818
-	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.004	0.005	0.006	0.006	0.007	0.008
<u>0.20</u>	0.801	0.801	0.802	0.802	0.802	0.802	0.802	0.803	0.803	0.803	0.804	0.805	0.805	0.806	0.807	0.808	0.809
-	0.001	0.001	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.004	0.005	0.005	0.006	0.007	0.008	0.009
<u>0.21</u>	0.791	0.792	0.792	0.792	0.792	0.792	0.793	0.793	0.793	0.794	0.794	0.795	0.796	0.797	0.798	0.799	0.800
-	0.001	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.004	0.004	0.005	0.006	0.007	0.008	0.009	0.010
<u>0.22</u>	0.781	0.782	0.782	0.782	0.782	0.783	0.783	0.783	0.784	0.784	0.785	0.786	0.787	0.788	0.789	0.790	0.791
-	0.001	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.004	0.004	0.005	0.006	0.007	0.008	0.009	0.010	0.011
<u>0.23</u>	0.772	0.772	0.772	0.772	0.773	0.773	0.773	0.774	0.774	0.775	0.775	0.776	0.777	0.779	0.780	0.781	0.782
-	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.004	0.004	0.005	0.005	0.006	0.007	0.009	0.010	0.011	0.012
<u>0.24</u>	0.762	0.762	0.762	0.763	0.763	0.763	0.764	0.764	0.765	0.765	0.766	0.767	0.768	0.769	0.771	0.772	0.773
-	0.002	0.002	0.002	0.003	0.003	0.003	0.004	0.004	0.005	0.005	0.006	0.007	0.008	0.009	0.011	0.012	0.013
<u>0.25</u>	0.752	0.752	0.753	0.753	0.753	0.754	0.754	0.755	0.755	0.756	0.757	0.758	0.759	0.760	0.762	0.763	0.765
-	0.002	0.002	0.003	0.003	0.003	0.004	0.004	0.005	0.005	0.006	0.007	0.008	0.009	0.010	0.012	0.013	0.015
<u>0.26</u>	0.742	0.743	0.743	0.743	0.744	0.744	0.744	0.745	0.746	0.746	0.747	0.749	0.750	0.751	0.753	0.754	0.756
-	0.002	0.003	0.003	0.003	0.004	0.004	0.004	0.005	0.006	0.006	0.007	0.009	0.010	0.011	0.013	0.014	0.016
<u>0.27</u>	0.732	0.733	0.733	0.734	0.734	0.734	0.735	0.736	0.736	0.737	0.738	0.740	0.741	0.743	0.744	0.746	0.747
-	0.002	0.003	0.003	0.004	0.004	0.004	0.005	0.006	0.006	0.007	0.008	0.010	0.011	0.013	0.014	0.016	0.017
<u>0.28</u>	0.723	0.723	0.723	0.724	0.724	0.725	0.725	0.726	0.727	0.728	0.729	0.730	0.732	0.734	0.735	0.737	0.739
-	0.003	0.003	0.003	0.004	0.004	0.005	0.005	0.006	0.007	0.008	0.009	0.010	0.012	0.014	0.015	0.017	0.019
<u>0.29</u>	0.713	0.713	0.714	0.714	0.715	0.715	0.716	0.717	0.718	0.719	0.720	0.721	0.723	0.725	0.727	0.729	0.731
-	0.003	0.003	0.004	0.004	0.005	0.005	0.006	0.007	0.008	0.009	0.010	0.011	0.013	0.015	0.017	0.019	0.021
<u>0.30</u>	0.703	0.704	0.704	0.705	0.705	0.706	0.707	0.708	0.709	0.710	0.711	0.713	0.714	0.716	0.718	0.720	0.722
-	0.003	0.004	0.004	0.005	0.005	0.006	0.007	0.008	0.009	0.010	0.011	0.013	0.014	0.016	0.018	0.020	0.022





## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
0.92	0.218	0.226	0.235	0.244	0.253	0.260	0.268	0.279	0.289	0.299	0.309	0.320	0.330	0.340	0.349	0.357	0.365
0.93	0.138	0.146	0.155	0.164	0.173	0.180	0.188	0.199	0.209	0.219	0.229	0.240	0.250	0.260	0.269	0.277	0.285
-	0.213	0.222	0.230	0.239	0.248	0.256	0.264	0.275	0.285	0.294	0.305	0.316	0.326	0.336	0.345	0.353	0.361
-	0.143	0.152	0.160	0.169	0.178	0.186	0.194	0.205	0.215	0.224	0.235	0.246	0.256	0.266	0.275	0.283	0.291
0.94	0.207	0.217	0.226	0.235	0.244	0.252	0.259	0.271	0.281	0.291	0.301	0.312	0.322	0.332	0.341	0.350	0.358
0.95	0.147	0.157	0.166	0.175	0.184	0.192	0.199	0.211	0.221	0.231	0.241	0.252	0.262	0.272	0.281	0.290	0.298
-	0.203	0.212	0.222	0.231	0.240	0.248	0.256	0.267	0.278	0.287	0.297	0.308	0.319	0.328	0.338	0.346	0.355
-	0.153	0.162	0.172	0.181	0.190	0.198	0.206	0.217	0.228	0.237	0.247	0.258	0.269	0.278	0.288	0.296	0.305
0.96	0.198	0.208	0.217	0.226	0.236	0.244	0.252	0.263	0.274	0.284	0.294	0.305	0.315	0.325	0.334	0.343	0.352
-	0.158	0.168	0.177	0.186	0.196	0.204	0.212	0.223	0.234	0.244	0.254	0.265	0.275	0.285	0.294	0.303	0.312
0.97	0.193	0.203	0.212	0.222	0.232	0.240	0.248	0.260	0.270	0.280	0.290	0.301	0.311	0.321	0.330	0.340	0.349
-	0.163	0.173	0.182	0.192	0.202	0.210	0.218	0.230	0.240	0.250	0.260	0.271	0.281	0.291	0.300	0.310	0.319
0.98	0.189	0.199	0.208	0.218	0.228	0.237	0.246	0.257	0.267	0.277	0.287	0.297	0.307	0.317	0.327	0.336	0.345
-	0.169	0.179	0.188	0.198	0.208	0.217	0.226	0.237	0.247	0.257	0.267	0.277	0.287	0.297	0.307	0.316	0.325
0.99	0.184	0.194	0.204	0.214	0.224	0.233	0.242	0.253	0.263	0.274	0.284	0.294	0.304	0.313	0.323	0.333	0.343
-	0.174	0.184	0.194	0.204	0.214	0.223	0.232	0.243	0.253	0.264	0.274	0.284	0.294	0.303	0.313	0.323	0.333
1.00	0.180	0.190	0.200	0.210	0.220	0.230	0.240	0.250	0.260	0.270	0.280	0.290	0.300	0.310	0.320	0.330	0.340
1.01	0.179	0.188	0.196	0.205	0.214	0.222	0.231	0.243	0.253	0.263	0.275	0.287	0.299	0.308	0.317	0.325	0.334
1.02	0.176	0.185	0.193	0.202	0.211	0.219	0.227	0.238	0.249	0.260	0.271	0.283	0.296	0.305	0.315	0.322	0.331
1.03	0.173	0.181	0.190	0.198	0.207	0.215	0.224	0.235	0.245	0.256	0.268	0.280	0.293	0.302	0.312	0.319	0.327
1.04	0.170	0.178	0.187	0.195	0.204	0.212	0.221	0.232	0.242	0.253	0.265	0.278	0.290	0.299	0.309	0.316	0.324
1.05	0.167	0.175	0.184	0.192	0.200	0.209	0.218	0.228	0.239	0.250	0.262	0.275	0.287	0.297	0.306	0.313	0.321
1.06	0.164	0.172	0.180	0.189	0.197	0.205	0.214	0.224	0.234	0.247	0.259	0.272	0.284	0.294	0.303	0.310	0.318
1.07	0.161	0.169	0.178	0.186	0.194	0.202	0.211	0.220	0.231	0.242	0.256	0.269	0.281	0.291	0.300	0.308	0.315
1.08	0.158	0.166	0.175	0.183	0.191	0.199	0.208	0.217	0.228	0.239	0.252	0.268	0.279	0.288	0.297	0.305	0.312
1.09	0.156	0.164	0.172	0.180	0.188	0.196	0.204	0.214	0.224	0.236	0.250	0.265	0.276	0.285	0.294	0.302	0.309
1.10	0.153	0.161	0.169	0.177	0.185	0.193	0.201	0.211	0.221	0.233	0.247	0.262	0.273	0.282	0.292	0.299	0.306
1.11	0.151	0.158	0.166	0.174	0.182	0.190	0.198	0.208	0.218	0.230	0.244	0.259	0.270	0.280	0.289	0.296	0.303
1.12	0.149	0.156	0.163	0.171	0.178	0.186	0.194	0.204	0.215	0.227	0.241	0.256	0.268	0.277	0.286	0.293	0.300
1.13	0.146	0.153	0.161	0.168	0.175	0.183	0.191	0.201	0.211	0.224	0.238	0.254	0.265	0.274	0.283	0.291	0.298
1.14	0.143	0.150	0.158	0.165	0.173	0.180	0.188	0.198	0.208	0.221	0.235	0.251	0.262	0.272	0.281	0.288	0.295
1.15	0.140	0.148	0.155	0.162	0.170	0.177	0.185	0.195	0.205	0.218	0.233	0.248	0.260	0.269	0.278	0.285	0.292
1.16	0.138	0.145	0.152	0.159	0.167	0.175	0.182	0.192	0.203	0.215	0.230	0.246	0.257	0.266	0.276	0.283	0.290
1.17	0.135	0.142	0.150	0.157	0.164	0.172	0.180	0.189	0.200	0.213	0.227	0.243	0.254	0.264	0.273	0.280	0.287
1.18	0.132	0.140	0.147	0.154	0.161	0.169	0.177	0.186	0.197	0.210	0.225	0.240	0.252	0.261	0.271	0.278	0.284
1.19	0.130	0.137	0.144	0.151	0.159	0.166	0.174	0.184	0.194	0.207	0.222	0.238	0.249	0.259	0.268	0.275	0.282
1.20	0.127	0.134	0.142	0.149	0.156	0.164	0.171	0.181	0.192	0.205	0.220	0.236	0.247	0.256	0.266	0.273	0.279
1.21	0.125	0.132	0.139	0.146	0.153	0.161	0.169	0.178	0.189	0.202	0.217	0.233	0.245	0.254	0.263	0.270	0.277
1.22	0.122	0.129	0.136	0.144	0.151	0.158	0.166	0.176	0.187	0.200	0.215	0.231	0.242	0.252	0.261	0.268	0.275
1.23	0.120	0.127	0.134	0.141	0.148	0.156	0.164	0.173	0.184	0.197	0.212	0.228	0.240	0.249	0.259	0.266	0.272
1.24	0.118	0.125	0.132	0.139	0.146	0.153	0.161	0.171	0.182	0.195	0.210	0.226	0.238	0.247	0.256	0.263	0.270
1.25	0.115	0.122	0.129	0.136	0.143	0.151	0.159	0.168	0.179	0.193	0.208	0.224	0.235	0.245	0.254	0.261	0.268
1.26	0.113	0.120	0.127	0.134	0.141	0.149	0.156	0.166	0.177	0.190	0.205	0.222	0.233	0.243	0.252	0.259	0.265
1.27	0.111	0.118	0.125	0.132	0.139	0.146	0.154	0.164	0.175	0.188	0.203	0.219	0.231	0.240	0.250	0.257	0.263
1.28	0.109	0.116	0.123	0.129	0.136	0.144	0.152	0.161	0.172	0.186	0.201	0.217	0.229	0.238	0.248	0.254	0.261
1.29	0.107	0.113	0.120	0.127	0.134	0.142	0.149	0.159	0.170	0.183	0.199	0.215	0.227	0.236	0.245	0.252	0.258
1.30	0.105	0.111	0.118	0.125	0.132	0.140	0.147	0.157	0.168	0.181	0.197	0.213	0.225	0.234	0.243	0.250	0.256
1.31	0.103	0.109	0.116	0.123	0.130	0.137	0.145	0.155	0.166	0.179	0.195	0.211	0.223	0.232	0.241	0.248	0.254
1.32	0.101	0.107	0.114	0.121	0.128	0.135	0.143	0.152	0.164	0.177	0.193	0.209	0.221	0.230	0.239	0.246	0.252
1.33	0.099	0.105	0.112	0.119	0.126	0.133	0.141	0.150	0.162	0.175	0.191	0.207	0.219	0.228	0.237	0.244	0.250
1.34	0.097	0.104	0.110	0.117	0.124	0.131	0.139	0.148	0.160	0.173	0.189	0.205	0.217	0.226	0.235	0.242	0.248
1.35	0.095	0.102	0.108	0.115	0.122	0.129	0.137	0.146	0.158	0.171	0.187	0.203	0.215	0.224	0.233	0.240	0.246
1.36	0.093	0.100	0.107	0.113	0.120	0.127	0.135	0.144	0.156	0.169	0.185	0.201	0.213	0.222	0.231	0.238	0.244
1.37	0.092	0.098	0.105	0.111	0.118	0.125	0.133	0.142	0.154	0.167	0.183	0.199	0.211	0.220	0.229	0.236	0.242
1.38	0.090	0.096	0.103	0.110	0.116	0.123	0.131	0.140	0.152	0.165	0.181	0.198	0.209	0.218	0.227	0.234	0.240
1.39	0.088	0.095	0.101	0.108	0.114	0.122	0.129	0.139	0.150	0.164	0.179	0.196	0.207	0.217	0.226	0.232	0.238
1.40	0.087	0.093	0.100	0.106	0.113	0.120	0.127	0.137	0.148	0.162	0.177	0.194	0.206	0.215	0.224	0.230	0.236
1.41	0.085	0.092	0.098	0.104	0.111	0.118	0.125	0.135	0.146	0.160	0.176	0.192	0.204	0.213	0.222	0.228	0.234
1.42	0.084	0.090	0.096	0.103	0.109	0.116	0.124	0.133	0.144	0.158	0.174	0.190	0.202	0.211	0.220	0.226	0.232
1.43	0.082	0.088	0.095	0.101	0.107	0.115	0.122	0.131	0.143	0.156	0.172	0.189	0.200	0.209	0.218	0.225	0.230



## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
1.44	0.081	0.087	0.093	0.099	0.106	0.113	0.120	0.130	0.141	0.155	0.171	0.187	0.199	0.208	0.217	0.223	0.229
1.45	0.079	0.085	0.092	0.098	0.104	0.111	0.119	0.128	0.139	0.153	0.169	0.185	0.197	0.206	0.215	0.221	0.227
1.46	0.078	0.084	0.090	0.096	0.103	0.110	0.117	0.126	0.138	0.151	0.167	0.184	0.195	0.204	0.213	0.219	0.225
1.47	0.077	0.083	0.089	0.095	0.101	0.108	0.115	0.125	0.136	0.150	0.166	0.182	0.194	0.203	0.212	0.218	0.223
1.48	0.075	0.081	0.087	0.093	0.100	0.107	0.114	0.123	0.135	0.148	0.164	0.181	0.192	0.201	0.210	0.216	0.222
1.49	0.074	0.080	0.086	0.092	0.098	0.105	0.112	0.122	0.133	0.147	0.163	0.179	0.191	0.200	0.208	0.214	0.220
1.50	0.073	0.079	0.085	0.091	0.097	0.104	0.111	0.120	0.132	0.145	0.161	0.177	0.189	0.198	0.207	0.213	0.218
1.51	0.071	0.077	0.083	0.089	0.095	0.102	0.109	0.119	0.130	0.144	0.159	0.176	0.187	0.196	0.205	0.211	0.216
1.52	0.070	0.076	0.082	0.088	0.094	0.101	0.108	0.117	0.129	0.142	0.158	0.174	0.186	0.195	0.204	0.209	0.215
1.53	0.069	0.075	0.081	0.086	0.092	0.099	0.106	0.116	0.127	0.141	0.157	0.173	0.185	0.193	0.202	0.208	0.213
1.54	0.068	0.074	0.079	0.085	0.091	0.098	0.105	0.114	0.126	0.139	0.155	0.172	0.183	0.192	0.201	0.206	0.212
1.55	0.067	0.072	0.078	0.084	0.090	0.097	0.104	0.113	0.124	0.138	0.154	0.170	0.182	0.190	0.199	0.205	0.210
1.56	0.066	0.071	0.077	0.083	0.088	0.095	0.102	0.112	0.123	0.137	0.152	0.169	0.180	0.189	0.198	0.203	0.209
1.57	0.064	0.070	0.076	0.081	0.087	0.094	0.101	0.110	0.122	0.135	0.151	0.167	0.179	0.188	0.196	0.202	0.207
1.58	0.063	0.069	0.075	0.080	0.086	0.093	0.100	0.109	0.120	0.134	0.150	0.166	0.177	0.186	0.195	0.200	0.205
1.59	0.062	0.068	0.074	0.079	0.085	0.091	0.098	0.108	0.119	0.133	0.148	0.165	0.176	0.185	0.193	0.199	0.204
1.60	0.061	0.067	0.072	0.078	0.084	0.090	0.097	0.106	0.118	0.131	0.147	0.163	0.175	0.183	0.192	0.197	0.202
1.61	0.060	0.066	0.071	0.077	0.082	0.089	0.096	0.105	0.116	0.130	0.146	0.162	0.173	0.182	0.191	0.196	0.201
1.62	0.059	0.065	0.070	0.076	0.081	0.088	0.095	0.104	0.115	0.129	0.144	0.161	0.172	0.181	0.189	0.195	0.200
1.63	0.058	0.064	0.069	0.075	0.080	0.087	0.093	0.103	0.114	0.127	0.143	0.160	0.171	0.179	0.188	0.193	0.198
1.64	0.058	0.063	0.068	0.074	0.079	0.086	0.092	0.102	0.113	0.126	0.142	0.158	0.170	0.178	0.187	0.192	0.197
1.65	0.057	0.062	0.067	0.073	0.078	0.084	0.091	0.100	0.112	0.125	0.141	0.157	0.168	0.177	0.185	0.190	0.195
1.66	0.056	0.061	0.066	0.071	0.077	0.083	0.090	0.099	0.110	0.124	0.140	0.156	0.167	0.176	0.184	0.189	0.194
1.67	0.055	0.060	0.065	0.070	0.076	0.082	0.089	0.098	0.109	0.123	0.138	0.155	0.166	0.174	0.183	0.188	0.193
1.68	0.054	0.059	0.064	0.070	0.075	0.081	0.088	0.097	0.108	0.122	0.137	0.154	0.165	0.173	0.181	0.186	0.191
1.69	0.053	0.058	0.063	0.069	0.074	0.080	0.087	0.096	0.107	0.121	0.136	0.153	0.164	0.172	0.180	0.185	0.190
1.70	0.052	0.057	0.063	0.068	0.073	0.079	0.086	0.095	0.106	0.119	0.135	0.151	0.162	0.171	0.179	0.184	0.188
1.71	0.052	0.057	0.062	0.067	0.072	0.078	0.085	0.094	0.105	0.118	0.134	0.150	0.161	0.170	0.178	0.183	0.187
1.72	0.051	0.056	0.061	0.066	0.071	0.077	0.084	0.093	0.104	0.117	0.133	0.149	0.160	0.168	0.177	0.181	0.186
1.73	0.050	0.055	0.060	0.065	0.070	0.076	0.083	0.092	0.103	0.116	0.132	0.148	0.159	0.167	0.175	0.180	0.185
1.74	0.049	0.054	0.059	0.064	0.069	0.075	0.082	0.091	0.102	0.115	0.131	0.147	0.158	0.166	0.174	0.179	0.183
1.75	0.049	0.053	0.058	0.063	0.068	0.074	0.081	0.090	0.101	0.114	0.130	0.146	0.157	0.165	0.173	0.178	0.182
1.76	0.048	0.053	0.058	0.062	0.067	0.073	0.080	0.089	0.100	0.113	0.129	0.145	0.156	0.164	0.172	0.176	0.181
1.77	0.047	0.052	0.057	0.062	0.066	0.073	0.079	0.088	0.099	0.112	0.128	0.144	0.155	0.163	0.171	0.175	0.180
1.78	0.046	0.051	0.056	0.061	0.066	0.072	0.078	0.087	0.098	0.111	0.127	0.143	0.154	0.162	0.170	0.174	0.178
1.79	0.046	0.051	0.055	0.060	0.065	0.071	0.077	0.086	0.097	0.110	0.126	0.142	0.153	0.161	0.168	0.173	0.177
1.80	0.045	0.050	0.055	0.059	0.064	0.070	0.076	0.085	0.096	0.109	0.125	0.141	0.152	0.159	0.167	0.172	0.176
1.81	0.045	0.049	0.054	0.058	0.063	0.069	0.076	0.084	0.095	0.108	0.124	0.140	0.151	0.158	0.166	0.171	0.175
1.82	0.044	0.049	0.053	0.058	0.062	0.068	0.075	0.084	0.094	0.108	0.123	0.139	0.150	0.157	0.165	0.169	0.174
1.83	0.043	0.048	0.052	0.057	0.062	0.068	0.074	0.083	0.093	0.107	0.122	0.138	0.149	0.156	0.164	0.168	0.172
1.84	0.043	0.047	0.052	0.056	0.061	0.067	0.073	0.082	0.093	0.106	0.121	0.137	0.148	0.155	0.163	0.167	0.171
1.85	0.042	0.047	0.051	0.056	0.060	0.066	0.072	0.081	0.092	0.105	0.120	0.136	0.147	0.154	0.162	0.166	0.170
1.86	0.042	0.046	0.050	0.055	0.059	0.065	0.071	0.080	0.091	0.104	0.119	0.135	0.146	0.153	0.161	0.165	0.169
1.87	0.041	0.045	0.050	0.054	0.059	0.065	0.071	0.079	0.090	0.103	0.119	0.134	0.145	0.152	0.160	0.164	0.168
1.88	0.041	0.045	0.049	0.054	0.058	0.064	0.070	0.079	0.089	0.102	0.118	0.134	0.144	0.151	0.159	0.163	0.167
1.89	0.040	0.044	0.049	0.053	0.057	0.063	0.069	0.078	0.089	0.102	0.117	0.133	0.143	0.150	0.158	0.162	0.166
1.90	0.039	0.044	0.048	0.052	0.057	0.062	0.068	0.077	0.088	0.101	0.116	0.132	0.142	0.150	0.157	0.161	0.165
1.91	0.039	0.043	0.047	0.052	0.056	0.062	0.068	0.076	0.087	0.100	0.115	0.131	0.141	0.149	0.156	0.160	0.164
1.92	0.038	0.043	0.047	0.051	0.055	0.061	0.067	0.076	0.086	0.099	0.114	0.130	0.140	0.148	0.155	0.159	0.163
1.93	0.038	0.042	0.046	0.051	0.055	0.060	0.066	0.075	0.085	0.098	0.114	0.129	0.139	0.147	0.154	0.158	0.162
1.94	0.038	0.042	0.046	0.050	0.054	0.060	0.066	0.074	0.085	0.098	0.113	0.128	0.139	0.146	0.153	0.157	0.161
1.95	0.037	0.041	0.045	0.049	0.054	0.059	0.065	0.074	0.084	0.097	0.112	0.128	0.138	0.145	0.152	0.156	0.160
1.96	0.037	0.041	0.045	0.049	0.053	0.058	0.064	0.073	0.083	0.096	0.111	0.127	0.137	0.144	0.151	0.155	0.159
1.97	0.036	0.040	0.044	0.048	0.052	0.058	0.064	0.072	0.083	0.095	0.110	0.126	0.136	0.143	0.150	0.154	0.158
1.98	0.036	0.040	0.044	0.048	0.052	0.057	0.063	0.071	0.082	0.095	0.110	0.125	0.135	0.142	0.150	0.153	0.157
1.99	0.035	0.039	0.043	0.047	0.051	0.057	0.062	0.071	0.081	0.094	0.109	0.124	0.134	0.142	0.149	0.152	0.156
2.00	0.035	0.039	0.043	0.047	0.051	0.056	0.062	0.070	0.081	0.093	0.108	0.124	0.134	0.141	0.148	0.151	0.155
2.01	0.035	0.038	0.042	0.046	0.050	0.055	0.061	0.070	0.080	0.093	0.107	0.123	0.133	0.140	0.147	0.150	0.154
2.02	0.034	0.038	0.042	0.046	0.050	0.055	0.060	0.069	0.079	0.092	0.107	0.122	0.132	0.139	0.146	0.149	0.153
2.03	0.034	0.038	0.041	0.045	0.049	0.054	0.060	0.068	0.078	0.091	0.106	0.121	0.131	0.138	0.145	0.148	0.152



## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
<u>2.64</u>	0.018	0.021	0.023	0.026	0.029	0.032	0.037	0.043	0.051	0.062	0.075	0.088	0.097	0.102	0.107	0.108	0.109
<u>2.65</u>	0.018	0.021	0.023	0.026	0.028	0.032	0.036	0.043	0.051	0.062	0.075	0.088	0.096	0.102	0.106	0.107	0.109
<u>2.66</u>	0.018	0.020	0.023	0.026	0.028	0.032	0.036	0.042	0.051	0.061	0.074	0.088	0.096	0.101	0.106	0.107	0.108
<u>2.67</u>	0.018	0.020	0.023	0.025	0.028	0.032	0.036	0.042	0.050	0.061	0.074	0.087	0.095	0.101	0.106	0.106	0.108
<u>2.68</u>	0.018	0.020	0.023	0.025	0.028	0.032	0.036	0.042	0.050	0.061	0.074	0.087	0.095	0.100	0.105	0.106	0.107
<u>2.69</u>	0.017	0.020	0.023	0.025	0.028	0.031	0.035	0.042	0.050	0.061	0.073	0.086	0.095	0.100	0.105	0.105	0.107
<u>2.70</u>	0.017	0.020	0.022	0.025	0.027	0.031	0.035	0.041	0.050	0.060	0.073	0.086	0.094	0.099	0.104	0.105	0.106
<u>2.71</u>	0.017	0.020	0.022	0.025	0.027	0.031	0.035	0.041	0.049	0.060	0.073	0.086	0.094	0.099	0.104	0.105	0.106
<u>2.72</u>	0.017	0.019	0.022	0.024	0.027	0.031	0.035	0.041	0.049	0.060	0.072	0.085	0.093	0.099	0.103	0.104	0.105
<u>2.73</u>	0.017	0.019	0.022	0.024	0.027	0.031	0.034	0.041	0.049	0.059	0.072	0.085	0.093	0.098	0.103	0.104	0.105
<u>2.74</u>	0.017	0.019	0.022	0.024	0.027	0.030	0.034	0.040	0.048	0.059	0.072	0.085	0.093	0.098	0.103	0.103	0.104
<u>2.75</u>	0.017	0.019	0.021	0.024	0.027	0.030	0.034	0.040	0.048	0.059	0.071	0.084	0.092	0.097	0.102	0.103	0.104
<u>2.76</u>	0.016	0.019	0.021	0.024	0.026	0.030	0.034	0.040	0.048	0.058	0.071	0.084	0.092	0.097	0.102	0.102	0.103
<u>2.77</u>	0.016	0.019	0.021	0.024	0.026	0.030	0.034	0.040	0.048	0.058	0.071	0.083	0.092	0.097	0.101	0.102	0.103
<u>2.78</u>	0.016	0.019	0.021	0.023	0.026	0.030	0.033	0.039	0.047	0.058	0.070	0.083	0.091	0.096	0.101	0.101	0.103
<u>2.79</u>	0.016	0.018	0.021	0.023	0.026	0.029	0.033	0.039	0.047	0.058	0.070	0.083	0.091	0.096	0.100	0.101	0.102
<u>2.80</u>	0.016	0.018	0.021	0.023	0.026	0.029	0.033	0.039	0.047	0.057	0.070	0.082	0.090	0.096	0.100	0.101	0.102
<u>2.81</u>	0.016	0.018	0.021	0.023	0.025	0.029	0.033	0.039	0.047	0.057	0.069	0.082	0.090	0.095	0.100	0.100	0.101
<u>2.82</u>	0.016	0.018	0.020	0.023	0.025	0.029	0.033	0.038	0.046	0.057	0.069	0.082	0.090	0.095	0.099	0.100	0.101
<u>2.83</u>	0.015	0.018	0.020	0.023	0.025	0.029	0.032	0.038	0.046	0.056	0.069	0.081	0.089	0.094	0.099	0.099	0.100
<u>2.84</u>	0.015	0.018	0.020	0.022	0.025	0.028	0.032	0.038	0.046	0.056	0.068	0.081	0.089	0.094	0.098	0.099	0.100
<u>2.85</u>	0.015	0.018	0.020	0.022	0.025	0.028	0.032	0.038	0.046	0.056	0.068	0.081	0.089	0.094	0.098	0.099	0.099
<u>2.86</u>	0.015	0.017	0.020	0.022	0.025	0.028	0.032	0.038	0.045	0.056	0.068	0.080	0.088	0.093	0.098	0.098	0.099
<u>2.87</u>	0.015	0.017	0.020	0.022	0.024	0.028	0.032	0.037	0.045	0.055	0.067	0.080	0.088	0.093	0.097	0.098	0.099
<u>2.88</u>	0.014	0.017	0.019	0.022	0.024	0.028	0.031	0.037	0.045	0.055	0.067	0.080	0.088	0.093	0.097	0.097	0.098
<u>2.89</u>	0.014	0.016	0.019	0.022	0.024	0.028	0.031	0.037	0.045	0.055	0.067	0.079	0.087	0.092	0.097	0.097	0.098
<u>2.90</u>	0.013	0.016	0.019	0.021	0.024	0.028	0.031	0.037	0.045	0.054	0.067	0.079	0.087	0.092	0.096	0.097	0.097
<u>2.91</u>	0.013	0.016	0.018	0.021	0.024	0.028	0.031	0.037	0.045	0.054	0.066	0.079	0.087	0.091	0.096	0.096	0.097
<u>2.92</u>	0.013	0.015	0.018	0.021	0.024	0.027	0.031	0.037	0.045	0.054	0.066	0.078	0.085	0.091	0.094	0.095	0.097
<u>2.93</u>	0.012	0.015	0.018	0.021	0.024	0.027	0.031	0.037	0.045	0.054	0.065	0.076	0.084	0.090	0.093	0.095	0.096
<u>2.94</u>	0.012	0.015	0.018	0.021	0.024	0.027	0.031	0.037	0.045	0.054	0.065	0.076	0.084	0.090	0.093	0.095	0.096
<u>2.95</u>	0.012	0.015	0.018	0.021	0.024	0.027	0.031	0.037	0.045	0.054	0.065	0.075	0.083	0.089	0.092	0.094	0.096
<u>2.96</u>	0.012	0.015	0.018	0.021	0.024	0.027	0.031	0.037	0.045	0.054	0.065	0.075	0.082	0.087	0.092	0.094	0.096
<u>2.97</u>	0.012	0.015	0.018	0.021	0.024	0.027	0.031	0.037	0.045	0.054	0.064	0.073	0.082	0.087	0.091	0.094	0.096
<u>2.98</u>	0.011	0.014	0.018	0.021	0.024	0.027	0.031	0.037	0.045	0.054	0.064	0.073	0.081	0.086	0.091	0.093	0.096
<u>2.99</u>	0.011	0.014	0.017	0.021	0.024	0.027	0.031	0.037	0.045	0.054	0.064	0.072	0.081	0.086	0.089	0.093	0.096
<u>3.00</u>	0.011	0.014	0.017	0.020	0.024	0.027	0.031	0.037	0.045	0.054	0.063	0.072	0.078	0.085	0.089	0.093	0.096

## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
<u>0.01</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>
<u>0.02</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.981</u>	<u>0.981</u>	<u>0.981</u>	<u>0.981</u>	<u>0.981</u>	<u>0.981</u>	<u>0.981</u>	<u>0.981</u>	<u>0.981</u>
<u>0.03</u>	<u>0.970</u>	<u>0.970</u>	<u>0.971</u>	<u>0.971</u>	<u>0.971</u>	<u>0.971</u>	<u>0.971</u>	<u>0.971</u>	<u>0.971</u>	<u>0.971</u>	<u>0.971</u>	<u>0.972</u>	<u>0.972</u>	<u>0.972</u>	<u>0.972</u>	<u>0.973</u>	<u>0.973</u>
<u>0.04</u>	<u>0.961</u>	<u>0.961</u>	<u>0.961</u>	<u>0.961</u>	<u>0.961</u>	<u>0.961</u>	<u>0.961</u>	<u>0.962</u>	<u>0.962</u>	<u>0.962</u>	<u>0.962</u>	<u>0.962</u>	<u>0.963</u>	<u>0.963</u>	<u>0.963</u>	<u>0.964</u>	<u>0.964</u>
<u>0.05</u>	<u>0.951</u>	<u>0.951</u>	<u>0.951</u>	<u>0.951</u>	<u>0.951</u>	<u>0.952</u>	<u>0.952</u>	<u>0.952</u>	<u>0.952</u>	<u>0.953</u>	<u>0.953</u>	<u>0.953</u>	<u>0.954</u>	<u>0.954</u>	<u>0.955</u>	<u>0.955</u>	<u>0.955</u>
<u>0.06</u>	<u>0.941</u>	<u>0.941</u>	<u>0.941</u>	<u>0.942</u>	<u>0.942</u>	<u>0.942</u>	<u>0.942</u>	<u>0.943</u>	<u>0.943</u>	<u>0.943</u>	<u>0.944</u>	<u>0.944</u>	<u>0.945</u>	<u>0.945</u>	<u>0.946</u>	<u>0.946</u>	<u>0.947</u>
<u>0.07</u>	<u>0.931</u>	<u>0.932</u>	<u>0.932</u>	<u>0.932</u>	<u>0.932</u>	<u>0.933</u>	<u>0.933</u>	<u>0.933</u>	<u>0.934</u>	<u>0.934</u>	<u>0.935</u>	<u>0.935</u>	<u>0.936</u>	<u>0.937</u>	<u>0.937</u>	<u>0.938</u>	<u>0.939</u>
<u>0.08</u>	<u>0.922</u>	<u>0.922</u>	<u>0.922</u>	<u>0.923</u>	<u>0.923</u>	<u>0.923</u>	<u>0.924</u>	<u>0.924</u>	<u>0.925</u>	<u>0.925</u>	<u>0.926</u>	<u>0.927</u>	<u>0.927</u>	<u>0.928</u>	<u>0.929</u>	<u>0.929</u>	<u>0.930</u>
<u>0.09</u>	<u>0.912</u>	<u>0.912</u>	<u>0.913</u>	<u>0.913</u>	<u>0.914</u>	<u>0.914</u>	<u>0.915</u>	<u>0.915</u>	<u>0.916</u>	<u>0.916</u>	<u>0.917</u>	<u>0.918</u>	<u>0.919</u>	<u>0.919</u>	<u>0.920</u>	<u>0.921</u>	<u>0.922</u>
<u>0.10</u>	<u>0.902</u>	<u>0.903</u>	<u>0.903</u>	<u>0.904</u>	<u>0.904</u>	<u>0.905</u>	<u>0.906</u>	<u>0.906</u>	<u>0.907</u>	<u>0.908</u>	<u>0.909</u>	<u>0.909</u>	<u>0.910</u>	<u>0.911</u>	<u>0.912</u>	<u>0.913</u>	<u>0.914</u>
<u>0.11</u>	<u>0.893</u>	<u>0.893</u>	<u>0.894</u>	<u>0.895</u>	<u>0.895</u>	<u>0.896</u>	<u>0.897</u>	<u>0.897</u>	<u>0.898</u>	<u>0.899</u>	<u>0.900</u>	<u>0.901</u>	<u>0.902</u>	<u>0.903</u>	<u>0.904</u>	<u>0.905</u>	<u>0.907</u>
<u>0.12</u>	<u>0.883</u>	<u>0.884</u>	<u>0.885</u>	<u>0.885</u>	<u>0.886</u>	<u>0.887</u>	<u>0.888</u>	<u>0.889</u>	<u>0.890</u>	<u>0.892</u>	<u>0.893</u>	<u>0.894</u>	<u>0.895</u>	<u>0.896</u>	<u>0.898</u>	<u>0.899</u>	<u>0.900</u>
<u>0.13</u>	<u>0.874</u>	<u>0.875</u>	<u>0.875</u>	<u>0.876</u>	<u>0.877</u>	<u>0.878</u>	<u>0.879</u>	<u>0.880</u>	<u>0.881</u>	<u>0.882</u>	<u>0.883</u>	<u>0.884</u>	<u>0.886</u>	<u>0.887</u>	<u>0.888</u>	<u>0.890</u>	<u>0.891</u>
<u>0.14</u>	<u>0.865</u>	<u>0.865</u>	<u>0.866</u>	<u>0.867</u>	<u>0.868</u>	<u>0.869</u>	<u>0.870</u>	<u>0.871</u>	<u>0.872</u>	<u>0.874</u>	<u>0.875</u>	<u>0.876</u>	<u>0.878</u>	<u>0.879</u>	<u>0.881</u>	<u>0.882</u>	<u>0.884</u>
<u>0.15</u>	<u>0.855</u>	<u>0.856</u>	<u>0.857</u>	<u>0.858</u>	<u>0.859</u>	<u>0.860</u>	<u>0.861</u>	<u>0.863</u>	<u>0.864</u>	<u>0.865</u>	<u>0.867</u>	<u>0.868</u>	<u>0.870</u>	<u>0.871</u>	<u>0.873</u>	<u>0.875</u>	<u>0.877</u>
<u>0.16</u>	<u>0.846</u>	<u>0.847</u>	<u>0.848</u>	<u>0.849</u>	<u>0.850</u>	<u>0.851</u>	<u>0.853</u>	<u>0.854</u>	<u>0.856</u>	<u>0.857</u>	<u>0.859</u>	<u>0.860</u>	<u>0.862</u>	<u>0.864</u>	<u>0.865</u>	<u>0.867</u>	<u>0.869</u>
<u>0.17</u>	<u>0.837</u>	<u>0.838</u>	<u>0.839</u>	<u>0.840</u>	<u>0.841</u>	<u>0.843</u>	<u>0.844</u>	<u>0.846</u>	<u>0.847</u>	<u>0.849</u>	<u>0.851</u>	<u>0.853</u>	<u>0.854</u>	<u>0.856</u>	<u>0.858</u>	<u>0.860</u>	<u>0.862</u>
<u>0.18</u>	<u>0.828</u>	<u>0.829</u>	<u>0.830</u>	<u>0.831</u>	<u>0.833</u>	<u>0.834</u>	<u>0.836</u>	<u>0.838</u>	<u>0.839</u>	<u>0.841</u>	<u>0.843</u>	<u>0.845</u>	<u>0.847</u>	<u>0.849</u>	<u>0.851</u>	<u>0.853</u>	<u>0.855</u>
<u>0.19</u>	<u>0.819</u>	<u>0.820</u>	<u>0.821</u>	<u>0.823</u>	<u>0.824</u>	<u>0.826</u>	<u>0.828</u>	<u>0.829</u>	<u>0.831</u>	<u>0.833</u>	<u>0.835</u>	<u>0.837</u>	<u>0.839</u>	<u>0.841</u>	<u>0.844</u>	<u>0.846</u>	<u>0.848</u>
<u>0.20</u>	<u>0.810</u>	<u>0.811</u>	<u>0.812</u>	<u>0.814</u>	<u>0.816</u>	<u>0.817</u>	<u>0.819</u>	<u>0.821</u>	<u>0.823</u>	<u>0.825</u>	<u>0.827</u>	<u>0.830</u>	<u>0.832</u>	<u>0.834</u>	<u>0.836</u>	<u>0.839</u>	<u>0.842</u>
<u>0.21</u>	<u>0.801</u>	<u>0.802</u>	<u>0.804</u>	<u>0.805</u>	<u>0.807</u>	<u>0.809</u>	<u>0.811</u>	<u>0.813</u>	<u>0.815</u>	<u>0.818</u>	<u>0.820</u>	<u>0.822</u>	<u>0.825</u>	<u>0.827</u>	<u>0.829</u>	<u>0.832</u>	<u>0.835</u>
<u>0.22</u>	<u>0.792</u>	<u>0.794</u>	<u>0.795</u>	<u>0.797</u>	<u>0.799</u>	<u>0.801</u>	<u>0.803</u>	<u>0.805</u>	<u>0.808</u>	<u>0.810</u>	<u>0.812</u>	<u>0.815</u>	<u>0.817</u>	<u>0.820</u>	<u>0.822</u>	<u>0.825</u>	<u>0.828</u>
<u>0.23</u>	<u>0.783</u>	<u>0.785</u>	<u>0.787</u>	<u>0.789</u>	<u>0.791</u>	<u>0.793</u>	<u>0.795</u>	<u>0.798</u>	<u>0.800</u>	<u>0.802</u>	<u>0.805</u>	<u>0.808</u>	<u>0.810</u>	<u>0.813</u>	<u>0.816</u>	<u>0.819</u>	<u>0.822</u>
<u>0.24</u>	<u>0.775</u>	<u>0.776</u>	<u>0.778</u>	<u>0.780</u>	<u>0.783</u>	<u>0.785</u>	<u>0.787</u>	<u>0.790</u>	<u>0.792</u>	<u>0.795</u>	<u>0.798</u>	<u>0.800</u>	<u>0.803</u>	<u>0.806</u>	<u>0.809</u>	<u>0.812</u>	<u>0.815</u>
<u>0.25</u>	<u>0.766</u>	<u>0.768</u>	<u>0.770</u>	<u>0.772</u>	<u>0.775</u>	<u>0.777</u>	<u>0.780</u>	<u>0.782</u>	<u>0.785</u>	<u>0.788</u>	<u>0.791</u>	<u>0.793</u>	<u>0.796</u>	<u>0.799</u>	<u>0.802</u>	<u>0.806</u>	<u>0.809</u>
<u>0.26</u>	<u>0.758</u>	<u>0.759</u>	<u>0.762</u>	<u>0.764</u>	<u>0.767</u>	<u>0.769</u>	<u>0.772</u>	<u>0.775</u>	<u>0.778</u>	<u>0.780</u>	<u>0.783</u>	<u>0.786</u>	<u>0.789</u>	<u>0.793</u>	<u>0.796</u>	<u>0.799</u>	<u>0.803</u>
<u>0.27</u>	<u>0.749</u>	<u>0.751</u>	<u>0.753</u>	<u>0.756</u>	<u>0.759</u>	<u>0.761</u>	<u>0.764</u>	<u>0.767</u>	<u>0.770</u>	<u>0.773</u>	<u>0.776</u>	<u>0.780</u>	<u>0.783</u>	<u>0.786</u>	<u>0.789</u>	<u>0.793</u>	<u>0.796</u>
<u>0.28</u>	<u>0.741</u>	<u>0.743</u>	<u>0.745</u>	<u>0.748</u>	<u>0.751</u>	<u>0.754</u>	<u>0.757</u>	<u>0.760</u>	<u>0.763</u>	<u>0.766</u>	<u>0.769</u>	<u>0.773</u>	<u>0.776</u>	<u>0.779</u>	<u>0.783</u>	<u>0.787</u>	<u>0.790</u>
<u>0.29</u>	<u>0.733</u>	<u>0.735</u>	<u>0.737</u>	<u>0.740</u>	<u>0.743</u>	<u>0.746</u>	<u>0.749</u>	<u>0.753</u>	<u>0.756</u>	<u>0.759</u>	<u>0.763</u>	<u>0.766</u>	<u>0.769</u>	<u>0.773</u>	<u>0.777</u>	<u>0.780</u>	<u>0.784</u>
<u>0.30</u>	<u>0.724</u>	<u>0.727</u>	<u>0.729</u>	<u>0.732</u>	<u>0.736</u>	<u>0.739</u>	<u>0.742</u>	<u>0.745</u>	<u>0.749</u>	<u>0.752</u>	<u>0.756</u>	<u>0.759</u>	<u>0.763</u>	<u>0.767</u>	<u>0.770</u>	<u>0.774</u>	<u>0.778</u>
<u>0.31</u>	<u>0.716</u>	<u>0.719</u>	<u>0.722</u>	<u>0.725</u>	<u>0.728</u>	<u>0.731</u>	<u>0.735</u>	<u>0.738</u>	<u>0.742</u>	<u>0.746</u>	<u>0.749</u>	<u>0.753</u>	<u>0.757</u>	<u>0.760</u>	<u>0.764</u>	<u>0.768</u>	<u>0.772</u>



## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
<u>0.62</u>	0.507	0.514	0.520	0.528	0.535	0.543	0.551	0.558	0.566	0.573	0.581	0.588	0.595	0.602	0.610	0.617	0.625
	0.127	0.134	0.140	0.148	0.155	0.163	0.171	0.178	0.186	0.193	0.201	0.208	0.215	0.222	0.230	0.237	0.245
<u>0.63</u>	0.502	0.508	0.515	0.523	0.530	0.538	0.546	0.554	0.561	0.569	0.576	0.584	0.591	0.598	0.606	0.613	0.621
	0.132	0.138	0.145	0.153	0.160	0.168	0.176	0.184	0.191	0.199	0.206	0.214	0.221	0.228	0.236	0.243	0.251
<u>0.64</u>	0.496	0.503	0.510	0.518	0.526	0.533	0.541	0.549	0.557	0.564	0.572	0.579	0.587	0.594	0.602	0.609	0.617
	0.136	0.143	0.150	0.158	0.166	0.173	0.181	0.189	0.197	0.204	0.212	0.219	0.227	0.234	0.242	0.249	0.257
<u>0.65</u>	0.491	0.498	0.505	0.513	0.521	0.529	0.537	0.545	0.552	0.560	0.568	0.575	0.583	0.590	0.598	0.606	0.614
	0.141	0.148	0.155	0.163	0.171	0.179	0.187	0.195	0.202	0.210	0.218	0.225	0.233	0.240	0.248	0.256	0.264
<u>0.66</u>	0.486	0.493	0.500	0.508	0.516	0.524	0.532	0.540	0.548	0.556	0.564	0.571	0.579	0.586	0.594	0.602	0.610
	0.146	0.153	0.160	0.168	0.176	0.184	0.192	0.200	0.208	0.216	0.224	0.231	0.239	0.246	0.254	0.262	0.270
<u>0.67</u>	0.481	0.488	0.495	0.503	0.511	0.519	0.528	0.536	0.544	0.552	0.559	0.567	0.575	0.582	0.590	0.598	0.606
	0.151	0.158	0.165	0.173	0.181	0.189	0.198	0.206	0.214	0.222	0.229	0.237	0.245	0.252	0.260	0.268	0.276
<u>0.68</u>	0.476	0.483	0.490	0.498	0.506	0.515	0.523	0.531	0.539	0.547	0.555	0.563	0.571	0.579	0.586	0.595	0.603
	0.156	0.163	0.170	0.178	0.186	0.195	0.203	0.211	0.219	0.227	0.235	0.243	0.251	0.259	0.266	0.275	0.283
<u>0.69</u>	0.471	0.478	0.485	0.493	0.502	0.510	0.519	0.527	0.535	0.543	0.551	0.559	0.567	0.575	0.583	0.591	0.599
	0.161	0.168	0.175	0.183	0.192	0.200	0.209	0.217	0.225	0.233	0.241	0.249	0.257	0.265	0.273	0.281	0.289
<u>0.70</u>	0.466	0.473	0.480	0.489	0.497	0.506	0.514	0.523	0.531	0.539	0.547	0.555	0.563	0.571	0.579	0.587	0.596
	0.166	0.173	0.180	0.189	0.197	0.206	0.214	0.223	0.231	0.239	0.247	0.255	0.263	0.271	0.279	0.287	0.296
<u>0.71</u>	0.461	0.468	0.476	0.484	0.493	0.501	0.510	0.519	0.527	0.535	0.543	0.551	0.559	0.567	0.575	0.584	0.592
	0.171	0.178	0.186	0.194	0.203	0.211	0.220	0.229	0.237	0.245	0.253	0.261	0.269	0.277	0.285	0.294	0.302
<u>0.72</u>	0.456	0.463	0.471	0.480	0.488	0.497	0.506	0.514	0.523	0.531	0.539	0.548	0.556	0.564	0.572	0.580	0.589
	0.176	0.183	0.191	0.200	0.208	0.217	0.226	0.234	0.243	0.251	0.259	0.268	0.276	0.284	0.292	0.300	0.309
<u>0.73</u>	0.451	0.459	0.467	0.475	0.484	0.493	0.502	0.510	0.519	0.527	0.536	0.544	0.552	0.560	0.568	0.577	0.585
	0.181	0.189	0.197	0.205	0.214	0.223	0.232	0.240	0.249	0.257	0.266	0.274	0.282	0.290	0.298	0.307	0.315
<u>0.74</u>	0.447	0.454	0.462	0.471	0.480	0.489	0.498	0.506	0.515	0.523	0.532	0.540	0.548	0.557	0.565	0.574	0.582
	0.187	0.194	0.202	0.211	0.220	0.229	0.238	0.246	0.255	0.263	0.272	0.280	0.288	0.297	0.305	0.314	0.322
<u>0.75</u>	0.442	0.450	0.458	0.466	0.475	0.485	0.493	0.502	0.511	0.520	0.528	0.537	0.545	0.553	0.561	0.570	0.579
	0.192	0.200	0.208	0.216	0.225	0.235	0.243	0.252	0.261	0.270	0.278	0.287	0.295	0.303	0.311	0.320	0.329
<u>0.76</u>	0.438	0.445	0.453	0.462	0.471	0.480	0.489	0.498	0.507	0.516	0.524	0.533	0.541	0.550	0.558	0.567	0.576
	0.198	0.205	0.213	0.222	0.231	0.240	0.249	0.258	0.267	0.276	0.284	0.293	0.301	0.310	0.318	0.327	0.336
<u>0.77</u>	0.433	0.441	0.449	0.458	0.467	0.476	0.486	0.495	0.503	0.512	0.521	0.529	0.538	0.546	0.555	0.564	0.572
	0.203	0.211	0.219	0.228	0.237	0.246	0.256	0.265	0.273	0.282	0.291	0.299	0.308	0.316	0.325	0.334	0.342
<u>0.78</u>	0.429	0.437	0.445	0.454	0.463	0.472	0.482	0.491	0.500	0.509	0.517	0.526	0.534	0.543	0.551	0.560	0.569
	0.209	0.217	0.225	0.234	0.243	0.252	0.262	0.271	0.280	0.289	0.297	0.306	0.314	0.323	0.331	0.340	0.349
<u>0.79</u>	0.424	0.432	0.441	0.450	0.459	0.469	0.478	0.487	0.496	0.505	0.514	0.522	0.531	0.540	0.548	0.557	0.566
	0.214	0.222	0.231	0.240	0.249	0.259	0.268	0.277	0.286	0.295	0.304	0.312	0.321	0.330	0.338	0.347	0.356
<u>0.80</u>	0.420	0.428	0.436	0.446	0.455	0.465	0.474	0.483	0.492	0.501	0.510	0.519	0.528	0.536	0.545	0.554	0.563
	0.220	0.228	0.236	0.246	0.255	0.265	0.274	0.283	0.292	0.301	0.310	0.319	0.328	0.336	0.345	0.354	0.363
<u>0.81</u>	0.416	0.424	0.432	0.442	0.451	0.461	0.470	0.480	0.489	0.498	0.507	0.516	0.524	0.533	0.542	0.551	0.560
	0.226	0.234	0.242	0.252	0.261	0.271	0.280	0.290	0.299	0.308	0.317	0.326	0.334	0.343	0.352	0.361	0.370
<u>0.82</u>	0.412	0.420	0.428	0.438	0.447	0.457	0.467	0.476	0.485	0.494	0.503	0.512	0.521	0.530	0.539	0.548	0.557
	0.232	0.240	0.248	0.258	0.267	0.277	0.287	0.296	0.305	0.314	0.323	0.332	0.341	0.350	0.359	0.368	0.377
<u>0.83</u>	0.408	0.416	0.424	0.434	0.444	0.453	0.463	0.473	0.482	0.491	0.500	0.509	0.518	0.527	0.536	0.545	0.554
	0.238	0.246	0.254	0.264	0.274	0.283	0.293	0.303	0.312	0.321	0.330	0.339	0.348	0.357	0.366	0.375	0.384
<u>0.84</u>	0.403	0.412	0.420	0.430	0.440	0.450	0.459	0.469	0.478	0.488	0.497	0.506	0.515	0.524	0.533	0.542	0.551
	0.243	0.252	0.260	0.270	0.280	0.290	0.299	0.309	0.318	0.328	0.337	0.346	0.355	0.364	0.373	0.382	0.391
<u>0.85</u>	0.399	0.408	0.417	0.426	0.436	0.446	0.456	0.466	0.475	0.484	0.494	0.503	0.512	0.521	0.530	0.539	0.548
	0.249	0.258	0.267	0.276	0.286	0.296	0.306	0.316	0.325	0.334	0.344	0.353	0.362	0.371	0.380	0.389	0.398
<u>0.86</u>	0.396	0.404	0.413	0.422	0.432	0.442	0.452	0.462	0.472	0.481	0.490	0.500	0.509	0.518	0.527	0.536	0.546
	0.256	0.264	0.273	0.282	0.292	0.302	0.312	0.322	0.332	0.341	0.350	0.360	0.369	0.378	0.387	0.396	0.406
<u>0.87</u>	0.392	0.400	0.409	0.419	0.429	0.439	0.449	0.459	0.468	0.478	0.487	0.496	0.506	0.515	0.524	0.533	0.543
	0.262	0.270	0.279	0.289	0.299	0.309	0.319	0.329	0.338	0.348	0.357	0.366	0.376	0.385	0.394	0.403	0.413
<u>0.88</u>	0.388	0.396	0.405	0.415	0.425	0.435	0.445	0.455	0.465	0.475	0.484	0.493	0.503	0.512	0.521	0.530	0.540
	0.268	0.276	0.285	0.295	0.305	0.315	0.325	0.335	0.345	0.355	0.364	0.373	0.383	0.392	0.401	0.410	0.420
<u>0.89</u>	0.384	0.393	0.402	0.412	0.422	0.432	0.442	0.452	0.462	0.472	0.481	0.490	0.500	0.509	0.518	0.528	0.537
	0.274	0.283	0.292	0.302	0.312	0.322	0.332	0.342	0.352	0.362	0.371	0.380	0.390	0.399	0.408	0.418	0.427
<u>0.90</u>	0.380	0.389	0.398	0.408	0.418	0.429	0.439	0.449	0.459	0.468	0.478	0.487	0.497	0.506	0.515	0.525	0.534
	0.280	0.289	0.298	0.308	0.318	0.329	0.339	0.349	0.359	0.368	0.378	0.387	0.397	0.406	0.415	0.425	0.434
<u>0.91</u>	0.377	0.385	0.395	0.405	0.415	0.425	0.436	0.446	0.456	0.465	0.475	0.484	0.494	0.503	0.512	0.522	0.532
	0.287	0.295	0.305	0.315	0.325	0.335	0.346	0.356	0.366	0.375	0.385	0.394	0.404	0.413	0.422	0.432	0.442
<u>0.92</u>	0.373	0.382	0.391	0.401	0.412	0.422	0.432	0.443	0.452	0.462	0.472	0.482	0.491	0.500	0.510	0.519	0.529



## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
1.45	0.232	0.241	0.251	0.264	0.278	0.293	0.307	0.322	0.335	0.347	0.358	0.369	0.378	0.388	0.397	0.408	0.418
1.46	0.231	0.239	0.249	0.262	0.276	0.291	0.305	0.320	0.333	0.345	0.356	0.367	0.377	0.386	0.396	0.406	0.417
1.47	0.229	0.237	0.248	0.260	0.275	0.289	0.304	0.318	0.331	0.344	0.355	0.365	0.375	0.385	0.394	0.405	0.415
1.48	0.227	0.236	0.246	0.259	0.273	0.287	0.302	0.317	0.330	0.342	0.353	0.364	0.374	0.383	0.393	0.403	0.414
1.49	0.225	0.234	0.244	0.257	0.271	0.286	0.300	0.315	0.328	0.341	0.352	0.362	0.372	0.381	0.391	0.402	0.412
1.50	0.224	0.232	0.242	0.255	0.269	0.284	0.299	0.313	0.327	0.339	0.350	0.361	0.371	0.380	0.390	0.400	0.411
1.51	0.222	0.231	0.241	0.254	0.268	0.283	0.297	0.312	0.325	0.338	0.349	0.359	0.369	0.378	0.388	0.399	0.409
1.52	0.220	0.229	0.239	0.252	0.266	0.281	0.296	0.310	0.324	0.336	0.347	0.358	0.368	0.377	0.387	0.397	0.408
1.53	0.219	0.227	0.237	0.250	0.265	0.279	0.294	0.309	0.322	0.335	0.346	0.356	0.366	0.376	0.385	0.396	0.406
1.54	0.217	0.226	0.236	0.249	0.263	0.278	0.293	0.307	0.321	0.333	0.344	0.355	0.365	0.374	0.384	0.394	0.405
1.55	0.215	0.224	0.234	0.247	0.261	0.276	0.291	0.306	0.319	0.332	0.343	0.353	0.363	0.373	0.382	0.393	0.404
1.56	0.214	0.222	0.233	0.246	0.260	0.275	0.290	0.304	0.318	0.330	0.341	0.352	0.362	0.371	0.381	0.391	0.402
1.57	0.212	0.221	0.231	0.244	0.258	0.273	0.288	0.303	0.316	0.329	0.340	0.351	0.360	0.370	0.379	0.390	0.401
1.58	0.211	0.219	0.229	0.242	0.257	0.272	0.287	0.301	0.315	0.327	0.339	0.349	0.359	0.368	0.378	0.389	0.399
1.59	0.209	0.218	0.228	0.241	0.255	0.270	0.285	0.300	0.313	0.326	0.337	0.348	0.358	0.367	0.377	0.387	0.398
1.60	0.208	0.216	0.226	0.239	0.254	0.269	0.284	0.299	0.312	0.324	0.336	0.346	0.356	0.366	0.375	0.386	0.397
1.61	0.206	0.215	0.225	0.238	0.252	0.267	0.282	0.297	0.311	0.323	0.334	0.345	0.355	0.364	0.374	0.385	0.395
1.62	0.205	0.213	0.223	0.236	0.251	0.266	0.281	0.296	0.309	0.322	0.333	0.344	0.353	0.363	0.373	0.383	0.394
1.63	0.203	0.212	0.222	0.235	0.249	0.264	0.279	0.294	0.308	0.320	0.332	0.342	0.352	0.362	0.371	0.382	0.393
1.64	0.202	0.210	0.220	0.234	0.248	0.263	0.278	0.293	0.307	0.319	0.330	0.341	0.351	0.360	0.370	0.381	0.391
1.65	0.200	0.209	0.219	0.232	0.247	0.262	0.277	0.292	0.305	0.318	0.329	0.340	0.349	0.359	0.369	0.379	0.390
1.66	0.199	0.207	0.217	0.231	0.245	0.260	0.275	0.290	0.304	0.316	0.328	0.338	0.348	0.358	0.367	0.378	0.389
1.67	0.197	0.206	0.216	0.229	0.244	0.259	0.274	0.289	0.303	0.315	0.326	0.337	0.347	0.356	0.366	0.377	0.387
1.68	0.196	0.205	0.215	0.228	0.242	0.258	0.273	0.288	0.301	0.314	0.325	0.336	0.346	0.355	0.365	0.375	0.386
1.69	0.195	0.203	0.213	0.227	0.241	0.256	0.271	0.286	0.300	0.313	0.324	0.334	0.344	0.354	0.363	0.374	0.385
1.70	0.193	0.202	0.212	0.225	0.240	0.255	0.270	0.285	0.299	0.311	0.323	0.333	0.343	0.353	0.362	0.373	0.384
1.71	0.192	0.200	0.211	0.224	0.238	0.254	0.269	0.284	0.297	0.310	0.321	0.332	0.342	0.351	0.361	0.372	0.382
1.72	0.190	0.199	0.209	0.222	0.237	0.252	0.267	0.283	0.296	0.309	0.320	0.331	0.341	0.350	0.360	0.370	0.381
1.73	0.189	0.198	0.208	0.221	0.236	0.251	0.266	0.281	0.295	0.308	0.319	0.329	0.339	0.349	0.358	0.369	0.380
1.74	0.188	0.196	0.207	0.220	0.235	0.250	0.265	0.280	0.294	0.306	0.318	0.328	0.338	0.348	0.357	0.368	0.379
1.75	0.187	0.195	0.205	0.219	0.233	0.248	0.264	0.279	0.292	0.305	0.317	0.327	0.337	0.346	0.356	0.367	0.378
1.76	0.185	0.194	0.204	0.217	0.232	0.247	0.262	0.278	0.291	0.304	0.315	0.326	0.336	0.345	0.355	0.366	0.376
1.77	0.184	0.193	0.203	0.216	0.231	0.246	0.261	0.276	0.290	0.303	0.314	0.325	0.335	0.344	0.354	0.364	0.375
1.78	0.183	0.191	0.201	0.215	0.229	0.245	0.260	0.275	0.289	0.302	0.313	0.323	0.333	0.343	0.353	0.363	0.374
1.79	0.181	0.190	0.200	0.214	0.228	0.244	0.259	0.274	0.288	0.300	0.312	0.322	0.332	0.342	0.351	0.362	0.373
1.80	0.180	0.189	0.199	0.212	0.227	0.242	0.258	0.273	0.287	0.299	0.311	0.321	0.331	0.341	0.350	0.361	0.372
1.81	0.179	0.188	0.198	0.211	0.226	0.241	0.256	0.272	0.285	0.298	0.309	0.320	0.330	0.339	0.349	0.360	0.371
1.82	0.178	0.186	0.197	0.210	0.225	0.240	0.255	0.271	0.284	0.297	0.308	0.319	0.329	0.338	0.348	0.359	0.369
1.83	0.177	0.185	0.195	0.209	0.223	0.239	0.254	0.269	0.283	0.296	0.307	0.318	0.328	0.337	0.347	0.358	0.368
1.84	0.175	0.184	0.194	0.207	0.222	0.238	0.253	0.268	0.282	0.295	0.306	0.317	0.327	0.336	0.346	0.356	0.367
1.85	0.174	0.183	0.193	0.206	0.221	0.236	0.252	0.267	0.281	0.294	0.305	0.316	0.325	0.335	0.345	0.355	0.366
1.86	0.173	0.182	0.192	0.205	0.220	0.235	0.251	0.266	0.280	0.292	0.304	0.314	0.324	0.334	0.343	0.354	0.365
1.87	0.172	0.181	0.191	0.204	0.219	0.234	0.250	0.265	0.279	0.291	0.303	0.313	0.323	0.333	0.342	0.353	0.364
1.88	0.171	0.179	0.190	0.203	0.218	0.233	0.248	0.264	0.278	0.290	0.302	0.312	0.322	0.332	0.341	0.352	0.363
1.89	0.170	0.178	0.188	0.202	0.217	0.232	0.247	0.263	0.277	0.289	0.301	0.311	0.321	0.331	0.340	0.351	0.362
1.90	0.169	0.177	0.187	0.201	0.215	0.231	0.246	0.262	0.275	0.288	0.300	0.310	0.320	0.330	0.339	0.350	0.361
1.91	0.168	0.176	0.186	0.200	0.214	0.230	0.245	0.261	0.274	0.287	0.299	0.309	0.319	0.328	0.338	0.349	0.360
1.92	0.166	0.175	0.185	0.198	0.213	0.229	0.244	0.260	0.273	0.286	0.298	0.308	0.318	0.327	0.337	0.348	0.359
1.93	0.165	0.174	0.184	0.197	0.212	0.228	0.243	0.259	0.272	0.285	0.296	0.307	0.317	0.326	0.336	0.347	0.358
1.94	0.164	0.173	0.183	0.196	0.211	0.227	0.242	0.258	0.271	0.284	0.295	0.306	0.316	0.325	0.335	0.346	0.357
1.95	0.163	0.172	0.182	0.195	0.210	0.226	0.241	0.257	0.270	0.283	0.294	0.305	0.315	0.324	0.334	0.345	0.356
1.96	0.162	0.171	0.181	0.194	0.209	0.224	0.240	0.256	0.269	0.282	0.293	0.304	0.314	0.323	0.333	0.344	0.355
1.97	0.161	0.170	0.180	0.193	0.208	0.223	0.239	0.254	0.268	0.281	0.292	0.303	0.313	0.322	0.332	0.343	0.354
1.98	0.160	0.169	0.179	0.192	0.207	0.222	0.238	0.253	0.267	0.280	0.291	0.302	0.312	0.321	0.331	0.342	0.353
1.99	0.159	0.168	0.178	0.191	0.206	0.221	0.237	0.253	0.266	0.279	0.290	0.301	0.311	0.320	0.330	0.341	0.352
2.00	0.158	0.167	0.177	0.190	0.205	0.220	0.236	0.252	0.265	0.278	0.289	0.300	0.310	0.319	0.329	0.340	0.351
2.01	0.157	0.166	0.176	0.189	0.204	0.219	0.235	0.251	0.264	0.277	0.289	0.299	0.309	0.318	0.328	0.339	0.350
2.02	0.156	0.165	0.175	0.188	0.203	0.218	0.234	0.250	0.263	0.276	0.288	0.298	0.308	0.317	0.327	0.338	0.349
2.03	0.155	0.164	0.174	0.187	0.202	0.217	0.233	0.249	0.262	0.275	0.287	0.297	0.307	0.317	0.326	0.337	0.348
2.04	0.154	0.163	0.173	0.186	0.201	0.217	0.232	0.248	0.261	0.274	0.286	0.296	0.306	0.316	0.325	0.336	0.347



## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
2.05	0.153	0.162	0.172	0.185	0.200	0.216	0.231	0.247	0.261	0.273	0.285	0.295	0.305	0.315	0.324	0.335	0.346
2.06	0.152	0.161	0.171	0.184	0.199	0.215	0.230	0.246	0.260	0.272	0.284	0.294	0.304	0.314	0.323	0.334	0.345
2.07	0.151	0.160	0.170	0.183	0.198	0.214	0.229	0.245	0.259	0.271	0.283	0.293	0.303	0.313	0.322	0.333	0.344
2.08	0.151	0.159	0.169	0.182	0.197	0.213	0.228	0.244	0.258	0.271	0.282	0.293	0.302	0.312	0.322	0.332	0.343
2.09	0.150	0.158	0.168	0.181	0.196	0.212	0.227	0.243	0.257	0.270	0.281	0.292	0.301	0.311	0.321	0.331	0.342
2.10	0.149	0.157	0.167	0.180	0.195	0.211	0.227	0.242	0.256	0.269	0.280	0.291	0.301	0.310	0.320	0.331	0.341
2.11	0.148	0.156	0.166	0.179	0.194	0.210	0.226	0.241	0.255	0.268	0.279	0.290	0.300	0.309	0.319	0.330	0.340
2.12	0.147	0.155	0.165	0.179	0.193	0.209	0.225	0.240	0.254	0.267	0.278	0.289	0.299	0.308	0.318	0.329	0.340
2.13	0.146	0.154	0.164	0.178	0.193	0.208	0.224	0.240	0.253	0.266	0.278	0.288	0.298	0.307	0.317	0.328	0.339
2.14	0.145	0.153	0.163	0.177	0.192	0.207	0.223	0.239	0.253	0.265	0.277	0.287	0.297	0.307	0.316	0.327	0.338
2.15	0.144	0.153	0.163	0.176	0.191	0.206	0.222	0.238	0.252	0.264	0.276	0.286	0.296	0.306	0.315	0.326	0.337
2.16	0.144	0.152	0.162	0.175	0.190	0.206	0.221	0.237	0.251	0.264	0.275	0.286	0.295	0.305	0.315	0.325	0.336
2.17	0.143	0.151	0.161	0.174	0.189	0.205	0.220	0.236	0.250	0.263	0.274	0.285	0.295	0.304	0.314	0.324	0.335
2.18	0.142	0.150	0.160	0.173	0.188	0.204	0.220	0.235	0.249	0.262	0.273	0.284	0.294	0.303	0.313	0.324	0.334
2.19	0.141	0.149	0.159	0.172	0.187	0.203	0.219	0.234	0.248	0.261	0.273	0.283	0.293	0.302	0.312	0.323	0.334
2.20	0.140	0.148	0.158	0.172	0.187	0.202	0.218	0.234	0.248	0.260	0.272	0.282	0.292	0.301	0.311	0.322	0.333
2.21	0.139	0.148	0.157	0.171	0.186	0.201	0.217	0.233	0.247	0.259	0.271	0.281	0.291	0.301	0.310	0.321	0.332
2.22	0.139	0.147	0.157	0.170	0.185	0.201	0.216	0.232	0.246	0.259	0.270	0.281	0.290	0.300	0.310	0.320	0.331
2.23	0.138	0.146	0.156	0.169	0.184	0.200	0.215	0.231	0.245	0.258	0.269	0.280	0.290	0.299	0.309	0.319	0.330
2.24	0.137	0.145	0.155	0.168	0.183	0.199	0.215	0.230	0.244	0.257	0.269	0.279	0.289	0.298	0.308	0.319	0.329
2.25	0.136	0.144	0.154	0.168	0.182	0.198	0.214	0.230	0.244	0.256	0.268	0.278	0.288	0.297	0.307	0.318	0.329
2.26	0.136	0.144	0.153	0.167	0.182	0.197	0.213	0.229	0.243	0.256	0.267	0.277	0.287	0.297	0.306	0.317	0.328
2.27	0.135	0.143	0.153	0.166	0.181	0.197	0.212	0.228	0.242	0.255	0.266	0.277	0.286	0.296	0.305	0.316	0.327
2.28	0.134	0.142	0.152	0.165	0.180	0.196	0.212	0.227	0.241	0.254	0.265	0.276	0.286	0.295	0.305	0.315	0.326
2.29	0.133	0.141	0.151	0.164	0.179	0.195	0.211	0.227	0.240	0.253	0.265	0.275	0.285	0.294	0.304	0.315	0.325
2.30	0.133	0.141	0.150	0.164	0.179	0.194	0.210	0.226	0.240	0.252	0.264	0.274	0.284	0.294	0.303	0.314	0.325
2.31	0.132	0.140	0.150	0.163	0.178	0.193	0.209	0.225	0.239	0.252	0.263	0.274	0.283	0.293	0.302	0.313	0.324
2.32	0.131	0.139	0.149	0.162	0.177	0.193	0.208	0.224	0.238	0.251	0.262	0.273	0.283	0.292	0.302	0.312	0.323
2.33	0.130	0.138	0.148	0.161	0.176	0.192	0.208	0.224	0.237	0.250	0.262	0.272	0.282	0.291	0.301	0.312	0.322
2.34	0.130	0.138	0.147	0.161	0.176	0.191	0.207	0.223	0.237	0.249	0.261	0.271	0.281	0.290	0.300	0.311	0.322
2.35	0.129	0.137	0.147	0.160	0.175	0.190	0.206	0.222	0.236	0.249	0.260	0.271	0.280	0.290	0.299	0.310	0.321
2.36	0.128	0.136	0.146	0.159	0.174	0.190	0.206	0.221	0.235	0.248	0.259	0.270	0.280	0.289	0.299	0.309	0.320
2.37	0.128	0.135	0.145	0.158	0.173	0.189	0.205	0.221	0.235	0.247	0.259	0.269	0.279	0.288	0.298	0.309	0.319
2.38	0.127	0.135	0.144	0.158	0.173	0.188	0.204	0.220	0.234	0.247	0.258	0.268	0.278	0.288	0.297	0.308	0.319
2.39	0.126	0.134	0.144	0.157	0.172	0.188	0.203	0.219	0.233	0.246	0.257	0.268	0.277	0.287	0.296	0.307	0.318
2.40	0.125	0.133	0.143	0.156	0.171	0.187	0.203	0.219	0.232	0.245	0.257	0.267	0.277	0.286	0.296	0.306	0.317
2.41	0.125	0.133	0.142	0.156	0.171	0.186	0.202	0.218	0.232	0.244	0.256	0.266	0.276	0.285	0.295	0.306	0.316
2.42	0.124	0.132	0.142	0.155	0.170	0.185	0.201	0.217	0.231	0.244	0.255	0.265	0.275	0.285	0.294	0.305	0.316
2.43	0.124	0.131	0.141	0.154	0.169	0.185	0.201	0.216	0.230	0.243	0.254	0.265	0.275	0.284	0.294	0.304	0.315
2.44	0.123	0.131	0.140	0.154	0.168	0.184	0.200	0.216	0.230	0.242	0.254	0.264	0.274	0.283	0.293	0.304	0.314
2.45	0.122	0.130	0.140	0.153	0.168	0.183	0.199	0.215	0.229	0.242	0.253	0.263	0.273	0.283	0.292	0.303	0.314
2.46	0.122	0.129	0.139	0.152	0.167	0.183	0.199	0.214	0.228	0.241	0.252	0.263	0.272	0.282	0.291	0.302	0.313
2.47	0.121	0.129	0.138	0.152	0.166	0.182	0.198	0.214	0.228	0.240	0.252	0.262	0.272	0.281	0.291	0.301	0.312
2.48	0.120	0.128	0.138	0.151	0.166	0.181	0.197	0.213	0.227	0.240	0.251	0.261	0.271	0.280	0.290	0.301	0.311
2.49	0.120	0.128	0.137	0.150	0.165	0.181	0.197	0.212	0.226	0.239	0.250	0.261	0.270	0.280	0.289	0.300	0.311
2.50	0.119	0.127	0.136	0.150	0.164	0.180	0.196	0.212	0.226	0.238	0.250	0.260	0.270	0.279	0.289	0.299	0.310
2.51	0.118	0.126	0.136	0.149	0.164	0.179	0.195	0.211	0.225	0.238	0.249	0.259	0.269	0.278	0.288	0.299	0.309
2.52	0.118	0.126	0.135	0.148	0.163	0.179	0.195	0.210	0.224	0.237	0.248	0.259	0.268	0.278	0.287	0.298	0.309
2.53	0.117	0.125	0.135	0.148	0.163	0.178	0.194	0.210	0.224	0.236	0.248	0.258	0.268	0.277	0.287	0.297	0.308
2.54	0.117	0.124	0.134	0.147	0.162	0.178	0.193	0.209	0.223	0.236	0.247	0.257	0.267	0.276	0.286	0.297	0.307
2.55	0.116	0.124	0.133	0.146	0.161	0.177	0.193	0.209	0.222	0.235	0.246	0.257	0.266	0.276	0.285	0.296	0.307
2.56	0.116	0.123	0.133	0.146	0.161	0.176	0.192	0.208	0.222	0.234	0.246	0.256	0.266	0.275	0.285	0.295	0.306
2.57	0.115	0.123	0.132	0.145	0.160	0.176	0.191	0.207	0.221	0.234	0.245	0.255	0.265	0.274	0.284	0.295	0.305
2.58	0.114	0.122	0.132	0.145	0.159	0.175	0.191	0.207	0.220	0.233	0.244	0.255	0.264	0.274	0.283	0.294	0.305
2.59	0.114	0.121	0.131	0.144	0.159	0.174	0.190	0.206	0.220	0.233	0.244	0.254	0.264	0.273	0.283	0.293	0.304
2.60	0.113	0.121	0.130	0.143	0.158	0.174	0.190	0.205	0.219	0.232	0.243	0.254	0.263	0.273	0.282	0.293	0.303
2.61	0.113	0.120	0.130	0.143	0.158	0.173	0.189	0.205	0.219	0.231	0.243	0.253	0.263	0.272	0.281	0.292	0.303
2.62	0.112	0.120	0.129	0.142	0.157	0.173	0.188	0.204	0.218	0.231	0.242	0.252	0.262	0.271	0.281	0.292	0.302
2.63	0.112	0.119	0.129	0.142	0.156	0.172	0.188	0.204	0.217	0.230	0.241	0.252	0.261	0.271	0.280	0.291	0.302
2.64	0.111	0.119	0.128	0.141	0.156	0.171	0.187	0.203	0.217	0.229	0.241	0.251	0.261	0.270	0.280	0.290	0.301

## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
<u>2.65</u>	0.111	0.118	0.128	0.140	0.155	0.171	0.187	0.202	0.216	0.229	0.240	0.250	0.260	0.269	0.279	0.290	0.300
<u>2.66</u>	0.110	0.118	0.127	0.140	0.155	0.170	0.186	0.202	0.216	0.228	0.240	0.250	0.259	0.269	0.278	0.289	0.300
<u>2.67</u>	0.109	0.117	0.126	0.139	0.154	0.170	0.185	0.201	0.215	0.228	0.239	0.249	0.259	0.268	0.278	0.288	0.299
<u>2.68</u>	0.109	0.116	0.126	0.139	0.154	0.169	0.185	0.201	0.214	0.227	0.238	0.249	0.258	0.268	0.277	0.288	0.298
<u>2.69</u>	0.108	0.116	0.125	0.138	0.153	0.169	0.184	0.200	0.214	0.227	0.238	0.248	0.258	0.267	0.277	0.287	0.298
<u>2.70</u>	0.108	0.115	0.125	0.138	0.152	0.168	0.184	0.199	0.213	0.226	0.237	0.247	0.257	0.266	0.276	0.287	0.297
<u>2.71</u>	0.107	0.115	0.124	0.137	0.152	0.167	0.183	0.199	0.213	0.225	0.237	0.247	0.256	0.266	0.275	0.286	0.297
<u>2.72</u>	0.107	0.114	0.124	0.137	0.151	0.167	0.183	0.198	0.212	0.225	0.236	0.246	0.256	0.265	0.275	0.285	0.296
<u>2.73</u>	0.106	0.114	0.123	0.136	0.151	0.166	0.182	0.198	0.212	0.224	0.235	0.246	0.255	0.265	0.274	0.285	0.295
<u>2.74</u>	0.106	0.113	0.123	0.135	0.150	0.166	0.181	0.197	0.211	0.224	0.235	0.245	0.255	0.264	0.274	0.284	0.295
<u>2.75</u>	0.105	0.113	0.122	0.135	0.150	0.165	0.181	0.197	0.210	0.223	0.234	0.245	0.254	0.263	0.273	0.284	0.294
<u>2.76</u>	0.105	0.112	0.122	0.134	0.149	0.165	0.180	0.196	0.210	0.223	0.234	0.244	0.254	0.263	0.272	0.283	0.294
<u>2.77</u>	0.104	0.112	0.121	0.134	0.149	0.164	0.180	0.196	0.209	0.222	0.233	0.243	0.253	0.262	0.272	0.282	0.293
<u>2.78</u>	0.104	0.111	0.121	0.133	0.148	0.164	0.179	0.195	0.209	0.221	0.233	0.243	0.252	0.262	0.271	0.282	0.293
<u>2.79</u>	0.104	0.111	0.120	0.133	0.148	0.163	0.179	0.194	0.208	0.221	0.232	0.242	0.252	0.261	0.271	0.281	0.292
<u>2.80</u>	0.103	0.110	0.120	0.132	0.147	0.163	0.178	0.194	0.208	0.220	0.231	0.242	0.251	0.261	0.270	0.281	0.291
<u>2.81</u>	0.103	0.110	0.119	0.132	0.147	0.162	0.178	0.193	0.207	0.220	0.231	0.241	0.251	0.260	0.270	0.280	0.291
<u>2.82</u>	0.102	0.109	0.119	0.131	0.146	0.161	0.177	0.193	0.207	0.219	0.230	0.241	0.250	0.260	0.269	0.280	0.290
<u>2.83</u>	0.102	0.109	0.118	0.131	0.146	0.161	0.177	0.192	0.206	0.219	0.230	0.240	0.250	0.259	0.268	0.279	0.290
<u>2.84</u>	0.101	0.109	0.118	0.130	0.145	0.160	0.176	0.192	0.206	0.218	0.229	0.240	0.249	0.258	0.268	0.278	0.289
<u>2.85</u>	0.101	0.108	0.117	0.130	0.145	0.160	0.176	0.191	0.205	0.218	0.229	0.239	0.249	0.258	0.267	0.278	0.289
<u>2.86</u>	0.100	0.108	0.117	0.129	0.144	0.159	0.175	0.191	0.205	0.217	0.228	0.238	0.248	0.257	0.267	0.277	0.288
<u>2.87</u>	0.100	0.107	0.116	0.129	0.144	0.159	0.175	0.190	0.204	0.217	0.228	0.238	0.248	0.257	0.266	0.277	0.287
<u>2.88</u>	0.100	0.107	0.116	0.128	0.143	0.159	0.174	0.190	0.204	0.216	0.227	0.237	0.247	0.256	0.266	0.276	0.287
<u>2.89</u>	0.099	0.106	0.115	0.128	0.143	0.158	0.174	0.189	0.203	0.216	0.227	0.237	0.247	0.256	0.266	0.276	0.287
<u>2.90</u>	0.099	0.106	0.115	0.128	0.142	0.158	0.173	0.189	0.203	0.215	0.226	0.236	0.246	0.256	0.266	0.276	0.286
<u>2.91</u>	0.098	0.106	0.115	0.127	0.142	0.157	0.173	0.188	0.202	0.214	0.226	0.236	0.246	0.256	0.266	0.276	0.286
<u>2.92</u>	0.098	0.105	0.115	0.127	0.142	0.157	0.172	0.188	0.201	0.213	0.224	0.235	0.245	0.255	0.265	0.275	0.285
<u>2.93</u>	0.098	0.105	0.115	0.127	0.142	0.157	0.172	0.187	0.200	0.213	0.224	0.234	0.245	0.255	0.265	0.275	0.285
<u>2.94</u>	0.098	0.105	0.115	0.127	0.142	0.157	0.172	0.187	0.200	0.212	0.223	0.234	0.244	0.254	0.264	0.274	0.285
<u>2.95</u>	0.098	0.105	0.115	0.127	0.141	0.156	0.171	0.186	0.199	0.212	0.223	0.233	0.243	0.254	0.264	0.274	0.284
<u>2.96</u>	0.098	0.105	0.115	0.127	0.141	0.156	0.171	0.186	0.199	0.211	0.222	0.233	0.243	0.253	0.264	0.274	0.284
<u>2.97</u>	0.098	0.105	0.115	0.127	0.141	0.156	0.170	0.183	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.274	0.284
<u>2.98</u>	0.098	0.105	0.115	0.127	0.141	0.156	0.170	0.183	0.195	0.207	0.219	0.230	0.241	0.252	0.263	0.273	0.284
<u>2.99</u>	0.098	0.105	0.115	0.127	0.141	0.156	0.169	0.182	0.194	0.206	0.218	0.230	0.241	0.252	0.263	0.273	0.283
<u>3.00</u>	0.098	0.105	0.115	0.127	0.141	0.156	0.169	0.182	0.194	0.206	0.218	0.229	0.240	0.251	0.262	0.273	0.283

## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68
<b>0.01</b>	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991
<b>0.02</b>	0.982	0.982	0.982	0.982	0.982	0.983	0.983	0.983	0.983	0.983	0.984	0.984	0.984	0.984	0.984	0.984	0.984
<b>0.03</b>	0.973	0.973	0.974	0.974	0.974	0.975	0.975	0.975	0.976	0.976	0.977	0.977	0.977	0.978	0.978	0.978	0.979
<b>0.04</b>	0.964	0.965	0.965	0.966	0.966	0.967	0.967	0.968	0.968	0.969	0.970	0.970	0.971	0.971	0.972	0.972	0.973
<b>0.05</b>	0.956	0.957	0.957	0.958	0.958	0.959	0.960	0.960	0.961	0.962	0.963	0.963	0.964	0.965	0.966	0.966	0.967
<b>0.06</b>	0.948	0.948	0.949	0.950	0.951	0.951	0.952	0.953	0.954	0.955	0.956	0.957	0.958	0.959	0.960	0.961	0.962
<b>0.07</b>	0.939	0.940	0.941	0.942	0.943	0.944	0.945	0.946	0.947	0.948	0.949	0.950	0.951	0.953	0.954	0.955	0.956
<b>0.08</b>	0.931	0.932	0.933	0.934	0.935	0.936	0.938	0.939	0.940	0.941	0.943	0.944	0.945	0.947	0.948	0.949	0.951
<b>0.09</b>	0.923	0.924	0.925	0.927	0.928	0.929	0.931	0.932	0.933	0.935	0.936	0.938	0.939	0.941	0.942	0.944	0.945
<b>0.10</b>	0.916	0.917	0.918	0.919	0.921	0.922	0.924	0.925	0.927	0.928	0.930	0.932	0.933	0.935	0.937	0.938	0.940
<b>0.11</b>	0.908	0.909	0.911	0.912	0.914	0.915	0.917	0.919	0.921	0.922	0.924	0.926	0.928	0.930	0.931	0.933	0.935
<b>0.12</b>	0.900	0.902	0.903	0.905	0.907	0.909	0.911	0.912	0.914	0.916	0.918	0.920	0.922	0.924	0.926	0.928	0.930
<b>0.13</b>	0.893	0.895	0.896	0.898	0.900	0.902	0.904	0.906	0.908	0.910	0.913	0.915	0.917	0.919	0.921	0.923	0.926
<b>0.14</b>	0.886	0.887	0.889	0.891	0.893	0.896	0.898	0.900	0.902	0.905	0.907	0.909	0.912	0.914	0.916	0.919	0.921
<b>0.15</b>	0.879	0.880	0.882	0.885	0.887	0.889	0.892	0.894	0.896	0.899	0.901	0.904	0.906	0.909	0.911	0.914	0.916
<b>0.16</b>	0.871	0.874	0.876	0.878	0.880	0.883	0.885	0.888	0.891	0.893	0.896	0.899	0.901	0.904	0.907	0.909	0.912
<b>0.17</b>	0.865	0.867	0.869	0.871	0.874	0.877	0.879	0.882	0.885	0.888	0.891	0.893	0.896	0.899	0.902	0.905	0.908
<b>0.18</b>	0.858	0.860	0.862	0.865	0.868	0.871	0.874	0.876	0.879	0.882	0.885	0.888	0.891	0.894	0.897	0.900	0.903
<b>0.19</b>	0.851	0.853	0.856	0.859	0.862	0.865	0.868	0.871	0.874	0.877	0.880	0.883	0.886	0.889	0.893	0.896	0.899
<b>0.20</b>	0.844	0.847	0.849	0.852	0.856	0.859	0.862	0.865	0.868	0.872	0.875	0.878	0.882	0.885	0.888	0.892	0.895
<b>0.21</b>	0.838	0.840	0.843	0.846	0.850	0.853	0.856	0.860	0.863	0.866	0.870	0.873	0.877	0.880	0.884	0.887	0.891
<b>0.22</b>	0.831	0.834	0.837	0.840	0.844	0.847	0.851	0.854	0.858	0.861	0.865	0.869	0.872	0.876	0.879	0.883	0.887
<b>0.23</b>	0.825	0.828	0.831	0.834	0.838	0.842	0.845	0.849	0.853	0.856	0.860	0.864	0.868	0.871	0.875	0.879	0.883
<b>0.24</b>	0.818	0.822	0.825	0.828	0.832	0.836	0.840	0.844	0.847	0.851	0.855	0.859	0.863	0.867	0.871	0.875	0.879
<b>0.25</b>	0.812	0.816	0.819	0.823	0.826	0.830	0.834	0.838	0.842	0.846	0.850	0.854	0.858	0.863	0.867	0.871	0.875
<b>0.26</b>	0.806	0.810	0.813	0.817	0.821	0.825	0.829	0.833	0.837	0.842	0.846	0.850	0.854	0.858	0.862	0.867	0.871
<b>0.27</b>	0.800	0.804	0.807	0.811	0.815	0.820	0.824	0.828	0.832	0.837	0.841	0.845	0.850	0.854	0.858	0.863	0.867
<b>0.28</b>	0.794	0.798	0.802	0.806	0.810	0.814	0.819	0.823	0.828	0.832	0.836	0.841	0.845	0.850	0.854	0.859	0.863
<b>0.29</b>	0.788	0.792	0.796	0.800	0.805	0.809	0.814	0.818	0.823	0.827	0.832	0.837	0.841	0.846	0.850	0.855	0.860
<b>0.30</b>	0.782	0.786	0.790	0.795	0.799	0.804	0.809	0.813	0.818	0.823	0.828	0.832	0.837	0.842	0.846	0.851	0.856
<b>0.31</b>	0.777	0.781	0.785	0.789	0.794	0.799	0.804	0.809	0.813	0.818	0.823	0.828	0.833	0.838	0.843	0.848	0.853







## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68
1.45	0.429	0.442	0.454	0.468	0.482	0.495	0.509	0.522	0.535	0.548	0.559	0.570	0.582	0.593	0.603	0.613	0.623
1.46	0.428	0.440	0.453	0.466	0.480	0.494	0.507	0.521	0.534	0.546	0.558	0.569	0.580	0.592	0.602	0.612	0.622
1.47	0.426	0.439	0.451	0.465	0.479	0.493	0.506	0.519	0.533	0.545	0.557	0.568	0.579	0.591	0.601	0.611	0.621
1.48	0.425	0.437	0.450	0.463	0.478	0.491	0.505	0.518	0.532	0.544	0.555	0.567	0.578	0.590	0.600	0.610	0.620
1.49	0.423	0.436	0.448	0.462	0.476	0.490	0.503	0.517	0.530	0.543	0.554	0.566	0.577	0.588	0.599	0.609	0.619
1.50	0.422	0.434	0.447	0.461	0.475	0.489	0.502	0.516	0.529	0.541	0.553	0.564	0.576	0.587	0.598	0.608	0.618
1.51	0.420	0.433	0.445	0.459	0.474	0.487	0.501	0.514	0.528	0.540	0.552	0.563	0.575	0.586	0.597	0.607	0.617
1.52	0.419	0.431	0.444	0.458	0.472	0.486	0.500	0.513	0.527	0.539	0.551	0.562	0.574	0.585	0.596	0.606	0.616
1.53	0.418	0.430	0.443	0.457	0.471	0.485	0.498	0.512	0.525	0.538	0.549	0.561	0.573	0.584	0.595	0.605	0.615
1.54	0.416	0.429	0.441	0.455	0.470	0.484	0.497	0.511	0.524	0.537	0.548	0.560	0.571	0.583	0.594	0.604	0.614
1.55	0.415	0.427	0.440	0.454	0.468	0.482	0.496	0.509	0.523	0.536	0.547	0.559	0.570	0.582	0.593	0.603	0.613
1.56	0.413	0.426	0.438	0.453	0.467	0.481	0.495	0.508	0.522	0.534	0.546	0.558	0.569	0.581	0.591	0.602	0.612
1.57	0.412	0.425	0.437	0.451	0.466	0.480	0.493	0.507	0.521	0.533	0.545	0.557	0.568	0.580	0.590	0.601	0.611
1.58	0.411	0.423	0.436	0.450	0.465	0.479	0.492	0.506	0.520	0.532	0.544	0.555	0.567	0.579	0.589	0.600	0.610
1.59	0.409	0.422	0.434	0.449	0.463	0.477	0.491	0.505	0.518	0.531	0.543	0.554	0.566	0.578	0.588	0.599	0.609
1.60	0.408	0.421	0.433	0.447	0.462	0.476	0.490	0.504	0.517	0.530	0.542	0.553	0.565	0.577	0.587	0.598	0.608
1.61	0.407	0.419	0.432	0.446	0.461	0.475	0.489	0.502	0.516	0.529	0.541	0.552	0.564	0.576	0.586	0.597	0.607
1.62	0.405	0.418	0.431	0.445	0.460	0.474	0.487	0.501	0.515	0.528	0.539	0.551	0.563	0.575	0.585	0.596	0.606
1.63	0.404	0.417	0.429	0.444	0.458	0.472	0.486	0.500	0.514	0.527	0.538	0.550	0.562	0.574	0.584	0.595	0.605
1.64	0.403	0.415	0.428	0.442	0.457	0.471	0.485	0.499	0.513	0.526	0.537	0.549	0.561	0.573	0.583	0.594	0.604
1.65	0.401	0.414	0.427	0.441	0.456	0.470	0.484	0.498	0.512	0.525	0.536	0.548	0.560	0.572	0.582	0.593	0.603
1.66	0.400	0.413	0.426	0.440	0.455	0.469	0.483	0.497	0.511	0.523	0.535	0.547	0.559	0.571	0.581	0.592	0.602
1.67	0.399	0.412	0.424	0.439	0.454	0.468	0.482	0.496	0.510	0.522	0.534	0.546	0.558	0.570	0.580	0.591	0.601
1.68	0.397	0.410	0.423	0.438	0.452	0.467	0.481	0.495	0.509	0.521	0.533	0.545	0.557	0.569	0.580	0.590	0.600
1.69	0.396	0.409	0.422	0.436	0.451	0.466	0.480	0.494	0.508	0.520	0.532	0.544	0.556	0.568	0.579	0.589	0.599
1.70	0.395	0.408	0.421	0.435	0.450	0.464	0.478	0.492	0.506	0.519	0.531	0.543	0.555	0.567	0.578	0.588	0.598
1.71	0.394	0.407	0.420	0.434	0.449	0.463	0.477	0.491	0.505	0.518	0.530	0.542	0.554	0.566	0.577	0.587	0.597
1.72	0.393	0.405	0.418	0.433	0.448	0.462	0.476	0.490	0.504	0.517	0.529	0.541	0.553	0.565	0.576	0.586	0.596
1.73	0.391	0.404	0.417	0.432	0.447	0.461	0.475	0.489	0.503	0.516	0.528	0.540	0.552	0.564	0.575	0.585	0.595
1.74	0.390	0.403	0.416	0.431	0.446	0.460	0.474	0.488	0.502	0.515	0.527	0.539	0.551	0.563	0.574	0.584	0.594
1.75	0.389	0.402	0.415	0.429	0.444	0.459	0.473	0.487	0.501	0.514	0.526	0.538	0.550	0.562	0.573	0.583	0.594
1.76	0.388	0.401	0.414	0.428	0.443	0.458	0.472	0.486	0.500	0.513	0.525	0.537	0.549	0.561	0.572	0.582	0.593
1.77	0.387	0.400	0.413	0.427	0.442	0.457	0.471	0.485	0.499	0.512	0.524	0.536	0.548	0.560	0.571	0.582	0.592
1.78	0.385	0.398	0.411	0.426	0.441	0.456	0.470	0.484	0.498	0.511	0.523	0.535	0.547	0.559	0.570	0.581	0.591
1.79	0.384	0.397	0.410	0.425	0.440	0.455	0.469	0.483	0.497	0.510	0.522	0.534	0.546	0.559	0.569	0.580	0.590
1.80	0.383	0.396	0.409	0.424	0.439	0.454	0.468	0.482	0.496	0.509	0.521	0.534	0.546	0.558	0.569	0.579	0.589
1.81	0.382	0.395	0.408	0.423	0.438	0.453	0.467	0.481	0.495	0.508	0.521	0.533	0.545	0.557	0.568	0.578	0.588
1.82	0.381	0.394	0.407	0.422	0.437	0.452	0.466	0.480	0.494	0.508	0.520	0.532	0.544	0.556	0.567	0.577	0.588
1.83	0.380	0.393	0.406	0.421	0.436	0.451	0.465	0.479	0.493	0.507	0.519	0.531	0.543	0.555	0.566	0.576	0.587
1.84	0.379	0.392	0.405	0.420	0.435	0.450	0.464	0.478	0.493	0.506	0.518	0.530	0.542	0.554	0.565	0.575	0.586
1.85	0.378	0.391	0.404	0.419	0.434	0.449	0.463	0.477	0.492	0.505	0.517	0.529	0.541	0.553	0.564	0.575	0.585
1.86	0.376	0.390	0.403	0.418	0.433	0.448	0.462	0.476	0.491	0.504	0.516	0.528	0.540	0.552	0.563	0.574	0.584
1.87	0.375	0.389	0.402	0.417	0.432	0.447	0.461	0.475	0.490	0.503	0.515	0.527	0.539	0.552	0.563	0.573	0.583
1.88	0.374	0.387	0.401	0.415	0.431	0.446	0.460	0.474	0.489	0.502	0.514	0.526	0.539	0.551	0.562	0.572	0.583
1.89	0.373	0.386	0.400	0.414	0.430	0.445	0.459	0.473	0.488	0.501	0.513	0.526	0.538	0.550	0.561	0.571	0.582
1.90	0.372	0.385	0.399	0.413	0.429	0.444	0.458	0.473	0.487	0.500	0.512	0.525	0.537	0.549	0.560	0.571	0.581
1.91	0.371	0.384	0.398	0.412	0.428	0.443	0.457	0.472	0.486	0.499	0.512	0.524	0.536	0.548	0.559	0.570	0.580
1.92	0.370	0.383	0.397	0.411	0.427	0.442	0.456	0.471	0.485	0.498	0.511	0.523	0.535	0.547	0.558	0.569	0.579
1.93	0.369	0.382	0.396	0.411	0.426	0.441	0.455	0.470	0.484	0.498	0.510	0.522	0.534	0.547	0.558	0.568	0.579
1.94	0.368	0.381	0.395	0.410	0.425	0.440	0.454	0.469	0.483	0.497	0.509	0.521	0.534	0.546	0.557	0.567	0.578
1.95	0.367	0.380	0.394	0.409	0.424	0.439	0.454	0.468	0.483	0.496	0.508	0.520	0.533	0.545	0.556	0.567	0.577
1.96	0.366	0.379	0.393	0.408	0.423	0.438	0.453	0.467	0.482	0.495	0.507	0.520	0.532	0.544	0.555	0.566	0.576
1.97	0.365	0.378	0.392	0.407	0.422	0.437	0.452	0.466	0.481	0.494	0.506	0.519	0.531	0.543	0.555	0.565	0.575
1.98	0.364	0.377	0.391	0.406	0.421	0.436	0.451	0.465	0.480	0.493	0.506	0.518	0.530	0.543	0.554	0.564	0.575
1.99	0.363	0.376	0.390	0.405	0.420	0.435	0.450	0.465	0.479	0.492	0.505	0.517	0.530	0.542	0.553	0.563	0.574
2.00	0.362	0.375	0.389	0.404	0.419	0.434	0.449	0.464	0.478	0.492	0.504	0.516	0.529	0.541	0.552	0.563	0.573
2.01	0.361	0.374	0.388	0.403	0.419	0.434	0.448	0.463	0.477	0.491	0.503	0.516	0.528	0.540	0.551	0.562	0.572
2.02	0.360	0.374	0.387	0.402	0.418	0.433	0.447	0.462	0.477	0.490	0.502	0.515	0.527	0.540	0.551	0.561	0.572
2.03	0.359	0.373	0.386	0.401	0.417	0.432	0.446	0.461	0.476	0.489	0.502	0.514	0.526	0.539	0.550	0.560	0.571
2.04	0.358	0.372	0.385	0.400	0.416	0.431	0.446	0.460	0.475	0.488	0.501	0.513	0.526	0.538	0.549	0.560	0.570

## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68
2.05	0.357	0.371	0.384	0.399	0.415	0.430	0.445	0.459	0.474	0.488	0.500	0.512	0.525	0.537	0.548	0.559	0.569
2.06	0.356	0.370	0.383	0.398	0.414	0.429	0.444	0.459	0.473	0.487	0.499	0.512	0.524	0.537	0.548	0.558	0.569
2.07	0.356	0.369	0.382	0.398	0.413	0.428	0.443	0.458	0.473	0.486	0.498	0.511	0.523	0.536	0.547	0.557	0.568
2.08	0.355	0.368	0.381	0.397	0.412	0.428	0.442	0.457	0.472	0.485	0.498	0.510	0.523	0.535	0.546	0.557	0.567
2.09	0.354	0.367	0.381	0.396	0.412	0.427	0.441	0.456	0.471	0.484	0.497	0.509	0.522	0.534	0.546	0.556	0.567
2.10	0.353	0.366	0.380	0.395	0.411	0.426	0.441	0.455	0.470	0.484	0.496	0.509	0.521	0.534	0.545	0.555	0.566
2.11	0.352	0.365	0.379	0.394	0.410	0.425	0.440	0.455	0.469	0.483	0.495	0.508	0.520	0.533	0.544	0.555	0.565
2.12	0.351	0.364	0.378	0.393	0.409	0.424	0.439	0.454	0.469	0.482	0.495	0.507	0.520	0.532	0.543	0.554	0.564
2.13	0.350	0.364	0.377	0.392	0.408	0.423	0.438	0.453	0.468	0.481	0.494	0.506	0.519	0.531	0.543	0.553	0.564
2.14	0.349	0.363	0.376	0.391	0.407	0.423	0.437	0.452	0.467	0.481	0.493	0.506	0.518	0.531	0.542	0.553	0.563
2.15	0.348	0.362	0.375	0.391	0.407	0.422	0.437	0.451	0.466	0.480	0.492	0.505	0.518	0.530	0.541	0.552	0.562
2.16	0.348	0.361	0.374	0.390	0.406	0.421	0.436	0.451	0.466	0.479	0.492	0.504	0.517	0.529	0.541	0.551	0.562
2.17	0.347	0.360	0.374	0.389	0.405	0.420	0.435	0.450	0.465	0.478	0.491	0.504	0.516	0.529	0.540	0.550	0.561
2.18	0.346	0.359	0.373	0.388	0.404	0.419	0.434	0.449	0.464	0.478	0.490	0.503	0.515	0.528	0.539	0.550	0.560
2.19	0.345	0.359	0.372	0.387	0.403	0.419	0.434	0.448	0.463	0.477	0.490	0.502	0.515	0.527	0.539	0.549	0.560
2.20	0.344	0.358	0.371	0.387	0.403	0.418	0.433	0.448	0.463	0.476	0.489	0.501	0.514	0.527	0.538	0.548	0.559
2.21	0.343	0.357	0.370	0.386	0.402	0.417	0.432	0.447	0.462	0.475	0.488	0.501	0.513	0.526	0.537	0.548	0.558
2.22	0.343	0.356	0.370	0.385	0.401	0.416	0.431	0.446	0.461	0.475	0.487	0.500	0.513	0.525	0.537	0.547	0.558
2.23	0.342	0.355	0.369	0.384	0.400	0.416	0.430	0.445	0.460	0.474	0.487	0.499	0.512	0.525	0.536	0.546	0.557
2.24	0.341	0.354	0.368	0.383	0.399	0.415	0.430	0.445	0.460	0.473	0.486	0.499	0.511	0.524	0.535	0.546	0.556
2.25	0.340	0.354	0.367	0.383	0.399	0.414	0.429	0.444	0.459	0.473	0.485	0.498	0.511	0.523	0.535	0.545	0.556
2.26	0.339	0.353	0.366	0.382	0.398	0.413	0.428	0.443	0.458	0.472	0.485	0.497	0.510	0.523	0.534	0.545	0.555
2.27	0.339	0.352	0.366	0.381	0.397	0.413	0.428	0.443	0.458	0.471	0.484	0.497	0.509	0.522	0.533	0.544	0.554
2.28	0.338	0.351	0.365	0.380	0.396	0.412	0.427	0.442	0.457	0.471	0.483	0.496	0.509	0.521	0.533	0.543	0.554
2.29	0.337	0.350	0.364	0.380	0.396	0.411	0.426	0.441	0.456	0.470	0.483	0.495	0.508	0.521	0.532	0.543	0.553
2.30	0.336	0.350	0.363	0.379	0.395	0.410	0.425	0.440	0.455	0.469	0.482	0.495	0.507	0.520	0.531	0.542	0.553
2.31	0.335	0.349	0.362	0.378	0.394	0.410	0.425	0.440	0.455	0.469	0.481	0.494	0.507	0.519	0.531	0.541	0.552
2.32	0.335	0.348	0.362	0.377	0.393	0.409	0.424	0.439	0.454	0.468	0.481	0.493	0.506	0.519	0.530	0.541	0.551
2.33	0.334	0.347	0.361	0.377	0.393	0.408	0.423	0.438	0.453	0.467	0.480	0.493	0.505	0.518	0.530	0.540	0.551
2.34	0.333	0.347	0.360	0.376	0.392	0.407	0.423	0.438	0.453	0.467	0.479	0.492	0.505	0.518	0.529	0.540	0.550
2.35	0.332	0.346	0.359	0.375	0.391	0.407	0.422	0.437	0.452	0.466	0.479	0.491	0.504	0.517	0.528	0.539	0.550
2.36	0.332	0.345	0.359	0.374	0.391	0.406	0.421	0.436	0.451	0.465	0.478	0.491	0.504	0.516	0.528	0.538	0.549
2.37	0.331	0.344	0.358	0.374	0.390	0.405	0.421	0.436	0.451	0.465	0.477	0.490	0.503	0.516	0.527	0.538	0.548
2.38	0.330	0.344	0.357	0.373	0.389	0.405	0.420	0.435	0.450	0.464	0.477	0.490	0.502	0.515	0.527	0.537	0.548
2.39	0.329	0.343	0.357	0.372	0.388	0.404	0.419	0.434	0.449	0.463	0.476	0.489	0.502	0.515	0.526	0.537	0.547
2.40	0.329	0.342	0.356	0.372	0.388	0.403	0.418	0.434	0.449	0.463	0.475	0.488	0.501	0.514	0.525	0.536	0.547
2.41	0.328	0.342	0.355	0.371	0.387	0.403	0.418	0.433	0.448	0.462	0.475	0.488	0.501	0.513	0.525	0.535	0.546
2.42	0.327	0.341	0.354	0.370	0.386	0.402	0.417	0.432	0.448	0.461	0.474	0.487	0.500	0.513	0.524	0.535	0.545
2.43	0.326	0.340	0.354	0.369	0.386	0.401	0.417	0.432	0.447	0.461	0.474	0.486	0.499	0.512	0.524	0.534	0.545
2.44	0.326	0.339	0.353	0.369	0.385	0.401	0.416	0.431	0.446	0.460	0.473	0.486	0.499	0.512	0.523	0.534	0.544
2.45	0.325	0.339	0.352	0.368	0.384	0.400	0.415	0.430	0.446	0.460	0.472	0.485	0.498	0.511	0.522	0.533	0.544
2.46	0.324	0.338	0.352	0.367	0.384	0.399	0.415	0.430	0.445	0.459	0.472	0.485	0.498	0.510	0.522	0.532	0.543
2.47	0.324	0.337	0.351	0.367	0.383	0.399	0.414	0.429	0.444	0.458	0.471	0.484	0.497	0.510	0.521	0.532	0.542
2.48	0.323	0.337	0.350	0.366	0.382	0.398	0.413	0.429	0.444	0.458	0.471	0.483	0.496	0.509	0.521	0.531	0.542
2.49	0.322	0.336	0.350	0.365	0.382	0.397	0.413	0.428	0.443	0.457	0.470	0.483	0.496	0.509	0.520	0.531	0.541
2.50	0.322	0.335	0.349	0.365	0.381	0.397	0.412	0.427	0.443	0.456	0.469	0.482	0.495	0.508	0.520	0.530	0.541
2.51	0.321	0.335	0.348	0.364	0.380	0.396	0.411	0.427	0.442	0.456	0.469	0.482	0.495	0.508	0.519	0.530	0.540
2.52	0.320	0.334	0.348	0.363	0.380	0.395	0.411	0.426	0.441	0.455	0.468	0.481	0.494	0.507	0.518	0.529	0.540
2.53	0.320	0.333	0.347	0.363	0.379	0.395	0.410	0.425	0.441	0.455	0.468	0.481	0.494	0.506	0.518	0.529	0.539
2.54	0.319	0.333	0.346	0.362	0.379	0.394	0.410	0.425	0.440	0.454	0.467	0.480	0.493	0.506	0.517	0.528	0.539
2.55	0.318	0.332	0.346	0.361	0.378	0.394	0.409	0.424	0.440	0.454	0.466	0.479	0.492	0.505	0.517	0.527	0.538
2.56	0.318	0.331	0.345	0.361	0.377	0.393	0.408	0.424	0.439	0.453	0.466	0.479	0.492	0.505	0.516	0.527	0.537
2.57	0.317	0.331	0.344	0.360	0.377	0.392	0.408	0.423	0.438	0.452	0.465	0.478	0.491	0.504	0.516	0.526	0.537
2.58	0.316	0.330	0.344	0.360	0.376	0.392	0.407	0.422	0.438	0.452	0.465	0.478	0.491	0.504	0.515	0.526	0.536
2.59	0.316	0.329	0.343	0.359	0.375	0.391	0.406	0.422	0.437	0.451	0.464	0.477	0.490	0.503	0.515	0.525	0.536
2.60	0.315	0.329	0.342	0.358	0.375	0.391	0.406	0.421	0.437	0.451	0.464	0.477	0.490	0.503	0.514	0.525	0.535
2.61	0.314	0.328	0.342	0.358	0.374	0.390	0.405	0.421	0.436	0.450	0.463	0.476	0.489	0.502	0.514	0.524	0.535
2.62	0.314	0.327	0.341	0.357	0.374	0.389	0.405	0.420	0.435	0.450	0.463	0.476	0.489	0.502	0.513	0.524	0.534
2.63	0.313	0.327	0.341	0.356	0.373	0.389	0.404	0.420	0.435	0.449	0.462	0.475	0.488	0.501	0.512	0.523	0.534
2.64	0.312	0.326	0.340	0.356	0.372	0.388	0.404	0.419	0.434	0.448	0.461	0.474	0.487	0.500	0.512	0.523	0.533



## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68
2.65	0.312	0.326	0.339	0.355	0.372	0.388	0.403	0.418	0.434	0.448	0.461	0.474	0.487	0.500	0.511	0.522	0.533
2.66	0.311	0.325	0.339	0.355	0.371	0.387	0.402	0.418	0.433	0.447	0.460	0.473	0.486	0.499	0.511	0.522	0.532
2.67	0.311	0.324	0.338	0.354	0.371	0.386	0.402	0.417	0.433	0.447	0.460	0.473	0.486	0.499	0.510	0.521	0.532
2.68	0.310	0.324	0.337	0.353	0.370	0.386	0.401	0.417	0.432	0.446	0.459	0.472	0.485	0.498	0.510	0.521	0.531
2.69	0.309	0.323	0.337	0.353	0.369	0.385	0.401	0.416	0.432	0.446	0.459	0.472	0.485	0.498	0.509	0.520	0.531
2.70	0.309	0.322	0.336	0.352	0.369	0.385	0.400	0.416	0.431	0.445	0.458	0.471	0.484	0.497	0.509	0.520	0.530
2.71	0.308	0.322	0.336	0.352	0.368	0.384	0.400	0.415	0.430	0.445	0.458	0.471	0.484	0.497	0.508	0.519	0.530
2.72	0.308	0.321	0.335	0.351	0.368	0.384	0.399	0.414	0.430	0.444	0.457	0.470	0.483	0.496	0.508	0.519	0.529
2.73	0.307	0.321	0.334	0.350	0.367	0.383	0.398	0.414	0.429	0.444	0.457	0.470	0.483	0.496	0.507	0.518	0.529
2.74	0.306	0.320	0.334	0.350	0.367	0.382	0.398	0.413	0.429	0.443	0.456	0.469	0.482	0.495	0.507	0.518	0.528
2.75	0.306	0.320	0.333	0.349	0.366	0.382	0.397	0.413	0.428	0.442	0.456	0.469	0.482	0.495	0.506	0.517	0.528
2.76	0.305	0.319	0.333	0.349	0.365	0.381	0.397	0.412	0.428	0.442	0.455	0.468	0.481	0.494	0.506	0.517	0.527
2.77	0.305	0.318	0.332	0.348	0.365	0.381	0.396	0.412	0.427	0.441	0.455	0.468	0.481	0.494	0.505	0.516	0.527
2.78	0.304	0.318	0.332	0.348	0.364	0.380	0.396	0.411	0.427	0.441	0.454	0.467	0.480	0.493	0.505	0.516	0.526
2.79	0.303	0.317	0.331	0.347	0.364	0.380	0.395	0.411	0.426	0.440	0.453	0.467	0.480	0.493	0.504	0.515	0.526
2.80	0.303	0.317	0.330	0.347	0.363	0.379	0.395	0.410	0.426	0.440	0.453	0.466	0.479	0.492	0.504	0.515	0.525
2.81	0.302	0.316	0.330	0.346	0.363	0.379	0.394	0.410	0.425	0.439	0.452	0.466	0.479	0.492	0.503	0.514	0.525
2.82	0.302	0.316	0.329	0.345	0.362	0.378	0.394	0.409	0.425	0.439	0.452	0.465	0.478	0.491	0.503	0.514	0.524
2.83	0.301	0.315	0.329	0.345	0.362	0.378	0.393	0.409	0.424	0.438	0.451	0.465	0.478	0.491	0.502	0.513	0.524
2.84	0.301	0.314	0.328	0.344	0.361	0.377	0.393	0.408	0.424	0.438	0.451	0.464	0.477	0.490	0.502	0.513	0.523
2.85	0.300	0.314	0.328	0.344	0.361	0.376	0.392	0.408	0.423	0.437	0.450	0.464	0.477	0.490	0.502	0.512	0.523
2.86	0.299	0.313	0.327	0.343	0.360	0.376	0.391	0.407	0.423	0.437	0.450	0.463	0.476	0.489	0.501	0.512	0.522
2.87	0.299	0.313	0.327	0.343	0.359	0.375	0.391	0.406	0.422	0.436	0.449	0.463	0.476	0.489	0.501	0.511	0.522
2.88	0.298	0.312	0.326	0.342	0.359	0.374	0.388	0.402	0.416	0.430	0.445	0.459	0.474	0.488	0.500	0.511	0.521
2.89	0.298	0.312	0.326	0.342	0.358	0.373	0.387	0.401	0.415	0.430	0.444	0.459	0.473	0.488	0.500	0.510	0.521
2.90	0.297	0.311	0.325	0.341	0.358	0.373	0.387	0.401	0.415	0.429	0.443	0.458	0.472	0.487	0.499	0.510	0.521
2.91	0.297	0.311	0.325	0.341	0.357	0.372	0.386	0.400	0.414	0.429	0.443	0.457	0.472	0.486	0.499	0.510	0.521
2.92	0.297	0.311	0.325	0.340	0.357	0.371	0.385	0.399	0.413	0.427	0.442	0.456	0.471	0.486	0.498	0.509	0.520
2.93	0.296	0.311	0.325	0.340	0.355	0.370	0.384	0.398	0.412	0.427	0.441	0.456	0.471	0.485	0.498	0.509	0.520
2.94	0.296	0.310	0.325	0.340	0.355	0.369	0.383	0.397	0.412	0.426	0.439	0.453	0.467	0.481	0.494	0.506	0.518
2.95	0.295	0.310	0.325	0.340	0.354	0.369	0.383	0.397	0.411	0.425	0.439	0.452	0.466	0.480	0.493	0.505	0.518
2.96	0.295	0.310	0.325	0.339	0.354	0.369	0.383	0.397	0.411	0.424	0.438	0.452	0.465	0.479	0.492	0.505	0.517
2.97	0.295	0.310	0.325	0.339	0.354	0.368	0.381	0.395	0.408	0.422	0.436	0.450	0.464	0.478	0.491	0.504	0.517
2.98	0.295	0.310	0.325	0.339	0.353	0.367	0.381	0.394	0.408	0.422	0.436	0.450	0.464	0.478	0.491	0.503	0.516
2.99	0.295	0.310	0.325	0.339	0.353	0.367	0.380	0.394	0.408	0.421	0.435	0.449	0.463	0.477	0.490	0.503	0.516
3.00	0.295	0.310	0.325	0.339	0.353	0.367	0.380	0.394	0.407	0.420	0.434	0.447	0.460	0.473	0.487	0.500	0.513

## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
0.01	0.991	0.991	0.991	0.991	0.992	0.992	0.993	0.993	0.994	0.995	0.996	0.997	0.998	0.998	0.998	0.998	0.998
	0.001	0.001	0.001	0.001	0.002	0.002	0.003	0.003	0.004	0.005	0.006	0.007	0.008	0.008	0.008	0.008	0.008
0.02	0.985	0.985	0.986	0.986	0.987	0.987	0.988	0.989	0.989	0.990	0.991	0.993	0.994	0.994	0.995	0.995	0.995
	0.005	0.005	0.006	0.006	0.007	0.007	0.008	0.009	0.009	0.010	0.011	0.013	0.014	0.014	0.015	0.015	0.015
0.03	0.979	0.980	0.980	0.981	0.981	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.991	0.991	0.992
	0.009	0.010	0.010	0.011	0.011	0.012	0.013	0.014	0.015	0.016	0.017	0.018	0.019	0.020	0.021	0.021	0.022
0.04	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.980	0.981	0.982	0.983	0.984	0.986	0.986	0.987	0.988	0.989
	0.013	0.014	0.015	0.016	0.017	0.017	0.018	0.020	0.021	0.022	0.023	0.024	0.026	0.026	0.027	0.028	0.029
0.05	0.968	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.978	0.979	0.980	0.982	0.983	0.984	0.985	0.986
	0.018	0.019	0.020	0.021	0.022	0.023	0.024	0.025	0.026	0.028	0.029	0.030	0.032	0.033	0.034	0.035	0.036
0.06	0.962	0.964	0.965	0.966	0.967	0.968	0.970	0.971	0.972	0.974	0.975	0.977	0.978	0.979	0.980	0.982	0.983
	0.022	0.024	0.025	0.026	0.027	0.028	0.030	0.031	0.032	0.034	0.035	0.037	0.038	0.039	0.040	0.042	0.043
0.07	0.957	0.959	0.960	0.961	0.963	0.964	0.965	0.967	0.968	0.970	0.971	0.973	0.975	0.976	0.977	0.979	0.980
	0.027	0.029	0.030	0.031	0.033	0.034	0.035	0.037	0.038	0.040	0.041	0.043	0.045	0.046	0.047	0.049	0.050
0.08	0.952	0.953	0.955	0.956	0.958	0.959	0.961	0.963	0.964	0.966	0.968	0.969	0.971	0.972	0.974	0.975	0.977
	0.032	0.033	0.035	0.036	0.038	0.039	0.041	0.043	0.044	0.046	0.048	0.049	0.051	0.052	0.054	0.055	0.057
0.09	0.947	0.948	0.950	0.952	0.953	0.955	0.957	0.959	0.960	0.962	0.964	0.966	0.968	0.969	0.971	0.973	0.975
	0.037	0.038	0.040	0.042	0.043	0.045	0.047	0.049	0.050	0.052	0.054	0.056	0.058	0.059	0.061	0.063	0.065
0.10	0.942	0.944	0.946	0.947	0.949	0.951	0.953	0.955	0.957	0.959	0.961	0.963	0.965	0.966	0.968	0.970	0.972
	0.042	0.044	0.046	0.047	0.049	0.051	0.053	0.055	0.057	0.059	0.061	0.063	0.065	0.066	0.068	0.070	0.072
0.11	0.937	0.939	0.941	0.943	0.945	0.947	0.949	0.951	0.953	0.956	0.958	0.960	0.962	0.964	0.966	0.968	0.970
	0.047	0.049	0.051	0.053	0.055	0.057	0.059	0.061	0.063	0.066	0.068	0.070	0.072	0.074	0.076	0.078	0.080
0.12	0.932	0.935	0.937	0.939	0.941	0.943	0.946	0.948	0.950	0.952	0.955	0.957	0.959	0.961	0.963	0.966	0.968
	0.052	0.055	0.057	0.059	0.061	0.063	0.066	0.068	0.070	0.072	0.075	0.077	0.079	0.081	0.083	0.086	0.088
0.13	0.928	0.930	0.933	0.935	0.937	0.940	0.942	0.944	0.947	0.949	0.952	0.954	0.956	0.959	0.961	0.963	0.966
	0.058	0.060	0.063	0.065	0.067	0.070	0.072	0.074	0.077	0.079	0.082	0.084	0.086	0.089	0.091	0.093	0.096
0.14	0.923	0.926	0.928	0.931	0.934	0.936	0.939	0.941	0.944	0.946	0.949	0.951	0.954	0.956	0.959	0.961	0.964
	0.063	0.066	0.068	0.071	0.074	0.076	0.079	0.081	0.084	0.086	0.089	0.091	0.094	0.096	0.099	0.101	0.104
0.15	0.919	0.922	0.924	0.927	0.930	0.932	0.935	0.938	0.941	0.943	0.946	0.949	0.951	0.954	0.957	0.959	0.962
	0.069	0.072	0.074	0.077	0.080	0.082	0.085	0.088	0.091	0.093	0.096	0.099	0.101	0.104	0.107	0.109	0.112
0.16	0.915	0.918	0.920	0.923	0.926	0.929	0.932	0.935	0.938	0.940	0.943	0.946	0.949	0.952	0.954	0.957	0.960
	0.075	0.078	0.080	0.083	0.086	0.089	0.092	0.095	0.098	0.100	0.103	0.106	0.109	0.112	0.114	0.117	0.120
0.17	0.911	0.914	0.917	0.920	0.923	0.926	0.929	0.932	0.935	0.938	0.941	0.944	0.947	0.949	0.952	0.955	0.958
	0.081	0.084	0.087	0.090	0.093	0.096	0.099	0.102	0.105	0.108	0.111	0.114	0.117	0.119	0.122	0.125	0.128
0.18	0.906	0.910	0.913	0.916	0.919	0.922	0.925	0.929	0.932	0.935	0.938	0.941	0.944	0.947	0.950	0.953	0.956
	0.086	0.090	0.093	0.096	0.099	0.102	0.105	0.109	0.112	0.115	0.118	0.121	0.124	0.127	0.130	0.133	0.136
0.19	0.902	0.906	0.909	0.912	0.916	0.919	0.922	0.926	0.929	0.932	0.935	0.939	0.942	0.945	0.948	0.951	0.954
	0.092	0.096	0.099	0.102	0.106	0.109	0.112	0.116	0.119	0.122	0.125	0.129	0.132	0.135	0.138	0.141	0.144
0.20	0.898	0.902	0.905	0.909	0.912	0.916	0.919	0.923	0.926	0.929	0.933	0.936	0.940	0.943	0.946	0.949	0.952
	0.098	0.102	0.105	0.109	0.112	0.116	0.119	0.123	0.126	0.129	0.133	0.136	0.140	0.143	0.146	0.149	0.152
0.21	0.894	0.898	0.902	0.905	0.909	0.912	0.916	0.920	0.923	0.927	0.930	0.934	0.937	0.941	0.944	0.947	0.951
	0.104	0.108	0.112	0.115	0.119	0.122	0.126	0.130	0.133	0.137	0.140	0.144	0.147	0.151	0.154	0.157	0.161
0.22	0.890	0.894	0.898	0.902	0.905	0.909	0.913	0.917	0.921	0.924	0.928	0.932	0.935	0.939	0.942	0.945	0.949
	0.110	0.114	0.118	0.122	0.125	0.129	0.133	0.137	0.141	0.144	0.148	0.152	0.155	0.159	0.162	0.165	0.169
0.23	0.887	0.890	0.894	0.898	0.902	0.906	0.910	0.914	0.918	0.922	0.925	0.929	0.933	0.937	0.940	0.944	0.947
	0.117	0.120	0.124	0.128	0.132	0.136	0.140	0.144	0.148	0.152	0.155	0.159	0.163	0.167	0.170	0.174	0.177
0.24	0.883	0.887	0.891	0.895	0.899	0.903	0.907	0.911	0.915	0.919	0.923	0.927	0.931	0.935	0.938	0.942	0.945
	0.123	0.127	0.131	0.135	0.139	0.143	0.147	0.151	0.155	0.159	0.163	0.167	0.171	0.175	0.178	0.182	0.185
0.25	0.879	0.883	0.887	0.892	0.896	0.900	0.904	0.908	0.913	0.917	0.921	0.925	0.929	0.933	0.936	0.940	0.944
	0.129	0.133	0.137	0.142	0.146	0.150	0.154	0.158	0.163	0.167	0.171	0.175	0.179	0.183	0.186	0.190	0.194
0.26	0.875	0.880	0.884	0.888	0.893	0.897	0.901	0.906	0.910	0.914	0.918	0.922	0.927	0.931	0.934	0.938	0.942
	0.135	0.140	0.144	0.148	0.153	0.157	0.161	0.166	0.170	0.174	0.178	0.182	0.187	0.191	0.194	0.198	0.202
0.27	0.872	0.876	0.881	0.885	0.890	0.894	0.898	0.903	0.907	0.912	0.916	0.920	0.925	0.929	0.933	0.937	0.941
	0.142	0.146	0.151	0.155	0.160	0.164	0.168	0.173	0.177	0.182	0.186	0.190	0.195	0.199	0.203	0.207	0.211
0.28	0.868	0.873	0.877	0.882	0.886	0.891	0.896	0.900	0.905	0.909	0.914	0.918	0.923	0.927	0.931	0.935	0.939
	0.148	0.153	0.157	0.162	0.166	0.171	0.176	0.180	0.185	0.189	0.194	0.198	0.203	0.207	0.211	0.215	0.219
0.29	0.864	0.869	0.874	0.879	0.883	0.888	0.893	0.898	0.902	0.907	0.911	0.916	0.920	0.925	0.929	0.933	0.937
	0.154	0.159	0.164	0.169	0.173	0.178	0.183	0.188	0.192	0.197	0.201	0.206	0.210	0.215	0.219	0.223	0.227
0.30	0.861	0.866	0.871	0.876	0.880	0.885	0.890	0.895	0.900	0.904	0.909	0.914	0.918	0.923	0.927	0.931	0.936
	0.161	0.166	0.171	0.176	0.180	0.185	0.190	0.195	0.200	0.204	0.209	0.214	0.218	0.223	0.227		



## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
<b>0.62</b>	0.768	0.776	0.784	0.792	0.800	0.808	0.816	0.823	0.831	0.839	0.847	0.854	0.862	0.869	0.877	0.884	0.891
	0.388	0.396	0.404	0.412	0.420	0.428	0.436	0.443	0.451	0.459	0.467	0.474	0.482	0.489	0.497	0.504	0.511
<b>0.63</b>	0.766	0.774	0.782	0.790	0.798	0.806	0.814	0.822	0.830	0.837	0.845	0.853	0.861	0.868	0.875	0.883	0.890
	0.396	0.404	0.412	0.420	0.428	0.436	0.444	0.452	0.460	0.467	0.475	0.483	0.491	0.498	0.505	0.513	0.520
<b>0.64</b>	0.764	0.772	0.780	0.787	0.795	0.804	0.812	0.820	0.828	0.836	0.843	0.851	0.859	0.867	0.874	0.881	0.889
	0.404	0.412	0.420	0.427	0.435	0.444	0.452	0.460	0.468	0.476	0.483	0.491	0.499	0.507	0.514	0.521	0.529
<b>0.65</b>	0.761	0.769	0.777	0.785	0.793	0.802	0.810	0.818	0.826	0.834	0.842	0.850	0.857	0.865	0.873	0.880	0.888
	0.411	0.419	0.427	0.435	0.443	0.452	0.460	0.468	0.476	0.484	0.492	0.500	0.507	0.515	0.523	0.530	0.538
<b>0.66</b>	0.759	0.767	0.775	0.783	0.791	0.800	0.808	0.816	0.824	0.832	0.840	0.848	0.856	0.864	0.871	0.879	0.886
	0.419	0.427	0.435	0.443	0.451	0.460	0.468	0.476	0.484	0.492	0.500	0.508	0.516	0.524	0.531	0.539	0.546
<b>0.67</b>	0.757	0.765	0.773	0.781	0.789	0.798	0.806	0.814	0.822	0.830	0.838	0.846	0.854	0.862	0.870	0.878	0.885
	0.427	0.435	0.443	0.451	0.459	0.468	0.476	0.484	0.492	0.500	0.508	0.516	0.524	0.532	0.540	0.548	0.555
<b>0.68</b>	0.755	0.763	0.771	0.779	0.787	0.796	0.804	0.812	0.821	0.829	0.837	0.845	0.853	0.861	0.868	0.876	0.884
	0.435	0.443	0.451	0.459	0.467	0.476	0.484	0.492	0.501	0.509	0.517	0.525	0.533	0.541	0.548	0.556	0.564
<b>0.69</b>	0.752	0.761	0.769	0.777	0.785	0.794	0.802	0.810	0.819	0.827	0.835	0.843	0.851	0.859	0.867	0.875	0.883
	0.442	0.451	0.459	0.467	0.475	0.484	0.492	0.500	0.509	0.517	0.525	0.533	0.541	0.549	0.557	0.565	0.573
<b>0.70</b>	0.750	0.758	0.767	0.775	0.783	0.792	0.800	0.809	0.817	0.825	0.834	0.842	0.850	0.858	0.866	0.874	0.882
	0.450	0.458	0.467	0.475	0.483	0.492	0.500	0.509	0.517	0.525	0.534	0.542	0.550	0.558	0.566	0.574	0.582
<b>0.71</b>	0.748	0.756	0.765	0.773	0.781	0.790	0.798	0.807	0.815	0.824	0.832	0.840	0.848	0.857	0.864	0.872	0.880
	0.458	0.466	0.475	0.483	0.491	0.500	0.508	0.517	0.525	0.534	0.542	0.550	0.558	0.567	0.574	0.582	0.590
<b>0.72</b>	0.746	0.754	0.762	0.771	0.779	0.788	0.797	0.805	0.814	0.822	0.830	0.839	0.847	0.855	0.863	0.871	0.879
	0.466	0.474	0.482	0.491	0.499	0.508	0.517	0.525	0.534	0.542	0.550	0.559	0.567	0.575	0.583	0.591	0.599
<b>0.73</b>	0.744	0.752	0.760	0.769	0.777	0.786	0.795	0.803	0.812	0.820	0.829	0.837	0.846	0.854	0.862	0.870	0.878
	0.474	0.482	0.490	0.499	0.507	0.516	0.525	0.533	0.542	0.550	0.559	0.567	0.576	0.584	0.592	0.600	0.608
<b>0.74</b>	0.742	0.750	0.758	0.767	0.776	0.784	0.793	0.802	0.810	0.819	0.827	0.836	0.844	0.852	0.861	0.869	0.877
	0.482	0.490	0.498	0.507	0.516	0.524	0.533	0.542	0.550	0.559	0.567	0.576	0.584	0.592	0.601	0.609	0.617
<b>0.75</b>	0.739	0.748	0.756	0.765	0.774	0.782	0.791	0.800	0.809	0.817	0.826	0.834	0.843	0.851	0.859	0.868	0.876
	0.489	0.498	0.506	0.515	0.524	0.532	0.541	0.550	0.559	0.567	0.576	0.584	0.593	0.601	0.609	0.618	0.626
<b>0.76</b>	0.737	0.746	0.754	0.763	0.772	0.781	0.789	0.798	0.807	0.816	0.824	0.833	0.841	0.850	0.858	0.866	0.875
	0.497	0.506	0.514	0.523	0.532	0.541	0.549	0.558	0.567	0.576	0.584	0.593	0.601	0.610	0.618	0.626	0.635
<b>0.77</b>	0.735	0.744	0.753	0.761	0.770	0.779	0.788	0.797	0.805	0.814	0.823	0.831	0.840	0.848	0.857	0.865	0.874
	0.505	0.514	0.523	0.531	0.540	0.549	0.558	0.567	0.575	0.584	0.593	0.601	0.610	0.618	0.627	0.635	0.644
<b>0.78</b>	0.733	0.742	0.751	0.759	0.768	0.777	0.786	0.795	0.804	0.813	0.821	0.830	0.838	0.847	0.855	0.864	0.872
	0.513	0.522	0.531	0.539	0.548	0.557	0.566	0.575	0.584	0.593	0.601	0.610	0.618	0.627	0.635	0.644	0.652
<b>0.79</b>	0.731	0.740	0.749	0.757	0.766	0.775	0.784	0.793	0.802	0.811	0.820	0.828	0.837	0.846	0.854	0.863	0.871
	0.521	0.530	0.539	0.547	0.556	0.565	0.574	0.583	0.592	0.601	0.610	0.618	0.627	0.636	0.644	0.653	0.661
<b>0.80</b>	0.729	0.738	0.747	0.756	0.764	0.773	0.783	0.792	0.801	0.809	0.818	0.827	0.836	0.844	0.853	0.862	0.870
	0.529	0.538	0.547	0.556	0.564	0.573	0.583	0.592	0.601	0.609	0.618	0.627	0.636	0.644	0.653	0.662	0.670
<b>0.81</b>	0.727	0.736	0.745	0.754	0.763	0.772	0.781	0.790	0.799	0.808	0.817	0.825	0.834	0.843	0.852	0.860	0.869
	0.537	0.546	0.555	0.564	0.573	0.582	0.591	0.600	0.609	0.618	0.627	0.635	0.644	0.653	0.662	0.670	0.679
<b>0.82</b>	0.725	0.734	0.743	0.752	0.761	0.770	0.779	0.788	0.797	0.806	0.815	0.824	0.833	0.842	0.850	0.859	0.868
	0.545	0.554	0.563	0.572	0.581	0.590	0.599	0.608	0.617	0.626	0.635	0.644	0.653	0.662	0.670	0.679	0.688
<b>0.83</b>	0.723	0.732	0.741	0.750	0.759	0.768	0.778	0.787	0.796	0.805	0.814	0.823	0.831	0.840	0.849	0.858	0.867
	0.553	0.562	0.571	0.580	0.589	0.598	0.608	0.617	0.626	0.635	0.644	0.653	0.661	0.670	0.679	0.688	0.697
<b>0.84</b>	0.722	0.730	0.739	0.748	0.757	0.767	0.776	0.785	0.794	0.803	0.812	0.821	0.830	0.839	0.848	0.857	0.866
	0.562	0.570	0.579	0.588	0.597	0.607	0.616	0.625	0.634	0.643	0.652	0.661	0.670	0.679	0.688	0.697	0.706
<b>0.85</b>	0.720	0.729	0.738	0.747	0.756	0.765	0.774	0.784	0.793	0.802	0.811	0.820	0.829	0.838	0.847	0.856	0.865
	0.570	0.579	0.588	0.597	0.606	0.615	0.624	0.634	0.643	0.652	0.661	0.670	0.679	0.688	0.697	0.706	0.715
<b>0.86</b>	0.718	0.727	0.736	0.745	0.754	0.763	0.773	0.782	0.791	0.800	0.809	0.818	0.827	0.836	0.846	0.855	0.864
	0.578	0.587	0.596	0.605	0.614	0.623	0.633	0.642	0.651	0.660	0.669	0.678	0.687	0.696	0.706	0.715	0.724
<b>0.87</b>	0.716	0.725	0.734	0.743	0.752	0.762	0.771	0.780	0.790	0.799	0.808	0.817	0.826	0.835	0.844	0.853	0.863
	0.586	0.595	0.604	0.613	0.622	0.632	0.641	0.650	0.660	0.669	0.678	0.687	0.696	0.705	0.714	0.723	0.733
<b>0.88</b>	0.714	0.723	0.732	0.741	0.751	0.760	0.769	0.779	0.788	0.797	0.807	0.816	0.825	0.834	0.843	0.852	0.862
	0.594	0.603	0.612	0.621	0.631	0.640	0.649	0.659	0.668	0.677	0.687	0.696	0.705	0.714	0.723	0.732	0.742
<b>0.89</b>	0.712	0.721	0.731	0.740	0.749	0.758	0.768	0.777	0.787	0.796	0.805	0.814	0.823	0.833	0.842	0.851	0.861
	0.602	0.611	0.621	0.630	0.639	0.648	0.658	0.667	0.677	0.686	0.695	0.704	0.713	0.723	0.732	0.741	0.751
<b>0.90</b>	0.711	0.720	0.729	0.738	0.747	0.757	0.766	0.776	0.785	0.794	0.804	0.813	0.822	0.831	0.841	0.850	0.860
	0.611	0.620	0.629	0.638	0.647	0.657	0.666	0.676	0.685	0.694	0.704	0.713	0.722	0.731	0.741	0.750	0.760
<b>0.91</b>	0.709	0.718	0.727	0.736	0.746	0.755	0.765	0.774	0.784	0.793	0.802	0.812	0.821	0.830	0.840	0.849	0.858
	0.619	0.628	0.637														



## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
1.45	0.633	0.644	0.655	0.666	0.677	0.688	0.700	0.710	0.720	0.730	0.740	0.751	0.761	0.773	0.786	0.798	0.811
1.46	0.632	0.643	0.654	0.664	0.676	0.687	0.699	0.709	0.719	0.729	0.739	0.750	0.760	0.772	0.785	0.798	0.810
1.47	0.631	0.642	0.653	0.663	0.675	0.686	0.698	0.708	0.718	0.729	0.738	0.749	0.759	0.771	0.784	0.797	0.810
1.48	0.630	0.641	0.652	0.662	0.674	0.685	0.697	0.707	0.718	0.728	0.738	0.748	0.758	0.771	0.783	0.796	0.809
1.49	0.629	0.640	0.651	0.661	0.673	0.684	0.696	0.706	0.717	0.727	0.737	0.747	0.757	0.770	0.782	0.795	0.808
1.50	0.628	0.639	0.650	0.660	0.672	0.683	0.695	0.705	0.716	0.726	0.736	0.746	0.757	0.769	0.782	0.794	0.807
1.51	0.627	0.638	0.649	0.659	0.671	0.682	0.694	0.704	0.715	0.725	0.735	0.745	0.756	0.768	0.781	0.794	0.807
1.52	0.626	0.637	0.648	0.658	0.670	0.681	0.693	0.704	0.714	0.724	0.734	0.744	0.755	0.767	0.780	0.793	0.806
1.53	0.625	0.636	0.647	0.657	0.669	0.680	0.692	0.703	0.713	0.723	0.733	0.743	0.754	0.766	0.779	0.792	0.805
1.54	0.624	0.635	0.646	0.656	0.668	0.680	0.691	0.702	0.712	0.722	0.732	0.742	0.753	0.765	0.778	0.791	0.804
1.55	0.623	0.634	0.645	0.655	0.667	0.679	0.690	0.701	0.711	0.721	0.731	0.741	0.752	0.765	0.778	0.791	0.804
1.56	0.622	0.633	0.644	0.654	0.666	0.678	0.689	0.700	0.710	0.720	0.730	0.741	0.751	0.764	0.777	0.790	0.803
1.57	0.621	0.632	0.643	0.653	0.665	0.677	0.688	0.699	0.709	0.719	0.729	0.740	0.750	0.763	0.776	0.789	0.802
1.58	0.620	0.631	0.642	0.653	0.664	0.676	0.688	0.698	0.708	0.718	0.728	0.739	0.750	0.762	0.775	0.788	0.802
1.59	0.619	0.630	0.641	0.652	0.663	0.675	0.687	0.697	0.707	0.718	0.728	0.738	0.749	0.761	0.775	0.788	0.801
1.60	0.618	0.629	0.640	0.651	0.662	0.674	0.686	0.696	0.707	0.717	0.727	0.737	0.748	0.760	0.774	0.787	0.800
1.61	0.617	0.628	0.639	0.650	0.661	0.673	0.685	0.695	0.706	0.716	0.726	0.736	0.747	0.760	0.773	0.786	0.800
1.62	0.616	0.627	0.638	0.649	0.660	0.672	0.684	0.694	0.705	0.715	0.725	0.735	0.746	0.759	0.772	0.786	0.799
1.63	0.615	0.626	0.637	0.648	0.659	0.671	0.683	0.694	0.704	0.714	0.724	0.735	0.745	0.758	0.771	0.785	0.798
1.64	0.614	0.625	0.636	0.647	0.658	0.670	0.682	0.693	0.703	0.713	0.723	0.734	0.744	0.757	0.771	0.784	0.798
1.65	0.613	0.624	0.635	0.646	0.658	0.669	0.681	0.692	0.702	0.712	0.722	0.733	0.744	0.756	0.770	0.783	0.797
1.66	0.612	0.623	0.634	0.645	0.657	0.669	0.680	0.691	0.701	0.712	0.722	0.732	0.743	0.756	0.769	0.783	0.796
1.67	0.611	0.622	0.633	0.644	0.656	0.668	0.680	0.690	0.701	0.711	0.721	0.731	0.742	0.755	0.768	0.782	0.796
1.68	0.610	0.621	0.632	0.643	0.655	0.667	0.679	0.689	0.700	0.710	0.720	0.730	0.741	0.754	0.768	0.781	0.795
1.69	0.609	0.620	0.631	0.642	0.654	0.666	0.678	0.688	0.699	0.709	0.719	0.730	0.740	0.753	0.767	0.781	0.794
1.70	0.608	0.619	0.630	0.642	0.653	0.665	0.677	0.688	0.698	0.708	0.718	0.729	0.740	0.753	0.766	0.780	0.794
1.71	0.607	0.618	0.630	0.641	0.652	0.664	0.676	0.687	0.697	0.707	0.718	0.728	0.739	0.752	0.766	0.779	0.793
1.72	0.607	0.618	0.629	0.640	0.651	0.663	0.675	0.686	0.696	0.707	0.717	0.727	0.738	0.751	0.765	0.779	0.792
1.73	0.606	0.617	0.628	0.639	0.651	0.663	0.675	0.685	0.696	0.706	0.716	0.726	0.737	0.750	0.764	0.778	0.792
1.74	0.605	0.616	0.627	0.638	0.650	0.662	0.674	0.684	0.695	0.705	0.715	0.726	0.736	0.749	0.763	0.777	0.791
1.75	0.604	0.615	0.626	0.637	0.649	0.661	0.673	0.684	0.694	0.704	0.714	0.725	0.736	0.749	0.763	0.777	0.791
1.76	0.603	0.614	0.625	0.636	0.648	0.660	0.672	0.683	0.693	0.703	0.714	0.724	0.735	0.748	0.762	0.776	0.790
1.77	0.602	0.613	0.624	0.636	0.647	0.659	0.671	0.682	0.692	0.703	0.713	0.723	0.734	0.747	0.761	0.775	0.789
1.78	0.601	0.612	0.624	0.635	0.646	0.659	0.671	0.681	0.692	0.702	0.712	0.722	0.733	0.747	0.761	0.775	0.789
1.79	0.600	0.612	0.623	0.634	0.646	0.658	0.670	0.680	0.691	0.701	0.711	0.722	0.733	0.746	0.760	0.774	0.788
1.80	0.600	0.611	0.622	0.633	0.645	0.657	0.669	0.680	0.690	0.700	0.710	0.721	0.732	0.745	0.759	0.773	0.788
1.81	0.599	0.610	0.621	0.632	0.644	0.656	0.668	0.679	0.689	0.700	0.710	0.720	0.731	0.744	0.759	0.773	0.787
1.82	0.598	0.609	0.620	0.631	0.643	0.655	0.667	0.678	0.689	0.699	0.709	0.719	0.730	0.744	0.758	0.772	0.786
1.83	0.597	0.608	0.619	0.631	0.642	0.655	0.667	0.677	0.688	0.698	0.708	0.719	0.730	0.743	0.757	0.771	0.786
1.84	0.596	0.607	0.619	0.630	0.642	0.654	0.666	0.677	0.687	0.697	0.707	0.718	0.729	0.742	0.757	0.771	0.785
1.85	0.595	0.607	0.618	0.629	0.641	0.653	0.665	0.676	0.686	0.697	0.707	0.717	0.728	0.741	0.756	0.770	0.785
1.86	0.595	0.606	0.617	0.628	0.640	0.652	0.664	0.675	0.685	0.696	0.706	0.716	0.727	0.741	0.755	0.770	0.784
1.87	0.594	0.605	0.616	0.627	0.639	0.651	0.664	0.674	0.685	0.695	0.705	0.716	0.727	0.740	0.755	0.769	0.783
1.88	0.593	0.604	0.615	0.627	0.638	0.651	0.663	0.674	0.684	0.694	0.704	0.715	0.726	0.739	0.754	0.768	0.783
1.89	0.592	0.603	0.615	0.626	0.638	0.650	0.662	0.673	0.683	0.694	0.704	0.714	0.725	0.739	0.753	0.768	0.782
1.90	0.591	0.603	0.614	0.625	0.637	0.649	0.661	0.672	0.683	0.693	0.703	0.714	0.724	0.738	0.753	0.767	0.782
1.91	0.591	0.602	0.613	0.624	0.636	0.648	0.661	0.671	0.682	0.692	0.702	0.713	0.724	0.737	0.752	0.767	0.781
1.92	0.590	0.601	0.612	0.624	0.635	0.648	0.660	0.671	0.681	0.691	0.702	0.712	0.723	0.737	0.751	0.766	0.781
1.93	0.589	0.600	0.611	0.623	0.635	0.647	0.659	0.670	0.680	0.691	0.701	0.711	0.722	0.736	0.751	0.765	0.780
1.94	0.588	0.599	0.611	0.622	0.634	0.646	0.658	0.669	0.680	0.690	0.700	0.711	0.722	0.735	0.750	0.765	0.779
1.95	0.587	0.599	0.610	0.621	0.633	0.645	0.658	0.668	0.679	0.689	0.699	0.710	0.721	0.735	0.749	0.764	0.779
1.96	0.587	0.598	0.609	0.621	0.632	0.645	0.657	0.668	0.678	0.689	0.699	0.709	0.720	0.734	0.749	0.764	0.778
1.97	0.586	0.597	0.608	0.620	0.632	0.644	0.656	0.667	0.678	0.688	0.698	0.709	0.720	0.733	0.748	0.763	0.778
1.98	0.585	0.596	0.608	0.619	0.631	0.643	0.656	0.666	0.677	0.687	0.697	0.708	0.719	0.733	0.748	0.762	0.777
1.99	0.584	0.596	0.607	0.618	0.630	0.643	0.655	0.666	0.676	0.686	0.697	0.707	0.718	0.732	0.747	0.762	0.777
2.00	0.584	0.595	0.606	0.618	0.630	0.642	0.654	0.665	0.675	0.686	0.696	0.707	0.717	0.731	0.746	0.761	0.776
2.01	0.583	0.594	0.606	0.617	0.629	0.641	0.654	0.664	0.675	0.685	0.695	0.706	0.717	0.731	0.746	0.761	0.776
2.02	0.582	0.593	0.605	0.616	0.628	0.641	0.653	0.664	0.674	0.684	0.695	0.705	0.716	0.730	0.745	0.760	0.775
2.03	0.581	0.593	0.604	0.615	0.627	0.640	0.652	0.663	0.673	0.684	0.694	0.705	0.715	0.729	0.744	0.760	0.775
2.04	0.581	0.592	0.603	0.615	0.627	0.639	0.651	0.662	0.673	0.683	0.693	0.704	0.715	0.729	0.744	0.759	0.774

## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
2.05	0.580	0.591	0.603	0.614	0.626	0.638	0.651	0.662	0.672	0.682	0.693	0.703	0.714	0.728	0.743	0.758	0.773
2.06	0.579	0.591	0.602	0.613	0.625	0.638	0.650	0.661	0.671	0.682	0.692	0.703	0.714	0.728	0.743	0.758	0.773
2.07	0.578	0.590	0.601	0.613	0.625	0.637	0.649	0.660	0.671	0.681	0.691	0.702	0.713	0.727	0.742	0.757	0.772
2.08	0.578	0.589	0.601	0.612	0.624	0.636	0.649	0.660	0.670	0.680	0.691	0.701	0.712	0.726	0.742	0.757	0.772
2.09	0.577	0.588	0.600	0.611	0.623	0.636	0.648	0.659	0.669	0.680	0.690	0.701	0.712	0.726	0.741	0.756	0.771
2.10	0.576	0.588	0.599	0.611	0.623	0.635	0.647	0.658	0.669	0.679	0.689	0.700	0.711	0.725	0.740	0.756	0.771
2.11	0.576	0.587	0.598	0.610	0.622	0.634	0.647	0.658	0.668	0.678	0.689	0.699	0.710	0.724	0.740	0.755	0.770
2.12	0.575	0.586	0.598	0.609	0.621	0.634	0.646	0.657	0.667	0.678	0.688	0.699	0.710	0.724	0.739	0.755	0.770
2.13	0.574	0.586	0.597	0.609	0.621	0.633	0.646	0.656	0.667	0.677	0.687	0.698	0.709	0.723	0.739	0.754	0.769
2.14	0.574	0.585	0.596	0.608	0.620	0.632	0.645	0.656	0.666	0.677	0.687	0.697	0.708	0.723	0.738	0.753	0.769
2.15	0.573	0.584	0.596	0.607	0.619	0.632	0.644	0.655	0.666	0.676	0.686	0.697	0.708	0.722	0.737	0.753	0.768
2.16	0.572	0.584	0.595	0.607	0.619	0.631	0.644	0.654	0.665	0.675	0.685	0.696	0.707	0.721	0.737	0.752	0.768
2.17	0.572	0.583	0.594	0.606	0.618	0.631	0.643	0.654	0.664	0.675	0.685	0.695	0.707	0.721	0.736	0.752	0.767
2.18	0.571	0.582	0.594	0.605	0.617	0.630	0.642	0.653	0.664	0.674	0.684	0.695	0.706	0.720	0.736	0.751	0.767
2.19	0.570	0.582	0.593	0.605	0.617	0.629	0.642	0.652	0.663	0.673	0.684	0.694	0.705	0.720	0.735	0.751	0.766
2.20	0.570	0.581	0.592	0.604	0.616	0.629	0.641	0.652	0.662	0.673	0.683	0.694	0.705	0.719	0.735	0.750	0.766
2.21	0.569	0.580	0.592	0.603	0.615	0.628	0.640	0.651	0.662	0.672	0.682	0.693	0.704	0.719	0.734	0.750	0.765
2.22	0.568	0.580	0.591	0.603	0.615	0.627	0.640	0.651	0.661	0.672	0.682	0.692	0.703	0.718	0.734	0.749	0.765
2.23	0.568	0.579	0.591	0.602	0.614	0.627	0.639	0.650	0.661	0.671	0.681	0.692	0.703	0.717	0.733	0.749	0.764
2.24	0.567	0.578	0.590	0.601	0.614	0.626	0.639	0.649	0.660	0.670	0.681	0.691	0.702	0.717	0.733	0.748	0.764
2.25	0.566	0.578	0.589	0.601	0.613	0.626	0.638	0.649	0.659	0.670	0.680	0.691	0.702	0.716	0.732	0.748	0.764
2.26	0.566	0.577	0.589	0.600	0.612	0.625	0.637	0.648	0.659	0.669	0.679	0.690	0.701	0.716	0.731	0.747	0.763
2.27	0.565	0.576	0.588	0.600	0.612	0.624	0.637	0.648	0.658	0.668	0.679	0.689	0.701	0.715	0.731	0.747	0.763
2.28	0.564	0.576	0.587	0.599	0.611	0.624	0.636	0.647	0.658	0.668	0.678	0.689	0.700	0.715	0.730	0.746	0.762
2.29	0.564	0.575	0.587	0.598	0.611	0.623	0.636	0.646	0.657	0.667	0.678	0.688	0.699	0.714	0.730	0.746	0.762
2.30	0.563	0.575	0.586	0.598	0.610	0.622	0.635	0.646	0.656	0.667	0.677	0.688	0.699	0.713	0.729	0.745	0.761
2.31	0.563	0.574	0.586	0.597	0.609	0.622	0.634	0.645	0.656	0.666	0.676	0.687	0.698	0.713	0.729	0.745	0.761
2.32	0.562	0.573	0.585	0.597	0.609	0.621	0.634	0.645	0.655	0.666	0.676	0.686	0.698	0.712	0.728	0.744	0.760
2.33	0.561	0.573	0.584	0.596	0.608	0.621	0.633	0.644	0.655	0.665	0.675	0.686	0.697	0.712	0.728	0.744	0.760
2.34	0.561	0.572	0.584	0.595	0.608	0.620	0.633	0.643	0.654	0.664	0.675	0.685	0.696	0.711	0.727	0.743	0.759
2.35	0.560	0.572	0.583	0.595	0.607	0.620	0.632	0.643	0.653	0.664	0.674	0.685	0.696	0.711	0.727	0.743	0.759
2.36	0.559	0.571	0.583	0.594	0.606	0.619	0.632	0.642	0.653	0.663	0.673	0.684	0.695	0.710	0.726	0.742	0.758
2.37	0.559	0.570	0.582	0.594	0.606	0.618	0.631	0.642	0.652	0.663	0.673	0.684	0.695	0.710	0.726	0.742	0.758
2.38	0.558	0.570	0.581	0.593	0.605	0.618	0.630	0.641	0.652	0.662	0.672	0.683	0.694	0.709	0.725	0.741	0.758
2.39	0.558	0.569	0.581	0.592	0.605	0.617	0.630	0.641	0.651	0.662	0.672	0.682	0.694	0.709	0.725	0.741	0.757
2.40	0.557	0.569	0.580	0.592	0.604	0.617	0.629	0.640	0.651	0.661	0.671	0.682	0.693	0.708	0.724	0.740	0.757
2.41	0.557	0.568	0.580	0.591	0.603	0.616	0.629	0.639	0.650	0.660	0.671	0.681	0.693	0.707	0.724	0.740	0.756
2.42	0.556	0.567	0.579	0.591	0.603	0.616	0.628	0.639	0.649	0.660	0.670	0.681	0.692	0.707	0.723	0.739	0.756
2.43	0.555	0.567	0.579	0.590	0.602	0.615	0.628	0.638	0.649	0.659	0.670	0.680	0.691	0.706	0.723	0.739	0.755
2.44	0.555	0.566	0.578	0.590	0.602	0.614	0.627	0.638	0.648	0.659	0.669	0.680	0.691	0.706	0.722	0.739	0.755
2.45	0.554	0.566	0.577	0.589	0.601	0.614	0.627	0.637	0.648	0.658	0.668	0.679	0.690	0.705	0.722	0.738	0.754
2.46	0.554	0.565	0.577	0.588	0.601	0.613	0.626	0.637	0.647	0.658	0.668	0.679	0.690	0.705	0.721	0.738	0.754
2.47	0.553	0.565	0.576	0.588	0.600	0.613	0.625	0.636	0.647	0.657	0.667	0.678	0.689	0.704	0.721	0.737	0.754
2.48	0.553	0.564	0.576	0.587	0.600	0.612	0.625	0.636	0.646	0.657	0.667	0.678	0.689	0.704	0.720	0.737	0.753
2.49	0.552	0.564	0.575	0.587	0.599	0.612	0.624	0.635	0.646	0.656	0.666	0.677	0.688	0.703	0.720	0.736	0.753
2.50	0.551	0.563	0.575	0.586	0.598	0.611	0.624	0.635	0.645	0.655	0.666	0.676	0.688	0.703	0.719	0.736	0.752
2.51	0.551	0.562	0.574	0.586	0.598	0.611	0.623	0.634	0.645	0.655	0.665	0.676	0.687	0.702	0.719	0.735	0.752
2.52	0.550	0.562	0.573	0.585	0.597	0.610	0.623	0.633	0.644	0.654	0.665	0.675	0.687	0.702	0.718	0.735	0.751
2.53	0.550	0.561	0.573	0.585	0.597	0.610	0.622	0.633	0.643	0.654	0.664	0.675	0.686	0.701	0.718	0.734	0.751
2.54	0.549	0.561	0.572	0.584	0.596	0.609	0.622	0.632	0.643	0.653	0.664	0.674	0.686	0.701	0.717	0.734	0.751
2.55	0.549	0.560	0.572	0.583	0.596	0.608	0.621	0.632	0.642	0.653	0.663	0.674	0.685	0.700	0.717	0.734	0.750
2.56	0.548	0.560	0.571	0.583	0.595	0.608	0.621	0.631	0.642	0.652	0.663	0.673	0.685	0.700	0.716	0.733	0.750
2.57	0.548	0.559	0.571	0.582	0.595	0.607	0.620	0.631	0.641	0.652	0.662	0.673	0.684	0.699	0.716	0.733	0.749
2.58	0.547	0.559	0.570	0.582	0.594	0.607	0.620	0.630	0.641	0.651	0.661	0.672	0.684	0.699	0.716	0.732	0.749
2.59	0.547	0.558	0.570	0.581	0.594	0.606	0.619	0.630	0.640	0.651	0.661	0.672	0.683	0.698	0.715	0.732	0.749
2.60	0.546	0.558	0.569	0.581	0.593	0.606	0.619	0.629	0.640	0.650	0.660	0.671	0.682	0.698	0.715	0.731	0.748
2.61	0.545	0.557	0.569	0.580	0.593	0.605	0.618	0.629	0.639	0.650	0.660	0.671	0.682	0.697	0.714	0.731	0.748
2.62	0.545	0.557	0.568	0.580	0.592	0.605	0.618	0.628	0.639	0.649	0.659	0.670	0.681	0.697	0.714	0.731	0.747
2.63	0.544	0.556	0.568	0.579	0.592	0.604	0.617	0.628	0.638	0.649	0.659	0.670	0.681	0.696	0.713	0.730	0.747
2.64	0.544	0.555	0.567	0.579	0.591	0.604	0.617	0.627	0.638	0.648	0.658	0.669	0.680	0.696	0.713	0.730	0.747

## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
2.65	0.543	0.555	0.567	0.578	0.591	0.603	0.616	0.627	0.637	0.648	0.658	0.669	0.680	0.695	0.712	0.729	0.746
2.66	0.543	0.554	0.566	0.578	0.590	0.603	0.616	0.626	0.637	0.647	0.657	0.668	0.679	0.695	0.712	0.729	0.746
2.67	0.542	0.554	0.566	0.577	0.590	0.602	0.615	0.626	0.636	0.647	0.657	0.668	0.679	0.694	0.711	0.728	0.745
2.68	0.542	0.553	0.565	0.577	0.589	0.602	0.615	0.625	0.636	0.646	0.656	0.667	0.679	0.694	0.711	0.728	0.745
2.69	0.541	0.553	0.565	0.576	0.589	0.601	0.614	0.625	0.635	0.646	0.656	0.667	0.678	0.694	0.711	0.728	0.745
2.70	0.541	0.552	0.564	0.576	0.588	0.601	0.614	0.624	0.635	0.645	0.655	0.666	0.678	0.693	0.710	0.727	0.744
2.71	0.540	0.552	0.564	0.575	0.588	0.600	0.613	0.624	0.634	0.645	0.655	0.666	0.677	0.693	0.710	0.727	0.744
2.72	0.540	0.551	0.563	0.575	0.587	0.600	0.613	0.623	0.634	0.644	0.654	0.665	0.677	0.692	0.709	0.726	0.743
2.73	0.539	0.551	0.563	0.574	0.587	0.599	0.612	0.623	0.633	0.644	0.654	0.665	0.676	0.692	0.709	0.726	0.743
2.74	0.539	0.550	0.562	0.574	0.586	0.599	0.612	0.622	0.633	0.643	0.654	0.664	0.676	0.691	0.708	0.726	0.743
2.75	0.538	0.550	0.562	0.573	0.586	0.598	0.611	0.622	0.632	0.643	0.653	0.664	0.675	0.691	0.708	0.725	0.742
2.76	0.538	0.549	0.561	0.573	0.585	0.598	0.611	0.621	0.632	0.642	0.653	0.663	0.675	0.690	0.708	0.725	0.742
2.77	0.537	0.549	0.561	0.572	0.585	0.597	0.610	0.621	0.631	0.642	0.652	0.663	0.674	0.690	0.707	0.724	0.742
2.78	0.537	0.548	0.560	0.572	0.584	0.597	0.610	0.620	0.631	0.641	0.652	0.662	0.674	0.689	0.707	0.724	0.741
2.79	0.536	0.548	0.560	0.571	0.584	0.597	0.609	0.620	0.631	0.641	0.651	0.662	0.673	0.689	0.706	0.724	0.741
2.80	0.536	0.548	0.559	0.571	0.583	0.596	0.609	0.620	0.630	0.640	0.651	0.661	0.673	0.689	0.706	0.723	0.740
2.81	0.535	0.547	0.559	0.570	0.583	0.596	0.608	0.619	0.630	0.640	0.650	0.661	0.672	0.688	0.705	0.723	0.740
2.82	0.535	0.547	0.558	0.570	0.582	0.595	0.608	0.619	0.629	0.640	0.650	0.661	0.672	0.688	0.705	0.722	0.740
2.83	0.534	0.546	0.558	0.569	0.582	0.595	0.607	0.618	0.629	0.639	0.649	0.660	0.671	0.687	0.705	0.722	0.739
2.84	0.534	0.546	0.557	0.569	0.581	0.594	0.607	0.618	0.628	0.639	0.649	0.660	0.671	0.687	0.704	0.722	0.739
2.85	0.533	0.545	0.557	0.569	0.581	0.594	0.607	0.617	0.628	0.638	0.648	0.659	0.671	0.686	0.704	0.721	0.739
2.86	0.533	0.545	0.556	0.568	0.580	0.593	0.606	0.617	0.627	0.638	0.648	0.659	0.670	0.686	0.703	0.721	0.738
2.87	0.533	0.544	0.556	0.568	0.580	0.593	0.606	0.616	0.627	0.637	0.647	0.658	0.669	0.684	0.702	0.719	0.737
2.88	0.532	0.544	0.555	0.567	0.580	0.592	0.605	0.616	0.626	0.637	0.647	0.657	0.668	0.684	0.701	0.719	0.736
2.89	0.532	0.544	0.555	0.567	0.579	0.592	0.605	0.615	0.626	0.636	0.647	0.657	0.668	0.683	0.701	0.718	0.736
2.90	0.532	0.543	0.555	0.566	0.579	0.591	0.604	0.615	0.625	0.636	0.646	0.657	0.667	0.683	0.701	0.718	0.736
2.91	0.532	0.543	0.554	0.566	0.578	0.591	0.604	0.614	0.625	0.635	0.646	0.656	0.667	0.682	0.700	0.718	0.735
2.92	0.531	0.543	0.554	0.565	0.578	0.590	0.603	0.614	0.624	0.635	0.645	0.656	0.666	0.682	0.700	0.717	0.735
2.93	0.531	0.542	0.553	0.564	0.577	0.590	0.603	0.613	0.624	0.634	0.645	0.655	0.666	0.682	0.699	0.717	0.735
2.94	0.531	0.542	0.553	0.564	0.576	0.589	0.602	0.613	0.623	0.634	0.644	0.655	0.665	0.681	0.699	0.717	0.734
2.95	0.530	0.541	0.552	0.563	0.576	0.589	0.602	0.612	0.623	0.633	0.644	0.654	0.665	0.681	0.699	0.716	0.734
2.96	0.530	0.541	0.552	0.563	0.575	0.588	0.601	0.612	0.622	0.633	0.643	0.654	0.665	0.680	0.698	0.716	0.734
2.97	0.529	0.540	0.551	0.563	0.575	0.588	0.601	0.612	0.622	0.632	0.643	0.654	0.664	0.680	0.698	0.716	0.734
2.98	0.529	0.540	0.551	0.562	0.574	0.585	0.597	0.609	0.621	0.632	0.643	0.653	0.664	0.680	0.698	0.716	0.733
2.99	0.528	0.539	0.551	0.562	0.573	0.585	0.597	0.609	0.620	0.631	0.642	0.653	0.664	0.680	0.697	0.715	0.733
3.00	0.527	0.538	0.550	0.561	0.573	0.585	0.596	0.608	0.620	0.631	0.642	0.652	0.663	0.679	0.697	0.715	0.733



## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group													
	86	87	88	89	90	91	92	93	94	95	96	97	98	99
<u>0.01</u>	<u>0.999</u>	<u>0.999</u>	<u>0.999</u>	<u>0.999</u>	<u>0.999</u>	<u>0.999</u>	<u>0.999</u>	<u>0.999</u>	<u>0.999</u>	<u>0.999</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>
-	<u>0.009</u>	<u>0.009</u>	<u>0.009</u>	<u>0.009</u>	<u>0.009</u>	<u>0.009</u>	<u>0.009</u>	<u>0.009</u>	<u>0.009</u>	<u>0.009</u>	<u>0.010</u>	<u>0.010</u>	<u>0.010</u>	<u>0.010</u>
<u>0.02</u>	<u>0.996</u>	<u>0.996</u>	<u>0.996</u>	<u>0.997</u>	<u>0.997</u>	<u>0.997</u>	<u>0.997</u>	<u>0.998</u>	<u>0.998</u>	<u>0.998</u>	<u>0.999</u>	<u>0.999</u>	<u>0.999</u>	<u>1.000</u>
-	<u>0.016</u>	<u>0.016</u>	<u>0.016</u>	<u>0.017</u>	<u>0.017</u>	<u>0.017</u>	<u>0.017</u>	<u>0.018</u>	<u>0.018</u>	<u>0.018</u>	<u>0.019</u>	<u>0.019</u>	<u>0.019</u>	<u>0.020</u>
<u>0.03</u>	<u>0.992</u>	<u>0.993</u>	<u>0.993</u>	<u>0.994</u>	<u>0.994</u>	<u>0.995</u>	<u>0.996</u>	<u>0.996</u>	<u>0.997</u>	<u>0.997</u>	<u>0.998</u>	<u>0.998</u>	<u>0.999</u>	<u>0.999</u>
-	<u>0.022</u>	<u>0.023</u>	<u>0.023</u>	<u>0.024</u>	<u>0.024</u>	<u>0.025</u>	<u>0.026</u>	<u>0.026</u>	<u>0.027</u>	<u>0.027</u>	<u>0.028</u>	<u>0.028</u>	<u>0.029</u>	<u>0.029</u>
<u>0.04</u>	<u>0.989</u>	<u>0.990</u>	<u>0.991</u>	<u>0.992</u>	<u>0.992</u>	<u>0.993</u>	<u>0.994</u>	<u>0.995</u>	<u>0.995</u>	<u>0.996</u>	<u>0.997</u>	<u>0.998</u>	<u>0.998</u>	<u>0.999</u>
-	<u>0.029</u>	<u>0.030</u>	<u>0.031</u>	<u>0.032</u>	<u>0.032</u>	<u>0.033</u>	<u>0.034</u>	<u>0.035</u>	<u>0.035</u>	<u>0.036</u>	<u>0.037</u>	<u>0.038</u>	<u>0.038</u>	<u>0.039</u>
<u>0.05</u>	<u>0.987</u>	<u>0.988</u>	<u>0.989</u>	<u>0.989</u>	<u>0.990</u>	<u>0.991</u>	<u>0.992</u>	<u>0.993</u>	<u>0.994</u>	<u>0.995</u>	<u>0.996</u>	<u>0.997</u>	<u>0.998</u>	<u>0.999</u>
-	<u>0.037</u>	<u>0.038</u>	<u>0.039</u>	<u>0.039</u>	<u>0.040</u>	<u>0.041</u>	<u>0.042</u>	<u>0.043</u>	<u>0.044</u>	<u>0.045</u>	<u>0.046</u>	<u>0.047</u>	<u>0.048</u>	<u>0.049</u>
<u>0.06</u>	<u>0.984</u>	<u>0.985</u>	<u>0.986</u>	<u>0.987</u>	<u>0.988</u>	<u>0.990</u>	<u>0.991</u>	<u>0.992</u>	<u>0.993</u>	<u>0.994</u>	<u>0.995</u>	<u>0.997</u>	<u>0.998</u>	<u>0.999</u>
-	<u>0.044</u>	<u>0.045</u>	<u>0.046</u>	<u>0.047</u>	<u>0.048</u>	<u>0.050</u>	<u>0.051</u>	<u>0.052</u>	<u>0.053</u>	<u>0.054</u>	<u>0.055</u>	<u>0.057</u>	<u>0.058</u>	<u>0.059</u>
<u>0.07</u>	<u>0.981</u>	<u>0.983</u>	<u>0.984</u>	<u>0.985</u>	<u>0.987</u>	<u>0.988</u>	<u>0.989</u>	<u>0.991</u>	<u>0.992</u>	<u>0.993</u>	<u>0.995</u>	<u>0.996</u>	<u>0.997</u>	<u>0.999</u>
-	<u>0.051</u>	<u>0.053</u>	<u>0.054</u>	<u>0.055</u>	<u>0.057</u>	<u>0.058</u>	<u>0.059</u>	<u>0.061</u>	<u>0.062</u>	<u>0.063</u>	<u>0.065</u>	<u>0.066</u>	<u>0.067</u>	<u>0.069</u>
<u>0.08</u>	<u>0.979</u>	<u>0.980</u>	<u>0.982</u>	<u>0.983</u>	<u>0.985</u>	<u>0.986</u>	<u>0.988</u>	<u>0.989</u>	<u>0.991</u>	<u>0.992</u>	<u>0.994</u>	<u>0.995</u>	<u>0.997</u>	<u>0.998</u>
-	<u>0.059</u>	<u>0.060</u>	<u>0.062</u>	<u>0.063</u>	<u>0.065</u>	<u>0.066</u>	<u>0.068</u>	<u>0.069</u>	<u>0.071</u>	<u>0.072</u>	<u>0.074</u>	<u>0.075</u>	<u>0.077</u>	<u>0.078</u>
<u>0.09</u>	<u>0.976</u>	<u>0.978</u>	<u>0.980</u>	<u>0.981</u>	<u>0.983</u>	<u>0.985</u>	<u>0.986</u>	<u>0.988</u>	<u>0.990</u>	<u>0.992</u>	<u>0.993</u>	<u>0.995</u>	<u>0.997</u>	<u>0.998</u>
-	<u>0.066</u>	<u>0.068</u>	<u>0.070</u>	<u>0.071</u>	<u>0.073</u>	<u>0.075</u>	<u>0.076</u>	<u>0.078</u>	<u>0.080</u>	<u>0.082</u>	<u>0.083</u>	<u>0.085</u>	<u>0.087</u>	<u>0.088</u>
<u>0.10</u>	<u>0.974</u>	<u>0.976</u>	<u>0.978</u>	<u>0.979</u>	<u>0.981</u>	<u>0.983</u>	<u>0.985</u>	<u>0.987</u>	<u>0.989</u>	<u>0.991</u>	<u>0.993</u>	<u>0.994</u>	<u>0.996</u>	<u>0.998</u>
-	<u>0.074</u>	<u>0.076</u>	<u>0.078</u>	<u>0.079</u>	<u>0.081</u>	<u>0.083</u>	<u>0.085</u>	<u>0.087</u>	<u>0.089</u>	<u>0.091</u>	<u>0.093</u>	<u>0.094</u>	<u>0.096</u>	<u>0.098</u>
<u>0.11</u>	<u>0.972</u>	<u>0.974</u>	<u>0.976</u>	<u>0.978</u>	<u>0.980</u>	<u>0.982</u>	<u>0.984</u>	<u>0.986</u>	<u>0.988</u>	<u>0.990</u>	<u>0.992</u>	<u>0.994</u>	<u>0.996</u>	<u>0.998</u>
-	<u>0.082</u>	<u>0.084</u>	<u>0.086</u>	<u>0.088</u>	<u>0.090</u>	<u>0.092</u>	<u>0.094</u>	<u>0.096</u>	<u>0.098</u>	<u>0.100</u>	<u>0.102</u>	<u>0.104</u>	<u>0.106</u>	<u>0.108</u>
<u>0.12</u>	<u>0.970</u>	<u>0.972</u>	<u>0.974</u>	<u>0.976</u>	<u>0.978</u>	<u>0.981</u>	<u>0.983</u>	<u>0.985</u>	<u>0.987</u>	<u>0.989</u>	<u>0.991</u>	<u>0.994</u>	<u>0.996</u>	<u>0.998</u>
-	<u>0.090</u>	<u>0.092</u>	<u>0.094</u>	<u>0.096</u>	<u>0.098</u>	<u>0.101</u>	<u>0.103</u>	<u>0.105</u>	<u>0.107</u>	<u>0.109</u>	<u>0.111</u>	<u>0.114</u>	<u>0.116</u>	<u>0.118</u>
<u>0.13</u>	<u>0.968</u>	<u>0.970</u>	<u>0.972</u>	<u>0.975</u>	<u>0.977</u>	<u>0.979</u>	<u>0.982</u>	<u>0.984</u>	<u>0.986</u>	<u>0.989</u>	<u>0.991</u>	<u>0.993</u>	<u>0.995</u>	<u>0.998</u>
-	<u>0.098</u>	<u>0.100</u>	<u>0.102</u>	<u>0.105</u>	<u>0.107</u>	<u>0.109</u>	<u>0.112</u>	<u>0.114</u>	<u>0.116</u>	<u>0.119</u>	<u>0.121</u>	<u>0.123</u>	<u>0.125</u>	<u>0.128</u>
<u>0.14</u>	<u>0.966</u>	<u>0.968</u>	<u>0.971</u>	<u>0.973</u>	<u>0.976</u>	<u>0.978</u>	<u>0.981</u>	<u>0.983</u>	<u>0.985</u>	<u>0.988</u>	<u>0.990</u>	<u>0.993</u>	<u>0.995</u>	<u>0.998</u>
-	<u>0.106</u>	<u>0.108</u>	<u>0.111</u>	<u>0.113</u>	<u>0.116</u>	<u>0.118</u>	<u>0.121</u>	<u>0.123</u>	<u>0.125</u>	<u>0.128</u>	<u>0.130</u>	<u>0.133</u>	<u>0.135</u>	<u>0.138</u>
<u>0.15</u>	<u>0.964</u>	<u>0.967</u>	<u>0.969</u>	<u>0.972</u>	<u>0.974</u>	<u>0.977</u>	<u>0.980</u>	<u>0.982</u>	<u>0.985</u>	<u>0.987</u>	<u>0.990</u>	<u>0.992</u>	<u>0.995</u>	<u>0.997</u>
-	<u>0.114</u>	<u>0.117</u>	<u>0.119</u>	<u>0.122</u>	<u>0.124</u>	<u>0.127</u>	<u>0.130</u>	<u>0.132</u>	<u>0.135</u>	<u>0.137</u>	<u>0.140</u>	<u>0.142</u>	<u>0.145</u>	<u>0.147</u>
<u>0.16</u>	<u>0.962</u>	<u>0.965</u>	<u>0.968</u>	<u>0.970</u>	<u>0.973</u>	<u>0.976</u>	<u>0.979</u>	<u>0.981</u>	<u>0.984</u>	<u>0.987</u>	<u>0.989</u>	<u>0.992</u>	<u>0.995</u>	<u>0.997</u>
-	<u>0.122</u>	<u>0.125</u>	<u>0.128</u>	<u>0.130</u>	<u>0.133</u>	<u>0.136</u>	<u>0.139</u>	<u>0.141</u>	<u>0.144</u>	<u>0.147</u>	<u>0.149</u>	<u>0.152</u>	<u>0.155</u>	<u>0.157</u>
<u>0.17</u>	<u>0.961</u>	<u>0.963</u>	<u>0.966</u>	<u>0.969</u>	<u>0.972</u>	<u>0.975</u>	<u>0.978</u>	<u>0.980</u>	<u>0.983</u>	<u>0.986</u>	<u>0.989</u>	<u>0.992</u>	<u>0.994</u>	<u>0.997</u>
-	<u>0.131</u>	<u>0.133</u>	<u>0.136</u>	<u>0.139</u>	<u>0.142</u>	<u>0.145</u>	<u>0.148</u>	<u>0.150</u>	<u>0.153</u>	<u>0.156</u>	<u>0.159</u>	<u>0.162</u>	<u>0.164</u>	<u>0.167</u>
<u>0.18</u>	<u>0.959</u>	<u>0.962</u>	<u>0.965</u>	<u>0.968</u>	<u>0.971</u>	<u>0.974</u>	<u>0.977</u>	<u>0.979</u>	<u>0.982</u>	<u>0.985</u>	<u>0.988</u>	<u>0.991</u>	<u>0.994</u>	<u>0.997</u>
-	<u>0.139</u>	<u>0.142</u>	<u>0.145</u>	<u>0.148</u>	<u>0.151</u>	<u>0.154</u>	<u>0.157</u>	<u>0.159</u>	<u>0.162</u>	<u>0.165</u>	<u>0.168</u>	<u>0.171</u>	<u>0.174</u>	<u>0.177</u>
<u>0.19</u>	<u>0.957</u>	<u>0.960</u>	<u>0.963</u>	<u>0.966</u>	<u>0.969</u>	<u>0.973</u>	<u>0.976</u>	<u>0.979</u>	<u>0.982</u>	<u>0.985</u>	<u>0.988</u>	<u>0.991</u>	<u>0.994</u>	<u>0.997</u>
-	<u>0.147</u>	<u>0.150</u>	<u>0.153</u>	<u>0.156</u>	<u>0.159</u>	<u>0.163</u>	<u>0.166</u>	<u>0.169</u>	<u>0.172</u>	<u>0.175</u>	<u>0.178</u>	<u>0.181</u>	<u>0.184</u>	<u>0.187</u>
<u>0.20</u>	<u>0.956</u>	<u>0.959</u>	<u>0.962</u>	<u>0.965</u>	<u>0.968</u>	<u>0.971</u>	<u>0.975</u>	<u>0.978</u>	<u>0.981</u>	<u>0.984</u>	<u>0.987</u>	<u>0.990</u>	<u>0.994</u>	<u>0.997</u>
-	<u>0.156</u>	<u>0.159</u>	<u>0.162</u>	<u>0.165</u>	<u>0.168</u>	<u>0.171</u>	<u>0.175</u>	<u>0.178</u>	<u>0.181</u>	<u>0.184</u>	<u>0.187</u>	<u>0.190</u>	<u>0.194</u>	<u>0.197</u>
<u>0.21</u>	<u>0.954</u>	<u>0.957</u>	<u>0.961</u>	<u>0.964</u>	<u>0.967</u>	<u>0.970</u>	<u>0.974</u>	<u>0.977</u>	<u>0.980</u>	<u>0.984</u>	<u>0.987</u>	<u>0.990</u>	<u>0.993</u>	<u>0.997</u>
-	<u>0.164</u>	<u>0.167</u>	<u>0.171</u>	<u>0.174</u>	<u>0.177</u>	<u>0.180</u>	<u>0.184</u>	<u>0.187</u>	<u>0.190</u>	<u>0.194</u>	<u>0.197</u>	<u>0.200</u>	<u>0.203</u>	<u>0.207</u>
<u>0.22</u>	<u>0.952</u>	<u>0.956</u>	<u>0.959</u>	<u>0.963</u>	<u>0.966</u>	<u>0.969</u>	<u>0.973</u>	<u>0.976</u>	<u>0.980</u>	<u>0.983</u>	<u>0.986</u>	<u>0.990</u>	<u>0.993</u>	<u>0.997</u>
-	<u>0.172</u>	<u>0.176</u>	<u>0.179</u>	<u>0.183</u>	<u>0.186</u>	<u>0.189</u>	<u>0.193</u>	<u>0.196</u>	<u>0.200</u>	<u>0.203</u>	<u>0.206</u>	<u>0.210</u>	<u>0.213</u>	<u>0.217</u>
<u>0.23</u>	<u>0.951</u>	<u>0.954</u>	<u>0.958</u>	<u>0.961</u>	<u>0.965</u>	<u>0.968</u>	<u>0.972</u>	<u>0.975</u>	<u>0.979</u>	<u>0.982</u>	<u>0.986</u>	<u>0.989</u>	<u>0.993</u>	<u>0.996</u>
-	<u>0.181</u>	<u>0.184</u>	<u>0.188</u>	<u>0.191</u>	<u>0.195</u>	<u>0.198</u>	<u>0.202</u>	<u>0.205</u>	<u>0.209</u>	<u>0.212</u>	<u>0.216</u>	<u>0.219</u>	<u>0.223</u>	<u>0.226</u>
<u>0.24</u>	<u>0.949</u>	<u>0.953</u>	<u>0.956</u>	<u>0.960</u>	<u>0.964</u>	<u>0.967</u>	<u>0.971</u>	<u>0.975</u>	<u>0.978</u>	<u>0.982</u>	<u>0.985</u>	<u>0.989</u>	<u>0.993</u>	<u>0.996</u>
-	<u>0.189</u>	<u>0.193</u>	<u>0.196</u>	<u>0.200</u>	<u>0.204</u>	<u>0.207</u>	<u>0.211</u>	<u>0.215</u>	<u>0.218</u>	<u>0.222</u>	<u>0.225</u>	<u>0.229</u>	<u>0.233</u>	<u>0.236</u>
<u>0.25</u>	<u>0.948</u>	<u>0.951</u>	<u>0.955</u>	<u>0.959</u>	<u>0.963</u>	<u>0.966</u>	<u>0.970</u>	<u>0.974</u>	<u>0.978</u>	<u>0.981</u>	<u>0.985</u>	<u>0.989</u>	<u>0.993</u>	<u>0.996</u>
-	<u>0.198</u>	<u>0.201</u>	<u>0.205</u>	<u>0.209</u>	<u>0.213</u>	<u>0.216</u>	<u>0.220</u>	<u>0.224</u>	<u>0.228</u>	<u>0.231</u>	<u>0.235</u>	<u>0.239</u>	<u>0.243</u>	<u>0.246</u>
<u>0.26</u>	<u>0.946</u>	<u>0.950</u>	<											

## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group													
	86	87	88	89	90	91	92	93	94	95	96	97	98	99
0.32	0.249	0.253	0.257	0.262	0.266	0.270	0.275	0.279	0.284	0.288	0.292	0.297	0.301	0.306
	0.937	0.942	0.946	0.951	0.955	0.960	0.964	0.969	0.973	0.978	0.982	0.987	0.991	0.996
	0.257	0.262	0.266	0.271	0.275	0.280	0.284	0.289	0.293	0.298	0.302	0.307	0.311	0.316
0.33	0.936	0.940	0.945	0.949	0.954	0.959	0.963	0.968	0.972	0.977	0.982	0.986	0.991	0.995
	0.266	0.270	0.275	0.279	0.284	0.289	0.293	0.298	0.302	0.307	0.312	0.316	0.321	0.325
0.34	0.934	0.939	0.944	0.948	0.953	0.958	0.962	0.967	0.972	0.977	0.981	0.986	0.991	0.995
	0.274	0.279	0.284	0.288	0.293	0.298	0.302	0.307	0.312	0.317	0.321	0.326	0.331	0.335
	0.933	0.938	0.942	0.947	0.952	0.957	0.962	0.966	0.971	0.976	0.981	0.986	0.990	0.995
0.35	0.283	0.288	0.292	0.297	0.302	0.307	0.312	0.316	0.321	0.326	0.331	0.336	0.340	0.345
	0.931	0.936	0.941	0.946	0.951	0.956	0.961	0.966	0.971	0.975	0.980	0.985	0.990	0.995
	0.291	0.296	0.301	0.306	0.311	0.316	0.321	0.326	0.331	0.335	0.340	0.345	0.350	0.355
0.37	0.930	0.935	0.940	0.945	0.950	0.955	0.960	0.965	0.970	0.975	0.980	0.985	0.990	0.995
	0.300	0.305	0.310	0.315	0.320	0.325	0.330	0.335	0.340	0.345	0.350	0.355	0.360	0.365
	0.929	0.934	0.939	0.944	0.949	0.954	0.959	0.964	0.969	0.975	0.980	0.985	0.990	0.995
0.39	0.309	0.314	0.319	0.324	0.329	0.334	0.339	0.344	0.349	0.355	0.360	0.365	0.370	0.375
	0.927	0.932	0.938	0.943	0.948	0.953	0.958	0.964	0.969	0.974	0.979	0.984	0.990	0.995
	0.317	0.322	0.328	0.333	0.338	0.343	0.348	0.354	0.359	0.364	0.369	0.374	0.380	0.385
0.40	0.926	0.931	0.936	0.942	0.947	0.952	0.958	0.963	0.968	0.974	0.979	0.984	0.989	0.995
	0.326	0.331	0.336	0.342	0.347	0.352	0.358	0.363	0.368	0.374	0.379	0.384	0.389	0.395
	0.925	0.930	0.935	0.941	0.946	0.951	0.957	0.962	0.968	0.973	0.978	0.984	0.989	0.995
0.41	0.335	0.340	0.345	0.351	0.356	0.361	0.367	0.372	0.378	0.383	0.388	0.394	0.399	0.405
	0.923	0.929	0.934	0.940	0.945	0.951	0.956	0.962	0.967	0.973	0.978	0.984	0.989	0.995
	0.343	0.349	0.354	0.360	0.365	0.371	0.376	0.382	0.387	0.393	0.398	0.404	0.409	0.415
0.43	0.922	0.927	0.933	0.939	0.944	0.950	0.955	0.961	0.967	0.972	0.978	0.983	0.989	0.994
	0.352	0.357	0.363	0.369	0.374	0.380	0.385	0.391	0.397	0.402	0.408	0.413	0.419	0.424
	0.921	0.926	0.932	0.938	0.943	0.949	0.955	0.960	0.966	0.972	0.977	0.983	0.989	0.994
0.44	0.361	0.366	0.372	0.378	0.383	0.389	0.395	0.400	0.406	0.412	0.417	0.423	0.429	0.434
	0.919	0.925	0.931	0.937	0.942	0.948	0.954	0.960	0.965	0.971	0.977	0.983	0.988	0.994
	0.369	0.375	0.381	0.387	0.392	0.398	0.404	0.410	0.415	0.421	0.427	0.433	0.438	0.444
0.46	0.918	0.924	0.930	0.936	0.941	0.947	0.953	0.959	0.965	0.971	0.977	0.982	0.988	0.994
	0.378	0.384	0.390	0.396	0.401	0.407	0.413	0.419	0.425	0.431	0.437	0.442	0.448	0.454
	0.917	0.923	0.929	0.935	0.940	0.946	0.952	0.958	0.964	0.970	0.976	0.982	0.988	0.994
0.47	0.387	0.393	0.399	0.405	0.410	0.416	0.422	0.428	0.434	0.440	0.446	0.452	0.458	0.464
	0.915	0.921	0.927	0.934	0.940	0.946	0.952	0.958	0.964	0.970	0.976	0.982	0.988	0.994
	0.395	0.401	0.407	0.414	0.420	0.426	0.432	0.438	0.444	0.450	0.456	0.462	0.468	0.474
0.49	0.914	0.920	0.926	0.933	0.939	0.945	0.951	0.957	0.963	0.969	0.975	0.982	0.988	0.994
	0.404	0.410	0.416	0.423	0.429	0.435	0.441	0.447	0.453	0.459	0.465	0.472	0.478	0.484
	0.913	0.919	0.925	0.932	0.938	0.944	0.950	0.956	0.963	0.969	0.975	0.981	0.988	0.994
0.50	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.463	0.469	0.475	0.481	0.488	0.494
	0.912	0.918	0.924	0.931	0.937	0.943	0.949	0.956	0.962	0.968	0.975	0.981	0.987	0.994
	0.422	0.428	0.434	0.441	0.447	0.453	0.459	0.466	0.472	0.478	0.485	0.491	0.497	0.504
0.52	0.910	0.917	0.923	0.930	0.936	0.942	0.949	0.955	0.962	0.968	0.974	0.981	0.987	0.994
	0.430	0.437	0.443	0.450	0.456	0.462	0.469	0.475	0.482	0.488	0.494	0.501	0.507	0.514
	0.909	0.916	0.922	0.929	0.935	0.942	0.948	0.955	0.961	0.968	0.974	0.981	0.987	0.994
0.53	0.439	0.446	0.452	0.459	0.465	0.472	0.478	0.485	0.491	0.498	0.504	0.511	0.517	0.524
	0.908	0.915	0.921	0.928	0.934	0.941	0.947	0.954	0.961	0.967	0.974	0.980	0.987	0.993
	0.448	0.455	0.461	0.468	0.474	0.481	0.487	0.494	0.501	0.507	0.514	0.520	0.527	0.533
0.55	0.907	0.913	0.920	0.927	0.933	0.940	0.947	0.953	0.960	0.967	0.973	0.980	0.987	0.993
	0.457	0.463	0.470	0.477	0.483	0.490	0.497	0.503	0.510	0.517	0.523	0.530	0.537	0.543
	0.906	0.912	0.919	0.926	0.933	0.939	0.946	0.953	0.960	0.966	0.973	0.980	0.987	0.993
0.56	0.466	0.472	0.479	0.486	0.493	0.499	0.506	0.513	0.520	0.526	0.533	0.540	0.547	0.553
	0.904	0.911	0.918	0.925	0.932	0.938	0.945	0.952	0.959	0.966	0.973	0.979	0.986	0.993
	0.474	0.481	0.488	0.495	0.502	0.508	0.515	0.522	0.529	0.536	0.543	0.549	0.556	0.563
0.57	0.903	0.910	0.917	0.924	0.931	0.938	0.945	0.952	0.958	0.965	0.972	0.979	0.986	0.993
	0.483	0.490	0.497	0.504	0.511	0.518	0.525	0.532	0.538	0.545	0.552	0.559	0.566	0.573
	0.902	0.909	0.916	0.923	0.930	0.937	0.944	0.951	0.958	0.965	0.972	0.979	0.986	0.993
0.58	0.492	0.499	0.506	0.513	0.520	0.527	0.534	0.541	0.548	0.555	0.562	0.569	0.576	0.583
	0.901	0.908	0.915	0.922	0.929	0.936	0.943	0.950	0.957	0.965	0.972	0.979	0.986	0.993
	0.501	0.508	0.515	0.522	0.529	0.536	0.543	0.550	0.557	0.565	0.572	0.579	0.586	0.593
0.61	0.900	0.907	0.914	0.921	0.928	0.935	0.943	0.950	0.957	0.964	0.971	0.978	0.986	0.993
	0.510	0.517	0.524	0.531	0.538	0.545	0.553	0.560	0.567	0.574	0.581	0.588	0.596	0.603

## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group													
	86	87	88	89	90	91	92	93	94	95	96	97	98	99
<b>0.62</b>	<u>0.898</u>	<u>0.906</u>	<u>0.913</u>	<u>0.920</u>	<u>0.927</u>	<u>0.935</u>	<u>0.942</u>	<u>0.949</u>	<u>0.956</u>	<u>0.964</u>	<u>0.971</u>	<u>0.978</u>	<u>0.985</u>	<u>0.993</u>
	<u>0.518</u>	<u>0.526</u>	<u>0.533</u>	<u>0.540</u>	<u>0.547</u>	<u>0.555</u>	<u>0.562</u>	<u>0.569</u>	<u>0.576</u>	<u>0.584</u>	<u>0.591</u>	<u>0.598</u>	<u>0.605</u>	<u>0.613</u>
	<u>0.897</u>	<u>0.905</u>	<u>0.912</u>	<u>0.919</u>	<u>0.927</u>	<u>0.934</u>	<u>0.941</u>	<u>0.949</u>	<u>0.956</u>	<u>0.963</u>	<u>0.971</u>	<u>0.978</u>	<u>0.985</u>	<u>0.993</u>
<b>0.63</b>	<u>0.527</u>	<u>0.535</u>	<u>0.542</u>	<u>0.549</u>	<u>0.557</u>	<u>0.564</u>	<u>0.571</u>	<u>0.579</u>	<u>0.586</u>	<u>0.593</u>	<u>0.601</u>	<u>0.608</u>	<u>0.615</u>	<u>0.623</u>
	<u>0.896</u>	<u>0.904</u>	<u>0.911</u>	<u>0.918</u>	<u>0.926</u>	<u>0.933</u>	<u>0.941</u>	<u>0.948</u>	<u>0.956</u>	<u>0.963</u>	<u>0.970</u>	<u>0.978</u>	<u>0.985</u>	<u>0.993</u>
	<u>0.536</u>	<u>0.544</u>	<u>0.551</u>	<u>0.558</u>	<u>0.566</u>	<u>0.573</u>	<u>0.581</u>	<u>0.588</u>	<u>0.596</u>	<u>0.603</u>	<u>0.610</u>	<u>0.618</u>	<u>0.625</u>	<u>0.633</u>
<b>0.65</b>	<u>0.895</u>	<u>0.903</u>	<u>0.910</u>	<u>0.918</u>	<u>0.925</u>	<u>0.933</u>	<u>0.940</u>	<u>0.948</u>	<u>0.955</u>	<u>0.963</u>	<u>0.970</u>	<u>0.978</u>	<u>0.985</u>	<u>0.993</u>
	<u>0.545</u>	<u>0.553</u>	<u>0.560</u>	<u>0.568</u>	<u>0.575</u>	<u>0.583</u>	<u>0.590</u>	<u>0.598</u>	<u>0.605</u>	<u>0.613</u>	<u>0.620</u>	<u>0.628</u>	<u>0.635</u>	<u>0.643</u>
	<u>0.894</u>	<u>0.902</u>	<u>0.909</u>	<u>0.917</u>	<u>0.924</u>	<u>0.932</u>	<u>0.939</u>	<u>0.947</u>	<u>0.955</u>	<u>0.962</u>	<u>0.970</u>	<u>0.977</u>	<u>0.985</u>	<u>0.992</u>
<b>0.66</b>	<u>0.554</u>	<u>0.562</u>	<u>0.569</u>	<u>0.577</u>	<u>0.584</u>	<u>0.592</u>	<u>0.599</u>	<u>0.607</u>	<u>0.615</u>	<u>0.622</u>	<u>0.630</u>	<u>0.637</u>	<u>0.645</u>	<u>0.652</u>
	<u>0.893</u>	<u>0.900</u>	<u>0.908</u>	<u>0.916</u>	<u>0.923</u>	<u>0.931</u>	<u>0.939</u>	<u>0.946</u>	<u>0.954</u>	<u>0.962</u>	<u>0.969</u>	<u>0.977</u>	<u>0.985</u>	<u>0.992</u>
	<u>0.563</u>	<u>0.570</u>	<u>0.578</u>	<u>0.586</u>	<u>0.593</u>	<u>0.601</u>	<u>0.609</u>	<u>0.616</u>	<u>0.624</u>	<u>0.632</u>	<u>0.639</u>	<u>0.647</u>	<u>0.655</u>	<u>0.662</u>
<b>0.68</b>	<u>0.892</u>	<u>0.899</u>	<u>0.907</u>	<u>0.915</u>	<u>0.923</u>	<u>0.930</u>	<u>0.938</u>	<u>0.946</u>	<u>0.954</u>	<u>0.961</u>	<u>0.969</u>	<u>0.977</u>	<u>0.985</u>	<u>0.992</u>
	<u>0.572</u>	<u>0.579</u>	<u>0.587</u>	<u>0.595</u>	<u>0.603</u>	<u>0.610</u>	<u>0.618</u>	<u>0.626</u>	<u>0.634</u>	<u>0.641</u>	<u>0.649</u>	<u>0.657</u>	<u>0.665</u>	<u>0.672</u>
	<u>0.891</u>	<u>0.898</u>	<u>0.906</u>	<u>0.914</u>	<u>0.922</u>	<u>0.930</u>	<u>0.937</u>	<u>0.945</u>	<u>0.953</u>	<u>0.961</u>	<u>0.969</u>	<u>0.977</u>	<u>0.984</u>	<u>0.992</u>
<b>0.69</b>	<u>0.581</u>	<u>0.588</u>	<u>0.596</u>	<u>0.604</u>	<u>0.612</u>	<u>0.620</u>	<u>0.627</u>	<u>0.635</u>	<u>0.643</u>	<u>0.651</u>	<u>0.659</u>	<u>0.667</u>	<u>0.674</u>	<u>0.682</u>
	<u>0.889</u>	<u>0.897</u>	<u>0.905</u>	<u>0.913</u>	<u>0.921</u>	<u>0.929</u>	<u>0.937</u>	<u>0.945</u>	<u>0.953</u>	<u>0.961</u>	<u>0.968</u>	<u>0.976</u>	<u>0.984</u>	<u>0.992</u>
	<u>0.589</u>	<u>0.597</u>	<u>0.605</u>	<u>0.613</u>	<u>0.621</u>	<u>0.629</u>	<u>0.637</u>	<u>0.645</u>	<u>0.653</u>	<u>0.661</u>	<u>0.668</u>	<u>0.676</u>	<u>0.684</u>	<u>0.692</u>
<b>0.71</b>	<u>0.888</u>	<u>0.896</u>	<u>0.904</u>	<u>0.912</u>	<u>0.920</u>	<u>0.928</u>	<u>0.936</u>	<u>0.944</u>	<u>0.952</u>	<u>0.960</u>	<u>0.968</u>	<u>0.976</u>	<u>0.984</u>	<u>0.992</u>
	<u>0.598</u>	<u>0.606</u>	<u>0.614</u>	<u>0.622</u>	<u>0.630</u>	<u>0.638</u>	<u>0.646</u>	<u>0.654</u>	<u>0.662</u>	<u>0.670</u>	<u>0.678</u>	<u>0.686</u>	<u>0.694</u>	<u>0.702</u>
	<u>0.887</u>	<u>0.895</u>	<u>0.903</u>	<u>0.911</u>	<u>0.920</u>	<u>0.928</u>	<u>0.936</u>	<u>0.944</u>	<u>0.952</u>	<u>0.960</u>	<u>0.968</u>	<u>0.976</u>	<u>0.984</u>	<u>0.992</u>
<b>0.72</b>	<u>0.607</u>	<u>0.615</u>	<u>0.623</u>	<u>0.631</u>	<u>0.640</u>	<u>0.648</u>	<u>0.656</u>	<u>0.664</u>	<u>0.672</u>	<u>0.680</u>	<u>0.688</u>	<u>0.696</u>	<u>0.704</u>	<u>0.712</u>
	<u>0.886</u>	<u>0.894</u>	<u>0.902</u>	<u>0.911</u>	<u>0.919</u>	<u>0.927</u>	<u>0.935</u>	<u>0.943</u>	<u>0.951</u>	<u>0.959</u>	<u>0.967</u>	<u>0.976</u>	<u>0.984</u>	<u>0.992</u>
	<u>0.616</u>	<u>0.624</u>	<u>0.632</u>	<u>0.641</u>	<u>0.649</u>	<u>0.657</u>	<u>0.665</u>	<u>0.673</u>	<u>0.681</u>	<u>0.689</u>	<u>0.697</u>	<u>0.706</u>	<u>0.714</u>	<u>0.722</u>
<b>0.74</b>	<u>0.885</u>	<u>0.893</u>	<u>0.902</u>	<u>0.910</u>	<u>0.918</u>	<u>0.926</u>	<u>0.934</u>	<u>0.943</u>	<u>0.951</u>	<u>0.959</u>	<u>0.967</u>	<u>0.975</u>	<u>0.984</u>	<u>0.992</u>
	<u>0.625</u>	<u>0.633</u>	<u>0.642</u>	<u>0.650</u>	<u>0.658</u>	<u>0.666</u>	<u>0.674</u>	<u>0.683</u>	<u>0.691</u>	<u>0.699</u>	<u>0.707</u>	<u>0.715</u>	<u>0.724</u>	<u>0.732</u>
	<u>0.884</u>	<u>0.892</u>	<u>0.901</u>	<u>0.909</u>	<u>0.917</u>	<u>0.925</u>	<u>0.934</u>	<u>0.942</u>	<u>0.950</u>	<u>0.959</u>	<u>0.967</u>	<u>0.975</u>	<u>0.983</u>	<u>0.992</u>
<b>0.75</b>	<u>0.634</u>	<u>0.642</u>	<u>0.651</u>	<u>0.659</u>	<u>0.667</u>	<u>0.675</u>	<u>0.684</u>	<u>0.692</u>	<u>0.700</u>	<u>0.709</u>	<u>0.717</u>	<u>0.725</u>	<u>0.733</u>	<u>0.742</u>
	<u>0.883</u>	<u>0.891</u>	<u>0.900</u>	<u>0.908</u>	<u>0.916</u>	<u>0.925</u>	<u>0.933</u>	<u>0.942</u>	<u>0.950</u>	<u>0.958</u>	<u>0.967</u>	<u>0.975</u>	<u>0.983</u>	<u>0.992</u>
	<u>0.643</u>	<u>0.651</u>	<u>0.660</u>	<u>0.668</u>	<u>0.676</u>	<u>0.685</u>	<u>0.693</u>	<u>0.702</u>	<u>0.710</u>	<u>0.718</u>	<u>0.727</u>	<u>0.735</u>	<u>0.743</u>	<u>0.752</u>
<b>0.77</b>	<u>0.882</u>	<u>0.890</u>	<u>0.899</u>	<u>0.907</u>	<u>0.916</u>	<u>0.924</u>	<u>0.933</u>	<u>0.941</u>	<u>0.949</u>	<u>0.958</u>	<u>0.966</u>	<u>0.975</u>	<u>0.983</u>	<u>0.992</u>
	<u>0.652</u>	<u>0.660</u>	<u>0.669</u>	<u>0.677</u>	<u>0.686</u>	<u>0.694</u>	<u>0.703</u>	<u>0.711</u>	<u>0.719</u>	<u>0.728</u>	<u>0.736</u>	<u>0.745</u>	<u>0.753</u>	<u>0.762</u>
	<u>0.881</u>	<u>0.889</u>	<u>0.898</u>	<u>0.906</u>	<u>0.915</u>	<u>0.923</u>	<u>0.932</u>	<u>0.940</u>	<u>0.949</u>	<u>0.957</u>	<u>0.966</u>	<u>0.974</u>	<u>0.983</u>	<u>0.991</u>
<b>0.78</b>	<u>0.661</u>	<u>0.669</u>	<u>0.678</u>	<u>0.686</u>	<u>0.695</u>	<u>0.703</u>	<u>0.712</u>	<u>0.720</u>	<u>0.729</u>	<u>0.737</u>	<u>0.746</u>	<u>0.754</u>	<u>0.763</u>	<u>0.771</u>
	<u>0.880</u>	<u>0.888</u>	<u>0.897</u>	<u>0.906</u>	<u>0.914</u>	<u>0.923</u>	<u>0.931</u>	<u>0.940</u>	<u>0.949</u>	<u>0.957</u>	<u>0.966</u>	<u>0.974</u>	<u>0.983</u>	<u>0.991</u>
	<u>0.670</u>	<u>0.678</u>	<u>0.687</u>	<u>0.696</u>	<u>0.704</u>	<u>0.713</u>	<u>0.721</u>	<u>0.730</u>	<u>0.739</u>	<u>0.747</u>	<u>0.756</u>	<u>0.764</u>	<u>0.773</u>	<u>0.781</u>
<b>0.80</b>	<u>0.879</u>	<u>0.888</u>	<u>0.896</u>	<u>0.905</u>	<u>0.913</u>	<u>0.922</u>	<u>0.931</u>	<u>0.939</u>	<u>0.948</u>	<u>0.957</u>	<u>0.965</u>	<u>0.974</u>	<u>0.983</u>	<u>0.991</u>
	<u>0.679</u>	<u>0.688</u>	<u>0.696</u>	<u>0.705</u>	<u>0.713</u>	<u>0.722</u>	<u>0.731</u>	<u>0.739</u>	<u>0.748</u>	<u>0.757</u>	<u>0.765</u>	<u>0.774</u>	<u>0.783</u>	<u>0.791</u>
	<u>0.878</u>	<u>0.887</u>	<u>0.895</u>	<u>0.904</u>	<u>0.913</u>	<u>0.921</u>	<u>0.930</u>	<u>0.939</u>	<u>0.948</u>	<u>0.956</u>	<u>0.965</u>	<u>0.974</u>	<u>0.983</u>	<u>0.991</u>
<b>0.81</b>	<u>0.688</u>	<u>0.697</u>	<u>0.705</u>	<u>0.714</u>	<u>0.723</u>	<u>0.731</u>	<u>0.740</u>	<u>0.749</u>	<u>0.758</u>	<u>0.766</u>	<u>0.775</u>	<u>0.784</u>	<u>0.793</u>	<u>0.801</u>
	<u>0.877</u>	<u>0.886</u>	<u>0.894</u>	<u>0.903</u>	<u>0.912</u>	<u>0.921</u>	<u>0.930</u>	<u>0.938</u>	<u>0.947</u>	<u>0.956</u>	<u>0.965</u>	<u>0.974</u>	<u>0.982</u>	<u>0.991</u>
	<u>0.697</u>	<u>0.706</u>	<u>0.714</u>	<u>0.723</u>	<u>0.732</u>	<u>0.741</u>	<u>0.750</u>	<u>0.758</u>	<u>0.767</u>	<u>0.776</u>	<u>0.785</u>	<u>0.794</u>	<u>0.802</u>	<u>0.811</u>
<b>0.83</b>	<u>0.876</u>	<u>0.885</u>	<u>0.894</u>	<u>0.902</u>	<u>0.911</u>	<u>0.920</u>	<u>0.929</u>	<u>0.938</u>	<u>0.947</u>	<u>0.956</u>	<u>0.965</u>	<u>0.973</u>	<u>0.982</u>	<u>0.991</u>
	<u>0.706</u>	<u>0.715</u>	<u>0.724</u>	<u>0.732</u>	<u>0.741</u>	<u>0.750</u>	<u>0.759</u>	<u>0.768</u>	<u>0.777</u>	<u>0.786</u>	<u>0.795</u>	<u>0.803</u>	<u>0.812</u>	<u>0.821</u>
	<u>0.875</u>	<u>0.884</u>	<u>0.893</u>	<u>0.902</u>	<u>0.911</u>	<u>0.920</u>	<u>0.928</u>	<u>0.937</u>	<u>0.946</u>	<u>0.955</u>	<u>0.964</u>	<u>0.973</u>	<u>0.982</u>	<u>0.991</u>
<b>0.84</b>	<u>0.715</u>	<u>0.724</u>	<u>0.733</u>	<u>0.742</u>	<u>0.751</u>	<u>0.760</u>	<u>0.768</u>	<u>0.777</u>	<u>0.786</u>	<u>0.795</u>	<u>0.804</u>	<u>0.813</u>	<u>0.822</u>	<u>0.831</u>
	<u>0.874</u>	<u>0.883</u>	<u>0.892</u>	<u>0.901</u>	<u>0.910</u>	<u>0.919</u>	<u>0.928</u>	<u>0.937</u>	<u>0.946</u>	<u>0.955</u>	<u>0.964</u>	<u>0.973</u>	<u>0.982</u>	<u>0.991</u>
	<u>0.724</u>	<u>0.733</u>	<u>0.742</u>	<u>0.751</u>	<u>0.760</u>	<u>0.769</u>	<u>0.778</u>	<u>0.787</u>	<u>0.796</u>	<u>0.805</u>	<u>0.814</u>	<u>0.823</u>	<u>0.832</u>	<u>0.841</u>
<b>0.86</b>	<u>0.873</u>	<u>0.882</u>	<u>0.891</u>	<u>0.900</u>	<u>0.909</u>	<u>0.918</u>	<u>0.927</u>	<u>0.936</u>	<u>0.945</u>	<u>0.955</u>	<u>0.964</u>	<u>0.973</u>	<u>0.982</u>	<u>0.991</u>
	<u>0.733</u>	<u>0.742</u>	<u>0.751</u>	<u>0.760</u>	<u>0.769</u>	<u>0.778</u>	<u>0.787</u>	<u>0.796</u>	<u>0.805</u>	<u>0.815</u>	<u>0.824</u>	<u>0.833</u>	<u>0.842</u>	<u>0.851</u>
	<u>0.872</u>	<u>0.881</u>	<u>0.890</u>	<u>0.899</u>	<u>0.908</u>	<u>0.918</u>	<u>0.927</u>	<u>0.936</u>	<u>0.945</u>	<u>0.954</u>	<u>0.963</u>	<u>0.973</u>	<u>0.982</u>	<u>0.991</u>
<b>0.87</b>														

## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group													
	86	87	88	89	90	91	92	93	94	95	96	97	98	99
0.93	0.787	0.796	0.806	0.815	0.825	0.834	0.844	0.853	0.863	0.872	0.882	0.891	0.901	0.910
	0.867	0.876	0.886	0.895	0.905	0.914	0.924	0.933	0.943	0.952	0.962	0.971	0.981	0.990
	0.797	0.806	0.816	0.825	0.835	0.844	0.854	0.863	0.873	0.882	0.892	0.901	0.911	0.920
0.94	0.866	0.875	0.885	0.895	0.904	0.914	0.923	0.933	0.943	0.952	0.962	0.971	0.981	0.990
	0.806	0.815	0.825	0.835	0.844	0.854	0.863	0.873	0.883	0.892	0.902	0.911	0.921	0.930
0.95	0.865	0.874	0.884	0.894	0.903	0.913	0.923	0.932	0.942	0.952	0.961	0.971	0.981	0.990
	0.815	0.824	0.834	0.844	0.853	0.863	0.873	0.882	0.892	0.902	0.911	0.921	0.931	0.940
0.96	0.864	0.874	0.883	0.893	0.903	0.912	0.922	0.932	0.942	0.951	0.961	0.971	0.981	0.990
	0.824	0.834	0.843	0.853	0.863	0.872	0.882	0.892	0.902	0.911	0.921	0.931	0.941	0.950
0.97	0.863	0.873	0.882	0.892	0.902	0.912	0.922	0.931	0.941	0.951	0.961	0.971	0.980	0.990
	0.833	0.843	0.852	0.862	0.872	0.882	0.892	0.901	0.911	0.921	0.931	0.941	0.950	0.960
0.98	0.862	0.872	0.882	0.892	0.901	0.911	0.921	0.931	0.941	0.951	0.961	0.970	0.980	0.990
	0.842	0.852	0.862	0.872	0.881	0.891	0.901	0.911	0.921	0.931	0.941	0.950	0.960	0.970
0.99	0.861	0.871	0.881	0.891	0.901	0.911	0.921	0.930	0.940	0.950	0.960	0.970	0.980	0.990
	0.851	0.861	0.871	0.881	0.891	0.901	0.911	0.920	0.930	0.940	0.950	0.960	0.970	0.980
1.00	0.860	0.870	0.880	0.890	0.900	0.910	0.920	0.930	0.940	0.950	0.960	0.970	0.980	0.990
1.01	0.859	0.869	0.879	0.889	0.899	0.909	0.919	0.929	0.940	0.950	0.960	0.970	0.980	0.990
1.02	0.858	0.868	0.878	0.888	0.899	0.909	0.919	0.929	0.939	0.949	0.959	0.970	0.980	0.990
1.03	0.857	0.867	0.877	0.888	0.898	0.908	0.918	0.929	0.939	0.949	0.959	0.969	0.980	0.990
1.04	0.856	0.866	0.876	0.887	0.897	0.907	0.917	0.928	0.938	0.948	0.959	0.969	0.979	0.990
1.05	0.855	0.865	0.875	0.886	0.896	0.907	0.917	0.927	0.938	0.948	0.958	0.969	0.979	0.990
1.06	0.854	0.864	0.875	0.885	0.896	0.906	0.916	0.927	0.937	0.948	0.958	0.969	0.979	0.990
1.07	0.853	0.863	0.874	0.884	0.895	0.905	0.916	0.926	0.937	0.947	0.958	0.968	0.979	0.989
1.08	0.852	0.863	0.873	0.884	0.894	0.905	0.915	0.926	0.937	0.947	0.958	0.968	0.979	0.989
1.09	0.851	0.862	0.872	0.883	0.894	0.904	0.915	0.926	0.936	0.947	0.957	0.968	0.979	0.989
1.10	0.850	0.861	0.872	0.882	0.893	0.904	0.914	0.925	0.936	0.947	0.957	0.968	0.979	0.989
1.11	0.849	0.860	0.871	0.882	0.892	0.903	0.914	0.925	0.935	0.946	0.957	0.968	0.978	0.989
1.12	0.848	0.859	0.870	0.881	0.892	0.903	0.913	0.924	0.935	0.946	0.957	0.968	0.978	0.989
1.13	0.848	0.859	0.869	0.880	0.891	0.902	0.913	0.924	0.935	0.946	0.956	0.967	0.978	0.989
1.14	0.847	0.858	0.869	0.880	0.891	0.902	0.913	0.924	0.935	0.945	0.956	0.967	0.978	0.989
1.15	0.846	0.857	0.868	0.879	0.890	0.901	0.912	0.923	0.934	0.945	0.956	0.967	0.978	0.989
1.16	0.846	0.857	0.868	0.879	0.890	0.901	0.912	0.923	0.934	0.945	0.956	0.967	0.978	0.989
1.17	0.845	0.856	0.867	0.878	0.889	0.900	0.911	0.922	0.933	0.945	0.956	0.967	0.978	0.989
1.18	0.844	0.855	0.866	0.877	0.889	0.900	0.911	0.922	0.933	0.944	0.955	0.967	0.978	0.989
1.19	0.843	0.854	0.866	0.877	0.888	0.899	0.910	0.922	0.933	0.944	0.955	0.966	0.978	0.989
1.20	0.842	0.854	0.865	0.876	0.887	0.899	0.910	0.921	0.932	0.944	0.955	0.966	0.977	0.989
1.21	0.842	0.853	0.864	0.875	0.887	0.898	0.909	0.921	0.932	0.943	0.955	0.966	0.977	0.989
1.22	0.841	0.852	0.863	0.875	0.886	0.898	0.909	0.920	0.932	0.943	0.954	0.966	0.977	0.989
1.23	0.840	0.851	0.863	0.874	0.886	0.897	0.909	0.920	0.931	0.943	0.954	0.966	0.977	0.989
1.24	0.839	0.851	0.862	0.874	0.885	0.897	0.908	0.920	0.931	0.943	0.954	0.966	0.977	0.989
1.25	0.838	0.850	0.861	0.873	0.885	0.896	0.908	0.919	0.931	0.942	0.954	0.965	0.977	0.988
1.26	0.838	0.849	0.861	0.872	0.884	0.896	0.907	0.919	0.930	0.942	0.954	0.965	0.977	0.988
1.27	0.837	0.848	0.860	0.872	0.883	0.895	0.907	0.918	0.930	0.942	0.953	0.965	0.977	0.988
1.28	0.836	0.848	0.859	0.871	0.883	0.895	0.906	0.918	0.930	0.941	0.953	0.965	0.977	0.988
1.29	0.835	0.847	0.859	0.871	0.882	0.894	0.906	0.918	0.929	0.941	0.953	0.965	0.976	0.988
1.30	0.834	0.846	0.858	0.870	0.882	0.894	0.905	0.917	0.929	0.941	0.953	0.965	0.976	0.988
1.31	0.834	0.846	0.857	0.869	0.881	0.893	0.905	0.917	0.929	0.941	0.952	0.964	0.976	0.988
1.32	0.833	0.845	0.857	0.869	0.881	0.893	0.905	0.916	0.928	0.940	0.952	0.964	0.976	0.988
1.33	0.832	0.844	0.856	0.868	0.880	0.892	0.904	0.916	0.928	0.940	0.952	0.964	0.976	0.988
1.34	0.831	0.844	0.856	0.868	0.880	0.892	0.904	0.916	0.928	0.940	0.952	0.964	0.976	0.988
1.35	0.831	0.843	0.855	0.867	0.879	0.891	0.903	0.915	0.927	0.940	0.952	0.964	0.976	0.988
1.36	0.830	0.842	0.854	0.866	0.879	0.891	0.903	0.915	0.927	0.939	0.951	0.964	0.976	0.988
1.37	0.829	0.841	0.854	0.866	0.878	0.890	0.902	0.915	0.927	0.939	0.951	0.963	0.976	0.988
1.38	0.829	0.841	0.853	0.865	0.878	0.890	0.902	0.914	0.927	0.939	0.951	0.963	0.976	0.988
1.39	0.828	0.840	0.852	0.865	0.877	0.889	0.902	0.914	0.926	0.939	0.951	0.963	0.975	0.988
1.40	0.827	0.839	0.852	0.864	0.877	0.889	0.901	0.914	0.926	0.938	0.951	0.963	0.975	0.988
1.41	0.826	0.839	0.851	0.864	0.876	0.888	0.901	0.913	0.926	0.938	0.950	0.963	0.975	0.988
1.42	0.826	0.838	0.851	0.863	0.875	0.888	0.900	0.913	0.925	0.938	0.950	0.963	0.975	0.988
1.43	0.825	0.837	0.850	0.862	0.875	0.887	0.900	0.912	0.925	0.937	0.950	0.962	0.975	0.987
1.44	0.824	0.837	0.849	0.862	0.874	0.887	0.900	0.912	0.925	0.937	0.950	0.962	0.975	0.987

## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group													
	86	87	88	89	90	91	92	93	94	95	96	97	98	99
1.45	0.824	0.836	0.849	0.861	0.874	0.887	0.899	0.912	0.924	0.937	0.950	0.962	0.975	0.987
1.46	0.823	0.836	0.848	0.861	0.874	0.886	0.899	0.911	0.924	0.937	0.949	0.962	0.975	0.987
1.47	0.822	0.835	0.848	0.860	0.873	0.886	0.898	0.911	0.924	0.937	0.949	0.962	0.975	0.987
1.48	0.822	0.834	0.847	0.860	0.873	0.885	0.898	0.911	0.924	0.936	0.949	0.962	0.975	0.987
1.49	0.821	0.834	0.846	0.859	0.872	0.885	0.898	0.910	0.923	0.936	0.949	0.962	0.974	0.987
1.50	0.820	0.833	0.846	0.859	0.872	0.884	0.897	0.910	0.923	0.936	0.949	0.961	0.974	0.987
1.51	0.820	0.832	0.845	0.858	0.871	0.884	0.897	0.910	0.923	0.936	0.948	0.961	0.974	0.987
1.52	0.819	0.832	0.845	0.858	0.871	0.884	0.896	0.909	0.922	0.935	0.948	0.961	0.974	0.987
1.53	0.818	0.831	0.844	0.857	0.870	0.883	0.896	0.909	0.922	0.935	0.948	0.961	0.974	0.987
1.54	0.818	0.831	0.844	0.857	0.870	0.883	0.896	0.909	0.922	0.935	0.948	0.961	0.974	0.987
1.55	0.817	0.830	0.843	0.856	0.869	0.882	0.895	0.908	0.922	0.935	0.948	0.961	0.974	0.987
1.56	0.816	0.829	0.842	0.856	0.869	0.882	0.895	0.908	0.921	0.934	0.947	0.961	0.974	0.987
1.57	0.816	0.829	0.842	0.855	0.868	0.881	0.895	0.908	0.921	0.934	0.947	0.960	0.974	0.987
1.58	0.815	0.828	0.841	0.855	0.868	0.881	0.894	0.907	0.921	0.934	0.947	0.960	0.974	0.987
1.59	0.814	0.828	0.841	0.854	0.867	0.881	0.894	0.907	0.920	0.934	0.947	0.960	0.973	0.987
1.60	0.814	0.827	0.840	0.854	0.867	0.880	0.894	0.907	0.920	0.933	0.947	0.960	0.973	0.987
1.61	0.813	0.826	0.840	0.853	0.866	0.880	0.893	0.907	0.920	0.933	0.947	0.960	0.973	0.987
1.62	0.812	0.826	0.839	0.853	0.866	0.879	0.893	0.906	0.920	0.933	0.946	0.960	0.973	0.987
1.63	0.812	0.825	0.839	0.852	0.866	0.879	0.892	0.906	0.919	0.933	0.946	0.960	0.973	0.987
1.64	0.811	0.825	0.838	0.852	0.865	0.879	0.892	0.906	0.919	0.933	0.946	0.960	0.973	0.987
1.65	0.811	0.824	0.838	0.851	0.865	0.878	0.892	0.905	0.919	0.932	0.946	0.959	0.973	0.986
1.66	0.810	0.824	0.837	0.851	0.864	0.878	0.891	0.905	0.919	0.932	0.946	0.959	0.973	0.986
1.67	0.809	0.823	0.837	0.850	0.864	0.877	0.891	0.905	0.918	0.932	0.946	0.959	0.973	0.986
1.68	0.809	0.822	0.836	0.850	0.863	0.877	0.891	0.904	0.918	0.932	0.945	0.959	0.973	0.986
1.69	0.808	0.822	0.836	0.849	0.863	0.877	0.890	0.904	0.918	0.931	0.945	0.959	0.973	0.986
1.70	0.808	0.821	0.835	0.849	0.863	0.876	0.890	0.904	0.918	0.931	0.945	0.959	0.973	0.986
1.71	0.807	0.821	0.835	0.848	0.862	0.876	0.890	0.903	0.917	0.931	0.945	0.959	0.972	0.986
1.72	0.806	0.820	0.834	0.848	0.862	0.875	0.889	0.903	0.917	0.931	0.945	0.958	0.972	0.986
1.73	0.806	0.820	0.833	0.847	0.861	0.875	0.889	0.903	0.917	0.931	0.944	0.958	0.972	0.986
1.74	0.805	0.819	0.833	0.847	0.861	0.875	0.889	0.903	0.916	0.930	0.944	0.958	0.972	0.986
1.75	0.805	0.819	0.832	0.846	0.860	0.874	0.888	0.902	0.916	0.930	0.944	0.958	0.972	0.986
1.76	0.804	0.818	0.832	0.846	0.860	0.874	0.888	0.902	0.916	0.930	0.944	0.958	0.972	0.986
1.77	0.803	0.817	0.832	0.846	0.860	0.874	0.888	0.902	0.916	0.930	0.944	0.958	0.972	0.986
1.78	0.803	0.817	0.831	0.845	0.859	0.873	0.887	0.901	0.916	0.930	0.944	0.958	0.972	0.986
1.79	0.802	0.816	0.831	0.845	0.859	0.873	0.887	0.901	0.915	0.929	0.944	0.958	0.972	0.986
1.80	0.802	0.816	0.830	0.844	0.858	0.873	0.887	0.901	0.915	0.929	0.943	0.958	0.972	0.986
1.81	0.801	0.815	0.830	0.844	0.858	0.872	0.886	0.901	0.915	0.929	0.943	0.957	0.972	0.986
1.82	0.801	0.815	0.829	0.843	0.858	0.872	0.886	0.900	0.915	0.929	0.943	0.957	0.972	0.986
1.83	0.800	0.814	0.829	0.843	0.857	0.871	0.886	0.900	0.914	0.929	0.943	0.957	0.971	0.986
1.84	0.799	0.814	0.828	0.842	0.857	0.871	0.885	0.900	0.914	0.928	0.943	0.957	0.971	0.986
1.85	0.799	0.813	0.828	0.842	0.856	0.871	0.885	0.899	0.914	0.928	0.943	0.957	0.971	0.986
1.86	0.798	0.813	0.827	0.842	0.856	0.870	0.885	0.899	0.914	0.928	0.942	0.957	0.971	0.986
1.87	0.798	0.812	0.827	0.841	0.856	0.870	0.884	0.899	0.913	0.928	0.942	0.957	0.971	0.986
1.88	0.797	0.812	0.826	0.841	0.855	0.870	0.884	0.899	0.913	0.928	0.942	0.957	0.971	0.986
1.89	0.797	0.811	0.826	0.840	0.855	0.869	0.884	0.898	0.913	0.927	0.942	0.956	0.971	0.985
1.90	0.796	0.811	0.825	0.840	0.854	0.869	0.884	0.898	0.913	0.927	0.942	0.956	0.971	0.985
1.91	0.796	0.810	0.825	0.839	0.854	0.869	0.883	0.898	0.912	0.927	0.942	0.956	0.971	0.985
1.92	0.795	0.810	0.824	0.839	0.854	0.868	0.883	0.898	0.912	0.927	0.941	0.956	0.971	0.985
1.93	0.795	0.809	0.824	0.839	0.853	0.868	0.883	0.897	0.912	0.927	0.941	0.956	0.971	0.985
1.94	0.794	0.809	0.824	0.838	0.853	0.868	0.882	0.897	0.912	0.926	0.941	0.956	0.971	0.985
1.95	0.794	0.808	0.823	0.838	0.853	0.867	0.882	0.897	0.912	0.926	0.941	0.956	0.971	0.985
1.96	0.793	0.808	0.823	0.837	0.852	0.867	0.882	0.897	0.911	0.926	0.941	0.956	0.970	0.985
1.97	0.793	0.807	0.822	0.837	0.852	0.867	0.881	0.896	0.911	0.926	0.941	0.956	0.970	0.985
1.98	0.792	0.807	0.822	0.837	0.851	0.866	0.881	0.896	0.911	0.926	0.941	0.955	0.970	0.985
1.99	0.792	0.806	0.821	0.836	0.851	0.866	0.881	0.896	0.911	0.926	0.940	0.955	0.970	0.985
2.00	0.791	0.806	0.821	0.836	0.851	0.866	0.881	0.896	0.910	0.925	0.940	0.955	0.970	0.985
2.01	0.791	0.806	0.820	0.835	0.850	0.865	0.880	0.895	0.910	0.925	0.940	0.955	0.970	0.985
2.02	0.790	0.805	0.820	0.835	0.850	0.865	0.880	0.895	0.910	0.925	0.940	0.955	0.970	0.985
2.03	0.790	0.805	0.820	0.835	0.850	0.865	0.880	0.895	0.910	0.925	0.940	0.955	0.970	0.985
2.04	0.789	0.804	0.819	0.834	0.849	0.864	0.879	0.895	0.910	0.925	0.940	0.955	0.970	0.985

## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group													
	86	87	88	89	90	91	92	93	94	95	96	97	98	99
2.05	0.789	0.804	0.819	0.834	0.849	0.864	0.879	0.894	0.909	0.924	0.940	0.955	0.970	0.985
2.06	0.788	0.803	0.818	0.833	0.848	0.863	0.878	0.893	0.908	0.923	0.939	0.954	0.969	0.984
2.07	0.788	0.803	0.818	0.833	0.848	0.863	0.878	0.893	0.908	0.923	0.939	0.954	0.969	0.984
2.08	0.787	0.802	0.817	0.832	0.847	0.862	0.877	0.892	0.907	0.922	0.938	0.953	0.968	0.983
2.09	0.787	0.802	0.817	0.832	0.847	0.862	0.877	0.892	0.907	0.922	0.938	0.953	0.968	0.983
2.10	0.786	0.801	0.816	0.831	0.846	0.861	0.876	0.891	0.906	0.921	0.937	0.952	0.967	0.982
2.11	0.786	0.801	0.816	0.831	0.846	0.861	0.876	0.891	0.906	0.921	0.937	0.952	0.967	0.982
2.12	0.785	0.800	0.815	0.830	0.845	0.860	0.875	0.890	0.905	0.920	0.936	0.951	0.966	0.981
2.13	0.785	0.800	0.815	0.830	0.845	0.860	0.875	0.890	0.905	0.920	0.936	0.951	0.966	0.981
2.14	0.784	0.800	0.815	0.831	0.846	0.861	0.877	0.892	0.908	0.923	0.938	0.954	0.969	0.984
2.15	0.784	0.799	0.815	0.830	0.846	0.861	0.876	0.892	0.907	0.923	0.938	0.954	0.969	0.984
2.16	0.783	0.799	0.814	0.830	0.845	0.861	0.876	0.892	0.907	0.923	0.938	0.954	0.969	0.984
2.17	0.783	0.798	0.814	0.829	0.845	0.860	0.876	0.891	0.907	0.922	0.938	0.953	0.969	0.984
2.18	0.782	0.798	0.814	0.829	0.845	0.860	0.876	0.891	0.907	0.922	0.938	0.953	0.969	0.984
2.19	0.782	0.798	0.813	0.829	0.844	0.860	0.875	0.891	0.907	0.922	0.938	0.953	0.969	0.984
2.20	0.782	0.797	0.813	0.828	0.844	0.860	0.875	0.891	0.906	0.922	0.938	0.953	0.969	0.984
2.21	0.781	0.797	0.812	0.828	0.844	0.859	0.875	0.891	0.906	0.922	0.937	0.953	0.969	0.984
2.22	0.781	0.796	0.812	0.827	0.843	0.859	0.874	0.890	0.906	0.921	0.937	0.953	0.969	0.984
2.23	0.780	0.796	0.812	0.827	0.843	0.859	0.874	0.890	0.906	0.921	0.937	0.953	0.969	0.984
2.24	0.780	0.795	0.811	0.827	0.843	0.858	0.874	0.890	0.906	0.921	0.937	0.953	0.969	0.984
2.25	0.779	0.795	0.811	0.827	0.842	0.858	0.874	0.890	0.905	0.921	0.937	0.953	0.968	0.984
2.26	0.779	0.795	0.810	0.826	0.842	0.858	0.874	0.889	0.905	0.921	0.937	0.953	0.968	0.984
2.27	0.778	0.794	0.810	0.826	0.842	0.858	0.873	0.889	0.905	0.921	0.937	0.953	0.968	0.984
2.28	0.778	0.794	0.810	0.826	0.841	0.857	0.873	0.889	0.905	0.921	0.937	0.952	0.968	0.984
2.29	0.778	0.793	0.809	0.825	0.841	0.857	0.873	0.889	0.905	0.921	0.936	0.952	0.968	0.984
2.30	0.777	0.793	0.809	0.825	0.841	0.857	0.873	0.889	0.904	0.920	0.936	0.952	0.968	0.984
2.31	0.777	0.793	0.809	0.825	0.840	0.856	0.872	0.888	0.904	0.920	0.936	0.952	0.968	0.984
2.32	0.776	0.792	0.808	0.824	0.840	0.856	0.872	0.888	0.904	0.920	0.936	0.952	0.968	0.984
2.33	0.776	0.792	0.808	0.824	0.840	0.856	0.872	0.888	0.904	0.920	0.936	0.952	0.968	0.984
2.34	0.775	0.791	0.807	0.824	0.840	0.856	0.872	0.888	0.904	0.920	0.936	0.952	0.968	0.984
2.35	0.775	0.791	0.807	0.823	0.839	0.855	0.871	0.887	0.904	0.920	0.936	0.952	0.968	0.984
2.36	0.775	0.791	0.807	0.823	0.839	0.855	0.871	0.887	0.903	0.919	0.936	0.952	0.968	0.984
2.37	0.774	0.790	0.806	0.823	0.839	0.855	0.871	0.887	0.903	0.919	0.935	0.952	0.968	0.984
2.38	0.774	0.790	0.806	0.822	0.838	0.855	0.871	0.887	0.903	0.919	0.935	0.952	0.968	0.984
2.39	0.773	0.789	0.806	0.822	0.838	0.854	0.870	0.887	0.903	0.919	0.935	0.951	0.968	0.984
2.40	0.773	0.789	0.805	0.822	0.838	0.854	0.870	0.886	0.903	0.919	0.935	0.951	0.968	0.984
2.41	0.772	0.789	0.805	0.821	0.837	0.854	0.870	0.886	0.902	0.919	0.935	0.951	0.967	0.984
2.42	0.772	0.788	0.805	0.821	0.837	0.853	0.870	0.886	0.902	0.919	0.935	0.951	0.967	0.984
2.43	0.772	0.788	0.804	0.821	0.837	0.853	0.870	0.886	0.902	0.918	0.935	0.951	0.967	0.984
2.44	0.771	0.788	0.804	0.820	0.837	0.853	0.869	0.886	0.902	0.918	0.935	0.951	0.967	0.984
2.45	0.771	0.787	0.804	0.820	0.836	0.853	0.869	0.885	0.902	0.918	0.935	0.951	0.967	0.984
2.46	0.770	0.787	0.803	0.820	0.836	0.852	0.869	0.885	0.902	0.918	0.934	0.951	0.967	0.984
2.47	0.770	0.786	0.803	0.819	0.836	0.852	0.869	0.885	0.901	0.918	0.934	0.951	0.967	0.984
2.48	0.770	0.786	0.803	0.819	0.835	0.852	0.868	0.885	0.901	0.918	0.934	0.951	0.967	0.984
2.49	0.769	0.786	0.802	0.819	0.835	0.852	0.868	0.885	0.901	0.918	0.934	0.951	0.967	0.984
2.50	0.769	0.785	0.802	0.818	0.835	0.851	0.868	0.884	0.901	0.917	0.934	0.950	0.967	0.983
2.51	0.768	0.785	0.802	0.818	0.835	0.851	0.868	0.884	0.901	0.917	0.934	0.950	0.967	0.983
2.52	0.768	0.785	0.801	0.818	0.834	0.851	0.867	0.884	0.901	0.917	0.934	0.950	0.967	0.983
2.53	0.768	0.784	0.801	0.817	0.834	0.851	0.867	0.884	0.900	0.917	0.934	0.950	0.967	0.983
2.54	0.767	0.784	0.801	0.817	0.834	0.850	0.867	0.884	0.900	0.917	0.934	0.950	0.967	0.983
2.55	0.767	0.784	0.800	0.817	0.833	0.850	0.867	0.883	0.900	0.917	0.933	0.950	0.967	0.983
2.56	0.766	0.783	0.800	0.817	0.833	0.850	0.867	0.883	0.900	0.917	0.933	0.950	0.967	0.983
2.57	0.766	0.783	0.800	0.816	0.833	0.850	0.866	0.883	0.900	0.916	0.933	0.950	0.967	0.983
2.58	0.766	0.782	0.799	0.816	0.833	0.849	0.866	0.883	0.900	0.916	0.933	0.950	0.967	0.983
2.59	0.765	0.782	0.799	0.816	0.832	0.849	0.866	0.883	0.899	0.916	0.933	0.950	0.966	0.983
2.60	0.765	0.782	0.799	0.815	0.832	0.849	0.866	0.882	0.899	0.916	0.933	0.950	0.966	0.983
2.61	0.765	0.781	0.798	0.815	0.832	0.849	0.865	0.882	0.899	0.916	0.933	0.950	0.966	0.983
2.62	0.764	0.781	0.798	0.815	0.832	0.848	0.865	0.882	0.899	0.916	0.933	0.949	0.966	0.983
2.63	0.764	0.781	0.798	0.814	0.831	0.848	0.865	0.882	0.899	0.916	0.933	0.949	0.966	0.983
2.64	0.763	0.780	0.797	0.814	0.831	0.848	0.865	0.882	0.899	0.916	0.932	0.949	0.966	0.983

## Appendix C

Table M – Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group													
	86	87	88	89	90	91	92	93	94	95	96	97	98	99
<u>2.65</u>	<u>0.763</u>	<u>0.780</u>	<u>0.797</u>	<u>0.814</u>	<u>0.831</u>	<u>0.848</u>	<u>0.865</u>	<u>0.882</u>	<u>0.898</u>	<u>0.915</u>	<u>0.932</u>	<u>0.949</u>	<u>0.966</u>	<u>0.983</u>
- <u>2.66</u>	<u>0.763</u>	<u>0.780</u>	<u>0.797</u>	<u>0.814</u>	<u>0.831</u>	<u>0.847</u>	<u>0.864</u>	<u>0.881</u>	<u>0.898</u>	<u>0.915</u>	<u>0.932</u>	<u>0.949</u>	<u>0.966</u>	<u>0.983</u>
<u>2.67</u>	<u>0.762</u>	<u>0.779</u>	<u>0.796</u>	<u>0.813</u>	<u>0.830</u>	<u>0.847</u>	<u>0.864</u>	<u>0.881</u>	<u>0.898</u>	<u>0.915</u>	<u>0.932</u>	<u>0.949</u>	<u>0.966</u>	<u>0.983</u>
<u>2.68</u>	<u>0.762</u>	<u>0.779</u>	<u>0.796</u>	<u>0.813</u>	<u>0.830</u>	<u>0.847</u>	<u>0.864</u>	<u>0.881</u>	<u>0.898</u>	<u>0.915</u>	<u>0.932</u>	<u>0.949</u>	<u>0.966</u>	<u>0.983</u>
<u>2.69</u>	<u>0.762</u>	<u>0.779</u>	<u>0.796</u>	<u>0.813</u>	<u>0.830</u>	<u>0.847</u>	<u>0.864</u>	<u>0.881</u>	<u>0.898</u>	<u>0.915</u>	<u>0.932</u>	<u>0.949</u>	<u>0.966</u>	<u>0.983</u>
<u>2.70</u>	<u>0.761</u>	<u>0.778</u>	<u>0.795</u>	<u>0.812</u>	<u>0.829</u>	<u>0.847</u>	<u>0.864</u>	<u>0.881</u>	<u>0.898</u>	<u>0.915</u>	<u>0.932</u>	<u>0.949</u>	<u>0.966</u>	<u>0.983</u>
- <u>2.71</u>	<u>0.761</u>	<u>0.778</u>	<u>0.795</u>	<u>0.812</u>	<u>0.829</u>	<u>0.846</u>	<u>0.863</u>	<u>0.880</u>	<u>0.898</u>	<u>0.915</u>	<u>0.932</u>	<u>0.949</u>	<u>0.966</u>	<u>0.983</u>
<u>2.72</u>	<u>0.761</u>	<u>0.778</u>	<u>0.795</u>	<u>0.812</u>	<u>0.829</u>	<u>0.846</u>	<u>0.863</u>	<u>0.880</u>	<u>0.897</u>	<u>0.914</u>	<u>0.932</u>	<u>0.949</u>	<u>0.966</u>	<u>0.983</u>
<u>2.73</u>	<u>0.760</u>	<u>0.777</u>	<u>0.794</u>	<u>0.812</u>	<u>0.829</u>	<u>0.846</u>	<u>0.863</u>	<u>0.880</u>	<u>0.897</u>	<u>0.914</u>	<u>0.931</u>	<u>0.949</u>	<u>0.966</u>	<u>0.983</u>
<u>2.74</u>	<u>0.760</u>	<u>0.777</u>	<u>0.794</u>	<u>0.811</u>	<u>0.828</u>	<u>0.846</u>	<u>0.863</u>	<u>0.880</u>	<u>0.897</u>	<u>0.914</u>	<u>0.931</u>	<u>0.949</u>	<u>0.966</u>	<u>0.983</u>
<u>2.75</u>	<u>0.759</u>	<u>0.777</u>	<u>0.794</u>	<u>0.811</u>	<u>0.828</u>	<u>0.845</u>	<u>0.863</u>	<u>0.880</u>	<u>0.897</u>	<u>0.914</u>	<u>0.931</u>	<u>0.948</u>	<u>0.966</u>	<u>0.983</u>
- <u>2.76</u>	<u>0.759</u>	<u>0.776</u>	<u>0.794</u>	<u>0.811</u>	<u>0.828</u>	<u>0.845</u>	<u>0.862</u>	<u>0.880</u>	<u>0.897</u>	<u>0.914</u>	<u>0.931</u>	<u>0.948</u>	<u>0.966</u>	<u>0.983</u>
<u>2.77</u>	<u>0.759</u>	<u>0.776</u>	<u>0.793</u>	<u>0.810</u>	<u>0.828</u>	<u>0.845</u>	<u>0.862</u>	<u>0.879</u>	<u>0.897</u>	<u>0.914</u>	<u>0.931</u>	<u>0.948</u>	<u>0.966</u>	<u>0.983</u>
<u>2.78</u>	<u>0.758</u>	<u>0.776</u>	<u>0.793</u>	<u>0.810</u>	<u>0.827</u>	<u>0.845</u>	<u>0.862</u>	<u>0.879</u>	<u>0.896</u>	<u>0.914</u>	<u>0.931</u>	<u>0.948</u>	<u>0.965</u>	<u>0.983</u>
<u>2.79</u>	<u>0.758</u>	<u>0.775</u>	<u>0.793</u>	<u>0.810</u>	<u>0.827</u>	<u>0.844</u>	<u>0.862</u>	<u>0.879</u>	<u>0.896</u>	<u>0.914</u>	<u>0.931</u>	<u>0.948</u>	<u>0.965</u>	<u>0.983</u>
<u>2.80</u>	<u>0.758</u>	<u>0.775</u>	<u>0.792</u>	<u>0.810</u>	<u>0.827</u>	<u>0.844</u>	<u>0.862</u>	<u>0.879</u>	<u>0.896</u>	<u>0.913</u>	<u>0.931</u>	<u>0.948</u>	<u>0.965</u>	<u>0.983</u>
- <u>2.81</u>	<u>0.757</u>	<u>0.775</u>	<u>0.792</u>	<u>0.809</u>	<u>0.827</u>	<u>0.844</u>	<u>0.861</u>	<u>0.879</u>	<u>0.896</u>	<u>0.913</u>	<u>0.931</u>	<u>0.948</u>	<u>0.965</u>	<u>0.983</u>
<u>2.82</u>	<u>0.757</u>	<u>0.774</u>	<u>0.792</u>	<u>0.809</u>	<u>0.826</u>	<u>0.844</u>	<u>0.861</u>	<u>0.879</u>	<u>0.896</u>	<u>0.913</u>	<u>0.931</u>	<u>0.948</u>	<u>0.965</u>	<u>0.983</u>
<u>2.83</u>	<u>0.757</u>	<u>0.774</u>	<u>0.791</u>	<u>0.809</u>	<u>0.826</u>	<u>0.844</u>	<u>0.861</u>	<u>0.878</u>	<u>0.896</u>	<u>0.913</u>	<u>0.930</u>	<u>0.948</u>	<u>0.965</u>	<u>0.983</u>
<u>2.84</u>	<u>0.756</u>	<u>0.774</u>	<u>0.791</u>	<u>0.809</u>	<u>0.826</u>	<u>0.843</u>	<u>0.861</u>	<u>0.878</u>	<u>0.896</u>	<u>0.913</u>	<u>0.930</u>	<u>0.948</u>	<u>0.965</u>	<u>0.983</u>
<u>2.85</u>	<u>0.756</u>	<u>0.773</u>	<u>0.791</u>	<u>0.808</u>	<u>0.826</u>	<u>0.843</u>	<u>0.861</u>	<u>0.878</u>	<u>0.895</u>	<u>0.913</u>	<u>0.930</u>	<u>0.948</u>	<u>0.965</u>	<u>0.983</u>
- <u>2.86</u>	<u>0.756</u>	<u>0.773</u>	<u>0.791</u>	<u>0.808</u>	<u>0.826</u>	<u>0.843</u>	<u>0.860</u>	<u>0.878</u>	<u>0.895</u>	<u>0.913</u>	<u>0.930</u>	<u>0.948</u>	<u>0.965</u>	<u>0.983</u>
<u>2.87</u>	<u>0.754</u>	<u>0.772</u>	<u>0.789</u>	<u>0.807</u>	<u>0.825</u>	<u>0.842</u>	<u>0.860</u>	<u>0.877</u>	<u>0.895</u>	<u>0.912</u>	<u>0.930</u>	<u>0.947</u>	<u>0.965</u>	<u>0.982</u>
<u>2.88</u>	<u>0.754</u>	<u>0.772</u>	<u>0.789</u>	<u>0.807</u>	<u>0.824</u>	<u>0.842</u>	<u>0.859</u>	<u>0.877</u>	<u>0.895</u>	<u>0.912</u>	<u>0.930</u>	<u>0.947</u>	<u>0.965</u>	<u>0.982</u>
<u>2.89</u>	<u>0.754</u>	<u>0.771</u>	<u>0.789</u>	<u>0.806</u>	<u>0.824</u>	<u>0.842</u>	<u>0.859</u>	<u>0.877</u>	<u>0.894</u>	<u>0.912</u>	<u>0.930</u>	<u>0.947</u>	<u>0.965</u>	<u>0.982</u>
<u>2.90</u>	<u>0.753</u>	<u>0.771</u>	<u>0.789</u>	<u>0.806</u>	<u>0.824</u>	<u>0.841</u>	<u>0.859</u>	<u>0.877</u>	<u>0.894</u>	<u>0.912</u>	<u>0.930</u>	<u>0.947</u>	<u>0.965</u>	<u>0.982</u>
- <u>2.91</u>	<u>0.753</u>	<u>0.771</u>	<u>0.788</u>	<u>0.806</u>	<u>0.824</u>	<u>0.841</u>	<u>0.859</u>	<u>0.877</u>	<u>0.894</u>	<u>0.912</u>	<u>0.929</u>	<u>0.947</u>	<u>0.965</u>	<u>0.982</u>
<u>2.92</u>	<u>0.753</u>	<u>0.770</u>	<u>0.788</u>	<u>0.806</u>	<u>0.823</u>	<u>0.841</u>	<u>0.859</u>	<u>0.876</u>	<u>0.894</u>	<u>0.912</u>	<u>0.929</u>	<u>0.947</u>	<u>0.965</u>	<u>0.982</u>
<u>2.93</u>	<u>0.752</u>	<u>0.770</u>	<u>0.788</u>	<u>0.805</u>	<u>0.823</u>	<u>0.841</u>	<u>0.859</u>	<u>0.876</u>	<u>0.894</u>	<u>0.912</u>	<u>0.929</u>	<u>0.947</u>	<u>0.965</u>	<u>0.982</u>
<u>2.94</u>	<u>0.752</u>	<u>0.770</u>	<u>0.787</u>	<u>0.805</u>	<u>0.823</u>	<u>0.841</u>	<u>0.858</u>	<u>0.876</u>	<u>0.894</u>	<u>0.911</u>	<u>0.929</u>	<u>0.947</u>	<u>0.965</u>	<u>0.982</u>
<u>2.95</u>	<u>0.752</u>	<u>0.769</u>	<u>0.787</u>	<u>0.805</u>	<u>0.823</u>	<u>0.840</u>	<u>0.858</u>	<u>0.876</u>	<u>0.894</u>	<u>0.911</u>	<u>0.929</u>	<u>0.947</u>	<u>0.965</u>	<u>0.982</u>
- <u>2.96</u>	<u>0.751</u>	<u>0.769</u>	<u>0.787</u>	<u>0.805</u>	<u>0.822</u>	<u>0.840</u>	<u>0.858</u>	<u>0.876</u>	<u>0.893</u>	<u>0.911</u>	<u>0.929</u>	<u>0.947</u>	<u>0.964</u>	<u>0.982</u>
<u>2.97</u>	<u>0.751</u>	<u>0.769</u>	<u>0.787</u>	<u>0.805</u>	<u>0.822</u>	<u>0.840</u>	<u>0.858</u>	<u>0.876</u>	<u>0.893</u>	<u>0.911</u>	<u>0.929</u>	<u>0.947</u>	<u>0.964</u>	<u>0.982</u>
<u>2.98</u>	<u>0.751</u>	<u>0.769</u>	<u>0.787</u>	<u>0.804</u>	<u>0.822</u>	<u>0.840</u>	<u>0.858</u>	<u>0.876</u>	<u>0.893</u>	<u>0.911</u>	<u>0.929</u>	<u>0.947</u>	<u>0.964</u>	<u>0.982</u>
<u>2.99</u>	<u>0.751</u>	<u>0.769</u>	<u>0.786</u>	<u>0.804</u>	<u>0.822</u>	<u>0.840</u>	<u>0.858</u>	<u>0.875</u>	<u>0.893</u>	<u>0.911</u>	<u>0.929</u>	<u>0.947</u>	<u>0.964</u>	<u>0.982</u>
<u>3.00</u>	<u>0.750</u>	<u>0.768</u>	<u>0.786</u>	<u>0.804</u>	<u>0.822</u>	<u>0.840</u>	<u>0.857</u>	<u>0.875</u>	<u>0.893</u>	<u>0.911</u>	<u>0.929</u>	<u>0.947</u>	<u>0.964</u>	<u>0.982</u>

## Appendix C

## Table MA – Table of Unlimited Loss and ALAE Insurance Charges

## Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
<u>0.01</u>	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
-	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<u>0.02</u>	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980
-	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<u>0.03</u>	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970	0.970
-	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<u>0.04</u>	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.960	0.961	0.961
-	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001
<u>0.05</u>	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.951	0.951	0.951
-	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.001
<u>0.06</u>	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.941	0.941	0.941	0.941	0.941
-	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001
<u>0.07</u>	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.930	0.931	0.931	0.931	0.931	0.931	0.931
-	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.001
<u>0.08</u>	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.921	0.921	0.921	0.921	0.921	0.922
-	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.001	0.002
<u>0.09</u>	0.910	0.910	0.910	0.910	0.910	0.910	0.910	0.910	0.910	0.911	0.911	0.911	0.911	0.911	0.911	0.912	0.912
-	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002
<u>0.10</u>	0.900	0.900	0.900	0.900	0.901	0.901	0.901	0.901	0.901	0.901	0.901	0.901	0.901	0.902	0.902	0.902	0.902
-	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002
<u>0.11</u>	0.890	0.890	0.891	0.891	0.891	0.891	0.891	0.891	0.891	0.891	0.891	0.891	0.892	0.892	0.892	0.892	0.893
-	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003
<u>0.12</u>	0.881	0.881	0.881	0.881	0.881	0.881	0.881	0.881	0.881	0.881	0.881	0.881	0.882	0.882	0.882	0.883	0.883
-	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.003	0.003
<u>0.13</u>	0.871	0.871	0.871	0.871	0.871	0.871	0.871	0.871	0.871	0.871	0.871	0.872	0.872	0.873	0.873	0.873	0.874
-	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.003	0.003	0.003	0.004
<u>0.14</u>	0.861	0.861	0.861	0.861	0.861	0.861	0.861	0.861	0.861	0.861	0.862	0.862	0.862	0.863	0.863	0.864	0.864
-	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.003	0.003	0.004	0.004
<u>0.15</u>	0.851	0.851	0.851	0.851	0.851	0.851	0.851	0.851	0.851	0.851	0.852	0.852	0.853	0.853	0.854	0.854	0.855
-	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.003	0.003	0.004	0.004	0.005
<u>0.16</u>	0.841	0.841	0.841	0.841	0.841	0.841	0.841	0.841	0.841	0.842	0.842	0.843	0.843	0.844	0.844	0.845	0.846
-	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.003	0.003	0.004	0.004	0.005	0.006
<u>0.17</u>	0.831	0.831	0.831	0.831	0.831	0.831	0.832	0.832	0.832	0.832	0.832	0.833	0.834	0.834	0.835	0.836	0.836
-	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.005	0.006	0.006
<u>0.18</u>	0.821	0.821	0.821	0.821	0.821	0.822	0.822	0.822	0.822	0.822	0.822	0.823	0.824	0.825	0.826	0.826	0.827
-	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.004	0.005	0.006	0.006	0.007
<u>0.19</u>	0.811	0.811	0.811	0.811	0.812	0.812	0.812	0.812	0.812	0.813	0.813	0.814	0.815	0.816	0.816	0.817	0.818
-	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.004	0.005	0.006	0.006	0.007	0.008
<u>0.20</u>	0.801	0.801	0.802	0.802	0.802	0.802	0.802	0.802	0.803	0.803	0.803	0.804	0.805	0.806	0.807	0.808	0.809
-	0.001	0.001	0.002	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.004	0.005	0.006	0.007	0.008	0.009
<u>0.21</u>	0.791	0.792	0.792	0.792	0.792	0.792	0.792	0.793	0.793	0.793	0.794	0.795	0.796	0.797	0.798	0.799	0.800
-	0.001	0.002	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.004	0.005	0.006	0.007	0.008	0.009	0.010
<u>0.22</u>	0.782	0.782	0.782	0.782	0.782	0.782	0.783	0.783	0.783	0.784	0.784	0.785	0.787	0.788	0.789	0.790	0.791
-	0.002	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.004	0.004	0.005	0.007	0.008	0.009	0.010	0.011
<u>0.23</u>	0.772	0.772	0.772	0.772	0.772	0.773	0.773	0.773	0.774	0.774	0.775	0.776	0.777	0.778	0.780	0.781	0.782
-	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.004	0.004	0.005	0.006	0.007	0.008	0.010	0.011	0.012
<u>0.24</u>	0.762	0.762	0.762	0.763	0.763	0.763	0.763	0.764	0.764	0.765	0.765	0.767	0.768	0.769	0.771	0.772	0.773
-	0.002	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.005	0.005	0.007	0.008	0.009	0.011	0.012	0.013
<u>0.25</u>	0.752	0.752	0.753	0.753	0.753	0.753	0.754	0.754	0.755	0.755	0.756	0.757	0.759	0.760	0.762	0.763	0.765
-	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.005	0.005	0.006	0.007	0.009	0.010	0.012	0.013	0.015
<u>0.26</u>	0.742	0.742	0.743	0.743	0.743	0.744	0.744	0.745	0.745	0.746	0.747	0.748	0.750	0.751	0.753	0.754	0.756
-	0.002	0.002	0.003	0.003	0.003	0.004	0.004	0.005	0.005	0.006	0.007	0.008	0.010	0.011	0.013	0.014	0.016
<u>0.27</u>	0.732	0.733	0.733	0.733	0.734	0.734	0.735	0.735	0.736	0.737	0.738	0.739	0.741	0.742	0.744	0.746	0.747
-	0.002	0.003	0.003	0.003	0.004	0.004	0.005	0.005	0.006	0.007	0.008	0.009	0.011	0.012	0.014	0.016	0.017
<u>0.28</u>	0.722	0.723	0.723	0.724	0.724	0.725	0.725	0.726	0.726	0.727	0.728	0.730	0.732	0.733	0.735	0.737	0.739
-	0.002	0.003	0.003	0.004	0.004	0.005	0.005	0.006	0.006	0.007	0.008	0.010	0.012	0.013	0.015	0.017	0.019
<u>0.29</u>	0.713	0.713	0.714	0.714	0.714	0.715	0.716	0.716	0.717	0.718	0.719	0.721	0.723	0.725	0.726	0.728	0.730
-	0.003	0.003	0.004	0.004	0.004	0.005	0.006	0.006	0.007	0.008	0.009	0.011	0.013	0.015	0.016	0.018	0.020
<u>0.30</u>	0.703	0.703	0.704	0.704	0.705	0.705	0.706	0.707	0.708	0.709	0.710	0.712	0.714	0.716	0.718	0.720	0.722
-	0.003	0.003	0.004	0.004	0.005	0.005	0.006	0.007	0.008	0.009	0.010	0.012	0.014	0.016	0.018	0.020	0.022



## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																	
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	
<u>0.31</u>	0.693	0.694	0.694	0.695	0.695	0.696	0.697	0.698	0.699	0.700	0.701	0.703	0.705	0.707	0.709	0.711	0.714	
-	0.003	0.004	0.004	0.005	0.005	0.006	0.007	0.008	0.009	0.010	0.011	0.013	0.015	0.017	0.019	0.021	0.024	
<u>0.32</u>	0.683	0.684	0.685	0.685	0.686	0.687	0.687	0.688	0.689	0.691	0.692	0.694	0.696	0.699	0.701	0.703	0.706	
-	0.003	0.004	0.005	0.005	0.006	0.007	0.007	0.008	0.009	0.011	0.012	0.014	0.016	0.019	0.021	0.023	0.026	
<u>0.33</u>	0.674	0.674	0.675	0.676	0.676	0.677	0.678	0.679	0.680	0.682	0.683	0.685	0.688	0.690	0.692	0.695	0.697	
-	0.004	0.004	0.005	0.006	0.006	0.007	0.008	0.009	0.010	0.012	0.013	0.015	0.018	0.020	0.022	0.025	0.027	
<u>0.34</u>	0.664	0.665	0.665	0.666	0.667	0.668	0.669	0.670	0.671	0.673	0.674	0.677	0.679	0.682	0.684	0.687	0.689	
-	0.004	0.005	0.005	0.006	0.007	0.008	0.009	0.010	0.011	0.013	0.014	0.017	0.019	0.022	0.024	0.027	0.029	
<u>0.35</u>	0.654	0.655	0.656	0.657	0.658	0.658	0.659	0.661	0.662	0.664	0.666	0.668	0.671	0.673	0.676	0.679	0.681	
-	0.004	0.005	0.006	0.007	0.008	0.008	0.009	0.011	0.012	0.014	0.016	0.018	0.021	0.023	0.026	0.029	0.031	
<u>0.36</u>	0.645	0.645	0.646	0.647	0.648	0.649	0.650	0.652	0.653	0.655	0.657	0.660	0.662	0.665	0.668	0.671	0.673	
-	0.005	0.005	0.006	0.007	0.008	0.009	0.010	0.012	0.013	0.015	0.017	0.020	0.022	0.025	0.028	0.031	0.033	
<u>0.37</u>	0.635	0.636	0.637	0.638	0.639	0.640	0.641	0.643	0.644	0.646	0.648	0.651	0.654	0.657	0.660	0.663	0.666	
-	0.005	0.006	0.007	0.008	0.009	0.010	0.011	0.013	0.014	0.016	0.018	0.021	0.024	0.027	0.030	0.033	0.036	
<u>0.38</u>	0.625	0.626	0.627	0.629	0.630	0.631	0.632	0.634	0.636	0.638	0.640	0.643	0.646	0.649	0.652	0.655	0.658	
-	0.005	0.006	0.007	0.009	0.010	0.011	0.012	0.014	0.016	0.018	0.020	0.023	0.026	0.029	0.032	0.035	0.038	
<u>0.39</u>	0.616	0.617	0.618	0.619	0.620	0.622	0.623	0.625	0.627	0.629	0.631	0.634	0.638	0.641	0.644	0.647	0.650	
-	0.006	0.007	0.008	0.009	0.010	0.012	0.013	0.015	0.017	0.019	0.021	0.024	0.028	0.031	0.034	0.037	0.040	
<u>0.40</u>	0.606	0.607	0.609	0.610	0.611	0.612	0.614	0.616	0.618	0.620	0.623	0.626	0.629	0.633	0.636	0.639	0.643	
-	0.006	0.007	0.009	0.010	0.011	0.012	0.014	0.016	0.018	0.020	0.023	0.026	0.029	0.033	0.036	0.039	0.043	
<u>0.41</u>	0.597	0.598	0.599	0.601	0.602	0.603	0.605	0.607	0.610	0.612	0.614	0.618	0.621	0.625	0.628	0.632	0.635	
-	0.007	0.008	0.009	0.011	0.012	0.013	0.015	0.017	0.020	0.022	0.024	0.028	0.031	0.035	0.038	0.042	0.045	
<u>0.42</u>	0.587	0.589	0.590	0.592	0.593	0.594	0.596	0.599	0.601	0.603	0.606	0.610	0.613	0.617	0.621	0.624	0.628	
-	0.007	0.009	0.010	0.012	0.013	0.014	0.016	0.019	0.021	0.023	0.026	0.030	0.033	0.037	0.041	0.044	0.048	
<u>0.43</u>	0.578	0.579	0.581	0.582	0.584	0.586	0.587	0.590	0.592	0.595	0.598	0.602	0.606	0.609	0.613	0.617	0.620	
-	0.008	0.009	0.011	0.012	0.014	0.016	0.017	0.020	0.022	0.025	0.028	0.032	0.036	0.039	0.043	0.047	0.050	
<u>0.44</u>	0.568	0.570	0.572	0.573	0.575	0.577	0.579	0.581	0.584	0.587	0.590	0.594	0.598	0.602	0.606	0.609	0.613	
-	0.008	0.010	0.012	0.013	0.015	0.017	0.019	0.021	0.024	0.027	0.030	0.034	0.038	0.042	0.046	0.049	0.053	
<u>0.45</u>	0.559	0.561	0.563	0.564	0.566	0.568	0.570	0.573	0.576	0.579	0.582	0.586	0.590	0.594	0.598	0.602	0.606	
-	0.009	0.011	0.013	0.014	0.016	0.018	0.020	0.023	0.026	0.029	0.032	0.036	0.040	0.044	0.048	0.052	0.056	
<u>0.46</u>	0.550	0.552	0.553	0.555	0.557	0.559	0.561	0.564	0.567	0.571	0.574	0.578	0.582	0.587	0.591	0.595	0.599	
-	0.010	0.012	0.013	0.015	0.017	0.019	0.021	0.024	0.027	0.031	0.034	0.038	0.042	0.047	0.051	0.055	0.059	
<u>0.47</u>	0.540	0.542	0.544	0.546	0.548	0.550	0.553	0.556	0.559	0.563	0.566	0.570	0.575	0.579	0.584	0.588	0.592	
-	0.010	0.012	0.014	0.016	0.018	0.020	0.023	0.026	0.029	0.033	0.036	0.040	0.045	0.049	0.054	0.058	0.062	
<u>0.48</u>	0.531	0.533	0.535	0.538	0.540	0.542	0.544	0.548	0.551	0.555	0.558	0.563	0.567	0.572	0.576	0.581	0.585	
-	0.011	0.013	0.015	0.018	0.020	0.022	0.024	0.028	0.031	0.035	0.038	0.043	0.047	0.052	0.056	0.061	0.065	
<u>0.49</u>	0.522	0.524	0.527	0.529	0.531	0.533	0.536	0.540	0.543	0.547	0.550	0.555	0.560	0.565	0.569	0.574	0.578	
-	0.012	0.014	0.017	0.019	0.021	0.023	0.026	0.030	0.033	0.037	0.040	0.045	0.050	0.055	0.059	0.064	0.068	
<u>0.50</u>	0.513	0.515	0.518	0.520	0.522	0.525	0.528	0.531	0.535	0.539	0.543	0.548	0.553	0.558	0.562	0.567	0.572	
-	0.013	0.015	0.018	0.020	0.022	0.025	0.028	0.031	0.035	0.039	0.043	0.048	0.053	0.058	0.062	0.067	0.072	
<u>0.51</u>	0.504	0.506	0.509	0.511	0.514	0.517	0.519	0.523	0.527	0.531	0.535	0.540	0.546	0.551	0.555	0.560	0.565	
-	0.014	0.016	0.019	0.021	0.024	0.027	0.029	0.033	0.037	0.041	0.045	0.050	0.056	0.061	0.065	0.070	0.075	
<u>0.52</u>	0.495	0.497	0.500	0.503	0.505	0.508	0.511	0.515	0.520	0.524	0.528	0.533	0.539	0.544	0.549	0.553	0.558	
-	0.015	0.017	0.020	0.023	0.025	0.028	0.031	0.035	0.040	0.044	0.048	0.053	0.059	0.064	0.069	0.073	0.078	
<u>0.53</u>	0.486	0.489	0.491	0.494	0.497	0.500	0.503	0.508	0.512	0.516	0.520	0.526	0.532	0.537	0.542	0.547	0.552	
-	0.016	0.019	0.021	0.024	0.027	0.030	0.033	0.038	0.042	0.046	0.050	0.056	0.062	0.067	0.072	0.077	0.082	
<u>0.54</u>	0.477	0.480	0.483	0.486	0.489	0.492	0.495	0.500	0.504	0.509	0.513	0.519	0.525	0.530	0.535	0.540	0.545	
-	0.017	0.020	0.023	0.026	0.029	0.032	0.035	0.040	0.044	0.049	0.053	0.059	0.065	0.070	0.075	0.080	0.085	
<u>0.55</u>	0.468	0.471	0.474	0.477	0.481	0.484	0.487	0.492	0.497	0.502	0.506	0.512	0.518	0.523	0.529	0.534	0.539	
-	0.018	0.021	0.024	0.027	0.031	0.034	0.037	0.042	0.047	0.052	0.056	0.062	0.068	0.073	0.079	0.084	0.089	
<u>0.56</u>	0.459	0.463	0.466	0.469	0.472	0.476	0.479	0.484	0.489	0.494	0.499	0.505	0.511	0.517	0.522	0.527	0.533	
-	0.019	0.023	0.026	0.029	0.032	0.036	0.039	0.044	0.049	0.054	0.059	0.065	0.071	0.077	0.082	0.087	0.093	
<u>0.57</u>	0.451	0.454	0.458	0.461	0.464	0.468	0.472	0.477	0.482	0.487	0.492	0.498	0.504	0.510	0.516	0.521	0.527	
-	0.021	0.024	0.028	0.031	0.034	0.038	0.042	0.047	0.052	0.057	0.062	0.068	0.074	0.080	0.086	0.091	0.097	
<u>0.58</u>	0.442	0.446	0.449	0.453	0.456	0.460	0.464	0.470	0.475	0.480	0.485	0.491	0.498	0.504	0.509	0.515	0.521	
-	0.022	0.026	0.029	0.033	0.036	0.040	0.044	0.050	0.055	0.060	0.065	0.071	0.078	0.084	0.089	0.095	0.101	
<u>0.59</u>	0.434	0.437	0.441	0.445	0.448	0.452	0.456	0.462	0.468	0.473	0.478	0.485	0.491	0.497	0.503	0.509	0.515	
-	0.024	0.027	0.031	0.035	0.038	0.042	0.046	0.052	0.058	0.063	0.068	0.075	0.081	0.087	0.093	0.099	0.105	
<u>0.60</u>	0.425	0.429	0.433	0.437	0.441	0.445	0.449	0.455	0.461	0.466	0.471	0.478	0.485	0.491	0.497	0.503	0.509	
-	0.025	0.029	0.033	0.037	0.041	0.045	0.049	0.055	0.061	0.066	0.071	0.078	0.085	0.091	0.097	0.103	0.109	

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
<b>0.61</b>	0.417	0.421	0.425	0.429	0.433	0.437	0.442	0.448	0.454	0.459	0.465	0.472	0.479	0.485	0.491	0.497	0.503
-	0.027	0.031	0.035	0.039	0.043	0.047	0.052	0.058	0.064	0.069	0.075	0.082	0.089	0.095	0.101	0.107	0.113
<b>0.62</b>	0.409	0.413	0.417	0.421	0.425	0.430	0.434	0.441	0.447	0.453	0.458	0.465	0.472	0.479	0.485	0.491	0.497
-	0.029	0.033	0.037	0.041	0.045	0.050	0.054	0.061	0.067	0.073	0.078	0.085	0.092	0.099	0.105	0.111	0.117
<b>0.63</b>	0.400	0.405	0.409	0.413	0.418	0.422	0.427	0.434	0.440	0.446	0.452	0.459	0.466	0.473	0.479	0.485	0.491
-	0.030	0.035	0.039	0.043	0.048	0.052	0.057	0.064	0.070	0.076	0.082	0.089	0.096	0.103	0.109	0.115	0.121
<b>0.64</b>	0.392	0.397	0.401	0.406	0.410	0.415	0.420	0.427	0.433	0.440	0.445	0.453	0.460	0.467	0.473	0.479	0.486
-	0.032	0.037	0.041	0.046	0.050	0.055	0.060	0.067	0.073	0.080	0.085	0.093	0.100	0.107	0.113	0.119	0.126
<b>0.65</b>	0.384	0.389	0.394	0.398	0.403	0.408	0.413	0.420	0.427	0.433	0.439	0.447	0.454	0.461	0.467	0.474	0.480
-	0.034	0.039	0.044	0.048	0.053	0.058	0.063	0.070	0.077	0.083	0.089	0.097	0.104	0.111	0.117	0.124	0.130
<b>0.66</b>	0.376	0.381	0.386	0.391	0.396	0.401	0.406	0.413	0.420	0.427	0.433	0.441	0.448	0.455	0.462	0.468	0.474
-	0.036	0.041	0.046	0.051	0.056	0.061	0.066	0.073	0.080	0.087	0.093	0.101	0.108	0.115	0.122	0.128	0.134
<b>0.67</b>	0.369	0.374	0.379	0.384	0.389	0.394	0.399	0.407	0.414	0.421	0.427	0.435	0.442	0.450	0.456	0.462	0.469
-	0.039	0.044	0.049	0.054	0.059	0.064	0.069	0.077	0.084	0.091	0.097	0.105	0.112	0.120	0.126	0.132	0.139
<b>0.68</b>	0.361	0.366	0.371	0.376	0.382	0.387	0.393	0.400	0.407	0.414	0.421	0.429	0.437	0.444	0.450	0.457	0.464
-	0.041	0.046	0.051	0.056	0.062	0.067	0.073	0.080	0.087	0.094	0.101	0.109	0.117	0.124	0.130	0.137	0.144
<b>0.69</b>	0.353	0.359	0.364	0.369	0.375	0.380	0.386	0.394	0.401	0.408	0.415	0.423	0.431	0.438	0.445	0.452	0.458
-	0.043	0.049	0.054	0.059	0.065	0.070	0.076	0.084	0.091	0.098	0.105	0.113	0.121	0.128	0.135	0.142	0.148
<b>0.70</b>	0.346	0.351	0.357	0.362	0.368	0.373	0.379	0.387	0.395	0.402	0.409	0.417	0.425	0.433	0.440	0.446	0.453
-	0.046	0.051	0.057	0.062	0.068	0.073	0.079	0.087	0.095	0.102	0.109	0.117	0.125	0.133	0.140	0.146	0.153
<b>0.71</b>	0.339	0.344	0.350	0.355	0.361	0.367	0.373	0.381	0.389	0.396	0.403	0.412	0.420	0.427	0.434	0.441	0.448
-	0.049	0.054	0.060	0.065	0.071	0.077	0.083	0.091	0.099	0.106	0.113	0.122	0.130	0.137	0.144	0.151	0.158
<b>0.72</b>	0.331	0.337	0.343	0.349	0.354	0.360	0.367	0.375	0.383	0.391	0.398	0.406	0.414	0.422	0.429	0.436	0.443
-	0.051	0.057	0.063	0.069	0.074	0.080	0.087	0.095	0.103	0.111	0.118	0.126	0.134	0.142	0.149	0.156	0.163
<b>0.73</b>	0.324	0.330	0.336	0.342	0.348	0.354	0.361	0.369	0.377	0.385	0.392	0.401	0.409	0.417	0.424	0.431	0.438
-	0.054	0.060	0.066	0.072	0.078	0.084	0.091	0.099	0.107	0.115	0.122	0.131	0.139	0.147	0.154	0.161	0.168
<b>0.74</b>	0.317	0.323	0.329	0.335	0.341	0.348	0.354	0.363	0.371	0.379	0.387	0.395	0.404	0.412	0.419	0.426	0.433
-	0.057	0.063	0.069	0.075	0.081	0.088	0.094	0.103	0.111	0.119	0.127	0.135	0.144	0.152	0.159	0.166	0.173
<b>0.75</b>	0.310	0.316	0.323	0.329	0.335	0.342	0.348	0.357	0.366	0.374	0.381	0.390	0.399	0.407	0.414	0.421	0.428
-	0.060	0.066	0.073	0.079	0.085	0.092	0.098	0.107	0.116	0.124	0.131	0.140	0.149	0.157	0.164	0.171	0.178
<b>0.76</b>	0.304	0.310	0.316	0.323	0.329	0.336	0.342	0.351	0.360	0.368	0.376	0.385	0.393	0.402	0.409	0.416	0.423
-	0.064	0.070	0.076	0.083	0.089	0.096	0.102	0.111	0.120	0.128	0.136	0.145	0.153	0.162	0.169	0.176	0.183
<b>0.77</b>	0.297	0.303	0.310	0.316	0.323	0.330	0.337	0.346	0.354	0.363	0.371	0.380	0.388	0.397	0.404	0.411	0.419
-	0.067	0.073	0.080	0.086	0.093	0.100	0.107	0.116	0.124	0.133	0.141	0.150	0.158	0.167	0.174	0.181	0.189
<b>0.78</b>	0.290	0.297	0.304	0.310	0.317	0.324	0.331	0.340	0.349	0.357	0.365	0.375	0.383	0.392	0.399	0.407	0.414
-	0.070	0.077	0.084	0.090	0.097	0.104	0.111	0.120	0.129	0.137	0.145	0.155	0.163	0.172	0.179	0.187	0.194
<b>0.79</b>	0.284	0.291	0.297	0.304	0.311	0.318	0.325	0.335	0.344	0.352	0.360	0.370	0.379	0.387	0.394	0.402	0.410
-	0.074	0.081	0.087	0.094	0.101	0.108	0.115	0.125	0.134	0.142	0.150	0.160	0.169	0.177	0.184	0.192	0.200
<b>0.80</b>	0.278	0.284	0.291	0.298	0.305	0.312	0.320	0.329	0.338	0.347	0.355	0.365	0.374	0.382	0.390	0.397	0.405
-	0.078	0.084	0.091	0.098	0.105	0.112	0.120	0.129	0.138	0.147	0.155	0.165	0.174	0.182	0.190	0.197	0.205
<b>0.81</b>	0.271	0.278	0.285	0.292	0.299	0.307	0.314	0.324	0.333	0.342	0.350	0.360	0.369	0.378	0.385	0.393	0.401
-	0.081	0.088	0.095	0.102	0.109	0.117	0.124	0.134	0.143	0.152	0.160	0.170	0.179	0.188	0.195	0.203	0.211
<b>0.82</b>	0.265	0.272	0.280	0.287	0.294	0.301	0.309	0.319	0.328	0.337	0.345	0.355	0.364	0.373	0.381	0.388	0.396
-	0.085	0.092	0.100	0.107	0.114	0.121	0.129	0.139	0.148	0.157	0.165	0.175	0.184	0.193	0.201	0.208	0.216
<b>0.83</b>	0.259	0.267	0.274	0.281	0.288	0.296	0.304	0.314	0.323	0.332	0.341	0.350	0.360	0.369	0.376	0.384	0.392
-	0.089	0.097	0.104	0.111	0.118	0.126	0.134	0.144	0.153	0.162	0.171	0.180	0.190	0.199	0.206	0.214	0.222
<b>0.84</b>	0.254	0.261	0.268	0.276	0.283	0.291	0.299	0.309	0.318	0.327	0.336	0.346	0.355	0.364	0.372	0.380	0.388
-	0.094	0.101	0.108	0.116	0.123	0.131	0.139	0.149	0.158	0.167	0.176	0.186	0.195	0.204	0.212	0.220	0.228
<b>0.85</b>	0.248	0.255	0.263	0.270	0.278	0.286	0.294	0.304	0.313	0.322	0.331	0.341	0.351	0.360	0.368	0.375	0.383
-	0.098	0.105	0.113	0.120	0.128	0.136	0.144	0.154	0.163	0.172	0.181	0.191	0.201	0.210	0.218	0.225	0.233
<b>0.86</b>	0.242	0.250	0.257	0.265	0.273	0.281	0.289	0.299	0.308	0.318	0.326	0.337	0.346	0.355	0.363	0.371	0.379
-	0.102	0.110	0.117	0.125	0.133	0.141	0.149	0.159	0.168	0.178	0.186	0.197	0.206	0.215	0.223	0.231	0.239
<b>0.87</b>	0.237	0.244	0.252	0.260	0.268	0.276	0.284	0.294	0.304	0.313	0.322	0.332	0.342	0.351	0.359	0.367	0.375
-	0.107	0.114	0.122	0.130	0.138	0.146	0.154	0.164	0.174	0.183	0.192	0.202	0.212	0.221	0.229	0.237	0.245
<b>0.88</b>	0.231	0.239	0.247	0.255	0.263	0.271	0.279	0.289	0.299	0.308	0.317	0.328	0.338	0.347	0.355	0.363	0.371
-	0.111	0.119	0.127	0.135	0.143	0.151	0.159	0.169	0.179	0.188	0.197	0.208	0.218	0.227	0.235	0.243	0.251
<b>0.89</b>	0.225	0.233	0.241	0.250	0.258	0.266	0.274	0.285	0.295	0.304	0.313	0.324	0.333	0.343	0.351	0.359	0.367
-	0.115	0.123	0.131	0.140	0.148	0.156	0.164	0.175	0.185	0.194	0.203	0.214	0.223	0.233	0.241	0.249	0.257
<b>0.90</b>	0.219	0.228	0.236	0.245	0.253	0.261	0.270	0.280	0.290	0.299	0.309	0.319	0.329	0.339	0.347	0.355	0.363
-	0.119	0.128	0.136	0.145	0.153	0.161	0.170	0.180	0.190	0.199	0.209	0.219	0.229	0.239	0.247	0.255	0.263

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
<b>0.91</b>	0.214	0.222	0.231	0.240	0.248	0.257	0.265	0.276	0.286	0.295	0.304	0.315	0.325	0.335	0.343	0.351	0.359
<b>0.92</b>	0.124	0.132	0.141	0.150	0.158	0.167	0.175	0.186	0.196	0.205	0.214	0.225	0.235	0.245	0.253	0.261	0.269
<b>0.93</b>	0.209	0.217	0.226	0.235	0.244	0.252	0.261	0.271	0.281	0.291	0.300	0.311	0.321	0.331	0.339	0.347	0.356
<b>0.94</b>	0.129	0.137	0.146	0.155	0.164	0.172	0.181	0.191	0.201	0.211	0.220	0.231	0.241	0.251	0.259	0.267	0.276
<b>0.95</b>	0.203	0.212	0.221	0.230	0.239	0.248	0.257	0.267	0.277	0.287	0.297	0.307	0.317	0.327	0.335	0.343	0.352
<b>0.96</b>	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.197	0.207	0.217	0.227	0.237	0.247	0.257	0.265	0.273	0.282
<b>0.97</b>	0.198	0.207	0.216	0.226	0.235	0.244	0.253	0.263	0.273	0.282	0.292	0.303	0.313	0.323	0.331	0.340	0.348
<b>0.98</b>	0.138	0.147	0.156	0.166	0.175	0.184	0.193	0.203	0.213	0.222	0.232	0.243	0.253	0.263	0.271	0.280	0.288
<b>0.99</b>	0.192	0.202	0.211	0.221	0.231	0.240	0.249	0.259	0.269	0.278	0.289	0.299	0.309	0.319	0.328	0.336	0.345
<b>1.00</b>	0.142	0.152	0.161	0.171	0.181	0.190	0.199	0.209	0.219	0.228	0.239	0.249	0.259	0.269	0.278	0.286	0.295
<b>1.01</b>	0.187	0.197	0.207	0.217	0.227	0.235	0.245	0.255	0.265	0.275	0.285	0.295	0.305	0.315	0.324	0.333	0.342
<b>1.02</b>	0.147	0.157	0.167	0.177	0.187	0.195	0.205	0.215	0.225	0.235	0.245	0.255	0.265	0.275	0.284	0.293	0.302
<b>1.03</b>	0.183	0.193	0.203	0.212	0.222	0.231	0.241	0.251	0.261	0.271	0.281	0.291	0.301	0.311	0.320	0.330	0.339
<b>1.04</b>	0.153	0.163	0.173	0.182	0.192	0.201	0.211	0.221	0.231	0.241	0.251	0.261	0.271	0.281	0.290	0.300	0.309
<b>1.05</b>	0.179	0.189	0.199	0.208	0.218	0.228	0.238	0.248	0.258	0.267	0.277	0.288	0.297	0.307	0.317	0.326	0.335
<b>1.06</b>	0.159	0.169	0.179	0.188	0.198	0.208	0.218	0.228	0.238	0.247	0.257	0.268	0.277	0.287	0.297	0.306	0.315
<b>1.07</b>	0.175	0.184	0.194	0.204	0.214	0.224	0.234	0.244	0.254	0.264	0.274	0.284	0.294	0.304	0.314	0.324	0.333
<b>1.08</b>	0.165	0.174	0.184	0.194	0.204	0.214	0.224	0.234	0.244	0.254	0.264	0.274	0.284	0.294	0.304	0.314	0.323
<b>1.09</b>	0.170	0.180	0.190	0.200	0.210	0.220	0.230	0.240	0.250	0.260	0.270	0.280	0.290	0.300	0.310	0.320	0.330
<b>1.10</b>	0.168	0.177	0.186	0.195	0.204	0.214	0.223	0.234	0.244	0.254	0.265	0.276	0.287	0.297	0.306	0.314	0.323
<b>1.11</b>	0.165	0.174	0.183	0.192	0.201	0.210	0.220	0.230	0.240	0.251	0.261	0.273	0.284	0.294	0.303	0.311	0.320
<b>1.12</b>	0.161	0.170	0.179	0.188	0.197	0.207	0.217	0.227	0.237	0.247	0.258	0.270	0.281	0.291	0.299	0.307	0.315
<b>1.13</b>	0.158	0.167	0.176	0.185	0.194	0.203	0.213	0.223	0.233	0.244	0.255	0.267	0.278	0.288	0.296	0.304	0.312
<b>1.14</b>	0.155	0.164	0.173	0.182	0.191	0.200	0.210	0.220	0.230	0.240	0.252	0.264	0.275	0.285	0.293	0.301	0.309
<b>1.15</b>	0.152	0.161	0.170	0.179	0.187	0.197	0.206	0.216	0.225	0.236	0.248	0.261	0.272	0.282	0.290	0.298	0.306
<b>1.16</b>	0.150	0.158	0.167	0.176	0.184	0.194	0.203	0.212	0.222	0.233	0.245	0.258	0.269	0.278	0.287	0.295	0.303
<b>1.17</b>	0.146	0.155	0.164	0.172	0.181	0.190	0.200	0.209	0.219	0.230	0.242	0.256	0.266	0.275	0.284	0.292	0.299
<b>1.18</b>	0.144	0.152	0.161	0.169	0.178	0.187	0.197	0.206	0.216	0.226	0.239	0.253	0.263	0.272	0.280	0.288	0.296
<b>1.19</b>	0.141	0.150	0.158	0.166	0.175	0.184	0.193	0.203	0.212	0.223	0.236	0.250	0.260	0.269	0.277	0.285	0.293
<b>1.20</b>	0.139	0.147	0.155	0.164	0.172	0.181	0.190	0.199	0.209	0.220	0.233	0.247	0.257	0.266	0.274	0.282	0.290
<b>1.21</b>	0.137	0.145	0.153	0.161	0.169	0.178	0.187	0.196	0.206	0.217	0.230	0.244	0.254	0.264	0.272	0.279	0.287
<b>1.22</b>	0.134	0.142	0.150	0.158	0.166	0.175	0.184	0.193	0.203	0.214	0.227	0.241	0.251	0.261	0.269	0.276	0.284
<b>1.23</b>	0.131	0.139	0.147	0.155	0.163	0.172	0.181	0.190	0.200	0.211	0.225	0.239	0.248	0.258	0.266	0.273	0.281
<b>1.24</b>	0.128	0.136	0.144	0.152	0.160	0.169	0.178	0.187	0.197	0.208	0.222	0.236	0.245	0.255	0.263	0.271	0.279
<b>1.25</b>	0.126	0.134	0.141	0.149	0.157	0.166	0.175	0.184	0.194	0.206	0.219	0.233	0.243	0.252	0.260	0.268	0.276
<b>1.26</b>	0.123	0.131	0.139	0.146	0.154	0.163	0.172	0.181	0.191	0.203	0.216	0.230	0.240	0.250	0.258	0.265	0.273
<b>1.27</b>	0.120	0.128	0.136	0.144	0.152	0.160	0.169	0.179	0.189	0.200	0.214	0.228	0.237	0.247	0.255	0.262	0.271
<b>1.28</b>	0.118	0.125	0.133	0.141	0.149	0.158	0.167	0.176	0.186	0.198	0.211	0.225	0.235	0.245	0.252	0.260	0.268
<b>1.29</b>	0.115	0.123	0.131	0.138	0.146	0.155	0.164	0.173	0.183	0.195	0.208	0.223	0.232	0.242	0.250	0.257	0.265
<b>1.30</b>	0.113	0.120	0.128	0.136	0.144	0.152	0.161	0.171	0.181	0.192	0.206	0.220	0.230	0.239	0.247	0.255	0.263
<b>1.31</b>	0.110	0.118	0.126	0.133	0.141	0.150	0.159	0.168	0.178	0.190	0.203	0.218	0.227	0.237	0.245	0.252	0.260
<b>1.32</b>	0.108	0.115	0.123	0.131	0.139	0.147	0.156	0.166	0.176	0.187	0.201	0.215	0.225	0.235	0.242	0.250	0.258
<b>1.33</b>	0.105	0.113	0.121	0.128	0.136	0.145	0.154	0.163	0.173	0.185	0.199	0.213	0.222	0.232	0.240	0.247	0.255
<b>1.34</b>	0.103	0.111	0.118	0.126	0.134	0.143	0.151	0.161	0.171	0.182	0.196	0.210	0.220	0.230	0.238	0.245	0.253
<b>1.35</b>	0.101	0.108	0.116	0.124	0.131	0.140	0.149	0.158	0.168	0.180	0.194	0.208	0.218	0.227	0.235	0.242	0.251
<b>1.36</b>	0.098	0.106	0.114	0.122	0.129	0.138	0.147	0.156	0.166	0.178	0.191	0.206	0.215	0.225	0.233	0.240	0.248
<b>1.37</b>	0.096	0.104	0.112	0.119	0.127	0.136	0.144	0.154	0.164	0.175	0.189	0.203	0.213	0.223	0.231	0.238	0.246
<b>1.38</b>	0.094	0.102	0.110	0.117	0.125	0.133	0.142	0.151	0.161	0.173	0.187	0.201	0.211	0.221	0.228	0.235	0.244
<b>1.39</b>	0.092	0.100	0.107	0.115	0.123	0.131	0.140	0.149	0.159	0.171	0.185	0.199	0.209	0.218	0.226	0.233	0.241
<b>1.40</b>	0.090	0.098	0.105	0.113	0.121	0.129	0.138	0.147	0.157	0.169	0.183	0.197	0.207	0.216	0.224	0.231	0.239
<b>1.41</b>	0.088	0.096	0.103	0.111	0.118	0.127	0.136	0.145	0.155	0.167	0.181	0.195	0.204	0.214	0.222	0.229	0.237
<b>1.42</b>	0.086	0.094	0.101	0.109	0.116	0.125	0.134	0.143	0.153	0.165	0.178	0.193	0.202	0.212	0.220	0.227	0.235
<b>1.43</b>	0.085	0.092	0.100	0.107	0.114	0.123	0.132	0.141	0.151	0.163	0.176	0.191	0.200	0.210	0.218	0.225	0.233
<b>1.44</b>	0.083	0.090	0.098	0.105	0.113	0.121	0.130	0.139	0.148	0.161	0.174	0.189	0.198	0.208	0.216	0.222	0.230
<b>1.45</b>	0.081	0.089	0.096	0.103	0.111	0.119	0.128	0.137	0.146	0.159	0.172	0.187	0.196	0.206	0.214	0.220	0.228
<b>1.46</b>	0.079	0.087	0.094	0.101	0.109	0.117	0.126	0.135	0.145	0.157	0.171	0.185	0.194	0.204	0.212	0.218	0.226
<b>1.47</b>	0.078	0.085	0.092	0.100	0.107	0.115	0.124	0.133	0.143	0.155	0.169	0.183	0.192	0.202	0.210	0.216	0.224
<b>1.48</b>	0.076	0.083	0.091	0.098	0.105	0.113	0.122	0.131	0.141	0.153	0.167	0.181	0.191	0.200	0.208	0.214	0.222
<b>1.49</b>	0.075	0.082	0.089	0.096	0.103	0.112	0.120	0.129	0.139	0.151	0.165	0.179	0.189	0.198	0.206	0.212	0.220

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
1.41	0.073	0.080	0.087	0.094	0.102	0.110	0.118	0.127	0.137	0.149	0.163	0.177	0.187	0.197	0.204	0.210	0.218
1.42	0.072	0.079	0.086	0.093	0.100	0.108	0.116	0.125	0.135	0.147	0.161	0.176	0.185	0.195	0.202	0.209	0.216
1.43	0.070	0.077	0.084	0.091	0.098	0.106	0.115	0.124	0.134	0.146	0.160	0.174	0.183	0.193	0.200	0.207	0.215
1.44	0.069	0.076	0.083	0.090	0.097	0.105	0.113	0.122	0.132	0.144	0.158	0.172	0.182	0.191	0.199	0.205	0.213
1.45	0.067	0.074	0.081	0.088	0.095	0.103	0.111	0.120	0.130	0.142	0.156	0.170	0.180	0.189	0.197	0.203	0.211
1.46	0.066	0.073	0.080	0.087	0.094	0.102	0.110	0.119	0.128	0.141	0.155	0.169	0.178	0.188	0.195	0.201	0.209
1.47	0.065	0.071	0.078	0.085	0.092	0.100	0.108	0.117	0.127	0.139	0.153	0.167	0.176	0.186	0.193	0.199	0.207
1.48	0.063	0.070	0.077	0.084	0.090	0.098	0.107	0.115	0.125	0.137	0.151	0.165	0.175	0.184	0.192	0.198	0.205
1.49	0.062	0.069	0.076	0.082	0.089	0.097	0.105	0.114	0.124	0.136	0.150	0.164	0.173	0.183	0.190	0.196	0.204
1.50	0.061	0.067	0.074	0.081	0.088	0.095	0.104	0.112	0.122	0.134	0.148	0.162	0.172	0.181	0.188	0.194	0.202
1.51	0.060	0.066	0.073	0.080	0.086	0.094	0.102	0.111	0.121	0.133	0.147	0.161	0.170	0.179	0.187	0.193	0.200
1.52	0.058	0.065	0.072	0.078	0.085	0.093	0.101	0.109	0.119	0.131	0.145	0.159	0.168	0.178	0.185	0.191	0.199
1.53	0.057	0.064	0.070	0.077	0.083	0.091	0.099	0.108	0.118	0.130	0.144	0.158	0.167	0.176	0.183	0.189	0.197
1.54	0.056	0.063	0.069	0.076	0.082	0.090	0.098	0.106	0.116	0.129	0.142	0.156	0.165	0.175	0.182	0.188	0.195
1.55	0.055	0.061	0.068	0.074	0.081	0.088	0.096	0.105	0.115	0.127	0.141	0.155	0.164	0.173	0.180	0.186	0.194
1.56	0.054	0.060	0.067	0.073	0.080	0.087	0.095	0.104	0.113	0.126	0.139	0.153	0.163	0.172	0.179	0.185	0.192
1.57	0.053	0.059	0.066	0.072	0.078	0.086	0.094	0.102	0.112	0.124	0.138	0.152	0.161	0.170	0.177	0.183	0.190
1.58	0.052	0.058	0.064	0.071	0.077	0.085	0.092	0.101	0.111	0.123	0.137	0.151	0.160	0.169	0.176	0.181	0.189
1.59	0.051	0.057	0.063	0.070	0.076	0.083	0.091	0.100	0.109	0.122	0.135	0.149	0.158	0.167	0.174	0.180	0.187
1.60	0.050	0.056	0.062	0.068	0.075	0.082	0.090	0.098	0.108	0.120	0.134	0.148	0.157	0.166	0.173	0.178	0.186
1.61	0.049	0.055	0.061	0.067	0.074	0.081	0.089	0.097	0.107	0.119	0.133	0.147	0.155	0.165	0.171	0.177	0.184
1.62	0.048	0.054	0.060	0.066	0.072	0.080	0.087	0.096	0.106	0.118	0.132	0.145	0.154	0.163	0.170	0.175	0.183
1.63	0.047	0.053	0.059	0.065	0.071	0.079	0.086	0.095	0.105	0.117	0.130	0.144	0.153	0.162	0.169	0.174	0.181
1.64	0.046	0.052	0.058	0.064	0.070	0.078	0.085	0.094	0.103	0.115	0.129	0.143	0.152	0.160	0.167	0.173	0.180
1.65	0.045	0.051	0.057	0.063	0.069	0.076	0.084	0.093	0.102	0.114	0.128	0.142	0.150	0.159	0.166	0.171	0.178
1.66	0.044	0.050	0.056	0.062	0.068	0.075	0.083	0.091	0.101	0.113	0.127	0.140	0.149	0.158	0.164	0.170	0.177
1.67	0.043	0.049	0.055	0.061	0.067	0.074	0.082	0.090	0.100	0.112	0.126	0.139	0.148	0.157	0.163	0.168	0.176
1.68	0.043	0.048	0.054	0.060	0.066	0.073	0.081	0.089	0.099	0.111	0.124	0.138	0.146	0.155	0.162	0.167	0.174
1.69	0.042	0.048	0.053	0.059	0.065	0.072	0.080	0.088	0.098	0.110	0.123	0.137	0.145	0.154	0.161	0.166	0.173
1.70	0.041	0.047	0.053	0.058	0.064	0.071	0.079	0.087	0.097	0.109	0.122	0.136	0.144	0.153	0.159	0.164	0.172
1.71	0.040	0.046	0.052	0.057	0.063	0.070	0.078	0.086	0.096	0.108	0.121	0.134	0.143	0.152	0.158	0.163	0.170
1.72	0.040	0.045	0.051	0.057	0.062	0.069	0.077	0.085	0.095	0.107	0.120	0.133	0.142	0.150	0.157	0.162	0.169
1.73	0.039	0.044	0.050	0.056	0.061	0.068	0.076	0.084	0.094	0.106	0.119	0.132	0.141	0.149	0.156	0.161	0.168
1.74	0.038	0.044	0.049	0.055	0.060	0.067	0.075	0.083	0.093	0.104	0.118	0.131	0.139	0.148	0.154	0.159	0.166
1.75	0.037	0.043	0.048	0.054	0.060	0.067	0.074	0.082	0.092	0.103	0.117	0.130	0.138	0.147	0.153	0.158	0.165
1.76	0.037	0.042	0.048	0.053	0.059	0.066	0.073	0.081	0.091	0.103	0.116	0.129	0.137	0.146	0.152	0.157	0.164
1.77	0.036	0.041	0.047	0.052	0.058	0.065	0.072	0.080	0.090	0.102	0.115	0.128	0.136	0.145	0.151	0.156	0.163
1.78	0.035	0.041	0.046	0.052	0.057	0.064	0.071	0.079	0.089	0.101	0.114	0.127	0.135	0.143	0.150	0.155	0.161
1.79	0.035	0.040	0.045	0.051	0.056	0.063	0.070	0.078	0.088	0.100	0.113	0.126	0.134	0.142	0.149	0.153	0.160
1.80	0.034	0.039	0.045	0.050	0.055	0.062	0.069	0.078	0.087	0.099	0.112	0.125	0.133	0.141	0.147	0.152	0.159
1.81	0.034	0.039	0.044	0.049	0.055	0.061	0.068	0.077	0.086	0.098	0.111	0.124	0.132	0.140	0.146	0.151	0.158
1.82	0.033	0.038	0.043	0.049	0.054	0.061	0.068	0.076	0.085	0.097	0.110	0.123	0.131	0.139	0.145	0.150	0.157
1.83	0.032	0.038	0.043	0.048	0.053	0.060	0.067	0.075	0.084	0.096	0.109	0.122	0.130	0.138	0.144	0.149	0.155
1.84	0.032	0.037	0.042	0.047	0.052	0.059	0.066	0.074	0.083	0.095	0.108	0.121	0.129	0.137	0.143	0.148	0.154
1.85	0.031	0.036	0.041	0.047	0.052	0.058	0.065	0.073	0.083	0.094	0.107	0.120	0.128	0.136	0.142	0.147	0.153
1.86	0.031	0.036	0.041	0.046	0.051	0.058	0.064	0.073	0.082	0.093	0.106	0.119	0.127	0.135	0.141	0.145	0.152
1.87	0.030	0.035	0.040	0.045	0.050	0.057	0.064	0.072	0.081	0.093	0.106	0.118	0.126	0.134	0.140	0.144	0.151
1.88	0.030	0.035	0.040	0.045	0.050	0.056	0.063	0.071	0.080	0.092	0.105	0.117	0.125	0.133	0.139	0.143	0.150
1.89	0.029	0.034	0.039	0.044	0.049	0.055	0.062	0.070	0.079	0.091	0.104	0.117	0.124	0.132	0.138	0.142	0.149
1.90	0.029	0.034	0.038	0.043	0.048	0.055	0.062	0.070	0.079	0.090	0.103	0.116	0.123	0.131	0.137	0.141	0.148
1.91	0.028	0.033	0.038	0.043	0.048	0.054	0.061	0.069	0.078	0.090	0.102	0.115	0.123	0.130	0.136	0.140	0.147
1.92	0.028	0.033	0.037	0.042	0.047	0.053	0.060	0.068	0.077	0.089	0.101	0.114	0.122	0.129	0.135	0.139	0.145
1.93	0.027	0.032	0.037	0.042	0.046	0.053	0.059	0.067	0.076	0.088	0.101	0.113	0.121	0.129	0.134	0.138	0.144
1.94	0.027	0.032	0.036	0.041	0.046	0.052	0.059	0.067	0.076	0.087	0.100	0.112	0.120	0.128	0.133	0.137	0.143
1.95	0.026	0.031	0.036	0.041	0.045	0.051	0.058	0.066	0.075	0.087	0.099	0.112	0.119	0.127	0.132	0.136	0.142
1.96	0.026	0.031	0.035	0.040	0.045	0.051	0.057	0.065	0.074	0.086	0.098	0.111	0.118	0.126	0.131	0.135	0.141
1.97	0.026	0.030	0.035	0.039	0.044	0.050	0.057	0.065	0.074	0.085	0.098	0.110	0.117	0.125	0.130	0.134	0.140
1.98	0.025	0.030	0.034	0.039	0.043	0.050	0.056	0.064	0.073	0.084	0.097	0.109	0.117	0.124	0.130	0.133	0.139
1.99	0.025	0.029	0.034	0.038	0.043	0.049	0.056	0.063	0.072	0.084	0.096	0.109	0.116	0.123	0.129	0.132	0.138
2.00	0.025	0.029	0.033	0.038	0.042	0.049	0.055	0.063	0.072	0.083	0.096	0.108	0.115	0.123	0.128	0.132	0.138

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
2.01	0.024	0.029	0.033	0.037	0.042	0.048	0.054	0.062	0.071	0.082	0.095	0.107	0.114	0.122	0.127	0.131	0.137
2.02	0.024	0.028	0.033	0.037	0.041	0.047	0.054	0.062	0.070	0.082	0.094	0.106	0.114	0.121	0.126	0.130	0.136
2.03	0.023	0.028	0.032	0.037	0.041	0.047	0.053	0.061	0.070	0.081	0.093	0.106	0.113	0.120	0.125	0.129	0.135
2.04	0.023	0.027	0.032	0.036	0.040	0.046	0.053	0.060	0.069	0.080	0.093	0.105	0.112	0.119	0.124	0.128	0.134
2.05	0.023	0.027	0.031	0.036	0.040	0.046	0.052	0.060	0.069	0.080	0.092	0.104	0.111	0.119	0.124	0.127	0.133
2.06	0.022	0.027	0.031	0.035	0.039	0.045	0.052	0.059	0.068	0.079	0.091	0.103	0.111	0.118	0.123	0.126	0.132
2.07	0.022	0.026	0.031	0.035	0.039	0.045	0.051	0.059	0.067	0.079	0.091	0.103	0.110	0.117	0.122	0.125	0.131
2.08	0.022	0.026	0.030	0.034	0.039	0.044	0.051	0.058	0.067	0.078	0.090	0.102	0.109	0.116	0.121	0.124	0.130
2.09	0.022	0.026	0.030	0.034	0.038	0.044	0.050	0.058	0.066	0.077	0.089	0.101	0.108	0.115	0.120	0.124	0.129
2.10	0.021	0.025	0.029	0.034	0.038	0.044	0.050	0.057	0.066	0.077	0.089	0.101	0.108	0.115	0.119	0.123	0.128
2.11	0.021	0.025	0.029	0.033	0.037	0.043	0.049	0.057	0.065	0.076	0.088	0.100	0.107	0.114	0.119	0.122	0.128
2.12	0.021	0.025	0.029	0.033	0.037	0.043	0.049	0.056	0.065	0.076	0.088	0.099	0.106	0.113	0.118	0.121	0.127
2.13	0.020	0.024	0.028	0.032	0.037	0.042	0.048	0.056	0.064	0.075	0.087	0.099	0.106	0.112	0.117	0.120	0.126
2.14	0.020	0.024	0.028	0.032	0.036	0.042	0.048	0.055	0.064	0.075	0.086	0.098	0.105	0.112	0.116	0.120	0.125
2.15	0.020	0.024	0.028	0.032	0.036	0.041	0.047	0.055	0.063	0.074	0.086	0.098	0.104	0.111	0.116	0.119	0.124
2.16	0.020	0.023	0.027	0.031	0.035	0.041	0.047	0.054	0.063	0.073	0.085	0.097	0.104	0.110	0.115	0.118	0.123
2.17	0.019	0.023	0.027	0.031	0.035	0.041	0.047	0.054	0.062	0.073	0.085	0.096	0.103	0.110	0.114	0.117	0.123
2.18	0.019	0.023	0.027	0.031	0.035	0.040	0.046	0.053	0.062	0.072	0.084	0.096	0.102	0.109	0.113	0.116	0.122
2.19	0.019	0.023	0.027	0.030	0.034	0.040	0.046	0.053	0.061	0.072	0.084	0.095	0.102	0.108	0.113	0.116	0.121
2.20	0.018	0.022	0.026	0.030	0.034	0.040	0.045	0.053	0.061	0.071	0.083	0.095	0.101	0.108	0.112	0.115	0.120
2.21	0.018	0.022	0.026	0.030	0.034	0.039	0.045	0.052	0.060	0.071	0.083	0.094	0.101	0.107	0.111	0.114	0.119
2.22	0.018	0.022	0.026	0.029	0.033	0.039	0.045	0.052	0.060	0.070	0.082	0.093	0.100	0.106	0.111	0.113	0.119
2.23	0.018	0.022	0.025	0.029	0.033	0.038	0.044	0.051	0.060	0.070	0.082	0.093	0.099	0.106	0.110	0.113	0.118
2.24	0.017	0.021	0.025	0.029	0.033	0.038	0.044	0.051	0.059	0.070	0.081	0.092	0.099	0.105	0.109	0.112	0.117
2.25	0.017	0.021	0.025	0.029	0.032	0.038	0.043	0.051	0.059	0.069	0.081	0.092	0.098	0.105	0.109	0.111	0.116
2.26	0.017	0.021	0.025	0.028	0.032	0.037	0.043	0.050	0.058	0.069	0.080	0.091	0.098	0.104	0.108	0.111	0.116
2.27	0.017	0.021	0.024	0.028	0.032	0.037	0.043	0.050	0.058	0.068	0.080	0.091	0.097	0.103	0.107	0.110	0.115
2.28	0.017	0.020	0.024	0.028	0.031	0.037	0.042	0.049	0.057	0.068	0.079	0.090	0.096	0.103	0.107	0.109	0.114
2.29	0.016	0.020	0.024	0.027	0.031	0.036	0.042	0.049	0.057	0.067	0.079	0.090	0.096	0.102	0.106	0.109	0.114
2.30	0.016	0.020	0.024	0.027	0.031	0.036	0.042	0.049	0.057	0.067	0.078	0.089	0.095	0.102	0.106	0.108	0.113
2.31	0.016	0.020	0.023	0.027	0.031	0.036	0.041	0.048	0.056	0.066	0.078	0.089	0.095	0.101	0.105	0.107	0.112
2.32	0.016	0.019	0.023	0.027	0.030	0.036	0.041	0.048	0.056	0.066	0.077	0.088	0.094	0.100	0.104	0.107	0.112
2.33	0.016	0.019	0.023	0.026	0.030	0.035	0.041	0.048	0.056	0.066	0.077	0.088	0.094	0.100	0.104	0.106	0.111
2.34	0.015	0.019	0.023	0.026	0.030	0.035	0.040	0.047	0.055	0.065	0.076	0.087	0.093	0.099	0.103	0.105	0.110
2.35	0.015	0.019	0.022	0.026	0.029	0.035	0.040	0.047	0.055	0.065	0.076	0.087	0.093	0.099	0.103	0.105	0.110
2.36	0.015	0.018	0.022	0.026	0.029	0.034	0.040	0.047	0.054	0.064	0.075	0.086	0.092	0.098	0.102	0.104	0.109
2.37	0.015	0.018	0.022	0.025	0.029	0.034	0.039	0.046	0.054	0.064	0.075	0.086	0.092	0.098	0.101	0.104	0.108
2.38	0.015	0.018	0.022	0.025	0.029	0.034	0.039	0.046	0.054	0.063	0.074	0.085	0.091	0.097	0.101	0.103	0.108
2.39	0.014	0.018	0.021	0.025	0.028	0.033	0.039	0.046	0.053	0.063	0.074	0.085	0.091	0.097	0.100	0.102	0.107
2.40	0.014	0.018	0.021	0.025	0.028	0.033	0.039	0.045	0.053	0.063	0.074	0.084	0.090	0.096	0.100	0.102	0.106
2.41	0.014	0.017	0.021	0.024	0.028	0.033	0.038	0.045	0.053	0.062	0.073	0.084	0.090	0.096	0.099	0.101	0.106
2.42	0.014	0.017	0.021	0.024	0.028	0.033	0.038	0.045	0.052	0.062	0.073	0.083	0.089	0.095	0.099	0.101	0.105
2.43	0.014	0.017	0.021	0.024	0.027	0.032	0.038	0.044	0.052	0.062	0.072	0.083	0.089	0.095	0.098	0.100	0.105
2.44	0.013	0.017	0.020	0.024	0.027	0.032	0.037	0.044	0.052	0.061	0.072	0.083	0.088	0.094	0.098	0.100	0.104
2.45	0.013	0.017	0.020	0.024	0.027	0.032	0.037	0.044	0.051	0.061	0.072	0.082	0.088	0.094	0.097	0.099	0.103
2.46	0.013	0.017	0.020	0.023	0.027	0.032	0.037	0.043	0.051	0.060	0.071	0.082	0.087	0.093	0.096	0.098	0.103
2.47	0.013	0.016	0.020	0.023	0.027	0.031	0.037	0.043	0.051	0.060	0.071	0.081	0.087	0.093	0.096	0.098	0.102
2.48	0.013	0.016	0.020	0.023	0.026	0.031	0.036	0.043	0.050	0.060	0.070	0.081	0.087	0.092	0.095	0.097	0.102
2.49	0.013	0.016	0.019	0.023	0.026	0.031	0.036	0.043	0.050	0.059	0.070	0.081	0.086	0.092	0.095	0.097	0.101
2.50	0.013	0.016	0.019	0.023	0.026	0.031	0.036	0.042	0.050	0.059	0.070	0.080	0.086	0.091	0.094	0.096	0.100
2.51	0.012	0.016	0.019	0.022	0.026	0.030	0.035	0.042	0.049	0.059	0.069	0.080	0.085	0.091	0.094	0.096	0.100
2.52	0.012	0.016	0.019	0.022	0.025	0.030	0.035	0.042	0.049	0.058	0.069	0.079	0.085	0.090	0.093	0.095	0.099
2.53	0.012	0.015	0.019	0.022	0.025	0.030	0.035	0.041	0.049	0.058	0.068	0.079	0.084	0.090	0.093	0.095	0.099
2.54	0.012	0.015	0.018	0.022	0.025	0.030	0.035	0.041	0.048	0.058	0.068	0.079	0.084	0.089	0.092	0.094	0.098
2.55	0.012	0.015	0.018	0.022	0.025	0.030	0.034	0.041	0.048	0.057	0.068	0.078	0.084	0.089	0.092	0.094	0.098
2.56	0.012	0.015	0.018	0.021	0.025	0.029	0.034	0.041	0.048	0.057	0.067	0.078	0.083	0.089	0.092	0.093	0.097
2.57	0.012	0.015	0.018	0.021	0.024	0.029	0.034	0.040	0.048	0.057	0.067	0.077	0.083	0.088	0.091	0.093	0.097
2.58	0.011	0.015	0.018	0.021	0.024	0.029	0.034	0.040	0.047	0.056	0.067	0.077	0.082	0.088	0.091	0.092	0.096
2.59	0.011	0.014	0.018	0.021	0.024	0.029	0.034	0.040	0.047	0.056	0.066	0.077	0.082	0.087	0.090	0.092	0.096
2.60	0.011	0.014	0.017	0.021	0.024	0.028	0.033	0.040	0.047	0.056	0.066	0.076	0.082	0.087	0.090	0.091	0.095

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
2.61	0.011	0.014	0.017	0.020	0.024	0.028	0.033	0.039	0.046	0.055	0.066	0.076	0.081	0.086	0.089	0.091	0.094
2.62	0.011	0.014	0.017	0.020	0.023	0.028	0.033	0.039	0.046	0.055	0.065	0.076	0.081	0.086	0.089	0.090	0.094
2.63	0.011	0.014	0.017	0.020	0.023	0.028	0.033	0.039	0.046	0.055	0.065	0.075	0.080	0.086	0.088	0.090	0.093
2.64	0.011	0.014	0.017	0.020	0.023	0.028	0.032	0.039	0.046	0.054	0.065	0.075	0.080	0.085	0.088	0.089	0.093
2.65	0.011	0.014	0.017	0.020	0.023	0.027	0.032	0.038	0.045	0.054	0.064	0.075	0.080	0.085	0.087	0.089	0.093
2.66	0.010	0.013	0.017	0.020	0.023	0.027	0.032	0.038	0.045	0.054	0.064	0.074	0.079	0.084	0.087	0.088	0.092
2.67	0.010	0.013	0.016	0.019	0.023	0.027	0.032	0.038	0.045	0.054	0.064	0.074	0.079	0.084	0.087	0.088	0.092
2.68	0.010	0.013	0.016	0.019	0.022	0.027	0.031	0.038	0.044	0.053	0.063	0.073	0.079	0.083	0.086	0.087	0.091
2.69	0.010	0.013	0.016	0.019	0.022	0.027	0.031	0.037	0.044	0.053	0.063	0.073	0.078	0.083	0.086	0.087	0.091
2.70	0.010	0.013	0.016	0.019	0.022	0.026	0.031	0.037	0.044	0.053	0.063	0.073	0.078	0.083	0.085	0.086	0.090
2.71	0.010	0.013	0.016	0.019	0.022	0.026	0.031	0.037	0.044	0.052	0.062	0.072	0.077	0.082	0.085	0.086	0.090
2.72	0.010	0.013	0.016	0.019	0.022	0.026	0.031	0.037	0.043	0.052	0.062	0.072	0.077	0.082	0.084	0.086	0.089
2.73	0.010	0.013	0.016	0.019	0.021	0.026	0.030	0.036	0.043	0.052	0.062	0.072	0.077	0.082	0.084	0.085	0.089
2.74	0.009	0.012	0.015	0.018	0.021	0.026	0.030	0.036	0.043	0.052	0.061	0.071	0.076	0.081	0.084	0.085	0.088
2.75	0.009	0.012	0.015	0.018	0.021	0.025	0.030	0.036	0.043	0.051	0.061	0.071	0.076	0.081	0.083	0.084	0.088
2.76	0.009	0.012	0.015	0.018	0.021	0.025	0.030	0.036	0.042	0.051	0.061	0.071	0.076	0.080	0.083	0.084	0.087
2.77	0.009	0.012	0.015	0.018	0.021	0.025	0.030	0.035	0.042	0.051	0.061	0.070	0.075	0.080	0.082	0.084	0.087
2.78	0.009	0.012	0.015	0.018	0.021	0.025	0.029	0.035	0.042	0.051	0.060	0.070	0.075	0.080	0.082	0.083	0.087
2.79	0.009	0.012	0.015	0.018	0.021	0.025	0.029	0.035	0.042	0.050	0.060	0.070	0.075	0.079	0.082	0.083	0.086
2.80	0.009	0.012	0.015	0.017	0.020	0.025	0.029	0.035	0.042	0.050	0.060	0.069	0.074	0.079	0.081	0.082	0.086
2.81	0.009	0.012	0.014	0.017	0.020	0.024	0.029	0.035	0.041	0.050	0.059	0.069	0.074	0.079	0.081	0.082	0.085
2.82	0.009	0.011	0.014	0.017	0.020	0.024	0.029	0.034	0.041	0.049	0.059	0.069	0.074	0.078	0.080	0.081	0.085
2.83	0.008	0.011	0.014	0.017	0.020	0.024	0.028	0.034	0.041	0.049	0.059	0.068	0.073	0.078	0.080	0.081	0.084
2.84	0.008	0.011	0.014	0.017	0.020	0.024	0.028	0.034	0.041	0.049	0.059	0.068	0.073	0.077	0.080	0.081	0.084
2.85	0.008	0.011	0.014	0.017	0.020	0.024	0.028	0.034	0.040	0.049	0.058	0.068	0.073	0.077	0.079	0.080	0.084
2.86	0.008	0.011	0.014	0.017	0.020	0.024	0.028	0.034	0.040	0.048	0.058	0.068	0.072	0.077	0.079	0.080	0.083
2.87	0.008	0.011	0.014	0.017	0.019	0.023	0.028	0.033	0.040	0.048	0.058	0.067	0.072	0.076	0.079	0.080	0.083
2.88	0.008	0.011	0.014	0.016	0.019	0.023	0.028	0.033	0.040	0.048	0.057	0.067	0.072	0.076	0.078	0.079	0.082
2.89	0.007	0.010	0.013	0.016	0.019	0.023	0.027	0.033	0.040	0.048	0.057	0.067	0.071	0.076	0.078	0.079	0.082
2.90	0.007	0.010	0.013	0.016	0.019	0.023	0.027	0.033	0.039	0.047	0.057	0.066	0.071	0.075	0.078	0.078	0.082
2.91	0.006	0.009	0.013	0.016	0.019	0.023	0.027	0.033	0.039	0.047	0.057	0.066	0.071	0.075	0.077	0.078	0.081
2.92	0.006	0.009	0.012	0.016	0.019	0.023	0.027	0.033	0.039	0.047	0.056	0.066	0.070	0.075	0.077	0.078	0.081
2.93	0.006	0.009	0.012	0.016	0.019	0.023	0.027	0.033	0.039	0.047	0.056	0.063	0.070	0.074	0.076	0.078	0.081
2.94	0.006	0.009	0.012	0.015	0.019	0.023	0.027	0.032	0.039	0.047	0.055	0.063	0.069	0.074	0.076	0.078	0.081
2.95	0.005	0.009	0.012	0.015	0.019	0.023	0.027	0.032	0.039	0.047	0.055	0.063	0.069	0.074	0.076	0.078	0.081
2.96	0.005	0.009	0.012	0.015	0.019	0.023	0.027	0.032	0.039	0.047	0.055	0.063	0.068	0.072	0.076	0.078	0.081
2.97	0.005	0.009	0.012	0.015	0.019	0.023	0.027	0.032	0.039	0.047	0.054	0.062	0.068	0.072	0.075	0.078	0.081
2.98	0.005	0.009	0.012	0.015	0.019	0.023	0.027	0.032	0.039	0.047	0.054	0.061	0.067	0.072	0.075	0.078	0.081
2.99	0.005	0.009	0.012	0.015	0.019	0.023	0.027	0.032	0.039	0.046	0.054	0.060	0.067	0.071	0.074	0.078	0.081
3.00	0.005	0.008	0.012	0.015	0.019	0.023	0.027	0.032	0.039	0.046	0.053	0.060	0.065	0.071	0.074	0.078	0.081

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
<b>0.01</b>	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
<b>0.02</b>	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.982
<b>0.03</b>	0.970	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.972	0.972	0.972	0.972	0.973	0.973
<b>0.04</b>	0.961	0.961	0.961	0.961	0.961	0.961	0.961	0.962	0.962	0.962	0.962	0.963	0.963	0.963	0.963	0.964	0.964
<b>0.05</b>	0.951	0.951	0.951	0.951	0.952	0.952	0.952	0.952	0.953	0.953	0.953	0.954	0.954	0.954	0.955	0.955	0.956
<b>0.06</b>	0.941	0.941	0.942	0.942	0.942	0.942	0.943	0.943	0.943	0.944	0.944	0.945	0.945	0.946	0.946	0.947	0.947
<b>0.07</b>	0.931	0.932	0.932	0.932	0.933	0.933	0.933	0.934	0.934	0.934	0.935	0.936	0.936	0.937	0.938	0.938	0.939
<b>0.08</b>	0.922	0.922	0.922	0.923	0.923	0.923	0.924	0.924	0.925	0.926	0.926	0.927	0.927	0.928	0.929	0.930	0.931
<b>0.09</b>	0.912	0.912	0.913	0.913	0.914	0.914	0.915	0.915	0.916	0.917	0.917	0.918	0.919	0.920	0.921	0.922	0.923
<b>0.10</b>	0.903	0.903	0.903	0.904	0.904	0.905	0.906	0.906	0.907	0.908	0.909	0.910	0.910	0.911	0.913	0.914	0.915
<b>0.11</b>	0.893	0.894	0.894	0.895	0.895	0.896	0.897	0.897	0.898	0.899	0.900	0.901	0.902	0.903	0.904	0.906	0.907
<b>0.12</b>	0.884	0.884	0.885	0.886	0.886	0.887	0.888	0.889	0.890	0.891	0.892	0.893	0.894	0.895	0.897	0.898	0.899
<b>0.13</b>	0.874	0.875	0.876	0.876	0.877	0.878	0.879	0.880	0.881	0.882	0.883	0.885	0.886	0.887	0.889	0.890	0.892
<b>0.14</b>	0.865	0.866	0.866	0.867	0.868	0.869	0.870	0.871	0.872	0.874	0.875	0.876	0.878	0.879	0.881	0.883	0.884
<b>0.15</b>	0.856	0.856	0.857	0.858	0.859	0.860	0.861	0.863	0.864	0.865	0.867	0.868	0.870	0.872	0.873	0.875	0.877
<b>0.16</b>	0.846	0.847	0.848	0.849	0.850	0.852	0.853	0.854	0.856	0.857	0.859	0.861	0.862	0.864	0.866	0.868	0.870
<b>0.17</b>	0.837	0.838	0.839	0.841	0.842	0.843	0.844	0.846	0.847	0.849	0.851	0.853	0.855	0.856	0.859	0.861	0.863
<b>0.18</b>	0.828	0.829	0.830	0.832	0.833	0.834	0.836	0.838	0.839	0.841	0.843	0.845	0.847	0.849	0.851	0.853	0.856
<b>0.19</b>	0.819	0.820	0.822	0.823	0.824	0.826	0.828	0.829	0.831	0.833	0.835	0.837	0.839	0.842	0.844	0.846	0.849
<b>0.20</b>	0.810	0.811	0.813	0.814	0.816	0.818	0.819	0.821	0.823	0.825	0.828	0.830	0.832	0.834	0.837	0.839	0.842
<b>0.21</b>	0.801	0.802	0.804	0.806	0.807	0.809	0.811	0.813	0.815	0.818	0.820	0.822	0.825	0.827	0.830	0.832	0.835
<b>0.22</b>	0.792	0.794	0.796	0.797	0.799	0.801	0.803	0.805	0.808	0.810	0.812	0.815	0.818	0.820	0.823	0.826	0.828
<b>0.23</b>	0.784	0.785	0.787	0.789	0.791	0.793	0.795	0.797	0.800	0.802	0.805	0.808	0.810	0.813	0.816	0.819	0.822
<b>0.24</b>	0.775	0.776	0.779	0.781	0.783	0.785	0.787	0.790	0.792	0.795	0.798	0.800	0.803	0.806	0.809	0.812	0.815
<b>0.25</b>	0.766	0.768	0.770	0.772	0.775	0.777	0.779	0.782	0.785	0.787	0.790	0.793	0.796	0.799	0.803	0.806	0.809
<b>0.26</b>	0.758	0.759	0.762	0.764	0.767	0.769	0.772	0.774	0.777	0.780	0.783	0.786	0.790	0.793	0.796	0.799	0.802
<b>0.27</b>	0.749	0.751	0.754	0.756	0.759	0.761	0.764	0.767	0.770	0.773	0.776	0.779	0.783	0.786	0.789	0.793	0.796
<b>0.28</b>	0.741	0.743	0.746	0.748	0.751	0.753	0.756	0.759	0.763	0.766	0.769	0.773	0.776	0.779	0.783	0.786	0.790
<b>0.29</b>	0.732	0.735	0.738	0.740	0.743	0.746	0.749	0.752	0.755	0.759	0.762	0.766	0.769	0.773	0.777	0.780	0.784
<b>0.30</b>	0.724	0.726	0.730	0.732	0.735	0.738	0.741	0.745	0.748	0.752	0.755	0.759	0.763	0.767	0.770	0.774	0.778
	0.024	0.026	0.030	0.032	0.035	0.038	0.041	0.045	0.048	0.052	0.055	0.059	0.063	0.067	0.070	0.074	0.078

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
0.31	0.716	0.718	0.722	0.725	0.728	0.731	0.734	0.738	0.741	0.745	0.749	0.753	0.756	0.760	0.764	0.768	0.772
	0.026	0.028	0.032	0.035	0.038	0.041	0.044	0.048	0.051	0.055	0.059	0.063	0.066	0.070	0.074	0.078	0.082
	0.708	0.710	0.714	0.717	0.720	0.723	0.727	0.731	0.734	0.738	0.742	0.746	0.750	0.754	0.758	0.762	0.766
0.32	0.028	0.030	0.034	0.037	0.040	0.043	0.047	0.051	0.054	0.058	0.062	0.066	0.070	0.074	0.078	0.082	0.086
	0.700	0.703	0.706	0.709	0.713	0.716	0.720	0.724	0.727	0.731	0.735	0.740	0.744	0.748	0.752	0.756	0.760
	0.030	0.033	0.036	0.039	0.043	0.046	0.050	0.054	0.057	0.061	0.065	0.070	0.074	0.078	0.082	0.086	0.090
0.33	0.692	0.695	0.698	0.702	0.705	0.709	0.713	0.717	0.721	0.725	0.729	0.733	0.737	0.742	0.746	0.750	0.754
	0.032	0.035	0.038	0.042	0.045	0.049	0.053	0.057	0.061	0.065	0.069	0.073	0.077	0.082	0.086	0.090	0.094
	0.684	0.687	0.691	0.695	0.698	0.702	0.706	0.710	0.714	0.718	0.723	0.727	0.731	0.736	0.740	0.744	0.749
0.34	0.034	0.037	0.041	0.045	0.048	0.052	0.056	0.060	0.064	0.068	0.073	0.077	0.081	0.086	0.090	0.094	0.099
	0.676	0.679	0.683	0.687	0.691	0.695	0.699	0.703	0.707	0.712	0.716	0.721	0.725	0.730	0.734	0.739	0.743
	0.036	0.039	0.043	0.047	0.051	0.055	0.059	0.063	0.067	0.072	0.076	0.081	0.085	0.090	0.094	0.099	0.103
0.35	0.669	0.672	0.676	0.680	0.684	0.688	0.692	0.696	0.701	0.705	0.710	0.715	0.719	0.724	0.728	0.733	0.738
	0.039	0.042	0.046	0.050	0.054	0.058	0.062	0.066	0.071	0.075	0.080	0.085	0.089	0.094	0.098	0.103	0.108
	0.661	0.664	0.669	0.673	0.677	0.681	0.685	0.690	0.694	0.699	0.704	0.709	0.713	0.718	0.723	0.727	0.732
0.36	0.041	0.044	0.049	0.053	0.057	0.061	0.065	0.070	0.074	0.079	0.084	0.089	0.093	0.098	0.103	0.107	0.112
	0.654	0.657	0.662	0.666	0.670	0.674	0.679	0.683	0.688	0.693	0.698	0.703	0.707	0.712	0.717	0.722	0.727
	0.044	0.047	0.052	0.056	0.060	0.064	0.069	0.073	0.078	0.083	0.088	0.093	0.097	0.102	0.107	0.112	0.117
0.37	0.646	0.650	0.654	0.659	0.663	0.667	0.672	0.677	0.682	0.687	0.692	0.697	0.702	0.707	0.712	0.716	0.721
	0.046	0.050	0.054	0.059	0.063	0.067	0.072	0.077	0.082	0.087	0.092	0.097	0.102	0.107	0.112	0.116	0.121
	0.639	0.642	0.647	0.652	0.656	0.661	0.665	0.670	0.675	0.681	0.686	0.691	0.696	0.701	0.706	0.711	0.716
0.38	0.049	0.052	0.057	0.062	0.066	0.071	0.075	0.080	0.085	0.091	0.096	0.101	0.106	0.111	0.116	0.121	0.126
	0.632	0.635	0.640	0.645	0.649	0.654	0.659	0.664	0.669	0.675	0.680	0.685	0.690	0.696	0.701	0.706	0.711
	0.052	0.055	0.060	0.065	0.069	0.074	0.079	0.084	0.089	0.095	0.100	0.105	0.110	0.116	0.121	0.126	0.131
0.39	0.624	0.628	0.634	0.638	0.643	0.648	0.653	0.658	0.663	0.669	0.674	0.680	0.685	0.690	0.695	0.701	0.706
	0.054	0.058	0.064	0.068	0.073	0.078	0.083	0.088	0.093	0.099	0.104	0.110	0.115	0.120	0.125	0.131	0.136
	0.617	0.621	0.627	0.632	0.636	0.641	0.646	0.652	0.657	0.663	0.668	0.674	0.679	0.685	0.690	0.695	0.701
0.40	0.057	0.061	0.067	0.072	0.076	0.081	0.086	0.092	0.097	0.103	0.108	0.114	0.119	0.125	0.130	0.135	0.141
	0.610	0.614	0.620	0.625	0.630	0.635	0.640	0.646	0.651	0.657	0.663	0.668	0.674	0.679	0.685	0.690	0.696
	0.060	0.064	0.070	0.075	0.080	0.085	0.090	0.096	0.101	0.107	0.113	0.118	0.124	0.129	0.135	0.140	0.146
0.41	0.603	0.608	0.613	0.619	0.624	0.629	0.634	0.640	0.645	0.651	0.657	0.663	0.669	0.674	0.680	0.685	0.691
	0.063	0.068	0.073	0.079	0.084	0.089	0.094	0.100	0.105	0.111	0.117	0.123	0.129	0.134	0.140	0.145	0.151
	0.596	0.601	0.607	0.612	0.617	0.623	0.628	0.634	0.640	0.646	0.652	0.658	0.663	0.669	0.675	0.680	0.686
0.42	0.066	0.071	0.077	0.082	0.087	0.093	0.098	0.104	0.110	0.116	0.122	0.128	0.133	0.139	0.145	0.150	0.156
	0.590	0.594	0.600	0.606	0.611	0.616	0.622	0.628	0.634	0.640	0.646	0.652	0.658	0.664	0.670	0.675	0.681
	0.070	0.074	0.080	0.086	0.091	0.096	0.102	0.108	0.114	0.120	0.126	0.132	0.138	0.144	0.150	0.155	0.161
0.43	0.583	0.588	0.594	0.600	0.605	0.610	0.616	0.622	0.628	0.635	0.641	0.647	0.653	0.659	0.665	0.671	0.676
	0.073	0.078	0.084	0.090	0.095	0.100	0.106	0.112	0.118	0.125	0.131	0.137	0.143	0.149	0.155	0.161	0.166
	0.576	0.581	0.588	0.593	0.599	0.605	0.611	0.617	0.623	0.629	0.636	0.642	0.648	0.654	0.660	0.666	0.672
0.44	0.076	0.081	0.088	0.093	0.099	0.105	0.111	0.117	0.123	0.129	0.136	0.142	0.148	0.154	0.160	0.166	0.172
	0.570	0.575	0.581	0.587	0.593	0.599	0.605	0.611	0.617	0.624	0.630	0.637	0.643	0.649	0.655	0.661	0.667
	0.080	0.085	0.091	0.097	0.103	0.109	0.115	0.121	0.127	0.134	0.140	0.147	0.153	0.159	0.165	0.171	0.177
0.45	0.563	0.569	0.575	0.581	0.587	0.593	0.599	0.605	0.612	0.618	0.625	0.632	0.638	0.644	0.650	0.656	0.663
	0.083	0.089	0.095	0.101	0.107	0.113	0.119	0.125	0.132	0.138	0.145	0.152	0.158	0.164	0.170	0.176	0.183
	0.557	0.562	0.569	0.575	0.581	0.587	0.593	0.600	0.607	0.613	0.620	0.627	0.633	0.639	0.646	0.652	0.658
0.46	0.087	0.092	0.099	0.105	0.111	0.117	0.123	0.130	0.137	0.143	0.150	0.157	0.163	0.169	0.176	0.182	0.188
	0.551	0.556	0.563	0.569	0.575	0.581	0.588	0.595	0.601	0.608	0.615	0.622	0.628	0.635	0.641	0.647	0.654
	0.091	0.096	0.103	0.109	0.115	0.121	0.128	0.135	0.141	0.148	0.155	0.162	0.168	0.175	0.181	0.187	0.194
0.47	0.545	0.550	0.557	0.564	0.570	0.576	0.582	0.589	0.596	0.603	0.610	0.617	0.623	0.630	0.636	0.643	0.649
	0.095	0.100	0.107	0.114	0.120	0.126	0.132	0.139	0.146	0.153	0.160	0.167	0.173	0.180	0.186	0.193	0.199
	0.538	0.544	0.551	0.558	0.564	0.570	0.577	0.584	0.591	0.598	0.605	0.612	0.619	0.625	0.632	0.638	0.645
0.48	0.098	0.104	0.111	0.118	0.124	0.130	0.137	0.144	0.151	0.158	0.165	0.172	0.179	0.185	0.192	0.198	0.205
	0.532	0.538	0.545	0.552	0.558	0.565	0.572	0.579	0.586	0.593	0.600	0.607	0.614	0.621	0.627	0.634	0.641
	0.102	0.108	0.115	0.122	0.128	0.135	0.142	0.149	0.156	0.163	0.170	0.177	0.184	0.191	0.197	0.204	0.211
0.49	0.526	0.532	0.540	0.546	0.553	0.560	0.566	0.573	0.581	0.588	0.595	0.602	0.609	0.616	0.623	0.630	0.636
	0.106	0.112	0.120	0.126	0.133	0.140	0.146	0.153	0.161	0.168	0.175	0.182	0.189	0.196	0.203	0.210	0.216
	0.520	0.526	0.534	0.541	0.547	0.554	0.561	0.568	0.576	0.583	0.591	0.598	0.605	0.612	0.619	0.625	0.632
0.50	0.110	0.116	0.124	0.131	0.137	0.144	0.151	0.158	0.166	0.173	0.181	0.188	0.195	0.202	0.209	0.215	0.222
	0.515	0.521	0.528	0.535	0.542	0.549	0.556	0.563	0.571	0.578	0.586	0.593	0.600	0.608	0.614	0.621	0.628
	0.115	0.121	0.128	0.135	0.142	0.149	0.156	0.163	0.171	0.178	0.186	0.193	0.200	0.208	0.214	0.221	0.228



## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
<b>0.61</b>	0.509	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.566	0.574	0.581	0.589	0.596	0.603	0.610	0.617	0.624
	0.119	0.125	0.133	0.140	0.147	0.154	0.161	0.168	0.176	0.184	0.191	0.199	0.206	0.213	0.220	0.227	0.234
<b>0.62</b>	0.503	0.509	0.517	0.525	0.532	0.539	0.546	0.553	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620
	0.123	0.129	0.137	0.145	0.152	0.159	0.166	0.173	0.181	0.189	0.197	0.204	0.212	0.219	0.226	0.233	0.240
<b>0.63</b>	0.498	0.504	0.512	0.519	0.526	0.534	0.541	0.549	0.556	0.564	0.572	0.580	0.587	0.595	0.602	0.609	0.616
	0.128	0.134	0.142	0.149	0.156	0.164	0.171	0.179	0.186	0.194	0.202	0.210	0.217	0.225	0.232	0.239	0.246
<b>0.64</b>	0.492	0.498	0.507	0.514	0.521	0.529	0.536	0.544	0.552	0.560	0.568	0.575	0.583	0.591	0.598	0.605	0.612
	0.132	0.138	0.147	0.154	0.161	0.169	0.176	0.184	0.192	0.200	0.208	0.215	0.223	0.231	0.238	0.245	0.252
<b>0.65</b>	0.486	0.493	0.502	0.509	0.516	0.524	0.531	0.539	0.547	0.555	0.563	0.571	0.579	0.586	0.594	0.601	0.608
	0.136	0.143	0.152	0.159	0.166	0.174	0.181	0.189	0.197	0.205	0.213	0.221	0.229	0.236	0.244	0.251	0.258
<b>0.66</b>	0.481	0.488	0.496	0.504	0.511	0.519	0.527	0.535	0.543	0.551	0.559	0.567	0.575	0.582	0.590	0.597	0.604
	0.141	0.148	0.156	0.164	0.171	0.179	0.187	0.195	0.203	0.211	0.219	0.227	0.235	0.242	0.250	0.257	0.264
<b>0.67</b>	0.476	0.483	0.491	0.499	0.506	0.514	0.522	0.530	0.538	0.546	0.555	0.563	0.571	0.578	0.586	0.593	0.600
	0.146	0.153	0.161	0.169	0.176	0.184	0.192	0.200	0.208	0.216	0.225	0.233	0.241	0.248	0.256	0.263	0.270
<b>0.68</b>	0.471	0.477	0.486	0.494	0.502	0.509	0.517	0.525	0.534	0.542	0.551	0.559	0.567	0.574	0.582	0.589	0.597
	0.151	0.157	0.166	0.174	0.182	0.189	0.197	0.205	0.214	0.222	0.231	0.239	0.247	0.254	0.262	0.269	0.277
<b>0.69</b>	0.465	0.472	0.481	0.489	0.497	0.505	0.513	0.521	0.529	0.538	0.546	0.555	0.563	0.570	0.578	0.585	0.593
	0.155	0.162	0.171	0.179	0.187	0.195	0.203	0.211	0.219	0.228	0.236	0.245	0.253	0.260	0.268	0.275	0.283
<b>0.70</b>	0.460	0.467	0.476	0.485	0.492	0.500	0.508	0.516	0.525	0.534	0.542	0.551	0.559	0.567	0.574	0.582	0.589
	0.160	0.167	0.176	0.185	0.192	0.200	0.208	0.216	0.225	0.234	0.242	0.251	0.259	0.267	0.274	0.282	0.289
<b>0.71</b>	0.455	0.462	0.472	0.480	0.487	0.495	0.504	0.512	0.521	0.529	0.538	0.547	0.555	0.563	0.570	0.578	0.586
	0.165	0.172	0.182	0.190	0.197	0.205	0.214	0.222	0.231	0.239	0.248	0.257	0.265	0.273	0.280	0.288	0.296
<b>0.72</b>	0.450	0.458	0.467	0.475	0.483	0.491	0.499	0.508	0.517	0.525	0.534	0.543	0.551	0.559	0.567	0.574	0.582
	0.170	0.178	0.187	0.195	0.203	0.211	0.219	0.228	0.237	0.245	0.254	0.263	0.271	0.279	0.287	0.294	0.302
<b>0.73</b>	0.445	0.453	0.462	0.471	0.478	0.487	0.495	0.504	0.512	0.521	0.530	0.539	0.547	0.555	0.563	0.571	0.579
	0.175	0.183	0.192	0.201	0.208	0.217	0.225	0.234	0.242	0.251	0.260	0.269	0.277	0.285	0.293	0.301	0.309
<b>0.74</b>	0.440	0.448	0.457	0.466	0.474	0.482	0.491	0.499	0.508	0.517	0.526	0.535	0.543	0.552	0.559	0.567	0.575
	0.180	0.188	0.197	0.206	0.214	0.222	0.231	0.239	0.248	0.257	0.266	0.275	0.283	0.292	0.299	0.307	0.315
<b>0.75</b>	0.436	0.443	0.453	0.462	0.470	0.478	0.487	0.495	0.504	0.513	0.522	0.531	0.540	0.548	0.556	0.564	0.572
	0.186	0.193	0.203	0.212	0.220	0.228	0.237	0.245	0.254	0.263	0.272	0.281	0.290	0.298	0.306	0.314	0.322
<b>0.76</b>	0.431	0.439	0.448	0.457	0.465	0.474	0.482	0.491	0.500	0.509	0.519	0.527	0.536	0.544	0.552	0.560	0.568
	0.191	0.199	0.208	0.217	0.225	0.234	0.242	0.251	0.260	0.269	0.279	0.287	0.296	0.304	0.312	0.320	0.328
<b>0.77</b>	0.426	0.434	0.444	0.453	0.461	0.469	0.478	0.487	0.496	0.506	0.515	0.524	0.532	0.541	0.549	0.557	0.565
	0.196	0.204	0.214	0.223	0.231	0.239	0.248	0.257	0.266	0.276	0.285	0.294	0.302	0.311	0.319	0.327	0.335
<b>0.78</b>	0.422	0.430	0.440	0.448	0.457	0.465	0.474	0.483	0.492	0.502	0.511	0.520	0.529	0.537	0.545	0.553	0.562
	0.202	0.210	0.220	0.228	0.237	0.245	0.254	0.263	0.272	0.282	0.291	0.300	0.309	0.317	0.325	0.333	0.342
<b>0.79</b>	0.417	0.425	0.435	0.444	0.453	0.461	0.470	0.479	0.489	0.498	0.507	0.516	0.525	0.534	0.542	0.550	0.558
	0.207	0.215	0.225	0.234	0.243	0.251	0.260	0.269	0.279	0.288	0.297	0.306	0.315	0.324	0.332	0.340	0.348
<b>0.80</b>	0.413	0.421	0.431	0.440	0.448	0.457	0.466	0.475	0.485	0.494	0.504	0.513	0.522	0.530	0.539	0.547	0.555
	0.213	0.221	0.231	0.240	0.248	0.257	0.266	0.275	0.285	0.294	0.304	0.313	0.322	0.330	0.339	0.347	0.355
<b>0.81</b>	0.408	0.417	0.427	0.436	0.444	0.453	0.462	0.472	0.481	0.491	0.500	0.509	0.518	0.527	0.535	0.543	0.552
	0.218	0.227	0.237	0.246	0.254	0.263	0.272	0.282	0.291	0.301	0.310	0.319	0.328	0.337	0.345	0.353	0.362
<b>0.82</b>	0.404	0.412	0.423	0.432	0.440	0.449	0.459	0.468	0.477	0.487	0.497	0.506	0.515	0.524	0.532	0.540	0.549
	0.224	0.232	0.243	0.252	0.260	0.269	0.279	0.288	0.297	0.307	0.317	0.326	0.335	0.344	0.352	0.360	0.369
<b>0.83</b>	0.400	0.408	0.419	0.428	0.437	0.445	0.455	0.464	0.474	0.483	0.493	0.503	0.511	0.520	0.529	0.537	0.546
	0.230	0.238	0.249	0.258	0.267	0.275	0.285	0.294	0.304	0.313	0.323	0.333	0.341	0.350	0.359	0.367	0.376
<b>0.84</b>	0.396	0.404	0.414	0.424	0.433	0.442	0.451	0.461	0.470	0.480	0.490	0.499	0.508	0.517	0.526	0.534	0.542
	0.236	0.244	0.254	0.264	0.273	0.282	0.291	0.301	0.310	0.320	0.330	0.339	0.348	0.357	0.366	0.374	0.382
<b>0.85</b>	0.392	0.400	0.411	0.420	0.429	0.438	0.447	0.457	0.467	0.476	0.486	0.496	0.505	0.514	0.522	0.531	0.539
	0.242	0.250	0.261	0.270	0.279	0.288	0.297	0.307	0.317	0.326	0.336	0.346	0.355	0.364	0.372	0.381	0.389
<b>0.86</b>	0.388	0.396	0.407	0.416	0.425	0.434	0.444	0.453	0.463	0.473	0.483	0.493	0.502	0.511	0.519	0.528	0.536
	0.248	0.256	0.267	0.276	0.285	0.294	0.304	0.313	0.323	0.333	0.343	0.353	0.362	0.371	0.379	0.388	0.396
<b>0.87</b>	0.383	0.392	0.403	0.412	0.421	0.431	0.440	0.450	0.460	0.470	0.480	0.489	0.498	0.508	0.516	0.525	0.533
	0.253	0.262	0.273	0.282	0.291	0.301	0.310	0.320	0.330	0.340	0.350	0.359	0.368	0.378	0.386	0.395	0.403
<b>0.88</b>	0.380	0.388	0.399	0.409	0.418	0.427	0.437	0.446	0.456	0.466	0.476	0.486	0.495	0.504	0.513	0.522	0.530
	0.260	0.268	0.279	0.289	0.298	0.307	0.317	0.326	0.336	0.346	0.356	0.366	0.375	0.384	0.393	0.402	0.410
<b>0.89</b>	0.376	0.384	0.395	0.405	0.414	0.423	0.433	0.443	0.453	0.463	0.473	0.483	0.492	0.501	0.510	0.519	0.527
	0.266	0.274	0.285	0.295	0.304	0.313	0.323	0.333	0.343	0.353	0.363	0.373	0.382	0.391	0.400	0.409	0.417
<b>0.90</b>	0.372	0.380	0.391	0.401	0.410	0.420	0.430	0.440	0.450	0.460	0.470	0.480	0.489	0.498	0.507	0.516	0.525
	0.272	0.280	0.291	0.301	0.310	0.320	0.330	0.340	0.350	0.360	0.370	0.380	0.389	0.398	0.407	0.416	0.425

## Appendix C

## Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
0.91	0.368	0.377	0.388	0.398	0.407	0.416	0.426	0.436	0.446	0.457	0.467	0.477	0.486	0.495	0.504	0.513	0.522
0.92	0.278	0.287	0.298	0.308	0.317	0.326	0.336	0.346	0.356	0.367	0.377	0.387	0.396	0.405	0.414	0.423	0.432
0.93	0.364	0.373	0.384	0.394	0.403	0.413	0.423	0.433	0.443	0.453	0.464	0.474	0.483	0.492	0.501	0.510	0.519
0.94	0.284	0.293	0.304	0.314	0.323	0.333	0.343	0.353	0.363	0.373	0.384	0.394	0.403	0.412	0.421	0.430	0.439
0.95	0.361	0.369	0.381	0.391	0.400	0.410	0.420	0.430	0.440	0.450	0.461	0.471	0.480	0.489	0.498	0.507	0.516
0.96	0.291	0.299	0.311	0.321	0.330	0.340	0.350	0.360	0.370	0.380	0.391	0.401	0.410	0.419	0.428	0.437	0.446
0.97	0.357	0.366	0.377	0.387	0.397	0.406	0.416	0.426	0.437	0.447	0.457	0.467	0.477	0.486	0.496	0.505	0.514
0.98	0.297	0.306	0.317	0.327	0.337	0.346	0.356	0.366	0.377	0.387	0.397	0.407	0.417	0.426	0.436	0.445	0.454
0.99	0.353	0.362	0.374	0.384	0.393	0.403	0.414	0.424	0.434	0.444	0.454	0.464	0.474	0.484	0.493	0.502	0.511
1.00	0.303	0.312	0.324	0.334	0.343	0.353	0.364	0.374	0.384	0.394	0.404	0.414	0.424	0.434	0.443	0.452	0.461
1.01	0.351	0.361	0.371	0.381	0.390	0.400	0.411	0.421	0.431	0.441	0.451	0.461	0.471	0.481	0.490	0.499	0.509
1.02	0.311	0.321	0.331	0.341	0.350	0.360	0.371	0.381	0.391	0.401	0.411	0.421	0.431	0.441	0.450	0.459	0.469
1.03	0.348	0.358	0.368	0.378	0.388	0.398	0.408	0.418	0.428	0.438	0.448	0.458	0.468	0.478	0.487	0.497	0.507
1.04	0.318	0.328	0.338	0.348	0.358	0.368	0.378	0.388	0.398	0.408	0.418	0.428	0.438	0.448	0.457	0.467	0.477
1.05	0.345	0.354	0.366	0.376	0.385	0.395	0.405	0.415	0.425	0.436	0.445	0.455	0.465	0.475	0.485	0.495	0.505
1.06	0.325	0.334	0.346	0.356	0.365	0.375	0.385	0.395	0.405	0.416	0.425	0.435	0.445	0.455	0.465	0.475	0.485
1.07	0.343	0.352	0.363	0.373	0.382	0.392	0.403	0.413	0.423	0.433	0.443	0.452	0.462	0.472	0.482	0.492	0.502
1.08	0.333	0.342	0.353	0.363	0.372	0.382	0.393	0.403	0.413	0.423	0.433	0.442	0.452	0.462	0.472	0.482	0.492
1.09	0.340	0.350	0.360	0.370	0.380	0.390	0.400	0.410	0.420	0.430	0.440	0.450	0.460	0.470	0.480	0.490	0.500
1.10	0.332	0.342	0.353	0.364	0.373	0.383	0.394	0.405	0.415	0.426	0.437	0.447	0.457	0.467	0.476	0.485	0.494
1.11	0.329	0.339	0.349	0.360	0.370	0.380	0.391	0.402	0.413	0.424	0.434	0.445	0.455	0.464	0.474	0.483	0.492
1.12	0.324	0.334	0.346	0.357	0.367	0.377	0.388	0.399	0.410	0.421	0.432	0.442	0.452	0.462	0.471	0.480	0.490
1.13	0.321	0.331	0.343	0.353	0.363	0.374	0.385	0.396	0.407	0.418	0.429	0.440	0.450	0.460	0.469	0.478	0.487
1.14	0.318	0.328	0.340	0.350	0.360	0.371	0.382	0.393	0.404	0.415	0.427	0.437	0.447	0.457	0.466	0.475	0.485
1.15	0.315	0.325	0.336	0.347	0.357	0.368	0.379	0.391	0.402	0.413	0.424	0.435	0.445	0.455	0.464	0.473	0.482
1.16	0.312	0.322	0.333	0.344	0.354	0.365	0.377	0.388	0.399	0.410	0.422	0.432	0.443	0.453	0.462	0.471	0.480
1.17	0.308	0.317	0.330	0.341	0.351	0.362	0.374	0.385	0.396	0.408	0.419	0.430	0.440	0.450	0.459	0.468	0.478
1.18	0.305	0.314	0.326	0.337	0.348	0.359	0.371	0.383	0.394	0.405	0.416	0.427	0.438	0.448	0.457	0.466	0.475
1.19	0.302	0.311	0.323	0.335	0.345	0.357	0.368	0.380	0.391	0.403	0.414	0.425	0.435	0.445	0.455	0.464	0.473
1.20	0.299	0.309	0.321	0.332	0.342	0.354	0.366	0.378	0.389	0.400	0.411	0.422	0.433	0.443	0.452	0.461	0.471
1.21	0.296	0.306	0.318	0.329	0.340	0.351	0.364	0.376	0.387	0.399	0.409	0.420	0.430	0.440	0.450	0.459	0.468
1.22	0.293	0.303	0.315	0.326	0.337	0.349	0.361	0.373	0.385	0.396	0.407	0.417	0.428	0.438	0.448	0.457	0.466
1.23	0.291	0.300	0.312	0.324	0.334	0.346	0.359	0.371	0.382	0.394	0.404	0.415	0.425	0.436	0.445	0.455	0.464
1.24	0.288	0.297	0.310	0.321	0.332	0.344	0.356	0.368	0.380	0.391	0.402	0.413	0.423	0.434	0.443	0.452	0.462
1.25	0.285	0.295	0.307	0.318	0.329	0.341	0.354	0.366	0.378	0.389	0.400	0.411	0.421	0.431	0.441	0.450	0.460
1.26	0.282	0.292	0.304	0.316	0.327	0.339	0.351	0.363	0.375	0.387	0.397	0.408	0.419	0.429	0.439	0.448	0.457
1.27	0.280	0.289	0.302	0.313	0.324	0.336	0.349	0.361	0.373	0.384	0.395	0.406	0.416	0.427	0.436	0.446	0.455
1.28	0.277	0.287	0.299	0.311	0.322	0.334	0.346	0.359	0.371	0.382	0.393	0.404	0.414	0.425	0.434	0.444	0.453
1.29	0.274	0.284	0.297	0.308	0.319	0.331	0.344	0.356	0.368	0.380	0.391	0.401	0.412	0.423	0.432	0.442	0.451
1.30	0.272	0.282	0.294	0.306	0.317	0.329	0.342	0.354	0.366	0.378	0.388	0.399	0.410	0.421	0.430	0.440	0.449
1.31	0.269	0.279	0.292	0.303	0.314	0.327	0.339	0.352	0.364	0.375	0.386	0.397	0.408	0.418	0.428	0.438	0.447
1.32	0.267	0.277	0.289	0.301	0.312	0.324	0.337	0.350	0.362	0.373	0.384	0.395	0.406	0.416	0.426	0.435	0.445
1.33	0.264	0.274	0.287	0.299	0.310	0.322	0.335	0.347	0.359	0.371	0.382	0.393	0.404	0.414	0.424	0.433	0.443
1.34	0.262	0.272	0.284	0.296	0.307	0.320	0.333	0.345	0.357	0.369	0.380	0.391	0.402	0.412	0.422	0.431	0.441
1.35	0.260	0.270	0.282	0.294	0.305	0.317	0.330	0.343	0.355	0.367	0.378	0.389	0.400	0.410	0.420	0.429	0.439
1.36	0.257	0.267	0.280	0.292	0.303	0.315	0.328	0.341	0.353	0.365	0.376	0.387	0.398	0.408	0.418	0.428	0.437
1.37	0.255	0.265	0.277	0.289	0.301	0.313	0.326	0.339	0.351	0.363	0.374	0.385	0.396	0.406	0.416	0.426	0.435
1.38	0.253	0.263	0.275	0.287	0.298	0.311	0.324	0.337	0.349	0.361	0.372	0.383	0.394	0.404	0.414	0.424	0.433
1.39	0.250	0.260	0.273	0.285	0.296	0.309	0.322	0.335	0.347	0.359	0.370	0.381	0.392	0.402	0.412	0.422	0.431
1.40	0.248	0.258	0.271	0.283	0.294	0.307	0.320	0.333	0.345	0.357	0.368	0.379	0.390	0.400	0.410	0.420	0.430
1.41	0.246	0.256	0.269	0.281	0.292	0.304	0.318	0.331	0.343	0.355	0.366	0.377	0.388	0.399	0.408	0.418	0.428
1.42	0.244	0.254	0.266	0.278	0.290	0.302	0.316	0.329	0.341	0.353	0.364	0.375	0.386	0.397	0.406	0.416	0.426
1.43	0.242	0.252	0.264	0.276	0.288	0.300	0.314	0.327	0.339	0.351	0.362	0.373	0.384	0.395	0.405	0.414	0.424
1.44	0.240	0.249	0.262	0.274	0.286	0.298	0.312	0.325	0.337	0.349	0.360	0.371	0.382	0.393	0.403	0.413	0.422
1.45	0.237	0.247	0.260	0.272	0.284	0.296	0.310	0.323	0.335	0.347	0.358	0.369	0.380	0.391	0.401	0.411	0.420
1.46	0.235	0.245	0.258	0.270	0.282	0.294	0.308	0.321	0.333	0.345	0.356	0.367	0.378	0.389	0.399	0.409	0.419
1.47	0.233	0.243	0.256	0.268	0.280	0.292	0.306	0.319	0.331	0.343	0.354	0.366	0.377	0.388	0.397	0.407	0.417
1.48	0.231	0.241	0.254	0.266	0.278	0.291	0.304	0.317	0.329	0.341	0.353	0.364	0.375	0.386	0.396	0.405	0.415
1.49	0.229	0.239	0.252	0.264	0.276	0.289	0.302	0.315	0.328	0.340	0.351	0.362	0.373	0.384	0.394	0.404	0.414

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
1.41	0.227	0.237	0.250	0.262	0.274	0.287	0.300	0.313	0.326	0.338	0.349	0.360	0.371	0.382	0.392	0.402	0.412
1.42	0.225	0.235	0.248	0.260	0.272	0.285	0.299	0.312	0.324	0.336	0.347	0.358	0.370	0.381	0.391	0.400	0.410
1.43	0.224	0.234	0.246	0.259	0.270	0.283	0.297	0.310	0.322	0.334	0.345	0.357	0.368	0.379	0.389	0.399	0.408
1.44	0.222	0.232	0.245	0.257	0.269	0.281	0.295	0.308	0.321	0.333	0.344	0.355	0.366	0.377	0.387	0.397	0.407
1.45	0.220	0.230	0.243	0.255	0.267	0.280	0.293	0.306	0.319	0.331	0.342	0.353	0.365	0.376	0.386	0.395	0.405
1.46	0.218	0.228	0.241	0.253	0.265	0.278	0.292	0.305	0.317	0.329	0.340	0.352	0.363	0.374	0.384	0.394	0.404
1.47	0.216	0.226	0.239	0.251	0.263	0.276	0.290	0.303	0.315	0.328	0.339	0.350	0.361	0.372	0.382	0.392	0.402
1.48	0.214	0.224	0.237	0.250	0.261	0.274	0.288	0.301	0.314	0.326	0.337	0.348	0.360	0.371	0.381	0.390	0.400
1.49	0.213	0.223	0.236	0.248	0.260	0.273	0.286	0.300	0.312	0.324	0.335	0.347	0.358	0.369	0.379	0.389	0.399
1.50	0.211	0.221	0.234	0.246	0.258	0.271	0.285	0.298	0.310	0.323	0.334	0.345	0.357	0.368	0.377	0.387	0.397
1.51	0.209	0.219	0.232	0.244	0.256	0.269	0.283	0.296	0.309	0.321	0.332	0.344	0.355	0.366	0.376	0.386	0.396
1.52	0.208	0.218	0.230	0.243	0.255	0.268	0.282	0.295	0.307	0.319	0.331	0.342	0.353	0.365	0.374	0.384	0.394
1.53	0.206	0.216	0.229	0.241	0.253	0.266	0.280	0.293	0.306	0.318	0.329	0.340	0.352	0.363	0.373	0.383	0.393
1.54	0.204	0.214	0.227	0.240	0.251	0.264	0.278	0.292	0.304	0.316	0.328	0.339	0.350	0.361	0.371	0.381	0.391
1.55	0.203	0.213	0.226	0.238	0.250	0.263	0.277	0.290	0.303	0.315	0.326	0.337	0.349	0.360	0.370	0.380	0.390
1.56	0.201	0.211	0.224	0.236	0.248	0.261	0.275	0.289	0.301	0.313	0.324	0.336	0.347	0.358	0.368	0.378	0.388
1.57	0.199	0.209	0.222	0.235	0.247	0.260	0.274	0.287	0.300	0.312	0.323	0.334	0.346	0.357	0.367	0.377	0.387
1.58	0.198	0.208	0.221	0.233	0.245	0.258	0.272	0.285	0.298	0.310	0.321	0.333	0.344	0.356	0.365	0.375	0.385
1.59	0.196	0.206	0.219	0.232	0.244	0.257	0.271	0.284	0.297	0.309	0.320	0.331	0.343	0.354	0.364	0.374	0.384
1.60	0.195	0.205	0.218	0.230	0.242	0.255	0.269	0.282	0.295	0.307	0.319	0.330	0.341	0.353	0.362	0.372	0.382
1.61	0.193	0.203	0.216	0.229	0.241	0.254	0.268	0.281	0.294	0.306	0.317	0.328	0.340	0.351	0.361	0.371	0.381
1.62	0.192	0.202	0.215	0.227	0.239	0.252	0.266	0.280	0.292	0.304	0.316	0.327	0.339	0.350	0.360	0.370	0.379
1.63	0.190	0.200	0.213	0.226	0.238	0.251	0.265	0.278	0.291	0.303	0.314	0.326	0.337	0.348	0.358	0.368	0.378
1.64	0.189	0.199	0.212	0.224	0.236	0.249	0.263	0.277	0.289	0.301	0.313	0.324	0.336	0.347	0.357	0.367	0.377
1.65	0.187	0.197	0.210	0.223	0.235	0.248	0.262	0.275	0.288	0.300	0.311	0.323	0.334	0.346	0.355	0.365	0.375
1.66	0.186	0.196	0.209	0.221	0.233	0.246	0.260	0.274	0.286	0.299	0.310	0.321	0.333	0.344	0.354	0.364	0.374
1.67	0.184	0.194	0.207	0.220	0.232	0.245	0.259	0.273	0.285	0.297	0.309	0.320	0.332	0.343	0.353	0.363	0.373
1.68	0.183	0.193	0.206	0.218	0.230	0.244	0.258	0.271	0.284	0.296	0.307	0.319	0.330	0.342	0.351	0.361	0.371
1.69	0.182	0.192	0.205	0.217	0.229	0.242	0.256	0.270	0.282	0.295	0.306	0.317	0.329	0.340	0.350	0.360	0.370
1.70	0.180	0.190	0.203	0.216	0.228	0.241	0.255	0.268	0.281	0.293	0.305	0.316	0.328	0.339	0.349	0.359	0.369
1.71	0.179	0.189	0.202	0.214	0.226	0.239	0.254	0.267	0.280	0.292	0.303	0.315	0.326	0.338	0.347	0.357	0.367
1.72	0.178	0.187	0.200	0.213	0.225	0.238	0.252	0.266	0.278	0.291	0.302	0.313	0.325	0.336	0.346	0.356	0.366
1.73	0.176	0.186	0.199	0.212	0.224	0.237	0.251	0.264	0.277	0.289	0.301	0.312	0.324	0.335	0.345	0.355	0.365
1.74	0.175	0.185	0.198	0.210	0.222	0.235	0.250	0.263	0.276	0.288	0.299	0.311	0.322	0.334	0.344	0.353	0.363
1.75	0.174	0.183	0.196	0.209	0.221	0.234	0.248	0.262	0.275	0.287	0.298	0.310	0.321	0.332	0.342	0.352	0.362
1.76	0.172	0.182	0.195	0.208	0.220	0.233	0.247	0.261	0.273	0.286	0.297	0.308	0.320	0.331	0.341	0.351	0.361
1.77	0.171	0.181	0.194	0.206	0.218	0.232	0.246	0.259	0.272	0.284	0.296	0.307	0.319	0.330	0.340	0.350	0.360
1.78	0.170	0.180	0.193	0.205	0.217	0.230	0.245	0.258	0.271	0.283	0.294	0.306	0.317	0.329	0.339	0.349	0.358
1.79	0.169	0.178	0.191	0.204	0.216	0.229	0.243	0.257	0.270	0.282	0.293	0.305	0.316	0.328	0.337	0.347	0.357
1.80	0.167	0.177	0.190	0.203	0.215	0.228	0.242	0.256	0.268	0.281	0.292	0.303	0.315	0.326	0.336	0.346	0.356
1.81	0.166	0.176	0.189	0.201	0.213	0.227	0.241	0.255	0.267	0.279	0.291	0.302	0.314	0.325	0.335	0.345	0.355
1.82	0.165	0.175	0.188	0.200	0.212	0.225	0.240	0.253	0.266	0.278	0.290	0.301	0.313	0.324	0.334	0.344	0.354
1.83	0.164	0.173	0.186	0.199	0.211	0.224	0.239	0.252	0.265	0.277	0.288	0.300	0.311	0.323	0.333	0.343	0.352
1.84	0.163	0.172	0.185	0.198	0.210	0.223	0.237	0.251	0.264	0.276	0.287	0.299	0.310	0.322	0.332	0.341	0.351
1.85	0.161	0.171	0.184	0.197	0.209	0.222	0.236	0.250	0.262	0.275	0.286	0.298	0.309	0.321	0.330	0.340	0.350
1.86	0.160	0.170	0.183	0.195	0.207	0.221	0.235	0.249	0.261	0.274	0.285	0.296	0.308	0.319	0.329	0.339	0.349
1.87	0.159	0.169	0.182	0.194	0.206	0.220	0.234	0.247	0.260	0.272	0.284	0.295	0.307	0.318	0.328	0.338	0.348
1.88	0.158	0.168	0.181	0.193	0.205	0.218	0.233	0.246	0.259	0.271	0.283	0.294	0.306	0.317	0.327	0.337	0.347
1.89	0.157	0.166	0.179	0.192	0.204	0.217	0.232	0.245	0.258	0.270	0.282	0.293	0.305	0.316	0.326	0.336	0.346
1.90	0.156	0.165	0.178	0.191	0.203	0.216	0.230	0.244	0.257	0.269	0.280	0.292	0.304	0.315	0.325	0.335	0.345
1.91	0.155	0.164	0.177	0.190	0.202	0.215	0.229	0.243	0.256	0.268	0.279	0.291	0.302	0.314	0.324	0.334	0.343
1.92	0.154	0.163	0.176	0.189	0.201	0.214	0.228	0.242	0.255	0.267	0.278	0.290	0.301	0.313	0.323	0.332	0.342
1.93	0.153	0.162	0.175	0.187	0.199	0.213	0.227	0.241	0.253	0.266	0.277	0.289	0.300	0.312	0.322	0.331	0.341
1.94	0.152	0.161	0.174	0.186	0.198	0.212	0.226	0.240	0.252	0.265	0.276	0.288	0.299	0.311	0.320	0.330	0.340
1.95	0.150	0.160	0.173	0.185	0.197	0.211	0.225	0.239	0.251	0.264	0.275	0.287	0.298	0.310	0.319	0.329	0.339
1.96	0.149	0.159	0.172	0.184	0.196	0.210	0.224	0.238	0.250	0.263	0.274	0.286	0.297	0.309	0.318	0.328	0.338
1.97	0.148	0.158	0.171	0.183	0.195	0.209	0.223	0.237	0.249	0.262	0.273	0.285	0.296	0.308	0.317	0.327	0.337
1.98	0.147	0.157	0.170	0.182	0.194	0.208	0.222	0.236	0.248	0.261	0.272	0.283	0.295	0.306	0.316	0.326	0.336
1.99	0.146	0.156	0.169	0.181	0.193	0.206	0.221	0.235	0.247	0.259	0.271	0.282	0.294	0.305	0.315	0.325	0.335
2.00	0.145	0.155	0.168	0.180	0.192	0.205	0.220	0.234	0.246	0.258	0.270	0.281	0.293	0.304	0.314	0.324	0.334

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
2.01	0.144	0.154	0.167	0.179	0.191	0.204	0.219	0.233	0.245	0.257	0.269	0.280	0.292	0.303	0.313	0.323	0.333
2.02	0.144	0.153	0.166	0.178	0.190	0.203	0.218	0.232	0.244	0.256	0.268	0.279	0.291	0.302	0.312	0.322	0.332
2.03	0.143	0.152	0.165	0.177	0.189	0.202	0.217	0.231	0.243	0.255	0.267	0.278	0.290	0.302	0.311	0.321	0.331
2.04	0.142	0.151	0.164	0.176	0.188	0.201	0.216	0.230	0.242	0.254	0.266	0.278	0.289	0.301	0.310	0.320	0.330
2.05	0.141	0.150	0.163	0.175	0.187	0.200	0.215	0.229	0.241	0.254	0.265	0.277	0.288	0.300	0.309	0.319	0.329
2.06	0.140	0.149	0.162	0.174	0.186	0.199	0.214	0.228	0.240	0.253	0.264	0.276	0.287	0.299	0.308	0.318	0.328
2.07	0.139	0.148	0.161	0.173	0.185	0.199	0.213	0.227	0.239	0.252	0.263	0.275	0.286	0.298	0.307	0.317	0.327
2.08	0.138	0.147	0.160	0.172	0.184	0.198	0.212	0.226	0.238	0.251	0.262	0.274	0.285	0.297	0.306	0.316	0.326
2.09	0.137	0.146	0.159	0.171	0.183	0.197	0.211	0.225	0.237	0.250	0.261	0.273	0.284	0.296	0.306	0.315	0.325
2.10	0.136	0.145	0.158	0.170	0.182	0.196	0.210	0.224	0.237	0.249	0.260	0.272	0.283	0.295	0.305	0.314	0.324
2.11	0.135	0.144	0.157	0.169	0.181	0.195	0.209	0.223	0.236	0.248	0.259	0.271	0.283	0.294	0.304	0.313	0.323
2.12	0.134	0.144	0.156	0.169	0.181	0.194	0.208	0.222	0.235	0.247	0.258	0.270	0.282	0.293	0.303	0.313	0.322
2.13	0.133	0.143	0.155	0.168	0.180	0.193	0.207	0.221	0.234	0.246	0.258	0.269	0.281	0.292	0.302	0.312	0.321
2.14	0.133	0.142	0.154	0.167	0.179	0.192	0.207	0.220	0.233	0.245	0.257	0.268	0.280	0.291	0.301	0.311	0.320
2.15	0.132	0.141	0.154	0.166	0.178	0.191	0.206	0.219	0.232	0.244	0.256	0.267	0.279	0.290	0.300	0.310	0.320
2.16	0.131	0.140	0.153	0.165	0.177	0.190	0.205	0.219	0.231	0.243	0.255	0.266	0.278	0.289	0.299	0.309	0.319
2.17	0.130	0.139	0.152	0.164	0.176	0.189	0.204	0.218	0.230	0.243	0.254	0.266	0.277	0.289	0.298	0.308	0.318
2.18	0.129	0.138	0.151	0.163	0.175	0.189	0.203	0.217	0.229	0.242	0.253	0.265	0.276	0.288	0.297	0.307	0.317
2.19	0.128	0.138	0.150	0.162	0.174	0.188	0.202	0.216	0.229	0.241	0.252	0.264	0.275	0.287	0.297	0.306	0.316
2.20	0.128	0.137	0.149	0.162	0.174	0.187	0.201	0.215	0.228	0.240	0.251	0.263	0.275	0.286	0.296	0.305	0.315
2.21	0.127	0.136	0.149	0.161	0.173	0.186	0.201	0.214	0.227	0.239	0.251	0.262	0.274	0.285	0.295	0.304	0.314
2.22	0.126	0.135	0.148	0.160	0.172	0.185	0.200	0.213	0.226	0.238	0.250	0.261	0.273	0.284	0.294	0.304	0.313
2.23	0.125	0.134	0.147	0.159	0.171	0.184	0.199	0.213	0.225	0.237	0.249	0.260	0.272	0.283	0.293	0.303	0.313
2.24	0.124	0.134	0.146	0.158	0.170	0.184	0.198	0.212	0.224	0.237	0.248	0.260	0.271	0.283	0.292	0.302	0.312
2.25	0.124	0.133	0.145	0.158	0.169	0.183	0.197	0.211	0.224	0.236	0.247	0.259	0.270	0.282	0.291	0.301	0.311
2.26	0.123	0.132	0.145	0.157	0.169	0.182	0.196	0.210	0.223	0.235	0.246	0.258	0.270	0.281	0.291	0.300	0.310
2.27	0.122	0.131	0.144	0.156	0.168	0.181	0.196	0.209	0.222	0.234	0.246	0.257	0.269	0.280	0.290	0.299	0.309
2.28	0.122	0.130	0.143	0.155	0.167	0.180	0.195	0.209	0.221	0.233	0.245	0.256	0.268	0.279	0.289	0.299	0.308
2.29	0.121	0.130	0.142	0.154	0.166	0.180	0.194	0.208	0.220	0.233	0.244	0.256	0.267	0.279	0.288	0.298	0.308
2.30	0.120	0.129	0.141	0.154	0.166	0.179	0.193	0.207	0.220	0.232	0.243	0.255	0.266	0.278	0.287	0.297	0.307
2.31	0.119	0.128	0.141	0.153	0.165	0.178	0.193	0.206	0.219	0.231	0.242	0.254	0.266	0.277	0.287	0.296	0.306
2.32	0.119	0.128	0.140	0.152	0.164	0.177	0.192	0.205	0.218	0.230	0.242	0.253	0.265	0.276	0.286	0.295	0.305
2.33	0.118	0.127	0.139	0.151	0.163	0.177	0.191	0.205	0.217	0.230	0.241	0.252	0.264	0.275	0.285	0.295	0.304
2.34	0.117	0.126	0.139	0.151	0.163	0.176	0.190	0.204	0.217	0.229	0.240	0.252	0.263	0.275	0.284	0.294	0.303
2.35	0.117	0.125	0.138	0.150	0.162	0.175	0.190	0.203	0.216	0.228	0.239	0.251	0.263	0.274	0.283	0.293	0.303
2.36	0.116	0.125	0.137	0.149	0.161	0.174	0.189	0.202	0.215	0.227	0.239	0.250	0.262	0.273	0.283	0.292	0.302
2.37	0.115	0.124	0.136	0.148	0.160	0.174	0.188	0.202	0.214	0.227	0.238	0.249	0.261	0.272	0.282	0.291	0.301
2.38	0.115	0.123	0.136	0.148	0.160	0.173	0.187	0.201	0.214	0.226	0.237	0.249	0.260	0.272	0.281	0.291	0.300
2.39	0.114	0.123	0.135	0.147	0.159	0.172	0.187	0.200	0.213	0.225	0.236	0.248	0.260	0.271	0.280	0.290	0.300
2.40	0.113	0.122	0.134	0.146	0.158	0.171	0.186	0.200	0.212	0.224	0.236	0.247	0.259	0.270	0.280	0.289	0.299
2.41	0.113	0.121	0.134	0.146	0.157	0.171	0.185	0.199	0.211	0.224	0.235	0.247	0.258	0.269	0.279	0.288	0.298
2.42	0.112	0.121	0.133	0.145	0.157	0.170	0.184	0.198	0.211	0.223	0.234	0.246	0.257	0.269	0.278	0.288	0.297
2.43	0.111	0.120	0.132	0.144	0.156	0.169	0.184	0.197	0.210	0.222	0.234	0.245	0.257	0.268	0.278	0.287	0.297
2.44	0.111	0.119	0.132	0.144	0.155	0.169	0.183	0.197	0.209	0.222	0.233	0.244	0.256	0.267	0.277	0.286	0.296
2.45	0.110	0.119	0.131	0.143	0.155	0.168	0.182	0.196	0.209	0.221	0.232	0.244	0.255	0.267	0.276	0.286	0.295
2.46	0.109	0.118	0.130	0.142	0.154	0.167	0.182	0.195	0.208	0.220	0.231	0.243	0.255	0.266	0.275	0.285	0.294
2.47	0.109	0.117	0.130	0.142	0.153	0.167	0.181	0.195	0.207	0.219	0.231	0.242	0.254	0.265	0.275	0.284	0.294
2.48	0.108	0.117	0.129	0.141	0.153	0.166	0.180	0.194	0.207	0.219	0.230	0.242	0.253	0.265	0.274	0.283	0.293
2.49	0.108	0.116	0.128	0.140	0.152	0.165	0.180	0.193	0.206	0.218	0.229	0.241	0.253	0.264	0.273	0.283	0.292
2.50	0.107	0.116	0.128	0.140	0.151	0.165	0.179	0.193	0.205	0.217	0.229	0.240	0.252	0.263	0.273	0.282	0.292
2.51	0.106	0.115	0.127	0.139	0.151	0.164	0.178	0.192	0.205	0.217	0.228	0.240	0.251	0.262	0.272	0.281	0.291
2.52	0.106	0.114	0.126	0.138	0.150	0.163	0.178	0.191	0.204	0.216	0.227	0.239	0.251	0.262	0.271	0.281	0.290
2.53	0.105	0.114	0.126	0.138	0.149	0.163	0.177	0.191	0.203	0.215	0.227	0.238	0.250	0.261	0.271	0.280	0.289
2.54	0.105	0.113	0.125	0.137	0.149	0.162	0.176	0.190	0.203	0.215	0.226	0.238	0.249	0.260	0.270	0.279	0.289
2.55	0.104	0.113	0.125	0.137	0.148	0.161	0.176	0.189	0.202	0.214	0.225	0.237	0.249	0.260	0.269	0.279	0.288
2.56	0.104	0.112	0.124	0.136	0.148	0.161	0.175	0.189	0.201	0.214	0.225	0.236	0.248	0.259	0.269	0.278	0.287
2.57	0.103	0.111	0.123	0.135	0.147	0.160	0.175	0.188	0.201	0.213	0.224	0.236	0.247	0.259	0.268	0.277	0.287
2.58	0.103	0.111	0.123	0.135	0.146	0.160	0.174	0.188	0.200	0.212	0.223	0.235	0.247	0.258	0.267	0.277	0.286
2.59	0.102	0.110	0.122	0.134	0.146	0.159	0.173	0.187	0.199	0.212	0.223	0.234	0.246	0.257	0.267	0.276	0.285
2.60	0.101	0.110	0.122	0.134	0.145	0.158	0.173	0.186	0.199	0.211	0.222	0.234	0.245	0.257	0.266	0.275	0.285

## Appendix C

## Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
2.61	0.101	0.109	0.121	0.133	0.145	0.158	0.172	0.186	0.198	0.210	0.222	0.233	0.245	0.256	0.265	0.275	0.284
2.62	0.100	0.109	0.121	0.132	0.144	0.157	0.171	0.185	0.198	0.210	0.221	0.232	0.244	0.255	0.265	0.274	0.283
2.63	0.100	0.108	0.120	0.132	0.143	0.157	0.171	0.184	0.197	0.209	0.220	0.232	0.243	0.255	0.264	0.273	0.283
2.64	0.099	0.108	0.119	0.131	0.143	0.156	0.170	0.184	0.196	0.209	0.220	0.231	0.243	0.254	0.263	0.273	0.282
2.65	0.099	0.107	0.119	0.131	0.142	0.155	0.170	0.183	0.196	0.208	0.219	0.231	0.242	0.253	0.263	0.272	0.281
2.66	0.098	0.107	0.118	0.130	0.142	0.155	0.169	0.183	0.195	0.207	0.219	0.230	0.242	0.253	0.262	0.271	0.281
2.67	0.098	0.106	0.118	0.130	0.141	0.154	0.168	0.182	0.195	0.207	0.218	0.229	0.241	0.252	0.261	0.271	0.280
2.68	0.097	0.105	0.117	0.129	0.141	0.154	0.168	0.181	0.194	0.206	0.217	0.229	0.240	0.252	0.261	0.270	0.279
2.69	0.097	0.105	0.117	0.129	0.140	0.153	0.167	0.181	0.193	0.206	0.217	0.228	0.240	0.251	0.260	0.269	0.279
2.70	0.096	0.104	0.116	0.128	0.139	0.153	0.167	0.180	0.193	0.205	0.216	0.228	0.239	0.250	0.260	0.269	0.278
2.71	0.096	0.104	0.116	0.127	0.139	0.152	0.166	0.180	0.192	0.204	0.216	0.227	0.239	0.250	0.259	0.268	0.278
2.72	0.095	0.103	0.115	0.127	0.138	0.151	0.166	0.179	0.192	0.204	0.215	0.226	0.238	0.249	0.258	0.268	0.277
2.73	0.095	0.103	0.115	0.126	0.138	0.151	0.165	0.179	0.191	0.203	0.214	0.226	0.237	0.249	0.258	0.267	0.276
2.74	0.094	0.103	0.114	0.126	0.137	0.150	0.165	0.178	0.191	0.203	0.214	0.225	0.237	0.248	0.257	0.266	0.276
2.75	0.094	0.102	0.114	0.125	0.137	0.150	0.164	0.177	0.190	0.202	0.213	0.225	0.236	0.248	0.257	0.266	0.275
2.76	0.094	0.102	0.113	0.125	0.136	0.149	0.163	0.177	0.189	0.201	0.213	0.224	0.236	0.247	0.256	0.265	0.275
2.77	0.093	0.101	0.113	0.124	0.136	0.149	0.163	0.176	0.189	0.201	0.212	0.224	0.235	0.246	0.256	0.265	0.274
2.78	0.093	0.101	0.112	0.124	0.135	0.148	0.162	0.176	0.188	0.200	0.212	0.223	0.235	0.246	0.255	0.264	0.273
2.79	0.092	0.100	0.112	0.123	0.135	0.148	0.162	0.175	0.188	0.200	0.211	0.222	0.234	0.245	0.254	0.263	0.273
2.80	0.092	0.100	0.111	0.123	0.134	0.147	0.161	0.175	0.187	0.199	0.210	0.222	0.233	0.245	0.254	0.263	0.272
2.81	0.091	0.099	0.111	0.122	0.134	0.147	0.161	0.174	0.187	0.199	0.210	0.221	0.233	0.244	0.253	0.262	0.272
2.82	0.091	0.099	0.110	0.122	0.133	0.146	0.160	0.174	0.186	0.198	0.209	0.221	0.232	0.244	0.253	0.262	0.271
2.83	0.090	0.098	0.110	0.121	0.133	0.146	0.160	0.173	0.186	0.198	0.209	0.220	0.232	0.243	0.252	0.261	0.270
2.84	0.090	0.098	0.109	0.121	0.132	0.145	0.159	0.173	0.185	0.197	0.208	0.220	0.231	0.242	0.252	0.261	0.270
2.85	0.090	0.097	0.109	0.120	0.132	0.145	0.159	0.172	0.185	0.197	0.208	0.219	0.231	0.242	0.251	0.260	0.269
2.86	0.089	0.097	0.109	0.120	0.131	0.144	0.158	0.172	0.184	0.196	0.207	0.219	0.230	0.241	0.250	0.260	0.269
2.87	0.089	0.097	0.108	0.119	0.131	0.144	0.158	0.171	0.183	0.196	0.207	0.218	0.230	0.241	0.250	0.259	0.268
2.88	0.088	0.096	0.108	0.119	0.130	0.143	0.157	0.171	0.183	0.195	0.206	0.218	0.229	0.240	0.249	0.258	0.268
2.89	0.088	0.096	0.107	0.119	0.130	0.142	0.156	0.169	0.181	0.193	0.205	0.217	0.228	0.240	0.249	0.258	0.267
2.90	0.088	0.095	0.107	0.118	0.129	0.142	0.155	0.168	0.180	0.193	0.205	0.216	0.228	0.239	0.248	0.257	0.266
2.91	0.087	0.095	0.106	0.118	0.129	0.141	0.155	0.168	0.180	0.192	0.204	0.216	0.227	0.238	0.247	0.256	0.266
2.92	0.087	0.095	0.106	0.118	0.129	0.141	0.154	0.167	0.179	0.192	0.204	0.216	0.227	0.238	0.247	0.256	0.265
2.93	0.087	0.095	0.106	0.118	0.129	0.141	0.154	0.166	0.179	0.191	0.204	0.215	0.226	0.237	0.246	0.255	0.265
2.94	0.087	0.095	0.106	0.118	0.128	0.140	0.153	0.166	0.178	0.191	0.203	0.215	0.226	0.237	0.246	0.255	0.264
2.95	0.087	0.095	0.106	0.117	0.128	0.140	0.153	0.165	0.178	0.190	0.203	0.214	0.225	0.236	0.245	0.254	0.264
2.96	0.087	0.095	0.106	0.117	0.128	0.140	0.152	0.165	0.177	0.190	0.202	0.213	0.224	0.234	0.244	0.254	0.263
2.97	0.087	0.095	0.106	0.117	0.128	0.139	0.152	0.164	0.177	0.189	0.201	0.213	0.223	0.234	0.244	0.253	0.263
2.98	0.087	0.095	0.106	0.117	0.128	0.139	0.152	0.164	0.176	0.189	0.201	0.212	0.223	0.233	0.243	0.253	0.263
2.99	0.087	0.095	0.106	0.117	0.128	0.139	0.151	0.164	0.176	0.188	0.200	0.211	0.222	0.233	0.242	0.252	0.262
3.00	0.087	0.095	0.106	0.117	0.128	0.139	0.151	0.163	0.175	0.187	0.200	0.211	0.222	0.232	0.242	0.252	0.262

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
<b>0.01</b>	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991
<b>0.02</b>	0.000	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
<b>0.03</b>	0.982	0.982	0.982	0.982	0.983	0.983	0.983	0.983	0.983	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984
<b>0.04</b>	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004
<b>0.05</b>	0.973	0.974	0.974	0.974	0.975	0.975	0.975	0.976	0.976	0.976	0.977	0.977	0.977	0.978	0.978	0.978	0.979
<b>0.06</b>	0.003	0.004	0.004	0.004	0.005	0.005	0.005	0.006	0.006	0.006	0.007	0.007	0.007	0.008	0.008	0.008	0.009
<b>0.07</b>	0.965	0.965	0.966	0.966	0.967	0.967	0.968	0.968	0.969	0.969	0.970	0.970	0.971	0.971	0.972	0.972	0.973
<b>0.08</b>	0.005	0.005	0.006	0.006	0.007	0.007	0.008	0.008	0.009	0.009	0.010	0.010	0.011	0.011	0.012	0.012	0.013
<b>0.09</b>	0.956	0.957	0.957	0.958	0.959	0.959	0.960	0.961	0.961	0.962	0.963	0.964	0.964	0.965	0.966	0.967	0.967
<b>0.10</b>	0.006	0.007	0.007	0.008	0.009	0.009	0.010	0.011	0.011	0.012	0.013	0.014	0.014	0.015	0.016	0.017	0.017
<b>0.11</b>	0.948	0.949	0.949	0.950	0.951	0.952	0.953	0.954	0.954	0.955	0.956	0.957	0.958	0.959	0.960	0.961	0.962
<b>0.12</b>	0.008	0.009	0.009	0.010	0.011	0.012	0.013	0.014	0.014	0.015	0.016	0.017	0.018	0.019	0.020	0.021	0.022
<b>0.13</b>	0.940	0.941	0.941	0.942	0.943	0.944	0.945	0.946	0.947	0.949	0.950	0.951	0.952	0.953	0.954	0.955	0.956
<b>0.14</b>	0.010	0.011	0.011	0.012	0.013	0.014	0.015	0.016	0.017	0.019	0.020	0.021	0.022	0.023	0.024	0.025	0.026
<b>0.15</b>	0.932	0.933	0.934	0.935	0.936	0.937	0.938	0.939	0.941	0.942	0.943	0.945	0.946	0.947	0.948	0.950	0.951
<b>0.16</b>	0.012	0.013	0.014	0.015	0.016	0.017	0.018	0.019	0.021	0.022	0.023	0.025	0.026	0.027	0.028	0.030	0.031
<b>0.17</b>	0.924	0.925	0.926	0.927	0.929	0.930	0.931	0.933	0.934	0.935	0.937	0.938	0.940	0.941	0.943	0.944	0.946
<b>0.18</b>	0.014	0.015	0.016	0.017	0.019	0.020	0.021	0.023	0.024	0.025	0.027	0.028	0.030	0.031	0.033	0.034	0.036
<b>0.19</b>	0.916	0.917	0.918	0.920	0.921	0.923	0.924	0.926	0.927	0.929	0.931	0.932	0.934	0.936	0.937	0.939	0.940
<b>0.20</b>	0.016	0.017	0.018	0.020	0.021	0.023	0.024	0.026	0.027	0.029	0.031	0.032	0.034	0.036	0.037	0.039	0.040
<b>0.21</b>	0.908	0.909	0.911	0.913	0.914	0.916	0.918	0.919	0.921	0.923	0.925	0.927	0.928	0.930	0.932	0.934	0.936
<b>0.22</b>	0.018	0.019	0.021	0.023	0.024	0.026	0.028	0.029	0.031	0.033	0.035	0.037	0.038	0.040	0.042	0.044	0.046
<b>0.23</b>	0.901	0.902	0.904	0.906	0.908	0.909	0.911	0.913	0.915	0.917	0.919	0.921	0.923	0.925	0.927	0.929	0.931
<b>0.24</b>	0.021	0.022	0.024	0.026	0.028	0.029	0.031	0.033	0.035	0.037	0.039	0.041	0.043	0.045	0.047	0.049	0.051
<b>0.25</b>	0.893	0.895	0.897	0.899	0.901	0.903	0.905	0.907	0.909	0.911	0.913	0.915	0.917	0.920	0.922	0.924	0.926
<b>0.26</b>	0.023	0.025	0.027	0.029	0.031	0.033	0.035	0.037	0.039	0.041	0.043	0.045	0.047	0.050	0.052	0.054	0.056
<b>0.27</b>	0.886	0.888	0.890	0.892	0.894	0.896	0.899	0.901	0.903	0.905	0.908	0.910	0.912	0.914	0.917	0.919	0.921
<b>0.28</b>	0.026	0.028	0.030	0.032	0.034	0.036	0.039	0.041	0.043	0.045	0.048	0.050	0.052	0.054	0.057	0.059	0.061
<b>0.29</b>	0.879	0.881	0.883	0.885	0.888	0.890	0.892	0.895	0.897	0.900	0.902	0.904	0.907	0.909	0.912	0.914	0.917
<b>0.30</b>	0.029	0.031	0.033	0.035	0.038	0.040	0.042	0.045	0.047	0.050	0.052	0.054	0.057	0.059	0.062	0.064	0.067
<b>0.31</b>	0.872	0.874	0.876	0.879	0.881	0.884	0.886	0.889	0.891	0.894	0.897	0.899	0.902	0.904	0.907	0.910	0.912
<b>0.32</b>	0.032	0.034	0.036	0.039	0.041	0.044	0.046	0.049	0.051	0.054	0.057	0.059	0.062	0.064	0.067	0.070	0.072
<b>0.33</b>	0.865	0.867	0.869	0.872	0.875	0.877	0.880	0.883	0.886	0.888	0.891	0.894	0.897	0.900	0.902	0.905	0.908
<b>0.34</b>	0.035	0.037	0.039	0.042	0.045	0.047	0.050	0.053	0.056	0.058	0.061	0.064	0.067	0.070	0.072	0.075	0.078
<b>0.35</b>	0.858	0.860	0.863	0.866	0.869	0.871	0.874	0.877	0.880	0.883	0.886	0.889	0.892	0.895	0.898	0.901	0.904
<b>0.36</b>	0.038	0.040	0.043	0.046	0.049	0.051	0.054	0.057	0.060	0.063	0.066	0.069	0.072	0.075	0.078	0.081	0.084
<b>0.37</b>	0.851	0.853	0.856	0.859	0.862	0.865	0.868	0.871	0.874	0.878	0.881	0.884	0.887	0.890	0.893	0.896	0.899
<b>0.38</b>	0.041	0.043	0.046	0.049	0.052	0.055	0.058	0.061	0.064	0.068	0.071	0.074	0.077	0.080	0.083	0.086	0.089
<b>0.39</b>	0.844	0.847	0.850	0.853	0.856	0.859	0.863	0.866	0.869	0.872	0.875	0.879	0.882	0.885	0.889	0.892	0.895
<b>0.40</b>	0.044	0.047	0.050	0.053	0.056	0.059	0.063	0.066	0.069	0.072	0.075	0.079	0.082	0.085	0.089	0.092	0.095
<b>0.41</b>	0.838	0.840	0.844	0.847	0.850	0.854	0.857	0.860	0.864	0.867	0.870	0.874	0.877	0.881	0.884	0.888	0.891
<b>0.42</b>	0.048	0.050	0.054	0.057	0.060	0.064	0.067	0.070	0.074	0.077	0.080	0.084	0.087	0.091	0.094	0.098	0.101
<b>0.43</b>	0.831	0.834	0.837	0.841	0.844	0.848	0.851	0.855	0.858	0.862	0.865	0.869	0.873	0.876	0.880	0.883	0.887
<b>0.44</b>	0.051	0.054	0.057	0.061	0.064	0.068	0.071	0.075	0.078	0.082	0.085	0.089	0.093	0.096	0.100	0.103	0.107
<b>0.45</b>	0.825	0.828	0.831	0.835	0.838	0.842	0.846	0.849	0.853	0.857	0.860	0.864	0.868	0.872	0.875	0.879	0.883
<b>0.46</b>	0.055	0.058	0.061	0.065	0.068	0.072	0.076	0.079	0.083	0.087	0.090	0.094	0.098	0.102	0.105	0.109	0.113
<b>0.47</b>	0.818	0.821	0.825	0.829	0.833	0.836	0.840	0.844	0.848	0.852	0.856	0.859	0.863	0.867	0.871	0.875	0.879
<b>0.48</b>	0.058	0.061	0.065	0.069	0.073	0.076	0.080	0.084	0.088	0.092	0.096	0.099	0.103	0.107	0.111	0.115	0.119
<b>0.49</b>	0.812	0.815	0.819	0.823	0.827	0.831	0.835	0.839	0.843	0.847	0.851	0.855	0.859	0.863	0.867	0.871	0.875
<b>0.50</b>	0.062	0.065	0.069	0.073	0.077	0.081	0.085	0.089	0.093	0.097	0.101	0.105	0.109	0.113	0.117	0.121	0.125
<b>0.51</b>	0.806	0.809	0.813	0.817	0.821	0.825	0.829	0.833	0.838	0.842	0.846	0.850	0.854	0.858	0.863	0.867	0.871
<b>0.52</b>	0.066	0.069	0.073	0.077	0.081	0.085	0.089	0.093	0.098	0.102	0.106	0.110	0.114	0.118	0.123	0.127	0.131
<b>0.53</b>	0.800	0.803	0.807	0.812	0.816	0.820	0.824	0.828	0.833	0.837	0.841	0.846	0.850	0.854	0.858	0.863	0.867
<b>0.54</b>	0.070	0.073	0.077	0.082	0.086	0.090	0.094	0.098	0.103	0.107	0.111	0.116	0.120	0.124	0.128	0.133	0.137
<b>0.55</b>	0.794	0.797	0.801	0.806	0.810	0.815	0.819	0.823	0.828	0.832	0.837	0.841	0.845	0.850	0.854	0.859	0.863
<b>0.56</b>	0.074	0.077	0.081	0.086	0.090	0.095	0.099	0.103	0.108	0.112	0.117	0.121	0.125	0.130	0.134	0.139	0.143
<b>0.57</b>	0.788	0.791	0.796	0.800	0.805	0.809	0.814	0.818	0.823	0.827	0.832	0.837	0.841	0.846	0.850	0.855	0.860
<b>0.58</b>	0.078	0.081	0.086	0.090	0.095	0.099	0.104	0.108	0.113	0.117	0.122	0.127	0.131	0.136	0.140	0.145	0.150
<b>0.59</b>	0.782	0.786	0.790	0.795	0.799	0.804	0.809	0.813	0.818	0.823	0.827	0.832	0.837	0.842	0.846	0.851	0.856
<b>0.60</b>	0.082	0.086	0.090	0.095	0.099	0.104	0.109	0.113	0.118	0.123	0.127	0.132	0.137	0.142	0.146	0.151	0.156

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
<b>0.31</b>	0.776	0.780	0.784	0.789	0.794	0.799	0.804	0.808	0.813	0.818	0.823	0.828	0.833	0.838	0.842	0.847	0.852
	0.086	0.090	0.094	0.099	0.104	0.109	0.114	0.118	0.123	0.128	0.133	0.138	0.143	0.148	0.152	0.157	0.162
<b>0.32</b>	0.770	0.774	0.779	0.784	0.789	0.794	0.799	0.804	0.809	0.814	0.819	0.823	0.828	0.833	0.838	0.843	0.848
	0.090	0.094	0.099	0.104	0.109	0.114	0.119	0.124	0.129	0.134	0.139	0.143	0.148	0.153	0.158	0.163	0.168
<b>0.33</b>	0.764	0.769	0.774	0.779	0.784	0.789	0.794	0.799	0.804	0.809	0.814	0.819	0.824	0.829	0.835	0.840	0.845
	0.094	0.099	0.104	0.109	0.114	0.119	0.124	0.129	0.134	0.139	0.144	0.149	0.154	0.159	0.165	0.170	0.175
<b>0.34</b>	0.759	0.763	0.768	0.773	0.779	0.784	0.789	0.794	0.799	0.805	0.810	0.815	0.820	0.826	0.831	0.836	0.841
	0.099	0.103	0.108	0.113	0.119	0.124	0.129	0.134	0.139	0.145	0.150	0.155	0.160	0.166	0.171	0.176	0.181
<b>0.35</b>	0.753	0.758	0.763	0.768	0.774	0.779	0.784	0.789	0.795	0.800	0.806	0.811	0.816	0.822	0.827	0.832	0.838
	0.103	0.108	0.113	0.118	0.124	0.129	0.134	0.139	0.145	0.150	0.156	0.161	0.166	0.172	0.177	0.182	0.188
<b>0.36</b>	0.748	0.752	0.758	0.763	0.769	0.774	0.779	0.785	0.790	0.796	0.801	0.807	0.812	0.818	0.823	0.829	0.834
	0.108	0.112	0.118	0.123	0.129	0.134	0.139	0.145	0.150	0.156	0.161	0.167	0.172	0.178	0.183	0.189	0.194
<b>0.37</b>	0.742	0.747	0.752	0.758	0.764	0.769	0.775	0.780	0.786	0.792	0.797	0.803	0.808	0.814	0.820	0.825	0.831
	0.112	0.117	0.122	0.128	0.134	0.139	0.145	0.150	0.156	0.162	0.167	0.173	0.178	0.184	0.190	0.195	0.201
<b>0.38</b>	0.737	0.742	0.747	0.753	0.759	0.765	0.770	0.776	0.782	0.787	0.793	0.799	0.804	0.810	0.816	0.822	0.827
	0.117	0.122	0.127	0.133	0.139	0.145	0.150	0.156	0.162	0.167	0.173	0.179	0.184	0.190	0.196	0.202	0.207
<b>0.39</b>	0.732	0.737	0.742	0.748	0.754	0.760	0.766	0.771	0.777	0.783	0.789	0.795	0.801	0.807	0.812	0.818	0.824
	0.122	0.127	0.132	0.138	0.144	0.150	0.156	0.161	0.167	0.173	0.179	0.185	0.191	0.197	0.202	0.208	0.214
<b>0.40</b>	0.726	0.731	0.737	0.743	0.749	0.755	0.761	0.767	0.773	0.779	0.785	0.791	0.797	0.803	0.809	0.815	0.821
	0.126	0.131	0.137	0.143	0.149	0.155	0.161	0.167	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.221
<b>0.41</b>	0.721	0.726	0.732	0.739	0.745	0.751	0.757	0.763	0.769	0.775	0.781	0.787	0.793	0.799	0.805	0.811	0.818
	0.131	0.136	0.142	0.149	0.155	0.161	0.167	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.221	0.228
<b>0.42</b>	0.716	0.721	0.728	0.734	0.740	0.746	0.752	0.759	0.765	0.771	0.777	0.783	0.789	0.796	0.802	0.808	0.814
	0.136	0.141	0.148	0.154	0.160	0.166	0.172	0.179	0.185	0.191	0.197	0.203	0.209	0.216	0.222	0.228	0.234
<b>0.43</b>	0.711	0.717	0.723	0.729	0.736	0.742	0.748	0.754	0.761	0.767	0.773	0.779	0.786	0.792	0.798	0.805	0.811
	0.141	0.147	0.153	0.159	0.166	0.172	0.178	0.184	0.191	0.197	0.203	0.209	0.216	0.222	0.228	0.235	0.241
<b>0.44</b>	0.706	0.712	0.718	0.725	0.731	0.737	0.744	0.750	0.757	0.763	0.769	0.776	0.782	0.789	0.795	0.801	0.808
	0.146	0.152	0.158	0.165	0.171	0.177	0.184	0.190	0.197	0.203	0.209	0.216	0.222	0.229	0.235	0.241	0.248
<b>0.45</b>	0.701	0.707	0.713	0.720	0.727	0.733	0.740	0.746	0.753	0.759	0.766	0.772	0.779	0.785	0.792	0.798	0.805
	0.151	0.157	0.163	0.170	0.177	0.183	0.190	0.196	0.203	0.209	0.216	0.222	0.229	0.235	0.242	0.248	0.255
<b>0.46</b>	0.697	0.702	0.709	0.716	0.722	0.729	0.735	0.742	0.749	0.755	0.762	0.768	0.775	0.782	0.788	0.795	0.802
	0.157	0.162	0.169	0.176	0.182	0.189	0.195	0.202	0.209	0.215	0.222	0.228	0.235	0.242	0.248	0.255	0.262
<b>0.47</b>	0.692	0.698	0.704	0.711	0.718	0.725	0.731	0.738	0.745	0.751	0.758	0.765	0.772	0.778	0.785	0.792	0.799
	0.162	0.168	0.174	0.181	0.188	0.195	0.201	0.208	0.215	0.221	0.228	0.235	0.242	0.248	0.255	0.262	0.269
<b>0.48</b>	0.687	0.693	0.700	0.707	0.714	0.721	0.727	0.734	0.741	0.748	0.754	0.761	0.768	0.775	0.782	0.789	0.795
	0.167	0.173	0.180	0.187	0.194	0.201	0.207	0.214	0.221	0.228	0.234	0.241	0.248	0.255	0.262	0.269	0.275
<b>0.49</b>	0.682	0.688	0.695	0.703	0.710	0.716	0.723	0.730	0.737	0.744	0.751	0.758	0.765	0.772	0.779	0.786	0.792
	0.172	0.178	0.185	0.193	0.200	0.206	0.213	0.220	0.227	0.234	0.241	0.248	0.255	0.262	0.269	0.276	0.282
<b>0.50</b>	0.678	0.684	0.691	0.698	0.705	0.712	0.719	0.726	0.733	0.740	0.747	0.754	0.761	0.768	0.775	0.782	0.790
	0.178	0.184	0.191	0.198	0.205	0.212	0.219	0.226	0.233	0.240	0.247	0.254	0.261	0.268	0.275	0.282	0.290
<b>0.51</b>	0.673	0.680	0.687	0.694	0.701	0.708	0.715	0.722	0.730	0.737	0.744	0.751	0.758	0.765	0.772	0.779	0.787
	0.183	0.190	0.197	0.204	0.211	0.218	0.225	0.232	0.240	0.247	0.254	0.261	0.268	0.275	0.282	0.289	0.297
<b>0.52</b>	0.669	0.675	0.682	0.690	0.697	0.704	0.712	0.719	0.726	0.733	0.740	0.748	0.755	0.762	0.769	0.776	0.784
	0.189	0.195	0.202	0.210	0.217	0.224	0.232	0.239	0.246	0.253	0.260	0.268	0.275	0.282	0.289	0.296	0.304
<b>0.53</b>	0.664	0.671	0.678	0.686	0.693	0.700	0.708	0.715	0.722	0.730	0.737	0.744	0.751	0.759	0.766	0.773	0.781
	0.194	0.201	0.208	0.216	0.223	0.230	0.238	0.245	0.252	0.260	0.267	0.274	0.281	0.289	0.296	0.303	0.311
<b>0.54</b>	0.660	0.667	0.674	0.682	0.689	0.697	0.704	0.711	0.719	0.726	0.733	0.741	0.748	0.756	0.763	0.770	0.778
	0.200	0.207	0.214	0.222	0.229	0.237	0.244	0.251	0.259	0.266	0.273	0.281	0.288	0.296	0.303	0.310	0.318
<b>0.55</b>	0.656	0.662	0.670	0.678	0.685	0.693	0.700	0.708	0.715	0.723	0.730	0.738	0.745	0.753	0.760	0.768	0.775
	0.206	0.212	0.220	0.228	0.235	0.243	0.250	0.258	0.265	0.273	0.280	0.288	0.295	0.303	0.310	0.318	0.325
<b>0.56</b>	0.652	0.658	0.666	0.674	0.681	0.689	0.697	0.704	0.712	0.719	0.727	0.734	0.742	0.750	0.757	0.765	0.772
	0.212	0.218	0.226	0.234	0.241	0.249	0.257	0.264	0.272	0.279	0.287	0.294	0.302	0.310	0.317	0.325	0.332
<b>0.57</b>	0.647	0.654	0.662	0.670	0.678	0.685	0.693	0.701	0.708	0.716	0.724	0.731	0.739	0.746	0.754	0.762	0.770
	0.217	0.224	0.232	0.240	0.248	0.255	0.263	0.271	0.278	0.286	0.294	0.301	0.309	0.316	0.324	0.332	0.340
<b>0.58</b>	0.643	0.650	0.658	0.666	0.674	0.682	0.689	0.697	0.705	0.713	0.720	0.728	0.736	0.744	0.751	0.759	0.767
	0.223	0.230	0.238	0.246	0.254	0.262	0.269	0.277	0.285	0.293	0.300	0.308	0.316	0.324	0.331	0.339	0.347
<b>0.59</b>	0.639	0.646	0.654	0.662	0.670	0.678	0.686	0.694	0.701	0.709	0.717	0.725	0.733	0.741	0.748	0.756	0.764
	0.229	0.236	0.244	0.252	0.260	0.268	0.276	0.284	0.291	0.299	0.307	0.315	0.323	0.331	0.338	0.346	0.354
<b>0.60</b>	0.635	0.642	0.650	0.658	0.666	0.674	0.682	0.690	0.698	0.706	0.714	0.722	0.730	0.738	0.746	0.753	0.761
	0.235	0.242	0.250	0.258	0.266	0.274	0.282	0.290	0.298	0.306	0.314	0.322	0.330	0.338	0.346	0.353	0.361

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
<b>0.61</b>	0.631	0.638	0.646	0.655	0.663	0.671	0.679	0.687	0.695	0.703	0.711	0.719	0.727	0.735	0.743	0.751	0.759
	0.241	0.248	0.256	0.265	0.273	0.281	0.289	0.297	0.305	0.313	0.321	0.329	0.337	0.345	0.353	0.361	0.369
<b>0.62</b>	0.627	0.634	0.642	0.651	0.659	0.667	0.675	0.683	0.692	0.700	0.708	0.716	0.724	0.732	0.740	0.748	0.756
	0.247	0.254	0.262	0.271	0.279	0.287	0.295	0.303	0.312	0.320	0.328	0.336	0.344	0.352	0.360	0.368	0.376
<b>0.63</b>	0.623	0.630	0.639	0.647	0.656	0.664	0.672	0.680	0.688	0.696	0.705	0.713	0.721	0.729	0.737	0.745	0.754
	0.253	0.260	0.269	0.277	0.286	0.294	0.302	0.310	0.318	0.326	0.335	0.343	0.351	0.359	0.367	0.375	0.384
<b>0.64</b>	0.619	0.627	0.635	0.644	0.652	0.660	0.669	0.677	0.685	0.693	0.702	0.710	0.718	0.726	0.734	0.743	0.751
	0.259	0.267	0.275	0.284	0.292	0.300	0.309	0.317	0.325	0.333	0.342	0.350	0.358	0.366	0.374	0.383	0.391
<b>0.65</b>	0.615	0.623	0.631	0.640	0.649	0.657	0.665	0.674	0.682	0.690	0.699	0.707	0.715	0.723	0.732	0.740	0.748
	0.265	0.273	0.281	0.290	0.299	0.307	0.315	0.324	0.332	0.340	0.349	0.357	0.365	0.373	0.382	0.390	0.398
<b>0.66</b>	0.612	0.619	0.628	0.637	0.645	0.654	0.662	0.671	0.679	0.687	0.696	0.704	0.712	0.721	0.729	0.737	0.746
	0.272	0.279	0.288	0.297	0.305	0.314	0.322	0.331	0.339	0.347	0.356	0.364	0.372	0.381	0.389	0.397	0.406
<b>0.67</b>	0.608	0.616	0.624	0.633	0.642	0.650	0.659	0.667	0.676	0.684	0.693	0.701	0.710	0.718	0.726	0.735	0.743
	0.278	0.286	0.294	0.303	0.312	0.320	0.329	0.337	0.346	0.354	0.363	0.371	0.380	0.388	0.396	0.405	0.413
<b>0.68</b>	0.604	0.612	0.621	0.630	0.639	0.647	0.656	0.664	0.673	0.681	0.690	0.698	0.707	0.715	0.724	0.732	0.741
	0.284	0.292	0.301	0.310	0.319	0.327	0.336	0.344	0.353	0.361	0.370	0.378	0.387	0.395	0.404	0.412	0.421
<b>0.69</b>	0.601	0.608	0.617	0.626	0.635	0.644	0.653	0.661	0.670	0.678	0.687	0.695	0.704	0.713	0.721	0.730	0.738
	0.291	0.298	0.307	0.316	0.325	0.334	0.343	0.351	0.360	0.368	0.377	0.385	0.394	0.403	0.411	0.420	0.428
<b>0.70</b>	0.597	0.605	0.614	0.623	0.632	0.641	0.649	0.658	0.667	0.675	0.684	0.693	0.701	0.710	0.719	0.727	0.736
	0.297	0.305	0.314	0.323	0.332	0.341	0.349	0.358	0.367	0.375	0.384	0.393	0.401	0.410	0.419	0.427	0.436
<b>0.71</b>	0.594	0.601	0.610	0.620	0.629	0.638	0.646	0.655	0.664	0.673	0.681	0.690	0.699	0.707	0.716	0.725	0.734
	0.304	0.311	0.320	0.330	0.339	0.348	0.356	0.365	0.374	0.383	0.391	0.400	0.409	0.417	0.426	0.435	0.444
<b>0.72</b>	0.590	0.598	0.607	0.617	0.626	0.634	0.643	0.652	0.661	0.670	0.679	0.687	0.696	0.705	0.714	0.722	0.731
	0.310	0.318	0.327	0.337	0.346	0.354	0.363	0.372	0.381	0.390	0.399	0.407	0.416	0.425	0.434	0.442	0.451
<b>0.73</b>	0.587	0.595	0.604	0.613	0.622	0.631	0.640	0.649	0.658	0.667	0.676	0.685	0.693	0.702	0.711	0.720	0.729
	0.317	0.325	0.334	0.343	0.352	0.361	0.370	0.379	0.388	0.397	0.406	0.415	0.423	0.432	0.441	0.450	0.459
<b>0.74</b>	0.583	0.591	0.601	0.610	0.619	0.628	0.637	0.646	0.655	0.664	0.673	0.682	0.691	0.700	0.709	0.718	0.727
	0.323	0.331	0.341	0.350	0.359	0.368	0.377	0.386	0.395	0.404	0.413	0.422	0.431	0.440	0.449	0.458	0.467
<b>0.75</b>	0.580	0.588	0.597	0.607	0.616	0.625	0.634	0.643	0.652	0.661	0.670	0.679	0.688	0.697	0.706	0.715	0.724
	0.330	0.338	0.347	0.357	0.366	0.375	0.384	0.393	0.402	0.411	0.420	0.429	0.438	0.447	0.456	0.465	0.474
<b>0.76</b>	0.576	0.585	0.594	0.604	0.613	0.622	0.631	0.641	0.650	0.659	0.668	0.677	0.686	0.695	0.704	0.713	0.722
	0.336	0.345	0.354	0.364	0.373	0.382	0.391	0.401	0.410	0.419	0.428	0.437	0.446	0.455	0.464	0.473	0.482
<b>0.77</b>	0.573	0.581	0.591	0.601	0.610	0.619	0.629	0.638	0.647	0.656	0.665	0.674	0.683	0.692	0.701	0.711	0.720
	0.343	0.351	0.361	0.371	0.380	0.389	0.399	0.408	0.417	0.426	0.435	0.444	0.453	0.462	0.471	0.481	0.490
<b>0.78</b>	0.570	0.578	0.588	0.598	0.607	0.616	0.626	0.635	0.644	0.653	0.662	0.672	0.681	0.690	0.699	0.708	0.718
	0.350	0.358	0.368	0.378	0.387	0.396	0.406	0.415	0.424	0.433	0.442	0.452	0.461	0.470	0.479	0.488	0.498
<b>0.79</b>	0.567	0.575	0.585	0.595	0.604	0.614	0.623	0.632	0.641	0.651	0.660	0.669	0.678	0.688	0.697	0.706	0.715
	0.357	0.365	0.375	0.385	0.394	0.404	0.413	0.422	0.431	0.441	0.450	0.459	0.468	0.478	0.487	0.496	0.505
<b>0.80</b>	0.563	0.572	0.582	0.592	0.601	0.611	0.620	0.629	0.639	0.648	0.657	0.667	0.676	0.685	0.694	0.704	0.713
	0.363	0.372	0.382	0.392	0.401	0.411	0.420	0.429	0.439	0.448	0.457	0.467	0.476	0.485	0.494	0.504	0.513
<b>0.81</b>	0.560	0.569	0.579	0.589	0.599	0.608	0.617	0.627	0.636	0.645	0.655	0.664	0.673	0.683	0.692	0.702	0.711
	0.370	0.379	0.389	0.399	0.409	0.418	0.427	0.437	0.446	0.455	0.465	0.474	0.483	0.493	0.502	0.512	0.521
<b>0.82</b>	0.557	0.566	0.576	0.586	0.596	0.605	0.615	0.624	0.634	0.643	0.652	0.662	0.671	0.680	0.690	0.699	0.709
	0.377	0.386	0.396	0.406	0.416	0.425	0.435	0.444	0.454	0.463	0.472	0.482	0.491	0.500	0.510	0.519	0.529
<b>0.83</b>	0.554	0.563	0.573	0.583	0.593	0.602	0.612	0.621	0.631	0.640	0.650	0.659	0.669	0.678	0.688	0.697	0.707
	0.384	0.393	0.403	0.413	0.423	0.432	0.442	0.451	0.461	0.470	0.480	0.489	0.499	0.508	0.518	0.527	0.537
<b>0.84</b>	0.551	0.560	0.570	0.580	0.590	0.600	0.609	0.619	0.628	0.638	0.647	0.657	0.666	0.676	0.685	0.695	0.705
	0.391	0.400	0.410	0.420	0.430	0.440	0.449	0.459	0.468	0.478	0.487	0.497	0.506	0.516	0.525	0.535	0.545
<b>0.85</b>	0.548	0.557	0.567	0.577	0.587	0.597	0.607	0.616	0.626	0.635	0.645	0.655	0.664	0.674	0.683	0.693	0.702
	0.398	0.407	0.417	0.427	0.437	0.447	0.457	0.466	0.476	0.485	0.495	0.505	0.514	0.524	0.533	0.543	0.552
<b>0.86</b>	0.545	0.554	0.564	0.575	0.585	0.594	0.604	0.614	0.623	0.633	0.643	0.652	0.662	0.671	0.681	0.691	0.700
	0.405	0.414	0.424	0.435	0.445	0.454	0.464	0.474	0.483	0.493	0.503	0.512	0.522	0.531	0.541	0.551	0.560
<b>0.87</b>	0.542	0.551	0.561	0.572	0.582	0.592	0.601	0.611	0.621	0.631	0.640	0.650	0.660	0.669	0.679	0.689	0.698
	0.412	0.421	0.431	0.442	0.452	0.462	0.471	0.481	0.491	0.501	0.510	0.520	0.530	0.539	0.549	0.559	0.568
<b>0.88</b>	0.539	0.548	0.558	0.569	0.579	0.589	0.599	0.609	0.619	0.628	0.638	0.648	0.657	0.667	0.677	0.687	0.696
	0.419	0.428	0.438	0.449	0.459	0.469	0.479	0.489	0.499	0.508	0.518	0.528	0.537	0.547	0.557	0.567	0.576
<b>0.89</b>	0.536	0.545	0.556	0.566	0.577	0.586	0.596	0.606	0.616	0.626	0.636	0.645	0.655	0.665	0.675	0.684	0.694
	0.426	0.435	0.446	0.456	0.467	0.476	0.486	0.496	0.506	0.516	0.526	0.535	0.545	0.555	0.565	0.574	0.584
<b>0.90</b>	0.534	0.543	0.553	0.564	0.574	0.584	0.594	0.604	0.614	0.624	0.633	0.643	0.653	0.663	0.673	0.682	0.692
	0.434	0.443	0.453	0.464	0.474	0.484	0.494	0.504	0.514	0.524	0.533	0.543	0.553	0.563	0.573	0.582	0.592



## Appendix C

## Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
0.91	0.531	0.540	0.550	0.561	0.571	0.581	0.591	0.601	0.611	0.621	0.631	0.641	0.651	0.661	0.670	0.680	0.690
0.92	0.441	0.450	0.460	0.471	0.481	0.491	0.501	0.511	0.521	0.531	0.541	0.551	0.561	0.571	0.580	0.590	0.600
0.93	0.529	0.539	0.549	0.559	0.569	0.579	0.589	0.599	0.609	0.619	0.629	0.639	0.649	0.658	0.668	0.678	0.688
0.94	0.449	0.459	0.469	0.479	0.489	0.499	0.509	0.519	0.529	0.539	0.549	0.559	0.569	0.578	0.588	0.598	0.608
0.95	0.526	0.537	0.546	0.556	0.566	0.576	0.587	0.597	0.607	0.617	0.627	0.636	0.646	0.656	0.666	0.676	0.686
0.96	0.456	0.467	0.476	0.486	0.496	0.506	0.517	0.527	0.537	0.547	0.557	0.566	0.576	0.586	0.596	0.606	0.616
0.97	0.524	0.534	0.544	0.554	0.564	0.574	0.584	0.594	0.604	0.614	0.624	0.634	0.644	0.654	0.664	0.674	0.684
0.98	0.464	0.474	0.484	0.494	0.504	0.514	0.524	0.534	0.544	0.554	0.564	0.574	0.584	0.594	0.604	0.614	0.624
0.99	0.521	0.531	0.541	0.552	0.562	0.572	0.582	0.592	0.602	0.612	0.622	0.632	0.642	0.652	0.662	0.672	0.682
1.00	0.471	0.481	0.491	0.502	0.512	0.522	0.532	0.542	0.552	0.562	0.572	0.582	0.592	0.602	0.612	0.622	0.632
1.01	0.519	0.529	0.539	0.549	0.559	0.569	0.580	0.590	0.600	0.610	0.620	0.630	0.639	0.649	0.659	0.669	0.679
1.02	0.479	0.489	0.499	0.509	0.519	0.529	0.540	0.550	0.560	0.570	0.580	0.590	0.599	0.609	0.619	0.629	0.639
1.03	0.517	0.527	0.537	0.547	0.557	0.567	0.577	0.587	0.597	0.607	0.617	0.627	0.637	0.647	0.657	0.667	0.677
1.04	0.487	0.497	0.507	0.517	0.527	0.537	0.547	0.557	0.567	0.577	0.587	0.597	0.607	0.617	0.627	0.637	0.647
1.05	0.515	0.525	0.535	0.544	0.554	0.565	0.575	0.585	0.595	0.605	0.615	0.625	0.635	0.645	0.655	0.665	0.675
1.06	0.495	0.505	0.515	0.524	0.534	0.545	0.555	0.565	0.575	0.585	0.595	0.605	0.615	0.625	0.635	0.645	0.655
1.07	0.512	0.522	0.532	0.542	0.553	0.563	0.573	0.583	0.593	0.602	0.612	0.622	0.632	0.642	0.652	0.662	0.672
1.08	0.502	0.512	0.522	0.532	0.543	0.553	0.563	0.573	0.583	0.592	0.602	0.612	0.622	0.632	0.642	0.652	0.662
1.09	0.510	0.520	0.530	0.540	0.550	0.560	0.570	0.580	0.590	0.600	0.610	0.620	0.630	0.640	0.650	0.660	0.670
1.10	0.504	0.514	0.525	0.536	0.547	0.557	0.568	0.578	0.589	0.599	0.609	0.620	0.630	0.640	0.650	0.660	0.670
1.11	0.502	0.511	0.522	0.534	0.544	0.555	0.566	0.576	0.587	0.597	0.608	0.618	0.629	0.639	0.649	0.660	0.670
1.12	0.499	0.509	0.520	0.531	0.542	0.553	0.564	0.575	0.585	0.596	0.606	0.616	0.627	0.637	0.648	0.658	0.669
1.13	0.497	0.506	0.518	0.529	0.540	0.551	0.562	0.572	0.583	0.594	0.604	0.615	0.625	0.636	0.647	0.657	0.668
1.14	0.494	0.503	0.514	0.525	0.537	0.548	0.559	0.570	0.581	0.592	0.602	0.613	0.624	0.634	0.645	0.656	0.667
1.15	0.492	0.501	0.512	0.523	0.534	0.546	0.557	0.568	0.579	0.590	0.601	0.611	0.622	0.633	0.643	0.654	0.665
1.16	0.489	0.499	0.510	0.521	0.532	0.544	0.555	0.566	0.577	0.588	0.599	0.611	0.622	0.632	0.643	0.654	0.665
1.17	0.487	0.496	0.506	0.516	0.528	0.540	0.552	0.564	0.575	0.587	0.598	0.609	0.620	0.631	0.642	0.652	0.663
1.18	0.484	0.494	0.504	0.514	0.525	0.538	0.550	0.562	0.574	0.585	0.596	0.607	0.618	0.629	0.640	0.651	0.662
1.19	0.482	0.492	0.502	0.512	0.523	0.536	0.548	0.560	0.572	0.583	0.594	0.605	0.616	0.627	0.638	0.649	0.660
1.20	0.480	0.489	0.499	0.510	0.521	0.534	0.546	0.558	0.570	0.581	0.592	0.604	0.615	0.626	0.637	0.648	0.658
1.21	0.478	0.487	0.497	0.507	0.519	0.531	0.544	0.556	0.568	0.579	0.591	0.602	0.613	0.624	0.636	0.647	0.658
1.22	0.476	0.485	0.495	0.505	0.517	0.530	0.543	0.555	0.567	0.578	0.589	0.600	0.611	0.623	0.634	0.646	0.658
1.23	0.473	0.483	0.493	0.503	0.515	0.528	0.541	0.554	0.566	0.577	0.588	0.599	0.610	0.621	0.633	0.645	0.657
1.24	0.471	0.481	0.491	0.501	0.513	0.526	0.539	0.552	0.564	0.575	0.586	0.597	0.608	0.619	0.631	0.643	0.655
1.25	0.469	0.478	0.489	0.499	0.511	0.524	0.537	0.550	0.562	0.573	0.584	0.595	0.606	0.618	0.630	0.642	0.653
1.26	0.467	0.476	0.487	0.497	0.509	0.522	0.535	0.548	0.560	0.571	0.582	0.593	0.605	0.616	0.628	0.640	0.652
1.27	0.465	0.474	0.484	0.495	0.507	0.520	0.533	0.546	0.558	0.570	0.581	0.592	0.603	0.614	0.626	0.638	0.650
1.28	0.463	0.472	0.482	0.493	0.505	0.518	0.531	0.544	0.557	0.568	0.579	0.590	0.601	0.613	0.625	0.637	0.649
1.29	0.461	0.470	0.480	0.491	0.503	0.516	0.529	0.543	0.555	0.566	0.577	0.588	0.600	0.611	0.623	0.635	0.648
1.30	0.459	0.468	0.478	0.489	0.501	0.514	0.528	0.541	0.553	0.564	0.576	0.587	0.598	0.610	0.622	0.634	0.646
1.31	0.457	0.466	0.476	0.487	0.499	0.512	0.526	0.539	0.551	0.563	0.574	0.585	0.596	0.608	0.620	0.632	0.645
1.32	0.455	0.464	0.474	0.485	0.497	0.511	0.524	0.537	0.550	0.561	0.572	0.584	0.595	0.607	0.619	0.631	0.643
1.33	0.453	0.462	0.473	0.483	0.495	0.509	0.522	0.536	0.548	0.559	0.571	0.582	0.593	0.605	0.617	0.630	0.642
1.34	0.451	0.460	0.471	0.481	0.494	0.507	0.520	0.534	0.546	0.558	0.569	0.580	0.592	0.604	0.616	0.628	0.640
1.35	0.449	0.458	0.469	0.479	0.492	0.505	0.519	0.532	0.545	0.556	0.567	0.579	0.590	0.602	0.614	0.627	0.639
1.36	0.447	0.456	0.467	0.478	0.490	0.503	0.517	0.530	0.543	0.554	0.566	0.577	0.589	0.601	0.613	0.625	0.638
1.37	0.445	0.455	0.465	0.476	0.488	0.502	0.515	0.529	0.541	0.553	0.564	0.576	0.587	0.599	0.611	0.624	0.636
1.38	0.443	0.453	0.463	0.474	0.486	0.500	0.514	0.527	0.540	0.551	0.563	0.574	0.586	0.598	0.610	0.622	0.635
1.39	0.441	0.451	0.461	0.472	0.485	0.498	0.512	0.525	0.538	0.550	0.561	0.573	0.584	0.596	0.609	0.621	0.633
1.40	0.439	0.449	0.460	0.470	0.483	0.497	0.510	0.524	0.537	0.548	0.560	0.571	0.583	0.595	0.607	0.620	0.632
1.41	0.437	0.447	0.458	0.469	0.481	0.495	0.509	0.522	0.535	0.547	0.558	0.570	0.581	0.593	0.606	0.618	0.631
1.42	0.436	0.445	0.456	0.467	0.479	0.493	0.507	0.521	0.534	0.545	0.557	0.568	0.580	0.592	0.604	0.617	0.630
1.43	0.434	0.444	0.454	0.465	0.478	0.492	0.505	0.519	0.532	0.544	0.555	0.567	0.578	0.591	0.603	0.616	0.628
1.44	0.432	0.442	0.452	0.463	0.476	0.490	0.504	0.518	0.530	0.542	0.554	0.565	0.577	0.589	0.602	0.614	0.627
1.45	0.430	0.440	0.451	0.462	0.474	0.488	0.502	0.516	0.529	0.541	0.552	0.564	0.576	0.588	0.600	0.613	0.626
1.46	0.428	0.438	0.449	0.460	0.473	0.487	0.501	0.514	0.527	0.539	0.551	0.563	0.574	0.586	0.599	0.612	0.624
1.47	0.427	0.437	0.447	0.458	0.471	0.485	0.499	0.513	0.526	0.538	0.549	0.561	0.573	0.585	0.598	0.610	0.623
1.48	0.425	0.435	0.446	0.457	0.469	0.483	0.497	0.511	0.525	0.536	0.548	0.560	0.571	0.584	0.596	0.609	0.622
1.49	0.423	0.433	0.444	0.455	0.468	0.482	0.496	0.510	0.523	0.535	0.547	0.558	0.570	0.582	0.595	0.608	0.621

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
1.41	0.422	0.431	0.442	0.453	0.466	0.480	0.494	0.508	0.522	0.533	0.545	0.557	0.569	0.581	0.594	0.607	0.619
1.42	0.420	0.430	0.441	0.452	0.465	0.479	0.493	0.507	0.520	0.532	0.544	0.556	0.567	0.580	0.593	0.605	0.618
1.43	0.418	0.428	0.439	0.450	0.463	0.477	0.491	0.506	0.519	0.531	0.542	0.554	0.566	0.578	0.591	0.604	0.617
1.44	0.417	0.427	0.437	0.448	0.462	0.476	0.490	0.504	0.517	0.529	0.541	0.553	0.565	0.577	0.590	0.603	0.616
1.45	0.415	0.425	0.436	0.447	0.460	0.474	0.488	0.503	0.516	0.528	0.540	0.552	0.564	0.576	0.589	0.602	0.615
1.46	0.413	0.423	0.434	0.445	0.458	0.473	0.487	0.501	0.515	0.526	0.538	0.550	0.562	0.575	0.588	0.600	0.613
1.47	0.412	0.422	0.433	0.444	0.457	0.471	0.486	0.500	0.513	0.525	0.537	0.549	0.561	0.573	0.586	0.599	0.612
1.48	0.410	0.420	0.431	0.442	0.455	0.470	0.484	0.498	0.512	0.524	0.536	0.548	0.560	0.572	0.585	0.598	0.611
1.49	0.409	0.419	0.430	0.441	0.454	0.468	0.483	0.497	0.510	0.522	0.534	0.546	0.558	0.571	0.584	0.597	0.610
1.50	0.407	0.417	0.428	0.439	0.452	0.467	0.481	0.496	0.509	0.521	0.533	0.545	0.557	0.570	0.583	0.596	0.609
1.51	0.406	0.416	0.426	0.438	0.451	0.465	0.480	0.494	0.508	0.520	0.532	0.544	0.556	0.568	0.581	0.595	0.608
1.52	0.404	0.414	0.425	0.436	0.450	0.464	0.478	0.493	0.506	0.519	0.531	0.543	0.555	0.567	0.580	0.593	0.606
1.53	0.403	0.413	0.423	0.435	0.448	0.463	0.477	0.492	0.505	0.517	0.529	0.541	0.553	0.566	0.579	0.592	0.605
1.54	0.401	0.411	0.422	0.433	0.447	0.461	0.476	0.490	0.504	0.516	0.528	0.540	0.552	0.565	0.578	0.591	0.604
1.55	0.400	0.410	0.421	0.432	0.445	0.460	0.474	0.489	0.503	0.515	0.527	0.539	0.551	0.564	0.577	0.590	0.603
1.56	0.398	0.408	0.419	0.430	0.444	0.458	0.473	0.488	0.501	0.513	0.526	0.538	0.550	0.562	0.576	0.589	0.602
1.57	0.397	0.407	0.418	0.429	0.442	0.457	0.472	0.486	0.500	0.512	0.524	0.536	0.549	0.561	0.575	0.588	0.601
1.58	0.395	0.405	0.416	0.428	0.441	0.456	0.470	0.485	0.499	0.511	0.523	0.535	0.547	0.560	0.573	0.587	0.600
1.59	0.394	0.404	0.415	0.426	0.440	0.454	0.469	0.484	0.497	0.510	0.522	0.534	0.546	0.559	0.572	0.586	0.599
1.60	0.392	0.402	0.413	0.425	0.438	0.453	0.468	0.483	0.496	0.508	0.521	0.533	0.545	0.558	0.571	0.584	0.598
1.61	0.391	0.401	0.412	0.423	0.437	0.452	0.466	0.481	0.495	0.507	0.519	0.532	0.544	0.557	0.570	0.583	0.597
1.62	0.389	0.399	0.411	0.422	0.436	0.450	0.465	0.480	0.494	0.506	0.518	0.531	0.543	0.556	0.569	0.582	0.596
1.63	0.388	0.398	0.409	0.421	0.434	0.449	0.464	0.479	0.493	0.505	0.517	0.529	0.542	0.555	0.568	0.581	0.595
1.64	0.387	0.397	0.408	0.419	0.433	0.448	0.463	0.478	0.491	0.504	0.516	0.528	0.541	0.553	0.567	0.580	0.594
1.65	0.385	0.395	0.406	0.418	0.432	0.446	0.461	0.476	0.490	0.503	0.515	0.527	0.539	0.552	0.566	0.579	0.593
1.66	0.384	0.394	0.405	0.417	0.430	0.445	0.460	0.475	0.489	0.501	0.514	0.526	0.538	0.551	0.565	0.578	0.592
1.67	0.383	0.393	0.404	0.415	0.429	0.444	0.459	0.474	0.488	0.500	0.513	0.525	0.537	0.550	0.564	0.577	0.591
1.68	0.381	0.391	0.403	0.414	0.428	0.443	0.458	0.473	0.487	0.499	0.511	0.524	0.536	0.549	0.563	0.576	0.590
1.69	0.380	0.390	0.401	0.413	0.426	0.441	0.456	0.472	0.485	0.498	0.510	0.523	0.535	0.548	0.562	0.575	0.589
1.70	0.379	0.389	0.400	0.411	0.425	0.440	0.455	0.470	0.484	0.497	0.509	0.522	0.534	0.547	0.560	0.574	0.588
1.71	0.377	0.387	0.399	0.410	0.424	0.439	0.454	0.469	0.483	0.496	0.508	0.521	0.533	0.546	0.559	0.573	0.587
1.72	0.376	0.386	0.397	0.409	0.423	0.438	0.453	0.468	0.482	0.495	0.507	0.519	0.532	0.545	0.558	0.572	0.586
1.73	0.375	0.385	0.396	0.408	0.421	0.437	0.452	0.467	0.481	0.493	0.506	0.518	0.531	0.544	0.557	0.571	0.585
1.74	0.374	0.384	0.395	0.406	0.420	0.435	0.451	0.466	0.480	0.492	0.505	0.517	0.530	0.543	0.556	0.570	0.584
1.75	0.372	0.382	0.394	0.405	0.419	0.434	0.449	0.465	0.479	0.491	0.504	0.516	0.529	0.542	0.555	0.569	0.583
1.76	0.371	0.381	0.392	0.404	0.418	0.433	0.448	0.464	0.478	0.490	0.503	0.515	0.528	0.541	0.554	0.568	0.582
1.77	0.370	0.380	0.391	0.403	0.417	0.432	0.447	0.462	0.477	0.489	0.502	0.514	0.527	0.540	0.553	0.567	0.581
1.78	0.369	0.379	0.390	0.402	0.415	0.431	0.446	0.461	0.475	0.488	0.501	0.513	0.526	0.539	0.552	0.566	0.580
1.79	0.367	0.377	0.389	0.400	0.414	0.430	0.445	0.460	0.474	0.487	0.500	0.512	0.525	0.538	0.552	0.565	0.579
1.80	0.366	0.376	0.388	0.399	0.413	0.428	0.444	0.459	0.473	0.486	0.499	0.511	0.524	0.537	0.551	0.564	0.578
1.81	0.365	0.375	0.386	0.398	0.412	0.427	0.443	0.458	0.472	0.485	0.497	0.510	0.523	0.536	0.550	0.563	0.577
1.82	0.364	0.374	0.385	0.397	0.411	0.426	0.442	0.457	0.471	0.484	0.496	0.509	0.522	0.535	0.549	0.562	0.576
1.83	0.363	0.373	0.384	0.396	0.410	0.425	0.440	0.456	0.470	0.483	0.495	0.508	0.521	0.534	0.548	0.562	0.575
1.84	0.361	0.372	0.383	0.394	0.409	0.424	0.439	0.455	0.469	0.482	0.494	0.507	0.520	0.533	0.547	0.561	0.574
1.85	0.360	0.370	0.382	0.393	0.407	0.423	0.438	0.454	0.468	0.481	0.493	0.506	0.519	0.532	0.546	0.560	0.574
1.86	0.359	0.369	0.381	0.392	0.406	0.422	0.437	0.453	0.467	0.480	0.492	0.505	0.518	0.531	0.545	0.559	0.573
1.87	0.358	0.368	0.379	0.391	0.405	0.421	0.436	0.452	0.466	0.479	0.491	0.504	0.517	0.530	0.544	0.558	0.572
1.88	0.357	0.367	0.378	0.390	0.404	0.420	0.435	0.451	0.465	0.478	0.491	0.503	0.516	0.529	0.543	0.557	0.571
1.89	0.356	0.366	0.377	0.389	0.403	0.419	0.434	0.450	0.464	0.477	0.490	0.502	0.515	0.528	0.542	0.556	0.570
1.90	0.355	0.365	0.376	0.388	0.402	0.418	0.433	0.449	0.463	0.476	0.489	0.501	0.514	0.527	0.541	0.555	0.569
1.91	0.354	0.364	0.375	0.387	0.401	0.416	0.432	0.448	0.462	0.475	0.488	0.500	0.513	0.526	0.540	0.554	0.568
1.92	0.352	0.363	0.374	0.386	0.400	0.415	0.431	0.447	0.461	0.474	0.487	0.499	0.512	0.526	0.540	0.554	0.567
1.93	0.351	0.362	0.373	0.385	0.399	0.414	0.430	0.446	0.460	0.473	0.486	0.499	0.511	0.525	0.539	0.553	0.567
1.94	0.350	0.360	0.372	0.383	0.398	0.413	0.429	0.445	0.459	0.472	0.485	0.498	0.510	0.524	0.538	0.552	0.566
1.95	0.349	0.359	0.371	0.382	0.397	0.412	0.428	0.444	0.458	0.471	0.484	0.497	0.509	0.523	0.537	0.551	0.565
1.96	0.348	0.358	0.370	0.381	0.396	0.411	0.427	0.443	0.457	0.470	0.483	0.496	0.509	0.522	0.536	0.550	0.564
1.97	0.347	0.357	0.369	0.380	0.395	0.410	0.426	0.442	0.456	0.469	0.482	0.495	0.508	0.521	0.535	0.549	0.563
1.98	0.346	0.356	0.368	0.379	0.394	0.409	0.425	0.441	0.455	0.468	0.481	0.494	0.507	0.520	0.534	0.548	0.563
1.99	0.345	0.355	0.367	0.378	0.393	0.408	0.424	0.440	0.455	0.467	0.480	0.493	0.506	0.519	0.534	0.548	0.562
2.00	0.344	0.354	0.366	0.377	0.392	0.407	0.423	0.439	0.454	0.467	0.479	0.492	0.505	0.519	0.533	0.547	0.561

## Appendix C

## Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
2.01	0.343	0.353	0.365	0.376	0.391	0.406	0.422	0.438	0.453	0.466	0.478	0.491	0.504	0.518	0.532	0.546	0.560
2.02	0.342	0.352	0.364	0.375	0.390	0.405	0.421	0.437	0.452	0.465	0.478	0.490	0.503	0.517	0.531	0.545	0.559
2.03	0.341	0.351	0.363	0.374	0.389	0.405	0.420	0.436	0.451	0.464	0.477	0.490	0.503	0.516	0.530	0.544	0.559
2.04	0.340	0.350	0.362	0.373	0.388	0.404	0.419	0.435	0.450	0.463	0.476	0.489	0.502	0.515	0.529	0.544	0.558
2.05	0.339	0.349	0.361	0.372	0.387	0.403	0.419	0.434	0.449	0.462	0.475	0.488	0.501	0.514	0.529	0.543	0.557
2.06	0.338	0.348	0.360	0.371	0.386	0.402	0.418	0.434	0.448	0.461	0.474	0.487	0.500	0.514	0.528	0.542	0.556
2.07	0.337	0.347	0.359	0.370	0.385	0.401	0.417	0.433	0.447	0.460	0.473	0.486	0.499	0.513	0.527	0.541	0.555
2.08	0.336	0.346	0.358	0.369	0.384	0.400	0.416	0.432	0.447	0.459	0.472	0.485	0.498	0.512	0.526	0.540	0.555
2.09	0.335	0.345	0.357	0.368	0.383	0.399	0.415	0.431	0.446	0.459	0.472	0.485	0.498	0.511	0.525	0.540	0.554
2.10	0.334	0.344	0.356	0.368	0.382	0.398	0.414	0.430	0.445	0.458	0.471	0.484	0.497	0.510	0.525	0.539	0.553
2.11	0.333	0.343	0.355	0.367	0.381	0.397	0.413	0.429	0.444	0.457	0.470	0.483	0.496	0.510	0.524	0.538	0.552
2.12	0.332	0.342	0.354	0.366	0.380	0.396	0.412	0.428	0.443	0.456	0.469	0.482	0.495	0.509	0.523	0.537	0.552
2.13	0.331	0.342	0.353	0.365	0.379	0.395	0.411	0.427	0.442	0.455	0.468	0.481	0.494	0.508	0.522	0.537	0.551
2.14	0.331	0.341	0.352	0.364	0.378	0.394	0.410	0.427	0.441	0.454	0.467	0.481	0.494	0.507	0.522	0.536	0.550
2.15	0.330	0.340	0.351	0.363	0.377	0.394	0.410	0.426	0.441	0.454	0.467	0.480	0.493	0.506	0.521	0.535	0.549
2.16	0.329	0.339	0.350	0.362	0.377	0.393	0.409	0.425	0.440	0.453	0.466	0.479	0.492	0.506	0.520	0.534	0.549
2.17	0.328	0.338	0.349	0.361	0.376	0.392	0.408	0.424	0.439	0.452	0.465	0.478	0.491	0.505	0.519	0.534	0.548
2.18	0.327	0.337	0.348	0.360	0.375	0.391	0.407	0.423	0.438	0.451	0.464	0.477	0.490	0.504	0.518	0.533	0.547
2.19	0.326	0.336	0.347	0.359	0.374	0.390	0.406	0.422	0.437	0.450	0.463	0.477	0.490	0.503	0.518	0.532	0.547
2.20	0.325	0.335	0.347	0.358	0.373	0.389	0.405	0.422	0.437	0.450	0.463	0.476	0.489	0.503	0.517	0.531	0.546
2.21	0.324	0.334	0.346	0.358	0.372	0.388	0.405	0.421	0.436	0.449	0.462	0.475	0.488	0.502	0.516	0.531	0.545
2.22	0.323	0.333	0.345	0.357	0.371	0.388	0.404	0.420	0.435	0.448	0.461	0.474	0.487	0.501	0.516	0.530	0.544
2.23	0.323	0.333	0.344	0.356	0.370	0.387	0.403	0.419	0.434	0.447	0.460	0.474	0.487	0.500	0.515	0.529	0.544
2.24	0.322	0.332	0.343	0.355	0.370	0.386	0.402	0.418	0.433	0.447	0.460	0.473	0.486	0.500	0.514	0.529	0.543
2.25	0.321	0.331	0.342	0.354	0.369	0.385	0.401	0.418	0.433	0.446	0.459	0.472	0.485	0.499	0.513	0.528	0.542
2.26	0.320	0.330	0.341	0.353	0.368	0.384	0.401	0.417	0.432	0.445	0.458	0.471	0.484	0.498	0.513	0.527	0.542
2.27	0.319	0.329	0.341	0.352	0.367	0.383	0.400	0.416	0.431	0.444	0.457	0.471	0.484	0.497	0.512	0.526	0.541
2.28	0.318	0.328	0.340	0.352	0.366	0.383	0.399	0.415	0.430	0.443	0.457	0.470	0.483	0.497	0.511	0.526	0.540
2.29	0.317	0.327	0.339	0.351	0.365	0.382	0.398	0.414	0.430	0.443	0.456	0.469	0.482	0.496	0.511	0.525	0.540
2.30	0.317	0.327	0.338	0.350	0.365	0.381	0.397	0.414	0.429	0.442	0.455	0.468	0.482	0.495	0.510	0.524	0.539
2.31	0.316	0.326	0.337	0.349	0.364	0.380	0.397	0.413	0.428	0.441	0.454	0.468	0.481	0.495	0.509	0.524	0.538
2.32	0.315	0.325	0.336	0.348	0.363	0.379	0.396	0.412	0.427	0.441	0.454	0.467	0.480	0.494	0.509	0.523	0.538
2.33	0.314	0.324	0.336	0.347	0.362	0.379	0.395	0.411	0.427	0.440	0.453	0.466	0.479	0.493	0.508	0.522	0.537
2.34	0.313	0.323	0.335	0.347	0.361	0.378	0.394	0.411	0.426	0.439	0.452	0.465	0.479	0.493	0.507	0.522	0.536
2.35	0.313	0.323	0.334	0.346	0.361	0.377	0.394	0.410	0.425	0.438	0.452	0.465	0.478	0.492	0.507	0.521	0.536
2.36	0.312	0.322	0.333	0.345	0.360	0.376	0.393	0.409	0.424	0.438	0.451	0.464	0.477	0.491	0.506	0.520	0.535
2.37	0.311	0.321	0.332	0.344	0.359	0.376	0.392	0.408	0.424	0.437	0.450	0.463	0.477	0.491	0.505	0.520	0.534
2.38	0.310	0.320	0.332	0.343	0.358	0.375	0.391	0.408	0.423	0.436	0.449	0.463	0.476	0.490	0.505	0.519	0.534
2.39	0.310	0.319	0.331	0.343	0.358	0.374	0.391	0.407	0.422	0.436	0.449	0.462	0.475	0.489	0.504	0.519	0.533
2.40	0.309	0.319	0.330	0.342	0.357	0.373	0.390	0.406	0.422	0.435	0.448	0.461	0.475	0.489	0.503	0.518	0.533
2.41	0.308	0.318	0.329	0.341	0.356	0.373	0.389	0.406	0.421	0.434	0.447	0.461	0.474	0.488	0.503	0.517	0.532
2.42	0.307	0.317	0.329	0.340	0.355	0.372	0.388	0.405	0.420	0.433	0.447	0.460	0.473	0.487	0.502	0.517	0.531
2.43	0.306	0.316	0.328	0.340	0.354	0.371	0.388	0.404	0.419	0.433	0.446	0.459	0.473	0.487	0.501	0.516	0.531
2.44	0.306	0.316	0.327	0.339	0.354	0.370	0.387	0.404	0.419	0.432	0.445	0.459	0.472	0.486	0.501	0.515	0.530
2.45	0.305	0.315	0.326	0.338	0.353	0.370	0.386	0.403	0.418	0.431	0.445	0.458	0.471	0.485	0.500	0.515	0.529
2.46	0.304	0.314	0.326	0.337	0.352	0.369	0.386	0.402	0.417	0.431	0.444	0.457	0.471	0.485	0.499	0.514	0.529
2.47	0.304	0.313	0.325	0.337	0.352	0.368	0.385	0.401	0.417	0.430	0.443	0.457	0.470	0.484	0.499	0.513	0.528
2.48	0.303	0.313	0.324	0.336	0.351	0.367	0.384	0.401	0.416	0.429	0.443	0.456	0.469	0.483	0.498	0.513	0.528
2.49	0.302	0.312	0.323	0.335	0.350	0.367	0.383	0.400	0.415	0.429	0.442	0.455	0.469	0.483	0.498	0.512	0.527
2.50	0.301	0.311	0.323	0.334	0.349	0.366	0.383	0.399	0.415	0.428	0.441	0.455	0.468	0.482	0.497	0.512	0.526
2.51	0.301	0.311	0.322	0.334	0.349	0.365	0.382	0.399	0.414	0.427	0.441	0.454	0.467	0.482	0.496	0.511	0.526
2.52	0.300	0.310	0.321	0.333	0.348	0.365	0.381	0.398	0.413	0.427	0.440	0.454	0.467	0.481	0.496	0.510	0.525
2.53	0.299	0.309	0.320	0.332	0.347	0.364	0.381	0.397	0.413	0.426	0.440	0.453	0.466	0.480	0.495	0.510	0.525
2.54	0.299	0.308	0.320	0.332	0.347	0.363	0.380	0.397	0.412	0.426	0.439	0.452	0.466	0.480	0.494	0.509	0.524
2.55	0.298	0.308	0.319	0.331	0.346	0.363	0.379	0.396	0.411	0.425	0.438	0.452	0.465	0.479	0.494	0.509	0.523
2.56	0.297	0.307	0.318	0.330	0.345	0.362	0.379	0.395	0.411	0.424	0.438	0.451	0.464	0.478	0.493	0.508	0.523
2.57	0.296	0.306	0.318	0.330	0.345	0.361	0.378	0.395	0.410	0.424	0.437	0.450	0.464	0.478	0.493	0.507	0.522
2.58	0.296	0.306	0.317	0.329	0.344	0.361	0.377	0.394	0.410	0.423	0.436	0.450	0.463	0.477	0.492	0.507	0.522
2.59	0.295	0.305	0.316	0.328	0.343	0.360	0.377	0.394	0.409	0.422	0.436	0.449	0.463	0.477	0.491	0.506	0.521
2.60	0.294	0.304	0.316	0.327	0.342	0.359	0.376	0.393	0.408	0.422	0.435	0.449	0.462	0.476	0.491	0.506	0.521

## Appendix C

## Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
2.61	0.294	0.304	0.315	0.327	0.342	0.359	0.375	0.392	0.408	0.421	0.435	0.448	0.461	0.475	0.490	0.505	0.520
2.62	0.293	0.303	0.314	0.326	0.341	0.358	0.375	0.392	0.407	0.421	0.434	0.447	0.461	0.475	0.490	0.505	0.519
2.63	0.292	0.302	0.314	0.325	0.340	0.357	0.374	0.391	0.406	0.420	0.433	0.447	0.460	0.474	0.489	0.504	0.519
2.64	0.292	0.302	0.313	0.325	0.340	0.357	0.374	0.390	0.406	0.419	0.433	0.446	0.460	0.474	0.489	0.504	0.518
2.65	0.291	0.301	0.312	0.324	0.339	0.356	0.373	0.390	0.405	0.419	0.432	0.446	0.459	0.473	0.488	0.503	0.518
2.66	0.291	0.300	0.312	0.323	0.339	0.355	0.372	0.389	0.405	0.418	0.432	0.445	0.458	0.473	0.487	0.502	0.517
2.67	0.290	0.300	0.311	0.323	0.338	0.355	0.372	0.389	0.404	0.418	0.431	0.444	0.458	0.472	0.487	0.502	0.517
2.68	0.289	0.299	0.310	0.322	0.337	0.354	0.371	0.388	0.403	0.417	0.430	0.444	0.457	0.471	0.486	0.501	0.516
2.69	0.289	0.298	0.310	0.322	0.337	0.354	0.370	0.387	0.403	0.416	0.430	0.443	0.457	0.471	0.486	0.501	0.516
2.70	0.288	0.298	0.309	0.321	0.336	0.353	0.370	0.387	0.402	0.416	0.429	0.443	0.456	0.470	0.485	0.500	0.515
2.71	0.287	0.297	0.308	0.320	0.335	0.352	0.369	0.386	0.402	0.415	0.429	0.442	0.456	0.470	0.485	0.500	0.515
2.72	0.287	0.296	0.308	0.320	0.335	0.352	0.369	0.386	0.401	0.415	0.428	0.442	0.455	0.469	0.484	0.499	0.514
2.73	0.286	0.296	0.307	0.319	0.334	0.351	0.368	0.385	0.401	0.414	0.427	0.441	0.454	0.469	0.484	0.499	0.514
2.74	0.285	0.295	0.307	0.318	0.333	0.350	0.367	0.384	0.400	0.413	0.427	0.440	0.454	0.468	0.483	0.498	0.513
2.75	0.285	0.295	0.306	0.318	0.333	0.350	0.367	0.384	0.399	0.413	0.426	0.440	0.453	0.468	0.483	0.498	0.513
2.76	0.284	0.294	0.305	0.317	0.332	0.349	0.366	0.383	0.399	0.412	0.426	0.439	0.453	0.467	0.482	0.497	0.512
2.77	0.284	0.293	0.305	0.316	0.332	0.349	0.366	0.383	0.398	0.412	0.425	0.439	0.452	0.466	0.481	0.496	0.511
2.78	0.283	0.293	0.304	0.316	0.331	0.348	0.365	0.382	0.398	0.411	0.425	0.438	0.452	0.466	0.481	0.496	0.511
2.79	0.282	0.292	0.303	0.315	0.330	0.347	0.364	0.381	0.397	0.411	0.424	0.438	0.451	0.465	0.480	0.495	0.510
2.80	0.282	0.292	0.303	0.315	0.330	0.347	0.364	0.381	0.397	0.410	0.424	0.437	0.451	0.465	0.480	0.495	0.510
2.81	0.281	0.291	0.302	0.314	0.329	0.346	0.363	0.380	0.396	0.410	0.423	0.437	0.450	0.464	0.479	0.494	0.509
2.82	0.281	0.290	0.302	0.313	0.329	0.346	0.363	0.380	0.395	0.409	0.423	0.436	0.450	0.464	0.479	0.494	0.509
2.83	0.280	0.290	0.301	0.313	0.328	0.345	0.362	0.379	0.395	0.408	0.422	0.436	0.449	0.463	0.478	0.493	0.508
2.84	0.280	0.289	0.300	0.312	0.327	0.345	0.362	0.379	0.394	0.408	0.421	0.435	0.449	0.463	0.478	0.493	0.508
2.85	0.279	0.289	0.300	0.312	0.327	0.344	0.361	0.378	0.394	0.407	0.421	0.434	0.448	0.462	0.477	0.492	0.507
2.86	0.278	0.288	0.299	0.311	0.326	0.343	0.360	0.378	0.393	0.407	0.420	0.434	0.447	0.462	0.477	0.492	0.507
2.87	0.278	0.287	0.299	0.311	0.326	0.343	0.360	0.377	0.393	0.406	0.420	0.433	0.447	0.461	0.476	0.491	0.506
2.88	0.277	0.287	0.298	0.310	0.325	0.342	0.358	0.375	0.390	0.404	0.418	0.432	0.446	0.461	0.476	0.491	0.506
2.89	0.277	0.286	0.298	0.310	0.324	0.341	0.357	0.374	0.390	0.404	0.418	0.432	0.446	0.459	0.473	0.486	0.499
2.90	0.276	0.286	0.297	0.309	0.324	0.340	0.357	0.373	0.389	0.403	0.417	0.431	0.445	0.459	0.472	0.485	0.499
2.91	0.275	0.285	0.297	0.309	0.323	0.340	0.356	0.373	0.388	0.402	0.416	0.430	0.444	0.458	0.471	0.485	0.498
2.92	0.275	0.285	0.297	0.308	0.323	0.339	0.355	0.371	0.387	0.401	0.415	0.430	0.444	0.458	0.471	0.484	0.498
2.93	0.275	0.285	0.296	0.308	0.323	0.339	0.355	0.371	0.386	0.401	0.415	0.429	0.443	0.457	0.470	0.484	0.497
2.94	0.274	0.284	0.296	0.308	0.323	0.339	0.355	0.371	0.386	0.399	0.412	0.426	0.439	0.453	0.467	0.480	0.494
2.95	0.274	0.284	0.296	0.308	0.323	0.339	0.354	0.370	0.385	0.398	0.412	0.425	0.439	0.452	0.466	0.480	0.493
2.96	0.274	0.284	0.296	0.308	0.323	0.338	0.354	0.370	0.384	0.398	0.411	0.424	0.437	0.451	0.465	0.479	0.493
2.97	0.274	0.284	0.296	0.308	0.323	0.338	0.354	0.369	0.384	0.397	0.410	0.423	0.437	0.450	0.463	0.477	0.490
2.98	0.273	0.284	0.296	0.308	0.322	0.338	0.353	0.368	0.383	0.396	0.409	0.423	0.436	0.449	0.463	0.476	0.489
2.99	0.273	0.284	0.296	0.308	0.322	0.338	0.353	0.368	0.382	0.396	0.409	0.422	0.435	0.449	0.462	0.475	0.489
3.00	0.273	0.284	0.296	0.308	0.322	0.337	0.352	0.368	0.382	0.395	0.408	0.422	0.435	0.448	0.460	0.473	0.485

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
<b>0.01</b>	0.991	0.991	0.991	0.991	0.992	0.992	0.993	0.994	0.994	0.995	0.996	0.997	0.998	0.998	0.998	0.999	0.999
	0.001	0.001	0.001	0.001	0.002	0.002	0.003	0.004	0.004	0.005	0.006	0.007	0.008	0.008	0.008	0.009	0.009
<b>0.02</b>	0.985	0.985	0.986	0.986	0.987	0.987	0.988	0.989	0.990	0.991	0.992	0.993	0.994	0.994	0.995	0.995	0.995
	0.005	0.005	0.006	0.006	0.007	0.007	0.008	0.009	0.010	0.011	0.012	0.013	0.014	0.014	0.015	0.015	0.015
<b>0.03</b>	0.979	0.980	0.980	0.981	0.982	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.991	0.991	0.992
	0.009	0.010	0.010	0.011	0.012	0.012	0.013	0.014	0.015	0.016	0.017	0.018	0.019	0.020	0.021	0.021	0.022
<b>0.04</b>	0.974	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.989
	0.014	0.014	0.015	0.016	0.017	0.018	0.019	0.020	0.021	0.022	0.023	0.024	0.025	0.026	0.027	0.028	0.029
<b>0.05</b>	0.968	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.979	0.980	0.982	0.983	0.984	0.984	0.985
	0.018	0.019	0.020	0.021	0.022	0.023	0.024	0.025	0.026	0.027	0.029	0.030	0.032	0.033	0.034	0.034	0.035
<b>0.06</b>	0.963	0.964	0.965	0.966	0.967	0.968	0.970	0.971	0.972	0.973	0.975	0.976	0.978	0.979	0.980	0.981	0.982
	0.023	0.024	0.025	0.026	0.027	0.028	0.030	0.031	0.032	0.033	0.035	0.036	0.038	0.039	0.040	0.041	0.042
<b>0.07</b>	0.958	0.959	0.960	0.961	0.963	0.964	0.965	0.967	0.968	0.969	0.971	0.973	0.974	0.976	0.977	0.978	0.979
	0.028	0.029	0.030	0.031	0.033	0.034	0.035	0.037	0.038	0.039	0.041	0.043	0.044	0.046	0.047	0.048	0.049
<b>0.08</b>	0.952	0.954	0.955	0.956	0.958	0.959	0.961	0.962	0.964	0.966	0.967	0.969	0.971	0.972	0.974	0.975	0.977
	0.032	0.034	0.035	0.036	0.038	0.039	0.041	0.042	0.044	0.046	0.047	0.049	0.051	0.052	0.054	0.055	0.057
<b>0.09</b>	0.947	0.949	0.950	0.952	0.953	0.955	0.957	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.971	0.972	0.974
	0.037	0.039	0.040	0.042	0.043	0.045	0.047	0.048	0.050	0.052	0.054	0.056	0.057	0.059	0.061	0.062	0.064
<b>0.10</b>	0.942	0.944	0.946	0.947	0.949	0.951	0.953	0.955	0.956	0.958	0.960	0.962	0.964	0.966	0.968	0.970	0.971
	0.042	0.044	0.046	0.047	0.049	0.051	0.053	0.055	0.056	0.058	0.060	0.062	0.064	0.066	0.068	0.070	0.071
<b>0.11</b>	0.937	0.939	0.941	0.943	0.945	0.947	0.949	0.951	0.953	0.955	0.957	0.959	0.961	0.963	0.965	0.967	0.969
	0.047	0.049	0.051	0.053	0.055	0.057	0.059	0.061	0.063	0.065	0.067	0.069	0.071	0.073	0.075	0.077	0.079
<b>0.12</b>	0.933	0.935	0.937	0.939	0.941	0.943	0.945	0.947	0.950	0.952	0.954	0.956	0.959	0.961	0.963	0.965	0.967
	0.053	0.055	0.057	0.059	0.061	0.063	0.065	0.067	0.070	0.072	0.074	0.076	0.079	0.081	0.083	0.085	0.087
<b>0.13</b>	0.928	0.930	0.933	0.935	0.937	0.939	0.942	0.944	0.946	0.949	0.951	0.953	0.956	0.958	0.960	0.963	0.965
	0.058	0.060	0.063	0.065	0.067	0.069	0.072	0.074	0.076	0.079	0.081	0.083	0.086	0.088	0.090	0.093	0.095
<b>0.14</b>	0.924	0.926	0.928	0.931	0.933	0.936	0.938	0.941	0.943	0.945	0.948	0.951	0.953	0.956	0.958	0.960	0.963
	0.064	0.066	0.068	0.071	0.073	0.076	0.078	0.081	0.083	0.085	0.088	0.091	0.093	0.096	0.098	0.100	0.103
<b>0.15</b>	0.919	0.922	0.924	0.927	0.929	0.932	0.935	0.937	0.940	0.942	0.945	0.948	0.951	0.953	0.956	0.958	0.961
	0.069	0.072	0.074	0.077	0.079	0.082	0.085	0.087	0.090	0.092	0.095	0.098	0.101	0.103	0.106	0.108	0.111
<b>0.16</b>	0.915	0.918	0.920	0.923	0.926	0.928	0.931	0.934	0.937	0.940	0.942	0.945	0.948	0.951	0.954	0.956	0.959
	0.075	0.078	0.080	0.083	0.086	0.088	0.091	0.094	0.097	0.100	0.102	0.105	0.108	0.111	0.114	0.116	0.119
<b>0.17</b>	0.911	0.914	0.916	0.919	0.922	0.925	0.928	0.931	0.934	0.937	0.940	0.943	0.946	0.949	0.951	0.954	0.957
	0.081	0.084	0.086	0.089	0.092	0.095	0.098	0.101	0.104	0.107	0.110	0.113	0.116	0.119	0.121	0.124	0.127
<b>0.18</b>	0.907	0.910	0.913	0.916	0.919	0.922	0.925	0.928	0.931	0.934	0.937	0.940	0.943	0.946	0.949	0.952	0.955
	0.087	0.090	0.093	0.096	0.099	0.102	0.105	0.108	0.111	0.114	0.117	0.120	0.123	0.126	0.129	0.132	0.135
<b>0.19</b>	0.902	0.906	0.909	0.912	0.915	0.918	0.921	0.925	0.928	0.931	0.934	0.938	0.941	0.944	0.947	0.950	0.953
	0.092	0.096	0.099	0.102	0.105	0.108	0.111	0.115	0.118	0.121	0.124	0.128	0.131	0.134	0.137	0.140	0.143
<b>0.20</b>	0.898	0.902	0.905	0.908	0.912	0.915	0.918	0.921	0.925	0.928	0.932	0.935	0.939	0.942	0.945	0.948	0.951
	0.098	0.102	0.105	0.108	0.112	0.115	0.118	0.121	0.125	0.128	0.132	0.135	0.139	0.142	0.145	0.148	0.151
<b>0.21</b>	0.894	0.898	0.901	0.905	0.908	0.912	0.915	0.918	0.922	0.925	0.929	0.933	0.936	0.940	0.943	0.946	0.949
	0.104	0.108	0.111	0.115	0.118	0.122	0.125	0.128	0.132	0.135	0.139	0.143	0.146	0.150	0.153	0.156	0.159
<b>0.22</b>	0.890	0.894	0.898	0.901	0.905	0.908	0.912	0.915	0.919	0.923	0.926	0.930	0.934	0.938	0.941	0.944	0.947
	0.110	0.114	0.118	0.121	0.125	0.128	0.132	0.135	0.139	0.143	0.146	0.150	0.154	0.158	0.161	0.164	0.167
<b>0.23</b>	0.887	0.890	0.894	0.898	0.901	0.905	0.909	0.913	0.916	0.920	0.924	0.928	0.932	0.935	0.939	0.942	0.946
	0.117	0.120	0.124	0.128	0.131	0.135	0.139	0.143	0.146	0.150	0.154	0.158	0.162	0.165	0.169	0.172	0.176
<b>0.24</b>	0.883	0.887	0.890	0.894	0.898	0.902	0.906	0.910	0.914	0.917	0.921	0.925	0.930	0.933	0.937	0.940	0.944
	0.123	0.127	0.130	0.134	0.138	0.142	0.146	0.150	0.154	0.157	0.161	0.165	0.170	0.173	0.177	0.180	0.184
<b>0.25</b>	0.879	0.883	0.887	0.891	0.895	0.899	0.903	0.907	0.911	0.915	0.919	0.923	0.927	0.931	0.935	0.938	0.942
	0.129	0.133	0.137	0.141	0.145	0.149	0.153	0.157	0.161	0.165	0.169	0.173	0.177	0.181	0.185	0.188	0.192
<b>0.26</b>	0.875	0.879	0.883	0.888	0.892	0.896	0.900	0.904	0.908	0.912	0.917	0.921	0.925	0.929	0.933	0.937	0.940
	0.135	0.139	0.143	0.148	0.152	0.156	0.160	0.164	0.168	0.172	0.177	0.181	0.185	0.189	0.193	0.197	0.200
<b>0.27</b>	0.871	0.876	0.880	0.884	0.888	0.893	0.897	0.901	0.905	0.910	0.914	0.919	0.923	0.927	0.931	0.935	0.939
	0.141	0.146	0.150	0.154	0.158	0.163	0.167	0.171	0.175	0.180	0.184	0.189	0.193	0.197	0.201	0.205	0.209
<b>0.28</b>	0.868	0.872	0.877	0.881	0.885	0.890	0.894	0.898	0.903	0.907	0.912	0.916	0.921	0.925	0.929	0.933	0.937
	0.148	0.152	0.157	0.161	0.165	0.170	0.174	0.178	0.183	0.187	0.192	0.196	0.201	0.205	0.209	0.213	0.217
<b>0.29</b>	0.864	0.869	0.873	0.878	0.882	0.887	0.891	0.896	0.900	0.905	0.909	0.914	0.919	0.923	0.927	0.931	0.935
	0.154	0.159	0.163	0.168	0.172	0.177	0.181	0.186	0.190	0.195	0.199	0.204	0.209	0.213	0.217	0.221	0.225
<b>0.30</b>	0.861	0.865	0.870	0.875	0.879	0.884	0.888	0.893	0.898	0.902	0.907	0.912	0.917	0.921	0.925	0.929	0.934
	0.161	0.165	0.170	0.175	0.179	0.184	0.188	0.193	0.198	0.202	0.207	0.212	0.217	0.221	0.225	0.229	0.234

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
<b>0.31</b>	0.857	0.862	0.867	0.871	0.876	0.881	0.885	0.890	0.895	0.900	0.905	0.910	0.915	0.919	0.923	0.928	0.932
	0.167	0.172	0.177	0.181	0.186	0.191	0.195	0.200	0.205	0.210	0.215	0.220	0.225	0.229	0.233	0.238	0.242
<b>0.32</b>	0.853	0.858	0.863	0.868	0.873	0.878	0.883	0.888	0.892	0.897	0.902	0.907	0.913	0.917	0.922	0.926	0.930
	0.173	0.178	0.183	0.188	0.193	0.198	0.203	0.208	0.212	0.217	0.222	0.227	0.233	0.237	0.242	0.246	0.250
<b>0.33</b>	0.850	0.855	0.860	0.865	0.870	0.875	0.880	0.885	0.890	0.895	0.900	0.905	0.911	0.915	0.920	0.924	0.929
	0.180	0.185	0.190	0.195	0.200	0.205	0.210	0.215	0.220	0.225	0.230	0.235	0.241	0.245	0.250	0.254	0.259
<b>0.34</b>	0.847	0.852	0.857	0.862	0.867	0.872	0.877	0.882	0.887	0.893	0.898	0.903	0.909	0.913	0.918	0.922	0.927
	0.187	0.192	0.197	0.202	0.207	0.212	0.217	0.222	0.227	0.233	0.238	0.243	0.249	0.253	0.258	0.262	0.267
<b>0.35</b>	0.843	0.848	0.854	0.859	0.864	0.869	0.874	0.880	0.885	0.890	0.896	0.901	0.907	0.911	0.916	0.921	0.925
	0.193	0.198	0.204	0.209	0.214	0.219	0.224	0.230	0.235	0.240	0.246	0.251	0.257	0.261	0.266	0.271	0.275
<b>0.36</b>	0.840	0.845	0.851	0.856	0.861	0.867	0.872	0.877	0.882	0.888	0.893	0.899	0.905	0.910	0.914	0.919	0.924
	0.200	0.205	0.211	0.216	0.221	0.227	0.232	0.237	0.242	0.248	0.253	0.259	0.265	0.270	0.274	0.279	0.284
<b>0.37</b>	0.836	0.842	0.848	0.853	0.858	0.864	0.869	0.875	0.880	0.886	0.891	0.897	0.903	0.908	0.913	0.917	0.922
	0.206	0.212	0.218	0.223	0.228	0.234	0.239	0.245	0.250	0.256	0.261	0.267	0.273	0.278	0.283	0.287	0.292
<b>0.38</b>	0.833	0.839	0.845	0.850	0.856	0.861	0.867	0.872	0.878	0.883	0.889	0.895	0.901	0.906	0.911	0.916	0.921
	0.213	0.219	0.225	0.230	0.236	0.241	0.247	0.252	0.258	0.263	0.269	0.275	0.281	0.286	0.291	0.296	0.301
<b>0.39</b>	0.830	0.836	0.842	0.847	0.853	0.858	0.864	0.870	0.875	0.881	0.887	0.893	0.899	0.904	0.909	0.914	0.919
	0.220	0.226	0.232	0.237	0.243	0.248	0.254	0.260	0.265	0.271	0.277	0.283	0.289	0.294	0.299	0.304	0.309
<b>0.40</b>	0.827	0.833	0.839	0.844	0.850	0.856	0.861	0.867	0.873	0.879	0.885	0.891	0.897	0.902	0.907	0.912	0.918
	0.227	0.233	0.239	0.244	0.250	0.256	0.261	0.267	0.273	0.279	0.285	0.291	0.297	0.302	0.307	0.312	0.318
<b>0.41</b>	0.824	0.830	0.836	0.842	0.847	0.853	0.859	0.865	0.871	0.876	0.883	0.889	0.895	0.900	0.906	0.911	0.916
	0.234	0.240	0.246	0.252	0.257	0.263	0.269	0.275	0.281	0.286	0.293	0.299	0.305	0.310	0.316	0.321	0.326
<b>0.42</b>	0.820	0.827	0.833	0.839	0.845	0.850	0.856	0.862	0.868	0.874	0.880	0.887	0.893	0.899	0.904	0.909	0.915
	0.240	0.247	0.253	0.259	0.265	0.270	0.276	0.282	0.288	0.294	0.300	0.307	0.313	0.319	0.324	0.329	0.335
<b>0.43</b>	0.817	0.824	0.830	0.836	0.842	0.848	0.854	0.860	0.866	0.872	0.878	0.885	0.891	0.897	0.902	0.908	0.913
	0.247	0.254	0.260	0.266	0.272	0.278	0.284	0.290	0.296	0.302	0.308	0.315	0.321	0.327	0.332	0.338	0.343
<b>0.44</b>	0.814	0.821	0.827	0.833	0.839	0.845	0.851	0.857	0.864	0.870	0.876	0.883	0.889	0.895	0.901	0.906	0.912
	0.254	0.261	0.267	0.273	0.279	0.285	0.291	0.297	0.304	0.310	0.316	0.323	0.329	0.335	0.341	0.346	0.352
<b>0.45</b>	0.811	0.818	0.824	0.830	0.837	0.843	0.849	0.855	0.861	0.868	0.874	0.881	0.887	0.893	0.899	0.905	0.910
	0.261	0.268	0.274	0.280	0.287	0.293	0.299	0.305	0.311	0.318	0.324	0.331	0.337	0.343	0.349	0.355	0.360
<b>0.46</b>	0.808	0.815	0.821	0.828	0.834	0.840	0.846	0.853	0.859	0.866	0.872	0.879	0.886	0.892	0.897	0.903	0.909
	0.268	0.275	0.281	0.288	0.294	0.300	0.306	0.313	0.319	0.326	0.332	0.339	0.346	0.352	0.357	0.363	0.369
<b>0.47</b>	0.805	0.812	0.818	0.825	0.831	0.838	0.844	0.850	0.857	0.863	0.870	0.877	0.884	0.890	0.896	0.901	0.907
	0.275	0.282	0.288	0.295	0.301	0.308	0.314	0.320	0.327	0.333	0.340	0.347	0.354	0.360	0.366	0.371	0.377
<b>0.48</b>	0.802	0.809	0.816	0.822	0.829	0.835	0.842	0.848	0.855	0.861	0.868	0.875	0.882	0.888	0.894	0.900	0.906
	0.282	0.289	0.296	0.302	0.309	0.315	0.322	0.328	0.335	0.341	0.348	0.355	0.362	0.368	0.374	0.380	0.386
<b>0.49</b>	0.799	0.806	0.813	0.820	0.826	0.833	0.839	0.846	0.852	0.859	0.866	0.873	0.880	0.886	0.892	0.898	0.904
	0.289	0.296	0.303	0.310	0.316	0.323	0.329	0.336	0.342	0.349	0.356	0.363	0.370	0.376	0.382	0.388	0.394
<b>0.50</b>	0.796	0.803	0.810	0.817	0.824	0.830	0.837	0.844	0.850	0.857	0.864	0.871	0.878	0.885	0.891	0.897	0.903
	0.296	0.303	0.310	0.317	0.324	0.330	0.337	0.344	0.350	0.357	0.364	0.371	0.378	0.385	0.391	0.397	0.403
<b>0.51</b>	0.794	0.801	0.808	0.815	0.821	0.828	0.835	0.841	0.848	0.855	0.862	0.869	0.877	0.883	0.889	0.895	0.901
	0.304	0.311	0.318	0.325	0.331	0.338	0.345	0.351	0.358	0.365	0.372	0.379	0.387	0.393	0.399	0.405	0.411
<b>0.52</b>	0.791	0.798	0.805	0.812	0.819	0.825	0.832	0.839	0.846	0.853	0.860	0.867	0.875	0.881	0.888	0.894	0.900
	0.311	0.318	0.325	0.332	0.339	0.345	0.352	0.359	0.366	0.373	0.380	0.387	0.395	0.401	0.408	0.414	0.420
<b>0.53</b>	0.788	0.795	0.802	0.809	0.816	0.823	0.830	0.837	0.844	0.851	0.858	0.866	0.873	0.880	0.886	0.892	0.899
	0.318	0.325	0.332	0.339	0.346	0.353	0.360	0.367	0.374	0.381	0.388	0.396	0.403	0.410	0.416	0.422	0.429
<b>0.54</b>	0.785	0.792	0.800	0.807	0.814	0.821	0.828	0.835	0.842	0.849	0.856	0.864	0.871	0.878	0.884	0.891	0.897
	0.325	0.332	0.340	0.347	0.354	0.361	0.368	0.375	0.382	0.389	0.396	0.404	0.411	0.418	0.424	0.431	0.437
<b>0.55</b>	0.782	0.790	0.797	0.804	0.811	0.818	0.825	0.833	0.840	0.847	0.854	0.862	0.870	0.876	0.883	0.889	0.896
	0.332	0.340	0.347	0.354	0.361	0.368	0.375	0.383	0.390	0.397	0.404	0.412	0.420	0.426	0.433	0.439	0.446
<b>0.56</b>	0.780	0.787	0.795	0.802	0.809	0.816	0.823	0.830	0.838	0.845	0.852	0.860	0.868	0.875	0.881	0.888	0.895
	0.340	0.347	0.355	0.362	0.369	0.376	0.383	0.390	0.398	0.405	0.412	0.420	0.428	0.435	0.441	0.448	0.455
<b>0.57</b>	0.777	0.785	0.792	0.800	0.807	0.814	0.821	0.828	0.836	0.843	0.851	0.858	0.866	0.873	0.880	0.886	0.893
	0.347	0.355	0.362	0.370	0.377	0.384	0.391	0.398	0.406	0.413	0.421	0.428	0.436	0.443	0.450	0.456	0.463
<b>0.58</b>	0.774	0.782	0.790	0.797	0.804	0.812	0.819	0.826	0.833	0.841	0.849	0.857	0.864	0.872	0.878	0.885	0.892
	0.354	0.362	0.370	0.377	0.384	0.392	0.399	0.406	0.413	0.421	0.429	0.437	0.444	0.452	0.458	0.465	0.472
<b>0.59</b>	0.772	0.779	0.787	0.795	0.802	0.809	0.817	0.824	0.831	0.839	0.847	0.855	0.863	0.870	0.877	0.884	0.890
	0.362	0.369	0.377	0.385	0.392	0.399	0.407	0.414	0.421	0.429	0.437	0.445	0.453	0.460	0.467	0.474	0.480
<b>0.60</b>	0.769	0.777	0.785	0.792	0.800	0.807	0.814	0.822	0.829	0.837	0.845	0.853	0.861	0.868	0.875	0.882	0.889
	0.369	0.377	0.385	0.392	0.400	0.407	0.414	0.422	0.429	0.437	0.445	0.453	0.461	0.468	0.475	0.482	0.489

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
<b>0.61</b>	0.767	0.774	0.782	0.790	0.797	0.805	0.812	0.820	0.827	0.835	0.843	0.851	0.859	0.867	0.874	0.881	0.888
	0.377	0.384	0.392	0.400	0.407	0.415	0.422	0.430	0.437	0.445	0.453	0.461	0.469	0.477	0.484	0.491	0.498
<b>0.62</b>	0.764	0.772	0.780	0.788	0.795	0.803	0.810	0.818	0.825	0.833	0.841	0.850	0.858	0.865	0.872	0.879	0.886
	0.384	0.392	0.400	0.408	0.415	0.423	0.430	0.438	0.445	0.453	0.461	0.470	0.478	0.485	0.492	0.499	0.506
<b>0.63</b>	0.762	0.770	0.777	0.785	0.793	0.800	0.808	0.816	0.824	0.831	0.840	0.848	0.856	0.864	0.871	0.878	0.885
	0.392	0.400	0.407	0.415	0.423	0.430	0.438	0.446	0.454	0.461	0.470	0.478	0.486	0.494	0.501	0.508	0.515
<b>0.64</b>	0.759	0.767	0.775	0.783	0.791	0.798	0.806	0.814	0.822	0.830	0.838	0.846	0.855	0.862	0.869	0.877	0.884
	0.399	0.407	0.415	0.423	0.431	0.438	0.446	0.454	0.462	0.470	0.478	0.486	0.495	0.502	0.509	0.517	0.524
<b>0.65</b>	0.757	0.765	0.773	0.781	0.788	0.796	0.804	0.812	0.820	0.828	0.836	0.844	0.853	0.861	0.868	0.875	0.883
	0.407	0.415	0.423	0.431	0.438	0.446	0.454	0.462	0.470	0.478	0.486	0.494	0.503	0.511	0.518	0.525	0.533
<b>0.66</b>	0.754	0.762	0.770	0.779	0.786	0.794	0.802	0.810	0.818	0.826	0.834	0.843	0.851	0.859	0.866	0.874	0.881
	0.414	0.422	0.430	0.439	0.446	0.454	0.462	0.470	0.478	0.486	0.494	0.503	0.511	0.519	0.526	0.534	0.541
<b>0.67</b>	0.752	0.760	0.768	0.776	0.784	0.792	0.800	0.808	0.816	0.824	0.833	0.841	0.850	0.858	0.865	0.873	0.880
	0.422	0.430	0.438	0.446	0.454	0.462	0.470	0.478	0.486	0.494	0.503	0.511	0.520	0.528	0.535	0.543	0.550
<b>0.68</b>	0.749	0.758	0.766	0.774	0.782	0.790	0.798	0.806	0.814	0.822	0.831	0.839	0.848	0.856	0.864	0.871	0.879
	0.429	0.438	0.446	0.454	0.462	0.470	0.478	0.486	0.494	0.502	0.511	0.519	0.528	0.536	0.544	0.551	0.559
<b>0.69</b>	0.747	0.755	0.764	0.772	0.780	0.788	0.796	0.804	0.812	0.820	0.829	0.838	0.847	0.855	0.862	0.870	0.878
	0.437	0.445	0.454	0.462	0.470	0.478	0.486	0.494	0.502	0.510	0.519	0.528	0.537	0.545	0.552	0.560	0.568
<b>0.70</b>	0.745	0.753	0.761	0.770	0.778	0.786	0.794	0.802	0.810	0.819	0.827	0.836	0.845	0.853	0.861	0.869	0.876
	0.445	0.453	0.461	0.470	0.478	0.486	0.494	0.502	0.510	0.519	0.527	0.536	0.545	0.553	0.561	0.569	0.576
<b>0.71</b>	0.742	0.751	0.759	0.768	0.776	0.784	0.792	0.800	0.808	0.817	0.826	0.834	0.843	0.852	0.859	0.867	0.875
	0.452	0.461	0.469	0.478	0.486	0.494	0.502	0.510	0.518	0.527	0.536	0.544	0.553	0.562	0.569	0.577	0.585
<b>0.72</b>	0.740	0.748	0.757	0.765	0.774	0.782	0.790	0.798	0.807	0.815	0.824	0.833	0.842	0.850	0.858	0.866	0.874
	0.460	0.468	0.477	0.485	0.494	0.502	0.510	0.518	0.527	0.535	0.544	0.553	0.562	0.570	0.578	0.586	0.594
<b>0.73</b>	0.738	0.746	0.755	0.763	0.772	0.780	0.788	0.796	0.805	0.813	0.822	0.831	0.840	0.849	0.857	0.865	0.873
	0.468	0.476	0.485	0.493	0.502	0.510	0.518	0.526	0.535	0.543	0.552	0.561	0.570	0.579	0.587	0.595	0.603
<b>0.74</b>	0.735	0.744	0.753	0.761	0.770	0.778	0.786	0.794	0.803	0.812	0.821	0.830	0.839	0.847	0.855	0.863	0.871
	0.475	0.484	0.493	0.501	0.510	0.518	0.526	0.534	0.543	0.552	0.561	0.570	0.579	0.587	0.595	0.603	0.611
<b>0.75</b>	0.733	0.742	0.751	0.759	0.768	0.776	0.784	0.793	0.801	0.810	0.819	0.828	0.837	0.846	0.854	0.862	0.870
	0.483	0.492	0.501	0.509	0.518	0.526	0.534	0.543	0.551	0.560	0.569	0.578	0.587	0.596	0.604	0.612	0.620
<b>0.76</b>	0.731	0.740	0.748	0.757	0.766	0.774	0.782	0.791	0.799	0.808	0.817	0.827	0.836	0.844	0.853	0.861	0.869
	0.491	0.500	0.508	0.517	0.526	0.534	0.542	0.551	0.559	0.568	0.577	0.587	0.596	0.604	0.613	0.621	0.629
<b>0.77</b>	0.729	0.738	0.746	0.755	0.764	0.772	0.780	0.789	0.798	0.807	0.816	0.825	0.834	0.843	0.851	0.860	0.868
	0.499	0.508	0.516	0.525	0.534	0.542	0.550	0.559	0.568	0.577	0.586	0.595	0.604	0.613	0.621	0.630	0.638
<b>0.78</b>	0.727	0.735	0.744	0.753	0.762	0.770	0.779	0.787	0.796	0.805	0.814	0.823	0.833	0.842	0.850	0.858	0.867
	0.507	0.515	0.524	0.533	0.542	0.550	0.559	0.567	0.576	0.585	0.594	0.603	0.613	0.622	0.630	0.638	0.647
<b>0.79</b>	0.724	0.733	0.742	0.751	0.760	0.768	0.777	0.785	0.794	0.803	0.812	0.822	0.831	0.840	0.849	0.857	0.865
	0.514	0.523	0.532	0.541	0.550	0.558	0.567	0.575	0.584	0.593	0.602	0.612	0.621	0.630	0.639	0.647	0.655
<b>0.80</b>	0.722	0.731	0.740	0.749	0.758	0.766	0.775	0.784	0.792	0.802	0.811	0.820	0.830	0.839	0.847	0.856	0.864
	0.522	0.531	0.540	0.549	0.558	0.566	0.575	0.584	0.592	0.602	0.611	0.620	0.630	0.639	0.647	0.656	0.664
<b>0.81</b>	0.720	0.729	0.738	0.747	0.756	0.764	0.773	0.782	0.791	0.800	0.809	0.819	0.829	0.837	0.846	0.855	0.863
	0.530	0.539	0.548	0.557	0.566	0.574	0.583	0.592	0.601	0.610	0.619	0.629	0.639	0.647	0.656	0.665	0.673
<b>0.82</b>	0.718	0.727	0.736	0.745	0.754	0.763	0.771	0.780	0.789	0.798	0.808	0.817	0.827	0.836	0.845	0.853	0.862
	0.538	0.547	0.556	0.565	0.574	0.583	0.591	0.600	0.609	0.618	0.628	0.637	0.647	0.656	0.665	0.673	0.682
<b>0.83</b>	0.716	0.725	0.734	0.743	0.752	0.761	0.770	0.778	0.787	0.797	0.806	0.816	0.826	0.835	0.843	0.852	0.861
	0.546	0.555	0.564	0.573	0.582	0.591	0.600	0.608	0.617	0.627	0.636	0.646	0.656	0.665	0.673	0.682	0.691
<b>0.84</b>	0.714	0.723	0.732	0.741	0.750	0.759	0.768	0.777	0.786	0.795	0.805	0.814	0.824	0.833	0.842	0.851	0.860
	0.554	0.563	0.572	0.581	0.590	0.599	0.608	0.617	0.626	0.635	0.645	0.654	0.664	0.673	0.682	0.691	0.700
<b>0.85</b>	0.712	0.721	0.730	0.739	0.748	0.757	0.766	0.775	0.784	0.793	0.803	0.813	0.823	0.832	0.841	0.850	0.859
	0.562	0.571	0.580	0.589	0.598	0.607	0.616	0.625	0.634	0.643	0.653	0.663	0.673	0.682	0.691	0.700	0.709
<b>0.86</b>	0.710	0.719	0.728	0.738	0.746	0.755	0.764	0.773	0.782	0.792	0.802	0.811	0.821	0.831	0.840	0.849	0.857
	0.570	0.579	0.588	0.598	0.606	0.615	0.624	0.633	0.642	0.652	0.662	0.671	0.681	0.691	0.700	0.709	0.717
<b>0.87</b>	0.708	0.717	0.727	0.736	0.745	0.754	0.763	0.772	0.781	0.790	0.800	0.810	0.820	0.829	0.838	0.847	0.856
	0.578	0.587	0.597	0.606	0.615	0.624	0.633	0.642	0.651	0.660	0.670	0.680	0.690	0.699	0.708	0.717	0.726
<b>0.88</b>	0.706	0.715	0.725	0.734	0.743	0.752	0.761	0.770	0.779	0.789	0.799	0.809	0.819	0.828	0.837	0.846	0.855
	0.586	0.595	0.605	0.614	0.623	0.632	0.641	0.650	0.659	0.669	0.679	0.689	0.699	0.708	0.717	0.726	0.735
<b>0.89</b>	0.704	0.713	0.723	0.732	0.741	0.750	0.759	0.768	0.778	0.787	0.797	0.807	0.817	0.827	0.836	0.845	0.854
	0.594	0.603	0.613	0.622	0.631	0.640	0.649	0.658	0.668	0.677	0.687	0.697	0.707	0.717	0.726	0.735	0.744
<b>0.90</b>	0.702	0.711	0.721	0.730	0.739	0.748	0.757	0.767	0.776	0.786	0.796	0.806	0.816	0.825	0.835	0.844	0.853
	0.602	0.611	0.621	0.630	0.639	0.648	0.657	0.667	0.676	0.686	0.696	0.706	0.716	0.725	0.735	0.744	0.753

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
0.91	0.700	0.710	0.719	0.728	0.738	0.747	0.756	0.765	0.774	0.784	0.794	0.804	0.815	0.824	0.833	0.843	0.852
0.92	0.610	0.620	0.629	0.638	0.648	0.657	0.666	0.675	0.684	0.694	0.704	0.714	0.725	0.734	0.743	0.753	0.762
0.93	0.698	0.707	0.717	0.726	0.735	0.745	0.754	0.763	0.773	0.782	0.792	0.802	0.813	0.823	0.832	0.841	0.851
0.94	0.618	0.627	0.637	0.646	0.655	0.665	0.674	0.683	0.693	0.702	0.712	0.722	0.733	0.743	0.752	0.761	0.771
0.95	0.696	0.705	0.715	0.724	0.734	0.743	0.752	0.762	0.771	0.781	0.791	0.800	0.810	0.820	0.829	0.839	0.848
0.96	0.626	0.635	0.645	0.654	0.664	0.673	0.682	0.692	0.701	0.711	0.721	0.730	0.740	0.750	0.759	0.769	0.778
0.97	0.694	0.704	0.713	0.722	0.732	0.741	0.751	0.760	0.770	0.779	0.789	0.799	0.809	0.819	0.828	0.838	0.847
0.98	0.634	0.644	0.653	0.662	0.672	0.681	0.691	0.700	0.710	0.719	0.729	0.739	0.749	0.759	0.768	0.778	0.787
0.99	0.692	0.701	0.710	0.720	0.730	0.739	0.749	0.759	0.768	0.778	0.787	0.797	0.807	0.817	0.827	0.836	0.846
1.00	0.642	0.651	0.660	0.670	0.680	0.689	0.699	0.709	0.718	0.728	0.737	0.747	0.757	0.767	0.777	0.786	0.796
1.01	0.689	0.698	0.708	0.718	0.728	0.738	0.747	0.757	0.767	0.776	0.786	0.796	0.806	0.816	0.825	0.835	0.845
1.02	0.649	0.658	0.668	0.678	0.688	0.698	0.707	0.717	0.727	0.736	0.746	0.756	0.766	0.776	0.785	0.795	0.805
1.03	0.687	0.697	0.706	0.716	0.726	0.736	0.745	0.755	0.765	0.775	0.784	0.794	0.804	0.814	0.824	0.834	0.844
1.04	0.657	0.667	0.676	0.686	0.696	0.706	0.715	0.725	0.735	0.745	0.754	0.764	0.774	0.784	0.794	0.804	0.814
1.05	0.685	0.694	0.704	0.714	0.724	0.734	0.744	0.753	0.763	0.773	0.783	0.793	0.803	0.813	0.823	0.833	0.842
1.06	0.665	0.674	0.684	0.694	0.704	0.714	0.724	0.733	0.743	0.753	0.763	0.773	0.783	0.793	0.803	0.813	0.822
1.07	0.682	0.692	0.702	0.712	0.722	0.732	0.742	0.752	0.762	0.771	0.781	0.791	0.801	0.811	0.821	0.831	0.841
1.08	0.672	0.682	0.692	0.702	0.712	0.722	0.732	0.742	0.752	0.761	0.771	0.781	0.791	0.801	0.811	0.821	0.831
1.09	0.680	0.690	0.700	0.710	0.720	0.730	0.740	0.750	0.760	0.770	0.780	0.790	0.800	0.810	0.820	0.830	0.840
1.10	0.680	0.690	0.700	0.710	0.720	0.730	0.740	0.750	0.760	0.770	0.780	0.790	0.800	0.810	0.820	0.830	0.840
1.11	0.680	0.690	0.700	0.710	0.720	0.730	0.740	0.750	0.760	0.770	0.780	0.790	0.800	0.810	0.820	0.830	0.840
1.12	0.679	0.689	0.698	0.708	0.717	0.726	0.735	0.746	0.756	0.767	0.777	0.788	0.800	0.810	0.820	0.830	0.840
1.13	0.678	0.688	0.697	0.706	0.715	0.724	0.734	0.744	0.755	0.765	0.776	0.787	0.798	0.809	0.819	0.829	0.839
1.14	0.677	0.686	0.695	0.705	0.714	0.723	0.732	0.743	0.753	0.764	0.775	0.786	0.797	0.808	0.818	0.828	0.838
1.15	0.675	0.684	0.694	0.703	0.712	0.721	0.731	0.741	0.752	0.762	0.773	0.784	0.796	0.806	0.817	0.827	0.837
1.16	0.674	0.683	0.692	0.700	0.710	0.719	0.729	0.740	0.750	0.761	0.772	0.783	0.794	0.805	0.815	0.826	0.836
1.17	0.673	0.681	0.690	0.699	0.708	0.718	0.728	0.738	0.749	0.760	0.770	0.782	0.793	0.804	0.814	0.825	0.835
1.18	0.671	0.680	0.688	0.697	0.707	0.716	0.726	0.737	0.747	0.758	0.769	0.780	0.792	0.803	0.813	0.823	0.834
1.19	0.669	0.678	0.687	0.696	0.705	0.715	0.725	0.735	0.746	0.757	0.768	0.779	0.791	0.801	0.812	0.822	0.833
1.20	0.668	0.677	0.685	0.694	0.704	0.713	0.723	0.734	0.745	0.756	0.766	0.778	0.789	0.800	0.811	0.821	0.832
1.21	0.668	0.676	0.684	0.693	0.702	0.712	0.722	0.733	0.743	0.754	0.765	0.776	0.788	0.799	0.810	0.820	0.831
1.22	0.667	0.675	0.683	0.691	0.701	0.710	0.720	0.731	0.742	0.753	0.764	0.775	0.787	0.798	0.809	0.819	0.830
1.23	0.666	0.674	0.681	0.690	0.699	0.709	0.719	0.730	0.741	0.752	0.762	0.774	0.787	0.798	0.809	0.819	0.830
1.24	0.664	0.672	0.680	0.688	0.698	0.708	0.718	0.728	0.739	0.750	0.761	0.773	0.787	0.798	0.809	0.819	0.830
1.25	0.663	0.671	0.678	0.687	0.696	0.706	0.716	0.727	0.738	0.749	0.760	0.773	0.786	0.798	0.809	0.819	0.830
1.26	0.661	0.669	0.677	0.685	0.695	0.705	0.715	0.726	0.737	0.748	0.759	0.772	0.786	0.798	0.809	0.819	0.830
1.27	0.660	0.668	0.675	0.684	0.694	0.703	0.713	0.724	0.735	0.746	0.758	0.771	0.785	0.797	0.808	0.818	0.829
1.28	0.658	0.666	0.674	0.682	0.692	0.702	0.712	0.723	0.734	0.745	0.756	0.769	0.784	0.796	0.807	0.817	0.828
1.29	0.657	0.665	0.673	0.681	0.691	0.701	0.711	0.722	0.733	0.744	0.755	0.768	0.783	0.795	0.806	0.817	0.827
1.30	0.655	0.663	0.671	0.679	0.689	0.699	0.709	0.720	0.731	0.743	0.754	0.767	0.782	0.794	0.805	0.816	0.826
1.31	0.654	0.662	0.670	0.678	0.688	0.698	0.708	0.719	0.730	0.741	0.753	0.766	0.781	0.793	0.804	0.815	0.826
1.32	0.653	0.660	0.668	0.677	0.687	0.696	0.707	0.718	0.729	0.740	0.751	0.765	0.780	0.792	0.803	0.814	0.825
1.33	0.651	0.659	0.667	0.675	0.685	0.695	0.705	0.716	0.728	0.739	0.750	0.764	0.779	0.791	0.802	0.813	0.824
1.34	0.650	0.658	0.666	0.674	0.684	0.694	0.704	0.715	0.726	0.738	0.749	0.763	0.778	0.790	0.801	0.812	0.823
1.35	0.648	0.656	0.664	0.673	0.682	0.692	0.703	0.714	0.725	0.737	0.748	0.761	0.777	0.789	0.800	0.811	0.822
1.36	0.647	0.655	0.663	0.671	0.681	0.691	0.701	0.713	0.724	0.735	0.747	0.760	0.776	0.788	0.799	0.810	0.821
1.37	0.646	0.654	0.661	0.670	0.680	0.690	0.700	0.711	0.723	0.734	0.746	0.759	0.775	0.787	0.798	0.809	0.821
1.38	0.644	0.652	0.660	0.668	0.679	0.689	0.699	0.710	0.721	0.733	0.744	0.758	0.774	0.786	0.797	0.808	0.820
1.39	0.643	0.651	0.659	0.667	0.677	0.687	0.698	0.709	0.720	0.732	0.743	0.757	0.773	0.785	0.796	0.808	0.819
1.40	0.642	0.650	0.657	0.666	0.676	0.686	0.696	0.708	0.719	0.731	0.742	0.756	0.772	0.784	0.795	0.807	0.818
1.41	0.640	0.648	0.656	0.665	0.675	0.685	0.695	0.707	0.718	0.729	0.741	0.755	0.771	0.783	0.794	0.806	0.817
1.42	0.639	0.647	0.655	0.663	0.673	0.683	0.694	0.705	0.717	0.728	0.740	0.754	0.770	0.782	0.794	0.805	0.817
1.43	0.638	0.646	0.654	0.662	0.672	0.682	0.693	0.704	0.716	0.727	0.739	0.753	0.769	0.781	0.793	0.804	0.816
1.44	0.637	0.644	0.652	0.661	0.671	0.681	0.691	0.703	0.714	0.726	0.738	0.752	0.768	0.780	0.792	0.803	0.815
1.45	0.635	0.643	0.651	0.659	0.670	0.680	0.690	0.702	0.713	0.725	0.737	0.751	0.767	0.779	0.791	0.803	0.814
1.46	0.634	0.642	0.650	0.658	0.668	0.679	0.689	0.701	0.712	0.724	0.736	0.750	0.766	0.778	0.790	0.802	0.813
1.47	0.633	0.641	0.649	0.657	0.667	0.677	0.688	0.699	0.711	0.723	0.734	0.749	0.765	0.777	0.789	0.801	0.813
1.48	0.631	0.639	0.647	0.656	0.666	0.676	0.687	0.698	0.710	0.722	0.733	0.748	0.764	0.777	0.788	0.800	0.812
1.49	0.630	0.638	0.646	0.654	0.665	0.675	0.685	0.697	0.709	0.720	0.732	0.747	0.763	0.776	0.787	0.799	0.811



## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
1.41	0.629	0.637	0.645	0.653	0.664	0.674	0.684	0.696	0.708	0.719	0.731	0.746	0.762	0.775	0.787	0.798	0.810
1.42	0.628	0.636	0.644	0.652	0.662	0.673	0.683	0.695	0.706	0.718	0.730	0.745	0.761	0.774	0.786	0.798	0.810
1.43	0.627	0.635	0.642	0.651	0.661	0.671	0.682	0.694	0.705	0.717	0.729	0.744	0.760	0.773	0.785	0.797	0.809
1.44	0.625	0.633	0.641	0.650	0.660	0.670	0.681	0.693	0.704	0.716	0.728	0.743	0.759	0.772	0.784	0.796	0.808
1.45	0.624	0.632	0.640	0.649	0.659	0.669	0.680	0.691	0.703	0.715	0.727	0.742	0.758	0.771	0.783	0.795	0.807
1.46	0.623	0.631	0.639	0.647	0.658	0.668	0.679	0.690	0.702	0.714	0.726	0.741	0.757	0.770	0.782	0.794	0.807
1.47	0.622	0.630	0.638	0.646	0.656	0.667	0.677	0.689	0.701	0.713	0.725	0.740	0.756	0.769	0.782	0.794	0.806
1.48	0.621	0.629	0.637	0.645	0.655	0.666	0.676	0.688	0.700	0.712	0.724	0.739	0.755	0.768	0.781	0.793	0.805
1.49	0.620	0.628	0.635	0.644	0.654	0.665	0.675	0.687	0.699	0.711	0.723	0.738	0.754	0.768	0.780	0.792	0.804
1.50	0.618	0.626	0.634	0.643	0.653	0.663	0.674	0.686	0.698	0.710	0.722	0.737	0.753	0.767	0.779	0.791	0.804
1.51	0.617	0.625	0.633	0.642	0.652	0.662	0.673	0.685	0.697	0.709	0.721	0.736	0.752	0.766	0.778	0.791	0.803
1.52	0.616	0.624	0.632	0.640	0.651	0.661	0.672	0.684	0.696	0.708	0.720	0.735	0.752	0.765	0.777	0.790	0.802
1.53	0.615	0.623	0.631	0.639	0.650	0.660	0.671	0.683	0.695	0.707	0.719	0.734	0.751	0.764	0.777	0.789	0.801
1.54	0.614	0.622	0.630	0.638	0.649	0.659	0.670	0.682	0.694	0.706	0.718	0.733	0.750	0.763	0.776	0.788	0.801
1.55	0.613	0.621	0.629	0.637	0.648	0.658	0.669	0.681	0.693	0.705	0.717	0.732	0.749	0.763	0.775	0.788	0.800
1.56	0.612	0.620	0.628	0.636	0.646	0.657	0.668	0.680	0.692	0.704	0.716	0.731	0.748	0.762	0.774	0.787	0.799
1.57	0.611	0.619	0.627	0.635	0.645	0.656	0.667	0.679	0.691	0.703	0.715	0.730	0.747	0.761	0.773	0.786	0.799
1.58	0.610	0.618	0.625	0.634	0.644	0.655	0.666	0.678	0.690	0.702	0.714	0.729	0.746	0.760	0.773	0.785	0.798
1.59	0.609	0.617	0.624	0.633	0.643	0.654	0.665	0.677	0.689	0.701	0.713	0.728	0.745	0.759	0.772	0.785	0.797
1.60	0.608	0.615	0.623	0.632	0.642	0.653	0.664	0.676	0.688	0.700	0.712	0.727	0.745	0.758	0.771	0.784	0.797
1.61	0.607	0.614	0.622	0.631	0.641	0.652	0.663	0.675	0.687	0.699	0.711	0.726	0.744	0.758	0.770	0.783	0.796
1.62	0.605	0.613	0.621	0.630	0.640	0.651	0.662	0.674	0.686	0.698	0.710	0.726	0.743	0.757	0.770	0.782	0.795
1.63	0.604	0.612	0.620	0.629	0.639	0.650	0.661	0.673	0.685	0.697	0.709	0.725	0.742	0.756	0.769	0.782	0.795
1.64	0.603	0.611	0.619	0.628	0.638	0.649	0.660	0.672	0.684	0.696	0.709	0.724	0.741	0.755	0.768	0.781	0.794
1.65	0.602	0.610	0.618	0.627	0.637	0.648	0.659	0.671	0.683	0.695	0.708	0.723	0.740	0.754	0.767	0.780	0.793
1.66	0.601	0.609	0.617	0.626	0.636	0.647	0.658	0.670	0.682	0.694	0.707	0.722	0.739	0.754	0.767	0.780	0.793
1.67	0.600	0.608	0.616	0.625	0.635	0.646	0.657	0.669	0.681	0.693	0.706	0.721	0.739	0.753	0.766	0.779	0.792
1.68	0.599	0.607	0.615	0.624	0.634	0.645	0.656	0.668	0.680	0.692	0.705	0.720	0.738	0.752	0.765	0.778	0.791
1.69	0.598	0.606	0.614	0.623	0.633	0.644	0.655	0.667	0.679	0.691	0.704	0.719	0.737	0.751	0.764	0.778	0.791
1.70	0.597	0.605	0.613	0.622	0.632	0.643	0.654	0.666	0.678	0.690	0.703	0.719	0.736	0.751	0.764	0.777	0.790
1.71	0.596	0.604	0.612	0.621	0.631	0.642	0.653	0.665	0.677	0.690	0.702	0.718	0.735	0.750	0.763	0.776	0.789
1.72	0.595	0.603	0.611	0.620	0.630	0.641	0.652	0.664	0.676	0.689	0.701	0.717	0.735	0.749	0.762	0.775	0.789
1.73	0.595	0.602	0.610	0.619	0.629	0.640	0.651	0.663	0.675	0.688	0.700	0.716	0.734	0.748	0.762	0.775	0.788
1.74	0.594	0.601	0.609	0.618	0.628	0.639	0.650	0.662	0.674	0.687	0.700	0.715	0.733	0.748	0.761	0.774	0.787
1.75	0.593	0.600	0.608	0.617	0.627	0.638	0.649	0.661	0.673	0.686	0.699	0.714	0.732	0.747	0.760	0.773	0.787
1.76	0.592	0.599	0.607	0.616	0.626	0.637	0.648	0.660	0.673	0.685	0.698	0.714	0.731	0.746	0.759	0.773	0.786
1.77	0.591	0.599	0.606	0.615	0.625	0.636	0.647	0.659	0.672	0.684	0.697	0.713	0.731	0.745	0.759	0.772	0.786
1.78	0.590	0.598	0.605	0.614	0.624	0.635	0.646	0.658	0.671	0.683	0.696	0.712	0.730	0.745	0.758	0.771	0.785
1.79	0.589	0.597	0.604	0.613	0.624	0.634	0.645	0.658	0.670	0.683	0.695	0.711	0.729	0.744	0.757	0.771	0.784
1.80	0.588	0.596	0.604	0.612	0.623	0.633	0.644	0.657	0.669	0.682	0.694	0.710	0.728	0.743	0.757	0.770	0.784
1.81	0.587	0.595	0.603	0.611	0.622	0.632	0.643	0.656	0.668	0.681	0.694	0.709	0.728	0.742	0.756	0.770	0.783
1.82	0.586	0.594	0.602	0.610	0.621	0.631	0.642	0.655	0.667	0.680	0.693	0.709	0.727	0.742	0.755	0.769	0.782
1.83	0.585	0.593	0.601	0.609	0.620	0.631	0.642	0.654	0.666	0.679	0.692	0.708	0.726	0.741	0.755	0.768	0.782
1.84	0.584	0.592	0.600	0.608	0.619	0.630	0.641	0.653	0.666	0.678	0.691	0.707	0.725	0.740	0.754	0.768	0.781
1.85	0.583	0.591	0.599	0.607	0.618	0.629	0.640	0.652	0.665	0.677	0.690	0.706	0.725	0.740	0.753	0.767	0.781
1.86	0.583	0.590	0.598	0.606	0.617	0.628	0.639	0.651	0.664	0.677	0.690	0.706	0.724	0.739	0.753	0.766	0.780
1.87	0.582	0.589	0.597	0.606	0.616	0.627	0.638	0.651	0.663	0.676	0.689	0.705	0.723	0.738	0.752	0.766	0.780
1.88	0.581	0.589	0.596	0.605	0.615	0.626	0.637	0.650	0.662	0.675	0.688	0.704	0.722	0.738	0.751	0.765	0.779
1.89	0.580	0.588	0.595	0.604	0.615	0.625	0.636	0.649	0.661	0.674	0.687	0.703	0.722	0.737	0.751	0.765	0.778
1.90	0.579	0.587	0.595	0.603	0.614	0.624	0.636	0.648	0.660	0.673	0.686	0.702	0.721	0.736	0.750	0.764	0.778
1.91	0.578	0.586	0.594	0.602	0.613	0.624	0.635	0.647	0.660	0.673	0.686	0.702	0.720	0.735	0.749	0.763	0.777
1.92	0.577	0.585	0.593	0.601	0.612	0.623	0.634	0.646	0.659	0.672	0.685	0.701	0.720	0.735	0.749	0.763	0.777
1.93	0.577	0.584	0.592	0.600	0.611	0.622	0.633	0.645	0.658	0.671	0.684	0.700	0.719	0.734	0.748	0.762	0.776
1.94	0.576	0.583	0.591	0.600	0.610	0.621	0.632	0.645	0.657	0.670	0.683	0.699	0.718	0.733	0.747	0.762	0.776
1.95	0.575	0.583	0.590	0.599	0.609	0.620	0.631	0.644	0.656	0.669	0.682	0.699	0.717	0.733	0.747	0.761	0.775
1.96	0.574	0.582	0.589	0.598	0.609	0.619	0.630	0.643	0.656	0.669	0.682	0.698	0.717	0.732	0.746	0.760	0.774
1.97	0.573	0.581	0.589	0.597	0.608	0.618	0.630	0.642	0.655	0.668	0.681	0.697	0.716	0.731	0.746	0.760	0.774
1.98	0.572	0.580	0.588	0.596	0.607	0.618	0.629	0.641	0.654	0.667	0.680	0.696	0.715	0.731	0.745	0.759	0.773
1.99	0.572	0.579	0.587	0.595	0.606	0.617	0.628	0.641	0.653	0.666	0.679	0.696	0.715	0.730	0.744	0.759	0.773
2.00	0.571	0.579	0.586	0.594	0.605	0.616	0.627	0.640	0.652	0.665	0.679	0.695	0.714	0.730	0.744	0.758	0.772

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
2.01	0.570	0.578	0.585	0.594	0.604	0.615	0.626	0.639	0.652	0.665	0.678	0.694	0.713	0.729	0.743	0.757	0.772
2.02	0.569	0.577	0.585	0.593	0.604	0.614	0.626	0.638	0.651	0.664	0.677	0.694	0.713	0.728	0.743	0.757	0.771
2.03	0.568	0.576	0.584	0.592	0.603	0.614	0.625	0.637	0.650	0.663	0.676	0.693	0.712	0.728	0.742	0.756	0.771
2.04	0.568	0.575	0.583	0.591	0.602	0.613	0.624	0.637	0.649	0.662	0.676	0.692	0.711	0.727	0.741	0.756	0.770
2.05	0.567	0.575	0.582	0.590	0.601	0.612	0.623	0.636	0.649	0.662	0.675	0.691	0.711	0.726	0.741	0.755	0.770
2.06	0.566	0.574	0.581	0.590	0.600	0.611	0.622	0.635	0.648	0.661	0.674	0.691	0.710	0.726	0.740	0.755	0.769
2.07	0.565	0.573	0.581	0.589	0.600	0.610	0.622	0.634	0.647	0.660	0.673	0.690	0.709	0.725	0.740	0.754	0.768
2.08	0.565	0.572	0.580	0.588	0.599	0.610	0.621	0.634	0.646	0.659	0.673	0.689	0.709	0.724	0.739	0.753	0.768
2.09	0.564	0.571	0.579	0.587	0.598	0.609	0.620	0.633	0.646	0.659	0.672	0.689	0.708	0.724	0.738	0.753	0.767
2.10	0.563	0.571	0.578	0.587	0.597	0.608	0.619	0.632	0.645	0.658	0.671	0.688	0.707	0.723	0.738	0.752	0.767
2.11	0.562	0.570	0.577	0.586	0.597	0.607	0.619	0.631	0.644	0.657	0.671	0.687	0.707	0.723	0.737	0.752	0.766
2.12	0.562	0.569	0.577	0.585	0.596	0.607	0.618	0.631	0.643	0.656	0.670	0.687	0.706	0.722	0.737	0.751	0.766
2.13	0.561	0.568	0.576	0.584	0.595	0.606	0.617	0.630	0.643	0.656	0.669	0.686	0.705	0.721	0.736	0.751	0.765
2.14	0.560	0.568	0.575	0.583	0.594	0.605	0.616	0.629	0.642	0.655	0.668	0.685	0.705	0.721	0.736	0.750	0.765
2.15	0.559	0.567	0.574	0.583	0.594	0.604	0.616	0.628	0.641	0.654	0.668	0.685	0.704	0.720	0.735	0.750	0.764
2.16	0.559	0.566	0.574	0.582	0.593	0.604	0.615	0.628	0.640	0.654	0.667	0.684	0.704	0.720	0.734	0.749	0.764
2.17	0.558	0.565	0.573	0.581	0.592	0.603	0.614	0.627	0.640	0.653	0.666	0.683	0.703	0.719	0.734	0.749	0.763
2.18	0.557	0.565	0.572	0.580	0.591	0.602	0.613	0.626	0.639	0.652	0.666	0.683	0.702	0.718	0.733	0.748	0.763
2.19	0.557	0.564	0.572	0.580	0.591	0.601	0.613	0.625	0.638	0.652	0.665	0.682	0.702	0.718	0.733	0.748	0.762
2.20	0.556	0.563	0.571	0.579	0.590	0.601	0.612	0.625	0.638	0.651	0.664	0.681	0.701	0.717	0.732	0.747	0.762
2.21	0.555	0.563	0.570	0.578	0.589	0.600	0.611	0.624	0.637	0.650	0.664	0.681	0.700	0.717	0.732	0.746	0.761
2.22	0.554	0.562	0.569	0.578	0.588	0.599	0.611	0.623	0.636	0.649	0.663	0.680	0.700	0.716	0.731	0.746	0.761
2.23	0.554	0.561	0.569	0.577	0.588	0.598	0.610	0.623	0.635	0.649	0.662	0.679	0.699	0.716	0.730	0.745	0.760
2.24	0.553	0.560	0.568	0.576	0.587	0.598	0.609	0.622	0.635	0.648	0.662	0.679	0.699	0.715	0.730	0.745	0.760
2.25	0.552	0.560	0.567	0.575	0.586	0.597	0.608	0.621	0.634	0.647	0.661	0.678	0.698	0.714	0.729	0.744	0.759
2.26	0.552	0.559	0.567	0.575	0.586	0.596	0.608	0.621	0.633	0.647	0.660	0.677	0.697	0.714	0.729	0.744	0.759
2.27	0.551	0.558	0.566	0.574	0.585	0.596	0.607	0.620	0.633	0.646	0.660	0.677	0.697	0.713	0.728	0.743	0.758
2.28	0.550	0.558	0.565	0.573	0.584	0.595	0.606	0.619	0.632	0.645	0.659	0.676	0.696	0.713	0.728	0.743	0.758
2.29	0.550	0.557	0.564	0.573	0.583	0.594	0.606	0.618	0.631	0.645	0.658	0.676	0.696	0.712	0.727	0.742	0.758
2.30	0.549	0.556	0.564	0.572	0.583	0.594	0.605	0.618	0.631	0.644	0.658	0.675	0.695	0.712	0.727	0.742	0.757
2.31	0.548	0.556	0.563	0.571	0.582	0.593	0.604	0.617	0.630	0.643	0.657	0.674	0.694	0.711	0.726	0.741	0.757
2.32	0.548	0.555	0.562	0.571	0.581	0.592	0.604	0.616	0.629	0.643	0.656	0.674	0.694	0.710	0.726	0.741	0.756
2.33	0.547	0.554	0.562	0.570	0.581	0.592	0.603	0.616	0.629	0.642	0.656	0.673	0.693	0.710	0.725	0.740	0.756
2.34	0.546	0.554	0.561	0.569	0.580	0.591	0.602	0.615	0.628	0.641	0.655	0.672	0.693	0.709	0.725	0.740	0.755
2.35	0.546	0.553	0.560	0.568	0.579	0.590	0.602	0.614	0.627	0.641	0.654	0.672	0.692	0.709	0.724	0.739	0.755
2.36	0.545	0.552	0.560	0.568	0.579	0.589	0.601	0.614	0.627	0.640	0.654	0.671	0.692	0.708	0.724	0.739	0.754
2.37	0.544	0.552	0.559	0.567	0.578	0.589	0.600	0.613	0.626	0.639	0.653	0.671	0.691	0.708	0.723	0.738	0.754
2.38	0.544	0.551	0.558	0.566	0.577	0.588	0.600	0.612	0.625	0.639	0.653	0.670	0.690	0.707	0.723	0.738	0.753
2.39	0.543	0.550	0.558	0.566	0.577	0.588	0.599	0.612	0.625	0.638	0.652	0.669	0.690	0.707	0.722	0.737	0.753
2.40	0.542	0.550	0.557	0.565	0.576	0.587	0.598	0.611	0.624	0.638	0.651	0.669	0.689	0.706	0.722	0.737	0.752
2.41	0.542	0.549	0.556	0.564	0.575	0.586	0.598	0.611	0.623	0.637	0.651	0.668	0.689	0.706	0.721	0.737	0.752
2.42	0.541	0.548	0.556	0.564	0.575	0.586	0.597	0.610	0.623	0.636	0.650	0.668	0.688	0.705	0.721	0.736	0.752
2.43	0.541	0.548	0.555	0.563	0.574	0.585	0.596	0.609	0.622	0.636	0.649	0.667	0.688	0.704	0.720	0.736	0.751
2.44	0.540	0.547	0.554	0.563	0.573	0.584	0.596	0.609	0.622	0.635	0.649	0.666	0.687	0.704	0.720	0.735	0.751
2.45	0.539	0.547	0.554	0.562	0.573	0.584	0.595	0.608	0.621	0.634	0.648	0.666	0.686	0.703	0.719	0.735	0.750
2.46	0.539	0.546	0.553	0.561	0.572	0.583	0.594	0.607	0.620	0.634	0.648	0.665	0.686	0.703	0.719	0.734	0.750
2.47	0.538	0.545	0.553	0.561	0.571	0.582	0.594	0.607	0.620	0.633	0.647	0.665	0.685	0.702	0.718	0.734	0.749
2.48	0.538	0.545	0.552	0.560	0.571	0.582	0.593	0.606	0.619	0.633	0.646	0.664	0.685	0.702	0.718	0.733	0.749
2.49	0.537	0.544	0.551	0.559	0.570	0.581	0.592	0.605	0.618	0.632	0.646	0.664	0.684	0.701	0.717	0.733	0.748
2.50	0.536	0.544	0.551	0.559	0.570	0.580	0.592	0.605	0.618	0.631	0.645	0.663	0.684	0.701	0.717	0.732	0.748
2.51	0.536	0.543	0.550	0.558	0.569	0.580	0.591	0.604	0.617	0.631	0.645	0.662	0.683	0.700	0.716	0.732	0.748
2.52	0.535	0.542	0.550	0.557	0.568	0.579	0.591	0.604	0.617	0.630	0.644	0.662	0.683	0.700	0.716	0.731	0.747
2.53	0.535	0.542	0.549	0.557	0.568	0.579	0.590	0.603	0.616	0.630	0.644	0.661	0.682	0.699	0.715	0.731	0.747
2.54	0.534	0.541	0.548	0.556	0.567	0.578	0.589	0.602	0.615	0.629	0.643	0.661	0.682	0.699	0.715	0.731	0.746
2.55	0.533	0.541	0.548	0.556	0.567	0.577	0.589	0.602	0.615	0.628	0.642	0.660	0.681	0.698	0.714	0.730	0.746
2.56	0.533	0.540	0.547	0.555	0.566	0.577	0.588	0.601	0.614	0.628	0.642	0.660	0.681	0.698	0.714	0.730	0.746
2.57	0.532	0.539	0.546	0.554	0.565	0.576	0.588	0.601	0.614	0.627	0.641	0.659	0.680	0.697	0.713	0.729	0.745
2.58	0.532	0.539	0.546	0.554	0.565	0.576	0.587	0.600	0.613	0.627	0.641	0.659	0.680	0.697	0.713	0.729	0.745
2.59	0.531	0.538	0.545	0.553	0.564	0.575	0.586	0.599	0.612	0.626	0.640	0.658	0.679	0.696	0.712	0.728	0.744
2.60	0.530	0.538	0.545	0.553	0.564	0.574	0.586	0.599	0.612	0.626	0.640	0.657	0.678	0.696	0.712	0.728	0.744

## Appendix C

## Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
2.61	0.530	0.537	0.544	0.552	0.563	0.574	0.585	0.598	0.611	0.625	0.639	0.657	0.678	0.695	0.711	0.727	0.743
2.62	0.529	0.536	0.544	0.551	0.562	0.573	0.585	0.598	0.611	0.624	0.638	0.656	0.677	0.695	0.711	0.727	0.743
2.63	0.529	0.536	0.543	0.551	0.562	0.573	0.584	0.597	0.610	0.624	0.638	0.656	0.677	0.694	0.710	0.727	0.743
2.64	0.528	0.535	0.542	0.550	0.561	0.572	0.583	0.596	0.610	0.623	0.637	0.655	0.676	0.694	0.710	0.726	0.742
2.65	0.528	0.535	0.542	0.550	0.561	0.571	0.583	0.596	0.609	0.623	0.637	0.655	0.676	0.693	0.710	0.726	0.742
2.66	0.527	0.534	0.541	0.549	0.560	0.571	0.582	0.595	0.608	0.622	0.636	0.654	0.675	0.693	0.709	0.725	0.741
2.67	0.527	0.534	0.541	0.549	0.559	0.570	0.582	0.595	0.608	0.622	0.636	0.654	0.675	0.693	0.709	0.725	0.741
2.68	0.526	0.533	0.540	0.548	0.559	0.570	0.581	0.594	0.607	0.621	0.635	0.653	0.674	0.692	0.708	0.724	0.741
2.69	0.526	0.533	0.540	0.547	0.558	0.569	0.581	0.594	0.607	0.621	0.635	0.653	0.674	0.692	0.708	0.724	0.740
2.70	0.525	0.532	0.539	0.547	0.558	0.569	0.580	0.593	0.606	0.620	0.634	0.652	0.673	0.691	0.707	0.724	0.740
2.71	0.524	0.531	0.538	0.546	0.557	0.568	0.579	0.593	0.606	0.619	0.633	0.652	0.673	0.691	0.707	0.723	0.739
2.72	0.524	0.531	0.538	0.546	0.557	0.567	0.579	0.592	0.605	0.619	0.633	0.651	0.672	0.690	0.706	0.723	0.739
2.73	0.523	0.530	0.537	0.545	0.556	0.567	0.578	0.591	0.605	0.618	0.632	0.651	0.672	0.690	0.706	0.722	0.739
2.74	0.523	0.530	0.537	0.545	0.556	0.566	0.578	0.591	0.604	0.618	0.632	0.650	0.672	0.689	0.706	0.722	0.738
2.75	0.522	0.529	0.536	0.544	0.555	0.566	0.577	0.590	0.603	0.617	0.631	0.650	0.671	0.689	0.705	0.722	0.738
2.76	0.522	0.529	0.536	0.544	0.554	0.565	0.577	0.590	0.603	0.617	0.631	0.649	0.671	0.688	0.705	0.721	0.738
2.77	0.521	0.528	0.535	0.543	0.554	0.565	0.576	0.589	0.602	0.616	0.630	0.649	0.670	0.688	0.704	0.721	0.737
2.78	0.521	0.528	0.535	0.542	0.553	0.564	0.576	0.589	0.602	0.616	0.630	0.648	0.670	0.687	0.704	0.720	0.737
2.79	0.520	0.527	0.534	0.542	0.553	0.564	0.575	0.588	0.601	0.615	0.629	0.648	0.669	0.687	0.703	0.720	0.736
2.80	0.520	0.527	0.534	0.541	0.552	0.563	0.574	0.588	0.601	0.615	0.629	0.647	0.669	0.687	0.703	0.720	0.736
2.81	0.519	0.526	0.533	0.541	0.552	0.563	0.574	0.587	0.600	0.614	0.628	0.647	0.668	0.686	0.703	0.719	0.736
2.82	0.519	0.526	0.533	0.540	0.551	0.562	0.573	0.587	0.600	0.614	0.628	0.646	0.668	0.686	0.702	0.719	0.735
2.83	0.518	0.525	0.532	0.540	0.551	0.562	0.573	0.586	0.599	0.613	0.627	0.646	0.667	0.685	0.702	0.718	0.735
2.84	0.518	0.525	0.532	0.539	0.550	0.561	0.572	0.586	0.599	0.613	0.627	0.645	0.667	0.685	0.701	0.718	0.735
2.85	0.517	0.524	0.531	0.539	0.550	0.560	0.572	0.585	0.598	0.612	0.626	0.645	0.666	0.684	0.701	0.718	0.734
2.86	0.517	0.524	0.531	0.538	0.549	0.560	0.571	0.584	0.598	0.612	0.626	0.644	0.666	0.684	0.701	0.717	0.734
2.87	0.516	0.523	0.530	0.538	0.549	0.559	0.571	0.584	0.597	0.611	0.625	0.640	0.656	0.673	0.690	0.708	0.725
2.88	0.516	0.523	0.530	0.537	0.548	0.559	0.570	0.584	0.597	0.611	0.625	0.640	0.656	0.673	0.690	0.707	0.724
2.89	0.510	0.519	0.528	0.537	0.548	0.558	0.570	0.583	0.596	0.610	0.624	0.639	0.655	0.672	0.689	0.707	0.724
2.90	0.509	0.518	0.527	0.536	0.547	0.558	0.569	0.583	0.596	0.610	0.624	0.639	0.655	0.672	0.689	0.706	0.723
2.91	0.509	0.518	0.527	0.536	0.547	0.558	0.569	0.582	0.595	0.609	0.623	0.638	0.654	0.671	0.688	0.706	0.723
2.92	0.508	0.517	0.526	0.535	0.546	0.557	0.568	0.582	0.595	0.609	0.623	0.638	0.654	0.671	0.688	0.705	0.723
2.93	0.508	0.517	0.526	0.535	0.546	0.557	0.568	0.581	0.595	0.608	0.622	0.637	0.653	0.670	0.688	0.705	0.722
2.94	0.505	0.515	0.525	0.535	0.546	0.556	0.568	0.581	0.595	0.608	0.622	0.637	0.653	0.670	0.687	0.705	0.722
2.95	0.505	0.515	0.525	0.535	0.545	0.556	0.567	0.581	0.594	0.608	0.622	0.637	0.652	0.669	0.687	0.704	0.722
2.96	0.504	0.514	0.525	0.535	0.545	0.555	0.567	0.580	0.594	0.608	0.621	0.636	0.652	0.669	0.686	0.704	0.721
2.97	0.502	0.513	0.524	0.535	0.545	0.555	0.566	0.580	0.593	0.607	0.621	0.635	0.650	0.667	0.684	0.702	0.719
2.98	0.501	0.513	0.524	0.535	0.545	0.555	0.566	0.579	0.593	0.607	0.620	0.635	0.649	0.666	0.684	0.701	0.719
2.99	0.501	0.512	0.524	0.535	0.545	0.555	0.566	0.579	0.592	0.606	0.620	0.634	0.649	0.665	0.683	0.701	0.718
3.00	0.498	0.510	0.523	0.535	0.545	0.555	0.566	0.579	0.592	0.606	0.619	0.634	0.648	0.665	0.683	0.700	0.718

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group														
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
0.01	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000
0.02	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.010	0.010	0.010	0.010	0.010
0.03	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.998	0.998	0.998	0.999	0.999	0.999	0.999	1.000
0.04	0.016	0.016	0.016	0.016	0.017	0.017	0.017	0.018	0.018	0.018	0.019	0.019	0.019	0.019	0.020
0.05	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.997	0.997	0.998	0.998	0.999	0.999
0.06	0.022	0.023	0.023	0.024	0.024	0.025	0.025	0.026	0.026	0.027	0.027	0.028	0.028	0.029	0.029
0.07	0.989	0.990	0.991	0.991	0.992	0.993	0.994	0.994	0.995	0.996	0.996	0.997	0.998	0.999	0.999
0.08	0.029	0.030	0.031	0.031	0.032	0.033	0.034	0.034	0.035	0.036	0.036	0.037	0.038	0.039	0.039
0.09	0.986	0.987	0.988	0.988	0.990	0.991	0.992	0.993	0.994	0.995	0.995	0.996	0.997	0.998	0.999
0.10	0.036	0.037	0.038	0.039	0.040	0.041	0.042	0.043	0.044	0.045	0.045	0.046	0.047	0.048	0.049
0.11	0.983	0.984	0.986	0.987	0.988	0.989	0.990	0.991	0.992	0.993	0.994	0.996	0.997	0.998	0.999
0.12	0.043	0.044	0.046	0.047	0.048	0.049	0.050	0.051	0.052	0.053	0.054	0.056	0.057	0.058	0.059
0.13	0.981	0.982	0.983	0.985	0.986	0.987	0.988	0.990	0.991	0.992	0.994	0.995	0.996	0.997	0.999
0.14	0.051	0.052	0.053	0.055	0.056	0.057	0.058	0.060	0.061	0.062	0.064	0.065	0.066	0.067	0.069
0.15	0.978	0.979	0.981	0.982	0.984	0.985	0.987	0.988	0.990	0.991	0.993	0.994	0.996	0.997	0.999
0.16	0.058	0.059	0.061	0.062	0.064	0.065	0.067	0.068	0.070	0.071	0.073	0.074	0.076	0.077	0.079
0.17	0.976	0.977	0.979	0.981	0.982	0.984	0.985	0.987	0.989	0.990	0.992	0.994	0.995	0.997	0.998
0.18	0.066	0.067	0.069	0.071	0.072	0.074	0.075	0.077	0.079	0.080	0.082	0.084	0.085	0.087	0.088
0.19	0.973	0.975	0.977	0.979	0.980	0.982	0.984	0.986	0.987	0.989	0.991	0.993	0.995	0.996	0.998
0.20	0.073	0.075	0.077	0.079	0.080	0.082	0.084	0.086	0.087	0.089	0.091	0.093	0.095	0.096	0.098
0.21	0.971	0.973	0.975	0.977	0.979	0.981	0.983	0.985	0.987	0.988	0.990	0.992	0.994	0.996	0.998
0.22	0.081	0.083	0.085	0.087	0.089	0.091	0.093	0.095	0.097	0.098	0.100	0.102	0.104	0.106	0.108
0.23	0.969	0.971	0.973	0.975	0.977	0.979	0.981	0.983	0.986	0.988	0.990	0.992	0.994	0.996	0.998
0.24	0.089	0.091	0.093	0.095	0.097	0.099	0.101	0.103	0.106	0.108	0.110	0.112	0.114	0.116	0.118
0.25	0.967	0.969	0.971	0.974	0.976	0.978	0.980	0.982	0.985	0.987	0.989	0.991	0.993	0.996	0.998
0.26	0.097	0.099	0.101	0.104	0.106	0.108	0.110	0.112	0.115	0.117	0.119	0.121	0.123	0.126	0.128
0.27	0.965	0.967	0.970	0.972	0.974	0.977	0.979	0.981	0.984	0.986	0.988	0.991	0.993	0.995	0.998
0.28	0.105	0.107	0.110	0.112	0.114	0.117	0.119	0.121	0.124	0.126	0.128	0.131	0.133	0.135	0.138
0.29	0.963	0.966	0.968	0.971	0.973	0.975	0.978	0.980	0.983	0.985	0.988	0.990	0.993	0.995	0.998
0.30	0.113	0.116	0.118	0.121	0.123	0.125	0.128	0.130	0.133	0.135	0.138	0.140	0.143	0.145	0.148
0.31	0.961	0.964	0.966	0.969	0.972	0.974	0.977	0.979	0.982	0.985	0.987	0.990	0.992	0.995	0.997
0.32	0.121	0.124	0.126	0.129	0.132	0.134	0.137	0.139	0.142	0.145	0.147	0.150	0.152	0.155	0.157
0.33	0.959	0.962	0.965	0.968	0.970	0.973	0.976	0.978	0.981	0.984	0.986	0.989	0.992	0.995	0.997
0.34	0.129	0.132	0.135	0.138	0.140	0.143	0.146	0.148	0.151	0.154	0.156	0.159	0.162	0.165	0.167
0.35	0.958	0.960	0.963	0.966	0.969	0.972	0.975	0.977	0.980	0.983	0.986	0.989	0.992	0.994	0.997
0.36	0.138	0.140	0.143	0.146	0.149	0.152	0.155	0.157	0.160	0.163	0.166	0.169	0.172	0.174	0.177
0.37	0.956	0.959	0.962	0.965	0.968	0.971	0.974	0.976	0.979	0.982	0.985	0.988	0.991	0.994	0.997
0.38	0.146	0.149	0.152	0.155	0.158	0.161	0.164	0.166	0.169	0.172	0.175	0.178	0.181	0.184	0.187
0.39	0.954	0.957	0.960	0.963	0.966	0.969	0.972	0.976	0.979	0.982	0.985	0.988	0.991	0.994	0.997
0.40	0.154	0.157	0.160	0.163	0.166	0.169	0.172	0.176	0.179	0.182	0.185	0.188	0.191	0.194	0.197
0.41	0.952	0.956	0.959	0.962	0.965	0.968	0.971	0.975	0.978	0.981	0.984	0.987	0.990	0.994	0.997
0.42	0.162	0.166	0.169	0.172	0.175	0.178	0.181	0.185	0.188	0.191	0.194	0.197	0.200	0.204	0.207
0.43	0.951	0.954	0.957	0.961	0.964	0.967	0.970	0.974	0.977	0.980	0.984	0.987	0.990	0.993	0.997
0.44	0.171	0.174	0.177	0.181	0.184	0.187	0.190	0.194	0.197	0.200	0.204	0.207	0.210	0.213	0.217
0.45	0.949	0.952	0.956	0.959	0.963	0.966	0.969	0.973	0.976	0.980	0.983	0.986	0.990	0.993	0.997
0.46	0.179	0.182	0.186	0.189	0.193	0.196	0.199	0.203	0.206	0.210	0.213	0.216	0.220	0.223	0.227
0.47	0.947	0.951	0.954	0.958	0.961	0.965	0.968	0.972	0.975	0.979	0.982	0.986	0.989	0.993	0.996
0.48	0.187	0.191	0.194	0.198	0.201	0.205	0.208	0.212	0.215	0.219	0.222	0.226	0.229	0.233	0.236
0.49	0.946	0.949	0.953	0.957	0.960	0.964	0.967	0.971	0.975	0.978	0.982	0.986	0.989	0.993	0.996
0.50	0.196	0.199	0.203	0.207	0.210	0.214	0.217	0.221	0.225	0.228	0.232	0.236	0.239	0.243	0.246
0.51	0.944	0.948	0.952	0.955	0.959	0.963	0.966	0.970	0.974	0.978	0.981	0.985	0.989	0.993	0.996
0.52	0.204	0.208	0.212	0.215	0.219	0.223	0.226	0.230	0.234	0.238	0.241	0.245	0.249	0.253	0.256
0.53	0.942	0.946	0.950	0.954	0.958	0.962	0.965	0.969	0.973	0.977	0.981	0.985	0.988	0.992	0.996
0.54	0.212	0.216	0.220	0.224	0.228	0.232	0.235	0.239	0.243	0.247	0.251	0.255	0.258	0.262	0.266
0.55	0.941	0.945	0.949	0.953	0.957	0.961	0.965	0.968	0.972	0.976	0.980	0.984	0.988	0.992	0.996
0.56	0.221	0.225	0.229	0.233	0.237	0.241	0.245	0.248	0.252	0.256	0.260	0.264	0.268	0.272	0.276
0.57	0.939	0.943	0.947	0.951	0.955	0.960	0.964	0.968	0.972	0.976	0.980	0.984	0.988	0.992	0.996
0.58	0.229	0.233	0.237	0.241	0.245	0.250	0.254	0.258	0.262	0.266	0.270	0.274	0.278	0.282	0.286
0.59	0.938	0.942	0.946	0.950	0.954	0.958	0.963	0.967	0.971	0.975	0.979	0.983	0.988	0.992	0.996
0.60	0.238	0.242	0.246	0.250	0.254	0.258	0.263	0.267	0.271	0.275	0.279	0.283	0.288	0.292	0.296

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group														
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
<b>0.31</b>	0.936	0.940	0.945	0.949	0.953	0.957	0.962	0.966	0.970	0.974	0.979	0.983	0.987	0.991	0.996
	0.246	0.250	0.255	0.259	0.263	0.267	0.272	0.276	0.280	0.284	0.289	0.293	0.297	0.301	0.306
<b>0.32</b>	0.935	0.939	0.943	0.948	0.952	0.956	0.961	0.965	0.969	0.974	0.978	0.983	0.987	0.991	0.996
	0.255	0.259	0.263	0.268	0.272	0.276	0.281	0.285	0.289	0.294	0.298	0.303	0.307	0.311	0.316
<b>0.33</b>	0.933	0.938	0.942	0.946	0.951	0.955	0.960	0.964	0.969	0.973	0.978	0.982	0.987	0.991	0.996
	0.263	0.268	0.272	0.276	0.281	0.285	0.290	0.294	0.299	0.303	0.308	0.312	0.317	0.321	0.326
<b>0.34</b>	0.932	0.936	0.941	0.945	0.950	0.954	0.959	0.964	0.968	0.973	0.977	0.982	0.986	0.991	0.995
	0.272	0.276	0.281	0.285	0.290	0.294	0.299	0.304	0.308	0.313	0.317	0.322	0.326	0.331	0.335
<b>0.35</b>	0.930	0.935	0.939	0.944	0.949	0.953	0.958	0.963	0.967	0.972	0.977	0.981	0.986	0.991	0.995
	0.280	0.285	0.289	0.294	0.299	0.303	0.308	0.313	0.317	0.322	0.327	0.331	0.336	0.341	0.345
<b>0.36</b>	0.929	0.933	0.938	0.943	0.948	0.952	0.957	0.962	0.967	0.971	0.976	0.981	0.986	0.990	0.995
	0.289	0.293	0.298	0.303	0.308	0.312	0.317	0.322	0.327	0.331	0.336	0.341	0.346	0.350	0.355
<b>0.37</b>	0.927	0.932	0.937	0.942	0.947	0.951	0.956	0.961	0.966	0.971	0.976	0.981	0.985	0.990	0.995
	0.297	0.302	0.307	0.312	0.317	0.321	0.326	0.331	0.336	0.341	0.346	0.351	0.355	0.360	0.365
<b>0.38</b>	0.926	0.931	0.936	0.941	0.945	0.950	0.955	0.960	0.965	0.970	0.975	0.980	0.985	0.990	0.995
	0.306	0.311	0.316	0.321	0.325	0.330	0.335	0.340	0.345	0.350	0.355	0.360	0.365	0.370	0.375
<b>0.39</b>	0.924	0.929	0.934	0.939	0.944	0.949	0.955	0.960	0.965	0.970	0.975	0.980	0.985	0.990	0.995
	0.314	0.319	0.324	0.329	0.334	0.339	0.345	0.350	0.355	0.360	0.365	0.370	0.375	0.380	0.385
<b>0.40</b>	0.923	0.928	0.933	0.938	0.943	0.949	0.954	0.959	0.964	0.969	0.974	0.979	0.985	0.990	0.995
	0.323	0.328	0.333	0.338	0.343	0.349	0.354	0.359	0.364	0.369	0.374	0.379	0.385	0.390	0.395
<b>0.41</b>	0.921	0.927	0.932	0.937	0.942	0.948	0.953	0.958	0.963	0.969	0.974	0.979	0.984	0.990	0.995
	0.331	0.337	0.342	0.347	0.352	0.358	0.363	0.368	0.373	0.379	0.384	0.389	0.394	0.400	0.405
<b>0.42</b>	0.920	0.925	0.931	0.936	0.941	0.947	0.952	0.957	0.963	0.968	0.973	0.979	0.984	0.989	0.995
	0.340	0.345	0.351	0.356	0.361	0.367	0.372	0.377	0.383	0.388	0.393	0.399	0.404	0.409	0.415
<b>0.43</b>	0.919	0.924	0.929	0.935	0.940	0.946	0.951	0.957	0.962	0.967	0.973	0.978	0.984	0.989	0.995
	0.349	0.354	0.359	0.365	0.370	0.376	0.381	0.387	0.392	0.397	0.403	0.408	0.414	0.419	0.425
<b>0.44</b>	0.917	0.923	0.928	0.934	0.939	0.945	0.950	0.956	0.961	0.967	0.972	0.978	0.983	0.989	0.994
	0.357	0.363	0.368	0.374	0.379	0.385	0.390	0.396	0.401	0.407	0.412	0.418	0.423	0.429	0.434
<b>0.45</b>	0.916	0.921	0.927	0.933	0.938	0.944	0.949	0.955	0.961	0.966	0.972	0.978	0.983	0.989	0.994
	0.366	0.371	0.377	0.383	0.388	0.394	0.399	0.405	0.411	0.416	0.422	0.428	0.433	0.439	0.444
<b>0.46</b>	0.914	0.920	0.926	0.931	0.937	0.943	0.949	0.954	0.960	0.966	0.971	0.977	0.983	0.989	0.994
	0.374	0.380	0.386	0.391	0.397	0.403	0.409	0.414	0.420	0.426	0.431	0.437	0.443	0.449	0.454
<b>0.47</b>	0.913	0.919	0.925	0.930	0.936	0.942	0.948	0.954	0.959	0.965	0.971	0.977	0.983	0.988	0.994
	0.383	0.389	0.395	0.400	0.406	0.412	0.418	0.424	0.429	0.435	0.441	0.447	0.453	0.458	0.464
<b>0.48</b>	0.912	0.918	0.923	0.929	0.935	0.941	0.947	0.953	0.959	0.965	0.971	0.976	0.982	0.988	0.994
	0.392	0.398	0.403	0.409	0.415	0.421	0.427	0.433	0.439	0.445	0.451	0.456	0.462	0.468	0.474
<b>0.49</b>	0.910	0.916	0.922	0.928	0.934	0.940	0.946	0.952	0.958	0.964	0.970	0.976	0.982	0.988	0.994
	0.400	0.406	0.412	0.418	0.424	0.430	0.436	0.442	0.448	0.454	0.460	0.466	0.472	0.478	0.484
<b>0.50</b>	0.909	0.915	0.921	0.927	0.933	0.939	0.945	0.951	0.958	0.964	0.970	0.976	0.982	0.988	0.994
	0.409	0.415	0.421	0.427	0.433	0.439	0.445	0.451	0.458	0.464	0.470	0.476	0.482	0.488	0.494
<b>0.51</b>	0.908	0.914	0.920	0.926	0.932	0.938	0.945	0.951	0.957	0.963	0.969	0.975	0.982	0.988	0.994
	0.418	0.424	0.430	0.436	0.442	0.448	0.455	0.461	0.467	0.473	0.479	0.485	0.492	0.498	0.504
<b>0.52</b>	0.906	0.913	0.919	0.925	0.931	0.938	0.944	0.950	0.956	0.963	0.969	0.975	0.981	0.988	0.994
	0.426	0.433	0.439	0.445	0.451	0.458	0.464	0.470	0.476	0.483	0.489	0.495	0.501	0.508	0.514
<b>0.53</b>	0.905	0.911	0.918	0.924	0.930	0.937	0.943	0.949	0.956	0.962	0.968	0.975	0.981	0.987	0.994
	0.435	0.441	0.448	0.454	0.460	0.467	0.473	0.479	0.486	0.492	0.498	0.505	0.511	0.517	0.524
<b>0.54</b>	0.904	0.910	0.917	0.923	0.929	0.936	0.942	0.949	0.955	0.961	0.968	0.974	0.981	0.987	0.994
	0.444	0.450	0.457	0.463	0.469	0.476	0.482	0.489	0.495	0.501	0.508	0.514	0.521	0.527	0.534
<b>0.55</b>	0.902	0.909	0.915	0.922	0.928	0.935	0.941	0.948	0.954	0.961	0.967	0.974	0.980	0.987	0.993
	0.452	0.459	0.465	0.472	0.478	0.485	0.491	0.498	0.504	0.511	0.517	0.524	0.530	0.537	0.543
<b>0.56</b>	0.901	0.908	0.914	0.921	0.927	0.934	0.941	0.947	0.954	0.960	0.967	0.974	0.980	0.987	0.993
	0.461	0.468	0.474	0.481	0.487	0.494	0.501	0.507	0.514	0.520	0.527	0.534	0.540	0.547	0.553
<b>0.57</b>	0.900	0.907	0.913	0.920	0.927	0.933	0.940	0.947	0.953	0.960	0.967	0.973	0.980	0.987	0.993
	0.470	0.477	0.483	0.490	0.497	0.503	0.510	0.517	0.523	0.530	0.537	0.543	0.550	0.557	0.563
<b>0.58</b>	0.899	0.905	0.912	0.919	0.926	0.932	0.939	0.946	0.953	0.959	0.966	0.973	0.980	0.986	0.993
	0.479	0.485	0.492	0.499	0.506	0.512	0.519	0.526	0.533	0.539	0.546	0.553	0.560	0.566	0.573
<b>0.59</b>	0.897	0.904	0.911	0.918	0.925	0.932	0.938	0.945	0.952	0.959	0.966	0.973	0.979	0.986	0.993
	0.487	0.494	0.501	0.508	0.515	0.522	0.528	0.535	0.542	0.549	0.556	0.563	0.569	0.576	0.583
<b>0.60</b>	0.896	0.903	0.910	0.917	0.924	0.931	0.938	0.945	0.951	0.958	0.965	0.972	0.979	0.986	0.993
	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.545	0.551	0.558	0.565	0.572	0.579	0.586	0.593

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group														
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
<b>0.61</b>	0.895	0.902	0.909	0.916	0.923	0.930	0.937	0.944	0.951	0.958	0.965	0.972	0.979	0.986	0.993
	0.505	0.512	0.519	0.526	0.533	0.540	0.547	0.554	0.561	0.568	0.575	0.582	0.589	0.596	0.603
<b>0.62</b>	0.894	0.901	0.908	0.915	0.922	0.929	0.936	0.943	0.950	0.957	0.965	0.972	0.979	0.986	0.993
	0.514	0.521	0.528	0.535	0.542	0.549	0.556	0.563	0.570	0.577	0.585	0.592	0.599	0.606	0.613
<b>0.63</b>	0.892	0.900	0.907	0.914	0.921	0.928	0.935	0.943	0.950	0.957	0.964	0.971	0.978	0.986	0.993
	0.522	0.530	0.537	0.544	0.551	0.558	0.565	0.573	0.580	0.587	0.594	0.601	0.608	0.616	0.623
<b>0.64</b>	0.891	0.898	0.906	0.913	0.920	0.927	0.935	0.942	0.949	0.956	0.964	0.971	0.978	0.985	0.993
	0.531	0.538	0.546	0.553	0.560	0.567	0.575	0.582	0.589	0.596	0.604	0.611	0.618	0.625	0.633
<b>0.65</b>	0.890	0.897	0.905	0.912	0.919	0.927	0.934	0.941	0.949	0.956	0.963	0.971	0.978	0.985	0.993
	0.540	0.547	0.555	0.562	0.569	0.577	0.584	0.591	0.599	0.606	0.613	0.621	0.628	0.635	0.643
<b>0.66</b>	0.889	0.896	0.904	0.911	0.918	0.926	0.933	0.941	0.948	0.955	0.963	0.970	0.978	0.985	0.993
	0.549	0.556	0.564	0.571	0.578	0.586	0.593	0.601	0.608	0.615	0.623	0.630	0.638	0.645	0.653
<b>0.67</b>	0.888	0.895	0.903	0.910	0.918	0.925	0.933	0.940	0.948	0.955	0.963	0.970	0.978	0.985	0.993
	0.558	0.565	0.573	0.580	0.588	0.595	0.603	0.610	0.618	0.625	0.633	0.640	0.648	0.655	0.663
<b>0.68</b>	0.886	0.894	0.902	0.909	0.917	0.924	0.932	0.939	0.947	0.955	0.962	0.970	0.977	0.985	0.992
	0.566	0.574	0.582	0.589	0.597	0.604	0.612	0.619	0.627	0.635	0.642	0.650	0.657	0.665	0.672
<b>0.69</b>	0.885	0.893	0.900	0.908	0.916	0.923	0.931	0.939	0.946	0.954	0.962	0.969	0.977	0.985	0.992
	0.575	0.583	0.590	0.598	0.606	0.613	0.621	0.629	0.636	0.644	0.652	0.659	0.667	0.675	0.682
<b>0.70</b>	0.884	0.892	0.899	0.907	0.915	0.923	0.930	0.938	0.946	0.954	0.961	0.969	0.977	0.985	0.992
	0.584	0.592	0.599	0.607	0.615	0.623	0.630	0.638	0.646	0.654	0.661	0.669	0.677	0.685	0.692
<b>0.71</b>	0.883	0.891	0.898	0.906	0.914	0.922	0.930	0.938	0.945	0.953	0.961	0.969	0.977	0.984	0.992
	0.593	0.601	0.608	0.616	0.624	0.632	0.640	0.648	0.655	0.663	0.671	0.679	0.687	0.694	0.702
<b>0.72</b>	0.882	0.890	0.897	0.905	0.913	0.921	0.929	0.937	0.945	0.953	0.961	0.968	0.976	0.984	0.992
	0.602	0.610	0.617	0.625	0.633	0.641	0.649	0.657	0.665	0.673	0.681	0.688	0.696	0.704	0.712
<b>0.73</b>	0.881	0.889	0.896	0.904	0.912	0.920	0.928	0.936	0.944	0.952	0.960	0.968	0.976	0.984	0.992
	0.611	0.619	0.626	0.634	0.642	0.650	0.658	0.666	0.674	0.682	0.690	0.698	0.706	0.714	0.722
<b>0.74</b>	0.879	0.887	0.895	0.904	0.912	0.920	0.928	0.936	0.944	0.952	0.960	0.968	0.976	0.984	0.992
	0.619	0.627	0.635	0.644	0.652	0.660	0.668	0.676	0.684	0.692	0.700	0.708	0.716	0.724	0.732
<b>0.75</b>	0.878	0.886	0.895	0.903	0.911	0.919	0.927	0.935	0.943	0.951	0.959	0.968	0.976	0.984	0.992
	0.628	0.636	0.645	0.653	0.661	0.669	0.677	0.685	0.693	0.701	0.709	0.718	0.726	0.734	0.742
<b>0.76</b>	0.877	0.885	0.894	0.902	0.910	0.918	0.926	0.934	0.943	0.951	0.959	0.967	0.975	0.984	0.992
	0.637	0.645	0.654	0.662	0.670	0.678	0.686	0.694	0.703	0.711	0.719	0.727	0.735	0.744	0.752
<b>0.77</b>	0.876	0.884	0.893	0.901	0.909	0.917	0.926	0.934	0.942	0.950	0.959	0.967	0.975	0.983	0.992
	0.646	0.654	0.663	0.671	0.679	0.687	0.696	0.704	0.712	0.720	0.729	0.737	0.745	0.753	0.762
<b>0.78</b>	0.875	0.883	0.892	0.900	0.908	0.917	0.925	0.933	0.942	0.950	0.958	0.967	0.975	0.983	0.992
	0.655	0.663	0.672	0.680	0.688	0.697	0.705	0.713	0.722	0.730	0.738	0.747	0.755	0.763	0.772
<b>0.79</b>	0.874	0.882	0.891	0.899	0.907	0.916	0.924	0.933	0.941	0.950	0.958	0.966	0.975	0.983	0.992
	0.664	0.672	0.681	0.689	0.697	0.706	0.714	0.723	0.731	0.740	0.748	0.756	0.765	0.773	0.782
<b>0.80</b>	0.873	0.881	0.890	0.898	0.907	0.915	0.924	0.932	0.941	0.949	0.958	0.966	0.975	0.983	0.992
	0.673	0.681	0.690	0.698	0.707	0.715	0.724	0.732	0.741	0.749	0.758	0.766	0.775	0.783	0.792
<b>0.81</b>	0.872	0.880	0.889	0.897	0.906	0.914	0.923	0.932	0.940	0.949	0.957	0.966	0.974	0.983	0.991
	0.682	0.690	0.699	0.707	0.716	0.724	0.733	0.742	0.750	0.759	0.767	0.776	0.784	0.793	0.801
<b>0.82</b>	0.871	0.879	0.888	0.896	0.905	0.914	0.922	0.931	0.940	0.948	0.957	0.965	0.974	0.983	0.991
	0.691	0.699	0.708	0.716	0.725	0.734	0.742	0.751	0.760	0.768	0.777	0.785	0.794	0.803	0.811
<b>0.83</b>	0.870	0.878	0.887	0.896	0.904	0.913	0.922	0.930	0.939	0.948	0.957	0.965	0.974	0.983	0.991
	0.700	0.708	0.717	0.726	0.734	0.743	0.752	0.760	0.769	0.778	0.787	0.795	0.804	0.813	0.821
<b>0.84</b>	0.868	0.877	0.886	0.895	0.904	0.912	0.921	0.930	0.939	0.947	0.956	0.965	0.974	0.982	0.991
	0.708	0.717	0.726	0.735	0.744	0.752	0.761	0.770	0.779	0.787	0.796	0.805	0.814	0.822	0.831
<b>0.85</b>	0.867	0.876	0.885	0.894	0.903	0.912	0.920	0.929	0.938	0.947	0.956	0.965	0.973	0.982	0.991
	0.717	0.726	0.735	0.744	0.753	0.762	0.770	0.779	0.788	0.797	0.806	0.815	0.823	0.832	0.841
<b>0.86</b>	0.866	0.875	0.884	0.893	0.902	0.911	0.920	0.929	0.938	0.947	0.955	0.964	0.973	0.982	0.991
	0.726	0.735	0.744	0.753	0.762	0.771	0.780	0.789	0.798	0.807	0.815	0.824	0.833	0.842	0.851
<b>0.87</b>	0.865	0.874	0.883	0.892	0.901	0.910	0.919	0.928	0.937	0.946	0.955	0.964	0.973	0.982	0.991
	0.735	0.744	0.753	0.762	0.771	0.780	0.789	0.798	0.807	0.816	0.825	0.834	0.843	0.852	0.861
<b>0.88</b>	0.864	0.873	0.882	0.891	0.900	0.909	0.919	0.928	0.937	0.946	0.955	0.964	0.973	0.982	0.991
	0.744	0.753	0.762	0.771	0.780	0.789	0.799	0.808	0.817	0.826	0.835	0.844	0.853	0.862	0.871
<b>0.89</b>	0.863	0.872	0.881	0.891	0.900	0.909	0.918	0.927	0.936	0.945	0.954	0.964	0.973	0.982	0.991
	0.753	0.762	0.771	0.781	0.790	0.799	0.808	0.817	0.826	0.835	0.844	0.854	0.863	0.872	0.881
<b>0.90</b>	0.862	0.871	0.881	0.890	0.899	0.908	0.917	0.926	0.936	0.945	0.954	0.963	0.972	0.982	0.991
	0.762	0.771	0.781	0.790	0.799	0.808	0.817	0.826	0.836	0.845	0.854	0.863	0.872	0.882	0.891

## Appendix C

## Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group														
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
0.91	0.861	0.870	0.880	0.889	0.898	0.907	0.917	0.926	0.935	0.944	0.954	0.963	0.972	0.981	0.991
0.92	0.771	0.780	0.790	0.799	0.808	0.817	0.827	0.836	0.845	0.854	0.864	0.873	0.882	0.891	0.901
0.93	0.860	0.869	0.879	0.888	0.897	0.907	0.916	0.925	0.935	0.944	0.953	0.963	0.972	0.981	0.991
0.94	0.780	0.789	0.799	0.808	0.817	0.827	0.836	0.845	0.855	0.864	0.873	0.883	0.892	0.901	0.911
0.95	0.858	0.867	0.877	0.886	0.896	0.905	0.915	0.924	0.934	0.943	0.953	0.962	0.972	0.981	0.991
0.96	0.788	0.797	0.807	0.816	0.826	0.835	0.845	0.854	0.864	0.873	0.883	0.892	0.902	0.911	0.921
0.97	0.857	0.866	0.876	0.885	0.895	0.905	0.914	0.924	0.933	0.943	0.952	0.962	0.971	0.981	0.990
0.98	0.797	0.806	0.816	0.825	0.835	0.845	0.854	0.864	0.873	0.883	0.892	0.902	0.911	0.921	0.930
0.99	0.856	0.865	0.875	0.885	0.894	0.904	0.913	0.923	0.933	0.942	0.952	0.962	0.971	0.981	0.990
1.00	0.806	0.815	0.825	0.835	0.844	0.854	0.863	0.873	0.883	0.892	0.902	0.912	0.921	0.931	0.940
1.01	0.854	0.864	0.874	0.884	0.893	0.903	0.913	0.922	0.932	0.942	0.951	0.961	0.971	0.981	0.990
1.02	0.814	0.824	0.834	0.844	0.853	0.863	0.873	0.882	0.892	0.902	0.911	0.921	0.931	0.941	0.950
1.03	0.853	0.863	0.873	0.883	0.892	0.902	0.912	0.922	0.932	0.941	0.951	0.961	0.971	0.980	0.990
1.04	0.823	0.833	0.843	0.853	0.862	0.872	0.882	0.892	0.902	0.911	0.921	0.931	0.941	0.950	0.960
1.05	0.852	0.862	0.872	0.882	0.892	0.901	0.911	0.921	0.931	0.941	0.951	0.961	0.970	0.980	0.990
1.06	0.832	0.842	0.852	0.862	0.872	0.881	0.891	0.901	0.911	0.921	0.931	0.941	0.950	0.960	0.970
1.07	0.851	0.861	0.871	0.881	0.891	0.901	0.911	0.921	0.931	0.940	0.950	0.960	0.970	0.980	0.990
1.08	0.841	0.851	0.861	0.871	0.881	0.891	0.901	0.911	0.921	0.930	0.940	0.950	0.960	0.970	0.980
1.09	0.850	0.860	0.870	0.880	0.890	0.900	0.910	0.920	0.930	0.940	0.950	0.960	0.970	0.980	0.990
1.10	0.850	0.860	0.870	0.880	0.890	0.900	0.910	0.920	0.930	0.940	0.950	0.960	0.970	0.980	0.990
1.11	0.850	0.860	0.870	0.880	0.890	0.900	0.910	0.920	0.930	0.940	0.950	0.960	0.970	0.980	0.990
1.12	0.850	0.860	0.870	0.880	0.890	0.900	0.910	0.920	0.930	0.940	0.950	0.960	0.970	0.980	0.990
1.13	0.850	0.860	0.870	0.880	0.890	0.900	0.910	0.920	0.930	0.940	0.950	0.960	0.970	0.980	0.990
1.14	0.849	0.859	0.869	0.879	0.889	0.899	0.909	0.920	0.930	0.940	0.950	0.960	0.970	0.980	0.990
1.15	0.848	0.858	0.868	0.878	0.889	0.899	0.909	0.919	0.929	0.939	0.949	0.959	0.970	0.980	0.990
1.16	0.847	0.857	0.867	0.878	0.888	0.898	0.908	0.918	0.929	0.939	0.949	0.959	0.969	0.980	0.990
1.17	0.846	0.856	0.867	0.877	0.887	0.897	0.908	0.918	0.928	0.938	0.949	0.959	0.969	0.979	0.990
1.18	0.845	0.855	0.866	0.876	0.886	0.897	0.907	0.917	0.928	0.938	0.948	0.959	0.969	0.979	0.990
1.19	0.844	0.855	0.865	0.875	0.886	0.896	0.906	0.917	0.927	0.938	0.948	0.958	0.969	0.979	0.990
1.20	0.843	0.854	0.864	0.875	0.885	0.895	0.906	0.916	0.927	0.937	0.948	0.958	0.969	0.979	0.990
1.21	0.842	0.853	0.863	0.874	0.884	0.895	0.905	0.916	0.926	0.937	0.947	0.958	0.968	0.979	0.989
1.22	0.841	0.852	0.862	0.873	0.884	0.894	0.905	0.915	0.926	0.937	0.947	0.958	0.968	0.979	0.989
1.23	0.840	0.851	0.862	0.872	0.883	0.894	0.904	0.915	0.926	0.936	0.947	0.957	0.968	0.979	0.989
1.24	0.840	0.851	0.862	0.872	0.883	0.894	0.904	0.915	0.926	0.936	0.947	0.957	0.968	0.979	0.989
1.25	0.840	0.851	0.862	0.872	0.883	0.894	0.904	0.915	0.926	0.936	0.947	0.957	0.968	0.979	0.989
1.26	0.840	0.851	0.862	0.872	0.883	0.894	0.904	0.915	0.926	0.936	0.947	0.957	0.968	0.979	0.989
1.27	0.840	0.851	0.862	0.872	0.883	0.894	0.904	0.915	0.926	0.936	0.947	0.957	0.968	0.979	0.989
1.28	0.840	0.850	0.861	0.872	0.882	0.893	0.904	0.915	0.925	0.936	0.947	0.957	0.968	0.979	0.989
1.29	0.839	0.850	0.860	0.871	0.882	0.893	0.903	0.914	0.925	0.936	0.946	0.957	0.968	0.979	0.989
1.30	0.838	0.849	0.860	0.870	0.881	0.892	0.903	0.914	0.924	0.935	0.946	0.957	0.968	0.978	0.989
1.31	0.837	0.848	0.859	0.870	0.881	0.892	0.902	0.913	0.924	0.935	0.946	0.957	0.967	0.978	0.989
1.32	0.836	0.847	0.858	0.869	0.880	0.891	0.902	0.913	0.924	0.935	0.945	0.956	0.967	0.978	0.989
1.33	0.836	0.847	0.858	0.869	0.880	0.890	0.901	0.912	0.923	0.934	0.945	0.956	0.967	0.978	0.989
1.34	0.835	0.846	0.857	0.868	0.879	0.890	0.901	0.912	0.923	0.934	0.945	0.956	0.967	0.978	0.989
1.35	0.834	0.845	0.856	0.867	0.878	0.889	0.900	0.912	0.923	0.934	0.945	0.956	0.967	0.978	0.989
1.36	0.833	0.844	0.856	0.867	0.878	0.889	0.900	0.911	0.922	0.933	0.944	0.956	0.967	0.978	0.989
1.37	0.833	0.844	0.855	0.866	0.877	0.888	0.900	0.911	0.922	0.933	0.944	0.955	0.967	0.978	0.989
1.38	0.832	0.843	0.854	0.865	0.877	0.888	0.899	0.910	0.921	0.933	0.944	0.955	0.966	0.978	0.989
1.39	0.831	0.842	0.854	0.865	0.876	0.887	0.899	0.910	0.921	0.932	0.944	0.955	0.966	0.977	0.989
1.40	0.830	0.842	0.853	0.864	0.876	0.887	0.898	0.909	0.921	0.932	0.943	0.955	0.966	0.977	0.989
1.41	0.829	0.841	0.852	0.864	0.875	0.886	0.898	0.909	0.920	0.932	0.943	0.955	0.966	0.977	0.989
1.42	0.829	0.840	0.852	0.863	0.874	0.886	0.897	0.909	0.920	0.931	0.943	0.954	0.966	0.977	0.989
1.43	0.828	0.839	0.851	0.862	0.874	0.885	0.897	0.908	0.920	0.931	0.943	0.954	0.966	0.977	0.989
1.44	0.827	0.839	0.850	0.862	0.873	0.885	0.896	0.908	0.919	0.931	0.942	0.954	0.965	0.977	0.988
1.45	0.826	0.838	0.850	0.861	0.873	0.884	0.896	0.907	0.919	0.931	0.942	0.954	0.965	0.977	0.988
1.46	0.826	0.837	0.849	0.861	0.872	0.884	0.895	0.907	0.919	0.930	0.942	0.954	0.965	0.977	0.988
1.47	0.825	0.837	0.848	0.860	0.872	0.883	0.895	0.907	0.918	0.930	0.942	0.953	0.965	0.977	0.988
1.48	0.824	0.836	0.848	0.859	0.871	0.883	0.895	0.906	0.918	0.930	0.941	0.953	0.965	0.977	0.988
1.49	0.824	0.835	0.847	0.859	0.871	0.882	0.894	0.906	0.918	0.929	0.941	0.953	0.965	0.976	0.988
1.50	0.823	0.835	0.846	0.858	0.870	0.882	0.894	0.906	0.917	0.929	0.941	0.953	0.965	0.976	0.988

## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group														
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
1.41	0.822	0.834	0.846	0.858	0.870	0.881	0.893	0.905	0.917	0.929	0.941	0.953	0.964	0.976	0.988
1.42	0.821	0.833	0.845	0.857	0.869	0.881	0.893	0.905	0.917	0.929	0.940	0.952	0.964	0.976	0.988
1.43	0.821	0.833	0.845	0.857	0.869	0.880	0.892	0.904	0.916	0.928	0.940	0.952	0.964	0.976	0.988
1.44	0.820	0.832	0.844	0.856	0.868	0.880	0.892	0.904	0.916	0.928	0.940	0.952	0.964	0.976	0.988
1.45	0.819	0.831	0.843	0.855	0.867	0.880	0.892	0.904	0.916	0.928	0.940	0.952	0.964	0.976	0.988
1.46	0.819	0.831	0.843	0.855	0.867	0.879	0.891	0.903	0.915	0.927	0.940	0.952	0.964	0.976	0.988
1.47	0.818	0.830	0.842	0.854	0.866	0.879	0.891	0.903	0.915	0.927	0.939	0.951	0.964	0.976	0.988
1.48	0.817	0.829	0.842	0.854	0.866	0.878	0.890	0.903	0.915	0.927	0.939	0.951	0.963	0.976	0.988
1.49	0.817	0.829	0.841	0.853	0.865	0.878	0.890	0.902	0.914	0.927	0.939	0.951	0.963	0.976	0.988
1.50	0.816	0.828	0.840	0.853	0.865	0.877	0.890	0.902	0.914	0.926	0.939	0.951	0.963	0.975	0.988
1.51	0.815	0.828	0.840	0.852	0.864	0.877	0.889	0.901	0.914	0.926	0.938	0.951	0.963	0.975	0.988
1.52	0.815	0.827	0.839	0.852	0.864	0.876	0.889	0.901	0.913	0.926	0.938	0.951	0.963	0.975	0.988
1.53	0.814	0.826	0.839	0.851	0.863	0.876	0.888	0.901	0.913	0.926	0.938	0.950	0.963	0.975	0.988
1.54	0.813	0.826	0.838	0.851	0.863	0.875	0.888	0.900	0.913	0.925	0.938	0.950	0.963	0.975	0.988
1.55	0.813	0.825	0.838	0.850	0.863	0.875	0.888	0.900	0.913	0.925	0.938	0.950	0.963	0.975	0.988
1.56	0.812	0.824	0.837	0.850	0.862	0.875	0.887	0.900	0.912	0.925	0.937	0.950	0.962	0.975	0.987
1.57	0.811	0.824	0.836	0.849	0.862	0.874	0.887	0.899	0.912	0.924	0.937	0.950	0.962	0.975	0.987
1.58	0.811	0.823	0.836	0.848	0.861	0.874	0.886	0.899	0.912	0.924	0.937	0.949	0.962	0.975	0.987
1.59	0.810	0.823	0.835	0.848	0.861	0.873	0.886	0.899	0.911	0.924	0.937	0.949	0.962	0.975	0.987
1.60	0.809	0.822	0.835	0.847	0.860	0.873	0.886	0.898	0.911	0.924	0.936	0.949	0.962	0.975	0.987
1.61	0.809	0.821	0.834	0.847	0.860	0.872	0.885	0.898	0.911	0.923	0.936	0.949	0.962	0.974	0.987
1.62	0.808	0.821	0.834	0.846	0.859	0.872	0.885	0.898	0.910	0.923	0.936	0.949	0.962	0.974	0.987
1.63	0.807	0.820	0.833	0.846	0.859	0.872	0.884	0.897	0.910	0.923	0.936	0.949	0.961	0.974	0.987
1.64	0.807	0.820	0.833	0.845	0.858	0.871	0.884	0.897	0.910	0.923	0.936	0.948	0.961	0.974	0.987
1.65	0.806	0.819	0.832	0.845	0.858	0.871	0.884	0.897	0.910	0.922	0.935	0.948	0.961	0.974	0.987
1.66	0.806	0.818	0.831	0.844	0.857	0.870	0.883	0.896	0.909	0.922	0.935	0.948	0.961	0.974	0.987
1.67	0.805	0.818	0.831	0.844	0.857	0.870	0.883	0.896	0.909	0.922	0.935	0.948	0.961	0.974	0.987
1.68	0.804	0.817	0.830	0.843	0.856	0.870	0.883	0.896	0.909	0.922	0.935	0.948	0.961	0.974	0.987
1.69	0.804	0.817	0.830	0.843	0.856	0.869	0.882	0.895	0.908	0.921	0.935	0.948	0.961	0.974	0.987
1.70	0.803	0.816	0.829	0.842	0.856	0.869	0.882	0.895	0.908	0.921	0.934	0.947	0.961	0.974	0.987
1.71	0.802	0.816	0.829	0.842	0.855	0.868	0.881	0.895	0.908	0.921	0.934	0.947	0.960	0.974	0.987
1.72	0.802	0.815	0.828	0.842	0.855	0.868	0.881	0.894	0.908	0.921	0.934	0.947	0.960	0.974	0.987
1.73	0.801	0.815	0.828	0.841	0.854	0.868	0.881	0.894	0.907	0.921	0.934	0.947	0.960	0.974	0.987
1.74	0.801	0.814	0.827	0.841	0.854	0.867	0.880	0.894	0.907	0.920	0.934	0.947	0.960	0.973	0.987
1.75	0.800	0.813	0.827	0.840	0.853	0.867	0.880	0.893	0.907	0.920	0.933	0.947	0.960	0.973	0.987
1.76	0.800	0.813	0.826	0.840	0.853	0.866	0.880	0.893	0.906	0.920	0.933	0.947	0.960	0.973	0.987
1.77	0.799	0.812	0.826	0.839	0.853	0.866	0.879	0.893	0.906	0.920	0.933	0.946	0.960	0.973	0.987
1.78	0.798	0.812	0.825	0.839	0.852	0.866	0.879	0.892	0.906	0.919	0.933	0.946	0.960	0.973	0.987
1.79	0.798	0.811	0.825	0.838	0.852	0.865	0.879	0.892	0.906	0.919	0.933	0.946	0.960	0.973	0.987
1.80	0.797	0.811	0.824	0.838	0.851	0.865	0.878	0.892	0.905	0.919	0.932	0.946	0.959	0.973	0.986
1.81	0.797	0.810	0.824	0.837	0.851	0.864	0.878	0.892	0.905	0.919	0.932	0.946	0.959	0.973	0.986
1.82	0.796	0.810	0.823	0.837	0.850	0.864	0.878	0.891	0.905	0.918	0.932	0.946	0.959	0.973	0.986
1.83	0.796	0.809	0.823	0.836	0.850	0.864	0.877	0.891	0.905	0.918	0.932	0.945	0.959	0.973	0.986
1.84	0.795	0.809	0.822	0.836	0.850	0.863	0.877	0.891	0.904	0.918	0.932	0.945	0.959	0.973	0.986
1.85	0.794	0.808	0.822	0.836	0.849	0.863	0.877	0.890	0.904	0.918	0.931	0.945	0.959	0.973	0.986
1.86	0.794	0.808	0.821	0.835	0.849	0.863	0.876	0.890	0.904	0.918	0.931	0.945	0.959	0.973	0.986
1.87	0.793	0.807	0.821	0.835	0.848	0.862	0.876	0.890	0.904	0.917	0.931	0.945	0.959	0.972	0.986
1.88	0.793	0.807	0.820	0.834	0.848	0.862	0.876	0.889	0.903	0.917	0.931	0.945	0.959	0.972	0.986
1.89	0.792	0.806	0.820	0.834	0.848	0.861	0.875	0.889	0.903	0.917	0.931	0.945	0.958	0.972	0.986
1.90	0.792	0.806	0.819	0.833	0.847	0.861	0.875	0.889	0.903	0.917	0.931	0.944	0.958	0.972	0.986
1.91	0.791	0.805	0.819	0.833	0.847	0.861	0.875	0.889	0.903	0.916	0.930	0.944	0.958	0.972	0.986
1.92	0.791	0.805	0.819	0.833	0.846	0.860	0.874	0.888	0.902	0.916	0.930	0.944	0.958	0.972	0.986
1.93	0.790	0.804	0.818	0.832	0.846	0.860	0.874	0.888	0.902	0.916	0.930	0.944	0.958	0.972	0.986
1.94	0.790	0.804	0.818	0.832	0.846	0.860	0.874	0.888	0.902	0.916	0.930	0.944	0.958	0.972	0.986
1.95	0.789	0.803	0.817	0.831	0.845	0.859	0.873	0.887	0.902	0.916	0.930	0.944	0.958	0.972	0.986
1.96	0.789	0.803	0.817	0.831	0.845	0.859	0.873	0.887	0.901	0.915	0.930	0.944	0.958	0.972	0.986
1.97	0.788	0.802	0.816	0.830	0.845	0.859	0.873	0.887	0.901	0.915	0.929	0.943	0.958	0.972	0.986
1.98	0.787	0.802	0.816	0.830	0.844	0.858	0.872	0.887	0.901	0.915	0.929	0.943	0.957	0.972	0.986
1.99	0.787	0.801	0.815	0.830	0.844	0.858	0.872	0.886	0.901	0.915	0.929	0.943	0.957	0.972	0.986
2.00	0.786	0.801	0.815	0.829	0.843	0.858	0.872	0.886	0.900	0.915	0.929	0.943	0.957	0.972	0.986



## Appendix C

Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group														
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
2.01	0.786	0.800	0.814	0.829	0.843	0.857	0.872	0.886	0.900	0.914	0.929	0.943	0.957	0.971	0.986
2.02	0.785	0.800	0.814	0.828	0.843	0.857	0.871	0.886	0.900	0.914	0.928	0.943	0.957	0.971	0.986
2.03	0.785	0.799	0.814	0.828	0.842	0.857	0.871	0.885	0.900	0.914	0.928	0.943	0.957	0.971	0.986
2.04	0.784	0.799	0.813	0.828	0.842	0.856	0.871	0.885	0.899	0.914	0.928	0.943	0.957	0.971	0.986
2.05	0.784	0.798	0.813	0.827	0.842	0.856	0.870	0.885	0.899	0.914	0.928	0.942	0.957	0.971	0.986
2.06	0.783	0.798	0.812	0.827	0.841	0.856	0.870	0.885	0.899	0.913	0.928	0.942	0.957	0.971	0.986
2.07	0.783	0.797	0.812	0.826	0.841	0.855	0.870	0.884	0.899	0.913	0.928	0.942	0.957	0.971	0.986
2.08	0.782	0.797	0.811	0.826	0.840	0.855	0.869	0.884	0.898	0.913	0.927	0.942	0.956	0.971	0.985
2.09	0.782	0.797	0.811	0.826	0.840	0.855	0.869	0.884	0.898	0.913	0.927	0.942	0.956	0.971	0.985
2.10	0.782	0.796	0.811	0.825	0.840	0.854	0.869	0.883	0.898	0.913	0.927	0.942	0.956	0.971	0.985
2.11	0.781	0.796	0.810	0.825	0.839	0.854	0.869	0.883	0.898	0.912	0.927	0.942	0.956	0.971	0.985
2.12	0.781	0.795	0.810	0.824	0.839	0.854	0.868	0.883	0.898	0.912	0.927	0.941	0.956	0.971	0.985
2.13	0.780	0.795	0.809	0.824	0.839	0.853	0.868	0.883	0.897	0.912	0.927	0.941	0.956	0.971	0.985
2.14	0.780	0.794	0.809	0.824	0.838	0.853	0.868	0.882	0.897	0.912	0.927	0.941	0.956	0.971	0.985
2.15	0.779	0.794	0.809	0.823	0.838	0.853	0.867	0.882	0.897	0.912	0.926	0.941	0.956	0.971	0.985
2.16	0.779	0.793	0.808	0.823	0.838	0.852	0.867	0.882	0.897	0.911	0.926	0.941	0.956	0.970	0.985
2.17	0.778	0.793	0.808	0.823	0.837	0.852	0.867	0.882	0.896	0.911	0.926	0.941	0.956	0.970	0.985
2.18	0.778	0.793	0.807	0.822	0.837	0.852	0.867	0.881	0.896	0.911	0.926	0.941	0.956	0.970	0.985
2.19	0.777	0.792	0.807	0.822	0.837	0.851	0.866	0.881	0.896	0.911	0.926	0.941	0.955	0.970	0.985
2.20	0.777	0.792	0.807	0.821	0.836	0.851	0.866	0.881	0.896	0.911	0.926	0.940	0.955	0.970	0.985
2.21	0.776	0.791	0.806	0.821	0.836	0.851	0.866	0.881	0.896	0.911	0.925	0.940	0.955	0.970	0.985
2.22	0.776	0.791	0.806	0.821	0.836	0.851	0.866	0.880	0.895	0.910	0.925	0.940	0.955	0.970	0.985
2.23	0.775	0.790	0.805	0.820	0.835	0.850	0.865	0.880	0.895	0.910	0.925	0.940	0.955	0.970	0.985
2.24	0.775	0.790	0.805	0.820	0.835	0.850	0.865	0.880	0.895	0.910	0.925	0.940	0.955	0.970	0.985
2.25	0.774	0.790	0.805	0.820	0.835	0.850	0.865	0.880	0.895	0.910	0.925	0.940	0.955	0.970	0.985
2.26	0.774	0.789	0.804	0.819	0.834	0.849	0.864	0.879	0.895	0.910	0.925	0.940	0.955	0.970	0.985
2.27	0.774	0.789	0.804	0.819	0.834	0.849	0.864	0.879	0.894	0.909	0.925	0.940	0.955	0.970	0.985
2.28	0.773	0.788	0.803	0.819	0.834	0.849	0.864	0.879	0.894	0.909	0.924	0.940	0.955	0.970	0.985
2.29	0.773	0.788	0.803	0.818	0.833	0.848	0.864	0.879	0.894	0.909	0.924	0.939	0.955	0.970	0.985
2.30	0.772	0.787	0.803	0.818	0.833	0.848	0.863	0.879	0.894	0.909	0.924	0.939	0.954	0.970	0.985
2.31	0.772	0.787	0.802	0.817	0.833	0.848	0.863	0.878	0.894	0.909	0.924	0.939	0.954	0.970	0.985
2.32	0.771	0.787	0.802	0.817	0.832	0.848	0.863	0.878	0.893	0.909	0.924	0.939	0.954	0.970	0.985
2.33	0.771	0.786	0.801	0.817	0.832	0.847	0.863	0.878	0.893	0.908	0.924	0.939	0.954	0.969	0.985
2.34	0.771	0.786	0.801	0.816	0.832	0.847	0.862	0.878	0.893	0.908	0.924	0.939	0.954	0.969	0.985
2.35	0.770	0.785	0.801	0.816	0.831	0.847	0.862	0.877	0.893	0.908	0.923	0.939	0.954	0.969	0.985
2.36	0.770	0.785	0.800	0.816	0.831	0.846	0.862	0.877	0.892	0.908	0.923	0.939	0.954	0.969	0.985
2.37	0.769	0.785	0.800	0.815	0.831	0.846	0.862	0.877	0.892	0.908	0.923	0.938	0.954	0.969	0.985
2.38	0.769	0.784	0.800	0.815	0.830	0.846	0.861	0.877	0.892	0.908	0.923	0.938	0.954	0.969	0.985
2.39	0.768	0.784	0.799	0.815	0.830	0.846	0.861	0.876	0.892	0.907	0.923	0.938	0.954	0.969	0.985
2.40	0.768	0.783	0.799	0.814	0.830	0.845	0.861	0.876	0.892	0.907	0.923	0.938	0.954	0.969	0.985
2.41	0.768	0.783	0.799	0.814	0.830	0.845	0.861	0.876	0.892	0.907	0.923	0.938	0.954	0.969	0.985
2.42	0.767	0.783	0.798	0.814	0.829	0.845	0.860	0.876	0.891	0.907	0.922	0.938	0.953	0.969	0.984
2.43	0.767	0.782	0.798	0.813	0.829	0.844	0.860	0.876	0.891	0.907	0.922	0.938	0.953	0.969	0.984
2.44	0.766	0.782	0.797	0.813	0.829	0.844	0.860	0.875	0.891	0.907	0.922	0.938	0.953	0.969	0.984
2.45	0.766	0.781	0.797	0.813	0.828	0.844	0.860	0.875	0.891	0.906	0.922	0.938	0.953	0.969	0.984
2.46	0.765	0.781	0.797	0.812	0.828	0.844	0.859	0.875	0.891	0.906	0.922	0.937	0.953	0.969	0.984
2.47	0.765	0.781	0.796	0.812	0.828	0.843	0.859	0.875	0.890	0.906	0.922	0.937	0.953	0.969	0.984
2.48	0.765	0.780	0.796	0.812	0.827	0.843	0.859	0.874	0.890	0.906	0.922	0.937	0.953	0.969	0.984
2.49	0.764	0.780	0.796	0.811	0.827	0.843	0.859	0.874	0.890	0.906	0.921	0.937	0.953	0.969	0.984
2.50	0.764	0.780	0.795	0.811	0.827	0.843	0.858	0.874	0.890	0.906	0.921	0.937	0.953	0.969	0.984
2.51	0.763	0.779	0.795	0.811	0.826	0.842	0.858	0.874	0.890	0.905	0.921	0.937	0.953	0.968	0.984
2.52	0.763	0.779	0.795	0.810	0.826	0.842	0.858	0.874	0.889	0.905	0.921	0.937	0.953	0.968	0.984
2.53	0.763	0.778	0.794	0.810	0.826	0.842	0.858	0.873	0.889	0.905	0.921	0.937	0.953	0.968	0.984
2.54	0.762	0.778	0.794	0.810	0.826	0.841	0.857	0.873	0.889	0.905	0.921	0.937	0.952	0.968	0.984
2.55	0.762	0.778	0.794	0.809	0.825	0.841	0.857	0.873	0.889	0.905	0.921	0.936	0.952	0.968	0.984
2.56	0.761	0.777	0.793	0.809	0.825	0.841	0.857	0.873	0.889	0.905	0.920	0.936	0.952	0.968	0.984
2.57	0.761	0.777	0.793	0.809	0.825	0.841	0.857	0.873	0.888	0.904	0.920	0.936	0.952	0.968	0.984
2.58	0.761	0.777	0.793	0.809	0.824	0.840	0.856	0.872	0.888	0.904	0.920	0.936	0.952	0.968	0.984
2.59	0.760	0.776	0.792	0.808	0.824	0.840	0.856	0.872	0.888	0.904	0.920	0.936	0.952	0.968	0.984
2.60	0.760	0.776	0.792	0.808	0.824	0.840	0.856	0.872	0.888	0.904	0.920	0.936	0.952	0.968	0.984

## Appendix C

## Table MA – Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group														
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
2.61	0.760	0.776	0.792	0.808	0.824	0.840	0.856	0.872	0.888	0.904	0.920	0.936	0.952	0.968	0.984
2.62	0.759	0.775	0.791	0.807	0.823	0.839	0.855	0.872	0.888	0.904	0.920	0.936	0.952	0.968	0.984
2.63	0.759	0.775	0.791	0.807	0.823	0.839	0.855	0.871	0.887	0.903	0.920	0.936	0.952	0.968	0.984
2.64	0.758	0.774	0.791	0.807	0.823	0.839	0.855	0.871	0.887	0.903	0.919	0.936	0.952	0.968	0.984
2.65	0.758	0.774	0.790	0.806	0.823	0.839	0.855	0.871	0.887	0.903	0.919	0.935	0.952	0.968	0.984
2.66	0.758	0.774	0.790	0.806	0.822	0.838	0.855	0.871	0.887	0.903	0.919	0.935	0.952	0.968	0.984
2.67	0.757	0.773	0.790	0.806	0.822	0.838	0.854	0.871	0.887	0.903	0.919	0.935	0.951	0.968	0.984
2.68	0.757	0.773	0.789	0.805	0.822	0.838	0.854	0.870	0.887	0.903	0.919	0.935	0.951	0.968	0.984
2.69	0.757	0.773	0.789	0.805	0.821	0.838	0.854	0.870	0.886	0.903	0.919	0.935	0.951	0.968	0.984
2.70	0.756	0.772	0.789	0.805	0.821	0.837	0.854	0.870	0.886	0.902	0.919	0.935	0.951	0.967	0.984
2.71	0.756	0.772	0.788	0.805	0.821	0.837	0.853	0.870	0.886	0.902	0.919	0.935	0.951	0.967	0.984
2.72	0.755	0.772	0.788	0.804	0.821	0.837	0.853	0.870	0.886	0.902	0.918	0.935	0.951	0.967	0.984
2.73	0.755	0.771	0.788	0.804	0.820	0.837	0.853	0.869	0.886	0.902	0.918	0.935	0.951	0.967	0.984
2.74	0.755	0.771	0.787	0.804	0.820	0.836	0.853	0.869	0.886	0.902	0.918	0.935	0.951	0.967	0.984
2.75	0.754	0.771	0.787	0.803	0.820	0.836	0.853	0.869	0.885	0.902	0.918	0.934	0.951	0.967	0.984
2.76	0.754	0.770	0.787	0.803	0.820	0.836	0.852	0.869	0.885	0.902	0.918	0.934	0.951	0.967	0.984
2.77	0.754	0.770	0.786	0.803	0.819	0.836	0.852	0.869	0.885	0.901	0.918	0.934	0.951	0.967	0.984
2.78	0.753	0.770	0.786	0.803	0.819	0.836	0.852	0.868	0.885	0.901	0.918	0.934	0.951	0.967	0.984
2.79	0.753	0.769	0.786	0.802	0.819	0.835	0.852	0.868	0.885	0.901	0.918	0.934	0.951	0.967	0.984
2.80	0.753	0.769	0.786	0.802	0.819	0.835	0.852	0.868	0.885	0.901	0.918	0.934	0.951	0.967	0.984
2.81	0.752	0.769	0.785	0.802	0.818	0.835	0.851	0.868	0.884	0.901	0.917	0.934	0.950	0.967	0.983
2.82	0.752	0.768	0.785	0.801	0.818	0.835	0.851	0.868	0.884	0.901	0.917	0.934	0.950	0.967	0.983
2.83	0.752	0.768	0.785	0.801	0.818	0.834	0.851	0.867	0.884	0.901	0.917	0.934	0.950	0.967	0.983
2.84	0.751	0.768	0.784	0.801	0.818	0.834	0.851	0.867	0.884	0.900	0.917	0.934	0.950	0.967	0.983
2.85	0.751	0.767	0.784	0.801	0.817	0.834	0.851	0.867	0.884	0.900	0.917	0.934	0.950	0.967	0.983
2.86	0.751	0.767	0.784	0.800	0.817	0.834	0.850	0.867	0.884	0.900	0.917	0.933	0.950	0.967	0.983
2.87	0.742	0.759	0.776	0.794	0.811	0.828	0.845	0.862	0.880	0.897	0.914	0.931	0.948	0.966	0.983
2.88	0.742	0.759	0.776	0.793	0.810	0.828	0.845	0.862	0.879	0.897	0.914	0.931	0.948	0.966	0.983
2.89	0.741	0.758	0.776	0.793	0.810	0.827	0.845	0.862	0.879	0.896	0.914	0.931	0.948	0.965	0.983
2.90	0.741	0.758	0.775	0.793	0.810	0.827	0.844	0.862	0.879	0.896	0.914	0.931	0.948	0.965	0.983
2.91	0.740	0.758	0.775	0.792	0.810	0.827	0.844	0.861	0.879	0.896	0.913	0.931	0.948	0.965	0.983
2.92	0.740	0.757	0.775	0.792	0.809	0.827	0.844	0.861	0.879	0.896	0.913	0.931	0.948	0.965	0.983
2.93	0.740	0.757	0.774	0.792	0.809	0.826	0.844	0.861	0.879	0.896	0.913	0.931	0.948	0.965	0.983
2.94	0.739	0.757	0.774	0.791	0.809	0.826	0.844	0.861	0.878	0.896	0.913	0.930	0.948	0.965	0.983
2.95	0.739	0.756	0.774	0.791	0.809	0.826	0.843	0.861	0.878	0.896	0.913	0.930	0.948	0.965	0.983
2.96	0.739	0.756	0.773	0.791	0.808	0.826	0.843	0.861	0.878	0.895	0.913	0.930	0.948	0.965	0.983
2.97	0.737	0.754	0.772	0.789	0.807	0.825	0.842	0.860	0.877	0.895	0.912	0.930	0.947	0.965	0.982
2.98	0.736	0.754	0.772	0.789	0.807	0.824	0.842	0.859	0.877	0.895	0.912	0.930	0.947	0.965	0.982
2.99	0.736	0.753	0.771	0.789	0.806	0.824	0.842	0.859	0.877	0.894	0.912	0.930	0.947	0.965	0.982
3.00	0.735	0.753	0.771	0.788	0.806	0.824	0.841	0.859	0.877	0.894	0.912	0.929	0.947	0.965	0.982

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**Appendix D  
Expense-Related Rating Values****Appendix D  
Expense-Related Rating Values**

[To be filed by the insurer.]



(Ed. 04-08)

California Retrospective Rating Plan

Effective January 1, 2011/2013

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**RETROSPECTIVE PREMIUM ENDORSEMENT**

The standard premium you pay for the insurance coverage afforded by this policy and any other policy combined with this policy for retrospective premium determination shall be modified in accordance with the provisions of our Workers' Compensation Retrospective Rating Plan authorized for use in California. The premium modified in accordance with the Plan is referred to as retrospective premium.

**1. Elements in Development of Retrospective Premium**

- (a) Standard premium is the premium you would have paid if you had not chosen retrospective rating, with two exceptions. Standard premium excludes premium discount and premium charges arising from the Terrorism Risk Insurance Act of 2002 as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007.
- (b) Basic premium is a percentage of the standard premium. The basic premium is determined by multiplying the standard premium by the basic premium factor. The basic premium factor is based on the expense ratio, the table of insurance charges, and the per-accident loss limitation if one is shown in the schedule.
- (c) Incurred losses are all amounts we pay plus our estimate of reserves to be paid for losses in connection with the policies subject to this endorsement and include the amounts we expend and our estimates of amounts to be expended in the defense of employers' liability claims. Incurred losses do not include any losses directly arising from certified terrorism losses, as defined by the Terrorism Risk Insurance Act of 2002 as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007, reported with a Catastrophe Code assigned pursuant to the California Uniform Statistical Reporting Plan.
- (d) You may elect incurred allocated loss adjustment expenses (ALAE) to be included with losses in the retrospective premium calculation. ALAE is the expense we incur in connection with handling a claim which can be directly allocated to that particular claim. ALAE does not include expenses incurred in connection with handling claims directly arising from certified terrorism losses, as defined by the Terrorism Risk Insurance Act of 2002 as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007, reported with a Catastrophe Code assigned pursuant to the California Uniform Statistical Reporting Plan.
- (e) Converted losses are the incurred losses and, if elected, ALAE during the policy period for which this endorsement applies, multiplied by the loss conversion factor shown in the schedule.
- (f) In addition to the above elements, you may elect to include a per-accident loss limitation. Per-accident loss limitation means the amount of incurred loss and, if elected, ALAE to be included in the retrospective premium calculation is limited to an amount called the per-accident loss limitation. The per-accident loss limitation applies separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of any one accident.

The charge for this per-accident loss limitation is called the excess loss premium. Excess loss premium is a percentage of standard premium multiplied by the loss conversion factor. The percentage is called the excess loss factor.

Excess loss premium factors vary by hazard group and by the amount of per-accident loss limitation. If you choose this elective element, the loss conversion factor, the per-accident loss limitation and the excess loss factor are shown in the schedule.

**2. Retrospective Premium**

The retrospective premium shall not be less than the minimum retrospective premium, nor more than the maximum retrospective premium, as determined by applying the minimum and maximum retrospective premium ratios as shown in the schedule to the standard premium. Subject to these minimum and maximum amounts, the retrospective premium will be the sum of (a) the basic premium and (b) converted losses, and (c), if a per-accident loss limitation is elected, the excess loss premium. The sum of the basic premium and converted losses and, if applicable, the excess loss premium will be multiplied by the tax multiplier.

### 3. Computation of Retrospective Premium

Within six (6) months after the termination of this policy or any other policy combined with this policy for retrospective premium determination, we shall make an audit of your records in order to compute the standard premium and the basic premium.

Unless otherwise shown on the schedule, we shall determine the amount of the incurred losses as of the sixth month after the month in which this policy terminates, unless this policy is combined with other policies for retrospective premium determination, in which case we shall determine the amount of the incurred losses as of the sixth month after the month in which the last policy in force terminates.

Within two (2) months after we have determined the basic premium and incurred losses, we shall make the first computation of the retrospective premium.

If we have agreed that the first computation of the retrospective premium is the final computation, no further adjustment of the retrospective premium will be made unless there is a clerical error in the calculation. In the absence of this agreement, additional retrospective premium computations will be calculated at twelve (12) month intervals after the first computation based on the latest evaluation of loss experience, unless otherwise shown in the schedule. When we have agreed that a computation is the final computation, no other adjustment of the retrospective premium will be made unless there is a clerical error in the calculation.

In the event that you are declared bankrupt or insolvent, make an assignment for the benefit of creditors, are involved in reorganization, receivership or liquidation, or dispose of all your interest in work covered by the insurance, we may make a special valuation of the retrospective premium. You will pay the amount due us if the retrospective premium is more than the total standard premium as of the special valuation date.

### 4. Payment of Premium

Prior to the first computation of the retrospective premium, you must pay us the premium due in accordance with the terms and conditions which would apply if this policy were not subject to retrospective rating.

After each computation of retrospective premium, you will pay promptly the amount due us, or we will refund the amount due you.

### 5. Cancellation of the Policy

(a) Cancellation by you. If you cancel this policy or any other policy providing coverage pursuant to this retrospective rating endorsement:

1. The standard premium for this policy and for each policy combined with this policy for premium determination shall be separately computed at short rates in accordance with our short-rate cancellation table authorized for use in California. If we are not authorized to use a short-rate cancellation table, the standard premium shall be computed on a pro rata basis.
2. The sum of the short-rate standard premium for each policy shall be used to determine the basic premium.
3. The sum of the short-rate standard premium for each policy will be the minimum retrospective premium.

4. The maximum retrospective premium will be determined by extending the standard premium for each policy providing coverage pursuant to this endorsement, on a pro rata basis, to the original expiration date of the policy. The sum of the extended standard premium of each policy is multiplied by the corresponding maximum retrospective premium ratio found in the schedule.

- (b) Cancellation by us. If we cancel the policy, the retrospective premium shall be computed on the basis of the standard premium. However, in the event we cancel for non-payment of premium, the maximum retrospective premium shall be determined in accordance with (a)(4) above.

## Schedule

1. Tax Multiplier \_\_\_\_\_
2. Allocated Loss Adjustment Expenses are \_\_\_\_\_  
"Included or Excluded"
3. Loss Conversion Factor \_\_\_\_\_
4. Per-Accident Loss Limit (if any) \_\_\_\_\_
5. Risk Excess Loss Factor (if any) \_\_\_\_\_
6. Other Policies Subject to this Retrospective Premium Endorsement \_\_\_\_\_
7. First Computation of Retrospective Premium will be based on losses valued as of the sixth month after expiration of all policies subject to this endorsement. \_\_\_\_\_  
(yes/no)  
If no, specify \_\_\_\_\_
8. Subsequent Computations of Retrospective Premium will be made at twelve (12) month intervals after the first computation \_\_\_\_\_  
(yes/no)  
If no, specify \_\_\_\_\_
9. Estimated Standard Premium subject to Endorsement \_\_\_\_\_
10. Minimum Retrospective Premium Ratio \_\_\_\_\_
11. Maximum Retrospective Premium Ratio \_\_\_\_\_
12. Basic Premium Factor \_\_\_\_\_

The basic premium factor used to compute the retrospective premium will be based on the actual standard premium subject to this endorsement. If the actual standard premium is within the range of the standard premium amounts shown below, the basic premium factor will be obtained by linear interpolation. If the actual standard premium is not within the range shown below, the basic premium factor will be recalculated.



(Ed. 04-08)

The standard premium amount shown in column (1) is \_\_\_\_\_ percent of the estimated standard premium, the standard premium shown in column (2) is 100 percent of the estimated standard premium, and the standard premium in column (3) is \_\_\_\_\_ percent of the estimated standard premium.

	(1)	(2)	(3)
Standard Premium			
Basic Premium Factor			

**Notes:**

1. Show the applicable tax multiplier, whether or not allocated loss adjustment expenses are to be included, and the loss conversion factor in Items 1, 2, and 3 of the Schedule.
2. If a per-accident loss limit has been selected, show the amount of the selected limit on line 4 and the excess loss factor on line 5. If no per-accident loss limit was selected, enter "none" or other appropriate text on lines 4 and 5.
3. Identify by policy number any policies to be combined with this one for retrospective rating in Item 6 of the Schedule. The other policies should be endorsed with the Retrospective Premium Endorsement – Short Form to show that they are subject to this endorsement.
4. Indicate on line 7 whether or not the first retrospective premium adjustment will be based on losses valued as of the sixth month following expiration of all policies subject to the endorsement. If not, specify when losses will be valued for the initial adjustment.
5. Indicate on line 8 whether or not subsequent retrospective adjustments, if any, will be made at 12-month intervals following the first adjustment. If not, specify the time intervals between retrospective adjustments or other appropriate text.
6. Show the estimated standard premium for all policies subject to this endorsement on line 9.
7. Show the minimum retrospective premium ratio and the maximum retrospective premium ratio on lines 10 and 11, respectively.
8. Show the basic premium factor at the estimated standard premium on line 12. Following line 12, show the smallest standard premium of the selected range of amounts about the estimated standard premium in column (1), the estimated standard premium shown on line 12 in column (2), and the greatest standard premium of the range in column (3). Also show the basic premium factors corresponding to those premium amounts in columns (1), (2), and (3). Additional columns for other standard premium amounts between the premium amounts shown in columns (1), (2), and (3) and the basic premium factors corresponding to those premium amounts may be added between columns (1) and (3).
9. This endorsement has been approved for use with the California Retrospective Rating Plan (Advisory).

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

**(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)**

Endorsement Effective  
Insured

Policy No.  
Insurance Company

Endorsement No.

Countersigned By \_\_\_\_\_



**WCIRB**California®

525 Market Street, Suite 800  
San Francisco, CA 94105-2767

Voice 415.777.0777  
Fax 415.778.7007

[www.wcirbonline.org](http://www.wcirbonline.org)  
[wcirb@wcirbonline.org](mailto:wcirb@wcirbonline.org)



Part C  
Section B  
Amendments to the *California Large Risk Deductible Plan*  
Effective January 1, 2013

The following amendments to the advisory *California Large Risk Deductible Plan* were adopted by the WCIRB to be effective January 1, 2013. These amendments were made to reflect updated rating values and for clarity, and are being submitted to the Insurance Commissioner for review.



## California Large Risk Deductible Plan

Effective January 1, ~~2011~~2013

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**Part 1 – General Provisions****I. Purpose**

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**Part 1 – General Provisions**

This *California Large Risk Deductible Plan* was developed by the Workers' Compensation Insurance Rating Bureau of California (WCIRB) for the convenience of its users. This Plan was submitted to the Insurance Commissioner for review, however, it does not bear the official approval of the California Department of Insurance and is not a regulation. An insurer must make an independent assessment regarding its use of this Plan based upon its particular facts and circumstances.

**I. Purpose**

The *Large Risk Deductible Plan* permits an employer who is insured for its workers' compensation liability to reimburse the insurer for losses incurred up to the deductible amount elected in connection with the workers' compensation insurance coverage. In exchange for agreeing to reimburse the insurer, the employer receives a premium reduction.

**II. Coverage**

The coverage is provided by a standard workers' compensation and employers' liability policy with the large risk deductible endorsement. Nothing in the endorsement relieves the insurer of its obligations under the California workers' compensation policy to provide benefits to injured employees in the event the employer fails to reimburse the insurer. Failure on the part of the employer to reimburse the insurer will permit the insurer to cancel the policy in accordance with the procedure for canceling a policy for non-payment of premium.

**Part 2 – Application of Large Deductible Plan****I. Authority**

---

**Part 2 – Application of Large Deductible Plan****I. Authority**

The application of this Plan is optional for those risks that are eligible and may be used upon agreement of the insurer and the insured. The term of the Plan is the same as the period of the policy or policies to which it applies and is effective for no more than one year. The deductible applies to indemnity and medical benefits paid in connection with the workers' compensation insurance coverage, benefits or damages paid in connection with the employers' liability insurance coverage and payments under the other states insurance coverage provided in this policy and, if elected, allocated loss adjustment expense. However, the deductible does not apply to any losses directly arising from certified terrorism losses, as defined by the Terrorism Risk Insurance Act of 2002 as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007, reported with a Catastrophe Code assigned pursuant to the *California Workers' Compensation Uniform Statistical Reporting Plan—1995*. Except for the terrorism losses defined above, the deductible applies to each accident for bodily injury by accident and to each employee for bodily injury by disease. A policy period aggregate limit may be elected.

**II. Deductible Amounts**

The minimum deductible is \$100,000 per accident or per employee. Higher amounts are available in increments that correspond to those listed for the loss elimination ratios in Tables 2 and 3 of Appendix B.

**III. Eligibility**

A minimum of \$500,000 of either California or countrywide estimated annual standard workers' compensation premium is required to be eligible for this Plan.

**IV. Security**

Unless otherwise mandated by law, an irrevocable letter of credit or other security in a form acceptable to the insurer is required.

**V. Policy Preparation**

The calculated deductible premium credit (standard premium minus deductible premium) for the selected deductible will be shown in Item 4 of the Information Page.

Each policy to which this coverage applies shall include an approved large risk deductible endorsement.

**VI. Unit Statistical Reporting**

The *California Workers' Compensation Uniform Statistical Reporting Plan—1995* requires that gross incurred losses, prior to the application of the deductible, be reported. Total payroll and final premium, prior to the application of the deductible premium credit, shall also be reported.

**Part 3 – Determination of Deductible Premium****I. Rating Procedure****Part 3 – Determination of Deductible Premium****I. Rating Procedure**

The deductible premium is calculated in accordance with the following procedures and definitions:

Formula

$$\text{Deductible Premium} = \frac{\text{Expected Losses Above Deductible} + \text{Fixed Expense Charge}}{1.00 - \text{Variable Expense Ratio}} + \text{Aggregate Limit (if applicable) Charge}$$

**A. Expected Losses Above Deductible**

Component of the deductible premium to cover losses (and ALAE, if applicable) in excess of the deductible limit.

1. **Standard Premium** – The standard premium is the premium for the risk determined on the basis of the insurer's authorized rates, the exposure subject to this Plan, any applicable experience modifications and shall include any other authorized premium charge applicable, excluding premium discount. Standard premium shall exclude premium charges arising from the Terrorism Risk Insurance Act of 2002 as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007.
2. **Expected Loss Ratio** – The expected loss ratio or ratios at standard premium to be used for risks subject to this Plan are included in Appendix D. If ALAE is elected to be subject to the deductible, the expected loss and ALAE ratio included in Appendix D is used.
3. **Expected Losses** – Expected losses are the product of the standard premium (Item 1) and the expected loss ratio (Item 2).
4. **Per Accident Deductible Amount** – This is the per accident loss and, if elected, ALAE limitation selected by agreement between the insurer and insured. The deductible amount is restricted to a minimum of \$100,000.
5. **Risk Excess Loss Factor for Per Accident Deductible** – This factor represents the proportion of standard premium attributable to losses and, if elected, ALAE above the selected per accident deductible (see Appendix B).
6. **Expected Losses Above the Deductible** – This is the amount of expected losses and, if elected, ALAE estimated to be incurred in excess of the selected deductible and is computed as the product of the standard premium (Item 1) and the risk excess loss factor (Item 5).

**B. Fixed Expense Charge**

The fixed expense charge is the component of the deductible premium to cover expenses and profit and contingencies that are assumed not to vary with the final premium. Fixed expense information is included in Appendix D.

Notwithstanding the provisions of the rating procedure, the insured and insurer may agree to adjust retroactively the fixed expense charge based on actual costs.

**C. Variable Expense Ratio**

The variable expense ratio is the component of the deductible premium intended to reflect expenses and profit and contingencies that vary with the final deductible premium. Variable expense ratios are included in Appendix D.

**Part 3 – Determination of Deductible Premium****I. Rating Procedure**

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**D. Aggregate Limit Charge**

The aggregate limit is an optional element established by agreement between the insurer and the insured and applies to the aggregate amount of losses for the policy period after application of the per accident deductible. If an aggregate limit is selected, the minimum aggregate limit should be no less than the selected per accident deductible amount. The aggregate limit charge is the component of the deductible premium intended to provide for the amount of losses (and ALAE, if applicable) expected to exceed the established aggregate limit after application of the per accident deductible. If an aggregate limit is selected, the aggregate limit charge to be included in the deductible premium formula is determined by the insurer and the insured. [Appendix C includes tables of insurance charges based on California experience, which can be used to establish aggregate limit charges in a manner similar to that described in the advisory California Retrospective Rating Plan. Tables of insurance charges (or loss and ALAE insurance charges if the ALAE Option is selected) for twenty-one (21) per accident deductible amounts (see Appendix C) are part of this Plan, are incorporated by reference herein, and are available from the WCIRB on request.]

**E. Deductible Premium**

Premium charged to the policyholder for workers' compensation deductible coverage. It is computed as follows:

1. Expected Losses Above the Deductible [Item A(6)].
2. Fixed Expense Charge (Item B).
3. Variable Expense Ratio (Item C).
4. Aggregate Limit Charge, if any (Item D).
5. Deductible Premium =  $\frac{(1) + (2)}{1.00 - (3)} + (4)$

The procedure to compute the deductible premium is illustrated in a sample computation included in Appendix A.

## Appendix A

### Illustrative Sample of Computation of Deductible Premium

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## Appendix A

### Illustrative Sample of Computation of Deductible Premium

To illustrate the use of this Plan, assume the hypothetical information for an insured who has not elected to include allocated loss adjustment expense as subject to the deductible (the computation is similar if ALAE is elected as subject to the deductible) shown in Items 1–4 below and the distribution of expected losses by hazard group shown in Attachment 1. Then the deductible premium can be computed as follows:

1.	Estimated Annual Standard Premium Subject to the Plan ("First Dollar" Coverage)	\$750,000
2.	Selected Deductible (Per Accident Loss Limitation)	\$100,000
3.	Selected Aggregate Limit of Coverage	\$900,000
4.	Expected "First Dollar" Loss Ratio [This hypothetical figure is only for illustrative purposes. The actual expected loss ratio used will be consistent with expense-related values in Appendix D.]	0.749
5.	Expected "First Dollar" Losses [(1) x (4)]	\$561,750
6.	Risk Excess Loss Factor [Item (6), Attachment 1]	0.46064541
7.	Expected Losses Above Deductible [(1) x (6)]	<u>\$345,450.340.575</u>
8.	Fixed Expense Charge [This hypothetical figure is only for illustrative purposes. The actual fixed expense charge used will be consistent with expense-related values in Appendix D.]	\$75,000
9.	Variable Expense Ratio [This hypothetical figure is only for illustrative purposes. The actual variable expense ratio used will be consistent with expense-related values in Appendix D.]	0.20
10.	Charge for Aggregate Limit [This hypothetical figure is only for illustrative purposes. Aggregate limit charges are determined by the insurer and the insured.]	\$50,000
11.	Deductible Premium	<u>\$575,563.569.469</u>
	$\frac{(7) + (8)}{1.00 - (9)} + (10)$	



**Appendix A****Attachment 1 — Illustrative Calculation of Risk Excess Loss Factor****Attachment 1 — Illustrative Calculation of Risk Excess Loss Factor**

This illustration is based on the information included in the sample computation in Appendix A and unlimited expected losses assumed to be distributed by hazard group as shown in column (2) of the table shown below. Based on this information, the Risk Loss Elimination Ratio (RLER) and the risk excess loss factor are computed as follows:

(1)	(2)	(3)	(4)
California Hazard Group	Expected Unlimited Losses	LER for Selected Limit	Expected Losses Eliminated (2) x (3)
1	0	<del>0.519</del> <u>0.505</u>	0
2	0	<del>0.550</del> <u>0.533</u>	0
3	261,750	0.567	148,412
4	100,000	<del>0.605</del> <u>0.595</u>	<del>605</del> <u>59,500</u>
5	0	<del>0.636</del> <u>0.628</u>	0
6	100,000	<del>0.665</del> <u>0.643</u>	<del>66,500</del> <u>64,300</u>
7	100,000	<del>0.700</del> <u>0.684</u>	<del>70,000</del> <u>68,400</u>
Total	\$561,750	--	<del>\$345,412</del> <u>\$340,612</u>
(5) Risk Loss Elimination Ratio (RLER) [Total (4)/Total (2)]			<del>0.6149</del> <u>0.6063</u>
(6) Risk Excess Loss Factor [The Risk Excess Loss Factor is used to determine the charge for the per accident deductible and is the product of the expected loss ratio and the RLER (Item 5).]			<del>0.4606</del> <u>0.4541</u>

**Notes****Column (2)**

Segregate expected losses (standard premium x expected loss ratio) by California hazard group based on Table 1 of Appendix B.

**Column (3)**

From Table 2 of Appendix B, enter the loss elimination ratio for each California hazard group for the selected per accident deductible.

## Appendix B

### Determination of Risk Excess Loss Factor

## Appendix B

### Determination of Risk Excess Loss Factor

To determine the risk excess loss factor, classifications are assigned to hazard groups based on the propensity for claim amounts of different sizes in the classification. Table 1 includes the list of hazard group assignments by classification. (If classifications other than those contained in the Standard Classification System of the *California Workers' Compensation Uniform Statistical Reporting Plan—1995* are included on the policy, unlimited expected losses shall be assigned to the appropriate standard classification.) Expected unlimited losses or, if the ALAE option is elected, losses and ALAE are segregated by hazard group based on the assignment of classifications to hazard group (see Table 1). The Risk Loss Elimination Ratio (RLER) and the risk excess loss factor are determined from the expected unlimited losses by hazard group and the table of loss elimination ratios (see Table 2) or, if ALAE is elected as subject to the deductible, the table of loss and ALAE elimination ratios (see Table 3), by completing the information in the table below (see Appendix A, Attachment 1, for illustrative example):

(1)	(2)	(3)	(4)
California Hazard Group	Expected Unlimited Losses	LER for Selected Limit	Expected Losses Eliminated (2) x (3)
1			
2			
3			
4			
5			
6			
7			
Total		--	

(5) Risk Loss Elimination Ratio (RLER)  
[Total (4)/Total (2)]

(6) Risk Excess Loss Factor [The Risk Excess Loss Factor is used to determine the charge for the per accident deductible and is the product of the expected loss ratio and the RLER (Item 5).]

### NOTES

Column (2)

Segregate expected losses (standard premium x expected loss ratio) by California hazard group based on Table 1 of Appendix B.

Column (3)

From Table 2 of Appendix B, enter the loss elimination ratio for each California hazard group for the selected per accident deductible.

**Appendix B****Table 1 — Table of Classifications by California Hazard Group****Table 1 — Table of Classifications by California Hazard Group**

<u>Class No.</u>	<u>Hazard Group</u>	<u>Class No.</u>	<u>Hazard Group</u>	<u>Class No.</u>	<u>Hazard Group</u>	<u>Class No.</u>	<u>Hazard Group</u>	<u>Class No.</u>	<u>Hazard Group</u>
0005	1	2150	3	3146	3	3840	2	4683	3
0016	3	2163	3	3152	2	4000	4	4691	2
0034	4	2211	3	3165	1	4034	3	4692	2
0035	1	2222	2	3169	1	4036	3	4717	3
0036	2	2362	3	3175	2	4038	3	4720	3
0038	5	2402	1	3178	2	4041	3	4740	4
0040	2	2413	4	3179	1	4049	2	4771	4
0041	2	2501	2	3180	1	4111	3	4828	3
0042	2	2570	4	3220	3	4112	2	4829	4
0044	4	2571	4	3241	1	4114	3	4831	3
0045	3	2576	3	3255	2	4130	1	4922	2
0050	4	2578	2	3257	2	4133	3	4983	4
0079	1	2584	2	3300	5	4150	2	5020	5
0096	3	2585	2	3339	3	4239	3	5027	6
0106	7	2586	4	3365	4	4240	1	5028	4
0171	4	2589	3	3372	4	4243	1	5040	7
0172	3	2623	1	3373	4	4244	4	5057	5
0251	3	2660	2	3383	3	4250	2	5059	7
0400	3	2683	2	3400	4	4251	2	5102	5
0401	5	2688	2	3401	2	4279	2	5107	3
1122	4	2702	7	3501	2	4283	3	5108	4
1123	4	2710	3	3507	3	4286	1	5128	3
1124	4	2727	6	3560	2	4295	3	5140	3
1320	6	2731	2	3566	3	4297	3	5146	4
1322	7	2757	1	3567	3	4299	4	5160	5
1330	4	2759	4	3568	2	4304	3	5183	4
1438	3	2790	1	3569	4	4312	4	5184	6
1452	4	2797	2	3570	1	4351	3	5185	3
1463	4	2806	2	3572	3	4354	1	5186	3
1624	4	2812	2	3573	2	4360	4	5187	7
1699	3	2819	4	3574	1	4361	1	5188	3
1701	4	2840	2	3577	1	4362	3	5190	4
1710	6	2842	3	3578	3	4410	1	5191	4
1741	5	2852	2	3579	3	4414	1	5192	3
1803	5	2881	2	3612	2	4420	2	5195	4
1925	4	2883	1	3620	3	4431	2	5201	3
2002	3	2915	3	3632	4	4432	4	5205	7
2003	2	2923	1	3634	2	4470	3	5207	6
2014	3	2960	3	3643	2	4478	2	5212	7
2030	5	3004	3	3647	4	4492	2	5213	6
2063	1	3018	3	3651	2	4494	3	5214	4
2081	1	3022	2	3681	3	4495	3	5222	6
2095	2	3030	3	3682	2	4496	4	5225	7
2102	2	3039	3	3683	3	4497	2	5348	2
2106	4	3040	3	3719	7	4498	2	5403	5
2107	2	3060	3	3724	5	4499	2	5432	4
2108	3	3066	3	3726	5	4511	3	5436	2
2109	3	3070	1	3805	4	4512	3	5443	4
2111	2	3076	2	3807	3	4557	3	5446	3
2113	4	3081	3	3808	1	4558	1	5447	5
2116	2	3082	4	3815	2	4567	4	5467	4
2117	1	3085	3	3821	4	4611	3	5470	5
2121	3	3099	3	3828	2	4623	1	5473	5
2123	3	3110	5	3830	2	4635	5	5474	4
2142	3	3131	3	3831	2	4665	4	5479	3

**Appendix B****Table 1 — Table of Classifications by California Hazard Group****Table 1 (Continued)****Table of Classifications by California Hazard Group**

<u>Class No.</u>	<u>Hazard Group</u>	<u>Class No.</u>	<u>Hazard Group</u>	<u>Class No.</u>	<u>Hazard Group</u>	<u>Class No.</u>	<u>Hazard Group</u>	<u>Class No.</u>	<u>Hazard Group</u>
<u>5482</u>	<u>7</u>	<u>7403</u>	<u>2</u>	<u>8078</u>	<u>1</u>	<u>8807</u>	<u>3</u>	<u>9156</u>	<u>3</u>
<u>5484</u>	<u>3</u>	<u>7405</u>	<u>2</u>	<u>8102</u>	<u>1</u>	<u>8808</u>	<u>2</u>	<u>9180</u>	<u>3</u>
<u>5485</u>	<u>5</u>	<u>7409</u>	<u>6</u>	<u>8103</u>	<u>1</u>	<u>8810</u>	<u>1</u>	<u>9181</u>	<u>1</u>
<u>5506</u>	<u>5</u>	<u>7410</u>	<u>2</u>	<u>8106</u>	<u>4</u>	<u>8813</u>	<u>3</u>	<u>9182</u>	<u>1</u>
<u>5507</u>	<u>6</u>	<u>7413</u>	<u>2</u>	<u>8107</u>	<u>3</u>	<u>8818</u>	<u>2</u>	<u>9184</u>	<u>3</u>
<u>5538</u>	<u>3</u>	<u>7421</u>	<u>1</u>	<u>8110</u>	<u>3</u>	<u>8820</u>	<u>3</u>	<u>9185</u>	<u>2</u>
<u>5542</u>	<u>5</u>	<u>7424</u>	<u>4</u>	<u>8111</u>	<u>5</u>	<u>8821</u>	<u>3</u>	<u>9220</u>	<u>3</u>
<u>5552</u>	<u>7</u>	<u>7428</u>	<u>4</u>	<u>8113</u>	<u>4</u>	<u>8822</u>	<u>4</u>	<u>9402</u>	<u>4</u>
<u>5553</u>	<u>7</u>	<u>7429</u>	<u>3</u>	<u>8116</u>	<u>3</u>	<u>8823</u>	<u>2</u>	<u>9403</u>	<u>4</u>
<u>5606</u>	<u>4</u>	<u>7500</u>	<u>3</u>	<u>8117</u>	<u>3</u>	<u>8827</u>	<u>4</u>	<u>9410</u>	<u>4</u>
<u>5630</u>	- <u>5</u>	<u>7515</u>	- <u>7</u>	<u>8204</u>	- <u>4</u>	<u>8829</u>	- <u>1</u>	<u>9420</u>	<u>3</u>
<u>5631</u>	<u>4</u>	<u>7520</u>	<u>3</u>	<u>8209</u>	<u>1</u>	<u>8830</u>	<u>1</u>	<u>9422</u>	<u>1</u>
<u>5632</u>	<u>5</u>	<u>7538</u>	<u>5</u>	<u>8215</u>	<u>4</u>	<u>8831</u>	<u>3</u>	<u>9424</u>	<u>3</u>
<u>5633</u>	<u>4</u>	<u>7539</u>	<u>5</u>	<u>8227</u>	<u>4</u>	<u>8834</u>	<u>2</u>	<u>9426</u>	<u>5</u>
<u>5645</u>	<u>5</u>	<u>7580</u>	<u>5</u>	<u>8232</u>	<u>5</u>	<u>8838</u>	<u>2</u>	<u>9501</u>	<u>2</u>
<u>5650</u>	<u>3</u>	<u>7600</u>	<u>3</u>	<u>8264</u>	<u>1</u>	<u>8839</u>	<u>2</u>	<u>9507</u>	<u>4</u>
<u>5697</u>	<u>4</u>	<u>7601</u>	<u>5</u>	<u>8265</u>	<u>6</u>	<u>8840</u>	<u>4</u>	<u>9516</u>	<u>4</u>
<u>5951</u>	<u>1</u>	<u>7605</u>	<u>4</u>	<u>8267</u>	<u>3</u>	<u>8846</u>	<u>1</u>	<u>9519</u>	<u>4</u>
<u>6003</u>	<u>6</u>	<u>7606</u>	<u>2</u>	<u>8278</u>	<u>7</u>	<u>8847</u>	<u>4</u>	<u>9521</u>	<u>3</u>
<u>6011</u>	<u>6</u>	<u>7607</u>	<u>3</u>	<u>8286</u>	<u>4</u>	<u>8850</u>	<u>4</u>	<u>9522</u>	<u>3</u>
<u>6204</u>	- <u>5</u>	<u>7610</u>	- <u>4</u>	<u>8290</u>	- <u>3</u>	<u>8851</u>	- <u>2</u>	<u>9529</u>	<u>5</u>
<u>6206</u>	<u>6</u>	<u>7706</u>	<u>6</u>	<u>8291</u>	<u>5</u>	<u>8852</u>	<u>4</u>	<u>9549</u>	<u>2</u>
<u>6213</u>	<u>6</u>	<u>7707</u>	<u>6</u>	<u>8292</u>	<u>1</u>	<u>8859</u>	<u>2</u>	<u>9552</u>	<u>6</u>
<u>6216</u>	<u>5</u>	<u>7720</u>	<u>5</u>	<u>8293</u>	<u>4</u>	<u>8868</u>	<u>2</u>	<u>9586</u>	<u>1</u>
<u>6218</u>	<u>6</u>	<u>7721</u>	<u>4</u>	<u>8304</u>	<u>2</u>	<u>8875</u>	<u>3</u>	<u>9610</u>	<u>4</u>
<u>6220</u>	<u>7</u>	<u>7722</u>	<u>5</u>	<u>8324</u>	<u>3</u>	<u>8901</u>	<u>1</u>	<u>9620</u>	<u>3</u>
<u>6233</u>	<u>6</u>	<u>7855</u>	<u>6</u>	<u>8350</u>	<u>4</u>	<u>9007</u>	<u>3</u>		
<u>6235</u>	<u>7</u>	<u>8001</u>	<u>1</u>	<u>8387</u>	<u>3</u>	<u>9008</u>	<u>1</u>		
<u>6237</u>	<u>6</u>	<u>8004</u>	<u>1</u>	<u>8388</u>	<u>3</u>	<u>9009</u>	<u>4</u>		
<u>6251</u>	<u>4</u>	<u>8006</u>	<u>1</u>	<u>8389</u>	<u>4</u>	<u>9010</u>	<u>3</u>		
<u>6254</u>	- <u>6</u>	<u>8008</u>	- <u>1</u>	<u>8390</u>	- <u>2</u>	<u>9011</u>	- <u>4</u>		
<u>6258</u>	<u>5</u>	<u>8013</u>	<u>4</u>	<u>8391</u>	<u>3</u>	<u>9015</u>	<u>3</u>		
<u>6307</u>	<u>4</u>	<u>8015</u>	<u>3</u>	<u>8392</u>	<u>4</u>	<u>9016</u>	<u>3</u>		
<u>6308</u>	<u>5</u>	<u>8017</u>	<u>1</u>	<u>8393</u>	<u>4</u>	<u>9031</u>	<u>4</u>		
<u>6315</u>	<u>6</u>	<u>8018</u>	<u>3</u>	<u>8397</u>	<u>4</u>	<u>9033</u>	<u>3</u>		
<u>6316</u>	<u>6</u>	<u>8019</u>	<u>3</u>	<u>8400</u>	<u>3</u>	<u>9043</u>	<u>1</u>		
<u>6325</u>	<u>4</u>	<u>8021</u>	<u>3</u>	<u>8500</u>	<u>3</u>	<u>9048</u>	<u>2</u>		
<u>6361</u>	<u>4</u>	<u>8028</u>	<u>4</u>	<u>8601</u>	<u>4</u>	<u>9050</u>	<u>1</u>		
<u>6364</u>	<u>3</u>	<u>8031</u>	<u>1</u>	<u>8604</u>	<u>4</u>	<u>9053</u>	<u>1</u>		
<u>6400</u>	<u>3</u>	<u>8032</u>	<u>3</u>	<u>8631</u>	<u>6</u>	<u>9059</u>	<u>2</u>		
<u>6504</u>	- <u>2</u>	<u>8039</u>	- <u>3</u>	<u>8720</u>	- <u>4</u>	<u>9060</u>	- <u>3</u>		
<u>6834</u>	<u>4</u>	<u>8041</u>	<u>1</u>	<u>8729</u>	<u>3</u>	<u>9061</u>	<u>2</u>		
<u>7133</u>	<u>6</u>	<u>8042</u>	<u>3</u>	<u>8740</u>	<u>4</u>	<u>9066</u>	<u>3</u>		
<u>7198</u>	<u>2</u>	<u>8046</u>	<u>1</u>	<u>8741</u>	<u>4</u>	<u>9067</u>	<u>3</u>		
<u>7207</u>	<u>4</u>	<u>8057</u>	<u>3</u>	<u>8742</u>	<u>3</u>	<u>9069</u>	<u>3</u>		
<u>7219</u>	<u>4</u>	<u>8059</u>	<u>3</u>	<u>8743</u>	<u>6</u>	<u>9070</u>	<u>1</u>		
<u>7227</u>	<u>4</u>	<u>8060</u>	<u>5</u>	<u>8745</u>	<u>5</u>	<u>9079</u>	<u>1</u>		
<u>7232</u>	<u>5</u>	<u>8061</u>	<u>2</u>	<u>8748</u>	<u>4</u>	<u>9085</u>	<u>1</u>		
<u>7248</u>	<u>4</u>	<u>8062</u>	<u>1</u>	<u>8749</u>	<u>3</u>	<u>9092</u>	<u>4</u>		
<u>7272</u>	<u>5</u>	<u>8063</u>	<u>2</u>	<u>8755</u>	<u>6</u>	<u>9096</u>	<u>3</u>		
<u>7332</u>	- <u>1</u>	<u>8064</u>	- <u>2</u>	<u>8800</u>	- <u>2</u>	<u>9097</u>	- <u>3</u>		
<u>7360</u>	<u>3</u>	<u>8065</u>	<u>2</u>	<u>8801</u>	<u>2</u>	<u>9101</u>	<u>3</u>		
<u>7365</u>	<u>5</u>	<u>8066</u>	<u>3</u>	<u>8803</u>	<u>4</u>	<u>9151</u>	<u>1</u>		
<u>7382</u>	<u>2</u>	<u>8070</u>	<u>3</u>	<u>8804</u>	<u>3</u>	<u>9154</u>	<u>1</u>		
<u>7392</u>	<u>2</u>	<u>8071</u>	<u>2</u>	<u>8806</u>	<u>2</u>	<u>9155</u>	<u>2</u>		

**Appendix B****Table 2 — Table of Ultimate Incurred Loss Elimination Ratios by California Hazard Group****Table 2 — Table of Ultimate Incurred Loss Elimination Ratios by California Hazard Group**

<u>Accident Limit</u>	<u>California Hazard Group</u>							<u>All</u>
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	
<u>25,000</u>	<u>0.781</u>	<u>0.798</u>	<u>0.815</u>	<u>0.832</u>	<u>0.848</u>	<u>0.860</u>	<u>0.877</u>	<u>0.812</u>
<u>35,000</u>	<u>0.728</u>	<u>0.747</u>	<u>0.768</u>	<u>0.789</u>	<u>0.809</u>	<u>0.822</u>	<u>0.843</u>	<u>0.764</u>
<u>50,000</u>	<u>0.660</u>	<u>0.683</u>	<u>0.708</u>	<u>0.732</u>	<u>0.756</u>	<u>0.771</u>	<u>0.798</u>	<u>0.703</u>
<u>75,000</u>	<u>0.571</u>	<u>0.597</u>	<u>0.628</u>	<u>0.656</u>	<u>0.685</u>	<u>0.700</u>	<u>0.735</u>	<u>0.622</u>
<u>100,000</u>	<u>0.505</u>	<u>0.533</u>	<u>0.567</u>	<u>0.595</u>	<u>0.628</u>	<u>0.643</u>	<u>0.684</u>	<u>0.560</u>
<u>150,000</u>	<u>0.417</u>	<u>0.446</u>	<u>0.483</u>	<u>0.509</u>	<u>0.547</u>	<u>0.558</u>	<u>0.606</u>	<u>0.474</u>
<u>200,000</u>	<u>0.361</u>	<u>0.391</u>	<u>0.427</u>	<u>0.452</u>	<u>0.492</u>	<u>0.501</u>	<u>0.551</u>	<u>0.419</u>
<u>250,000</u>	<u>0.323</u>	<u>0.353</u>	<u>0.388</u>	<u>0.410</u>	<u>0.451</u>	<u>0.459</u>	<u>0.510</u>	<u>0.379</u>
<u>300,000</u>	<u>0.294</u>	<u>0.324</u>	<u>0.358</u>	<u>0.378</u>	<u>0.420</u>	<u>0.426</u>	<u>0.478</u>	<u>0.349</u>
<u>400,000</u>	<u>0.252</u>	<u>0.281</u>	<u>0.314</u>	<u>0.331</u>	<u>0.371</u>	<u>0.377</u>	<u>0.428</u>	<u>0.304</u>
<u>500,000</u>	<u>0.223</u>	<u>0.251</u>	<u>0.282</u>	<u>0.297</u>	<u>0.335</u>	<u>0.341</u>	<u>0.391</u>	<u>0.273</u>
<u>600,000</u>	<u>0.201</u>	<u>0.228</u>	<u>0.257</u>	<u>0.271</u>	<u>0.307</u>	<u>0.313</u>	<u>0.362</u>	<u>0.248</u>
<u>700,000</u>	<u>0.184</u>	<u>0.210</u>	<u>0.237</u>	<u>0.251</u>	<u>0.284</u>	<u>0.290</u>	<u>0.338</u>	<u>0.229</u>
<u>800,000</u>	<u>0.170</u>	<u>0.195</u>	<u>0.221</u>	<u>0.233</u>	<u>0.265</u>	<u>0.271</u>	<u>0.318</u>	<u>0.213</u>
<u>900,000</u>	<u>0.158</u>	<u>0.182</u>	<u>0.207</u>	<u>0.218</u>	<u>0.248</u>	<u>0.254</u>	<u>0.301</u>	<u>0.199</u>
<u>1,000,000</u>	<u>0.148</u>	<u>0.171</u>	<u>0.195</u>	<u>0.206</u>	<u>0.234</u>	<u>0.240</u>	<u>0.286</u>	<u>0.187</u>
<u>2,000,000</u>	<u>0.094</u>	<u>0.110</u>	<u>0.127</u>	<u>0.134</u>	<u>0.152</u>	<u>0.157</u>	<u>0.195</u>	<u>0.121</u>
<u>3,000,000</u>	<u>0.072</u>	<u>0.084</u>	<u>0.098</u>	<u>0.103</u>	<u>0.117</u>	<u>0.121</u>	<u>0.149</u>	<u>0.093</u>
<u>4,000,000</u>	<u>0.059</u>	<u>0.069</u>	<u>0.080</u>	<u>0.084</u>	<u>0.096</u>	<u>0.099</u>	<u>0.123</u>	<u>0.077</u>
<u>5,000,000</u>	<u>0.051</u>	<u>0.059</u>	<u>0.068</u>	<u>0.072</u>	<u>0.082</u>	<u>0.084</u>	<u>0.104</u>	<u>0.065</u>
<u>6,000,000</u>	<u>0.044</u>	<u>0.051</u>	<u>0.060</u>	<u>0.063</u>	<u>0.071</u>	<u>0.074</u>	<u>0.091</u>	<u>0.057</u>
<u>7,000,000</u>	<u>0.039</u>	<u>0.046</u>	<u>0.053</u>	<u>0.056</u>	<u>0.063</u>	<u>0.065</u>	<u>0.081</u>	<u>0.050</u>
<u>8,000,000</u>	<u>0.035</u>	<u>0.041</u>	<u>0.047</u>	<u>0.050</u>	<u>0.057</u>	<u>0.059</u>	<u>0.072</u>	<u>0.045</u>
<u>9,000,000</u>	<u>0.032</u>	<u>0.037</u>	<u>0.043</u>	<u>0.045</u>	<u>0.051</u>	<u>0.053</u>	<u>0.065</u>	<u>0.041</u>
<u>10,000,000</u>	<u>0.029</u>	<u>0.034</u>	<u>0.039</u>	<u>0.041</u>	<u>0.047</u>	<u>0.048</u>	<u>0.060</u>	<u>0.037</u>

**Appendix B****Table 3 — Table of Ultimate Incurred Loss and ALAE Elimination Ratios by California Hazard Group****Table 3 — Table of Ultimate Incurred Loss and ALAE Elimination Ratios by California Hazard Group**

Accident Limit	California Hazard Group							All
	1	2	3	4	5	6	7	
25,000	0.801	0.815	0.829	0.845	0.859	0.869	0.884	0.827
35,000	0.751	0.768	0.785	0.804	0.821	0.833	0.852	0.782
50,000	0.686	0.705	0.727	0.749	0.771	0.784	0.808	0.723
75,000	0.597	0.621	0.648	0.674	0.700	0.714	0.745	0.643
100,000	0.528	0.554	0.584	0.612	0.642	0.656	0.694	0.578
150,000	0.432	0.460	0.493	0.522	0.557	0.567	0.613	0.486
200,000	0.370	0.398	0.432	0.459	0.497	0.504	0.554	0.425
250,000	0.327	0.355	0.388	0.413	0.453	0.457	0.510	0.381
300,000	0.295	0.322	0.355	0.377	0.419	0.421	0.474	0.347
400,000	0.250	0.276	0.307	0.327	0.367	0.368	0.421	0.299
500,000	0.219	0.244	0.273	0.290	0.329	0.330	0.382	0.265
600,000	0.196	0.220	0.248	0.263	0.300	0.299	0.351	0.240
700,000	0.178	0.201	0.227	0.241	0.276	0.276	0.326	0.220
800,000	0.164	0.186	0.210	0.224	0.257	0.256	0.306	0.203
900,000	0.152	0.173	0.196	0.209	0.240	0.239	0.288	0.190
1,000,000	0.142	0.162	0.184	0.196	0.226	0.225	0.273	0.178
2,000,000	0.089	0.103	0.118	0.125	0.144	0.143	0.182	0.113
3,000,000	0.068	0.078	0.089	0.095	0.109	0.108	0.138	0.086
4,000,000	0.055	0.064	0.073	0.078	0.090	0.089	0.113	0.070
5,000,000	0.047	0.054	0.062	0.066	0.076	0.076	0.096	0.060
6,000,000	0.041	0.047	0.054	0.058	0.067	0.066	0.084	0.052
7,000,000	0.036	0.042	0.048	0.051	0.059	0.059	0.075	0.046
8,000,000	0.033	0.038	0.043	0.046	0.053	0.053	0.067	0.042
9,000,000	0.030	0.034	0.039	0.042	0.048	0.048	0.061	0.038
10,000,000	0.027	0.031	0.036	0.038	0.044	0.043	0.055	0.034

## Appendix C

### Determination of Insurance Charges

## Appendix C

### Determination of Insurance Charges

Table EULG shows the expected unlimited loss group ranges for use with Table M (Pure Unlimited Loss Insurance Charges) when the ALAE option is not elected. Table EULAG shows the expected unlimited loss and ALAE group ranges for use with Table MA (Unlimited Loss and ALAE Insurance Charges) when the ALAE option is elected.

The tables of insurance charges are organized by entry ratio and by expected loss or loss and ALAE size group. The estimated savings for a particular entry ratio is shown below the charge for that entry ratio and is computed based on the formula:

$$\text{Savings} = \text{Charge} + \text{Entry Ratio} - 1.0$$

Table HGSM is the table of California Hazard Group Severity Multipliers for selected per accident loss limitations. Table HGSM-A is the table of California Hazard Group Loss and ALAE Severity Multipliers for selected per accident loss limitations.

For each of the twenty-one available per accident loss limitations, the tables, as listed below, of expected limited loss group ranges, expected limited loss and ALAE group ranges, tables of insurance charges and tables of loss and ALAE insurance charges are part of this Plan, are incorporated by reference herein, and are available from the WCIRB on request.

#### Tables for Losses Only

<u>Per Accident Loss Limitation</u>	<u>Table of Expected Limited Loss Group Ranges</u>	<u>Table of Insurance Charges</u>
<u>\$100,000</u>	<u>Table ELLG-100K</u>	<u>Table L-100K</u>
<u>\$150,000</u>	<u>Table ELLG-150K</u>	<u>Table L-150K</u>
<u>\$200,000</u>	<u>Table ELLG-200K</u>	<u>Table L-200K</u>
<u>\$250,000</u>	<u>Table ELLG-250K</u>	<u>Table L-250K</u>
<u>\$300,000</u>	<u>Table ELLG-300K</u>	<u>Table L-300K</u>
<u>\$400,000</u>	<u>Table ELLG-400K</u>	<u>Table L-400K</u>
<u>\$500,000</u>	<u>Table ELLG-500K</u>	<u>Table L-500K</u>
<u>\$600,000</u>	<u>Table ELLG-600K</u>	<u>Table L-600K</u>
<u>\$700,000</u>	<u>Table ELLG-700K</u>	<u>Table L-700K</u>
<u>\$800,000</u>	<u>Table ELLG-800K</u>	<u>Table L-800K</u>
<u>\$900,000</u>	<u>Table ELLG-900K</u>	<u>Table L-900K</u>
<u>\$1,000,000</u>	<u>Table ELLG-1M</u>	<u>Table L-1M</u>
<u>\$2,000,000</u>	<u>Table ELLG-2M</u>	<u>Table L-2M</u>
<u>\$3,000,000</u>	<u>Table ELLG-3M</u>	<u>Table L-3M</u>
<u>\$4,000,000</u>	<u>Table ELLG-4M</u>	<u>Table L-4M</u>
<u>\$5,000,000</u>	<u>Table ELLG-5M</u>	<u>Table L-5M</u>
<u>\$6,000,000</u>	<u>Table ELLG-6M</u>	<u>Table L-6M</u>
<u>\$7,000,000</u>	<u>Table ELLG-7M</u>	<u>Table L-7M</u>
<u>\$8,000,000</u>	<u>Table ELLG-8M</u>	<u>Table L-8M</u>
<u>\$9,000,000</u>	<u>Table ELLG-9M</u>	<u>Table L-9M</u>
<u>\$10,000,000</u>	<u>Table ELLG-10M</u>	<u>Table L-10M</u>

**Appendix C**  
**Determination of Insurance Charges**
**Table for Use with ALAE Option**

<u>Per Accident Loss &amp; ALAE Limitation</u>	<u>Table of Expected Limited Loss &amp; ALAE Group Ranges</u>	<u>Table of Loss &amp; ALAE Insurance Charges</u>
<u>\$100,000</u>	<u>Table ELLAG-100K</u>	<u>Table LA-100K</u>
<u>\$150,000</u>	<u>Table ELLAG-150K</u>	<u>Table LA-150K</u>
<u>\$200,000</u>	<u>Table ELLAG-200K</u>	<u>Table LA-200K</u>
<u>\$250,000</u>	<u>Table ELLAG-250K</u>	<u>Table LA-250K</u>
<u>\$300,000</u>	<u>Table ELLAG-300K</u>	<u>Table LA-300K</u>
<u>\$400,000</u>	<u>Table ELLAG-400K</u>	<u>Table LA-400K</u>
<u>\$500,000</u>	<u>Table ELLAG-500K</u>	<u>Table LA-500K</u>
<u>\$600,000</u>	<u>Table ELLAG-600K</u>	<u>Table LA-600K</u>
<u>\$700,000</u>	<u>Table ELLAG-700K</u>	<u>Table LA-700K</u>
<u>\$800,000</u>	<u>Table ELLAG-800K</u>	<u>Table LA-800K</u>
<u>\$900,000</u>	<u>Table ELLAG-900K</u>	<u>Table LA-900K</u>
<u>\$1,000,000</u>	<u>Table ELLAG-1M</u>	<u>Table LA-1M</u>
<u>\$2,000,000</u>	<u>Table ELLAG-2M</u>	<u>Table LA-2M</u>
<u>\$3,000,000</u>	<u>Table ELLAG-3M</u>	<u>Table LA-3M</u>
<u>\$4,000,000</u>	<u>Table ELLAG-4M</u>	<u>Table LA-4M</u>
<u>\$5,000,000</u>	<u>Table ELLAG-5M</u>	<u>Table LA-5M</u>
<u>\$6,000,000</u>	<u>Table ELLAG-6M</u>	<u>Table LA-6M</u>
<u>\$7,000,000</u>	<u>Table ELLAG-7M</u>	<u>Table LA-7M</u>
<u>\$8,000,000</u>	<u>Table ELLAG-8M</u>	<u>Table LA-8M</u>
<u>\$9,000,000</u>	<u>Table ELLAG-9M</u>	<u>Table LA-9M</u>
<u>\$10,000,000</u>	<u>Table ELLAG-10M</u>	<u>Table LA-10M</u>



**Appendix C****Table EULG – Table of Expected Unlimited Loss Ranges/Pure Loss Ranges for Expected Unlimited Loss Groups (EULGs)****Table EULG – Table of Expected Unlimited Loss Ranges/Pure Loss Ranges for Expected Unlimited Loss Groups (EULGs)**

<b>Table M</b>				<b>Table M</b>			
<b>Expected Loss</b>		<b>Expected Unlimited</b>		<b>Expected Loss</b>		<b>Expected Unlimited</b>	
<b>Group</b>		<b>Loss Range</b>		<b>Group</b>		<b>Loss Range</b>	
<u>99</u>	<u>1</u>	<u>---</u>	<u>3,371</u>	<u>58</u>	<u>216,096</u>	<u>---</u>	<u>230,013</u>
<u>98</u>	<u>3,372</u>	<u>---</u>	<u>5,838</u>	<u>57</u>	<u>230,014</u>	<u>---</u>	<u>244,363</u>
<u>97</u>	<u>5,839</u>	<u>---</u>	<u>8,256</u>	<u>56</u>	<u>244,364</u>	<u>---</u>	<u>260,012</u>
<u>96</u>	<u>8,257</u>	<u>---</u>	<u>10,659</u>	<u>55</u>	<u>260,013</u>	<u>---</u>	<u>276,858</u>
<u>95</u>	<u>10,660</u>	<u>---</u>	<u>13,054</u>	<u>54</u>	<u>276,859</u>	<u>---</u>	<u>295,035</u>
<u>94</u>	<u>13,055</u>	<u>---</u>	<u>15,446</u>	<u>53</u>	<u>295,036</u>	<u>---</u>	<u>314,289</u>
<u>93</u>	<u>15,447</u>	<u>---</u>	<u>17,836</u>	<u>52</u>	<u>314,290</u>	<u>---</u>	<u>334,825</u>
<u>92</u>	<u>17,837</u>	<u>---</u>	<u>20,224</u>	<u>51</u>	<u>334,826</u>	<u>---</u>	<u>357,190</u>
<u>91</u>	<u>20,225</u>	<u>---</u>	<u>22,611</u>	<u>50</u>	<u>357,191</u>	<u>---</u>	<u>380,046</u>
<u>90</u>	<u>22,612</u>	<u>---</u>	<u>24,997</u>	<u>49</u>	<u>380,047</u>	<u>---</u>	<u>404,844</u>
<u>89</u>	<u>24,998</u>	<u>---</u>	<u>27,383</u>	<u>48</u>	<u>404,845</u>	<u>---</u>	<u>432,023</u>
<u>88</u>	<u>27,384</u>	<u>---</u>	<u>29,769</u>	<u>47</u>	<u>432,024</u>	<u>---</u>	<u>460,498</u>
<u>87</u>	<u>29,770</u>	<u>---</u>	<u>32,154</u>	<u>46</u>	<u>460,499</u>	<u>---</u>	<u>491,700</u>
<u>86</u>	<u>32,155</u>	<u>---</u>	<u>34,539</u>	<u>45</u>	<u>491,701</u>	<u>---</u>	<u>526,246</u>
<u>85</u>	<u>34,540</u>	<u>---</u>	<u>36,924</u>	<u>44</u>	<u>526,247</u>	<u>---</u>	<u>564,557</u>
<u>84</u>	<u>36,925</u>	<u>---</u>	<u>39,308</u>	<u>43</u>	<u>564,558</u>	<u>---</u>	<u>607,194</u>
<u>83</u>	<u>39,309</u>	<u>---</u>	<u>41,693</u>	<u>42</u>	<u>607,195</u>	<u>---</u>	<u>655,543</u>
<u>82</u>	<u>41,694</u>	<u>---</u>	<u>44,241</u>	<u>41</u>	<u>655,544</u>	<u>---</u>	<u>708,505</u>
<u>81</u>	<u>44,242</u>	<u>---</u>	<u>47,410</u>	<u>40</u>	<u>708,506</u>	<u>---</u>	<u>767,627</u>
<u>80</u>	<u>47,411</u>	<u>---</u>	<u>51,179</u>	<u>39</u>	<u>767,628</u>	<u>---</u>	<u>833,855</u>
<u>79</u>	<u>51,180</u>	<u>---</u>	<u>55,205</u>	<u>38</u>	<u>833,856</u>	<u>---</u>	<u>905,154</u>
<u>78</u>	<u>55,206</u>	<u>---</u>	<u>59,515</u>	<u>37</u>	<u>905,155</u>	<u>---</u>	<u>984,299</u>
<u>77</u>	<u>59,516</u>	<u>---</u>	<u>64,134</u>	<u>36</u>	<u>984,300</u>	<u>---</u>	<u>1,070,008</u>
<u>76</u>	<u>64,135</u>	<u>---</u>	<u>68,960</u>	<u>35</u>	<u>1,070,009</u>	<u>---</u>	<u>1,167,460</u>
<u>75</u>	<u>68,961</u>	<u>---</u>	<u>74,252</u>	<u>34</u>	<u>1,167,461</u>	<u>---</u>	<u>1,279,509</u>
<u>74</u>	<u>74,253</u>	<u>---</u>	<u>79,997</u>	<u>33</u>	<u>1,279,510</u>	<u>---</u>	<u>1,405,464</u>
<u>73</u>	<u>79,998</u>	<u>---</u>	<u>85,882</u>	<u>32</u>	<u>1,405,465</u>	<u>---</u>	<u>1,555,254</u>
<u>72</u>	<u>85,883</u>	<u>---</u>	<u>92,194</u>	<u>31</u>	<u>1,555,255</u>	<u>---</u>	<u>1,728,286</u>
<u>71</u>	<u>92,195</u>	<u>---</u>	<u>98,802</u>	<u>30</u>	<u>1,728,287</u>	<u>---</u>	<u>1,924,624</u>
<u>70</u>	<u>98,803</u>	<u>---</u>	<u>105,447</u>	<u>29</u>	<u>1,924,625</u>	<u>---</u>	<u>2,158,078</u>
<u>69</u>	<u>105,448</u>	<u>---</u>	<u>112,809</u>	<u>28</u>	<u>2,158,079</u>	<u>---</u>	<u>2,430,036</u>
<u>68</u>	<u>112,810</u>	<u>---</u>	<u>120,894</u>	<u>27</u>	<u>2,430,037</u>	<u>---</u>	<u>2,754,203</u>
<u>67</u>	<u>120,895</u>	<u>---</u>	<u>128,979</u>	<u>26</u>	<u>2,754,204</u>	<u>---</u>	<u>3,170,802</u>
<u>66</u>	<u>128,980</u>	<u>---</u>	<u>137,454</u>	<u>25</u>	<u>3,170,803</u>	<u>---</u>	<u>3,688,531</u>
<u>65</u>	<u>137,455</u>	<u>---</u>	<u>147,058</u>	<u>24</u>	<u>3,688,532</u>	<u>---</u>	<u>4,350,577</u>
<u>64</u>	<u>147,059</u>	<u>---</u>	<u>157,423</u>	<u>23</u>	<u>4,350,578</u>	<u>---</u>	<u>5,137,435</u>
<u>63</u>	<u>157,424</u>	<u>---</u>	<u>167,786</u>	<u>22</u>	<u>5,137,436</u>	<u>---</u>	<u>6,192,860</u>
<u>62</u>	<u>167,787</u>	<u>---</u>	<u>178,150</u>	<u>21</u>	<u>6,192,861</u>	<u>---</u>	<u>7,584,452</u>
<u>61</u>	<u>178,151</u>	<u>---</u>	<u>189,277</u>	<u>20</u>	<u>7,584,453</u>	<u>---</u>	<u>9,007,312</u>
<u>60</u>	<u>189,278</u>	<u>---</u>	<u>202,175</u>	<u>19</u>	<u>9,007,313</u>	<u>---</u>	<u>10,428,755</u>
<u>59</u>	<u>202,176</u>	<u>---</u>	<u>216,095</u>	<u>18</u>	<u>10,428,756</u>	<u>---</u>	<u>and Over</u>

## Appendix C

## Table EULAG – Table of Expected Unlimited Loss Ranges/Loss and ALAE Ranges for Expected Unlimited Loss and ALAE Groups (EULAGs)

## Table EULAG – Table of Expected Unlimited Loss Ranges/Loss and ALAE Ranges for Expected Unlimited Loss and ALAE Groups (EULAGs)

<u>Table MA</u> <u>Expected Loss</u> <u>&amp; ALAE Group</u>	<u>Expected Unlimited</u> <u>Loss &amp; ALAE Range</u>	<u>Table MA</u> <u>Expected Loss</u> <u>&amp; ALAE Group</u>	<u>Expected Unlimited</u> <u>Loss &amp; ALAE Range</u>
<u>99</u>	<u>1</u> --- <u>3,758</u>	<u>57</u>	<u>238,244</u> --- <u>254,187</u>
<u>98</u>	<u>3,759</u> --- <u>6,510</u>	<u>56</u>	<u>254,188</u> --- <u>270,129</u>
<u>97</u>	<u>6,511</u> --- <u>9,206</u>	<u>55</u>	<u>270,130</u> --- <u>286,598</u>
<u>96</u>	<u>9,207</u> --- <u>11,885</u>	<u>54</u>	<u>286,599</u> --- <u>304,554</u>
<u>95</u>	<u>11,886</u> --- <u>14,556</u>	<u>53</u>	<u>304,555</u> --- <u>323,854</u>
<u>94</u>	<u>14,557</u> --- <u>17,223</u>	<u>52</u>	<u>323,855</u> --- <u>344,784</u>
<u>93</u>	<u>17,224</u> --- <u>19,888</u>	<u>51</u>	<u>344,785</u> --- <u>367,044</u>
<u>92</u>	<u>19,889</u> --- <u>22,551</u>	<u>50</u>	<u>367,045</u> --- <u>390,847</u>
<u>91</u>	<u>22,552</u> --- <u>25,213</u>	<u>49</u>	<u>390,848</u> --- <u>416,912</u>
<u>90</u>	<u>25,214</u> --- <u>27,874</u>	<u>48</u>	<u>416,913</u> --- <u>443,635</u>
<u>89</u>	<u>27,875</u> --- <u>30,534</u>	<u>47</u>	<u>443,636</u> --- <u>473,317</u>
<u>88</u>	<u>30,535</u> --- <u>33,194</u>	<u>46</u>	<u>473,318</u> --- <u>506,654</u>
<u>87</u>	<u>33,195</u> --- <u>35,853</u>	<u>45</u>	<u>506,655</u> --- <u>541,905</u>
<u>86</u>	<u>35,854</u> --- <u>38,513</u>	<u>44</u>	<u>541,906</u> --- <u>580,831</u>
<u>85</u>	<u>38,514</u> --- <u>41,172</u>	<u>43</u>	<u>580,832</u> --- <u>624,573</u>
<u>84</u>	<u>41,173</u> --- <u>43,831</u>	<u>42</u>	<u>624,574</u> --- <u>672,001</u>
<u>83</u>	<u>43,832</u> --- <u>46,490</u>	<u>41</u>	<u>672,002</u> --- <u>724,040</u>
<u>82</u>	<u>46,491</u> --- <u>49,148</u>	<u>40</u>	<u>724,041</u> --- <u>782,403</u>
<u>81</u>	<u>49,149</u> --- <u>51,998</u>	<u>39</u>	<u>782,404</u> --- <u>845,482</u>
<u>80</u>	<u>51,999</u> --- <u>55,557</u>	<u>38</u>	<u>845,483</u> --- <u>913,064</u>
<u>79</u>	<u>55,558</u> --- <u>59,758</u>	<u>37</u>	<u>913,065</u> --- <u>988,674</u>
<u>78</u>	<u>59,759</u> --- <u>64,200</u>	<u>36</u>	<u>988,675</u> --- <u>1,080,003</u>
<u>77</u>	<u>64,201</u> --- <u>68,884</u>	<u>35</u>	<u>1,080,004</u> --- <u>1,184,801</u>
<u>76</u>	<u>68,885</u> --- <u>73,895</u>	<u>34</u>	<u>1,184,802</u> --- <u>1,297,831</u>
<u>75</u>	<u>73,896</u> --- <u>79,141</u>	<u>33</u>	<u>1,297,832</u> --- <u>1,423,520</u>
<u>74</u>	<u>79,142</u> --- <u>84,749</u>	<u>32</u>	<u>1,423,521</u> --- <u>1,571,405</u>
<u>73</u>	<u>84,750</u> --- <u>90,856</u>	<u>31</u>	<u>1,571,406</u> --- <u>1,745,068</u>
<u>72</u>	<u>90,857</u> --- <u>97,083</u>	<u>30</u>	<u>1,745,069</u> --- <u>1,948,248</u>
<u>71</u>	<u>97,084</u> --- <u>103,709</u>	<u>29</u>	<u>1,948,249</u> --- <u>2,188,356</u>
<u>70</u>	<u>103,710</u> --- <u>110,871</u>	<u>28</u>	<u>2,188,357</u> --- <u>2,476,006</u>
<u>69</u>	<u>110,872</u> --- <u>118,149</u>	<u>27</u>	<u>2,476,007</u> --- <u>2,817,486</u>
<u>68</u>	<u>118,150</u> --- <u>125,743</u>	<u>26</u>	<u>2,817,487</u> --- <u>3,221,564</u>
<u>67</u>	<u>125,744</u> --- <u>134,246</u>	<u>25</u>	<u>3,221,565</u> --- <u>3,726,802</u>
<u>66</u>	<u>134,247</u> --- <u>143,359</u>	<u>24</u>	<u>3,726,803</u> --- <u>4,322,628</u>
<u>65</u>	<u>143,360</u> --- <u>152,471</u>	<u>23</u>	<u>4,322,629</u> --- <u>5,115,646</u>
<u>64</u>	<u>152,472</u> --- <u>162,335</u>	<u>22</u>	<u>5,115,647</u> --- <u>6,153,748</u>
<u>63</u>	<u>162,336</u> --- <u>173,682</u>	<u>21</u>	<u>6,153,749</u> --- <u>7,535,808</u>
<u>62</u>	<u>173,683</u> --- <u>185,758</u>	<u>20</u>	<u>7,535,809</u> --- <u>9,269,219</u>
<u>61</u>	<u>185,759</u> --- <u>197,833</u>	<u>19</u>	<u>9,269,220</u> --- <u>10,999,754</u>
<u>60</u>	<u>197,834</u> --- <u>209,908</u>	<u>18</u>	<u>10,999,755</u> --- <u>12,728,587</u>
<u>59</u>	<u>209,909</u> --- <u>223,103</u>	<u>17</u>	<u>12,728,588</u> --- <u>and Over</u>
<u>58</u>	<u>223,104</u> --- <u>238,243</u>		

## Appendix C

## Table M — Table of Pure Unlimited Loss Insurance Charges

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
<u>0.01</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>	<u>0.990</u>
-	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>
<u>0.02</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>	<u>0.980</u>
-	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>
<u>0.03</u>	<u>0.970</u>	<u>0.970</u>	<u>0.970</u>	<u>0.970</u>	<u>0.970</u>	<u>0.970</u>	<u>0.970</u>	<u>0.970</u>	<u>0.970</u>	<u>0.970</u>	<u>0.970</u>	<u>0.970</u>	<u>0.970</u>	<u>0.970</u>	<u>0.970</u>	<u>0.970</u>	<u>0.970</u>
-	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>
<u>0.04</u>	<u>0.960</u>	<u>0.960</u>	<u>0.960</u>	<u>0.960</u>	<u>0.960</u>	<u>0.960</u>	<u>0.960</u>	<u>0.960</u>	<u>0.960</u>	<u>0.960</u>	<u>0.960</u>	<u>0.960</u>	<u>0.960</u>	<u>0.960</u>	<u>0.960</u>	<u>0.960</u>	<u>0.961</u>
-	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.001</u>
<u>0.05</u>	<u>0.950</u>	<u>0.950</u>	<u>0.950</u>	<u>0.950</u>	<u>0.950</u>	<u>0.950</u>	<u>0.950</u>	<u>0.950</u>	<u>0.950</u>	<u>0.950</u>	<u>0.950</u>	<u>0.950</u>	<u>0.950</u>	<u>0.951</u>	<u>0.951</u>	<u>0.951</u>	<u>0.951</u>
-	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>
<u>0.06</u>	<u>0.940</u>	<u>0.940</u>	<u>0.940</u>	<u>0.940</u>	<u>0.940</u>	<u>0.940</u>	<u>0.940</u>	<u>0.940</u>	<u>0.940</u>	<u>0.940</u>	<u>0.940</u>	<u>0.940</u>	<u>0.941</u>	<u>0.941</u>	<u>0.941</u>	<u>0.941</u>	<u>0.941</u>
-	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>
<u>0.07</u>	<u>0.930</u>	<u>0.930</u>	<u>0.930</u>	<u>0.930</u>	<u>0.930</u>	<u>0.930</u>	<u>0.930</u>	<u>0.930</u>	<u>0.930</u>	<u>0.930</u>	<u>0.930</u>	<u>0.931</u>	<u>0.931</u>	<u>0.931</u>	<u>0.931</u>	<u>0.931</u>	<u>0.931</u>
-	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>
<u>0.08</u>	<u>0.920</u>	<u>0.920</u>	<u>0.920</u>	<u>0.920</u>	<u>0.920</u>	<u>0.920</u>	<u>0.920</u>	<u>0.920</u>	<u>0.920</u>	<u>0.920</u>	<u>0.921</u>	<u>0.921</u>	<u>0.921</u>	<u>0.921</u>	<u>0.921</u>	<u>0.921</u>	<u>0.922</u>
-	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.002</u>
<u>0.09</u>	<u>0.910</u>	<u>0.910</u>	<u>0.910</u>	<u>0.910</u>	<u>0.910</u>	<u>0.910</u>	<u>0.911</u>	<u>0.911</u>	<u>0.911</u>	<u>0.911</u>	<u>0.911</u>	<u>0.911</u>	<u>0.911</u>	<u>0.911</u>	<u>0.911</u>	<u>0.912</u>	<u>0.912</u>
-	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.002</u>	<u>0.002</u>
<u>0.10</u>	<u>0.900</u>	<u>0.900</u>	<u>0.900</u>	<u>0.900</u>	<u>0.901</u>	<u>0.901</u>	<u>0.901</u>	<u>0.901</u>	<u>0.901</u>	<u>0.901</u>	<u>0.901</u>	<u>0.901</u>	<u>0.901</u>	<u>0.902</u>	<u>0.902</u>	<u>0.902</u>	<u>0.902</u>
-	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.002</u>	<u>0.002</u>	<u>0.002</u>	<u>0.002</u>
<u>0.11</u>	<u>0.890</u>	<u>0.890</u>	<u>0.890</u>	<u>0.891</u>	<u>0.891</u>	<u>0.891</u>	<u>0.891</u>	<u>0.891</u>	<u>0.891</u>	<u>0.891</u>	<u>0.891</u>	<u>0.891</u>	<u>0.891</u>	<u>0.892</u>	<u>0.892</u>	<u>0.892</u>	<u>0.893</u>
-	<u>0.000</u>	<u>0.000</u>	<u>0.000</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.002</u>	<u>0.002</u>	<u>0.002</u>	<u>0.003</u>
<u>0.12</u>	<u>0.880</u>	<u>0.881</u>	<u>0.881</u>	<u>0.881</u>	<u>0.881</u>	<u>0.881</u>	<u>0.881</u>	<u>0.881</u>	<u>0.881</u>	<u>0.881</u>	<u>0.881</u>	<u>0.881</u>	<u>0.881</u>	<u>0.882</u>	<u>0.882</u>	<u>0.883</u>	<u>0.883</u>
-	<u>0.000</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.002</u>	<u>0.002</u>	<u>0.003</u>	<u>0.003</u>
<u>0.13</u>	<u>0.871</u>	<u>0.871</u>	<u>0.871</u>	<u>0.871</u>	<u>0.871</u>	<u>0.871</u>	<u>0.871</u>	<u>0.871</u>	<u>0.871</u>	<u>0.871</u>	<u>0.871</u>	<u>0.872</u>	<u>0.872</u>	<u>0.873</u>	<u>0.873</u>	<u>0.873</u>	<u>0.874</u>
-	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.002</u>	<u>0.002</u>	<u>0.003</u>	<u>0.003</u>	<u>0.003</u>	<u>0.004</u>
<u>0.14</u>	<u>0.861</u>	<u>0.861</u>	<u>0.861</u>	<u>0.861</u>	<u>0.861</u>	<u>0.861</u>	<u>0.861</u>	<u>0.861</u>	<u>0.861</u>	<u>0.861</u>	<u>0.862</u>	<u>0.862</u>	<u>0.862</u>	<u>0.863</u>	<u>0.863</u>	<u>0.864</u>	<u>0.864</u>
-	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.002</u>	<u>0.002</u>	<u>0.002</u>	<u>0.003</u>	<u>0.003</u>	<u>0.004</u>	<u>0.004</u>
<u>0.15</u>	<u>0.851</u>	<u>0.851</u>	<u>0.851</u>	<u>0.851</u>	<u>0.851</u>	<u>0.851</u>	<u>0.851</u>	<u>0.851</u>	<u>0.851</u>	<u>0.852</u>	<u>0.852</u>	<u>0.852</u>	<u>0.853</u>	<u>0.853</u>	<u>0.854</u>	<u>0.854</u>	<u>0.855</u>
-	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.002</u>	<u>0.002</u>	<u>0.002</u>	<u>0.003</u>	<u>0.003</u>	<u>0.004</u>	<u>0.004</u>	<u>0.005</u>
<u>0.16</u>	<u>0.841</u>	<u>0.841</u>	<u>0.841</u>	<u>0.841</u>	<u>0.841</u>	<u>0.841</u>	<u>0.841</u>	<u>0.842</u>	<u>0.842</u>	<u>0.842</u>	<u>0.842</u>	<u>0.843</u>	<u>0.843</u>	<u>0.844</u>	<u>0.844</u>	<u>0.845</u>	<u>0.845</u>
-	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.002</u>	<u>0.002</u>	<u>0.002</u>	<u>0.002</u>	<u>0.003</u>	<u>0.003</u>	<u>0.004</u>	<u>0.004</u>	<u>0.005</u>	<u>0.005</u>
<u>0.17</u>	<u>0.831</u>	<u>0.831</u>	<u>0.831</u>	<u>0.831</u>	<u>0.831</u>	<u>0.831</u>	<u>0.832</u>	<u>0.832</u>	<u>0.832</u>	<u>0.832</u>	<u>0.833</u>	<u>0.833</u>	<u>0.834</u>	<u>0.834</u>	<u>0.835</u>	<u>0.836</u>	<u>0.836</u>
-	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.002</u>	<u>0.002</u>	<u>0.002</u>	<u>0.002</u>	<u>0.003</u>	<u>0.003</u>	<u>0.004</u>	<u>0.004</u>	<u>0.005</u>	<u>0.006</u>	<u>0.006</u>
<u>0.18</u>	<u>0.821</u>	<u>0.821</u>	<u>0.821</u>	<u>0.821</u>	<u>0.821</u>	<u>0.822</u>	<u>0.822</u>	<u>0.822</u>	<u>0.822</u>	<u>0.822</u>	<u>0.823</u>	<u>0.824</u>	<u>0.824</u>	<u>0.825</u>	<u>0.826</u>	<u>0.826</u>	<u>0.827</u>
-	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.002</u>	<u>0.002</u>	<u>0.002</u>	<u>0.002</u>	<u>0.002</u>	<u>0.003</u>	<u>0.004</u>	<u>0.004</u>	<u>0.005</u>	<u>0.006</u>	<u>0.006</u>	<u>0.007</u>
<u>0.19</u>	<u>0.811</u>	<u>0.811</u>	<u>0.811</u>	<u>0.812</u>	<u>0.812</u>	<u>0.812</u>	<u>0.812</u>	<u>0.812</u>	<u>0.813</u>	<u>0.813</u>	<u>0.813</u>	<u>0.814</u>	<u>0.815</u>	<u>0.816</u>	<u>0.816</u>	<u>0.817</u>	<u>0.818</u>
-	<u>0.001</u>	<u>0.001</u>	<u>0.001</u>	<u>0.002</u>	<u>0.002</u>	<u>0.002</u>	<u>0.002</u>	<u>0.002</u>	<u>0.003</u>	<u>0.003</u>	<u>0.003</u>	<u>0.004</u>	<u>0.005</u>	<u>0.006</u>	<u>0.006</u>	<u>0.007</u>	<u>0.008</u>
<u>0.20</u>	<u>0.801</u>	<u>0.801</u>	<u>0.802</u>	<u>0.802</u>	<u>0.802</u>	<u>0.802</u>	<u>0.802</u>	<u>0.803</u>	<u>0.803</u>	<u>0.803</u>	<u>0.804</u>	<u>0.805</u>	<u>0.805</u>	<u>0.806</u>	<u>0.807</u>	<u>0.808</u>	<u>0.809</u>
-	<u>0.001</u>	<u>0.001</u>	<u>0.002</u>	<u>0.002</u>	<u>0.002</u>	<u>0.002</u>	<u>0.002</u>	<u>0.003</u>	<u>0.003</u>	<u>0.003</u>	<u>0.004</u>	<u>0.005</u>	<u>0.005</u>	<u>0.006</u>	<u>0.007</u>	<u>0.008</u>	<u>0.009</u>
<u>0.21</u>	<u>0.791</u>	<u>0.792</u>	<u>0.792</u>	<u>0.792</u>	<u>0.792</u>	<u>0.792</u>	<u>0.793</u>										

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
-	0.003	0.004	0.005	0.005	0.006	0.006	0.007	0.008	0.009	0.011	0.012	0.014	0.016	0.018	0.020	0.022	0.024
<b>0.32</b>	0.684	0.684	0.685	0.686	0.686	0.687	0.688	0.689	0.690	0.692	0.693	0.695	0.697	0.699	0.701	0.704	0.706
-	0.004	0.004	0.005	0.006	0.006	0.007	0.008	0.009	0.010	0.012	0.013	0.015	0.017	0.019	0.021	0.024	0.026
<b>0.33</b>	0.674	0.675	0.675	0.676	0.677	0.678	0.679	0.680	0.681	0.683	0.684	0.686	0.688	0.691	0.693	0.695	0.698
-	0.004	0.005	0.005	0.006	0.007	0.008	0.009	0.010	0.011	0.013	0.014	0.016	0.018	0.021	0.023	0.025	0.028
<b>0.34</b>	0.664	0.665	0.666	0.667	0.668	0.668	0.669	0.671	0.672	0.674	0.675	0.678	0.680	0.682	0.685	0.687	0.690
-	0.004	0.005	0.006	0.007	0.008	0.008	0.009	0.011	0.012	0.014	0.015	0.018	0.020	0.022	0.025	0.027	0.030
<b>0.35</b>	0.655	0.656	0.656	0.657	0.658	0.659	0.660	0.662	0.663	0.665	0.667	0.669	0.672	0.674	0.677	0.679	0.682
-	0.005	0.006	0.006	0.007	0.008	0.009	0.010	0.012	0.013	0.015	0.017	0.019	0.022	0.024	0.027	0.029	0.032
<b>0.36</b>	0.645	0.646	0.647	0.648	0.649	0.650	0.651	0.653	0.654	0.656	0.658	0.660	0.663	0.666	0.669	0.671	0.674
-	0.005	0.006	0.007	0.008	0.009	0.010	0.011	0.013	0.014	0.016	0.018	0.020	0.023	0.026	0.029	0.031	0.034
<b>0.37</b>	0.635	0.637	0.638	0.639	0.640	0.641	0.642	0.644	0.646	0.647	0.649	0.652	0.655	0.658	0.661	0.664	0.667
-	0.005	0.007	0.008	0.009	0.010	0.011	0.012	0.014	0.016	0.017	0.019	0.022	0.025	0.028	0.031	0.034	0.037
<b>0.38</b>	0.626	0.627	0.628	0.629	0.630	0.632	0.633	0.635	0.637	0.639	0.641	0.644	0.647	0.650	0.653	0.656	0.659
-	0.006	0.007	0.008	0.009	0.010	0.012	0.013	0.015	0.017	0.019	0.021	0.024	0.027	0.030	0.033	0.036	0.039
<b>0.39</b>	0.616	0.618	0.619	0.620	0.621	0.623	0.624	0.626	0.628	0.630	0.632	0.635	0.639	0.642	0.645	0.648	0.651
-	0.006	0.008	0.009	0.010	0.011	0.013	0.014	0.016	0.018	0.020	0.022	0.025	0.029	0.032	0.035	0.038	0.041
<b>0.40</b>	0.607	0.608	0.610	0.611	0.612	0.613	0.615	0.617	0.620	0.622	0.624	0.627	0.631	0.634	0.637	0.641	0.644
-	0.007	0.008	0.010	0.011	0.012	0.013	0.015	0.017	0.020	0.022	0.024	0.027	0.031	0.034	0.037	0.041	0.044
<b>0.41</b>	0.598	0.599	0.600	0.602	0.603	0.605	0.606	0.609	0.611	0.613	0.616	0.619	0.623	0.626	0.630	0.633	0.637
-	0.008	0.009	0.010	0.012	0.013	0.015	0.016	0.019	0.021	0.023	0.026	0.029	0.033	0.036	0.040	0.043	0.047
<b>0.42</b>	0.588	0.590	0.591	0.593	0.594	0.596	0.597	0.600	0.603	0.605	0.608	0.611	0.615	0.619	0.622	0.626	0.629
-	0.008	0.010	0.011	0.013	0.014	0.016	0.017	0.020	0.023	0.025	0.028	0.031	0.035	0.039	0.042	0.046	0.049
<b>0.43</b>	0.579	0.580	0.582	0.584	0.585	0.587	0.588	0.591	0.594	0.597	0.600	0.603	0.607	0.611	0.615	0.618	0.622
-	0.009	0.010	0.012	0.014	0.015	0.017	0.018	0.021	0.024	0.027	0.030	0.033	0.037	0.041	0.045	0.048	0.052
<b>0.44</b>	0.569	0.571	0.573	0.575	0.576	0.578	0.580	0.583	0.586	0.589	0.592	0.595	0.599	0.603	0.607	0.611	0.615
-	0.009	0.011	0.013	0.015	0.016	0.018	0.020	0.023	0.026	0.029	0.032	0.035	0.039	0.043	0.047	0.051	0.055
<b>0.45</b>	0.560	0.562	0.564	0.566	0.567	0.569	0.571	0.574	0.578	0.581	0.584	0.588	0.592	0.596	0.600	0.604	0.608
-	0.010	0.012	0.014	0.016	0.017	0.019	0.021	0.024	0.028	0.031	0.034	0.038	0.042	0.046	0.050	0.054	0.058
<b>0.46</b>	0.551	0.553	0.555	0.557	0.559	0.561	0.563	0.566	0.569	0.573	0.576	0.580	0.584	0.589	0.593	0.597	0.601
-	0.011	0.013	0.015	0.017	0.019	0.021	0.023	0.026	0.029	0.033	0.036	0.040	0.044	0.049	0.053	0.057	0.061
<b>0.47</b>	0.542	0.544	0.546	0.548	0.550	0.552	0.554	0.558	0.561	0.565	0.568	0.572	0.577	0.581	0.586	0.590	0.594
-	0.012	0.014	0.016	0.018	0.020	0.022	0.024	0.028	0.031	0.035	0.038	0.042	0.047	0.051	0.056	0.060	0.064
<b>0.48</b>	0.533	0.535	0.537	0.539	0.541	0.544	0.546	0.550	0.553	0.557	0.560	0.565	0.570	0.574	0.579	0.583	0.587
-	0.013	0.015	0.017	0.019	0.021	0.024	0.026	0.030	0.033	0.037	0.040	0.045	0.050	0.054	0.059	0.063	0.067
<b>0.49</b>	0.524	0.526	0.528	0.531	0.533	0.535	0.537	0.542	0.545	0.549	0.553	0.557	0.562	0.567	0.572	0.576	0.581
-	0.014	0.016	0.018	0.021	0.023	0.025	0.027	0.032	0.035	0.039	0.043	0.047	0.052	0.057	0.062	0.066	0.071
<b>0.50</b>	0.515	0.517	0.520	0.522	0.524	0.527	0.529	0.534	0.538	0.541	0.545	0.550	0.555	0.560	0.565	0.569	0.574
-	0.015	0.017	0.020	0.022	0.024	0.027	0.029	0.034	0.038	0.041	0.045	0.050	0.055	0.060	0.065	0.069	0.074
<b>0.51</b>	0.506	0.508	0.511	0.513	0.516	0.518	0.521	0.526	0.530	0.534	0.538	0.543	0.548	0.553	0.558	0.563	0.568
-	0.016	0.018	0.021	0.023	0.026	0.028	0.031	0.036	0.040	0.044	0.048	0.053	0.058	0.063	0.068	0.073	0.078
<b>0.52</b>	0.497	0.500	0.502	0.505	0.508	0.510	0.513	0.518	0.522	0.526	0.531	0.536	0.541	0.546	0.551	0.556	0.561
-	0.017	0.020	0.022	0.025	0.028	0.030	0.033	0.038	0.042	0.046	0.051	0.056	0.061	0.066	0.071	0.076	0.081
<b>0.53</b>	0.488	0.491	0.494	0.497	0.499	0.502	0.505	0.510	0.515	0.519	0.523	0.529	0.534	0.540	0.545	0.550	0.555
-	0.018	0.021	0.024	0.027	0.029	0.032	0.035	0.040	0.045	0.049	0.053	0.059	0.064	0.070	0.075	0.080	0.085
<b>0.54</b>	0.479	0.482	0.485	0.488	0.491	0.494	0.497	0.502	0.507	0.512	0.516	0.522	0.527	0.533	0.538	0.543	0.549
-	0.019	0.022	0.025	0.028	0.031	0.034	0.037	0.042	0.047	0.052	0.056	0.062	0.067	0.073	0.078	0.083	0.089
<b>0.55</b>	0.471	0.474	0.477	0.480	0.483	0.486	0.489	0.495	0.500	0.504	0.509	0.515	0.521	0.527	0.532	0.537	0.542
-	0.021	0.024	0.027	0.030	0.033	0.036	0.039	0.045	0.050	0.054	0.059	0.065	0.071	0.077	0.082	0.087	0.092
<b>0.56</b>	0.462	0.465	0.469	0.472	0.475	0.478	0.481	0.487	0.492	0.497	0.502	0.508	0.514	0.520	0.526	0.531	0.536
-	0.022	0.025	0.029	0.032	0.035	0.038	0.041	0.047	0.052	0.057	0.062	0.068	0.074	0.080	0.086	0.091	0.096
<b>0.57</b>	0.453	0.457	0.460	0.464	0.467	0.470	0.474	0.480	0.485	0.490	0.495	0.502	0.508	0.514	0.519	0.525	0.530
-	0.023	0.027	0.030	0.034	0.037	0.040	0.044	0.050	0.055	0.060	0.065	0.072	0.078	0.084	0.089	0.095	0.100
<b>0.58</b>	0.445	0.449	0.452	0.456	0.459	0.463	0.466	0.472	0.478	0.483	0.489	0.495	0.501	0.507	0.513	0.519	0.524
-	0.025	0.029	0.032	0.036	0.039	0.043	0.046	0.052	0.058	0.063	0.069	0.075	0.081	0.087	0.093	0.099	0.104
<b>0.59</b>	0.437	0.440	0.444	0.448	0.451	0.455	0.459	0.465	0.471	0.477	0.482	0.488	0.495	0.501	0.507	0.513	0.518
-	0.027	0.030	0.034	0.038	0.041	0.045	0.049	0.055	0.061	0.067	0.072	0.078	0.085	0.091	0.097	0.103	0.108
<b>0.60</b>	0.428	0.432	0.436	0.440	0.444	0.448	0.451	0.458	0.464	0.470	0.475	0.482	0.489	0.495	0.501	0.507	0.513
-	0.028	0.032	0.036	0.040	0.044	0.048	0.051	0.058	0.064	0.070	0.075	0.082	0.089	0.095	0.101	0.107	0.113
<b>0.61</b>	0.420	0.424	0.428	0.432	0.436	0.440	0.444	0.451	0.457	0.463	0.469	0.476	0.483	0.489	0.495	0.501	0.507
-	0.030	0.034	0.038	0.042	0.046	0.050	0.054	0.061	0.067	0.073	0.079	0.086	0.093	0.099	0.105	0.111	0.117

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
<b>0.62</b>	0.412	0.416	0.421	0.425	0.429	0.433	0.437	0.444	0.451	0.457	0.463	0.470	0.476	0.483	0.489	0.495	0.501
-	0.032	0.036	0.041	0.045	0.049	0.053	0.057	0.064	0.071	0.077	0.083	0.090	0.096	0.103	0.109	0.115	0.121
<b>0.63</b>	0.404	0.409	0.413	0.417	0.421	0.426	0.430	0.437	0.444	0.450	0.456	0.463	0.471	0.477	0.484	0.490	0.496
-	0.034	0.039	0.043	0.047	0.051	0.056	0.060	0.067	0.074	0.080	0.086	0.093	0.101	0.107	0.114	0.120	0.126
<b>0.64</b>	0.396	0.401	0.405	0.410	0.414	0.418	0.423	0.430	0.437	0.444	0.450	0.457	0.465	0.472	0.478	0.484	0.490
-	0.036	0.041	0.045	0.050	0.054	0.058	0.063	0.070	0.077	0.084	0.090	0.097	0.105	0.112	0.118	0.124	0.130
<b>0.65</b>	0.389	0.393	0.398	0.402	0.407	0.411	0.416	0.424	0.431	0.437	0.444	0.451	0.459	0.466	0.473	0.479	0.485
-	0.039	0.043	0.048	0.052	0.057	0.061	0.066	0.074	0.081	0.087	0.094	0.101	0.109	0.116	0.123	0.129	0.135
<b>0.66</b>	0.381	0.386	0.390	0.395	0.400	0.404	0.409	0.417	0.424	0.431	0.438	0.446	0.453	0.460	0.467	0.473	0.480
-	0.041	0.046	0.050	0.055	0.060	0.064	0.069	0.077	0.084	0.091	0.098	0.106	0.113	0.120	0.127	0.133	0.140
<b>0.67</b>	0.373	0.378	0.383	0.388	0.393	0.398	0.403	0.411	0.418	0.425	0.432	0.440	0.447	0.455	0.462	0.468	0.474
-	0.043	0.048	0.053	0.058	0.063	0.068	0.073	0.081	0.088	0.095	0.102	0.110	0.117	0.125	0.132	0.138	0.144
<b>0.68</b>	0.366	0.371	0.376	0.381	0.386	0.391	0.396	0.404	0.412	0.419	0.426	0.434	0.442	0.449	0.456	0.463	0.469
-	0.046	0.051	0.056	0.061	0.066	0.071	0.076	0.084	0.092	0.099	0.106	0.114	0.122	0.129	0.136	0.143	0.149
<b>0.69</b>	0.358	0.364	0.369	0.374	0.379	0.384	0.390	0.398	0.406	0.413	0.420	0.428	0.436	0.444	0.451	0.458	0.464
-	0.048	0.054	0.059	0.064	0.069	0.074	0.080	0.088	0.096	0.103	0.110	0.118	0.126	0.134	0.141	0.148	0.154
<b>0.70</b>	0.351	0.357	0.362	0.367	0.373	0.378	0.383	0.392	0.400	0.407	0.415	0.423	0.431	0.439	0.446	0.452	0.459
-	0.051	0.057	0.062	0.067	0.073	0.078	0.083	0.092	0.100	0.107	0.115	0.123	0.131	0.139	0.146	0.152	0.159
<b>0.71</b>	0.344	0.350	0.355	0.361	0.366	0.371	0.377	0.386	0.394	0.401	0.409	0.417	0.426	0.434	0.441	0.447	0.454
-	0.054	0.060	0.065	0.071	0.076	0.081	0.087	0.096	0.104	0.111	0.119	0.127	0.136	0.144	0.151	0.157	0.164
<b>0.72</b>	0.337	0.343	0.348	0.354	0.360	0.365	0.371	0.380	0.388	0.396	0.403	0.412	0.420	0.428	0.436	0.442	0.449
-	0.057	0.063	0.068	0.074	0.080	0.085	0.091	0.100	0.108	0.116	0.123	0.132	0.140	0.148	0.156	0.162	0.169
<b>0.73</b>	0.330	0.336	0.342	0.348	0.353	0.359	0.365	0.374	0.382	0.390	0.398	0.407	0.415	0.423	0.431	0.438	0.445
-	0.060	0.066	0.072	0.078	0.083	0.089	0.095	0.104	0.112	0.120	0.128	0.137	0.145	0.153	0.161	0.168	0.175
<b>0.74</b>	0.323	0.329	0.335	0.341	0.347	0.353	0.359	0.368	0.377	0.385	0.393	0.401	0.410	0.418	0.426	0.433	0.440
-	0.063	0.069	0.075	0.081	0.087	0.093	0.099	0.108	0.117	0.125	0.133	0.141	0.150	0.158	0.166	0.173	0.180
<b>0.75</b>	0.317	0.323	0.329	0.335	0.341	0.347	0.353	0.362	0.371	0.379	0.387	0.396	0.405	0.413	0.421	0.428	0.435
-	0.067	0.073	0.079	0.085	0.091	0.097	0.103	0.112	0.121	0.129	0.137	0.146	0.155	0.163	0.171	0.178	0.185
<b>0.76</b>	0.310	0.316	0.323	0.329	0.335	0.341	0.347	0.357	0.366	0.374	0.382	0.391	0.400	0.409	0.416	0.423	0.430
-	0.070	0.076	0.083	0.089	0.095	0.101	0.107	0.117	0.126	0.134	0.142	0.151	0.160	0.169	0.176	0.183	0.190
<b>0.77</b>	0.304	0.310	0.316	0.323	0.329	0.335	0.341	0.351	0.360	0.368	0.377	0.386	0.395	0.404	0.411	0.419	0.426
-	0.074	0.080	0.086	0.093	0.099	0.105	0.111	0.121	0.130	0.138	0.147	0.156	0.165	0.174	0.181	0.189	0.196
<b>0.78</b>	0.297	0.304	0.310	0.317	0.323	0.329	0.336	0.346	0.355	0.363	0.372	0.381	0.390	0.399	0.407	0.414	0.421
-	0.077	0.084	0.090	0.097	0.103	0.109	0.116	0.126	0.135	0.143	0.152	0.161	0.170	0.179	0.187	0.194	0.201
<b>0.79</b>	0.291	0.298	0.304	0.311	0.317	0.324	0.330	0.340	0.350	0.358	0.367	0.376	0.386	0.394	0.402	0.410	0.417
-	0.081	0.088	0.094	0.101	0.107	0.114	0.120	0.130	0.140	0.148	0.157	0.166	0.176	0.184	0.192	0.200	0.207
<b>0.80</b>	0.285	0.292	0.298	0.305	0.312	0.318	0.325	0.335	0.344	0.353	0.362	0.372	0.381	0.390	0.398	0.405	0.413
-	0.085	0.092	0.098	0.105	0.112	0.118	0.125	0.135	0.144	0.153	0.162	0.172	0.181	0.190	0.198	0.205	0.213
<b>0.81</b>	0.279	0.286	0.293	0.300	0.306	0.313	0.320	0.330	0.339	0.348	0.357	0.367	0.376	0.385	0.393	0.401	0.408
-	0.089	0.096	0.103	0.110	0.116	0.123	0.130	0.140	0.149	0.158	0.167	0.177	0.186	0.195	0.203	0.211	0.218
<b>0.82</b>	0.273	0.280	0.287	0.294	0.301	0.308	0.315	0.325	0.334	0.343	0.352	0.362	0.372	0.381	0.389	0.396	0.404
-	0.093	0.100	0.107	0.114	0.121	0.128	0.135	0.145	0.154	0.163	0.172	0.182	0.192	0.201	0.209	0.216	0.224
<b>0.83</b>	0.267	0.274	0.282	0.289	0.296	0.302	0.310	0.320	0.330	0.338	0.348	0.358	0.367	0.377	0.385	0.392	0.400
-	0.097	0.104	0.112	0.119	0.126	0.132	0.140	0.150	0.160	0.168	0.178	0.188	0.197	0.207	0.215	0.222	0.230
<b>0.84</b>	0.262	0.269	0.276	0.283	0.290	0.297	0.305	0.315	0.325	0.334	0.343	0.353	0.363	0.372	0.380	0.388	0.396
-	0.102	0.109	0.116	0.123	0.130	0.137	0.145	0.155	0.165	0.174	0.183	0.193	0.203	0.212	0.220	0.228	0.236
<b>0.85</b>	0.256	0.263	0.271	0.278	0.285	0.292	0.300	0.310	0.320	0.329	0.338	0.349	0.359	0.368	0.376	0.384	0.392
-	0.106	0.113	0.121	0.128	0.135	0.142	0.150	0.160	0.170	0.179	0.188	0.199	0.209	0.218	0.226	0.234	0.242
<b>0.86</b>	0.251	0.258	0.266	0.273	0.280	0.287	0.295	0.305	0.315	0.324	0.334	0.345	0.354	0.364	0.372	0.380	0.388
-	0.111	0.118	0.126	0.133	0.140	0.147	0.155	0.165	0.175	0.184	0.194	0.205	0.214	0.224	0.232	0.240	0.248
<b>0.87</b>	0.245	0.253	0.260	0.268	0.275	0.283	0.290	0.301	0.311	0.320	0.330	0.340	0.350	0.360	0.368	0.376	0.384
-	0.115	0.123	0.130	0.138	0.145	0.153	0.160	0.171	0.181	0.190	0.200	0.210	0.220	0.230	0.238	0.246	0.254
<b>0.88</b>	0.239	0.247	0.255	0.263	0.271	0.278	0.285	0.296	0.306	0.316	0.325	0.336	0.346	0.356	0.364	0.372	0.380
-	0.119	0.127	0.135	0.143	0.151	0.158	0.165	0.176	0.186	0.196	0.205	0.216	0.226	0.236	0.244	0.252	0.260
<b>0.89</b>	0.234	0.242	0.250	0.258	0.266	0.273	0.281	0.292	0.302	0.311	0.321	0.332	0.342	0.352	0.360	0.368	0.376
-	0.124	0.132	0.140	0.148	0.156	0.163	0.171	0.182	0.192	0.201	0.211	0.222	0.232	0.242	0.250	0.258	0.266
<b>0.90</b>	0.228	0.236	0.245	0.253	0.261	0.269	0.276	0.287	0.298	0.307	0.317	0.328	0.338	0.348	0.356	0.364	0.372
-	0.128	0.136	0.145	0.153	0.161	0.169	0.176	0.187	0.198	0.207	0.217	0.228	0.238	0.248	0.256	0.264	0.272
<b>0.91</b>	0.223	0.231	0.240	0.248	0.257	0.264	0.272	0.283	0.293	0.303	0.313	0.324	0.334	0.344	0.352	0.360	0.369
-	0.133	0.141	0.150	0.158	0.167	0.174	0.182	0.193	0.203	0.213	0.223	0.234	0.244	0.254	0.262	0.270	0.279
<b>0.92</b>	0.218	0.226	0.235	0.244	0.253	0.260	0.268	0.279	0.289	0.299	0.309	0.320	0.330	0.340	0.349	0.357	0.365

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
<u>0.93</u> - -	0.138	0.146	0.155	0.164	0.173	0.180	0.188	0.199	0.209	0.219	0.229	0.240	0.250	0.260	0.269	0.277	0.285
	0.213	0.222	0.230	0.239	0.248	0.256	0.264	0.275	0.285	0.294	0.305	0.316	0.326	0.336	0.345	0.353	0.361
	0.143	0.152	0.160	0.169	0.178	0.186	0.194	0.205	0.215	0.224	0.235	0.246	0.256	0.266	0.275	0.283	0.291
<u>0.94</u> - -	0.207	0.217	0.226	0.235	0.244	0.252	0.259	0.271	0.281	0.291	0.301	0.312	0.322	0.332	0.341	0.350	0.358
	0.147	0.157	0.166	0.175	0.184	0.192	0.199	0.211	0.221	0.231	0.241	0.252	0.262	0.272	0.281	0.290	0.298
	0.203	0.212	0.222	0.231	0.240	0.248	0.256	0.267	0.278	0.287	0.297	0.308	0.319	0.328	0.338	0.346	0.355
<u>0.95</u> - -	0.153	0.162	0.172	0.181	0.190	0.198	0.206	0.217	0.228	0.237	0.247	0.258	0.269	0.278	0.288	0.296	0.305
	0.198	0.208	0.217	0.226	0.236	0.244	0.252	0.263	0.274	0.284	0.294	0.305	0.315	0.325	0.334	0.343	0.352
	0.158	0.168	0.177	0.186	0.196	0.204	0.212	0.223	0.234	0.244	0.254	0.265	0.275	0.285	0.294	0.303	0.312
<u>0.96</u> - -	0.193	0.203	0.212	0.222	0.232	0.240	0.248	0.260	0.270	0.280	0.290	0.301	0.311	0.321	0.330	0.340	0.349
	0.163	0.173	0.182	0.192	0.202	0.210	0.218	0.230	0.240	0.250	0.260	0.271	0.281	0.291	0.300	0.310	0.319
	0.189	0.199	0.208	0.218	0.228	0.237	0.246	0.257	0.267	0.277	0.287	0.297	0.307	0.317	0.327	0.336	0.345
<u>0.97</u> - -	0.169	0.179	0.188	0.198	0.208	0.217	0.226	0.237	0.247	0.257	0.267	0.277	0.287	0.297	0.307	0.316	0.325
	0.184	0.194	0.204	0.214	0.224	0.233	0.242	0.253	0.263	0.274	0.284	0.294	0.304	0.313	0.323	0.333	0.343
	0.174	0.184	0.194	0.204	0.214	0.223	0.232	0.243	0.253	0.264	0.274	0.284	0.294	0.303	0.313	0.323	0.333
<u>0.98</u> - -	0.180	0.190	0.200	0.210	0.220	0.230	0.240	0.250	0.260	0.270	0.280	0.290	0.300	0.310	0.320	0.330	0.340
	0.179	0.188	0.196	0.205	0.214	0.222	0.231	0.243	0.253	0.263	0.275	0.287	0.299	0.308	0.317	0.325	0.334
	0.176	0.185	0.193	0.202	0.211	0.219	0.227	0.238	0.249	0.260	0.271	0.283	0.296	0.305	0.315	0.322	0.331
<u>1.00</u> 1.01 1.02	0.173	0.181	0.190	0.198	0.207	0.215	0.224	0.235	0.245	0.256	0.268	0.280	0.293	0.302	0.312	0.319	0.327
	0.170	0.178	0.187	0.195	0.204	0.212	0.221	0.232	0.242	0.253	0.265	0.278	0.290	0.299	0.309	0.316	0.324
	0.167	0.175	0.184	0.192	0.200	0.209	0.218	0.228	0.239	0.250	0.262	0.275	0.287	0.297	0.306	0.313	0.321
<u>1.03</u> 1.04 1.05	0.164	0.172	0.180	0.189	0.197	0.205	0.214	0.224	0.234	0.247	0.259	0.272	0.284	0.294	0.303	0.310	0.318
	0.161	0.169	0.178	0.186	0.194	0.202	0.211	0.220	0.231	0.242	0.256	0.269	0.281	0.291	0.300	0.308	0.315
	0.158	0.166	0.175	0.183	0.191	0.199	0.208	0.217	0.228	0.239	0.252	0.268	0.279	0.288	0.297	0.305	0.312
<u>1.06</u> 1.07 1.08	0.156	0.164	0.172	0.180	0.188	0.196	0.204	0.214	0.224	0.236	0.250	0.265	0.276	0.285	0.294	0.302	0.309
	0.153	0.161	0.169	0.177	0.185	0.193	0.201	0.211	0.221	0.233	0.247	0.262	0.273	0.282	0.292	0.299	0.306
	0.151	0.158	0.166	0.174	0.182	0.190	0.198	0.208	0.218	0.230	0.244	0.259	0.270	0.280	0.289	0.296	0.303
<u>1.09</u> 1.10 1.11	0.149	0.156	0.163	0.171	0.178	0.186	0.194	0.204	0.215	0.227	0.241	0.256	0.268	0.277	0.286	0.293	0.300
	0.146	0.153	0.161	0.168	0.175	0.183	0.191	0.201	0.211	0.224	0.238	0.254	0.265	0.274	0.283	0.291	0.298
	0.143	0.150	0.158	0.165	0.173	0.180	0.188	0.198	0.208	0.221	0.235	0.251	0.262	0.272	0.281	0.288	0.295
<u>1.12</u> 1.13 1.14	0.140	0.148	0.155	0.162	0.170	0.177	0.185	0.195	0.205	0.218	0.233	0.248	0.260	0.269	0.278	0.285	0.292
	0.138	0.145	0.152	0.159	0.167	0.175	0.182	0.192	0.203	0.215	0.230	0.246	0.257	0.266	0.276	0.283	0.290
	0.135	0.142	0.150	0.157	0.164	0.172	0.180	0.189	0.200	0.213	0.227	0.243	0.254	0.264	0.273	0.280	0.287
<u>1.15</u> 1.16 1.17	0.132	0.140	0.147	0.154	0.161	0.169	0.177	0.186	0.197	0.210	0.225	0.240	0.252	0.261	0.271	0.278	0.284
	0.130	0.137	0.144	0.151	0.159	0.166	0.174	0.184	0.194	0.207	0.222	0.238	0.249	0.259	0.268	0.275	0.282
	0.127	0.134	0.142	0.149	0.156	0.164	0.171	0.181	0.192	0.205	0.220	0.236	0.247	0.256	0.266	0.273	0.279
<u>1.18</u> 1.19 1.20	0.125	0.132	0.139	0.146	0.153	0.161	0.169	0.178	0.189	0.202	0.217	0.233	0.245	0.254	0.263	0.270	0.277
	0.122	0.129	0.136	0.144	0.151	0.158	0.166	0.176	0.187	0.200	0.215	0.231	0.242	0.252	0.261	0.268	0.275
	0.120	0.127	0.134	0.141	0.148	0.156	0.164	0.173	0.184	0.197	0.212	0.228	0.240	0.249	0.259	0.266	0.272
<u>1.21</u> 1.22 1.23	0.118	0.125	0.132	0.139	0.146	0.153	0.161	0.171	0.182	0.195	0.210	0.226	0.238	0.247	0.256	0.263	0.270
	0.115	0.122	0.129	0.136	0.143	0.151	0.159	0.168	0.179	0.193	0.208	0.224	0.235	0.245	0.254	0.261	0.268
	0.113	0.120	0.127	0.134	0.141	0.149	0.156	0.166	0.177	0.190	0.205	0.222	0.233	0.243	0.252	0.259	0.265
<u>1.24</u> 1.25 1.26	0.111	0.118	0.125	0.132	0.139	0.146	0.154	0.164	0.175	0.188	0.203	0.219	0.231	0.240	0.250	0.257	0.263
	0.109	0.116	0.123	0.129	0.136	0.144	0.152	0.161	0.172	0.186	0.201	0.217	0.229	0.238	0.248	0.254	0.261
	0.107	0.113	0.120	0.127	0.134	0.142	0.149	0.159	0.170	0.183	0.199	0.215	0.227	0.236	0.245	0.252	0.258
<u>1.27</u> 1.28 1.29	0.105	0.111	0.118	0.125	0.132	0.140	0.147	0.157	0.168	0.181	0.197	0.213	0.225	0.234	0.243	0.250	0.256
	0.103	0.109	0.116	0.123	0.130	0.137	0.145	0.155	0.166	0.179	0.195	0.211	0.223	0.232	0.241	0.248	0.254
	0.101	0.107	0.114	0.121	0.128	0.135	0.143	0.152	0.164	0.177	0.193	0.209	0.221	0.230	0.239	0.246	0.252
<u>1.30</u> 1.31 1.32	0.099	0.105	0.112	0.119	0.126	0.133	0.141	0.150	0.162	0.175	0.191	0.207	0.219	0.228	0.237	0.244	0.250
	0.097	0.104	0.110	0.117	0.124	0.131	0.139	0.148	0.160	0.173	0.189	0.205	0.217	0.226	0.235	0.242	0.248
	0.095	0.102	0.108	0.115	0.122	0.129	0.137	0.146	0.158	0.171	0.187	0.203	0.215	0.224	0.233	0.240	0.246
<u>1.33</u> 1.34 1.35	0.093	0.100	0.107	0.113	0.120	0.127	0.135	0.144	0.156	0.169	0.185	0.201	0.213	0.222	0.231	0.238	0.244
	0.092	0.098	0.105	0.111	0.118	0.125	0.133	0.142	0.154	0.167	0.183	0.199	0.211	0.220	0.229	0.236	0.242
	0.090	0.096	0.103	0.110	0.116	0.123	0.131	0.140	0.152	0.165	0.181	0.198	0.209	0.218	0.227	0.234	0.240
<u>1.36</u> 1.37 1.38	0.088	0.095	0.101	0.108	0.114	0.122	0.129	0.139	0.150	0.164	0.179	0.196	0.207	0.2			

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
1.45	0.079	0.085	0.092	0.098	0.104	0.111	0.119	0.128	0.139	0.153	0.169	0.185	0.197	0.206	0.215	0.221	0.227
1.46	0.078	0.084	0.090	0.096	0.103	0.110	0.117	0.126	0.138	0.151	0.167	0.184	0.195	0.204	0.213	0.219	0.225
1.47	0.077	0.083	0.089	0.095	0.101	0.108	0.115	0.125	0.136	0.150	0.166	0.182	0.194	0.203	0.212	0.218	0.223
1.48	0.075	0.081	0.087	0.093	0.100	0.107	0.114	0.123	0.135	0.148	0.164	0.181	0.192	0.201	0.210	0.216	0.222
1.49	0.074	0.080	0.086	0.092	0.098	0.105	0.112	0.122	0.133	0.147	0.163	0.179	0.191	0.200	0.208	0.214	0.220
1.50	0.073	0.079	0.085	0.091	0.097	0.104	0.111	0.120	0.132	0.145	0.161	0.177	0.189	0.198	0.207	0.213	0.218
1.51	0.071	0.077	0.083	0.089	0.095	0.102	0.109	0.119	0.130	0.144	0.159	0.176	0.187	0.196	0.205	0.211	0.216
1.52	0.070	0.076	0.082	0.088	0.094	0.101	0.108	0.117	0.129	0.142	0.158	0.174	0.186	0.195	0.204	0.209	0.215
1.53	0.069	0.075	0.081	0.086	0.092	0.099	0.106	0.116	0.127	0.141	0.157	0.173	0.185	0.193	0.202	0.208	0.213
1.54	0.068	0.074	0.079	0.085	0.091	0.098	0.105	0.114	0.126	0.139	0.155	0.172	0.183	0.192	0.201	0.206	0.212
1.55	0.067	0.072	0.078	0.084	0.090	0.097	0.104	0.113	0.124	0.138	0.154	0.170	0.182	0.190	0.199	0.205	0.210
1.56	0.066	0.071	0.077	0.083	0.088	0.095	0.102	0.112	0.123	0.137	0.152	0.169	0.180	0.189	0.198	0.203	0.209
1.57	0.064	0.070	0.076	0.081	0.087	0.094	0.101	0.110	0.122	0.135	0.151	0.167	0.179	0.188	0.196	0.202	0.207
1.58	0.063	0.069	0.075	0.080	0.086	0.093	0.100	0.109	0.120	0.134	0.150	0.166	0.177	0.186	0.195	0.200	0.205
1.59	0.062	0.068	0.074	0.079	0.085	0.091	0.098	0.108	0.119	0.133	0.148	0.165	0.176	0.185	0.193	0.199	0.204
1.60	0.061	0.067	0.072	0.078	0.084	0.090	0.097	0.106	0.118	0.131	0.147	0.163	0.175	0.183	0.192	0.197	0.202
1.61	0.060	0.066	0.071	0.077	0.082	0.089	0.096	0.105	0.116	0.130	0.146	0.162	0.173	0.182	0.191	0.196	0.201
1.62	0.059	0.065	0.070	0.076	0.081	0.088	0.095	0.104	0.115	0.129	0.144	0.161	0.172	0.181	0.189	0.195	0.200
1.63	0.058	0.064	0.069	0.075	0.080	0.087	0.093	0.103	0.114	0.127	0.143	0.160	0.171	0.179	0.188	0.193	0.198
1.64	0.058	0.063	0.068	0.074	0.079	0.086	0.092	0.102	0.113	0.126	0.142	0.158	0.170	0.178	0.187	0.192	0.197
1.65	0.057	0.062	0.067	0.073	0.078	0.084	0.091	0.100	0.112	0.125	0.141	0.157	0.168	0.177	0.185	0.190	0.195
1.66	0.056	0.061	0.066	0.071	0.077	0.083	0.090	0.099	0.110	0.124	0.140	0.156	0.167	0.176	0.184	0.189	0.194
1.67	0.055	0.060	0.065	0.070	0.076	0.082	0.089	0.098	0.109	0.123	0.138	0.155	0.166	0.174	0.183	0.188	0.193
1.68	0.054	0.059	0.064	0.070	0.075	0.081	0.088	0.097	0.108	0.122	0.137	0.154	0.165	0.173	0.181	0.186	0.191
1.69	0.053	0.058	0.063	0.069	0.074	0.080	0.087	0.096	0.107	0.121	0.136	0.153	0.164	0.172	0.180	0.185	0.190
1.70	0.052	0.057	0.063	0.068	0.073	0.079	0.086	0.095	0.106	0.119	0.135	0.151	0.162	0.171	0.179	0.184	0.188
1.71	0.052	0.057	0.062	0.067	0.072	0.078	0.085	0.094	0.105	0.118	0.134	0.150	0.161	0.170	0.178	0.183	0.187
1.72	0.051	0.056	0.061	0.066	0.071	0.077	0.084	0.093	0.104	0.117	0.133	0.149	0.160	0.168	0.177	0.181	0.186
1.73	0.050	0.055	0.060	0.065	0.070	0.076	0.083	0.092	0.103	0.116	0.132	0.148	0.159	0.167	0.175	0.180	0.185
1.74	0.049	0.054	0.059	0.064	0.069	0.075	0.082	0.091	0.102	0.115	0.131	0.147	0.158	0.166	0.174	0.179	0.183
1.75	0.049	0.053	0.058	0.063	0.068	0.074	0.081	0.090	0.101	0.114	0.130	0.146	0.157	0.165	0.173	0.178	0.182
1.76	0.048	0.053	0.058	0.062	0.067	0.073	0.080	0.089	0.100	0.113	0.129	0.145	0.156	0.164	0.172	0.176	0.181
1.77	0.047	0.052	0.057	0.062	0.066	0.073	0.079	0.088	0.099	0.112	0.128	0.144	0.155	0.163	0.171	0.175	0.180
1.78	0.046	0.051	0.056	0.061	0.066	0.072	0.078	0.087	0.098	0.111	0.127	0.143	0.154	0.162	0.170	0.174	0.178
1.79	0.046	0.051	0.055	0.060	0.065	0.071	0.077	0.086	0.097	0.110	0.126	0.142	0.153	0.161	0.168	0.173	0.177
1.80	0.045	0.050	0.055	0.059	0.064	0.070	0.076	0.085	0.096	0.109	0.125	0.141	0.152	0.159	0.167	0.172	0.176
1.81	0.045	0.049	0.054	0.058	0.063	0.069	0.076	0.084	0.095	0.108	0.124	0.140	0.151	0.158	0.166	0.171	0.175
1.82	0.044	0.049	0.053	0.058	0.062	0.068	0.075	0.084	0.094	0.108	0.123	0.139	0.150	0.157	0.165	0.169	0.174
1.83	0.043	0.048	0.052	0.057	0.062	0.068	0.074	0.083	0.093	0.107	0.122	0.138	0.149	0.156	0.164	0.168	0.172
1.84	0.043	0.047	0.052	0.056	0.061	0.067	0.073	0.082	0.093	0.106	0.121	0.137	0.148	0.155	0.163	0.167	0.171
1.85	0.042	0.047	0.051	0.056	0.060	0.066	0.072	0.081	0.092	0.105	0.120	0.136	0.147	0.154	0.162	0.166	0.170
1.86	0.042	0.046	0.050	0.055	0.059	0.065	0.071	0.080	0.091	0.104	0.119	0.135	0.146	0.153	0.161	0.165	0.169
1.87	0.041	0.045	0.050	0.054	0.059	0.065	0.071	0.079	0.090	0.103	0.119	0.134	0.145	0.152	0.160	0.164	0.168
1.88	0.041	0.045	0.049	0.054	0.058	0.064	0.070	0.079	0.089	0.102	0.118	0.134	0.144	0.151	0.159	0.163	0.167
1.89	0.040	0.044	0.049	0.053	0.057	0.063	0.069	0.078	0.089	0.102	0.117	0.133	0.143	0.150	0.158	0.162	0.166
1.90	0.039	0.044	0.048	0.052	0.057	0.062	0.068	0.077	0.088	0.101	0.116	0.132	0.142	0.150	0.157	0.161	0.165
1.91	0.039	0.043	0.047	0.052	0.056	0.062	0.068	0.076	0.087	0.100	0.115	0.131	0.141	0.149	0.156	0.160	0.164
1.92	0.038	0.043	0.047	0.051	0.055	0.061	0.067	0.076	0.086	0.099	0.114	0.130	0.140	0.148	0.155	0.159	0.163
1.93	0.038	0.042	0.046	0.051	0.055	0.060	0.066	0.075	0.085	0.098	0.114	0.129	0.139	0.147	0.154	0.158	0.162
1.94	0.038	0.042	0.046	0.050	0.054	0.060	0.066	0.074	0.085	0.098	0.113	0.128	0.139	0.146	0.153	0.157	0.161
1.95	0.037	0.041	0.045	0.049	0.054	0.059	0.065	0.074	0.084	0.097	0.112	0.128	0.138	0.145	0.152	0.156	0.160
1.96	0.037	0.041	0.045	0.049	0.053	0.058	0.064	0.073	0.083	0.096	0.111	0.127	0.137	0.144	0.151	0.155	0.159
1.97	0.036	0.040	0.044	0.048	0.052	0.058	0.064	0.072	0.083	0.095	0.110	0.126	0.136	0.143	0.150	0.154	0.158
1.98	0.036	0.040	0.044	0.048	0.052	0.057	0.063	0.071	0.082	0.095	0.110	0.125	0.135	0.142	0.150	0.153	0.157
1.99	0.035	0.039	0.043	0.047	0.051	0.057	0.062	0.071	0.081	0.094	0.109	0.124	0.134	0.142	0.149	0.152	0.156
2.00	0.035	0.039	0.043	0.047	0.051	0.056	0.062	0.070	0.081	0.093	0.108	0.124	0.134	0.141	0.148	0.151	0.155
2.01	0.035	0.038	0.042	0.046	0.050	0.055	0.061	0.070	0.080	0.093	0.107	0.123	0.133	0.140	0.147	0.150	0.154
2.02	0.034	0.038	0.042	0.046	0.050	0.055	0.060	0.069	0.079	0.092	0.107	0.122	0.132	0.139	0.146	0.149	0.153
2.03	0.034	0.038	0.041	0.045	0.049	0.054	0.060	0.068	0.078	0.091	0.106	0.121	0.131	0.138	0.145	0.148	0.152
2.04	0.033	0.037	0.041	0.045	0.048	0.054	0.059	0.068	0.078	0.090	0.105	0.121	0.131	0.137	0.144	0.148	0.151
2.05	0.033	0.037	0.040	0.044	0.048	0.053	0.059	0.067	0.077	0.090	0.105	0.120	0.130	0.137	0.144	0.147	0.150

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
<u>2.06</u>	0.033	0.036	0.040	0.044	0.047	0.053	0.058	0.066	0.077	0.089	0.104	0.119	0.129	0.136	0.143	0.146	0.149
<u>2.07</u>	0.032	0.036	0.040	0.043	0.047	0.052	0.058	0.066	0.076	0.088	0.103	0.119	0.128	0.135	0.142	0.145	0.148
<u>2.08</u>	0.032	0.036	0.039	0.043	0.046	0.052	0.057	0.065	0.075	0.088	0.103	0.118	0.128	0.134	0.141	0.144	0.147
<u>2.09</u>	0.032	0.035	0.039	0.042	0.046	0.051	0.056	0.065	0.075	0.087	0.102	0.117	0.127	0.134	0.140	0.143	0.146
<u>2.10</u>	0.031	0.035	0.038	0.042	0.046	0.051	0.056	0.064	0.074	0.087	0.101	0.116	0.126	0.133	0.139	0.142	0.146
<u>2.11</u>	0.031	0.034	0.038	0.041	0.045	0.050	0.055	0.063	0.073	0.086	0.101	0.116	0.125	0.132	0.139	0.142	0.145
<u>2.12</u>	0.031	0.034	0.038	0.041	0.045	0.050	0.055	0.063	0.073	0.085	0.100	0.115	0.125	0.131	0.138	0.141	0.144
<u>2.13</u>	0.030	0.034	0.037	0.041	0.044	0.049	0.054	0.062	0.072	0.085	0.099	0.114	0.124	0.131	0.137	0.140	0.143
<u>2.14</u>	0.030	0.033	0.037	0.040	0.044	0.049	0.054	0.062	0.072	0.084	0.099	0.114	0.123	0.130	0.136	0.139	0.142
<u>2.15</u>	0.030	0.033	0.036	0.040	0.043	0.048	0.053	0.061	0.071	0.084	0.098	0.113	0.123	0.129	0.136	0.138	0.141
<u>2.16</u>	0.029	0.033	0.036	0.039	0.043	0.048	0.053	0.061	0.071	0.083	0.097	0.112	0.122	0.128	0.135	0.138	0.140
<u>2.17</u>	0.029	0.032	0.036	0.039	0.042	0.047	0.052	0.060	0.070	0.082	0.097	0.112	0.121	0.128	0.134	0.137	0.140
<u>2.18</u>	0.029	0.032	0.035	0.039	0.042	0.047	0.052	0.060	0.070	0.082	0.096	0.111	0.121	0.127	0.134	0.136	0.139
<u>2.19</u>	0.028	0.032	0.035	0.038	0.042	0.046	0.051	0.059	0.069	0.081	0.096	0.111	0.120	0.126	0.133	0.135	0.138
<u>2.20</u>	0.028	0.031	0.035	0.038	0.041	0.046	0.051	0.059	0.069	0.081	0.095	0.110	0.119	0.126	0.132	0.135	0.137
<u>2.21</u>	0.028	0.031	0.034	0.037	0.041	0.046	0.051	0.058	0.068	0.080	0.094	0.109	0.119	0.125	0.131	0.134	0.137
<u>2.22</u>	0.028	0.031	0.034	0.037	0.040	0.045	0.050	0.058	0.068	0.080	0.094	0.109	0.118	0.124	0.131	0.133	0.136
<u>2.23</u>	0.027	0.030	0.034	0.037	0.040	0.045	0.050	0.057	0.067	0.079	0.093	0.108	0.117	0.124	0.130	0.132	0.135
<u>2.24</u>	0.027	0.030	0.033	0.036	0.040	0.044	0.049	0.057	0.067	0.079	0.093	0.108	0.117	0.123	0.129	0.132	0.134
<u>2.25</u>	0.027	0.030	0.033	0.036	0.039	0.044	0.049	0.056	0.066	0.078	0.092	0.107	0.116	0.123	0.129	0.131	0.134
<u>2.26</u>	0.026	0.030	0.033	0.036	0.039	0.044	0.048	0.056	0.066	0.078	0.092	0.106	0.116	0.122	0.128	0.130	0.133
<u>2.27</u>	0.026	0.029	0.032	0.035	0.039	0.043	0.048	0.056	0.065	0.077	0.091	0.106	0.115	0.121	0.127	0.130	0.132
<u>2.28</u>	0.026	0.029	0.032	0.035	0.038	0.043	0.048	0.055	0.065	0.077	0.091	0.105	0.114	0.121	0.127	0.129	0.131
<u>2.29</u>	0.026	0.029	0.032	0.035	0.038	0.042	0.047	0.055	0.064	0.076	0.090	0.105	0.114	0.120	0.126	0.128	0.131
<u>2.30</u>	0.025	0.028	0.031	0.034	0.038	0.042	0.047	0.054	0.064	0.076	0.090	0.104	0.113	0.119	0.125	0.128	0.130
<u>2.31</u>	0.025	0.028	0.031	0.034	0.037	0.042	0.046	0.054	0.063	0.075	0.089	0.104	0.113	0.119	0.125	0.127	0.129
<u>2.32</u>	0.025	0.028	0.031	0.034	0.037	0.041	0.046	0.054	0.063	0.075	0.089	0.103	0.112	0.118	0.124	0.126	0.128
<u>2.33</u>	0.025	0.028	0.031	0.034	0.037	0.041	0.046	0.053	0.062	0.074	0.088	0.103	0.112	0.118	0.124	0.126	0.128
<u>2.34</u>	0.024	0.027	0.030	0.033	0.036	0.041	0.045	0.053	0.062	0.074	0.088	0.102	0.111	0.117	0.123	0.125	0.127
<u>2.35</u>	0.024	0.027	0.030	0.033	0.036	0.040	0.045	0.052	0.062	0.073	0.087	0.101	0.110	0.117	0.122	0.124	0.126
<u>2.36</u>	0.024	0.027	0.030	0.033	0.036	0.040	0.045	0.052	0.061	0.073	0.087	0.101	0.110	0.116	0.122	0.124	0.126
<u>2.37</u>	0.024	0.027	0.029	0.032	0.035	0.040	0.044	0.052	0.061	0.072	0.086	0.100	0.109	0.115	0.121	0.123	0.125
<u>2.38</u>	0.023	0.026	0.029	0.032	0.035	0.039	0.044	0.051	0.060	0.072	0.086	0.100	0.109	0.115	0.121	0.122	0.124
<u>2.39</u>	0.023	0.026	0.029	0.032	0.035	0.039	0.044	0.051	0.060	0.072	0.085	0.099	0.108	0.114	0.120	0.122	0.124
<u>2.40</u>	0.023	0.026	0.029	0.032	0.034	0.039	0.043	0.050	0.060	0.071	0.085	0.099	0.108	0.114	0.119	0.121	0.123
<u>2.41</u>	0.023	0.026	0.028	0.031	0.034	0.038	0.043	0.050	0.059	0.071	0.084	0.098	0.107	0.113	0.119	0.120	0.122
<u>2.42</u>	0.023	0.025	0.028	0.031	0.034	0.038	0.043	0.050	0.059	0.070	0.084	0.098	0.107	0.113	0.118	0.120	0.122
<u>2.43</u>	0.022	0.025	0.028	0.031	0.034	0.038	0.042	0.049	0.058	0.070	0.083	0.097	0.106	0.112	0.118	0.119	0.121
<u>2.44</u>	0.022	0.025	0.028	0.030	0.033	0.038	0.042	0.049	0.058	0.069	0.083	0.097	0.106	0.112	0.117	0.119	0.121
<u>2.45</u>	0.022	0.025	0.027	0.030	0.033	0.037	0.042	0.049	0.058	0.069	0.083	0.096	0.105	0.111	0.117	0.118	0.120
<u>2.46</u>	0.022	0.024	0.027	0.030	0.033	0.037	0.041	0.048	0.057	0.069	0.082	0.096	0.105	0.111	0.116	0.117	0.119
<u>2.47</u>	0.021	0.024	0.027	0.030	0.033	0.037	0.041	0.048	0.057	0.068	0.082	0.096	0.104	0.110	0.115	0.117	0.119
<u>2.48</u>	0.021	0.024	0.027	0.029	0.032	0.036	0.041	0.048	0.057	0.068	0.081	0.095	0.104	0.109	0.115	0.116	0.118
<u>2.49</u>	0.021	0.024	0.027	0.029	0.032	0.036	0.041	0.047	0.056	0.067	0.081	0.095	0.103	0.109	0.114	0.116	0.118
<u>2.50</u>	0.021	0.024	0.026	0.029	0.032	0.036	0.040	0.047	0.056	0.067	0.080	0.094	0.103	0.108	0.114	0.115	0.117
<u>2.51</u>	0.021	0.023	0.026	0.029	0.032	0.036	0.040	0.047	0.056	0.067	0.080	0.094	0.102	0.108	0.113	0.115	0.116
<u>2.52</u>	0.020	0.023	0.026	0.029	0.031	0.035	0.040	0.046	0.055	0.066	0.080	0.093	0.102	0.107	0.113	0.114	0.116
<u>2.53</u>	0.020	0.023	0.026	0.028	0.031	0.035	0.039	0.046	0.055	0.066	0.079	0.093	0.101	0.107	0.112	0.114	0.115
<u>2.54</u>	0.020	0.023	0.025	0.028	0.031	0.035	0.039	0.046	0.055	0.066	0.079	0.092	0.101	0.107	0.112	0.113	0.115
<u>2.55</u>	0.020	0.023	0.025	0.028	0.031	0.035	0.039	0.046	0.054	0.065	0.078	0.092	0.100	0.106	0.111	0.112	0.114
<u>2.56</u>	0.020	0.022	0.025	0.028	0.030	0.034	0.039	0.045	0.054	0.065	0.078	0.092	0.100	0.106	0.111	0.112	0.114
<u>2.57</u>	0.020	0.022	0.025	0.027	0.030	0.034	0.038	0.045	0.054	0.065	0.078	0.091	0.100	0.105	0.110	0.111	0.113
<u>2.58</u>	0.019	0.022	0.025	0.027	0.030	0.034	0.038	0.045	0.053	0.064	0.077	0.091	0.099	0.105	0.110	0.111	0.112
<u>2.59</u>	0.019	0.022	0.024	0.027	0.030	0.034	0.038	0.044	0.053	0.064	0.077	0.090	0.099	0.104	0.109	0.110	0.112
<u>2.60</u>	0.019	0.022	0.024	0.027	0.030	0.033	0.038	0.044	0.053	0.063	0.076	0.090	0.098	0.104	0.109	0.110	0.111
<u>2.61</u>	0.019	0.021	0.024	0.027	0.029	0.033	0.037	0.044	0.052	0.063	0.076	0.089	0.098	0.103	0.108	0.109	0.111
<u>2.62</u>	0.019	0.021	0.024	0.026	0.029	0.033	0.037	0.044	0.052	0.063	0.076	0.089	0.097	0.103	0.108	0.109	0.110
<u>2.63</u>	0.018	0.021	0.024	0.026	0.029	0.033	0.037	0.043	0.052	0.062	0.075	0.089	0.097	0.102	0.107	0.108	0.110
<u>2.64</u>	0.018	0.021	0.023	0.026	0.029	0.032	0.037	0.043	0.051	0.062	0.075	0.088	0.097	0.102	0.107	0.108	0.109
<u>2.65</u>	0.018	0.021	0.023	0.026	0.028	0.032	0.036	0.043	0.051	0.062	0.075	0.088	0.096	0.102	0.106	0.107	0.109



## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
<u>2.66</u>	0.018	0.020	0.023	0.026	0.028	0.032	0.036	0.042	0.051	0.061	0.074	0.088	0.096	0.101	0.106	0.107	0.108
<u>2.67</u>	0.018	0.020	0.023	0.025	0.028	0.032	0.036	0.042	0.050	0.061	0.074	0.087	0.095	0.101	0.106	0.106	0.108
<u>2.68</u>	0.018	0.020	0.023	0.025	0.028	0.032	0.036	0.042	0.050	0.061	0.074	0.087	0.095	0.100	0.105	0.106	0.107
<u>2.69</u>	0.017	0.020	0.023	0.025	0.028	0.031	0.035	0.042	0.050	0.061	0.073	0.086	0.095	0.100	0.105	0.105	0.107
<u>2.70</u>	0.017	0.020	0.022	0.025	0.027	0.031	0.035	0.041	0.050	0.060	0.073	0.086	0.094	0.099	0.104	0.105	0.106
<u>2.71</u>	0.017	0.020	0.022	0.025	0.027	0.031	0.035	0.041	0.049	0.060	0.073	0.086	0.094	0.099	0.104	0.105	0.106
<u>2.72</u>	0.017	0.019	0.022	0.024	0.027	0.031	0.035	0.041	0.049	0.060	0.072	0.085	0.093	0.099	0.103	0.104	0.105
<u>2.73</u>	0.017	0.019	0.022	0.024	0.027	0.031	0.034	0.041	0.049	0.059	0.072	0.085	0.093	0.098	0.103	0.104	0.105
<u>2.74</u>	0.017	0.019	0.022	0.024	0.027	0.030	0.034	0.040	0.048	0.059	0.072	0.085	0.093	0.098	0.103	0.103	0.104
<u>2.75</u>	0.017	0.019	0.021	0.024	0.027	0.030	0.034	0.040	0.048	0.059	0.071	0.084	0.092	0.097	0.102	0.103	0.104
<u>2.76</u>	0.016	0.019	0.021	0.024	0.026	0.030	0.034	0.040	0.048	0.058	0.071	0.084	0.092	0.097	0.102	0.102	0.103
<u>2.77</u>	0.016	0.019	0.021	0.024	0.026	0.030	0.034	0.040	0.048	0.058	0.071	0.083	0.092	0.097	0.101	0.102	0.103
<u>2.78</u>	0.016	0.019	0.021	0.023	0.026	0.030	0.033	0.039	0.047	0.058	0.070	0.083	0.091	0.096	0.101	0.101	0.103
<u>2.79</u>	0.016	0.018	0.021	0.023	0.026	0.029	0.033	0.039	0.047	0.058	0.070	0.083	0.091	0.096	0.100	0.101	0.102
<u>2.80</u>	0.016	0.018	0.021	0.023	0.026	0.029	0.033	0.039	0.047	0.057	0.070	0.082	0.090	0.096	0.100	0.101	0.102
<u>2.81</u>	0.016	0.018	0.021	0.023	0.025	0.029	0.033	0.039	0.047	0.057	0.069	0.082	0.090	0.095	0.100	0.100	0.101
<u>2.82</u>	0.016	0.018	0.020	0.023	0.025	0.029	0.033	0.038	0.046	0.057	0.069	0.082	0.090	0.095	0.099	0.100	0.101
<u>2.83</u>	0.015	0.018	0.020	0.023	0.025	0.029	0.032	0.038	0.046	0.056	0.069	0.081	0.089	0.094	0.099	0.099	0.100
<u>2.84</u>	0.015	0.018	0.020	0.022	0.025	0.028	0.032	0.038	0.046	0.056	0.068	0.081	0.089	0.094	0.098	0.099	0.100
<u>2.85</u>	0.015	0.018	0.020	0.022	0.025	0.028	0.032	0.038	0.046	0.056	0.068	0.081	0.089	0.094	0.098	0.099	0.099
<u>2.86</u>	0.015	0.017	0.020	0.022	0.025	0.028	0.032	0.038	0.045	0.056	0.068	0.080	0.088	0.093	0.098	0.098	0.099
<u>2.87</u>	0.015	0.017	0.020	0.022	0.024	0.028	0.032	0.037	0.045	0.055	0.067	0.080	0.088	0.093	0.097	0.098	0.099
<u>2.88</u>	0.014	0.017	0.019	0.022	0.024	0.028	0.031	0.037	0.045	0.055	0.067	0.080	0.088	0.093	0.097	0.097	0.098
<u>2.89</u>	0.014	0.016	0.019	0.022	0.024	0.028	0.031	0.037	0.045	0.055	0.067	0.079	0.087	0.092	0.097	0.097	0.098
<u>2.90</u>	0.013	0.016	0.019	0.021	0.024	0.028	0.031	0.037	0.045	0.054	0.067	0.079	0.087	0.092	0.096	0.097	0.097
<u>2.91</u>	0.013	0.016	0.018	0.021	0.024	0.028	0.031	0.037	0.045	0.054	0.066	0.079	0.087	0.091	0.096	0.096	0.097
<u>2.92</u>	0.013	0.015	0.018	0.021	0.024	0.027	0.031	0.037	0.045	0.054	0.066	0.078	0.085	0.091	0.094	0.095	0.097
<u>2.93</u>	0.012	0.015	0.018	0.021	0.024	0.027	0.031	0.037	0.045	0.054	0.065	0.076	0.084	0.090	0.093	0.095	0.096
<u>2.94</u>	0.012	0.015	0.018	0.021	0.024	0.027	0.031	0.037	0.045	0.054	0.065	0.076	0.084	0.090	0.093	0.095	0.096
<u>2.95</u>	0.012	0.015	0.018	0.021	0.024	0.027	0.031	0.037	0.045	0.054	0.065	0.075	0.083	0.089	0.092	0.094	0.096
<u>2.96</u>	0.012	0.015	0.018	0.021	0.024	0.027	0.031	0.037	0.045	0.054	0.065	0.075	0.082	0.087	0.092	0.094	0.096
<u>2.97</u>	0.012	0.015	0.018	0.021	0.024	0.027	0.031	0.037	0.045	0.054	0.064	0.073	0.082	0.087	0.091	0.094	0.096
<u>2.98</u>	0.011	0.014	0.018	0.021	0.024	0.027	0.031	0.037	0.045	0.054	0.064	0.073	0.081	0.086	0.091	0.093	0.096
<u>2.99</u>	0.011	0.014	0.017	0.021	0.024	0.027	0.031	0.037	0.045	0.054	0.064	0.072	0.081	0.086	0.089	0.093	0.096
<u>3.00</u>	0.011	0.014	0.017	0.020	0.024	0.027	0.031	0.037	0.045	0.054	0.063	0.072	0.078	0.085	0.089	0.093	0.096

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
<u>0.01</u>	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
<u>0.02</u>	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<u>0.03</u>	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981
<u>0.04</u>	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
<u>0.05</u>	0.970	0.970	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.972	0.972	0.972	0.972	0.973	0.973
<u>0.06</u>	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.003
<u>0.07</u>	0.961	0.961	0.961	0.961	0.961	0.961	0.961	0.962	0.962	0.962	0.962	0.962	0.963	0.963	0.963	0.964	0.964
<u>0.08</u>	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.004	0.004
<u>0.09</u>	0.951	0.951	0.951	0.951	0.951	0.952	0.952	0.952	0.952	0.953	0.953	0.953	0.954	0.954	0.955	0.955	0.955
<u>0.10</u>	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.004	0.004	0.005	0.005	0.005
<u>0.11</u>	0.941	0.941	0.941	0.942	0.942	0.942	0.942	0.943	0.943	0.943	0.943	0.944	0.945	0.945	0.946	0.946	0.947
<u>0.12</u>	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.004	0.004	0.005	0.005	0.006	0.006	0.007
<u>0.13</u>	0.931	0.932	0.932	0.932	0.932	0.933	0.933	0.933	0.934	0.934	0.935	0.935	0.936	0.937	0.937	0.938	0.939
<u>0.14</u>	0.001	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.004	0.004	0.005	0.005	0.006	0.007	0.007	0.008	0.009
<u>0.15</u>	0.922	0.922	0.922	0.923	0.923	0.923	0.924	0.924	0.925	0.925	0.926	0.927	0.927	0.928	0.929	0.929	0.930
<u>0.16</u>	0.002	0.002	0.002	0.003	0.003	0.003	0.004	0.004	0.005	0.005	0.006	0.007	0.007	0.008	0.009	0.009	0.010
<u>0.17</u>	0.912	0.912	0.913	0.913	0.914	0.914	0.915	0.915	0.916	0.916	0.917	0.918	0.919	0.919	0.920	0.921	0.922
<u>0.18</u>	0.002	0.002	0.003	0.003	0.004	0.004	0.005	0.005	0.006	0.006	0.007	0.008	0.009	0.009	0.010	0.011	0.012
<u>0.19</u>	0.902	0.903	0.903	0.904	0.904	0.905	0.906	0.906	0.907	0.908	0.909	0.909	0.910	0.911	0.912	0.913	0.914
<u>0.20</u>	0.002	0.003	0.003	0.004	0.004	0.005	0.006	0.006	0.007	0.008	0.009	0.009	0.010	0.011	0.012	0.013	0.014
<u>0.21</u>	0.893	0.893	0.894	0.895	0.895	0.896	0.897	0.897	0.898	0.899	0.900	0.901	0.902	0.903	0.904	0.905	0.907
<u>0.22</u>	0.003	0.003	0.004	0.005	0.005	0.006	0.007	0.007	0.008	0.009	0.010	0.011	0.012	0.013	0.014	0.015	0.017
<u>0.23</u>	0.883	0.884	0.885	0.885	0.886	0.887	0.888	0.889	0.889	0.890	0.892	0.893	0.894	0.895	0.896	0.898	0.899
<u>0.24</u>	0.003	0.004	0.005	0.005	0.006	0.007	0.008	0.009	0.009	0.010	0.012	0.013	0.014	0.015	0.016	0.018	0.019
<u>0.25</u>	0.874	0.875	0.875	0.876	0.877	0.878	0.879	0.880	0.881	0.882	0.883	0.884	0.886	0.887	0.888	0.890	0.891
<u>0.26</u>	0.004	0.005	0.005	0.006	0.007	0.008	0.009	0.010	0.011	0.012	0.013	0.014	0.016	0.017	0.018	0.020	0.021
<u>0.27</u>	0.865	0.865	0.866	0.867	0.868	0.869	0.870	0.871	0.872	0.874	0.875	0.876	0.878	0.879	0.881	0.882	0.884
<u>0.28</u>	0.005	0.005	0.006	0.007	0.008	0.009	0.010	0.011	0.012	0.014	0.015	0.016	0.018	0.019	0.021	0.022	0.024
<u>0.29</u>	0.855	0.856	0.857	0.858	0.859	0.860	0.861	0.863	0.864	0.865	0.867	0.868	0.870	0.871	0.873	0.875	0.877
<u>0.30</u>	0.005	0.006	0.007	0.008	0.009	0.010	0.011	0.013	0.014	0.015	0.017	0.018	0.020	0.021	0.023	0.025	0.027
<u>0.31</u>	0.846	0.847	0.848	0.849	0.850	0.851	0.853	0.854	0.856	0.857	0.859	0.860	0.862	0.864	0.865	0.867	0.869
<u>0.32</u>	0.006	0.007	0.008	0.009	0.010	0.011	0.013	0.014	0.016	0.017	0.019	0.020	0.022	0.024	0.025	0.027	0.029
<u>0.33</u>	0.837	0.838	0.839	0.840	0.841	0.843	0.844	0.846	0.847	0.849	0.851	0.853	0.854	0.856	0.858	0.860	0.862
<u>0.34</u>	0.007	0.008	0.009	0.010	0.011	0.013	0.014	0.016	0.017	0.019	0.021	0.023	0.024	0.026	0.028	0.030	0.032
<u>0.35</u>	0.828	0.829	0.830	0.831	0.833	0.834	0.836	0.838	0.839	0.841	0.843	0.845	0.847	0.849	0.851	0.853	0.855
<u>0.36</u>	0.008	0.009	0.010	0.011	0.013	0.014	0.016	0.018	0.019	0.021	0.023	0.025	0.027	0.029	0.031	0.033	0.035
<u>0.37</u>	0.819	0.820	0.821	0.823	0.824	0.826	0.828	0.829	0.831	0.833	0.835	0.837	0.839	0.841	0.844	0.846	0.848
<u>0.38</u>	0.009	0.010	0.011	0.013	0.014	0.016	0.018	0.019	0.021	0.023	0.025	0.027	0.029	0.031	0.034	0.036	0.038
<u>0.39</u>	0.810	0.811	0.812	0.814	0.816	0.817	0.819	0.821	0.823	0.825	0.827	0.830	0.832	0.834	0.836	0.839	0.842
<u>0.40</u>	0.010	0.011	0.012	0.014	0.016	0.017	0.019	0.021	0.023	0.025	0.027	0.030	0.032	0.034	0.036	0.039	0.042
<u>0.41</u>	0.801	0.802	0.804	0.805	0.807	0.809	0.811	0.813	0.815	0.818	0.820	0.822	0.825	0.827	0.829	0.832	0.835
<u>0.42</u>	0.011	0.012	0.014	0.015	0.017	0.019	0.021	0.023	0.025	0.028	0.030	0.032	0.035	0.037	0.039	0.042	0.045
<u>0.43</u>	0.792	0.794	0.795	0.797	0.799	0.801	0.803	0.805	0.808	0.810	0.812	0.815	0.817	0.820	0.822	0.825	0.828
<u>0.44</u>	0.012	0.014	0.015	0.017	0.019	0.021	0.023	0.025	0.028	0.030	0.032	0.035	0.037	0.040	0.042	0.045	0.048
<u>0.45</u>	0.783	0.785	0.787	0.789	0.791	0.793	0.795	0.798	0.800	0.802	0.805	0.808	0.810	0.813	0.816	0.819	0.822
<u>0.46</u>	0.013	0.015	0.017	0.019	0.021	0.023	0.025	0.028	0.030	0.032	0.035	0.038	0.040	0.043	0.046	0.049	0.052
<u>0.47</u>	0.775	0.776	0.778	0.780	0.783	0.785	0.787	0.790	0.792	0.795	0.798	0.800	0.803	0.806	0.809	0.812	0.815
<u>0.48</u>	0.015	0.016	0.018	0.020	0.023	0.025	0.027	0.030	0.032	0.035	0.038	0.040	0.043	0.046	0.049	0.052	0.055
<u>0.49</u>	0.766	0.768	0.770	0.772	0.775	0.777	0.780	0.782	0.785	0.788	0.791	0.793	0.796	0.799	0.802	0.806	0.809
<u>0.50</u>	0.016	0.018	0.020	0.022	0.025	0.027	0.030	0.032	0.035	0.038	0.041	0.043	0.046	0.049	0.052	0.056	0.059
<u>0.51</u>	0.758	0.759	0.762	0.764	0.767	0.769	0.772	0.775	0.778	0.780	0.783	0.786	0.789	0.793	0.796	0.799	0.803
<u>0.52</u>	0.018	0.019	0.022	0.024	0.027	0.029	0.032	0.035	0.038	0.040	0.043	0.046	0.049	0.053	0.056	0.059	0.063
<u>0.53</u>	0.749	0.751	0.753	0.756	0.759	0.761	0.764	0.767	0.770	0.773	0.776	0.780	0.783	0.786	0.789	0.793	0.796
<u>0.54</u>	0.019	0.021	0.023	0.026	0.029	0.031	0.034	0.037	0.040	0.043	0.046	0.050	0.053	0.056	0.059	0.063	0.066
<u>0.55</u>	0.741	0.743	0.745	0.748	0.751	0.754	0.757	0.760	0.763	0.766	0.769	0.773	0.776	0.779	0.783	0.787	0.790
<u>0.56</u>	0.021	0.023	0.025	0.028	0.031	0.034	0.037	0.040	0.043	0.046	0.049	0.053	0.056	0.059	0.063	0.067	0.070
<u>0.57</u>	0.733	0.735	0.737	0.740	0.743	0.746	0.749	0.753	0.756	0.759	0.763	0.766	0.769	0.773	0.777	0.780	0.784
<u>0.58</u>	0.023	0.025	0.027	0.030	0.033	0.036	0.039	0.043	0.046	0.049	0.053	0.056	0.059	0.063	0.067	0.070	0.074
<u>0.59</u>	0.724	0.727	0.729	0.732	0.736	0.739	0.742	0.745	0.749	0.752	0.756	0.759	0.763	0.767	0.770	0.774	0.778
<u>0.60</u>	0.024	0.027	0.029	0.032	0.036	0.039	0.042	0.045	0.049	0.052	0.056	0.059	0.063	0.067	0.070	0.074	0.078
<u>0.61</u>	0.716	0.719	0.722	0.725	0.728	0.731	0.735	0.738	0.742	0.746	0.749	0.753	0.757	0.760	0.764	0.768	0.772

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
	0.026	0.029	0.032	0.035	0.038	0.041	0.045	0.048	0.052	0.056	0.059	0.063	0.067	0.070	0.074	0.078	0.082
<b>0.32</b>	0.708	0.711	0.714	0.717	0.721	0.724	0.728	0.731	0.735	0.739	0.743	0.746	0.750	0.754	0.758	0.762	0.767
	0.028	0.031	0.034	0.037	0.041	0.044	0.048	0.051	0.055	0.059	0.063	0.066	0.070	0.074	0.078	0.082	0.087
<b>0.33</b>	0.700	0.703	0.706	0.710	0.713	0.717	0.721	0.724	0.728	0.732	0.736	0.740	0.744	0.748	0.752	0.757	0.761
	0.030	0.033	0.036	0.040	0.043	0.047	0.051	0.054	0.058	0.062	0.066	0.070	0.074	0.078	0.082	0.087	0.091
<b>0.34</b>	0.693	0.695	0.699	0.702	0.706	0.710	0.714	0.718	0.722	0.726	0.730	0.734	0.738	0.742	0.746	0.751	0.755
	0.033	0.035	0.039	0.042	0.046	0.050	0.054	0.058	0.062	0.066	0.070	0.074	0.078	0.082	0.086	0.091	0.095
<b>0.35</b>	0.685	0.688	0.691	0.695	0.699	0.703	0.707	0.711	0.715	0.719	0.723	0.728	0.732	0.736	0.740	0.745	0.750
	0.035	0.038	0.041	0.045	0.049	0.053	0.057	0.061	0.065	0.069	0.073	0.078	0.082	0.086	0.090	0.095	0.100
<b>0.36</b>	0.677	0.680	0.684	0.688	0.692	0.696	0.700	0.704	0.709	0.713	0.717	0.721	0.726	0.730	0.735	0.739	0.744
	0.037	0.040	0.044	0.048	0.052	0.056	0.060	0.064	0.069	0.073	0.077	0.081	0.086	0.090	0.095	0.099	0.104
<b>0.37</b>	0.670	0.673	0.676	0.680	0.685	0.689	0.693	0.698	0.702	0.707	0.711	0.715	0.720	0.724	0.729	0.734	0.739
	0.040	0.043	0.046	0.050	0.055	0.059	0.063	0.068	0.072	0.077	0.081	0.085	0.090	0.094	0.099	0.104	0.109
<b>0.38</b>	0.662	0.665	0.669	0.673	0.678	0.682	0.687	0.691	0.696	0.700	0.705	0.709	0.714	0.719	0.723	0.728	0.734
	0.042	0.045	0.049	0.053	0.058	0.062	0.067	0.071	0.076	0.080	0.085	0.089	0.094	0.099	0.103	0.108	0.114
<b>0.39</b>	0.655	0.658	0.662	0.666	0.671	0.675	0.680	0.685	0.689	0.694	0.699	0.704	0.708	0.713	0.718	0.723	0.728
	0.045	0.048	0.052	0.056	0.061	0.065	0.070	0.075	0.079	0.084	0.089	0.094	0.098	0.103	0.108	0.113	0.118
<b>0.40</b>	0.647	0.651	0.655	0.659	0.664	0.669	0.674	0.678	0.683	0.688	0.693	0.698	0.703	0.708	0.712	0.718	0.723
	0.047	0.051	0.055	0.059	0.064	0.069	0.074	0.078	0.083	0.088	0.093	0.098	0.103	0.108	0.112	0.118	0.123
<b>0.41</b>	0.640	0.644	0.648	0.653	0.657	0.662	0.667	0.672	0.677	0.682	0.687	0.692	0.697	0.702	0.707	0.713	0.718
	0.050	0.054	0.058	0.063	0.067	0.072	0.077	0.082	0.087	0.092	0.097	0.102	0.107	0.112	0.117	0.123	0.128
<b>0.42</b>	0.633	0.637	0.641	0.646	0.651	0.656	0.661	0.666	0.671	0.676	0.681	0.686	0.692	0.697	0.702	0.707	0.713
	0.053	0.057	0.061	0.066	0.071	0.076	0.081	0.086	0.091	0.096	0.101	0.106	0.112	0.117	0.122	0.127	0.133
<b>0.43</b>	0.626	0.630	0.634	0.639	0.644	0.650	0.655	0.660	0.665	0.670	0.676	0.681	0.686	0.691	0.697	0.702	0.708
	0.056	0.060	0.064	0.069	0.074	0.080	0.085	0.090	0.095	0.100	0.106	0.111	0.116	0.121	0.127	0.132	0.138
<b>0.44</b>	0.619	0.623	0.628	0.633	0.638	0.643	0.649	0.654	0.659	0.665	0.670	0.675	0.681	0.686	0.691	0.697	0.703
	0.059	0.063	0.068	0.073	0.078	0.083	0.089	0.094	0.099	0.105	0.110	0.115	0.121	0.126	0.131	0.137	0.143
<b>0.45</b>	0.612	0.616	0.621	0.626	0.632	0.637	0.643	0.648	0.654	0.659	0.665	0.670	0.675	0.681	0.686	0.692	0.698
	0.062	0.066	0.071	0.076	0.082	0.087	0.093	0.098	0.104	0.109	0.115	0.120	0.125	0.131	0.136	0.142	0.148
<b>0.46</b>	0.605	0.610	0.614	0.620	0.625	0.631	0.637	0.642	0.648	0.653	0.659	0.665	0.670	0.676	0.681	0.687	0.693
	0.065	0.070	0.074	0.080	0.085	0.091	0.097	0.102	0.108	0.113	0.119	0.125	0.130	0.136	0.141	0.147	0.153
<b>0.47</b>	0.598	0.603	0.608	0.613	0.619	0.625	0.631	0.636	0.642	0.648	0.654	0.659	0.665	0.671	0.676	0.683	0.689
	0.068	0.073	0.078	0.083	0.089	0.095	0.101	0.106	0.112	0.118	0.124	0.129	0.135	0.141	0.146	0.153	0.159
<b>0.48</b>	0.592	0.596	0.602	0.607	0.613	0.619	0.625	0.631	0.637	0.642	0.648	0.654	0.660	0.666	0.672	0.678	0.684
	0.072	0.076	0.082	0.087	0.093	0.099	0.105	0.111	0.117	0.122	0.128	0.134	0.140	0.146	0.152	0.158	0.164
<b>0.49</b>	0.585	0.590	0.595	0.601	0.607	0.613	0.619	0.625	0.631	0.637	0.643	0.649	0.655	0.661	0.667	0.673	0.679
	0.075	0.080	0.085	0.091	0.097	0.103	0.109	0.115	0.121	0.127	0.133	0.139	0.145	0.151	0.157	0.163	0.169
<b>0.50</b>	0.579	0.584	0.589	0.595	0.601	0.607	0.613	0.620	0.626	0.632	0.638	0.644	0.650	0.656	0.662	0.668	0.675
	0.079	0.084	0.089	0.095	0.101	0.107	0.113	0.120	0.126	0.132	0.138	0.144	0.150	0.156	0.162	0.168	0.175
<b>0.51</b>	0.572	0.577	0.583	0.589	0.595	0.601	0.608	0.614	0.620	0.627	0.633	0.639	0.645	0.651	0.657	0.664	0.670
	0.082	0.087	0.093	0.099	0.105	0.111	0.118	0.124	0.130	0.137	0.143	0.149	0.155	0.161	0.167	0.174	0.180
<b>0.52</b>	0.566	0.571	0.577	0.583	0.589	0.596	0.602	0.609	0.615	0.621	0.628	0.634	0.640	0.646	0.653	0.659	0.666
	0.086	0.091	0.097	0.103	0.109	0.116	0.122	0.129	0.135	0.141	0.148	0.154	0.160	0.166	0.173	0.179	0.186
<b>0.53</b>	0.560	0.565	0.571	0.577	0.584	0.590	0.597	0.603	0.610	0.616	0.623	0.629	0.635	0.642	0.648	0.655	0.662
	0.090	0.095	0.101	0.107	0.114	0.120	0.127	0.133	0.140	0.146	0.153	0.159	0.165	0.172	0.178	0.185	0.192
<b>0.54</b>	0.554	0.559	0.565	0.571	0.578	0.585	0.591	0.598	0.605	0.611	0.618	0.624	0.631	0.637	0.644	0.650	0.657
	0.094	0.099	0.105	0.111	0.118	0.125	0.131	0.138	0.145	0.151	0.158	0.164	0.171	0.177	0.184	0.190	0.197
<b>0.55</b>	0.548	0.553	0.559	0.566	0.572	0.579	0.586	0.593	0.600	0.606	0.613	0.619	0.626	0.632	0.639	0.646	0.653
	0.098	0.103	0.109	0.116	0.122	0.129	0.136	0.143	0.150	0.156	0.163	0.169	0.176	0.182	0.189	0.196	0.203
<b>0.56</b>	0.542	0.547	0.553	0.560	0.567	0.574	0.581	0.588	0.595	0.601	0.608	0.615	0.621	0.628	0.635	0.642	0.649
	0.102	0.107	0.113	0.120	0.127	0.134	0.141	0.148	0.155	0.161	0.168	0.175	0.181	0.188	0.195	0.202	0.209
<b>0.57</b>	0.536	0.541	0.548	0.554	0.561	0.569	0.576	0.583	0.590	0.597	0.603	0.610	0.617	0.624	0.630	0.638	0.645
	0.106	0.111	0.118	0.124	0.131	0.139	0.146	0.153	0.160	0.167	0.173	0.180	0.187	0.194	0.200	0.208	0.215
<b>0.58</b>	0.530	0.536	0.542	0.549	0.556	0.563	0.571	0.578	0.585	0.592	0.599	0.606	0.612	0.619	0.626	0.633	0.641
	0.110	0.116	0.122	0.129	0.136	0.143	0.151	0.158	0.165	0.172	0.179	0.186	0.192	0.199	0.206	0.213	0.221
<b>0.59</b>	0.524	0.530	0.537	0.544	0.551	0.558	0.566	0.573	0.580	0.587	0.594	0.601	0.608	0.615	0.622	0.629	0.637
	0.114	0.120	0.127	0.134	0.141	0.148	0.156	0.163	0.170	0.177	0.184	0.191	0.198	0.205	0.212	0.219	0.227
<b>0.60</b>	0.518	0.525	0.531	0.538	0.546	0.553	0.561	0.568	0.575	0.582	0.590	0.597	0.604	0.611	0.618	0.625	0.633
	0.118	0.125	0.131	0.138	0.146	0.153	0.161	0.168	0.175	0.182	0.190	0.197	0.204	0.211	0.218	0.225	0.233
<b>0.61</b>	0.513	0.519	0.526	0.533	0.541	0.548	0.556	0.563	0.571	0.578	0.585	0.592	0.599	0.606	0.614	0.621	0.629
	0.123	0.129	0.136	0.143	0.151	0.158	0.166	0.173	0.181	0.188	0.195	0.202	0.209	0.216	0.224	0.231	0.239

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
<u>0.62</u>	0.507	0.514	0.520	0.528	0.535	0.543	0.551	0.558	0.566	0.573	0.581	0.588	0.595	0.602	0.610	0.617	0.625
	0.127	0.134	0.140	0.148	0.155	0.163	0.171	0.178	0.186	0.193	0.201	0.208	0.215	0.222	0.230	0.237	0.245
<u>0.63</u>	0.502	0.508	0.515	0.523	0.530	0.538	0.546	0.554	0.561	0.569	0.576	0.584	0.591	0.598	0.606	0.613	0.621
	0.132	0.138	0.145	0.153	0.160	0.168	0.176	0.184	0.191	0.199	0.206	0.214	0.221	0.228	0.236	0.243	0.251
<u>0.64</u>	0.496	0.503	0.510	0.518	0.526	0.533	0.541	0.549	0.557	0.564	0.572	0.579	0.587	0.594	0.602	0.609	0.617
	0.136	0.143	0.150	0.158	0.166	0.173	0.181	0.189	0.197	0.204	0.212	0.219	0.227	0.234	0.242	0.249	0.257
<u>0.65</u>	0.491	0.498	0.505	0.513	0.521	0.529	0.537	0.545	0.552	0.560	0.568	0.575	0.583	0.590	0.598	0.606	0.614
	0.141	0.148	0.155	0.163	0.171	0.179	0.187	0.195	0.202	0.210	0.218	0.225	0.233	0.240	0.248	0.256	0.264
<u>0.66</u>	0.486	0.493	0.500	0.508	0.516	0.524	0.532	0.540	0.548	0.556	0.564	0.571	0.579	0.586	0.594	0.602	0.610
	0.146	0.153	0.160	0.168	0.176	0.184	0.192	0.200	0.208	0.216	0.224	0.231	0.239	0.246	0.254	0.262	0.270
<u>0.67</u>	0.481	0.488	0.495	0.503	0.511	0.519	0.528	0.536	0.544	0.552	0.559	0.567	0.575	0.582	0.590	0.598	0.606
	0.151	0.158	0.165	0.173	0.181	0.189	0.198	0.206	0.214	0.222	0.229	0.237	0.245	0.252	0.260	0.268	0.276
<u>0.68</u>	0.476	0.483	0.490	0.498	0.506	0.515	0.523	0.531	0.539	0.547	0.555	0.563	0.571	0.579	0.586	0.595	0.603
	0.156	0.163	0.170	0.178	0.186	0.195	0.203	0.211	0.219	0.227	0.235	0.243	0.251	0.259	0.266	0.275	0.283
<u>0.69</u>	0.471	0.478	0.485	0.493	0.502	0.510	0.519	0.527	0.535	0.543	0.551	0.559	0.567	0.575	0.583	0.591	0.599
	0.161	0.168	0.175	0.183	0.192	0.200	0.209	0.217	0.225	0.233	0.241	0.249	0.257	0.265	0.273	0.281	0.289
<u>0.70</u>	0.466	0.473	0.480	0.489	0.497	0.506	0.514	0.523	0.531	0.539	0.547	0.555	0.563	0.571	0.579	0.587	0.596
	0.166	0.173	0.180	0.189	0.197	0.206	0.214	0.223	0.231	0.239	0.247	0.255	0.263	0.271	0.279	0.287	0.296
<u>0.71</u>	0.461	0.468	0.476	0.484	0.493	0.501	0.510	0.519	0.527	0.535	0.543	0.551	0.559	0.567	0.575	0.584	0.592
	0.171	0.178	0.186	0.194	0.203	0.211	0.220	0.229	0.237	0.245	0.253	0.261	0.269	0.277	0.285	0.294	0.302
<u>0.72</u>	0.456	0.463	0.471	0.480	0.488	0.497	0.506	0.514	0.523	0.531	0.539	0.548	0.556	0.564	0.572	0.580	0.589
	0.176	0.183	0.191	0.200	0.208	0.217	0.226	0.234	0.243	0.251	0.259	0.268	0.276	0.284	0.292	0.300	0.309
<u>0.73</u>	0.451	0.459	0.467	0.475	0.484	0.493	0.502	0.510	0.519	0.527	0.536	0.544	0.552	0.560	0.568	0.577	0.585
	0.181	0.189	0.197	0.205	0.214	0.223	0.232	0.240	0.249	0.257	0.266	0.274	0.282	0.290	0.298	0.307	0.315
<u>0.74</u>	0.447	0.454	0.462	0.471	0.480	0.489	0.498	0.506	0.515	0.523	0.532	0.540	0.548	0.557	0.565	0.574	0.582
	0.187	0.194	0.202	0.211	0.220	0.229	0.238	0.246	0.255	0.263	0.272	0.280	0.288	0.297	0.305	0.314	0.322
<u>0.75</u>	0.442	0.450	0.458	0.466	0.475	0.485	0.493	0.502	0.511	0.520	0.528	0.537	0.545	0.553	0.561	0.570	0.579
	0.192	0.200	0.208	0.216	0.225	0.235	0.243	0.252	0.261	0.270	0.278	0.287	0.295	0.303	0.311	0.320	0.329
<u>0.76</u>	0.438	0.445	0.453	0.462	0.471	0.480	0.489	0.498	0.507	0.516	0.524	0.533	0.541	0.550	0.558	0.567	0.576
	0.198	0.205	0.213	0.222	0.231	0.240	0.249	0.258	0.267	0.276	0.284	0.293	0.301	0.310	0.318	0.327	0.336
<u>0.77</u>	0.433	0.441	0.449	0.458	0.467	0.476	0.486	0.495	0.503	0.512	0.521	0.529	0.538	0.546	0.555	0.564	0.572
	0.203	0.211	0.219	0.228	0.237	0.246	0.256	0.265	0.273	0.282	0.291	0.299	0.308	0.316	0.325	0.334	0.342
<u>0.78</u>	0.429	0.437	0.445	0.454	0.463	0.472	0.482	0.491	0.500	0.509	0.517	0.526	0.534	0.543	0.551	0.560	0.569
	0.209	0.217	0.225	0.234	0.243	0.252	0.262	0.271	0.280	0.289	0.297	0.306	0.314	0.323	0.331	0.340	0.349
<u>0.79</u>	0.424	0.432	0.441	0.450	0.459	0.469	0.478	0.487	0.496	0.505	0.514	0.522	0.531	0.540	0.548	0.557	0.566
	0.214	0.222	0.231	0.240	0.249	0.259	0.268	0.277	0.286	0.295	0.304	0.312	0.321	0.330	0.338	0.347	0.356
<u>0.80</u>	0.420	0.428	0.436	0.446	0.455	0.465	0.474	0.483	0.492	0.501	0.510	0.519	0.528	0.536	0.545	0.554	0.563
	0.220	0.228	0.236	0.246	0.255	0.265	0.274	0.283	0.292	0.301	0.310	0.319	0.328	0.336	0.345	0.354	0.363
<u>0.81</u>	0.416	0.424	0.432	0.442	0.451	0.461	0.470	0.480	0.489	0.498	0.507	0.516	0.524	0.533	0.542	0.551	0.560
	0.226	0.234	0.242	0.252	0.261	0.271	0.280	0.290	0.299	0.308	0.317	0.326	0.334	0.343	0.352	0.361	0.370
<u>0.82</u>	0.412	0.420	0.428	0.438	0.447	0.457	0.467	0.476	0.485	0.494	0.503	0.512	0.521	0.530	0.539	0.548	0.557
	0.232	0.240	0.248	0.258	0.267	0.277	0.287	0.296	0.305	0.314	0.323	0.332	0.341	0.350	0.359	0.368	0.377
<u>0.83</u>	0.408	0.416	0.424	0.434	0.444	0.453	0.463	0.473	0.482	0.491	0.500	0.509	0.518	0.527	0.536	0.545	0.554
	0.238	0.246	0.254	0.264	0.274	0.283	0.293	0.303	0.312	0.321	0.330	0.339	0.348	0.357	0.366	0.375	0.384
<u>0.84</u>	0.403	0.412	0.420	0.430	0.440	0.450	0.459	0.469	0.478	0.488	0.497	0.506	0.515	0.524	0.533	0.542	0.551
	0.243	0.252	0.260	0.270	0.280	0.290	0.299	0.309	0.318	0.328	0.337	0.346	0.355	0.364	0.373	0.382	0.391
<u>0.85</u>	0.399	0.408	0.417	0.426	0.436	0.446	0.456	0.466	0.475	0.484	0.494	0.503	0.512	0.521	0.530	0.539	0.548
	0.249	0.258	0.267	0.276	0.286	0.296	0.306	0.316	0.325	0.334	0.344	0.353	0.362	0.371	0.380	0.389	0.398
<u>0.86</u>	0.396	0.404	0.413	0.422	0.432	0.442	0.452	0.462	0.472	0.481	0.490	0.500	0.509	0.518	0.527	0.536	0.546
	0.256	0.264	0.273	0.282	0.292	0.302	0.312	0.322	0.332	0.341	0.350	0.360	0.369	0.378	0.387	0.396	0.406
<u>0.87</u>	0.392	0.400	0.409	0.419	0.429	0.439	0.449	0.459	0.468	0.478	0.487	0.496	0.506	0.515	0.524	0.533	0.543
	0.262	0.270	0.279	0.289	0.299	0.309	0.319	0.329	0.338	0.348	0.357	0.366	0.376	0.385	0.394	0.403	0.413
<u>0.88</u>	0.388	0.396	0.405	0.415	0.425	0.435	0.445	0.455	0.465	0.475	0.484	0.493	0.503	0.512	0.521	0.530	0.540
	0.268	0.276	0.285	0.295	0.305	0.315	0.325	0.335	0.345	0.355	0.364	0.373	0.383	0.392	0.401	0.410	0.420
<u>0.89</u>	0.384	0.393	0.402	0.412	0.422	0.432	0.442	0.452	0.462	0.472	0.481	0.490	0.500	0.509	0.518	0.528	0.537
	0.274	0.283	0.292	0.302	0.312	0.322	0.332	0.342	0.352	0.362	0.371	0.380	0.390	0.399	0.408	0.418	0.427
<u>0.90</u>	0.380	0.389	0.398	0.408	0.418	0.429	0.439	0.449	0.459	0.468	0.478	0.487	0.497	0.506	0.515	0.525	0.534
	0.280	0.289	0.298	0.308	0.318	0.329	0.339	0.349	0.359	0.368	0.378	0.387	0.397	0.406	0.415	0.425	0.434
<u>0.91</u>	0.377	0.385	0.395	0.405	0.415	0.425	0.436	0.446	0.456	0.465	0.475	0.484	0.494	0.503	0.512	0.522	0.532
	0.287	0.295	0.305	0.315	0.325	0.335	0.346	0.356	0.366	0.375	0.385	0.394	0.404	0.413	0.422	0.432	0.442
<u>0.92</u>	0.373	0.382	0.391	0.401	0.412	0.422	0.432	0.443	0.452	0.462	0.472	0.482	0.491	0.500	0.510	0.519	0.529

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
<b>0.93</b>	0.293	0.302	0.311	0.321	0.332	0.342	0.352	0.363	0.372	0.382	0.392	0.402	0.411	0.420	0.430	0.439	0.449
	0.370	0.378	0.388	0.398	0.408	0.419	0.429	0.439	0.449	0.459	0.469	0.478	0.488	0.498	0.507	0.517	0.527
	0.300	0.308	0.318	0.328	0.338	0.349	0.359	0.369	0.379	0.389	0.399	0.408	0.418	0.428	0.437	0.447	0.457
<b>0.94</b>	0.366	0.375	0.384	0.395	0.405	0.416	0.426	0.436	0.446	0.456	0.466	0.476	0.485	0.495	0.505	0.515	0.524
	0.306	0.315	0.324	0.335	0.345	0.356	0.366	0.376	0.386	0.396	0.406	0.416	0.425	0.435	0.445	0.455	0.464
	0.364	0.373	0.382	0.392	0.402	0.413	0.423	0.433	0.443	0.453	0.463	0.473	0.482	0.492	0.502	0.512	0.522
<b>0.95</b>	0.314	0.323	0.332	0.342	0.352	0.363	0.373	0.383	0.393	0.403	0.413	0.423	0.432	0.442	0.452	0.462	0.472
	0.360	0.370	0.379	0.390	0.400	0.410	0.420	0.431	0.440	0.450	0.460	0.470	0.480	0.489	0.499	0.509	0.519
	0.320	0.330	0.339	0.350	0.360	0.370	0.380	0.391	0.400	0.410	0.420	0.430	0.440	0.449	0.459	0.469	0.479
<b>0.96</b>	0.358	0.367	0.377	0.387	0.397	0.408	0.418	0.428	0.438	0.448	0.457	0.467	0.477	0.487	0.497	0.507	0.517
	0.328	0.337	0.347	0.357	0.367	0.378	0.388	0.398	0.408	0.418	0.427	0.437	0.447	0.457	0.467	0.477	0.487
	0.354	0.364	0.374	0.385	0.395	0.405	0.415	0.425	0.435	0.445	0.455	0.465	0.475	0.485	0.495	0.505	0.515
<b>0.97</b>	0.334	0.344	0.354	0.365	0.375	0.385	0.395	0.405	0.415	0.425	0.435	0.445	0.455	0.465	0.475	0.485	0.495
	0.353	0.363	0.372	0.382	0.392	0.402	0.412	0.423	0.433	0.442	0.452	0.462	0.472	0.482	0.492	0.502	0.512
	0.343	0.353	0.362	0.372	0.382	0.392	0.402	0.413	0.423	0.432	0.442	0.452	0.462	0.472	0.482	0.492	0.502
<b>0.98</b>	0.350	0.360	0.370	0.380	0.390	0.400	0.410	0.420	0.430	0.440	0.450	0.460	0.470	0.480	0.490	0.500	0.510
	0.342	0.352	0.362	0.372	0.383	0.394	0.405	0.416	0.426	0.436	0.446	0.456	0.466	0.476	0.486	0.496	0.506
	0.339	0.348	0.358	0.367	0.378	0.390	0.402	0.413	0.423	0.434	0.444	0.454	0.464	0.474	0.483	0.493	0.504
<b>0.99</b>	0.335	0.344	0.353	0.364	0.375	0.388	0.399	0.410	0.421	0.431	0.441	0.452	0.461	0.471	0.481	0.491	0.501
	0.332	0.341	0.350	0.361	0.373	0.385	0.396	0.408	0.419	0.430	0.440	0.450	0.459	0.469	0.478	0.488	0.497
	0.329	0.338	0.347	0.358	0.369	0.381	0.393	0.405	0.417	0.427	0.438	0.447	0.457	0.466	0.476	0.485	0.494
<b>1.00</b>	0.326	0.335	0.344	0.355	0.366	0.378	0.391	0.403	0.414	0.425	0.435	0.445	0.455	0.464	0.473	0.483	0.492
	0.323	0.332	0.341	0.351	0.363	0.376	0.388	0.400	0.412	0.422	0.433	0.443	0.452	0.462	0.471	0.480	0.490
	0.319	0.328	0.338	0.349	0.360	0.373	0.385	0.398	0.409	0.420	0.430	0.440	0.450	0.459	0.469	0.478	0.488
<b>1.01</b>	0.316	0.324	0.333	0.345	0.357	0.370	0.382	0.395	0.407	0.418	0.428	0.438	0.448	0.457	0.466	0.476	0.485
	0.313	0.321	0.330	0.342	0.354	0.367	0.380	0.393	0.404	0.416	0.426	0.436	0.445	0.455	0.464	0.474	0.483
	0.310	0.318	0.328	0.339	0.352	0.364	0.377	0.390	0.402	0.413	0.424	0.434	0.443	0.452	0.462	0.471	0.481
<b>1.02</b>	0.307	0.315	0.325	0.336	0.349	0.362	0.375	0.388	0.400	0.411	0.421	0.431	0.441	0.449	0.459	0.469	0.478
	0.304	0.313	0.322	0.334	0.346	0.359	0.372	0.385	0.397	0.409	0.419	0.429	0.438	0.447	0.456	0.466	0.476
	0.302	0.310	0.319	0.331	0.344	0.357	0.370	0.383	0.395	0.406	0.417	0.427	0.436	0.445	0.454	0.464	0.474
<b>1.03</b>	0.299	0.307	0.317	0.329	0.341	0.354	0.367	0.381	0.393	0.404	0.415	0.425	0.434	0.443	0.452	0.462	0.472
	0.296	0.305	0.314	0.326	0.339	0.352	0.365	0.378	0.390	0.402	0.412	0.422	0.432	0.441	0.450	0.460	0.470
	0.294	0.302	0.312	0.323	0.336	0.349	0.363	0.376	0.388	0.400	0.410	0.420	0.430	0.439	0.448	0.458	0.468
<b>1.04</b>	0.291	0.299	0.309	0.321	0.334	0.347	0.360	0.374	0.386	0.397	0.408	0.418	0.428	0.437	0.446	0.456	0.466
	0.288	0.297	0.307	0.318	0.331	0.345	0.358	0.371	0.384	0.395	0.406	0.416	0.425	0.435	0.444	0.454	0.464
	0.286	0.294	0.304	0.316	0.329	0.342	0.356	0.369	0.382	0.393	0.404	0.414	0.423	0.432	0.442	0.452	0.462
<b>1.05</b>	0.283	0.292	0.302	0.314	0.327	0.340	0.354	0.367	0.379	0.391	0.402	0.412	0.421	0.430	0.440	0.450	0.460
	0.281	0.290	0.299	0.311	0.324	0.338	0.351	0.365	0.377	0.389	0.400	0.410	0.419	0.428	0.438	0.448	0.458
	0.279	0.287	0.297	0.309	0.322	0.336	0.349	0.363	0.375	0.387	0.398	0.408	0.417	0.426	0.436	0.446	0.456
<b>1.06</b>	0.276	0.285	0.294	0.307	0.320	0.333	0.347	0.361	0.373	0.385	0.396	0.406	0.415	0.425	0.434	0.444	0.454
	0.274	0.282	0.292	0.304	0.318	0.331	0.345	0.359	0.371	0.383	0.394	0.404	0.413	0.423	0.432	0.442	0.452
	0.272	0.280	0.290	0.302	0.315	0.329	0.343	0.357	0.369	0.381	0.392	0.402	0.411	0.421	0.430	0.440	0.451
<b>1.07</b>	0.269	0.278	0.288	0.300	0.313	0.327	0.341	0.354	0.367	0.379	0.390	0.400	0.410	0.419	0.428	0.438	0.449
	0.267	0.276	0.285	0.298	0.311	0.325	0.339	0.352	0.365	0.377	0.388	0.398	0.408	0.417	0.426	0.437	0.447
	0.265	0.273	0.283	0.295	0.309	0.323	0.337	0.350	0.363	0.375	0.386	0.396	0.406	0.415	0.424	0.435	0.445
<b>1.08</b>	0.262	0.271	0.281	0.293	0.307	0.321	0.335	0.348	0.361	0.373	0.384	0.394	0.404	0.413	0.423	0.433	0.443
	0.260	0.269	0.279	0.291	0.305	0.319	0.333	0.347	0.359	0.371	0.382	0.392	0.402	0.411	0.421	0.431	0.442
	0.258	0.267	0.277	0.289	0.303	0.317	0.331	0.345	0.357	0.369	0.380	0.391	0.400	0.410	0.419	0.429	0.440
<b>1.09</b>	0.256	0.265	0.274	0.287	0.301	0.315	0.329	0.343	0.355	0.367	0.379	0.389	0.398	0.408	0.417	0.428	0.438
	0.254	0.263	0.272	0.285	0.299	0.313	0.327	0.341	0.354	0.366	0.377	0.387	0.397	0.406	0.415	0.426	0.436
	0.252	0.260	0.270	0.283	0.297	0.311	0.325	0.339	0.352	0.364	0.375	0.385	0.395	0.404	0.414	0.424	0.435
<b>1.10</b>	0.250	0.258	0.268	0.281	0.295	0.309	0.323	0.337	0.350	0.362	0.373	0.383	0.393	0.403	0.412	0.422	0.433
	0.248	0.256	0.266	0.279	0.293	0.307	0.321	0.335	0.348	0.360	0.371	0.382	0.391	0.401	0.410	0.421	0.431
	0.246	0.254	0.264	0.277	0.291	0.305	0.319	0.334	0.346	0.359	0.370	0.380	0.390	0.399	0.409	0.419	0.430
<b>1.11</b>	0.244	0.252	0.262	0.275	0.289	0.303	0.317	0.332	0.345	0.357	0.368	0.378	0.388	0.397	0.407	0.417	0.428
	0.242	0.250	0.260	0.273	0.287	0.301	0.316	0.330	0.343	0.355	0.366	0.377	0.386	0.396	0.405	0.416	0.426
	0.240	0.249	0.259	0.271	0.285	0.300	0.314	0.328	0.341	0.353	0.365	0.375	0.385	0.394	0.404	0.414	0.425
<b>1.12</b>	0.238	0.247	0.257	0.269	0.283	0.298	0.312	0.327	0.340	0.352	0.363	0.373	0.383	0.392	0.402	0.413	0.423
	0.236	0.245	0.255	0.268	0.282	0.296	0.310	0.325	0.338	0.350	0.361	0.372	0.381	0.391	0.400	0.411	0.421
	0.234	0.243	0.253	0.266	0.280	0.294	0.309	0.323	0.336	0.349	0.360	0.370	0.380	0.389	0.399	0.409	0.420

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
1.45	0.232	0.241	0.251	0.264	0.278	0.293	0.307	0.322	0.335	0.347	0.358	0.369	0.378	0.388	0.397	0.408	0.418
1.46	0.231	0.239	0.249	0.262	0.276	0.291	0.305	0.320	0.333	0.345	0.356	0.367	0.377	0.386	0.396	0.406	0.417
1.47	0.229	0.237	0.248	0.260	0.275	0.289	0.304	0.318	0.331	0.344	0.355	0.365	0.375	0.385	0.394	0.405	0.415
1.48	0.227	0.236	0.246	0.259	0.273	0.287	0.302	0.317	0.330	0.342	0.353	0.364	0.374	0.383	0.393	0.403	0.414
1.49	0.225	0.234	0.244	0.257	0.271	0.286	0.300	0.315	0.328	0.341	0.352	0.362	0.372	0.381	0.391	0.402	0.412
1.50	0.224	0.232	0.242	0.255	0.269	0.284	0.299	0.313	0.327	0.339	0.350	0.361	0.371	0.380	0.390	0.400	0.411
1.51	0.222	0.231	0.241	0.254	0.268	0.283	0.297	0.312	0.325	0.338	0.349	0.359	0.369	0.378	0.388	0.399	0.409
1.52	0.220	0.229	0.239	0.252	0.266	0.281	0.296	0.310	0.324	0.336	0.347	0.358	0.368	0.377	0.387	0.397	0.408
1.53	0.219	0.227	0.237	0.250	0.265	0.279	0.294	0.309	0.322	0.335	0.346	0.356	0.366	0.376	0.385	0.396	0.406
1.54	0.217	0.226	0.236	0.249	0.263	0.278	0.293	0.307	0.321	0.333	0.344	0.355	0.365	0.374	0.384	0.394	0.405
1.55	0.215	0.224	0.234	0.247	0.261	0.276	0.291	0.306	0.319	0.332	0.343	0.353	0.363	0.373	0.382	0.393	0.404
1.56	0.214	0.222	0.233	0.246	0.260	0.275	0.290	0.304	0.318	0.330	0.341	0.352	0.362	0.371	0.381	0.391	0.402
1.57	0.212	0.221	0.231	0.244	0.258	0.273	0.288	0.303	0.316	0.329	0.340	0.351	0.360	0.370	0.379	0.390	0.401
1.58	0.211	0.219	0.229	0.242	0.257	0.272	0.287	0.301	0.315	0.327	0.339	0.349	0.359	0.368	0.378	0.389	0.399
1.59	0.209	0.218	0.228	0.241	0.255	0.270	0.285	0.300	0.313	0.326	0.337	0.348	0.358	0.367	0.377	0.387	0.398
1.60	0.208	0.216	0.226	0.239	0.254	0.269	0.284	0.299	0.312	0.324	0.336	0.346	0.356	0.366	0.375	0.386	0.397
1.61	0.206	0.215	0.225	0.238	0.252	0.267	0.282	0.297	0.311	0.323	0.334	0.345	0.355	0.364	0.374	0.385	0.395
1.62	0.205	0.213	0.223	0.236	0.251	0.266	0.281	0.296	0.309	0.322	0.333	0.344	0.353	0.363	0.373	0.383	0.394
1.63	0.203	0.212	0.222	0.235	0.249	0.264	0.279	0.294	0.308	0.320	0.332	0.342	0.352	0.362	0.371	0.382	0.393
1.64	0.202	0.210	0.220	0.234	0.248	0.263	0.278	0.293	0.307	0.319	0.330	0.341	0.351	0.360	0.370	0.381	0.391
1.65	0.200	0.209	0.219	0.232	0.247	0.262	0.277	0.292	0.305	0.318	0.329	0.340	0.349	0.359	0.369	0.379	0.390
1.66	0.199	0.207	0.217	0.231	0.245	0.260	0.275	0.290	0.304	0.316	0.328	0.338	0.348	0.358	0.367	0.378	0.389
1.67	0.197	0.206	0.216	0.229	0.244	0.259	0.274	0.289	0.303	0.315	0.326	0.337	0.347	0.356	0.366	0.377	0.387
1.68	0.196	0.205	0.215	0.228	0.242	0.258	0.273	0.288	0.301	0.314	0.325	0.336	0.346	0.355	0.365	0.375	0.386
1.69	0.195	0.203	0.213	0.227	0.241	0.256	0.271	0.286	0.300	0.313	0.324	0.334	0.344	0.354	0.363	0.374	0.385
1.70	0.193	0.202	0.212	0.225	0.240	0.255	0.270	0.285	0.299	0.311	0.323	0.333	0.343	0.353	0.362	0.373	0.384
1.71	0.192	0.200	0.211	0.224	0.238	0.254	0.269	0.284	0.297	0.310	0.321	0.332	0.342	0.351	0.361	0.372	0.382
1.72	0.190	0.199	0.209	0.222	0.237	0.252	0.267	0.283	0.296	0.309	0.320	0.331	0.341	0.350	0.360	0.370	0.381
1.73	0.189	0.198	0.208	0.221	0.236	0.251	0.266	0.281	0.295	0.308	0.319	0.329	0.339	0.349	0.358	0.369	0.380
1.74	0.188	0.196	0.207	0.220	0.235	0.250	0.265	0.280	0.294	0.306	0.318	0.328	0.338	0.348	0.357	0.368	0.379
1.75	0.187	0.195	0.205	0.219	0.233	0.248	0.264	0.279	0.292	0.305	0.317	0.327	0.337	0.346	0.356	0.367	0.378
1.76	0.185	0.194	0.204	0.217	0.232	0.247	0.262	0.278	0.291	0.304	0.315	0.326	0.336	0.345	0.355	0.366	0.376
1.77	0.184	0.193	0.203	0.216	0.231	0.246	0.261	0.276	0.290	0.303	0.314	0.325	0.335	0.344	0.354	0.364	0.375
1.78	0.183	0.191	0.201	0.215	0.229	0.245	0.260	0.275	0.289	0.302	0.313	0.323	0.333	0.343	0.353	0.363	0.374
1.79	0.181	0.190	0.200	0.214	0.228	0.244	0.259	0.274	0.288	0.300	0.312	0.322	0.332	0.342	0.351	0.362	0.373
1.80	0.180	0.189	0.199	0.212	0.227	0.242	0.258	0.273	0.287	0.299	0.311	0.321	0.331	0.341	0.350	0.361	0.372
1.81	0.179	0.188	0.198	0.211	0.226	0.241	0.256	0.272	0.285	0.298	0.309	0.320	0.330	0.339	0.349	0.360	0.371
1.82	0.178	0.186	0.197	0.210	0.225	0.240	0.255	0.271	0.284	0.297	0.308	0.319	0.329	0.338	0.348	0.359	0.369
1.83	0.177	0.185	0.195	0.209	0.223	0.239	0.254	0.269	0.283	0.296	0.307	0.318	0.328	0.337	0.347	0.358	0.368
1.84	0.175	0.184	0.194	0.207	0.222	0.238	0.253	0.268	0.282	0.295	0.306	0.317	0.327	0.336	0.346	0.356	0.367
1.85	0.174	0.183	0.193	0.206	0.221	0.236	0.252	0.267	0.281	0.294	0.305	0.316	0.325	0.335	0.345	0.355	0.366
1.86	0.173	0.182	0.192	0.205	0.220	0.235	0.251	0.266	0.280	0.292	0.304	0.314	0.324	0.334	0.343	0.354	0.365
1.87	0.172	0.181	0.191	0.204	0.219	0.234	0.250	0.265	0.279	0.291	0.303	0.313	0.323	0.333	0.342	0.353	0.364
1.88	0.171	0.179	0.190	0.203	0.218	0.233	0.248	0.264	0.278	0.290	0.302	0.312	0.322	0.332	0.341	0.352	0.363
1.89	0.170	0.178	0.188	0.202	0.217	0.232	0.247	0.263	0.277	0.289	0.301	0.311	0.321	0.331	0.340	0.351	0.362
1.90	0.169	0.177	0.187	0.201	0.215	0.231	0.246	0.262	0.275	0.288	0.300	0.310	0.320	0.330	0.339	0.350	0.361
1.91	0.168	0.176	0.186	0.200	0.214	0.230	0.245	0.261	0.274	0.287	0.299	0.309	0.319	0.328	0.338	0.349	0.360
1.92	0.166	0.175	0.185	0.198	0.213	0.229	0.244	0.260	0.273	0.286	0.298	0.308	0.318	0.327	0.337	0.348	0.359
1.93	0.165	0.174	0.184	0.197	0.212	0.228	0.243	0.259	0.272	0.285	0.296	0.307	0.317	0.326	0.336	0.347	0.358
1.94	0.164	0.173	0.183	0.196	0.211	0.227	0.242	0.258	0.271	0.284	0.295	0.306	0.316	0.325	0.335	0.346	0.357
1.95	0.163	0.172	0.182	0.195	0.210	0.226	0.241	0.257	0.270	0.283	0.294	0.305	0.315	0.324	0.334	0.345	0.356
1.96	0.162	0.171	0.181	0.194	0.209	0.224	0.240	0.256	0.269	0.282	0.293	0.304	0.314	0.323	0.333	0.344	0.355
1.97	0.161	0.170	0.180	0.193	0.208	0.223	0.239	0.254	0.268	0.281	0.292	0.303	0.313	0.322	0.332	0.343	0.354
1.98	0.160	0.169	0.179	0.192	0.207	0.222	0.238	0.253	0.267	0.280	0.291	0.302	0.312	0.321	0.331	0.342	0.353
1.99	0.159	0.168	0.178	0.191	0.206	0.221	0.237	0.253	0.266	0.279	0.290	0.301	0.311	0.320	0.330	0.341	0.352
2.00	0.158	0.167	0.177	0.190	0.205	0.220	0.236	0.252	0.265	0.278	0.289	0.300	0.310	0.319	0.329	0.340	0.351
2.01	0.157	0.166	0.176	0.189	0.204	0.219	0.235	0.251	0.264	0.277	0.289	0.299	0.309	0.318	0.328	0.339	0.350
2.02	0.156	0.165	0.175	0.188	0.203	0.218	0.234	0.250	0.263	0.276	0.288	0.298	0.308	0.317	0.327	0.338	0.349
2.03	0.155	0.164	0.174	0.187	0.202	0.217	0.233	0.249	0.262	0.275	0.287	0.297	0.307	0.317	0.326	0.337	0.348
2.04	0.154	0.163	0.173	0.186	0.201	0.217	0.232	0.248	0.261	0.274	0.286	0.296	0.306	0.316	0.325	0.336	0.347
2.05	0.153	0.162	0.172	0.185	0.200	0.216	0.231	0.247	0.261	0.273	0.285	0.295	0.305	0.315	0.324	0.335	0.346

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
2.06	0.152	0.161	0.171	0.184	0.199	0.215	0.230	0.246	0.260	0.272	0.284	0.294	0.304	0.314	0.323	0.334	0.345
2.07	0.151	0.160	0.170	0.183	0.198	0.214	0.229	0.245	0.259	0.271	0.283	0.293	0.303	0.313	0.322	0.333	0.344
2.08	0.151	0.159	0.169	0.182	0.197	0.213	0.228	0.244	0.258	0.271	0.282	0.293	0.302	0.312	0.322	0.332	0.343
2.09	0.150	0.158	0.168	0.181	0.196	0.212	0.227	0.243	0.257	0.270	0.281	0.292	0.301	0.311	0.321	0.331	0.342
2.10	0.149	0.157	0.167	0.180	0.195	0.211	0.227	0.242	0.256	0.269	0.280	0.291	0.301	0.310	0.320	0.331	0.341
2.11	0.148	0.156	0.166	0.179	0.194	0.210	0.226	0.241	0.255	0.268	0.279	0.290	0.300	0.309	0.319	0.330	0.340
2.12	0.147	0.155	0.165	0.179	0.193	0.209	0.225	0.240	0.254	0.267	0.278	0.289	0.299	0.308	0.318	0.329	0.340
2.13	0.146	0.154	0.164	0.178	0.193	0.208	0.224	0.240	0.253	0.266	0.278	0.288	0.298	0.307	0.317	0.328	0.339
2.14	0.145	0.153	0.163	0.177	0.192	0.207	0.223	0.239	0.253	0.265	0.277	0.287	0.297	0.307	0.316	0.327	0.338
2.15	0.144	0.153	0.163	0.176	0.191	0.206	0.222	0.238	0.252	0.264	0.276	0.286	0.296	0.306	0.315	0.326	0.337
2.16	0.144	0.152	0.162	0.175	0.190	0.206	0.221	0.237	0.251	0.264	0.275	0.286	0.295	0.305	0.315	0.325	0.336
2.17	0.143	0.151	0.161	0.174	0.189	0.205	0.220	0.236	0.250	0.263	0.274	0.285	0.295	0.304	0.314	0.324	0.335
2.18	0.142	0.150	0.160	0.173	0.188	0.204	0.220	0.235	0.249	0.262	0.273	0.284	0.294	0.303	0.313	0.324	0.334
2.19	0.141	0.149	0.159	0.172	0.187	0.203	0.219	0.234	0.248	0.261	0.273	0.283	0.293	0.302	0.312	0.323	0.334
2.20	0.140	0.148	0.158	0.172	0.187	0.202	0.218	0.234	0.248	0.260	0.272	0.282	0.292	0.301	0.311	0.322	0.333
2.21	0.139	0.148	0.157	0.171	0.186	0.201	0.217	0.233	0.247	0.259	0.271	0.281	0.291	0.301	0.310	0.321	0.332
2.22	0.139	0.147	0.157	0.170	0.185	0.201	0.216	0.232	0.246	0.259	0.270	0.281	0.290	0.300	0.310	0.320	0.331
2.23	0.138	0.146	0.156	0.169	0.184	0.200	0.215	0.231	0.245	0.258	0.269	0.280	0.290	0.299	0.309	0.319	0.330
2.24	0.137	0.145	0.155	0.168	0.183	0.199	0.215	0.230	0.244	0.257	0.269	0.279	0.289	0.298	0.308	0.319	0.329
2.25	0.136	0.144	0.154	0.168	0.182	0.198	0.214	0.230	0.244	0.256	0.268	0.278	0.288	0.297	0.307	0.318	0.329
2.26	0.136	0.144	0.153	0.167	0.182	0.197	0.213	0.229	0.243	0.256	0.267	0.277	0.287	0.297	0.306	0.317	0.328
2.27	0.135	0.143	0.153	0.166	0.181	0.197	0.212	0.228	0.242	0.255	0.266	0.277	0.286	0.296	0.305	0.316	0.327
2.28	0.134	0.142	0.152	0.165	0.180	0.196	0.212	0.227	0.241	0.254	0.265	0.276	0.286	0.295	0.305	0.315	0.326
2.29	0.133	0.141	0.151	0.164	0.179	0.195	0.211	0.227	0.240	0.253	0.265	0.275	0.285	0.294	0.304	0.315	0.325
2.30	0.133	0.141	0.150	0.164	0.179	0.194	0.210	0.226	0.240	0.252	0.264	0.274	0.284	0.294	0.303	0.314	0.325
2.31	0.132	0.140	0.150	0.163	0.178	0.193	0.209	0.225	0.239	0.252	0.263	0.274	0.283	0.293	0.302	0.313	0.324
2.32	0.131	0.139	0.149	0.162	0.177	0.193	0.208	0.224	0.238	0.251	0.262	0.273	0.283	0.292	0.302	0.312	0.323
2.33	0.130	0.138	0.148	0.161	0.176	0.192	0.208	0.224	0.237	0.250	0.262	0.272	0.282	0.291	0.301	0.312	0.322
2.34	0.130	0.138	0.147	0.161	0.176	0.191	0.207	0.223	0.237	0.249	0.261	0.271	0.281	0.290	0.300	0.311	0.322
2.35	0.129	0.137	0.147	0.160	0.175	0.190	0.206	0.222	0.236	0.249	0.260	0.271	0.280	0.290	0.299	0.310	0.321
2.36	0.128	0.136	0.146	0.159	0.174	0.190	0.206	0.221	0.235	0.248	0.259	0.270	0.280	0.289	0.299	0.309	0.320
2.37	0.128	0.135	0.145	0.158	0.173	0.189	0.205	0.221	0.235	0.247	0.259	0.269	0.279	0.288	0.298	0.309	0.319
2.38	0.127	0.135	0.144	0.158	0.173	0.188	0.204	0.220	0.234	0.247	0.258	0.268	0.278	0.288	0.297	0.308	0.319
2.39	0.126	0.134	0.144	0.157	0.172	0.188	0.203	0.219	0.233	0.246	0.257	0.268	0.277	0.287	0.296	0.307	0.318
2.40	0.125	0.133	0.143	0.156	0.171	0.187	0.203	0.219	0.232	0.245	0.257	0.267	0.277	0.286	0.296	0.306	0.317
2.41	0.125	0.133	0.142	0.156	0.171	0.186	0.202	0.218	0.232	0.244	0.256	0.266	0.276	0.285	0.295	0.306	0.316
2.42	0.124	0.132	0.142	0.155	0.170	0.185	0.201	0.217	0.231	0.244	0.255	0.265	0.275	0.285	0.294	0.305	0.316
2.43	0.124	0.131	0.141	0.154	0.169	0.185	0.201	0.216	0.230	0.243	0.254	0.265	0.275	0.284	0.294	0.304	0.315
2.44	0.123	0.131	0.140	0.154	0.168	0.184	0.200	0.216	0.230	0.242	0.254	0.264	0.274	0.283	0.293	0.304	0.314
2.45	0.122	0.130	0.140	0.153	0.168	0.183	0.199	0.215	0.229	0.242	0.253	0.263	0.273	0.283	0.292	0.303	0.314
2.46	0.122	0.129	0.139	0.152	0.167	0.183	0.199	0.214	0.228	0.241	0.252	0.263	0.272	0.282	0.291	0.302	0.313
2.47	0.121	0.129	0.138	0.152	0.166	0.182	0.198	0.214	0.228	0.240	0.252	0.262	0.272	0.281	0.291	0.301	0.312
2.48	0.120	0.128	0.138	0.151	0.166	0.181	0.197	0.213	0.227	0.240	0.251	0.261	0.271	0.280	0.290	0.301	0.311
2.49	0.120	0.128	0.137	0.150	0.165	0.181	0.197	0.212	0.226	0.239	0.250	0.261	0.270	0.280	0.289	0.300	0.311
2.50	0.119	0.127	0.136	0.150	0.164	0.180	0.196	0.212	0.226	0.238	0.250	0.260	0.270	0.279	0.289	0.299	0.310
2.51	0.118	0.126	0.136	0.149	0.164	0.179	0.195	0.211	0.225	0.238	0.249	0.259	0.269	0.278	0.288	0.299	0.309
2.52	0.118	0.126	0.135	0.148	0.163	0.179	0.195	0.210	0.224	0.237	0.248	0.259	0.268	0.278	0.287	0.298	0.309
2.53	0.117	0.125	0.135	0.148	0.163	0.178	0.194	0.210	0.224	0.236	0.248	0.258	0.268	0.277	0.287	0.297	0.308
2.54	0.117	0.124	0.134	0.147	0.162	0.178	0.193	0.209	0.223	0.236	0.247	0.257	0.267	0.276	0.286	0.297	0.307
2.55	0.116	0.124	0.133	0.146	0.161	0.177	0.193	0.209	0.222	0.235	0.246	0.257	0.266	0.276	0.285	0.296	0.307
2.56	0.116	0.123	0.133	0.146	0.161	0.176	0.192	0.208	0.222	0.234	0.246	0.256	0.266	0.275	0.285	0.295	0.306
2.57	0.115	0.123	0.132	0.145	0.160	0.176	0.191	0.207	0.221	0.234	0.245	0.255	0.265	0.274	0.284	0.295	0.305
2.58	0.114	0.122	0.132	0.145	0.159	0.175	0.191	0.207	0.220	0.233	0.244	0.255	0.264	0.274	0.283	0.294	0.305
2.59	0.114	0.121	0.131	0.144	0.159	0.174	0.190	0.206	0.220	0.233	0.244	0.254	0.264	0.273	0.283	0.293	0.304
2.60	0.113	0.121	0.130	0.143	0.158	0.174	0.190	0.205	0.219	0.232	0.243	0.254	0.263	0.273	0.282	0.293	0.303
2.61	0.113	0.120	0.130	0.143	0.158	0.173	0.189	0.205	0.219	0.231	0.243	0.253	0.263	0.272	0.281	0.292	0.303
2.62	0.112	0.120	0.129	0.142	0.157	0.173	0.188	0.204	0.218	0.231	0.242	0.252	0.262	0.271	0.281	0.292	0.302
2.63	0.112	0.119	0.129	0.142	0.156	0.172	0.188	0.204	0.217	0.230	0.241	0.252	0.261	0.271	0.280	0.291	0.302
2.64	0.111	0.119	0.128	0.141	0.156	0.171	0.187	0.203	0.217	0.229	0.241	0.251	0.261	0.270	0.280	0.290	0.301
2.65	0.111	0.118	0.128	0.140	0.155	0.171	0.187	0.202	0.216	0.229	0.240	0.250	0.260	0.269	0.279	0.290	0.300

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
<u>2.66</u>	0.110	0.118	0.127	0.140	0.155	0.170	0.186	0.202	0.216	0.228	0.240	0.250	0.259	0.269	0.278	0.289	0.300
<u>2.67</u>	0.109	0.117	0.126	0.139	0.154	0.170	0.185	0.201	0.215	0.228	0.239	0.249	0.259	0.268	0.278	0.288	0.299
<u>2.68</u>	0.109	0.116	0.126	0.139	0.154	0.169	0.185	0.201	0.214	0.227	0.238	0.249	0.258	0.268	0.277	0.288	0.298
<u>2.69</u>	0.108	0.116	0.125	0.138	0.153	0.169	0.184	0.200	0.214	0.227	0.238	0.248	0.258	0.267	0.277	0.287	0.298
<u>2.70</u>	0.108	0.115	0.125	0.138	0.152	0.168	0.184	0.199	0.213	0.226	0.237	0.247	0.257	0.266	0.276	0.287	0.297
<u>2.71</u>	0.107	0.115	0.124	0.137	0.152	0.167	0.183	0.199	0.213	0.225	0.237	0.247	0.256	0.266	0.275	0.286	0.297
<u>2.72</u>	0.107	0.114	0.124	0.137	0.151	0.167	0.183	0.198	0.212	0.225	0.236	0.246	0.256	0.265	0.275	0.285	0.296
<u>2.73</u>	0.106	0.114	0.123	0.136	0.151	0.166	0.182	0.198	0.212	0.224	0.235	0.246	0.255	0.265	0.274	0.285	0.295
<u>2.74</u>	0.106	0.113	0.123	0.135	0.150	0.166	0.181	0.197	0.211	0.224	0.235	0.245	0.255	0.264	0.274	0.284	0.295
<u>2.75</u>	0.105	0.113	0.122	0.135	0.150	0.165	0.181	0.197	0.210	0.223	0.234	0.245	0.254	0.263	0.273	0.284	0.294
<u>2.76</u>	0.105	0.112	0.122	0.134	0.149	0.165	0.180	0.196	0.210	0.223	0.234	0.244	0.254	0.263	0.272	0.283	0.294
<u>2.77</u>	0.104	0.112	0.121	0.134	0.149	0.164	0.180	0.196	0.209	0.222	0.233	0.243	0.253	0.262	0.272	0.282	0.293
<u>2.78</u>	0.104	0.111	0.121	0.133	0.148	0.164	0.179	0.195	0.209	0.221	0.233	0.243	0.252	0.262	0.271	0.282	0.293
<u>2.79</u>	0.104	0.111	0.120	0.133	0.148	0.163	0.179	0.194	0.208	0.221	0.232	0.242	0.252	0.261	0.271	0.281	0.292
<u>2.80</u>	0.103	0.110	0.120	0.132	0.147	0.163	0.178	0.194	0.208	0.220	0.231	0.242	0.251	0.261	0.270	0.281	0.291
<u>2.81</u>	0.103	0.110	0.119	0.132	0.147	0.162	0.178	0.193	0.207	0.220	0.231	0.241	0.251	0.260	0.270	0.280	0.291
<u>2.82</u>	0.102	0.109	0.119	0.131	0.146	0.161	0.177	0.193	0.207	0.219	0.230	0.241	0.250	0.260	0.269	0.280	0.290
<u>2.83</u>	0.102	0.109	0.118	0.131	0.146	0.161	0.177	0.192	0.206	0.219	0.230	0.240	0.250	0.259	0.268	0.279	0.290
<u>2.84</u>	0.101	0.109	0.118	0.130	0.145	0.160	0.176	0.192	0.206	0.218	0.229	0.240	0.249	0.258	0.268	0.278	0.289
<u>2.85</u>	0.101	0.108	0.117	0.130	0.145	0.160	0.176	0.191	0.205	0.218	0.229	0.239	0.249	0.258	0.267	0.278	0.289
<u>2.86</u>	0.100	0.108	0.117	0.129	0.144	0.159	0.175	0.191	0.205	0.217	0.228	0.238	0.248	0.257	0.267	0.277	0.288
<u>2.87</u>	0.100	0.107	0.116	0.129	0.144	0.159	0.175	0.190	0.204	0.217	0.228	0.238	0.248	0.257	0.266	0.277	0.287
<u>2.88</u>	0.100	0.107	0.116	0.128	0.143	0.159	0.174	0.190	0.204	0.216	0.227	0.237	0.247	0.256	0.266	0.276	0.287
<u>2.89</u>	0.099	0.106	0.115	0.128	0.143	0.158	0.174	0.189	0.203	0.216	0.227	0.237	0.247	0.256	0.266	0.276	0.287
<u>2.90</u>	0.099	0.106	0.115	0.128	0.142	0.158	0.173	0.189	0.203	0.215	0.226	0.236	0.246	0.256	0.266	0.276	0.286
<u>2.91</u>	0.098	0.106	0.115	0.127	0.142	0.157	0.173	0.188	0.202	0.214	0.226	0.236	0.246	0.256	0.266	0.276	0.286
<u>2.92</u>	0.098	0.105	0.115	0.127	0.142	0.157	0.172	0.188	0.201	0.213	0.224	0.235	0.245	0.255	0.265	0.275	0.285
<u>2.93</u>	0.098	0.105	0.115	0.127	0.142	0.157	0.172	0.187	0.200	0.213	0.224	0.234	0.245	0.255	0.265	0.275	0.285
<u>2.94</u>	0.098	0.105	0.115	0.127	0.142	0.157	0.172	0.187	0.200	0.212	0.223	0.234	0.244	0.254	0.264	0.274	0.285
<u>2.95</u>	0.098	0.105	0.115	0.127	0.141	0.156	0.171	0.186	0.199	0.212	0.223	0.233	0.243	0.254	0.264	0.274	0.284
<u>2.96</u>	0.098	0.105	0.115	0.127	0.141	0.156	0.171	0.186	0.199	0.211	0.222	0.233	0.243	0.253	0.264	0.274	0.284
<u>2.97</u>	0.098	0.105	0.115	0.127	0.141	0.156	0.170	0.183	0.196	0.208	0.220	0.231	0.242	0.253	0.264	0.274	0.284
<u>2.98</u>	0.098	0.105	0.115	0.127	0.141	0.156	0.170	0.183	0.195	0.207	0.219	0.230	0.241	0.252	0.263	0.273	0.284
<u>2.99</u>	0.098	0.105	0.115	0.127	0.141	0.156	0.169	0.182	0.194	0.206	0.218	0.230	0.241	0.252	0.263	0.273	0.283
<u>3.00</u>	0.098	0.105	0.115	0.127	0.141	0.156	0.169	0.182	0.194	0.206	0.218	0.229	0.240	0.251	0.262	0.273	0.283



## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68
<b>0.01</b>	0.990	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991
<b>0.02</b>	0.982	0.982	0.982	0.982	0.982	0.983	0.983	0.983	0.983	0.983	0.984	0.984	0.984	0.984	0.984	0.984	0.984
<b>0.03</b>	0.973	0.973	0.974	0.974	0.974	0.975	0.975	0.975	0.976	0.976	0.977	0.977	0.977	0.978	0.978	0.978	0.979
<b>0.04</b>	0.964	0.965	0.965	0.966	0.966	0.967	0.967	0.968	0.968	0.969	0.970	0.970	0.971	0.971	0.972	0.972	0.973
<b>0.05</b>	0.956	0.957	0.957	0.958	0.958	0.959	0.960	0.960	0.961	0.962	0.963	0.963	0.964	0.965	0.966	0.966	0.967
<b>0.06</b>	0.948	0.948	0.949	0.950	0.951	0.951	0.952	0.953	0.954	0.955	0.956	0.957	0.958	0.959	0.960	0.961	0.962
<b>0.07</b>	0.939	0.940	0.941	0.942	0.943	0.944	0.945	0.946	0.947	0.948	0.949	0.950	0.951	0.953	0.954	0.955	0.956
<b>0.08</b>	0.931	0.932	0.933	0.934	0.935	0.936	0.938	0.939	0.940	0.941	0.943	0.944	0.945	0.947	0.948	0.949	0.951
<b>0.09</b>	0.923	0.924	0.925	0.927	0.928	0.929	0.931	0.932	0.933	0.935	0.936	0.938	0.939	0.941	0.942	0.944	0.945
<b>0.10</b>	0.916	0.917	0.918	0.919	0.921	0.922	0.924	0.925	0.927	0.928	0.930	0.932	0.933	0.935	0.937	0.938	0.940
<b>0.11</b>	0.908	0.909	0.911	0.912	0.914	0.915	0.917	0.919	0.921	0.922	0.924	0.926	0.928	0.930	0.931	0.933	0.935
<b>0.12</b>	0.900	0.902	0.903	0.905	0.907	0.909	0.911	0.912	0.914	0.916	0.918	0.920	0.922	0.924	0.926	0.928	0.930
<b>0.13</b>	0.893	0.895	0.896	0.898	0.900	0.902	0.904	0.906	0.908	0.910	0.913	0.915	0.917	0.919	0.921	0.923	0.926
<b>0.14</b>	0.886	0.887	0.889	0.891	0.893	0.896	0.898	0.900	0.902	0.905	0.907	0.909	0.912	0.914	0.916	0.919	0.921
<b>0.15</b>	0.879	0.880	0.882	0.885	0.887	0.889	0.892	0.894	0.896	0.899	0.901	0.904	0.906	0.909	0.911	0.914	0.916
<b>0.16</b>	0.871	0.874	0.876	0.878	0.880	0.883	0.885	0.888	0.891	0.893	0.896	0.899	0.901	0.904	0.907	0.909	0.912
<b>0.17</b>	0.865	0.867	0.869	0.871	0.874	0.877	0.879	0.882	0.885	0.888	0.891	0.893	0.896	0.899	0.902	0.905	0.908
<b>0.18</b>	0.858	0.860	0.862	0.865	0.868	0.871	0.874	0.876	0.879	0.882	0.885	0.888	0.891	0.894	0.897	0.900	0.903
<b>0.19</b>	0.851	0.853	0.856	0.859	0.862	0.865	0.868	0.871	0.874	0.877	0.880	0.883	0.886	0.889	0.893	0.896	0.899
<b>0.20</b>	0.844	0.847	0.849	0.852	0.856	0.859	0.862	0.865	0.868	0.872	0.875	0.878	0.882	0.885	0.888	0.892	0.895
<b>0.21</b>	0.838	0.840	0.843	0.846	0.850	0.853	0.856	0.860	0.863	0.866	0.870	0.873	0.877	0.880	0.884	0.887	0.891
<b>0.22</b>	0.831	0.834	0.837	0.840	0.844	0.847	0.851	0.854	0.858	0.861	0.865	0.869	0.872	0.876	0.879	0.883	0.887
<b>0.23</b>	0.825	0.828	0.831	0.834	0.838	0.842	0.845	0.849	0.853	0.856	0.860	0.864	0.868	0.871	0.875	0.879	0.883
<b>0.24</b>	0.818	0.822	0.825	0.828	0.832	0.836	0.840	0.844	0.847	0.851	0.855	0.859	0.863	0.867	0.871	0.875	0.879
<b>0.25</b>	0.812	0.816	0.819	0.823	0.826	0.830	0.834	0.838	0.842	0.846	0.850	0.854	0.858	0.863	0.867	0.871	0.875
<b>0.26</b>	0.806	0.810	0.813	0.817	0.821	0.825	0.829	0.833	0.837	0.842	0.846	0.850	0.854	0.858	0.862	0.867	0.871
<b>0.27</b>	0.800	0.804	0.807	0.811	0.815	0.820	0.824	0.828	0.832	0.837	0.841	0.845	0.850	0.854	0.858	0.863	0.867
<b>0.28</b>	0.794	0.798	0.802	0.806	0.810	0.814	0.819	0.823	0.828	0.832	0.836	0.841	0.845	0.850	0.854	0.859	0.863
<b>0.29</b>	0.788	0.792	0.796	0.800	0.805	0.809	0.814	0.818	0.823	0.827	0.832	0.837	0.841	0.846	0.850	0.855	0.860
<b>0.30</b>	0.782	0.786	0.790	0.795	0.799	0.804	0.809	0.813	0.818	0.823	0.828	0.832	0.837	0.842	0.846	0.851	0.856
<b>0.31</b>	0.777	0.781	0.785	0.789	0.794	0.799	0.804	0.809	0.813	0.818	0.823	0.828	0.833	0.838	0.843	0.848	0.853



## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68
<b>0.62</b>	0.632	0.640	0.648	0.655	0.664	0.672	0.680	0.688	0.696	0.704	0.712	0.720	0.728	0.736	0.744	0.752	0.760
	0.252	0.260	0.268	0.275	0.284	0.292	0.300	0.308	0.316	0.324	0.332	0.340	0.348	0.356	0.364	0.372	0.380
<b>0.63</b>	0.629	0.636	0.644	0.652	0.660	0.668	0.676	0.685	0.693	0.701	0.709	0.717	0.725	0.733	0.742	0.750	0.758
	0.259	0.266	0.274	0.282	0.290	0.298	0.306	0.315	0.323	0.331	0.339	0.347	0.355	0.363	0.372	0.380	0.388
<b>0.64</b>	0.625	0.633	0.640	0.649	0.657	0.665	0.673	0.682	0.690	0.698	0.706	0.714	0.723	0.731	0.739	0.747	0.755
	0.265	0.273	0.280	0.289	0.297	0.305	0.313	0.322	0.330	0.338	0.346	0.354	0.363	0.371	0.379	0.387	0.395
<b>0.65</b>	0.621	0.629	0.637	0.645	0.654	0.662	0.670	0.679	0.687	0.695	0.703	0.712	0.720	0.728	0.737	0.745	0.753
	0.271	0.279	0.287	0.295	0.304	0.312	0.320	0.329	0.337	0.345	0.353	0.362	0.370	0.378	0.387	0.395	0.403
<b>0.66</b>	0.618	0.626	0.634	0.642	0.650	0.659	0.667	0.675	0.684	0.692	0.701	0.709	0.717	0.726	0.734	0.742	0.751
	0.278	0.286	0.294	0.302	0.310	0.319	0.327	0.335	0.344	0.352	0.361	0.369	0.377	0.386	0.394	0.402	0.411
<b>0.67</b>	0.614	0.622	0.630	0.639	0.647	0.656	0.664	0.672	0.681	0.689	0.698	0.706	0.715	0.723	0.732	0.740	0.748
	0.284	0.292	0.300	0.309	0.317	0.326	0.334	0.342	0.351	0.359	0.368	0.376	0.385	0.393	0.402	0.410	0.418
<b>0.68</b>	0.611	0.619	0.627	0.635	0.644	0.652	0.661	0.670	0.678	0.687	0.695	0.704	0.712	0.721	0.729	0.738	0.746
	0.291	0.299	0.307	0.315	0.324	0.332	0.341	0.350	0.358	0.367	0.375	0.384	0.392	0.401	0.409	0.418	0.426
<b>0.69</b>	0.607	0.616	0.624	0.632	0.641	0.649	0.658	0.667	0.675	0.684	0.692	0.701	0.710	0.718	0.727	0.735	0.744
	0.297	0.306	0.314	0.322	0.331	0.339	0.348	0.357	0.365	0.374	0.382	0.391	0.400	0.408	0.417	0.425	0.434
<b>0.70</b>	0.604	0.612	0.620	0.629	0.638	0.646	0.655	0.664	0.672	0.681	0.690	0.698	0.707	0.716	0.724	0.733	0.741
	0.304	0.312	0.320	0.329	0.338	0.346	0.355	0.364	0.372	0.381	0.390	0.398	0.407	0.416	0.424	0.433	0.441
<b>0.71</b>	0.601	0.609	0.617	0.626	0.635	0.643	0.652	0.661	0.670	0.678	0.687	0.696	0.704	0.713	0.722	0.731	0.739
	0.311	0.319	0.327	0.336	0.345	0.353	0.362	0.371	0.380	0.388	0.397	0.406	0.414	0.423	0.432	0.441	0.449
<b>0.72</b>	0.597	0.606	0.614	0.623	0.632	0.640	0.649	0.658	0.667	0.676	0.684	0.693	0.702	0.711	0.720	0.728	0.737
	0.317	0.326	0.334	0.343	0.352	0.360	0.369	0.378	0.387	0.396	0.404	0.413	0.422	0.431	0.440	0.448	0.457
<b>0.73</b>	0.594	0.602	0.611	0.620	0.629	0.637	0.646	0.655	0.664	0.673	0.682	0.691	0.700	0.708	0.717	0.726	0.735
	0.324	0.332	0.341	0.350	0.359	0.367	0.376	0.385	0.394	0.403	0.412	0.421	0.430	0.438	0.447	0.456	0.465
<b>0.74</b>	0.591	0.599	0.608	0.617	0.626	0.635	0.644	0.653	0.662	0.670	0.679	0.688	0.697	0.706	0.715	0.724	0.733
	0.331	0.339	0.348	0.357	0.366	0.375	0.384	0.393	0.402	0.410	0.419	0.428	0.437	0.446	0.455	0.464	0.473
<b>0.75</b>	0.588	0.596	0.605	0.614	0.623	0.632	0.641	0.650	0.659	0.668	0.677	0.686	0.695	0.704	0.713	0.722	0.731
	0.338	0.346	0.355	0.364	0.373	0.382	0.391	0.400	0.409	0.418	0.427	0.436	0.445	0.454	0.463	0.472	0.481
<b>0.76</b>	0.584	0.593	0.602	0.611	0.620	0.629	0.638	0.647	0.656	0.665	0.674	0.683	0.692	0.701	0.710	0.719	0.728
	0.344	0.353	0.362	0.371	0.380	0.389	0.398	0.407	0.416	0.425	0.434	0.443	0.452	0.461	0.470	0.479	0.488
<b>0.77</b>	0.581	0.590	0.599	0.608	0.617	0.626	0.635	0.645	0.654	0.663	0.672	0.681	0.690	0.699	0.708	0.717	0.726
	0.351	0.360	0.369	0.378	0.387	0.396	0.405	0.415	0.424	0.433	0.442	0.451	0.460	0.469	0.478	0.487	0.496
<b>0.78</b>	0.578	0.587	0.596	0.605	0.614	0.623	0.633	0.642	0.651	0.660	0.669	0.679	0.688	0.697	0.706	0.715	0.724
	0.358	0.367	0.376	0.385	0.394	0.403	0.413	0.422	0.431	0.440	0.449	0.459	0.468	0.477	0.486	0.495	0.504
<b>0.79</b>	0.575	0.584	0.593	0.602	0.611	0.621	0.630	0.639	0.649	0.658	0.667	0.676	0.685	0.695	0.704	0.713	0.722
	0.365	0.374	0.383	0.392	0.401	0.411	0.420	0.429	0.439	0.448	0.457	0.466	0.475	0.485	0.494	0.503	0.512
<b>0.80</b>	0.572	0.581	0.590	0.599	0.609	0.618	0.627	0.637	0.646	0.655	0.665	0.674	0.683	0.692	0.702	0.711	0.720
	0.372	0.381	0.390	0.399	0.409	0.418	0.427	0.437	0.446	0.455	0.465	0.474	0.483	0.492	0.502	0.511	0.520
<b>0.81</b>	0.569	0.578	0.587	0.597	0.606	0.615	0.625	0.634	0.644	0.653	0.662	0.672	0.681	0.690	0.700	0.709	0.718
	0.379	0.388	0.397	0.407	0.416	0.425	0.435	0.444	0.454	0.463	0.472	0.482	0.491	0.500	0.510	0.519	0.528
<b>0.82</b>	0.566	0.575	0.584	0.594	0.603	0.613	0.622	0.632	0.641	0.651	0.660	0.669	0.679	0.688	0.697	0.707	0.716
	0.386	0.395	0.404	0.414	0.423	0.433	0.442	0.452	0.461	0.471	0.480	0.489	0.499	0.508	0.517	0.527	0.536
<b>0.83</b>	0.563	0.573	0.582	0.591	0.601	0.610	0.620	0.629	0.639	0.648	0.658	0.667	0.677	0.686	0.695	0.705	0.714
	0.393	0.403	0.412	0.421	0.431	0.440	0.450	0.459	0.469	0.478	0.488	0.497	0.507	0.516	0.525	0.535	0.544
<b>0.84</b>	0.561	0.570	0.579	0.588	0.598	0.608	0.617	0.627	0.636	0.646	0.655	0.665	0.674	0.684	0.693	0.703	0.712
	0.401	0.410	0.419	0.428	0.438	0.448	0.457	0.467	0.476	0.486	0.495	0.505	0.514	0.524	0.533	0.543	0.552
<b>0.85</b>	0.558	0.567	0.576	0.586	0.595	0.605	0.615	0.624	0.634	0.644	0.653	0.663	0.672	0.682	0.691	0.701	0.710
	0.408	0.417	0.426	0.436	0.445	0.455	0.465	0.474	0.484	0.494	0.503	0.513	0.522	0.532	0.541	0.551	0.560
<b>0.86</b>	0.555	0.564	0.574	0.583	0.593	0.603	0.612	0.622	0.632	0.641	0.651	0.661	0.670	0.680	0.689	0.699	0.708
	0.415	0.424	0.434	0.443	0.453	0.463	0.472	0.482	0.492	0.501	0.511	0.521	0.530	0.540	0.549	0.559	0.568
<b>0.87</b>	0.552	0.562	0.571	0.581	0.590	0.600	0.610	0.620	0.629	0.639	0.649	0.658	0.668	0.678	0.687	0.697	0.706
	0.422	0.432	0.441	0.451	0.460	0.470	0.480	0.490	0.499	0.509	0.519	0.528	0.538	0.548	0.557	0.567	0.576
<b>0.88</b>	0.549	0.559	0.568	0.578	0.588	0.598	0.607	0.617	0.627	0.637	0.647	0.656	0.666	0.676	0.685	0.695	0.705
	0.429	0.439	0.448	0.458	0.468	0.478	0.487	0.497	0.507	0.517	0.527	0.536	0.546	0.556	0.565	0.575	0.585
<b>0.89</b>	0.547	0.556	0.566	0.575	0.585	0.595	0.605	0.615	0.625	0.635	0.644	0.654	0.664	0.674	0.683	0.693	0.703
	0.437	0.446	0.456	0.465	0.475	0.485	0.495	0.505	0.515	0.525	0.534	0.544	0.554	0.564	0.573	0.583	0.593
<b>0.90</b>	0.544	0.554	0.563	0.573	0.583	0.593	0.603	0.613	0.623	0.632	0.642	0.652	0.662	0.672	0.681	0.691	0.701
	0.444	0.454	0.463	0.473	0.483	0.493	0.503	0.513	0.523	0.532	0.542	0.552	0.562	0.572	0.581	0.591	0.601
<b>0.91</b>	0.541	0.551	0.561	0.571	0.581	0.590	0.600	0.610	0.620	0.630	0.640	0.650	0.660	0.670	0.679	0.689	0.699
	0.451	0.461	0.471	0.481	0.491	0.500	0.510	0.520	0.530	0.540	0.550	0.560	0.570	0.580	0.589	0.599	0.609
<b>0.92</b>	0.539	0.549	0.559	0.569	0.578	0.588	0.598	0.608	0.618	0.628	0.638	0.648	0.658	0.668	0.678	0.687	0.697



## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68
1.45	0.429	0.442	0.454	0.468	0.482	0.495	0.509	0.522	0.535	0.548	0.559	0.570	0.582	0.593	0.603	0.613	0.623
1.46	0.428	0.440	0.453	0.466	0.480	0.494	0.507	0.521	0.534	0.546	0.558	0.569	0.580	0.592	0.602	0.612	0.622
1.47	0.426	0.439	0.451	0.465	0.479	0.493	0.506	0.519	0.533	0.545	0.557	0.568	0.579	0.591	0.601	0.611	0.621
1.48	0.425	0.437	0.450	0.463	0.478	0.491	0.505	0.518	0.532	0.544	0.555	0.567	0.578	0.590	0.600	0.610	0.620
1.49	0.423	0.436	0.448	0.462	0.476	0.490	0.503	0.517	0.530	0.543	0.554	0.566	0.577	0.588	0.599	0.609	0.619
1.50	0.422	0.434	0.447	0.461	0.475	0.489	0.502	0.516	0.529	0.541	0.553	0.564	0.576	0.587	0.598	0.608	0.618
1.51	0.420	0.433	0.445	0.459	0.474	0.487	0.501	0.514	0.528	0.540	0.552	0.563	0.575	0.586	0.597	0.607	0.617
1.52	0.419	0.431	0.444	0.458	0.472	0.486	0.500	0.513	0.527	0.539	0.551	0.562	0.574	0.585	0.596	0.606	0.616
1.53	0.418	0.430	0.443	0.457	0.471	0.485	0.498	0.512	0.525	0.538	0.549	0.561	0.573	0.584	0.595	0.605	0.615
1.54	0.416	0.429	0.441	0.455	0.470	0.484	0.497	0.511	0.524	0.537	0.548	0.560	0.571	0.583	0.594	0.604	0.614
1.55	0.415	0.427	0.440	0.454	0.468	0.482	0.496	0.509	0.523	0.536	0.547	0.559	0.570	0.582	0.593	0.603	0.613
1.56	0.413	0.426	0.438	0.453	0.467	0.481	0.495	0.508	0.522	0.534	0.546	0.558	0.569	0.581	0.591	0.602	0.612
1.57	0.412	0.425	0.437	0.451	0.466	0.480	0.493	0.507	0.521	0.533	0.545	0.557	0.568	0.580	0.590	0.601	0.611
1.58	0.411	0.423	0.436	0.450	0.465	0.479	0.492	0.506	0.520	0.532	0.544	0.555	0.567	0.579	0.589	0.600	0.610
1.59	0.409	0.422	0.434	0.449	0.463	0.477	0.491	0.505	0.518	0.531	0.543	0.554	0.566	0.578	0.588	0.599	0.609
1.60	0.408	0.421	0.433	0.447	0.462	0.476	0.490	0.504	0.517	0.530	0.542	0.553	0.565	0.577	0.587	0.598	0.608
1.61	0.407	0.419	0.432	0.446	0.461	0.475	0.489	0.502	0.516	0.529	0.541	0.552	0.564	0.576	0.586	0.597	0.607
1.62	0.405	0.418	0.431	0.445	0.460	0.474	0.487	0.501	0.515	0.528	0.539	0.551	0.563	0.575	0.585	0.596	0.606
1.63	0.404	0.417	0.429	0.444	0.458	0.472	0.486	0.500	0.514	0.527	0.538	0.550	0.562	0.574	0.584	0.595	0.605
1.64	0.403	0.415	0.428	0.442	0.457	0.471	0.485	0.499	0.513	0.526	0.537	0.549	0.561	0.573	0.583	0.594	0.604
1.65	0.401	0.414	0.427	0.441	0.456	0.470	0.484	0.498	0.512	0.525	0.536	0.548	0.560	0.572	0.582	0.593	0.603
1.66	0.400	0.413	0.426	0.440	0.455	0.469	0.483	0.497	0.511	0.523	0.535	0.547	0.559	0.571	0.581	0.592	0.602
1.67	0.399	0.412	0.424	0.439	0.454	0.468	0.482	0.496	0.510	0.522	0.534	0.546	0.558	0.570	0.580	0.591	0.601
1.68	0.397	0.410	0.423	0.438	0.452	0.467	0.481	0.495	0.509	0.521	0.533	0.545	0.557	0.569	0.580	0.590	0.600
1.69	0.396	0.409	0.422	0.436	0.451	0.466	0.480	0.494	0.508	0.520	0.532	0.544	0.556	0.568	0.579	0.589	0.599
1.70	0.395	0.408	0.421	0.435	0.450	0.464	0.478	0.492	0.506	0.519	0.531	0.543	0.555	0.567	0.578	0.588	0.598
1.71	0.394	0.407	0.420	0.434	0.449	0.463	0.477	0.491	0.505	0.518	0.530	0.542	0.554	0.566	0.577	0.587	0.597
1.72	0.393	0.405	0.418	0.433	0.448	0.462	0.476	0.490	0.504	0.517	0.529	0.541	0.553	0.565	0.576	0.586	0.596
1.73	0.391	0.404	0.417	0.432	0.447	0.461	0.475	0.489	0.503	0.516	0.528	0.540	0.552	0.564	0.575	0.585	0.595
1.74	0.390	0.403	0.416	0.431	0.446	0.460	0.474	0.488	0.502	0.515	0.527	0.539	0.551	0.563	0.574	0.584	0.594
1.75	0.389	0.402	0.415	0.429	0.444	0.459	0.473	0.487	0.501	0.514	0.526	0.538	0.550	0.562	0.573	0.583	0.594
1.76	0.388	0.401	0.414	0.428	0.443	0.458	0.472	0.486	0.500	0.513	0.525	0.537	0.549	0.561	0.572	0.582	0.593
1.77	0.387	0.400	0.413	0.427	0.442	0.457	0.471	0.485	0.499	0.512	0.524	0.536	0.548	0.560	0.571	0.582	0.592
1.78	0.385	0.398	0.411	0.426	0.441	0.456	0.470	0.484	0.498	0.511	0.523	0.535	0.547	0.559	0.570	0.581	0.591
1.79	0.384	0.397	0.410	0.425	0.440	0.455	0.469	0.483	0.497	0.510	0.522	0.534	0.546	0.559	0.569	0.580	0.590
1.80	0.383	0.396	0.409	0.424	0.439	0.454	0.468	0.482	0.496	0.509	0.521	0.534	0.546	0.558	0.569	0.579	0.589
1.81	0.382	0.395	0.408	0.423	0.438	0.453	0.467	0.481	0.495	0.508	0.521	0.533	0.545	0.557	0.568	0.578	0.588
1.82	0.381	0.394	0.407	0.422	0.437	0.452	0.466	0.480	0.494	0.508	0.520	0.532	0.544	0.556	0.567	0.577	0.588
1.83	0.380	0.393	0.406	0.421	0.436	0.451	0.465	0.479	0.493	0.507	0.519	0.531	0.543	0.555	0.566	0.576	0.587
1.84	0.379	0.392	0.405	0.420	0.435	0.450	0.464	0.478	0.493	0.506	0.518	0.530	0.542	0.554	0.565	0.575	0.586
1.85	0.378	0.391	0.404	0.419	0.434	0.449	0.463	0.477	0.492	0.505	0.517	0.529	0.541	0.553	0.564	0.575	0.585
1.86	0.376	0.390	0.403	0.418	0.433	0.448	0.462	0.476	0.491	0.504	0.516	0.528	0.540	0.552	0.563	0.574	0.584
1.87	0.375	0.389	0.402	0.417	0.432	0.447	0.461	0.475	0.490	0.503	0.515	0.527	0.539	0.552	0.563	0.573	0.583
1.88	0.374	0.387	0.401	0.415	0.431	0.446	0.460	0.474	0.489	0.502	0.514	0.526	0.539	0.551	0.562	0.572	0.583
1.89	0.373	0.386	0.400	0.414	0.430	0.445	0.459	0.473	0.488	0.501	0.513	0.526	0.538	0.550	0.561	0.571	0.582
1.90	0.372	0.385	0.399	0.413	0.429	0.444	0.458	0.473	0.487	0.500	0.512	0.525	0.537	0.549	0.560	0.571	0.581
1.91	0.371	0.384	0.398	0.412	0.428	0.443	0.457	0.472	0.486	0.499	0.512	0.524	0.536	0.548	0.559	0.570	0.580
1.92	0.370	0.383	0.397	0.411	0.427	0.442	0.456	0.471	0.485	0.498	0.511	0.523	0.535	0.547	0.558	0.569	0.579
1.93	0.369	0.382	0.396	0.411	0.426	0.441	0.455	0.470	0.484	0.498	0.510	0.522	0.534	0.547	0.558	0.568	0.579
1.94	0.368	0.381	0.395	0.410	0.425	0.440	0.454	0.469	0.483	0.497	0.509	0.521	0.534	0.546	0.557	0.567	0.578
1.95	0.367	0.380	0.394	0.409	0.424	0.439	0.454	0.468	0.483	0.496	0.508	0.520	0.533	0.545	0.556	0.567	0.577
1.96	0.366	0.379	0.393	0.408	0.423	0.438	0.453	0.467	0.482	0.495	0.507	0.520	0.532	0.544	0.555	0.566	0.576
1.97	0.365	0.378	0.392	0.407	0.422	0.437	0.452	0.466	0.481	0.494	0.506	0.519	0.531	0.543	0.555	0.565	0.575
1.98	0.364	0.377	0.391	0.406	0.421	0.436	0.451	0.465	0.480	0.493	0.506	0.518	0.530	0.543	0.554	0.564	0.575
1.99	0.363	0.376	0.390	0.405	0.420	0.435	0.450	0.465	0.479	0.492	0.505	0.517	0.530	0.542	0.553	0.563	0.574
2.00	0.362	0.375	0.389	0.404	0.419	0.434	0.449	0.464	0.478	0.492	0.504	0.516	0.529	0.541	0.552	0.563	0.573
2.01	0.361	0.374	0.388	0.403	0.418	0.433	0.448	0.463	0.477	0.491	0.503	0.516	0.528	0.540	0.551	0.562	0.572
2.02	0.360	0.373	0.387	0.402	0.417	0.432	0.447	0.462	0.476	0.490	0.502	0.515	0.527	0.540	0.551	0.561	0.572
2.03	0.359	0.373	0.386	0.401	0.417	0.432	0.446	0.461	0.476	0.489	0.502	0.514	0.526	0.539	0.550	0.560	0.571
2.04	0.358	0.372	0.385	0.400	0.416	0.431	0.446	0.460	0.475	0.488	0.501	0.513	0.526	0.538	0.549	0.560	0.570
2.05	0.357	0.371	0.384	0.399	0.415	0.430	0.445	0.459	0.474	0.488	0.500	0.512	0.525	0.537	0.548	0.559	0.569

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68
2.06	0.356	0.370	0.383	0.398	0.414	0.429	0.444	0.459	0.473	0.487	0.499	0.512	0.524	0.537	0.548	0.558	0.569
2.07	0.356	0.369	0.382	0.398	0.413	0.428	0.443	0.458	0.473	0.486	0.498	0.511	0.523	0.536	0.547	0.557	0.568
2.08	0.355	0.368	0.381	0.397	0.412	0.428	0.442	0.457	0.472	0.485	0.498	0.510	0.523	0.535	0.546	0.557	0.567
2.09	0.354	0.367	0.381	0.396	0.412	0.427	0.441	0.456	0.471	0.484	0.497	0.509	0.522	0.534	0.546	0.556	0.567
2.10	0.353	0.366	0.380	0.395	0.411	0.426	0.441	0.455	0.470	0.484	0.496	0.509	0.521	0.534	0.545	0.555	0.566
2.11	0.352	0.365	0.379	0.394	0.410	0.425	0.440	0.455	0.469	0.483	0.495	0.508	0.520	0.533	0.544	0.555	0.565
2.12	0.351	0.364	0.378	0.393	0.409	0.424	0.439	0.454	0.469	0.482	0.495	0.507	0.520	0.532	0.543	0.554	0.564
2.13	0.350	0.364	0.377	0.392	0.408	0.423	0.438	0.453	0.468	0.481	0.494	0.506	0.519	0.531	0.543	0.553	0.564
2.14	0.349	0.363	0.376	0.391	0.407	0.423	0.437	0.452	0.467	0.481	0.493	0.506	0.518	0.531	0.542	0.553	0.563
2.15	0.348	0.362	0.375	0.391	0.407	0.422	0.437	0.451	0.466	0.480	0.492	0.505	0.518	0.530	0.541	0.552	0.562
2.16	0.348	0.361	0.374	0.390	0.406	0.421	0.436	0.451	0.466	0.479	0.492	0.504	0.517	0.529	0.541	0.551	0.562
2.17	0.347	0.360	0.374	0.389	0.405	0.420	0.435	0.450	0.465	0.478	0.491	0.504	0.516	0.529	0.540	0.550	0.561
2.18	0.346	0.359	0.373	0.388	0.404	0.419	0.434	0.449	0.464	0.478	0.490	0.503	0.515	0.528	0.539	0.550	0.560
2.19	0.345	0.359	0.372	0.387	0.403	0.419	0.434	0.448	0.463	0.477	0.490	0.502	0.515	0.527	0.539	0.549	0.560
2.20	0.344	0.358	0.371	0.387	0.403	0.418	0.433	0.448	0.463	0.476	0.489	0.501	0.514	0.527	0.538	0.548	0.559
2.21	0.343	0.357	0.370	0.386	0.402	0.417	0.432	0.447	0.462	0.475	0.488	0.501	0.513	0.526	0.537	0.548	0.558
2.22	0.343	0.356	0.370	0.385	0.401	0.416	0.431	0.446	0.461	0.475	0.487	0.500	0.513	0.525	0.537	0.547	0.558
2.23	0.342	0.355	0.369	0.384	0.400	0.416	0.430	0.445	0.460	0.474	0.487	0.499	0.512	0.525	0.536	0.546	0.557
2.24	0.341	0.354	0.368	0.383	0.399	0.415	0.430	0.445	0.460	0.473	0.486	0.499	0.511	0.524	0.535	0.546	0.556
2.25	0.340	0.354	0.367	0.383	0.399	0.414	0.429	0.444	0.459	0.473	0.485	0.498	0.511	0.523	0.535	0.545	0.556
2.26	0.339	0.353	0.366	0.382	0.398	0.413	0.428	0.443	0.458	0.472	0.485	0.497	0.510	0.523	0.534	0.545	0.555
2.27	0.339	0.352	0.366	0.381	0.397	0.413	0.428	0.443	0.458	0.471	0.484	0.497	0.509	0.522	0.533	0.544	0.554
2.28	0.338	0.351	0.365	0.380	0.396	0.412	0.427	0.442	0.457	0.471	0.483	0.496	0.509	0.521	0.533	0.543	0.554
2.29	0.337	0.350	0.364	0.380	0.396	0.411	0.426	0.441	0.456	0.470	0.483	0.495	0.508	0.521	0.532	0.543	0.553
2.30	0.336	0.350	0.363	0.379	0.395	0.410	0.425	0.440	0.455	0.469	0.482	0.495	0.507	0.520	0.531	0.542	0.553
2.31	0.335	0.349	0.362	0.378	0.394	0.410	0.425	0.440	0.455	0.469	0.481	0.494	0.507	0.519	0.531	0.541	0.552
2.32	0.335	0.348	0.362	0.377	0.393	0.409	0.424	0.439	0.454	0.468	0.481	0.493	0.506	0.519	0.530	0.541	0.551
2.33	0.334	0.347	0.361	0.377	0.393	0.408	0.423	0.438	0.453	0.467	0.480	0.493	0.505	0.518	0.530	0.540	0.551
2.34	0.333	0.347	0.360	0.376	0.392	0.407	0.423	0.438	0.453	0.467	0.479	0.492	0.505	0.518	0.529	0.540	0.550
2.35	0.332	0.346	0.359	0.375	0.391	0.407	0.422	0.437	0.452	0.466	0.479	0.491	0.504	0.517	0.528	0.539	0.550
2.36	0.332	0.345	0.359	0.374	0.391	0.406	0.421	0.436	0.451	0.465	0.478	0.491	0.504	0.516	0.528	0.538	0.549
2.37	0.331	0.344	0.358	0.374	0.390	0.405	0.421	0.436	0.451	0.465	0.477	0.490	0.503	0.516	0.527	0.538	0.548
2.38	0.330	0.344	0.357	0.373	0.389	0.405	0.420	0.435	0.450	0.464	0.477	0.490	0.502	0.515	0.527	0.537	0.548
2.39	0.329	0.343	0.357	0.372	0.388	0.404	0.419	0.434	0.449	0.463	0.476	0.489	0.502	0.515	0.526	0.537	0.547
2.40	0.329	0.342	0.356	0.372	0.388	0.403	0.418	0.434	0.449	0.463	0.475	0.488	0.501	0.514	0.525	0.536	0.547
2.41	0.328	0.342	0.355	0.371	0.387	0.403	0.418	0.433	0.448	0.462	0.475	0.488	0.501	0.513	0.525	0.535	0.546
2.42	0.327	0.341	0.354	0.370	0.386	0.402	0.417	0.432	0.448	0.461	0.474	0.487	0.500	0.513	0.524	0.535	0.545
2.43	0.326	0.340	0.354	0.369	0.386	0.401	0.417	0.432	0.447	0.461	0.474	0.486	0.499	0.512	0.524	0.534	0.545
2.44	0.326	0.339	0.353	0.369	0.385	0.401	0.416	0.431	0.446	0.460	0.473	0.486	0.499	0.512	0.523	0.534	0.544
2.45	0.325	0.339	0.352	0.368	0.384	0.400	0.415	0.430	0.446	0.460	0.472	0.485	0.498	0.511	0.522	0.533	0.544
2.46	0.324	0.338	0.352	0.367	0.384	0.399	0.415	0.430	0.445	0.459	0.472	0.485	0.498	0.510	0.522	0.532	0.543
2.47	0.324	0.337	0.351	0.367	0.383	0.399	0.414	0.429	0.444	0.458	0.471	0.484	0.497	0.510	0.521	0.532	0.542
2.48	0.323	0.337	0.350	0.366	0.382	0.398	0.413	0.429	0.444	0.458	0.471	0.483	0.496	0.509	0.521	0.531	0.542
2.49	0.322	0.336	0.350	0.365	0.382	0.397	0.413	0.428	0.443	0.457	0.470	0.483	0.496	0.509	0.520	0.531	0.541
2.50	0.322	0.335	0.349	0.365	0.381	0.397	0.412	0.427	0.443	0.456	0.469	0.482	0.495	0.508	0.520	0.530	0.541
2.51	0.321	0.335	0.348	0.364	0.380	0.396	0.411	0.427	0.442	0.456	0.469	0.482	0.495	0.508	0.519	0.530	0.540
2.52	0.320	0.334	0.348	0.363	0.380	0.395	0.411	0.426	0.441	0.455	0.468	0.481	0.494	0.507	0.518	0.529	0.540
2.53	0.320	0.333	0.347	0.363	0.379	0.395	0.410	0.425	0.441	0.455	0.468	0.481	0.494	0.506	0.518	0.529	0.539
2.54	0.319	0.333	0.346	0.362	0.379	0.394	0.410	0.425	0.440	0.454	0.467	0.480	0.493	0.506	0.517	0.528	0.539
2.55	0.318	0.332	0.346	0.361	0.378	0.394	0.409	0.424	0.440	0.454	0.466	0.479	0.492	0.505	0.517	0.527	0.538
2.56	0.318	0.331	0.345	0.361	0.377	0.393	0.408	0.424	0.439	0.453	0.466	0.479	0.492	0.505	0.516	0.527	0.537
2.57	0.317	0.331	0.344	0.360	0.377	0.392	0.408	0.423	0.438	0.452	0.465	0.478	0.491	0.504	0.516	0.526	0.537
2.58	0.316	0.330	0.344	0.360	0.376	0.392	0.407	0.422	0.438	0.452	0.465	0.478	0.491	0.504	0.515	0.526	0.536
2.59	0.316	0.329	0.343	0.359	0.375	0.391	0.406	0.422	0.437	0.451	0.464	0.477	0.490	0.503	0.515	0.525	0.536
2.60	0.315	0.329	0.342	0.358	0.375	0.391	0.406	0.421	0.437	0.451	0.464	0.477	0.490	0.503	0.514	0.525	0.535
2.61	0.314	0.328	0.342	0.358	0.374	0.390	0.405	0.421	0.436	0.450	0.463	0.476	0.489	0.502	0.514	0.524	0.535
2.62	0.314	0.327	0.341	0.357	0.374	0.389	0.405	0.420	0.435	0.450	0.463	0.476	0.489	0.502	0.513	0.524	0.534
2.63	0.313	0.327	0.341	0.356	0.373	0.389	0.404	0.420	0.435	0.449	0.462	0.475	0.488	0.501	0.512	0.523	0.534
2.64	0.312	0.326	0.340	0.356	0.372	0.388	0.404	0.419	0.434	0.448	0.461	0.474	0.487	0.500	0.512	0.523	0.533
2.65	0.312	0.326	0.339	0.355	0.372	0.388	0.403	0.418	0.434	0.448	0.461	0.474	0.487	0.500	0.511	0.522	0.533

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68
2.66	0.311	0.325	0.339	0.355	0.371	0.387	0.402	0.418	0.433	0.447	0.460	0.473	0.486	0.499	0.511	0.522	0.532
2.67	0.311	0.324	0.338	0.354	0.371	0.386	0.402	0.417	0.433	0.447	0.460	0.473	0.486	0.499	0.510	0.521	0.532
2.68	0.310	0.324	0.337	0.353	0.370	0.386	0.401	0.417	0.432	0.446	0.459	0.472	0.485	0.498	0.510	0.521	0.531
2.69	0.309	0.323	0.337	0.353	0.369	0.385	0.401	0.416	0.432	0.446	0.459	0.472	0.485	0.498	0.509	0.520	0.531
2.70	0.309	0.322	0.336	0.352	0.369	0.385	0.400	0.416	0.431	0.445	0.458	0.471	0.484	0.497	0.509	0.520	0.530
2.71	0.308	0.322	0.336	0.352	0.368	0.384	0.400	0.415	0.430	0.445	0.458	0.471	0.484	0.497	0.508	0.519	0.530
2.72	0.308	0.321	0.335	0.351	0.368	0.384	0.399	0.414	0.430	0.444	0.457	0.470	0.483	0.496	0.508	0.519	0.529
2.73	0.307	0.321	0.334	0.350	0.367	0.383	0.398	0.414	0.429	0.444	0.457	0.470	0.483	0.496	0.507	0.518	0.529
2.74	0.306	0.320	0.334	0.350	0.367	0.382	0.398	0.413	0.429	0.443	0.456	0.469	0.482	0.495	0.507	0.518	0.528
2.75	0.306	0.320	0.333	0.349	0.366	0.382	0.397	0.413	0.428	0.442	0.456	0.469	0.482	0.495	0.506	0.517	0.528
2.76	0.305	0.319	0.333	0.349	0.365	0.381	0.397	0.412	0.428	0.442	0.455	0.468	0.481	0.494	0.506	0.517	0.527
2.77	0.305	0.318	0.332	0.348	0.365	0.381	0.396	0.412	0.427	0.441	0.455	0.468	0.481	0.494	0.505	0.516	0.527
2.78	0.304	0.318	0.332	0.348	0.364	0.380	0.396	0.411	0.427	0.441	0.454	0.467	0.480	0.493	0.505	0.516	0.526
2.79	0.303	0.317	0.331	0.347	0.364	0.380	0.395	0.411	0.426	0.440	0.453	0.467	0.480	0.493	0.504	0.515	0.526
2.80	0.303	0.317	0.330	0.347	0.363	0.379	0.395	0.410	0.426	0.440	0.453	0.466	0.479	0.492	0.504	0.515	0.525
2.81	0.302	0.316	0.330	0.346	0.363	0.379	0.394	0.410	0.425	0.439	0.452	0.466	0.479	0.492	0.503	0.514	0.525
2.82	0.302	0.316	0.329	0.345	0.362	0.378	0.394	0.409	0.425	0.439	0.452	0.465	0.478	0.491	0.503	0.514	0.524
2.83	0.301	0.315	0.329	0.345	0.362	0.378	0.393	0.409	0.424	0.438	0.451	0.465	0.478	0.491	0.502	0.513	0.524
2.84	0.301	0.314	0.328	0.344	0.361	0.377	0.393	0.408	0.424	0.438	0.451	0.464	0.477	0.490	0.502	0.513	0.523
2.85	0.300	0.314	0.328	0.344	0.361	0.376	0.392	0.408	0.423	0.437	0.450	0.464	0.477	0.490	0.502	0.512	0.523
2.86	0.299	0.313	0.327	0.343	0.360	0.376	0.391	0.407	0.423	0.437	0.450	0.463	0.476	0.489	0.501	0.512	0.522
2.87	0.299	0.313	0.327	0.343	0.359	0.375	0.391	0.406	0.422	0.436	0.449	0.463	0.476	0.489	0.501	0.511	0.522
2.88	0.298	0.312	0.326	0.342	0.359	0.374	0.388	0.402	0.416	0.430	0.445	0.459	0.474	0.488	0.500	0.511	0.521
2.89	0.298	0.312	0.326	0.342	0.358	0.373	0.387	0.401	0.415	0.430	0.444	0.459	0.473	0.488	0.500	0.510	0.521
2.90	0.297	0.311	0.325	0.341	0.358	0.373	0.387	0.401	0.415	0.429	0.443	0.458	0.472	0.487	0.499	0.510	0.521
2.91	0.297	0.311	0.325	0.341	0.357	0.372	0.386	0.400	0.414	0.429	0.443	0.457	0.472	0.486	0.499	0.510	0.521
2.92	0.297	0.311	0.325	0.340	0.357	0.371	0.385	0.399	0.413	0.427	0.442	0.456	0.471	0.486	0.498	0.509	0.520
2.93	0.296	0.311	0.325	0.340	0.355	0.370	0.384	0.398	0.412	0.427	0.441	0.456	0.471	0.485	0.498	0.509	0.520
2.94	0.296	0.310	0.325	0.340	0.355	0.369	0.383	0.397	0.412	0.426	0.439	0.453	0.467	0.481	0.494	0.506	0.518
2.95	0.295	0.310	0.325	0.340	0.354	0.369	0.383	0.397	0.411	0.425	0.439	0.452	0.466	0.480	0.493	0.505	0.518
2.96	0.295	0.310	0.325	0.339	0.354	0.369	0.383	0.397	0.411	0.424	0.438	0.452	0.465	0.479	0.492	0.505	0.517
2.97	0.295	0.310	0.325	0.339	0.354	0.368	0.381	0.395	0.408	0.422	0.436	0.450	0.464	0.478	0.491	0.504	0.517
2.98	0.295	0.310	0.325	0.339	0.353	0.367	0.381	0.394	0.408	0.422	0.436	0.450	0.464	0.478	0.491	0.503	0.516
2.99	0.295	0.310	0.325	0.339	0.353	0.367	0.380	0.394	0.408	0.421	0.435	0.449	0.463	0.477	0.490	0.503	0.516
3.00	0.295	0.310	0.325	0.339	0.353	0.367	0.380	0.394	0.407	0.420	0.434	0.447	0.460	0.473	0.487	0.500	0.513

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
<b>0.01</b>	0.991	0.991	0.991	0.991	0.992	0.992	0.993	0.993	0.994	0.995	0.996	0.997	0.998	0.998	0.998	0.998	0.998
	0.001	0.001	0.001	0.001	0.002	0.002	0.003	0.003	0.004	0.005	0.006	0.007	0.008	0.008	0.008	0.008	0.008
<b>0.02</b>	0.985	0.985	0.986	0.986	0.987	0.987	0.988	0.989	0.989	0.990	0.991	0.993	0.994	0.994	0.995	0.995	0.995
	0.005	0.005	0.006	0.006	0.007	0.007	0.008	0.009	0.009	0.010	0.011	0.013	0.014	0.014	0.015	0.015	0.015
<b>0.03</b>	0.979	0.980	0.980	0.981	0.981	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.991	0.991	0.992
	0.009	0.010	0.010	0.011	0.011	0.012	0.013	0.014	0.015	0.016	0.017	0.018	0.019	0.020	0.021	0.021	0.022
<b>0.04</b>	0.973	0.974	0.975	0.976	0.977	0.977	0.978	0.980	0.981	0.982	0.983	0.984	0.986	0.986	0.987	0.988	0.989
	0.013	0.014	0.015	0.016	0.017	0.017	0.018	0.020	0.021	0.022	0.023	0.024	0.026	0.026	0.027	0.028	0.029
<b>0.05</b>	0.968	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.978	0.979	0.980	0.982	0.983	0.984	0.985	0.986
	0.018	0.019	0.020	0.021	0.022	0.023	0.024	0.025	0.026	0.028	0.029	0.030	0.032	0.033	0.034	0.035	0.036
<b>0.06</b>	0.962	0.964	0.965	0.966	0.967	0.968	0.970	0.971	0.972	0.974	0.975	0.977	0.978	0.979	0.980	0.982	0.983
	0.022	0.024	0.025	0.026	0.027	0.028	0.030	0.031	0.032	0.034	0.035	0.037	0.038	0.039	0.040	0.042	0.043
<b>0.07</b>	0.957	0.959	0.960	0.961	0.963	0.964	0.965	0.967	0.968	0.970	0.971	0.973	0.975	0.976	0.977	0.979	0.980
	0.027	0.029	0.030	0.031	0.033	0.034	0.035	0.037	0.038	0.040	0.041	0.043	0.045	0.046	0.047	0.049	0.050
<b>0.08</b>	0.952	0.953	0.955	0.956	0.958	0.959	0.961	0.963	0.964	0.966	0.968	0.969	0.971	0.972	0.974	0.975	0.977
	0.032	0.033	0.035	0.036	0.038	0.039	0.041	0.043	0.044	0.046	0.048	0.049	0.051	0.052	0.054	0.055	0.057
<b>0.09</b>	0.947	0.948	0.950	0.952	0.953	0.955	0.957	0.959	0.960	0.962	0.964	0.966	0.968	0.969	0.971	0.973	0.975
	0.037	0.038	0.040	0.042	0.043	0.045	0.047	0.049	0.050	0.052	0.054	0.056	0.058	0.059	0.061	0.063	0.065
<b>0.10</b>	0.942	0.944	0.946	0.947	0.949	0.951	0.953	0.955	0.957	0.959	0.961	0.963	0.965	0.966	0.968	0.970	0.972
	0.042	0.044	0.046	0.047	0.049	0.051	0.053	0.055	0.057	0.059	0.061	0.063	0.065	0.066	0.068	0.070	0.072
<b>0.11</b>	0.937	0.939	0.941	0.943	0.945	0.947	0.949	0.951	0.953	0.956	0.958	0.960	0.962	0.964	0.966	0.968	0.970
	0.047	0.049	0.051	0.053	0.055	0.057	0.059	0.061	0.063	0.066	0.068	0.070	0.072	0.074	0.076	0.078	0.080
<b>0.12</b>	0.932	0.935	0.937	0.939	0.941	0.943	0.946	0.948	0.950	0.952	0.955	0.957	0.959	0.961	0.963	0.966	0.968
	0.052	0.055	0.057	0.059	0.061	0.063	0.066	0.068	0.070	0.072	0.075	0.077	0.079	0.081	0.083	0.086	0.088
<b>0.13</b>	0.928	0.930	0.933	0.935	0.937	0.940	0.942	0.944	0.947	0.949	0.952	0.954	0.956	0.959	0.961	0.963	0.966
	0.058	0.060	0.063	0.065	0.067	0.070	0.072	0.074	0.077	0.079	0.082	0.084	0.086	0.089	0.091	0.093	0.096
<b>0.14</b>	0.923	0.926	0.928	0.931	0.934	0.936	0.939	0.941	0.944	0.946	0.949	0.951	0.954	0.956	0.959	0.961	0.964
	0.063	0.066	0.068	0.071	0.074	0.076	0.079	0.081	0.084	0.086	0.089	0.091	0.094	0.096	0.099	0.101	0.104
<b>0.15</b>	0.919	0.922	0.924	0.927	0.930	0.932	0.935	0.938	0.941	0.943	0.946	0.949	0.951	0.954	0.957	0.959	0.962
	0.069	0.072	0.074	0.077	0.080	0.082	0.085	0.088	0.091	0.093	0.096	0.099	0.101	0.104	0.107	0.109	0.112
<b>0.16</b>	0.915	0.918	0.920	0.923	0.926	0.929	0.932	0.935	0.938	0.940	0.943	0.946	0.949	0.952	0.954	0.957	0.960
	0.075	0.078	0.080	0.083	0.086	0.089	0.092	0.095	0.098	0.100	0.103	0.106	0.109	0.112	0.114	0.117	0.120
<b>0.17</b>	0.911	0.914	0.917	0.920	0.923	0.926	0.929	0.932	0.935	0.938	0.941	0.944	0.947	0.949	0.952	0.955	0.958
	0.081	0.084	0.087	0.090	0.093	0.096	0.099	0.102	0.105	0.108	0.111	0.114	0.117	0.119	0.122	0.125	0.128
<b>0.18</b>	0.906	0.910	0.913	0.916	0.919	0.922	0.925	0.929	0.932	0.935	0.938	0.941	0.944	0.947	0.950	0.953	0.956
	0.086	0.090	0.093	0.096	0.099	0.102	0.105	0.109	0.112	0.115	0.118	0.121	0.124	0.127	0.130	0.133	0.136
<b>0.19</b>	0.902	0.906	0.909	0.912	0.916	0.919	0.922	0.926	0.929	0.932	0.935	0.939	0.942	0.945	0.948	0.951	0.954
	0.092	0.096	0.099	0.102	0.106	0.109	0.112	0.116	0.119	0.122	0.125	0.129	0.132	0.135	0.138	0.141	0.144
<b>0.20</b>	0.898	0.902	0.905	0.909	0.912	0.916	0.919	0.923	0.926	0.929	0.933	0.936	0.940	0.943	0.946	0.949	0.952
	0.098	0.102	0.105	0.109	0.112	0.116	0.119	0.123	0.126	0.129	0.133	0.136	0.140	0.143	0.146	0.149	0.152
<b>0.21</b>	0.894	0.898	0.902	0.905	0.909	0.912	0.916	0.920	0.923	0.927	0.930	0.934	0.937	0.941	0.944	0.947	0.951
	0.104	0.108	0.112	0.115	0.119	0.122	0.126	0.130	0.133	0.137	0.140	0.144	0.147	0.151	0.154	0.157	0.161
<b>0.22</b>	0.890	0.894	0.898	0.902	0.905	0.909	0.913	0.917	0.921	0.924	0.928	0.932	0.935	0.939	0.942	0.945	0.949
	0.110	0.114	0.118	0.122	0.125	0.129	0.133	0.137	0.141	0.144	0.148	0.152	0.155	0.159	0.162	0.165	0.169
<b>0.23</b>	0.887	0.890	0.894	0.898	0.902	0.906	0.910	0.914	0.918	0.922	0.925	0.929	0.933	0.937	0.940	0.944	0.947
	0.117	0.120	0.124	0.128	0.132	0.136	0.140	0.144	0.148	0.152	0.155	0.159	0.163	0.167	0.170	0.174	0.177
<b>0.24</b>	0.883	0.887	0.891	0.895	0.899	0.903	0.907	0.911	0.915	0.919	0.923	0.927	0.931	0.935	0.938	0.942	0.945
	0.123	0.127	0.131	0.135	0.139	0.143	0.147	0.151	0.155	0.159	0.163	0.167	0.171	0.175	0.178	0.182	0.185
<b>0.25</b>	0.879	0.883	0.887	0.892	0.896	0.900	0.904	0.908	0.913	0.917	0.921	0.925	0.929	0.933	0.936	0.940	0.944
	0.129	0.133	0.137	0.142	0.146	0.150	0.154	0.158	0.163	0.167	0.171	0.175	0.179	0.183	0.186	0.190	0.194
<b>0.26</b>	0.875	0.880	0.884	0.888	0.893	0.897	0.901	0.906	0.910	0.914	0.918	0.922	0.927	0.931	0.934	0.938	0.942
	0.135	0.140	0.144	0.148	0.153	0.157	0.161	0.166	0.170	0.174	0.178	0.182	0.187	0.191	0.194	0.198	0.202
<b>0.27</b>	0.872	0.876	0.881	0.885	0.890	0.894	0.898	0.903	0.907	0.912	0.916	0.920	0.925	0.929	0.933	0.937	0.941
	0.142	0.146	0.151	0.155	0.160	0.164	0.168	0.173	0.177	0.182	0.186	0.190	0.195	0.199	0.203	0.207	0.211
<b>0.28</b>	0.868	0.873	0.877	0.882	0.886	0.891	0.896	0.900	0.905	0.909	0.914	0.918	0.923	0.927	0.931	0.935	0.939
	0.148	0.153	0.157	0.162	0.166	0.171	0.176	0.180	0.185	0.189	0.194	0.198	0.203	0.207	0.211	0.215	0.219
<b>0.29</b>	0.864	0.869	0.874	0.879	0.883	0.888	0.893	0.898	0.902	0.907	0.911	0.916	0.920	0.925	0.929	0.933	0.937
	0.154	0.159	0.164	0.169	0.173	0.178	0.183	0.188	0.192	0.197	0.201	0.206	0.210	0.215	0.219	0.223	0.227
<b>0.30</b>	0.861	0.866	0.871	0.876	0.880	0.885	0.890	0.895	0.900	0.904	0.909	0.914	0.918	0.923	0.927	0.931	0.936
	0.161	0.166	0.171	0.176	0.180	0.185	0.190	0.195	0.200	0.204	0.209	0.214	0.218	0.223	0.227	0.231	0.236
<b>0.31</b>	0.858	0.863	0.867	0.872	0.877	0.882	0.887	0.892	0.897	0.902	0.907	0.912	0.916	0.921	0.925	0.930	0.934



## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
<b>0.32</b>	0.168	0.173	0.177	0.182	0.187	0.192	0.197	0.202	0.207	0.212	0.217	0.222	0.226	0.231	0.235	0.240	0.244
	0.854	0.859	0.864	0.869	0.874	0.880	0.885	0.890	0.895	0.900	0.905	0.910	0.914	0.919	0.924	0.928	0.933
<b>0.33</b>	0.174	0.179	0.184	0.189	0.194	0.200	0.205	0.210	0.215	0.220	0.225	0.230	0.234	0.239	0.244	0.248	0.253
	0.851	0.856	0.861	0.866	0.872	0.877	0.882	0.887	0.892	0.897	0.902	0.907	0.913	0.917	0.922	0.926	0.931
<b>0.34</b>	0.181	0.186	0.191	0.196	0.202	0.207	0.212	0.217	0.222	0.227	0.232	0.237	0.243	0.247	0.252	0.256	0.261
	0.847	0.853	0.858	0.863	0.869	0.874	0.879	0.885	0.890	0.895	0.900	0.905	0.911	0.915	0.920	0.925	0.930
<b>0.35</b>	0.187	0.193	0.198	0.203	0.209	0.214	0.219	0.225	0.230	0.235	0.240	0.245	0.251	0.255	0.260	0.265	0.270
	0.844	0.850	0.855	0.860	0.866	0.871	0.877	0.882	0.888	0.893	0.898	0.903	0.909	0.914	0.918	0.923	0.928
<b>0.36</b>	0.194	0.200	0.205	0.210	0.216	0.221	0.227	0.232	0.238	0.243	0.248	0.253	0.259	0.264	0.268	0.273	0.278
	0.841	0.846	0.852	0.858	0.863	0.869	0.874	0.880	0.885	0.891	0.896	0.901	0.907	0.912	0.917	0.922	0.926
<b>0.37</b>	0.201	0.206	0.212	0.218	0.223	0.229	0.234	0.240	0.245	0.251	0.256	0.261	0.267	0.272	0.277	0.282	0.286
	0.838	0.843	0.849	0.855	0.860	0.866	0.872	0.877	0.883	0.889	0.894	0.899	0.905	0.910	0.915	0.920	0.925
<b>0.38</b>	0.208	0.213	0.219	0.225	0.230	0.236	0.242	0.247	0.253	0.259	0.264	0.269	0.275	0.280	0.285	0.290	0.295
	0.834	0.840	0.846	0.852	0.858	0.863	0.869	0.875	0.881	0.886	0.892	0.897	0.903	0.908	0.913	0.918	0.924
<b>0.39</b>	0.214	0.220	0.226	0.232	0.238	0.243	0.249	0.255	0.261	0.266	0.272	0.277	0.283	0.288	0.293	0.298	0.304
	0.831	0.837	0.843	0.849	0.855	0.861	0.867	0.872	0.878	0.884	0.890	0.895	0.901	0.906	0.912	0.917	0.922
<b>0.40</b>	0.221	0.227	0.233	0.239	0.245	0.251	0.257	0.262	0.268	0.274	0.280	0.285	0.291	0.296	0.302	0.307	0.312
	0.828	0.834	0.840	0.846	0.852	0.858	0.864	0.870	0.876	0.882	0.888	0.893	0.899	0.905	0.910	0.915	0.921
<b>0.41</b>	0.228	0.234	0.240	0.246	0.252	0.258	0.264	0.270	0.276	0.282	0.288	0.293	0.299	0.305	0.310	0.315	0.321
	0.825	0.831	0.837	0.843	0.850	0.856	0.862	0.868	0.874	0.880	0.886	0.892	0.897	0.903	0.908	0.914	0.919
<b>0.42</b>	0.235	0.241	0.247	0.253	0.260	0.266	0.272	0.278	0.284	0.290	0.296	0.302	0.307	0.313	0.318	0.324	0.329
	0.822	0.828	0.835	0.841	0.847	0.853	0.859	0.865	0.872	0.878	0.884	0.890	0.896	0.901	0.907	0.912	0.918
<b>0.43</b>	0.242	0.248	0.255	0.261	0.267	0.273	0.279	0.285	0.292	0.298	0.304	0.310	0.316	0.321	0.327	0.332	0.338
	0.819	0.825	0.832	0.838	0.844	0.851	0.857	0.863	0.869	0.876	0.882	0.888	0.894	0.900	0.905	0.911	0.916
<b>0.44</b>	0.249	0.255	0.262	0.268	0.274	0.281	0.287	0.293	0.299	0.306	0.312	0.318	0.324	0.330	0.335	0.341	0.346
	0.816	0.823	0.829	0.835	0.842	0.848	0.855	0.861	0.867	0.874	0.880	0.886	0.892	0.898	0.904	0.909	0.915
<b>0.45</b>	0.256	0.263	0.269	0.275	0.282	0.288	0.295	0.301	0.307	0.314	0.320	0.326	0.332	0.338	0.344	0.349	0.355
	0.813	0.820	0.826	0.833	0.839	0.846	0.852	0.859	0.865	0.872	0.878	0.884	0.890	0.896	0.902	0.908	0.913
<b>0.46</b>	0.263	0.270	0.276	0.283	0.289	0.296	0.302	0.309	0.315	0.322	0.328	0.334	0.340	0.346	0.352	0.358	0.363
	0.810	0.817	0.824	0.830	0.837	0.843	0.850	0.856	0.863	0.869	0.876	0.882	0.889	0.895	0.900	0.906	0.912
<b>0.47</b>	0.270	0.277	0.284	0.290	0.297	0.303	0.310	0.316	0.323	0.329	0.336	0.342	0.349	0.355	0.360	0.366	0.372
	0.808	0.814	0.821	0.828	0.834	0.841	0.848	0.854	0.861	0.867	0.874	0.880	0.887	0.893	0.899	0.905	0.911
<b>0.48</b>	0.278	0.284	0.291	0.298	0.304	0.311	0.318	0.324	0.331	0.337	0.344	0.350	0.357	0.363	0.369	0.375	0.381
	0.805	0.811	0.818	0.825	0.832	0.838	0.845	0.852	0.859	0.865	0.872	0.878	0.885	0.891	0.897	0.903	0.909
<b>0.49</b>	0.285	0.291	0.298	0.305	0.312	0.318	0.325	0.332	0.339	0.345	0.352	0.358	0.365	0.371	0.377	0.383	0.389
	0.802	0.809	0.816	0.822	0.829	0.836	0.843	0.850	0.857	0.863	0.870	0.877	0.883	0.890	0.896	0.902	0.908
<b>0.50</b>	0.292	0.299	0.306	0.312	0.319	0.326	0.333	0.340	0.347	0.353	0.360	0.367	0.373	0.380	0.386	0.392	0.398
	0.799	0.806	0.813	0.820	0.827	0.834	0.841	0.848	0.855	0.862	0.868	0.875	0.882	0.888	0.894	0.900	0.907
<b>0.51</b>	0.299	0.306	0.313	0.320	0.327	0.334	0.341	0.348	0.355	0.362	0.368	0.375	0.382	0.388	0.394	0.400	0.407
	0.796	0.803	0.810	0.817	0.824	0.831	0.839	0.846	0.853	0.860	0.866	0.873	0.880	0.886	0.893	0.899	0.905
<b>0.52</b>	0.306	0.313	0.320	0.327	0.334	0.341	0.349	0.356	0.363	0.370	0.376	0.383	0.390	0.396	0.403	0.409	0.415
	0.794	0.801	0.808	0.815	0.822	0.829	0.836	0.843	0.851	0.858	0.864	0.871	0.878	0.885	0.891	0.898	0.904
<b>0.53</b>	0.314	0.321	0.328	0.335	0.342	0.349	0.356	0.363	0.371	0.378	0.384	0.391	0.398	0.405	0.411	0.418	0.424
	0.791	0.798	0.805	0.813	0.820	0.827	0.834	0.841	0.849	0.856	0.863	0.870	0.877	0.883	0.890	0.896	0.903
<b>0.54</b>	0.321	0.328	0.335	0.343	0.350	0.357	0.364	0.371	0.379	0.386	0.393	0.400	0.407	0.413	0.420	0.426	0.433
	0.788	0.796	0.803	0.810	0.817	0.825	0.832	0.839	0.847	0.854	0.861	0.868	0.875	0.882	0.888	0.895	0.901
<b>0.55</b>	0.328	0.336	0.343	0.350	0.357	0.365	0.372	0.379	0.387	0.394	0.401	0.408	0.415	0.422	0.428	0.435	0.441
	0.786	0.793	0.800	0.808	0.815	0.823	0.830	0.837	0.845	0.852	0.859	0.866	0.873	0.880	0.887	0.893	0.900
<b>0.56</b>	0.336	0.343	0.350	0.358	0.365	0.373	0.380	0.387	0.395	0.402	0.409	0.416	0.423	0.430	0.437	0.443	0.450
	0.783	0.791	0.798	0.805	0.813	0.820	0.828	0.835	0.843	0.850	0.857	0.864	0.872	0.879	0.885	0.892	0.899
<b>0.57</b>	0.343	0.351	0.358	0.365	0.373	0.380	0.388	0.395	0.403	0.410	0.417	0.424	0.432	0.439	0.445	0.452	0.459
	0.781	0.788	0.796	0.803	0.811	0.818	0.826	0.833	0.841	0.848	0.855	0.863	0.870	0.877	0.884	0.891	0.897
<b>0.58</b>	0.351	0.358	0.366	0.373	0.381	0.388	0.396	0.403	0.411	0.418	0.425	0.433	0.440	0.447	0.454	0.461	0.467
	0.778	0.786	0.793	0.801	0.808	0.816	0.824	0.831	0.839	0.846	0.854	0.861	0.868	0.875	0.882	0.889	0.896
<b>0.59</b>	0.358	0.366	0.373	0.381	0.388	0.396	0.404	0.411	0.419	0.426	0.434	0.441	0.448	0.455	0.462	0.469	0.476
	0.776	0.783	0.791	0.799	0.806	0.814	0.822	0.829	0.837	0.845	0.852	0.859	0.867	0.874	0.881	0.888	0.895
<b>0.60</b>	0.366	0.373	0.381	0.389	0.396	0.404	0.412	0.419	0.427	0.435	0.442	0.449	0.457	0.464	0.471	0.478	0.485
	0.773	0.781	0.789	0.796	0.804	0.812	0.820	0.827	0.835	0.843	0.850	0.858	0.865	0.872	0.880	0.887	0.894
<b>0.61</b>	0.373	0.381	0.389	0.396	0.404	0.412	0.420	0.427	0.435	0.443	0.450	0.458	0.466	0.474	0.481	0.488	0.495
	0.771	0.779	0.786	0.794	0.802	0.810	0.818	0.825	0.833	0.841	0.848	0.856	0.864	0.871	0.878	0.885	0.892
	0.381	0.389	0.396	0.404	0.412	0.420	0.428	0.435	0.443	0.451	0.458	0.466	0.474	0.481	0.488	0.495	0.502

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
<b>0.62</b>	0.768	0.776	0.784	0.792	0.800	0.808	0.816	0.823	0.831	0.839	0.847	0.854	0.862	0.869	0.877	0.884	0.891
	0.388	0.396	0.404	0.412	0.420	0.428	0.436	0.443	0.451	0.459	0.467	0.474	0.482	0.489	0.497	0.504	0.511
<b>0.63</b>	0.766	0.774	0.782	0.790	0.798	0.806	0.814	0.822	0.830	0.837	0.845	0.853	0.861	0.868	0.875	0.883	0.890
	0.396	0.404	0.412	0.420	0.428	0.436	0.444	0.452	0.460	0.467	0.475	0.483	0.491	0.498	0.505	0.513	0.520
<b>0.64</b>	0.764	0.772	0.780	0.787	0.795	0.804	0.812	0.820	0.828	0.836	0.843	0.851	0.859	0.867	0.874	0.881	0.889
	0.404	0.412	0.420	0.427	0.435	0.444	0.452	0.460	0.468	0.476	0.483	0.491	0.499	0.507	0.514	0.521	0.529
<b>0.65</b>	0.761	0.769	0.777	0.785	0.793	0.802	0.810	0.818	0.826	0.834	0.842	0.850	0.857	0.865	0.873	0.880	0.888
	0.411	0.419	0.427	0.435	0.443	0.452	0.460	0.468	0.476	0.484	0.492	0.500	0.507	0.515	0.523	0.530	0.538
<b>0.66</b>	0.759	0.767	0.775	0.783	0.791	0.800	0.808	0.816	0.824	0.832	0.840	0.848	0.856	0.864	0.871	0.879	0.886
	0.419	0.427	0.435	0.443	0.451	0.460	0.468	0.476	0.484	0.492	0.500	0.508	0.516	0.524	0.531	0.539	0.546
<b>0.67</b>	0.757	0.765	0.773	0.781	0.789	0.798	0.806	0.814	0.822	0.830	0.838	0.846	0.854	0.862	0.870	0.878	0.885
	0.427	0.435	0.443	0.451	0.459	0.468	0.476	0.484	0.492	0.500	0.508	0.516	0.524	0.532	0.540	0.548	0.555
<b>0.68</b>	0.755	0.763	0.771	0.779	0.787	0.796	0.804	0.812	0.821	0.829	0.837	0.845	0.853	0.861	0.868	0.876	0.884
	0.435	0.443	0.451	0.459	0.467	0.476	0.484	0.492	0.501	0.509	0.517	0.525	0.533	0.541	0.548	0.556	0.564
<b>0.69</b>	0.752	0.761	0.769	0.777	0.785	0.794	0.802	0.810	0.819	0.827	0.835	0.843	0.851	0.859	0.867	0.875	0.883
	0.442	0.451	0.459	0.467	0.475	0.484	0.492	0.500	0.509	0.517	0.525	0.533	0.541	0.549	0.557	0.565	0.573
<b>0.70</b>	0.750	0.758	0.767	0.775	0.783	0.792	0.800	0.809	0.817	0.825	0.834	0.842	0.850	0.858	0.866	0.874	0.882
	0.450	0.458	0.467	0.475	0.483	0.492	0.500	0.509	0.517	0.525	0.534	0.542	0.550	0.558	0.566	0.574	0.582
<b>0.71</b>	0.748	0.756	0.765	0.773	0.781	0.790	0.798	0.807	0.815	0.824	0.832	0.840	0.848	0.857	0.864	0.872	0.880
	0.458	0.466	0.475	0.483	0.491	0.500	0.508	0.517	0.525	0.534	0.542	0.550	0.558	0.567	0.574	0.582	0.590
<b>0.72</b>	0.746	0.754	0.762	0.771	0.779	0.788	0.797	0.805	0.814	0.822	0.830	0.839	0.847	0.855	0.863	0.871	0.879
	0.466	0.474	0.482	0.491	0.499	0.508	0.517	0.525	0.534	0.542	0.550	0.559	0.567	0.575	0.583	0.591	0.599
<b>0.73</b>	0.744	0.752	0.760	0.769	0.777	0.786	0.795	0.803	0.812	0.820	0.829	0.837	0.846	0.854	0.862	0.870	0.878
	0.474	0.482	0.490	0.499	0.507	0.516	0.525	0.533	0.542	0.550	0.559	0.567	0.576	0.584	0.592	0.600	0.608
<b>0.74</b>	0.742	0.750	0.758	0.767	0.776	0.784	0.793	0.802	0.810	0.819	0.827	0.836	0.844	0.852	0.861	0.869	0.877
	0.482	0.490	0.498	0.507	0.516	0.524	0.533	0.542	0.550	0.559	0.567	0.576	0.584	0.592	0.601	0.609	0.617
<b>0.75</b>	0.739	0.748	0.756	0.765	0.774	0.782	0.791	0.800	0.809	0.817	0.826	0.834	0.843	0.851	0.859	0.868	0.876
	0.489	0.498	0.506	0.515	0.524	0.532	0.541	0.550	0.559	0.567	0.576	0.584	0.593	0.601	0.609	0.618	0.626
<b>0.76</b>	0.737	0.746	0.754	0.763	0.772	0.781	0.789	0.798	0.807	0.816	0.824	0.833	0.841	0.850	0.858	0.866	0.875
	0.497	0.506	0.514	0.523	0.532	0.541	0.549	0.558	0.567	0.576	0.584	0.593	0.601	0.610	0.618	0.626	0.635
<b>0.77</b>	0.735	0.744	0.753	0.761	0.770	0.779	0.788	0.797	0.805	0.814	0.823	0.831	0.840	0.848	0.857	0.865	0.874
	0.505	0.514	0.523	0.531	0.540	0.549	0.558	0.567	0.575	0.584	0.593	0.601	0.610	0.618	0.627	0.635	0.644
<b>0.78</b>	0.733	0.742	0.751	0.759	0.768	0.777	0.786	0.795	0.804	0.813	0.821	0.830	0.838	0.847	0.855	0.864	0.872
	0.513	0.522	0.531	0.539	0.548	0.557	0.566	0.575	0.584	0.593	0.601	0.610	0.618	0.627	0.635	0.644	0.652
<b>0.79</b>	0.731	0.740	0.749	0.757	0.766	0.775	0.784	0.793	0.802	0.811	0.820	0.828	0.837	0.846	0.854	0.863	0.871
	0.521	0.530	0.539	0.547	0.556	0.565	0.574	0.583	0.592	0.601	0.610	0.618	0.627	0.636	0.644	0.653	0.661
<b>0.80</b>	0.729	0.738	0.747	0.756	0.764	0.773	0.783	0.792	0.801	0.809	0.818	0.827	0.836	0.844	0.853	0.862	0.870
	0.529	0.538	0.547	0.556	0.564	0.573	0.583	0.592	0.601	0.609	0.618	0.627	0.636	0.644	0.653	0.662	0.670
<b>0.81</b>	0.727	0.736	0.745	0.754	0.763	0.772	0.781	0.790	0.799	0.808	0.817	0.825	0.834	0.843	0.852	0.860	0.869
	0.537	0.546	0.555	0.564	0.573	0.582	0.591	0.600	0.609	0.618	0.627	0.635	0.644	0.653	0.662	0.670	0.679
<b>0.82</b>	0.725	0.734	0.743	0.752	0.761	0.770	0.779	0.788	0.797	0.806	0.815	0.824	0.833	0.842	0.850	0.859	0.868
	0.545	0.554	0.563	0.572	0.581	0.590	0.599	0.608	0.617	0.626	0.635	0.644	0.653	0.662	0.670	0.679	0.688
<b>0.83</b>	0.723	0.732	0.741	0.750	0.759	0.768	0.778	0.787	0.796	0.805	0.814	0.823	0.831	0.840	0.849	0.858	0.867
	0.553	0.562	0.571	0.580	0.589	0.598	0.608	0.617	0.626	0.635	0.644	0.653	0.661	0.670	0.679	0.688	0.697
<b>0.84</b>	0.722	0.730	0.739	0.748	0.757	0.767	0.776	0.785	0.794	0.803	0.812	0.821	0.830	0.839	0.848	0.857	0.866
	0.562	0.570	0.579	0.588	0.597	0.607	0.616	0.625	0.634	0.643	0.652	0.661	0.670	0.679	0.688	0.697	0.706
<b>0.85</b>	0.720	0.729	0.738	0.747	0.756	0.765	0.774	0.784	0.793	0.802	0.811	0.820	0.829	0.838	0.847	0.856	0.865
	0.570	0.579	0.588	0.597	0.606	0.615	0.624	0.634	0.643	0.652	0.661	0.670	0.679	0.688	0.697	0.706	0.715
<b>0.86</b>	0.718	0.727	0.736	0.745	0.754	0.763	0.773	0.782	0.791	0.800	0.809	0.818	0.827	0.836	0.846	0.855	0.864
	0.578	0.587	0.596	0.605	0.614	0.623	0.633	0.642	0.651	0.660	0.669	0.678	0.687	0.696	0.706	0.715	0.724
<b>0.87</b>	0.716	0.725	0.734	0.743	0.752	0.762	0.771	0.780	0.790	0.799	0.808	0.817	0.826	0.835	0.844	0.853	0.863
	0.586	0.595	0.604	0.613	0.622	0.632	0.641	0.650	0.660	0.669	0.678	0.687	0.696	0.705	0.714	0.723	0.733
<b>0.88</b>	0.714	0.723	0.732	0.741	0.751	0.760	0.769	0.779	0.788	0.797	0.807	0.816	0.825	0.834	0.843	0.852	0.862
	0.594	0.603	0.612	0.621	0.631	0.640	0.649	0.659	0.668	0.677	0.687	0.696	0.705	0.714	0.723	0.732	0.742
<b>0.89</b>	0.712	0.721	0.731	0.740	0.749	0.758	0.768	0.777	0.787	0.796	0.805	0.814	0.823	0.833	0.842	0.851	0.861
	0.602	0.611	0.621	0.630	0.639	0.648	0.658	0.667	0.677	0.686	0.695	0.704	0.713	0.723	0.732	0.741	0.751
<b>0.90</b>	0.711	0.720	0.729	0.738	0.747	0.757	0.766	0.776	0.785	0.794	0.804	0.813	0.822	0.831	0.841	0.850	0.860
	0.611	0.620	0.629	0.638	0.647	0.657	0.666	0.676	0.685	0.694	0.704	0.713	0.722	0.731	0.741	0.750	0.760
<b>0.91</b>	0.709	0.718	0.727	0.736	0.746	0.755	0.765	0.774	0.784	0.793	0.802	0.812	0.821	0.830	0.840	0.849	0.858
	0.619	0.628	0.637	0.646	0.656	0.665	0.675	0.684	0.694	0.703	0.712	0.722	0.731	0.740	0.750	0.759	0.768
<b>0.92</b>	0.707	0.716	0.725	0.734	0.744	0.754	0.763	0.773	0.782	0.792	0.801	0.811	0.820	0.829	0.838	0.848	0.857

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
<b>0.93</b>	0.627	0.636	0.645	0.654	0.664	0.674	0.683	0.693	0.702	0.712	0.721	0.731	0.740	0.749	0.758	0.768	0.777
	0.705	0.714	0.724	0.733	0.742	0.752	0.762	0.771	0.781	0.790	0.800	0.810	0.819	0.829	0.838	0.848	0.857
	0.635	0.644	0.654	0.663	0.672	0.682	0.692	0.701	0.711	0.720	0.730	0.740	0.749	0.759	0.768	0.778	0.787
<b>0.94</b>	0.703	0.713	0.722	0.731	0.741	0.750	0.760	0.770	0.779	0.789	0.799	0.808	0.818	0.828	0.837	0.847	0.856
	0.643	0.653	0.662	0.671	0.681	0.690	0.700	0.710	0.719	0.729	0.739	0.748	0.758	0.768	0.777	0.787	0.796
	0.702	0.711	0.720	0.729	0.739	0.749	0.758	0.768	0.778	0.787	0.797	0.807	0.817	0.826	0.836	0.846	0.855
<b>0.95</b>	0.652	0.661	0.670	0.679	0.689	0.699	0.708	0.718	0.728	0.737	0.747	0.757	0.767	0.776	0.786	0.796	0.805
	0.699	0.708	0.718	0.727	0.737	0.747	0.757	0.766	0.776	0.786	0.796	0.805	0.815	0.825	0.835	0.844	0.854
	0.659	0.668	0.678	0.687	0.697	0.707	0.717	0.726	0.736	0.746	0.756	0.765	0.775	0.785	0.795	0.804	0.814
<b>0.96</b>	0.697	0.707	0.716	0.726	0.736	0.745	0.755	0.765	0.775	0.784	0.794	0.804	0.814	0.824	0.833	0.843	0.853
	0.667	0.677	0.686	0.696	0.706	0.715	0.725	0.735	0.745	0.754	0.764	0.774	0.784	0.794	0.803	0.813	0.823
	0.695	0.705	0.714	0.723	0.733	0.743	0.753	0.763	0.773	0.783	0.793	0.803	0.813	0.823	0.832	0.842	0.852
<b>0.97</b>	0.675	0.685	0.694	0.703	0.713	0.723	0.733	0.743	0.753	0.763	0.773	0.783	0.793	0.803	0.812	0.822	0.832
	0.692	0.702	0.712	0.722	0.732	0.742	0.752	0.762	0.772	0.781	0.791	0.801	0.811	0.821	0.831	0.841	0.851
	0.682	0.692	0.702	0.712	0.722	0.732	0.742	0.752	0.762	0.771	0.781	0.791	0.801	0.811	0.821	0.831	0.841
<b>0.98</b>	0.690	0.700	0.710	0.720	0.730	0.740	0.750	0.760	0.770	0.780	0.790	0.800	0.810	0.820	0.830	0.840	0.850
	0.690	0.700	0.710	0.720	0.730	0.740	0.750	0.760	0.770	0.780	0.790	0.800	0.810	0.820	0.830	0.840	0.850
	0.690	0.700	0.710	0.720	0.730	0.740	0.750	0.760	0.770	0.780	0.790	0.800	0.810	0.820	0.830	0.840	0.850
<b>0.99</b>	0.689	0.698	0.708	0.717	0.727	0.738	0.748	0.758	0.767	0.777	0.787	0.796	0.806	0.816	0.826	0.837	0.847
	0.687	0.697	0.706	0.716	0.726	0.737	0.747	0.757	0.766	0.776	0.785	0.795	0.804	0.814	0.825	0.835	0.845
	0.686	0.695	0.705	0.714	0.725	0.735	0.746	0.756	0.765	0.774	0.784	0.794	0.803	0.813	0.824	0.834	0.844
<b>1.00</b>	0.684	0.694	0.703	0.713	0.723	0.734	0.745	0.754	0.764	0.773	0.783	0.792	0.802	0.812	0.822	0.833	0.843
	0.683	0.693	0.702	0.712	0.722	0.733	0.743	0.753	0.762	0.772	0.781	0.791	0.801	0.811	0.821	0.832	0.842
	0.681	0.691	0.701	0.711	0.721	0.731	0.742	0.752	0.761	0.771	0.780	0.790	0.799	0.810	0.820	0.831	0.841
<b>1.01</b>	0.680	0.690	0.699	0.709	0.720	0.730	0.741	0.751	0.760	0.770	0.779	0.789	0.798	0.809	0.819	0.830	0.840
	0.678	0.688	0.698	0.708	0.718	0.729	0.740	0.749	0.759	0.768	0.778	0.787	0.797	0.807	0.818	0.829	0.840
	0.677	0.687	0.697	0.706	0.717	0.728	0.738	0.748	0.758	0.767	0.777	0.786	0.796	0.806	0.817	0.828	0.839
<b>1.02</b>	0.675	0.685	0.695	0.705	0.716	0.726	0.737	0.747	0.757	0.766	0.775	0.785	0.795	0.805	0.816	0.827	0.838
	0.674	0.684	0.694	0.704	0.714	0.725	0.736	0.746	0.755	0.765	0.774	0.784	0.794	0.804	0.815	0.826	0.837
	0.672	0.682	0.692	0.702	0.713	0.724	0.734	0.744	0.754	0.764	0.773	0.783	0.793	0.804	0.815	0.825	0.836
<b>1.03</b>	0.671	0.681	0.691	0.701	0.712	0.722	0.733	0.743	0.753	0.762	0.772	0.782	0.792	0.803	0.814	0.824	0.835
	0.669	0.679	0.690	0.700	0.710	0.721	0.732	0.742	0.752	0.761	0.771	0.781	0.791	0.801	0.812	0.824	0.835
	0.668	0.678	0.688	0.698	0.709	0.720	0.731	0.741	0.750	0.760	0.770	0.779	0.789	0.799	0.800	0.811	0.823
<b>1.04</b>	0.667	0.677	0.687	0.697	0.708	0.719	0.730	0.739	0.749	0.759	0.768	0.778	0.788	0.799	0.810	0.822	0.833
	0.666	0.676	0.686	0.696	0.706	0.717	0.728	0.738	0.748	0.758	0.767	0.777	0.787	0.798	0.810	0.821	0.832
	0.665	0.675	0.686	0.696	0.706	0.717	0.728	0.738	0.748	0.758	0.767	0.777	0.787	0.798	0.810	0.821	0.832
<b>1.05</b>	0.664	0.674	0.684	0.694	0.705	0.716	0.727	0.737	0.747	0.757	0.766	0.776	0.786	0.797	0.809	0.820	0.831
	0.663	0.673	0.683	0.693	0.704	0.715	0.726	0.736	0.746	0.756	0.765	0.775	0.785	0.796	0.808	0.819	0.830
	0.661	0.671	0.682	0.692	0.703	0.714	0.725	0.735	0.745	0.754	0.764	0.774	0.784	0.795	0.807	0.818	0.829
<b>1.06</b>	0.660	0.670	0.680	0.691	0.701	0.713	0.724	0.734	0.744	0.753	0.763	0.773	0.783	0.794	0.806	0.817	0.828
	0.659	0.669	0.679	0.689	0.700	0.711	0.722	0.732	0.742	0.752	0.762	0.772	0.782	0.793	0.805	0.816	0.828
	0.657	0.668	0.678	0.688	0.699	0.710	0.721	0.731	0.741	0.751	0.761	0.771	0.781	0.792	0.804	0.815	0.827
<b>1.07</b>	0.656	0.666	0.677	0.687	0.698	0.709	0.720	0.730	0.740	0.750	0.760	0.770	0.780	0.791	0.803	0.814	0.826
	0.655	0.665	0.675	0.686	0.697	0.708	0.719	0.729	0.739	0.749	0.759	0.769	0.779	0.790	0.802	0.813	0.825
	0.653	0.664	0.674	0.685	0.695	0.707	0.718	0.728	0.738	0.748	0.757	0.768	0.778	0.789	0.801	0.813	0.824
<b>1.08</b>	0.652	0.663	0.673	0.683	0.694	0.706	0.717	0.727	0.737	0.747	0.756	0.766	0.777	0.788	0.800	0.812	0.823
	0.651	0.661	0.672	0.682	0.693	0.704	0.716	0.726	0.736	0.746	0.755	0.765	0.776	0.787	0.799	0.811	0.823
	0.650	0.660	0.671	0.681	0.692	0.703	0.715	0.725	0.735	0.745	0.754	0.764	0.775	0.786	0.798	0.810	0.822
<b>1.09</b>	0.649	0.659	0.669	0.680	0.691	0.702	0.713	0.724	0.734	0.744	0.753	0.763	0.774	0.785	0.797	0.809	0.821
	0.647	0.658	0.668	0.679	0.690	0.701	0.712	0.723	0.733	0.742	0.752	0.762	0.773	0.784	0.796	0.808	0.820
	0.646	0.657	0.667	0.678	0.689	0.700	0.711	0.721	0.732	0.741	0.751	0.761	0.772	0.783	0.795	0.807	0.819
<b>1.10</b>	0.645	0.655	0.666	0.676	0.687	0.699	0.710	0.720	0.730	0.740	0.750	0.760	0.771	0.782	0.794	0.807	0.819
	0.644	0.654	0.665	0.675	0.686	0.698	0.709	0.719	0.729	0.739	0.749	0.759	0.769	0.781	0.794	0.806	0.818
	0.643	0.653	0.664	0.674	0.685	0.697	0.708	0.718	0.728	0.738	0.748	0.758	0.769	0.781	0.793	0.805	0.817
<b>1.11</b>	0.641	0.652	0.662	0.673	0.684	0.696	0.707	0.717	0.727	0.737	0.747	0.757	0.768	0.780	0.792	0.804	0.816
	0.640	0.651	0.661	0.672	0.683	0.695	0.706	0.716	0.726	0.736	0.746	0.756	0.767	0.779	0.791	0.803	0.816
	0.639	0.650	0.660	0.671	0.682	0.694	0.705	0.715	0.725	0.735	0.745	0.755	0.766	0.778	0.790	0.802	0.815
<b>1.12</b>	0.638	0.649	0.659	0.670	0.681	0.692	0.704	0.714	0.724	0.734	0.744	0.754	0.765	0.777	0.789	0.802	0.814
	0.637	0.647	0.658	0.669	0.680	0.691	0.703	0.713	0.723	0.733	0.743	0.753	0.764	0.776	0.788	0.801	0.813
	0.636	0.646	0.657	0.668	0.679	0.690	0.702	0.712	0.722	0.732	0.742	0.752	0.763	0.775	0.787	0.800	0.812
<b>1.13</b>	0.635	0.645	0.656	0.667	0.678	0.689	0.701	0.711	0.721	0.731	0.741	0.752	0.762	0.774	0.787	0.799	0.812
	0.634	0.644	0.655	0.666	0.677	0.688	0.699	0.710	0.720	0.730	0.740	0.750	0.760	0.771	0.782	0.794	0.807
	0.633	0.643	0.654	0.665	0.676	0.687	0.698	0.709	0.719	0.729	0.739	0.749	0.759	0.770	0.781	0.793	0.806</

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
1.45	0.633	0.644	0.655	0.666	0.677	0.688	0.700	0.710	0.720	0.730	0.740	0.751	0.761	0.773	0.786	0.798	0.811
1.46	0.632	0.643	0.654	0.664	0.676	0.687	0.699	0.709	0.719	0.729	0.739	0.750	0.760	0.772	0.785	0.798	0.810
1.47	0.631	0.642	0.653	0.663	0.675	0.686	0.698	0.708	0.718	0.729	0.738	0.749	0.759	0.771	0.784	0.797	0.810
1.48	0.630	0.641	0.652	0.662	0.674	0.685	0.697	0.707	0.718	0.728	0.738	0.748	0.758	0.771	0.783	0.796	0.809
1.49	0.629	0.640	0.651	0.661	0.673	0.684	0.696	0.706	0.717	0.727	0.737	0.747	0.757	0.770	0.782	0.795	0.808
1.50	0.628	0.639	0.650	0.660	0.672	0.683	0.695	0.705	0.716	0.726	0.736	0.746	0.757	0.769	0.782	0.794	0.807
1.51	0.627	0.638	0.649	0.659	0.671	0.682	0.694	0.704	0.715	0.725	0.735	0.745	0.756	0.768	0.781	0.794	0.807
1.52	0.626	0.637	0.648	0.658	0.670	0.681	0.693	0.704	0.714	0.724	0.734	0.744	0.755	0.767	0.780	0.793	0.806
1.53	0.625	0.636	0.647	0.657	0.669	0.680	0.692	0.703	0.713	0.723	0.733	0.743	0.754	0.766	0.779	0.792	0.805
1.54	0.624	0.635	0.646	0.656	0.668	0.680	0.691	0.702	0.712	0.722	0.732	0.742	0.753	0.765	0.778	0.791	0.804
1.55	0.623	0.634	0.645	0.655	0.667	0.679	0.690	0.701	0.711	0.721	0.731	0.741	0.752	0.765	0.778	0.791	0.804
1.56	0.622	0.633	0.644	0.654	0.666	0.678	0.689	0.700	0.710	0.720	0.730	0.741	0.751	0.764	0.777	0.790	0.803
1.57	0.621	0.632	0.643	0.653	0.665	0.677	0.688	0.699	0.709	0.719	0.729	0.740	0.750	0.763	0.776	0.789	0.802
1.58	0.620	0.631	0.642	0.653	0.664	0.676	0.688	0.698	0.708	0.718	0.728	0.739	0.750	0.762	0.775	0.788	0.802
1.59	0.619	0.630	0.641	0.652	0.663	0.675	0.687	0.697	0.707	0.718	0.728	0.738	0.749	0.761	0.775	0.788	0.801
1.60	0.618	0.629	0.640	0.651	0.662	0.674	0.686	0.696	0.707	0.717	0.727	0.737	0.748	0.760	0.774	0.787	0.800
1.61	0.617	0.628	0.639	0.650	0.661	0.673	0.685	0.695	0.706	0.716	0.726	0.736	0.747	0.760	0.773	0.786	0.800
1.62	0.616	0.627	0.638	0.649	0.660	0.672	0.684	0.694	0.705	0.715	0.725	0.735	0.746	0.759	0.772	0.786	0.799
1.63	0.615	0.626	0.637	0.648	0.659	0.671	0.683	0.694	0.704	0.714	0.724	0.735	0.745	0.758	0.771	0.785	0.798
1.64	0.614	0.625	0.636	0.647	0.658	0.670	0.682	0.693	0.703	0.713	0.723	0.734	0.744	0.757	0.771	0.784	0.798
1.65	0.613	0.624	0.635	0.646	0.658	0.669	0.681	0.692	0.702	0.712	0.722	0.733	0.744	0.756	0.770	0.783	0.797
1.66	0.612	0.623	0.634	0.645	0.657	0.669	0.680	0.691	0.701	0.712	0.722	0.732	0.743	0.756	0.769	0.783	0.796
1.67	0.611	0.622	0.633	0.644	0.656	0.668	0.680	0.690	0.701	0.711	0.721	0.731	0.742	0.755	0.768	0.782	0.796
1.68	0.610	0.621	0.632	0.643	0.655	0.667	0.679	0.689	0.700	0.710	0.720	0.730	0.741	0.754	0.768	0.781	0.795
1.69	0.609	0.620	0.631	0.642	0.654	0.666	0.678	0.688	0.699	0.709	0.719	0.730	0.740	0.753	0.767	0.781	0.794
1.70	0.608	0.619	0.630	0.642	0.653	0.665	0.677	0.688	0.698	0.708	0.718	0.729	0.740	0.753	0.766	0.780	0.794
1.71	0.607	0.618	0.630	0.641	0.652	0.664	0.676	0.687	0.697	0.707	0.718	0.728	0.739	0.752	0.766	0.779	0.793
1.72	0.607	0.618	0.629	0.640	0.651	0.663	0.675	0.686	0.696	0.707	0.717	0.727	0.738	0.751	0.765	0.779	0.792
1.73	0.606	0.617	0.628	0.639	0.651	0.663	0.675	0.685	0.696	0.706	0.716	0.726	0.737	0.750	0.764	0.778	0.792
1.74	0.605	0.616	0.627	0.638	0.650	0.662	0.674	0.684	0.695	0.705	0.715	0.726	0.736	0.749	0.763	0.777	0.791
1.75	0.604	0.615	0.626	0.637	0.649	0.661	0.673	0.684	0.694	0.704	0.714	0.725	0.736	0.749	0.763	0.777	0.791
1.76	0.603	0.614	0.625	0.636	0.648	0.660	0.672	0.683	0.693	0.703	0.714	0.724	0.735	0.748	0.762	0.776	0.790
1.77	0.602	0.613	0.624	0.636	0.647	0.659	0.671	0.682	0.692	0.703	0.713	0.723	0.734	0.747	0.761	0.775	0.789
1.78	0.601	0.612	0.624	0.635	0.646	0.659	0.671	0.681	0.692	0.702	0.712	0.722	0.733	0.747	0.761	0.775	0.789
1.79	0.600	0.612	0.623	0.634	0.646	0.658	0.670	0.680	0.691	0.701	0.711	0.722	0.733	0.746	0.760	0.774	0.788
1.80	0.600	0.611	0.622	0.633	0.645	0.657	0.669	0.680	0.690	0.700	0.710	0.721	0.732	0.745	0.759	0.773	0.788
1.81	0.599	0.610	0.621	0.632	0.644	0.656	0.668	0.679	0.689	0.700	0.710	0.720	0.731	0.744	0.759	0.773	0.787
1.82	0.598	0.609	0.620	0.631	0.643	0.655	0.667	0.678	0.689	0.699	0.709	0.719	0.730	0.744	0.758	0.772	0.786
1.83	0.597	0.608	0.619	0.631	0.642	0.655	0.667	0.677	0.688	0.698	0.708	0.719	0.730	0.743	0.757	0.771	0.786
1.84	0.596	0.607	0.619	0.630	0.642	0.654	0.666	0.677	0.687	0.697	0.707	0.718	0.729	0.742	0.757	0.771	0.785
1.85	0.595	0.607	0.618	0.629	0.641	0.653	0.665	0.676	0.686	0.697	0.707	0.717	0.728	0.741	0.756	0.770	0.785
1.86	0.595	0.606	0.617	0.628	0.640	0.652	0.664	0.675	0.685	0.696	0.706	0.716	0.727	0.741	0.755	0.770	0.784
1.87	0.594	0.605	0.616	0.627	0.639	0.651	0.664	0.674	0.685	0.695	0.705	0.716	0.727	0.740	0.755	0.769	0.783
1.88	0.593	0.604	0.615	0.627	0.638	0.651	0.663	0.674	0.684	0.694	0.704	0.715	0.726	0.739	0.754	0.768	0.783
1.89	0.592	0.603	0.615	0.626	0.638	0.650	0.662	0.673	0.683	0.694	0.704	0.714	0.725	0.739	0.753	0.768	0.782
1.90	0.591	0.603	0.614	0.625	0.637	0.649	0.661	0.672	0.683	0.693	0.703	0.714	0.724	0.738	0.753	0.767	0.782
1.91	0.591	0.602	0.613	0.624	0.636	0.648	0.661	0.671	0.682	0.692	0.702	0.713	0.724	0.737	0.752	0.767	0.781
1.92	0.590	0.601	0.612	0.624	0.635	0.648	0.660	0.671	0.681	0.691	0.702	0.712	0.723	0.737	0.751	0.766	0.781
1.93	0.589	0.600	0.611	0.623	0.635	0.647	0.659	0.670	0.680	0.691	0.701	0.711	0.722	0.736	0.751	0.765	0.780
1.94	0.588	0.599	0.611	0.622	0.634	0.646	0.658	0.669	0.680	0.690	0.700	0.711	0.722	0.735	0.750	0.765	0.779
1.95	0.587	0.599	0.610	0.621	0.633	0.645	0.658	0.668	0.679	0.689	0.699	0.710	0.721	0.735	0.749	0.764	0.779
1.96	0.587	0.598	0.609	0.621	0.632	0.645	0.657	0.668	0.678	0.689	0.699	0.709	0.720	0.734	0.749	0.764	0.778
1.97	0.586	0.597	0.608	0.620	0.632	0.644	0.656	0.667	0.678	0.688	0.698	0.709	0.720	0.733	0.748	0.763	0.778
1.98	0.585	0.596	0.608	0.619	0.631	0.643	0.656	0.666	0.677	0.687	0.697	0.708	0.719	0.733	0.748	0.762	0.777
1.99	0.584	0.596	0.607	0.618	0.630	0.643	0.655	0.666	0.676	0.686	0.697	0.707	0.718	0.732	0.747	0.762	0.777
2.00	0.584	0.595	0.606	0.618	0.630	0.642	0.654	0.665	0.675	0.686	0.696	0.707	0.717	0.731	0.746	0.761	0.776
2.01	0.583	0.594	0.606	0.617	0.629	0.641	0.654	0.664	0.675	0.685	0.695	0.706	0.717	0.731	0.746	0.761	0.776
2.02	0.582	0.593	0.605	0.616	0.628	0.641	0.653	0.664	0.674	0.684	0.695	0.705	0.716	0.730	0.745	0.760	0.775
2.03	0.581	0.593	0.604	0.615	0.627	0.640	0.652	0.663	0.673	0.684	0.694						

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
2.06	0.579	0.591	0.602	0.613	0.625	0.638	0.650	0.661	0.671	0.682	0.692	0.703	0.714	0.728	0.743	0.758	0.773
2.07	0.578	0.590	0.601	0.613	0.625	0.637	0.649	0.660	0.671	0.681	0.691	0.702	0.713	0.727	0.742	0.757	0.772
2.08	0.578	0.589	0.601	0.612	0.624	0.636	0.649	0.660	0.670	0.680	0.691	0.701	0.712	0.726	0.742	0.757	0.772
2.09	0.577	0.588	0.600	0.611	0.623	0.636	0.648	0.659	0.669	0.680	0.690	0.701	0.712	0.726	0.741	0.756	0.771
2.10	0.576	0.588	0.599	0.611	0.623	0.635	0.647	0.658	0.669	0.679	0.689	0.700	0.711	0.725	0.740	0.756	0.771
2.11	0.576	0.587	0.598	0.610	0.622	0.634	0.647	0.658	0.668	0.678	0.689	0.699	0.710	0.724	0.740	0.755	0.770
2.12	0.575	0.586	0.598	0.609	0.621	0.634	0.646	0.657	0.667	0.678	0.688	0.699	0.710	0.724	0.739	0.755	0.770
2.13	0.574	0.586	0.597	0.609	0.621	0.633	0.646	0.656	0.667	0.677	0.687	0.698	0.709	0.723	0.739	0.754	0.769
2.14	0.574	0.585	0.596	0.608	0.620	0.632	0.645	0.656	0.666	0.677	0.687	0.697	0.708	0.723	0.738	0.753	0.769
2.15	0.573	0.584	0.596	0.607	0.619	0.632	0.644	0.655	0.666	0.676	0.686	0.697	0.708	0.722	0.737	0.753	0.768
2.16	0.572	0.584	0.595	0.607	0.619	0.631	0.644	0.654	0.665	0.675	0.685	0.696	0.707	0.721	0.737	0.752	0.768
2.17	0.572	0.583	0.594	0.606	0.618	0.631	0.643	0.654	0.664	0.675	0.685	0.695	0.707	0.721	0.736	0.752	0.767
2.18	0.571	0.582	0.594	0.605	0.617	0.630	0.642	0.653	0.664	0.674	0.684	0.695	0.706	0.720	0.736	0.751	0.767
2.19	0.570	0.582	0.593	0.605	0.617	0.629	0.642	0.652	0.663	0.673	0.684	0.694	0.705	0.720	0.735	0.751	0.766
2.20	0.570	0.581	0.592	0.604	0.616	0.629	0.641	0.652	0.662	0.673	0.683	0.694	0.705	0.719	0.735	0.750	0.766
2.21	0.569	0.580	0.592	0.603	0.615	0.628	0.640	0.651	0.662	0.672	0.682	0.693	0.704	0.719	0.734	0.750	0.765
2.22	0.568	0.580	0.591	0.603	0.615	0.627	0.640	0.651	0.661	0.672	0.682	0.692	0.703	0.718	0.734	0.749	0.765
2.23	0.568	0.579	0.591	0.602	0.614	0.627	0.639	0.650	0.661	0.671	0.681	0.692	0.703	0.717	0.733	0.749	0.764
2.24	0.567	0.578	0.590	0.601	0.614	0.626	0.639	0.649	0.660	0.670	0.681	0.691	0.702	0.717	0.733	0.748	0.764
2.25	0.566	0.578	0.589	0.601	0.613	0.626	0.638	0.649	0.659	0.670	0.680	0.691	0.702	0.716	0.732	0.748	0.764
2.26	0.566	0.577	0.589	0.600	0.612	0.625	0.637	0.648	0.659	0.669	0.679	0.690	0.701	0.716	0.731	0.747	0.763
2.27	0.565	0.576	0.588	0.600	0.612	0.624	0.637	0.648	0.658	0.668	0.679	0.689	0.701	0.715	0.731	0.747	0.763
2.28	0.564	0.576	0.587	0.599	0.611	0.624	0.636	0.647	0.658	0.668	0.678	0.689	0.700	0.715	0.730	0.746	0.762
2.29	0.564	0.575	0.587	0.598	0.611	0.623	0.636	0.646	0.657	0.667	0.678	0.688	0.699	0.714	0.730	0.746	0.762
2.30	0.563	0.575	0.586	0.598	0.610	0.622	0.635	0.646	0.656	0.667	0.677	0.688	0.699	0.713	0.729	0.745	0.761
2.31	0.563	0.574	0.586	0.597	0.609	0.622	0.634	0.645	0.656	0.666	0.676	0.687	0.698	0.713	0.729	0.745	0.761
2.32	0.562	0.573	0.585	0.597	0.609	0.621	0.634	0.645	0.655	0.666	0.676	0.686	0.698	0.712	0.728	0.744	0.760
2.33	0.561	0.573	0.584	0.596	0.608	0.621	0.633	0.644	0.655	0.665	0.675	0.686	0.697	0.712	0.728	0.744	0.760
2.34	0.561	0.572	0.584	0.595	0.608	0.620	0.633	0.643	0.654	0.664	0.675	0.685	0.696	0.711	0.727	0.743	0.759
2.35	0.560	0.572	0.583	0.595	0.607	0.620	0.632	0.643	0.653	0.664	0.674	0.685	0.696	0.711	0.727	0.743	0.759
2.36	0.559	0.571	0.583	0.594	0.606	0.619	0.632	0.642	0.653	0.663	0.673	0.684	0.695	0.710	0.726	0.742	0.758
2.37	0.559	0.570	0.582	0.594	0.606	0.618	0.631	0.642	0.652	0.663	0.673	0.684	0.695	0.710	0.726	0.742	0.758
2.38	0.558	0.570	0.581	0.593	0.605	0.618	0.630	0.641	0.652	0.662	0.672	0.683	0.694	0.709	0.725	0.741	0.758
2.39	0.558	0.569	0.581	0.592	0.605	0.617	0.630	0.641	0.651	0.662	0.672	0.682	0.694	0.709	0.725	0.741	0.757
2.40	0.557	0.569	0.580	0.592	0.604	0.617	0.629	0.640	0.651	0.661	0.671	0.682	0.693	0.708	0.724	0.740	0.757
2.41	0.557	0.568	0.580	0.591	0.603	0.616	0.629	0.639	0.650	0.660	0.671	0.681	0.693	0.707	0.724	0.740	0.756
2.42	0.556	0.567	0.579	0.591	0.603	0.616	0.628	0.639	0.649	0.660	0.670	0.681	0.692	0.707	0.723	0.739	0.756
2.43	0.555	0.567	0.579	0.590	0.602	0.615	0.628	0.638	0.649	0.659	0.670	0.680	0.691	0.706	0.723	0.739	0.755
2.44	0.555	0.566	0.578	0.590	0.602	0.614	0.627	0.638	0.648	0.659	0.669	0.680	0.691	0.706	0.722	0.739	0.755
2.45	0.554	0.566	0.577	0.589	0.601	0.614	0.627	0.637	0.648	0.658	0.668	0.679	0.690	0.705	0.722	0.738	0.754
2.46	0.554	0.565	0.577	0.588	0.601	0.613	0.626	0.637	0.647	0.658	0.668	0.679	0.690	0.705	0.721	0.738	0.754
2.47	0.553	0.565	0.576	0.588	0.600	0.613	0.625	0.636	0.647	0.657	0.667	0.678	0.689	0.704	0.721	0.737	0.754
2.48	0.553	0.564	0.576	0.587	0.600	0.612	0.625	0.636	0.646	0.657	0.667	0.678	0.689	0.704	0.720	0.737	0.753
2.49	0.552	0.564	0.575	0.587	0.599	0.612	0.624	0.635	0.646	0.656	0.666	0.677	0.688	0.703	0.720	0.736	0.753
2.50	0.551	0.563	0.575	0.586	0.598	0.611	0.624	0.635	0.645	0.655	0.666	0.676	0.688	0.703	0.719	0.736	0.752
2.51	0.551	0.562	0.574	0.586	0.598	0.611	0.623	0.634	0.645	0.655	0.665	0.676	0.687	0.702	0.719	0.735	0.752
2.52	0.550	0.562	0.573	0.585	0.597	0.610	0.623	0.633	0.644	0.654	0.665	0.675	0.687	0.702	0.718	0.735	0.751
2.53	0.550	0.561	0.573	0.585	0.597	0.610	0.622	0.633	0.643	0.654	0.664	0.675	0.686	0.701	0.718	0.734	0.751
2.54	0.549	0.561	0.572	0.584	0.596	0.609	0.622	0.632	0.643	0.653	0.664	0.674	0.686	0.701	0.717	0.734	0.751
2.55	0.549	0.560	0.572	0.583	0.596	0.608	0.621	0.632	0.642	0.653	0.663	0.674	0.685	0.700	0.717	0.734	0.750
2.56	0.548	0.560	0.571	0.583	0.595	0.608	0.621	0.631	0.642	0.652	0.663	0.673	0.685	0.700	0.716	0.733	0.750
2.57	0.548	0.559	0.571	0.582	0.595	0.607	0.620	0.631	0.641	0.652	0.662	0.673	0.684	0.699	0.716	0.733	0.749
2.58	0.547	0.559	0.570	0.582	0.594	0.607	0.620	0.630	0.641	0.651	0.662	0.672	0.684	0.699	0.716	0.732	0.749
2.59	0.547	0.558	0.570	0.581	0.594	0.606	0.619	0.630	0.640	0.651	0.661	0.672	0.683	0.698	0.715	0.732	0.749
2.60	0.546	0.558	0.569	0.581	0.593	0.606	0.619	0.629	0.640	0.650	0.660	0.671	0.682	0.698	0.715	0.731	0.748
2.61	0.545	0.557	0.569	0.580	0.593	0.605	0.618	0.629	0.639	0.650	0.660	0.671	0.682	0.697	0.714	0.731	0.748
2.62	0.545	0.557	0.568	0.580	0.592	0.605	0.618	0.628	0.639	0.649	0.659	0.670	0.681	0.697	0.714	0.731	0.747
2.63	0.544	0.556	0.568	0.579	0.592	0.604	0.617	0.628	0.638	0.649	0.659	0.670	0.681	0.696	0.713	0.730	0.747
2.64	0.544	0.555	0.567	0.579	0.591	0.604	0.617	0.627	0.638	0.648	0.658	0.669	0.680	0.696	0.713	0.730	0.747
2.65	0.543	0.555	0.567	0.578	0.591	0.603	0.616	0.627	0.637	0.648	0.658	0.669	0.680	0.695	0.712	0.729	0.746

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group																
	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
2.66	0.543	0.554	0.566	0.578	0.590	0.603	0.616	0.626	0.637	0.647	0.657	0.668	0.679	0.695	0.712	0.729	0.746
2.67	0.542	0.554	0.566	0.577	0.590	0.602	0.615	0.626	0.636	0.647	0.657	0.668	0.679	0.694	0.711	0.728	0.745
2.68	0.542	0.553	0.565	0.577	0.589	0.602	0.615	0.625	0.636	0.646	0.656	0.667	0.679	0.694	0.711	0.728	0.745
2.69	0.541	0.553	0.565	0.576	0.589	0.601	0.614	0.625	0.635	0.646	0.656	0.667	0.678	0.694	0.711	0.728	0.745
2.70	0.541	0.552	0.564	0.576	0.588	0.601	0.614	0.624	0.635	0.645	0.655	0.666	0.678	0.693	0.710	0.727	0.744
2.71	0.540	0.552	0.564	0.575	0.588	0.600	0.613	0.624	0.634	0.645	0.655	0.666	0.677	0.693	0.710	0.727	0.744
2.72	0.540	0.551	0.563	0.575	0.587	0.600	0.613	0.623	0.634	0.644	0.654	0.665	0.677	0.692	0.709	0.726	0.743
2.73	0.539	0.551	0.563	0.574	0.587	0.599	0.612	0.623	0.633	0.644	0.654	0.665	0.676	0.692	0.709	0.726	0.743
2.74	0.539	0.550	0.562	0.574	0.586	0.599	0.612	0.622	0.633	0.643	0.654	0.664	0.676	0.691	0.708	0.726	0.743
2.75	0.538	0.550	0.562	0.573	0.586	0.598	0.611	0.622	0.632	0.643	0.653	0.664	0.675	0.691	0.708	0.725	0.742
2.76	0.538	0.549	0.561	0.573	0.585	0.598	0.611	0.621	0.632	0.642	0.653	0.663	0.675	0.690	0.708	0.725	0.742
2.77	0.537	0.549	0.561	0.572	0.585	0.597	0.610	0.621	0.631	0.642	0.652	0.663	0.674	0.690	0.707	0.724	0.742
2.78	0.537	0.548	0.560	0.572	0.584	0.597	0.610	0.620	0.631	0.641	0.652	0.662	0.674	0.689	0.707	0.724	0.741
2.79	0.536	0.548	0.560	0.571	0.584	0.597	0.609	0.620	0.631	0.641	0.651	0.662	0.673	0.689	0.706	0.724	0.741
2.80	0.536	0.548	0.559	0.571	0.583	0.596	0.609	0.620	0.630	0.640	0.651	0.661	0.673	0.689	0.706	0.723	0.740
2.81	0.535	0.547	0.559	0.570	0.583	0.596	0.608	0.619	0.630	0.640	0.650	0.661	0.672	0.688	0.705	0.723	0.740
2.82	0.535	0.547	0.558	0.570	0.582	0.595	0.608	0.619	0.629	0.640	0.650	0.661	0.672	0.688	0.705	0.722	0.740
2.83	0.534	0.546	0.558	0.569	0.582	0.595	0.607	0.618	0.629	0.639	0.649	0.660	0.671	0.687	0.705	0.722	0.739
2.84	0.534	0.546	0.557	0.569	0.581	0.594	0.607	0.618	0.628	0.639	0.649	0.660	0.671	0.687	0.704	0.722	0.739
2.85	0.533	0.545	0.557	0.569	0.581	0.594	0.607	0.617	0.628	0.638	0.648	0.659	0.671	0.686	0.704	0.721	0.739
2.86	0.533	0.545	0.556	0.568	0.580	0.593	0.606	0.617	0.627	0.638	0.648	0.659	0.670	0.686	0.703	0.721	0.738
2.87	0.533	0.544	0.556	0.568	0.580	0.593	0.606	0.616	0.627	0.637	0.647	0.658	0.669	0.684	0.702	0.719	0.737
2.88	0.532	0.544	0.555	0.567	0.580	0.592	0.605	0.616	0.626	0.637	0.647	0.657	0.668	0.684	0.701	0.719	0.736
2.89	0.532	0.544	0.555	0.567	0.579	0.592	0.605	0.615	0.626	0.636	0.647	0.657	0.668	0.683	0.701	0.718	0.736
2.90	0.532	0.543	0.555	0.566	0.579	0.591	0.604	0.615	0.625	0.636	0.646	0.657	0.667	0.683	0.701	0.718	0.736
2.91	0.532	0.543	0.554	0.566	0.578	0.591	0.604	0.614	0.625	0.635	0.646	0.656	0.667	0.682	0.700	0.718	0.735
2.92	0.531	0.543	0.554	0.565	0.578	0.590	0.603	0.614	0.624	0.635	0.645	0.656	0.666	0.682	0.700	0.717	0.735
2.93	0.531	0.542	0.553	0.564	0.577	0.590	0.603	0.613	0.624	0.634	0.645	0.655	0.666	0.682	0.699	0.717	0.735
2.94	0.531	0.542	0.553	0.564	0.576	0.589	0.602	0.613	0.623	0.634	0.644	0.655	0.665	0.681	0.699	0.717	0.734
2.95	0.530	0.541	0.552	0.563	0.576	0.589	0.602	0.612	0.623	0.633	0.644	0.654	0.665	0.681	0.699	0.716	0.734
2.96	0.530	0.541	0.552	0.563	0.575	0.588	0.601	0.612	0.622	0.633	0.643	0.654	0.665	0.680	0.698	0.716	0.734
2.97	0.529	0.540	0.551	0.563	0.575	0.588	0.601	0.612	0.622	0.632	0.643	0.654	0.664	0.680	0.698	0.716	0.734
2.98	0.529	0.540	0.551	0.562	0.574	0.585	0.597	0.609	0.621	0.632	0.643	0.653	0.664	0.680	0.698	0.716	0.733
2.99	0.528	0.539	0.551	0.562	0.573	0.585	0.597	0.609	0.620	0.631	0.642	0.653	0.664	0.680	0.697	0.715	0.733
3.00	0.527	0.538	0.550	0.561	0.573	0.585	0.596	0.608	0.620	0.631	0.642	0.652	0.663	0.679	0.697	0.715	0.733

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group													
	86	87	88	89	90	91	92	93	94	95	96	97	98	99
<b>0.01</b>	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000
	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.010	0.010	0.010	0.010
<b>0.02</b>	0.996	0.996	0.996	0.997	0.997	0.997	0.997	0.998	0.998	0.998	0.999	0.999	0.999	1.000
	0.016	0.016	0.016	0.017	0.017	0.017	0.017	0.018	0.018	0.018	0.019	0.019	0.019	0.020
<b>0.03</b>	0.992	0.993	0.993	0.994	0.994	0.995	0.996	0.996	0.997	0.997	0.998	0.998	0.999	0.999
	0.022	0.023	0.023	0.024	0.024	0.025	0.026	0.026	0.027	0.027	0.028	0.028	0.029	0.029
<b>0.04</b>	0.989	0.990	0.991	0.992	0.992	0.993	0.994	0.995	0.995	0.996	0.997	0.998	0.998	0.999
	0.029	0.030	0.031	0.032	0.032	0.033	0.034	0.035	0.035	0.036	0.037	0.038	0.038	0.039
<b>0.05</b>	0.987	0.988	0.989	0.989	0.990	0.991	0.992	0.993	0.994	0.995	0.996	0.997	0.998	0.999
	0.037	0.038	0.039	0.039	0.040	0.041	0.042	0.043	0.044	0.045	0.046	0.047	0.048	0.049
<b>0.06</b>	0.984	0.985	0.986	0.987	0.988	0.990	0.991	0.992	0.993	0.994	0.995	0.997	0.998	0.999
	0.044	0.045	0.046	0.047	0.048	0.050	0.051	0.052	0.053	0.054	0.055	0.057	0.058	0.059
<b>0.07</b>	0.981	0.983	0.984	0.985	0.987	0.988	0.989	0.991	0.992	0.993	0.995	0.996	0.997	0.999
	0.051	0.053	0.054	0.055	0.057	0.058	0.059	0.061	0.062	0.063	0.065	0.066	0.067	0.069
<b>0.08</b>	0.979	0.980	0.982	0.983	0.985	0.986	0.988	0.989	0.991	0.992	0.994	0.995	0.997	0.998
	0.059	0.060	0.062	0.063	0.065	0.066	0.068	0.069	0.071	0.072	0.074	0.075	0.077	0.078
<b>0.09</b>	0.976	0.978	0.980	0.981	0.983	0.985	0.986	0.988	0.990	0.992	0.993	0.995	0.997	0.998
	0.066	0.068	0.070	0.071	0.073	0.075	0.076	0.078	0.080	0.082	0.083	0.085	0.087	0.088
<b>0.10</b>	0.974	0.976	0.978	0.979	0.981	0.983	0.985	0.987	0.989	0.991	0.993	0.994	0.996	0.998
	0.074	0.076	0.078	0.079	0.081	0.083	0.085	0.087	0.089	0.091	0.093	0.094	0.096	0.098
<b>0.11</b>	0.972	0.974	0.976	0.978	0.980	0.982	0.984	0.986	0.988	0.990	0.992	0.994	0.996	0.998
	0.082	0.084	0.086	0.088	0.090	0.092	0.094	0.096	0.098	0.100	0.102	0.104	0.106	0.108
<b>0.12</b>	0.970	0.972	0.974	0.976	0.978	0.981	0.983	0.985	0.987	0.989	0.991	0.994	0.996	0.998
	0.090	0.092	0.094	0.096	0.098	0.101	0.103	0.105	0.107	0.109	0.111	0.114	0.116	0.118
<b>0.13</b>	0.968	0.970	0.972	0.975	0.977	0.979	0.982	0.984	0.986	0.989	0.991	0.993	0.995	0.998
	0.098	0.100	0.102	0.105	0.107	0.109	0.112	0.114	0.116	0.119	0.121	0.123	0.125	0.128
<b>0.14</b>	0.966	0.968	0.971	0.973	0.976	0.978	0.981	0.983	0.985	0.988	0.990	0.993	0.995	0.998
	0.106	0.108	0.111	0.113	0.116	0.118	0.121	0.123	0.125	0.128	0.130	0.133	0.135	0.138
<b>0.15</b>	0.964	0.967	0.969	0.972	0.974	0.977	0.980	0.982	0.985	0.987	0.990	0.992	0.995	0.997
	0.114	0.117	0.119	0.122	0.124	0.127	0.130	0.132	0.135	0.137	0.140	0.142	0.145	0.147
<b>0.16</b>	0.962	0.965	0.968	0.970	0.973	0.976	0.979	0.981	0.984	0.987	0.989	0.992	0.995	0.997
	0.122	0.125	0.128	0.130	0.133	0.136	0.139	0.141	0.144	0.147	0.149	0.152	0.155	0.157
<b>0.17</b>	0.961	0.963	0.966	0.969	0.972	0.975	0.978	0.980	0.983	0.986	0.989	0.992	0.994	0.997
	0.131	0.133	0.136	0.139	0.142	0.145	0.148	0.150	0.153	0.156	0.159	0.162	0.164	0.167
<b>0.18</b>	0.959	0.962	0.965	0.968	0.971	0.974	0.977	0.979	0.982	0.985	0.988	0.991	0.994	0.997
	0.139	0.142	0.145	0.148	0.151	0.154	0.157	0.159	0.162	0.165	0.168	0.171	0.174	0.177
<b>0.19</b>	0.957	0.960	0.963	0.966	0.969	0.973	0.976	0.979	0.982	0.985	0.988	0.991	0.994	0.997
	0.147	0.150	0.153	0.156	0.159	0.163	0.166	0.169	0.172	0.175	0.178	0.181	0.184	0.187
<b>0.20</b>	0.956	0.959	0.962	0.965	0.968	0.971	0.975	0.978	0.981	0.984	0.987	0.990	0.994	0.997
	0.156	0.159	0.162	0.165	0.168	0.171	0.175	0.178	0.181	0.184	0.187	0.190	0.194	0.197
<b>0.21</b>	0.954	0.957	0.961	0.964	0.967	0.970	0.974	0.977	0.980	0.984	0.987	0.990	0.993	0.997
	0.164	0.167	0.171	0.174	0.177	0.180	0.184	0.187	0.190	0.194	0.197	0.200	0.203	0.207
<b>0.22</b>	0.952	0.956	0.959	0.963	0.966	0.969	0.973	0.976	0.980	0.983	0.986	0.990	0.993	0.997
	0.172	0.176	0.179	0.183	0.186	0.189	0.193	0.196	0.200	0.203	0.206	0.210	0.213	0.217
<b>0.23</b>	0.951	0.954	0.958	0.961	0.965	0.968	0.972	0.975	0.979	0.982	0.986	0.989	0.993	0.996
	0.181	0.184	0.188	0.191	0.195	0.198	0.202	0.205	0.209	0.212	0.216	0.219	0.223	0.226
<b>0.24</b>	0.949	0.953	0.956	0.960	0.964	0.967	0.971	0.975	0.978	0.982	0.985	0.989	0.993	0.996
	0.189	0.193	0.196	0.200	0.204	0.207	0.211	0.215	0.218	0.222	0.225	0.229	0.233	0.236
<b>0.25</b>	0.948	0.951	0.955	0.959	0.963	0.966	0.970	0.974	0.978	0.981	0.985	0.989	0.993	0.996
	0.198	0.201	0.205	0.209	0.213	0.216	0.220	0.224	0.228	0.231	0.235	0.239	0.243	0.246
<b>0.26</b>	0.946	0.950	0.954	0.958	0.961	0.965	0.969	0.973	0.977	0.981	0.985	0.988	0.992	0.996
	0.206	0.210	0.214	0.218	0.221	0.225	0.229	0.233	0.237	0.241	0.245	0.248	0.252	0.256
<b>0.27</b>	0.944	0.948	0.952	0.956	0.960	0.964	0.968	0.972	0.976	0.980	0.984	0.988	0.992	0.996
	0.214	0.218	0.222	0.226	0.230	0.234	0.238	0.242	0.246	0.250	0.254	0.258	0.262	0.266
<b>0.28</b>	0.943	0.947	0.951	0.955	0.959	0.963	0.967	0.971	0.976	0.980	0.984	0.988	0.992	0.996
	0.223	0.227	0.231	0.235	0.239	0.243	0.247	0.251	0.256	0.260	0.264	0.268	0.272	0.276
<b>0.29</b>	0.941	0.946	0.950	0.954	0.958	0.962	0.967	0.971	0.975	0.979	0.983	0.987	0.992	0.996
	0.231	0.236	0.240	0.244	0.248	0.252	0.257	0.261	0.265	0.269	0.273	0.277	0.282	0.286
<b>0.30</b>	0.940	0.944	0.949	0.953	0.957	0.961	0.966	0.970	0.974	0.979	0.983	0.987	0.991	0.996
	0.240	0.244	0.249	0.253	0.257	0.261	0.266	0.270	0.274	0.279	0.283	0.287	0.291	0.296
<b>0.31</b>	0.939	0.943	0.947	0.952	0.956	0.960	0.965	0.969	0.974	0.978	0.982	0.987	0.991	0.996

## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group													
	86	87	88	89	90	91	92	93	94	95	96	97	98	99
<b>0.32</b>	0.249	0.253	0.257	0.262	0.266	0.270	0.275	0.279	0.284	0.288	0.292	0.297	0.301	0.306
	0.937	0.942	0.946	0.951	0.955	0.960	0.964	0.969	0.973	0.978	0.982	0.987	0.991	0.996
<b>0.33</b>	0.257	0.262	0.266	0.271	0.275	0.280	0.284	0.289	0.293	0.298	0.302	0.307	0.311	0.316
	0.936	0.940	0.945	0.949	0.954	0.959	0.963	0.968	0.972	0.977	0.982	0.986	0.991	0.995
<b>0.34</b>	0.266	0.270	0.275	0.279	0.284	0.289	0.293	0.298	0.302	0.307	0.312	0.316	0.321	0.325
	0.934	0.939	0.944	0.948	0.953	0.958	0.962	0.967	0.972	0.977	0.981	0.986	0.991	0.995
<b>0.35</b>	0.274	0.279	0.284	0.288	0.293	0.298	0.302	0.307	0.312	0.317	0.321	0.326	0.331	0.335
	0.933	0.938	0.942	0.947	0.952	0.957	0.962	0.966	0.971	0.976	0.981	0.986	0.990	0.995
<b>0.36</b>	0.283	0.288	0.292	0.297	0.302	0.307	0.312	0.316	0.321	0.326	0.331	0.336	0.340	0.345
	0.931	0.936	0.941	0.946	0.951	0.956	0.961	0.966	0.971	0.975	0.980	0.985	0.990	0.995
<b>0.37</b>	0.291	0.296	0.301	0.306	0.311	0.316	0.321	0.326	0.331	0.335	0.340	0.345	0.350	0.355
	0.930	0.935	0.940	0.945	0.950	0.955	0.960	0.965	0.970	0.975	0.980	0.985	0.990	0.995
<b>0.38</b>	0.300	0.305	0.310	0.315	0.320	0.325	0.330	0.335	0.340	0.345	0.350	0.355	0.360	0.365
	0.929	0.934	0.939	0.944	0.949	0.954	0.959	0.964	0.969	0.975	0.980	0.985	0.990	0.995
<b>0.39</b>	0.309	0.314	0.319	0.324	0.329	0.334	0.339	0.344	0.349	0.355	0.360	0.365	0.370	0.375
	0.927	0.932	0.938	0.943	0.948	0.953	0.958	0.964	0.969	0.974	0.979	0.984	0.990	0.995
<b>0.40</b>	0.317	0.322	0.328	0.333	0.338	0.343	0.348	0.354	0.359	0.364	0.369	0.374	0.380	0.385
	0.926	0.931	0.936	0.942	0.947	0.952	0.958	0.963	0.968	0.974	0.979	0.984	0.989	0.995
<b>0.41</b>	0.326	0.331	0.336	0.342	0.347	0.352	0.358	0.363	0.368	0.374	0.379	0.384	0.389	0.395
	0.925	0.930	0.935	0.941	0.946	0.951	0.957	0.962	0.968	0.973	0.978	0.984	0.989	0.995
<b>0.42</b>	0.335	0.340	0.345	0.351	0.356	0.361	0.367	0.372	0.378	0.383	0.388	0.394	0.399	0.405
	0.923	0.929	0.934	0.940	0.945	0.951	0.956	0.962	0.967	0.973	0.978	0.984	0.989	0.995
<b>0.43</b>	0.343	0.349	0.354	0.360	0.365	0.371	0.376	0.382	0.387	0.393	0.398	0.404	0.409	0.415
	0.922	0.927	0.933	0.939	0.944	0.950	0.955	0.961	0.967	0.972	0.978	0.983	0.989	0.994
<b>0.44</b>	0.352	0.357	0.363	0.369	0.374	0.380	0.385	0.391	0.397	0.402	0.408	0.413	0.419	0.424
	0.921	0.926	0.932	0.938	0.943	0.949	0.955	0.960	0.966	0.972	0.977	0.983	0.989	0.994
<b>0.45</b>	0.361	0.366	0.372	0.378	0.383	0.389	0.395	0.400	0.406	0.412	0.417	0.423	0.429	0.434
	0.919	0.925	0.931	0.937	0.942	0.948	0.954	0.960	0.965	0.971	0.977	0.983	0.988	0.994
<b>0.46</b>	0.369	0.375	0.381	0.387	0.392	0.398	0.404	0.410	0.415	0.421	0.427	0.433	0.438	0.444
	0.918	0.924	0.930	0.936	0.941	0.947	0.953	0.959	0.965	0.971	0.977	0.982	0.988	0.994
<b>0.47</b>	0.378	0.384	0.390	0.396	0.401	0.407	0.413	0.419	0.425	0.431	0.437	0.442	0.448	0.454
	0.917	0.923	0.929	0.935	0.940	0.946	0.952	0.958	0.964	0.970	0.976	0.982	0.988	0.994
<b>0.48</b>	0.387	0.393	0.399	0.405	0.410	0.416	0.422	0.428	0.434	0.440	0.446	0.452	0.458	0.464
	0.915	0.921	0.927	0.934	0.940	0.946	0.952	0.958	0.964	0.970	0.976	0.982	0.988	0.994
<b>0.49</b>	0.395	0.401	0.407	0.414	0.420	0.426	0.432	0.438	0.444	0.450	0.456	0.462	0.468	0.474
	0.914	0.920	0.926	0.933	0.939	0.945	0.951	0.957	0.963	0.969	0.975	0.982	0.988	0.994
<b>0.50</b>	0.404	0.410	0.416	0.423	0.429	0.435	0.441	0.447	0.453	0.459	0.465	0.472	0.478	0.484
	0.913	0.919	0.925	0.932	0.938	0.944	0.950	0.956	0.963	0.969	0.975	0.981	0.988	0.994
<b>0.51</b>	0.413	0.419	0.425	0.432	0.438	0.444	0.450	0.456	0.463	0.469	0.475	0.481	0.488	0.494
	0.912	0.918	0.924	0.931	0.937	0.943	0.949	0.956	0.962	0.968	0.975	0.981	0.987	0.994
<b>0.52</b>	0.422	0.428	0.434	0.441	0.447	0.453	0.459	0.466	0.472	0.478	0.485	0.491	0.497	0.504
	0.910	0.917	0.923	0.930	0.936	0.942	0.949	0.955	0.962	0.968	0.974	0.981	0.987	0.994
<b>0.53</b>	0.430	0.437	0.443	0.450	0.456	0.462	0.469	0.475	0.482	0.488	0.494	0.501	0.507	0.514
	0.909	0.916	0.922	0.929	0.935	0.942	0.948	0.955	0.961	0.968	0.974	0.981	0.987	0.994
<b>0.54</b>	0.439	0.446	0.452	0.459	0.465	0.472	0.478	0.485	0.491	0.498	0.504	0.511	0.517	0.524
	0.908	0.915	0.921	0.928	0.934	0.941	0.947	0.954	0.961	0.967	0.974	0.980	0.987	0.993
<b>0.55</b>	0.448	0.455	0.461	0.468	0.474	0.481	0.487	0.494	0.501	0.507	0.514	0.520	0.527	0.533
	0.907	0.913	0.920	0.927	0.933	0.940	0.947	0.953	0.960	0.967	0.973	0.980	0.987	0.993
<b>0.56</b>	0.457	0.463	0.470	0.477	0.483	0.490	0.497	0.503	0.510	0.517	0.523	0.530	0.537	0.543
	0.906	0.912	0.919	0.926	0.933	0.939	0.946	0.953	0.960	0.966	0.973	0.980	0.987	0.993
<b>0.57</b>	0.466	0.472	0.479	0.486	0.493	0.499	0.506	0.513	0.520	0.526	0.533	0.540	0.547	0.553
	0.904	0.911	0.918	0.925	0.932	0.938	0.945	0.952	0.959	0.966	0.973	0.979	0.986	0.993
<b>0.58</b>	0.474	0.481	0.488	0.495	0.502	0.508	0.515	0.522	0.529	0.536	0.543	0.549	0.556	0.563
	0.903	0.910	0.917	0.924	0.931	0.938	0.945	0.952	0.958	0.965	0.972	0.979	0.986	0.993
<b>0.59</b>	0.483	0.490	0.497	0.504	0.511	0.518	0.525	0.532	0.538	0.545	0.552	0.559	0.566	0.573
	0.902	0.909	0.916	0.923	0.930	0.937	0.944	0.951	0.958	0.965	0.972	0.979	0.986	0.993
<b>0.60</b>	0.492	0.499	0.506	0.513	0.520	0.527	0.534	0.541	0.548	0.555	0.562	0.569	0.576	0.583
	0.901	0.908	0.915	0.922	0.929	0.936	0.943	0.950	0.957	0.965	0.972	0.979	0.986	0.993
<b>0.61</b>	0.501	0.508	0.515	0.522	0.529	0.536	0.543	0.550	0.557	0.565	0.572	0.579	0.586	0.593
	0.900	0.907	0.914	0.921	0.928	0.935	0.943	0.950	0.957	0.964	0.971	0.978	0.986	0.993
	0.510	0.517	0.524	0.531	0.538	0.545	0.553	0.560	0.567	0.574	0.581	0.588	0.596	0.603











## Appendix C

Table M — Table of Pure Unlimited Loss Insurance Charges

Entry Ratio	Expected Unlimited Loss Group													
	86	87	88	89	90	91	92	93	94	95	96	97	98	99
<u>2.66</u>	0.763	0.780	0.797	0.814	0.831	0.847	0.864	0.881	0.898	0.915	0.932	0.949	0.966	0.983
<u>2.67</u>	0.762	0.779	0.796	0.813	0.830	0.847	0.864	0.881	0.898	0.915	0.932	0.949	0.966	0.983
<u>2.68</u>	0.762	0.779	0.796	0.813	0.830	0.847	0.864	0.881	0.898	0.915	0.932	0.949	0.966	0.983
<u>2.69</u>	0.762	0.779	0.796	0.813	0.830	0.847	0.864	0.881	0.898	0.915	0.932	0.949	0.966	0.983
<u>2.70</u>	0.761	0.778	0.795	0.812	0.829	0.847	0.864	0.881	0.898	0.915	0.932	0.949	0.966	0.983
-														
<u>2.71</u>	0.761	0.778	0.795	0.812	0.829	0.846	0.863	0.880	0.898	0.915	0.932	0.949	0.966	0.983
<u>2.72</u>	0.761	0.778	0.795	0.812	0.829	0.846	0.863	0.880	0.897	0.914	0.932	0.949	0.966	0.983
<u>2.73</u>	0.760	0.777	0.794	0.812	0.829	0.846	0.863	0.880	0.897	0.914	0.931	0.949	0.966	0.983
<u>2.74</u>	0.760	0.777	0.794	0.811	0.828	0.846	0.863	0.880	0.897	0.914	0.931	0.949	0.966	0.983
<u>2.75</u>	0.759	0.777	0.794	0.811	0.828	0.845	0.863	0.880	0.897	0.914	0.931	0.948	0.966	0.983
-														
<u>2.76</u>	0.759	0.776	0.794	0.811	0.828	0.845	0.862	0.880	0.897	0.914	0.931	0.948	0.966	0.983
<u>2.77</u>	0.759	0.776	0.793	0.810	0.828	0.845	0.862	0.879	0.897	0.914	0.931	0.948	0.966	0.983
<u>2.78</u>	0.758	0.776	0.793	0.810	0.827	0.845	0.862	0.879	0.896	0.914	0.931	0.948	0.965	0.983
<u>2.79</u>	0.758	0.775	0.793	0.810	0.827	0.844	0.862	0.879	0.896	0.914	0.931	0.948	0.965	0.983
<u>2.80</u>	0.758	0.775	0.792	0.810	0.827	0.844	0.862	0.879	0.896	0.913	0.931	0.948	0.965	0.983
-														
<u>2.81</u>	0.757	0.775	0.792	0.809	0.827	0.844	0.861	0.879	0.896	0.913	0.931	0.948	0.965	0.983
<u>2.82</u>	0.757	0.774	0.792	0.809	0.826	0.844	0.861	0.879	0.896	0.913	0.931	0.948	0.965	0.983
<u>2.83</u>	0.757	0.774	0.791	0.809	0.826	0.844	0.861	0.878	0.896	0.913	0.930	0.948	0.965	0.983
<u>2.84</u>	0.756	0.774	0.791	0.809	0.826	0.843	0.861	0.878	0.896	0.913	0.930	0.948	0.965	0.983
<u>2.85</u>	0.756	0.773	0.791	0.808	0.826	0.843	0.861	0.878	0.895	0.913	0.930	0.948	0.965	0.983
-														
<u>2.86</u>	0.756	0.773	0.791	0.808	0.826	0.843	0.860	0.878	0.895	0.913	0.930	0.948	0.965	0.983
<u>2.87</u>	0.754	0.772	0.789	0.807	0.825	0.842	0.860	0.877	0.895	0.912	0.930	0.947	0.965	0.982
<u>2.88</u>	0.754	0.772	0.789	0.807	0.824	0.842	0.859	0.877	0.895	0.912	0.930	0.947	0.965	0.982
<u>2.89</u>	0.754	0.771	0.789	0.806	0.824	0.842	0.859	0.877	0.894	0.912	0.930	0.947	0.965	0.982
<u>2.90</u>	0.753	0.771	0.789	0.806	0.824	0.841	0.859	0.877	0.894	0.912	0.930	0.947	0.965	0.982
-														
<u>2.91</u>	0.753	0.771	0.788	0.806	0.824	0.841	0.859	0.877	0.894	0.912	0.929	0.947	0.965	0.982
<u>2.92</u>	0.753	0.770	0.788	0.806	0.823	0.841	0.859	0.876	0.894	0.912	0.929	0.947	0.965	0.982
<u>2.93</u>	0.752	0.770	0.788	0.805	0.823	0.841	0.859	0.876	0.894	0.912	0.929	0.947	0.965	0.982
<u>2.94</u>	0.752	0.770	0.787	0.805	0.823	0.841	0.858	0.876	0.894	0.911	0.929	0.947	0.965	0.982
<u>2.95</u>	0.752	0.769	0.787	0.805	0.823	0.840	0.858	0.876	0.894	0.911	0.929	0.947	0.965	0.982
-														
<u>2.96</u>	0.751	0.769	0.787	0.805	0.822	0.840	0.858	0.876	0.893	0.911	0.929	0.947	0.964	0.982
<u>2.97</u>	0.751	0.769	0.787	0.805	0.822	0.840	0.858	0.876	0.893	0.911	0.929	0.947	0.964	0.982
<u>2.98</u>	0.751	0.769	0.787	0.804	0.822	0.840	0.858	0.876	0.893	0.911	0.929	0.947	0.964	0.982
<u>2.99</u>	0.751	0.769	0.786	0.804	0.822	0.840	0.858	0.875	0.893	0.911	0.929	0.947	0.964	0.982
<u>3.00</u>	0.750	0.768	0.786	0.804	0.822	0.840	0.857	0.875	0.893	0.911	0.929	0.947	0.964	0.982









## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																	
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	
-	0.129	0.137	0.146	0.155	0.164	0.172	0.181	0.191	0.201	0.211	0.220	0.231	0.241	0.251	0.259	0.267	0.276	
0.93	0.203	0.212	0.221	0.230	0.239	0.248	0.257	0.267	0.277	0.287	0.297	0.307	0.317	0.327	0.335	0.343	0.352	
-	0.133	0.142	0.151	0.160	0.169	0.178	0.187	0.197	0.207	0.217	0.227	0.237	0.247	0.257	0.265	0.273	0.282	
0.94	0.198	0.207	0.216	0.226	0.235	0.244	0.253	0.263	0.273	0.282	0.292	0.303	0.313	0.323	0.331	0.340	0.348	
-	0.138	0.147	0.156	0.166	0.175	0.184	0.193	0.203	0.213	0.222	0.232	0.243	0.253	0.263	0.271	0.280	0.288	
0.95	0.192	0.202	0.211	0.221	0.231	0.240	0.249	0.259	0.269	0.278	0.289	0.299	0.309	0.319	0.328	0.336	0.345	
-	0.142	0.152	0.161	0.171	0.181	0.190	0.199	0.209	0.219	0.228	0.239	0.249	0.259	0.269	0.278	0.286	0.295	
0.96	0.187	0.197	0.207	0.217	0.227	0.235	0.245	0.255	0.265	0.275	0.285	0.295	0.305	0.315	0.324	0.333	0.342	
-	0.147	0.157	0.167	0.177	0.187	0.195	0.205	0.215	0.225	0.235	0.245	0.255	0.265	0.275	0.284	0.293	0.302	
0.97	0.183	0.193	0.203	0.212	0.222	0.231	0.241	0.251	0.261	0.271	0.281	0.291	0.301	0.311	0.320	0.330	0.339	
-	0.153	0.163	0.173	0.182	0.192	0.201	0.211	0.221	0.231	0.241	0.251	0.261	0.271	0.281	0.290	0.300	0.309	
0.98	0.179	0.189	0.199	0.208	0.218	0.228	0.238	0.248	0.258	0.267	0.277	0.288	0.297	0.307	0.317	0.326	0.335	
-	0.159	0.169	0.179	0.188	0.198	0.208	0.218	0.228	0.238	0.247	0.257	0.268	0.277	0.287	0.297	0.306	0.315	
0.99	0.175	0.184	0.194	0.204	0.214	0.224	0.234	0.244	0.254	0.264	0.274	0.284	0.294	0.304	0.314	0.324	0.333	
-	0.165	0.174	0.184	0.194	0.204	0.214	0.224	0.234	0.244	0.254	0.264	0.274	0.284	0.294	0.304	0.314	0.323	
1.00	0.170	0.180	0.190	0.200	0.210	0.220	0.230	0.240	0.250	0.260	0.270	0.280	0.290	0.300	0.310	0.320	0.330	
1.01	0.168	0.177	0.186	0.195	0.204	0.214	0.223	0.234	0.244	0.254	0.265	0.276	0.287	0.297	0.306	0.314	0.323	
1.02	0.165	0.174	0.183	0.192	0.201	0.210	0.220	0.230	0.240	0.251	0.261	0.273	0.284	0.294	0.303	0.311	0.320	
1.03	0.161	0.170	0.179	0.188	0.197	0.207	0.217	0.227	0.237	0.247	0.258	0.270	0.281	0.291	0.299	0.307	0.315	
1.04	0.158	0.167	0.176	0.185	0.194	0.203	0.213	0.223	0.233	0.244	0.255	0.267	0.278	0.288	0.296	0.304	0.312	
1.05	0.155	0.164	0.173	0.182	0.191	0.200	0.210	0.220	0.230	0.240	0.252	0.264	0.275	0.285	0.293	0.301	0.309	
-	0.152	0.161	0.170	0.179	0.187	0.197	0.206	0.216	0.225	0.236	0.248	0.261	0.272	0.282	0.290	0.298	0.306	
1.06	0.150	0.158	0.167	0.176	0.184	0.194	0.203	0.212	0.222	0.233	0.245	0.258	0.269	0.278	0.287	0.295	0.303	
1.07	0.146	0.155	0.164	0.172	0.181	0.190	0.200	0.209	0.219	0.230	0.242	0.256	0.266	0.275	0.284	0.292	0.299	
1.08	0.144	0.152	0.161	0.169	0.178	0.187	0.197	0.206	0.216	0.226	0.239	0.253	0.263	0.272	0.280	0.288	0.296	
1.09	0.141	0.150	0.158	0.166	0.175	0.184	0.193	0.203	0.212	0.223	0.236	0.250	0.260	0.269	0.277	0.285	0.293	
-	0.139	0.147	0.155	0.164	0.172	0.181	0.190	0.199	0.209	0.220	0.233	0.247	0.257	0.266	0.274	0.282	0.290	
1.11	0.137	0.145	0.153	0.161	0.169	0.178	0.187	0.196	0.206	0.217	0.230	0.244	0.254	0.264	0.272	0.279	0.287	
1.12	0.134	0.142	0.150	0.158	0.166	0.175	0.184	0.193	0.203	0.214	0.227	0.241	0.251	0.261	0.269	0.276	0.284	
1.13	0.131	0.139	0.147	0.155	0.163	0.172	0.181	0.190	0.200	0.211	0.225	0.239	0.248	0.258	0.266	0.273	0.281	
1.14	0.128	0.136	0.144	0.152	0.160	0.169	0.178	0.187	0.197	0.208	0.222	0.236	0.245	0.255	0.263	0.271	0.279	
-	0.126	0.134	0.141	0.149	0.157	0.166	0.175	0.184	0.194	0.206	0.219	0.233	0.243	0.252	0.260	0.268	0.276	
1.16	0.123	0.131	0.139	0.146	0.154	0.163	0.172	0.181	0.191	0.203	0.216	0.230	0.240	0.250	0.258	0.265	0.273	
1.17	0.120	0.128	0.136	0.144	0.152	0.160	0.169	0.179	0.189	0.200	0.214	0.228	0.237	0.247	0.255	0.262	0.271	
1.18	0.118	0.125	0.133	0.141	0.149	0.158	0.167	0.176	0.186	0.198	0.211	0.225	0.235	0.245	0.252	0.260	0.268	
1.19	0.115	0.123	0.131	0.138	0.146	0.155	0.164	0.173	0.183	0.195	0.208	0.223	0.232	0.242	0.250	0.257	0.265	
-	0.113	0.120	0.128	0.136	0.144	0.152	0.161	0.171	0.181	0.192	0.206	0.220	0.230	0.239	0.247	0.255	0.263	
1.21	0.110	0.118	0.126	0.133	0.141	0.150	0.159	0.168	0.178	0.190	0.203	0.218	0.227	0.237	0.245	0.252	0.260	
1.22	0.108	0.115	0.123	0.131	0.139	0.147	0.156	0.166	0.176	0.187	0.201	0.215	0.225	0.235	0.242	0.250	0.258	
1.23	0.105	0.113	0.121	0.128	0.136	0.145	0.154	0.163	0.173	0.185	0.199	0.213	0.222	0.232	0.240	0.247	0.255	
1.24	0.103	0.111	0.118	0.126	0.134	0.143	0.151	0.161	0.171	0.182	0.196	0.210	0.220	0.230	0.238	0.245	0.253	
-	0.101	0.108	0.116	0.124	0.131	0.140	0.149	0.158	0.168	0.180	0.194	0.208	0.218	0.227	0.235	0.242	0.251	
1.26	0.098	0.106	0.114	0.122	0.129	0.138	0.147	0.156	0.166	0.178	0.191	0.206	0.215	0.225	0.233	0.240	0.248	
1.27	0.096	0.104	0.112	0.119	0.127	0.136	0.144	0.154	0.164	0.175	0.189	0.203	0.213	0.223	0.231	0.238	0.246	
1.28	0.094	0.102	0.110	0.117	0.125	0.133	0.142	0.151	0.161	0.173	0.187	0.201	0.211	0.221	0.228	0.235	0.244	
1.29	0.092	0.100	0.107	0.115	0.123	0.131	0.140	0.149	0.159	0.171	0.185	0.199	0.209	0.218	0.226	0.233	0.241	
-	0.090	0.098	0.105	0.113	0.121	0.129	0.138	0.147	0.157	0.169	0.183	0.197	0.207	0.216	0.224	0.231	0.239	
1.31	0.088	0.096	0.103	0.111	0.118	0.127	0.136	0.145	0.155	0.167	0.181	0.195	0.204	0.214	0.222	0.229	0.237	
1.32	0.086	0.094	0.101	0.109	0.116	0.125	0.134	0.143	0.153	0.165	0.178	0.193	0.202	0.212	0.220	0.227	0.235	
1.33	0.085	0.092	0.100	0.107	0.114	0.123	0.132	0.141	0.151	0.163	0.176	0.191	0.200	0.210	0.218	0.225	0.233	
1.34	0.083	0.090	0.098	0.105	0.113	0.121	0.130	0.139	0.148	0.161	0.174	0.189	0.198	0.208	0.216	0.222	0.230	
-	0.081	0.089	0.096	0.103	0.111	0.119	0.128	0.137	0.146	0.159	0.172	0.187	0.196	0.206	0.214	0.220	0.228	
1.36	0.079	0.087	0.094	0.101	0.109	0.117	0.126	0.135	0.145	0.157	0.171	0.185	0.194	0.204	0.212	0.218	0.226	
1.37	0.078	0.085	0.092	0.100	0.107	0.115	0.124	0.133	0.143	0.155	0.169	0.183	0.192	0.202	0.210	0.216	0.224	
1.38	0.076	0.083	0.091	0.098	0.105	0.113	0.122	0.131	0.141	0.153	0.167	0.181	0.191	0.200	0.208	0.214	0.222	
1.39	0.075	0.082	0.089	0.096	0.103	0.112	0.120	0.129	0.139	0.151	0.165	0.179	0.189	0.198	0.206	0.212	0.220	
-	0.073	0.080	0.087	0.094	0.102	0.110	0.118	0.127	0.137	0.149	0.163	0.177	0.187	0.197	0.204	0.210	0.218	
1.41	0.072	0.079	0.086	0.093	0.100	0.108	0.116	0.125	0.135	0.147	0.161	0.176	0.185	0.195	0.202	0.209	0.216	
1.42	0.070	0.077	0.084	0.091	0.098	0.106	0.115	0.124	0.134	0.146	0.160	0.174	0.183	0.193	0.200	0.207	0.215	
1.43	0.069	0.076	0.083	0.090	0.097	0.105	0.113	0.122	0.132	0.144								

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
1.45	0.067	0.074	0.081	0.088	0.095	0.103	0.111	0.120	0.130	0.142	0.156	0.170	0.180	0.189	0.197	0.203	0.211
1.46	0.066	0.073	0.080	0.087	0.094	0.102	0.110	0.119	0.128	0.141	0.155	0.169	0.178	0.188	0.195	0.201	0.209
1.47	0.065	0.071	0.078	0.085	0.092	0.100	0.108	0.117	0.127	0.139	0.153	0.167	0.176	0.186	0.193	0.199	0.207
1.48	0.063	0.070	0.077	0.084	0.090	0.098	0.107	0.115	0.125	0.137	0.151	0.165	0.175	0.184	0.192	0.198	0.205
1.49	0.062	0.069	0.076	0.082	0.089	0.097	0.105	0.114	0.124	0.136	0.150	0.164	0.173	0.183	0.190	0.196	0.204
1.50	0.061	0.067	0.074	0.081	0.088	0.095	0.104	0.112	0.122	0.134	0.148	0.162	0.172	0.181	0.188	0.194	0.202
1.51	0.060	0.066	0.073	0.080	0.086	0.094	0.102	0.111	0.121	0.133	0.147	0.161	0.170	0.179	0.187	0.193	0.200
1.52	0.058	0.065	0.072	0.078	0.085	0.093	0.101	0.109	0.119	0.131	0.145	0.159	0.168	0.178	0.185	0.191	0.199
1.53	0.057	0.064	0.070	0.077	0.083	0.091	0.099	0.108	0.118	0.130	0.144	0.158	0.167	0.176	0.183	0.189	0.197
1.54	0.056	0.063	0.069	0.076	0.082	0.090	0.098	0.106	0.116	0.129	0.142	0.156	0.165	0.175	0.182	0.188	0.195
1.55	0.055	0.061	0.068	0.074	0.081	0.088	0.096	0.105	0.115	0.127	0.141	0.155	0.164	0.173	0.180	0.186	0.194
1.56	0.054	0.060	0.067	0.073	0.080	0.087	0.095	0.104	0.113	0.126	0.139	0.153	0.163	0.172	0.179	0.185	0.192
1.57	0.053	0.059	0.066	0.072	0.078	0.086	0.094	0.102	0.112	0.124	0.138	0.152	0.161	0.170	0.177	0.183	0.190
1.58	0.052	0.058	0.064	0.071	0.077	0.085	0.092	0.101	0.111	0.123	0.137	0.151	0.160	0.169	0.176	0.181	0.189
1.59	0.051	0.057	0.063	0.070	0.076	0.083	0.091	0.100	0.109	0.122	0.135	0.149	0.158	0.167	0.174	0.180	0.187
1.60	0.050	0.056	0.062	0.068	0.075	0.082	0.090	0.098	0.108	0.120	0.134	0.148	0.157	0.166	0.173	0.178	0.186
1.61	0.049	0.055	0.061	0.067	0.074	0.081	0.089	0.097	0.107	0.119	0.133	0.147	0.155	0.165	0.171	0.177	0.184
1.62	0.048	0.054	0.060	0.066	0.072	0.080	0.087	0.096	0.106	0.118	0.132	0.145	0.154	0.163	0.170	0.175	0.183
1.63	0.047	0.053	0.059	0.065	0.071	0.079	0.086	0.095	0.105	0.117	0.130	0.144	0.153	0.162	0.169	0.174	0.181
1.64	0.046	0.052	0.058	0.064	0.070	0.078	0.085	0.094	0.103	0.115	0.129	0.143	0.152	0.160	0.167	0.173	0.180
1.65	0.045	0.051	0.057	0.063	0.069	0.076	0.084	0.093	0.102	0.114	0.128	0.142	0.150	0.159	0.166	0.171	0.178
1.66	0.044	0.050	0.056	0.062	0.068	0.075	0.083	0.091	0.101	0.113	0.127	0.140	0.149	0.158	0.164	0.170	0.177
1.67	0.043	0.049	0.055	0.061	0.067	0.074	0.082	0.090	0.100	0.112	0.126	0.139	0.148	0.157	0.163	0.168	0.176
1.68	0.043	0.048	0.054	0.060	0.066	0.073	0.081	0.089	0.099	0.111	0.124	0.138	0.146	0.155	0.162	0.167	0.174
1.69	0.042	0.048	0.053	0.059	0.065	0.072	0.080	0.088	0.098	0.110	0.123	0.137	0.145	0.154	0.161	0.166	0.173
1.70	0.041	0.047	0.053	0.058	0.064	0.071	0.079	0.087	0.097	0.109	0.122	0.136	0.144	0.153	0.159	0.164	0.172
1.71	0.040	0.046	0.052	0.057	0.063	0.070	0.078	0.086	0.096	0.108	0.121	0.134	0.143	0.152	0.158	0.163	0.170
1.72	0.040	0.045	0.051	0.057	0.062	0.069	0.077	0.085	0.095	0.107	0.120	0.133	0.142	0.150	0.157	0.162	0.169
1.73	0.039	0.044	0.050	0.056	0.061	0.068	0.076	0.084	0.094	0.106	0.119	0.132	0.141	0.149	0.156	0.161	0.168
1.74	0.038	0.044	0.049	0.055	0.060	0.067	0.075	0.083	0.093	0.104	0.118	0.131	0.139	0.148	0.154	0.159	0.166
1.75	0.037	0.043	0.048	0.054	0.060	0.067	0.074	0.082	0.092	0.103	0.117	0.130	0.138	0.147	0.153	0.158	0.165
1.76	0.037	0.042	0.048	0.053	0.059	0.066	0.073	0.081	0.091	0.103	0.116	0.129	0.137	0.146	0.152	0.157	0.164
1.77	0.036	0.041	0.047	0.052	0.058	0.065	0.072	0.080	0.090	0.102	0.115	0.128	0.136	0.145	0.151	0.156	0.163
1.78	0.035	0.041	0.046	0.052	0.057	0.064	0.071	0.079	0.089	0.101	0.114	0.127	0.135	0.143	0.150	0.155	0.161
1.79	0.035	0.040	0.045	0.051	0.056	0.063	0.070	0.078	0.088	0.100	0.113	0.126	0.134	0.142	0.149	0.153	0.160
1.80	0.034	0.039	0.045	0.050	0.055	0.062	0.069	0.078	0.087	0.099	0.112	0.125	0.133	0.141	0.147	0.152	0.159
1.81	0.034	0.039	0.044	0.049	0.055	0.061	0.068	0.077	0.086	0.098	0.111	0.124	0.132	0.140	0.146	0.151	0.158
1.82	0.033	0.038	0.043	0.049	0.054	0.061	0.068	0.076	0.085	0.097	0.110	0.123	0.131	0.139	0.145	0.150	0.157
1.83	0.032	0.038	0.043	0.048	0.053	0.060	0.067	0.075	0.084	0.096	0.109	0.122	0.130	0.138	0.144	0.149	0.155
1.84	0.032	0.037	0.042	0.047	0.052	0.059	0.066	0.074	0.083	0.095	0.108	0.121	0.129	0.137	0.143	0.148	0.154
1.85	0.031	0.036	0.041	0.047	0.052	0.058	0.065	0.073	0.083	0.094	0.107	0.120	0.128	0.136	0.142	0.147	0.153
1.86	0.031	0.036	0.041	0.046	0.051	0.058	0.064	0.073	0.082	0.093	0.106	0.119	0.127	0.135	0.141	0.145	0.152
1.87	0.030	0.035	0.040	0.045	0.050	0.057	0.064	0.072	0.081	0.093	0.106	0.118	0.126	0.134	0.140	0.144	0.151
1.88	0.030	0.035	0.040	0.045	0.050	0.056	0.063	0.071	0.080	0.092	0.105	0.117	0.125	0.133	0.139	0.143	0.150
1.89	0.029	0.034	0.039	0.044	0.049	0.055	0.062	0.070	0.079	0.091	0.104	0.117	0.124	0.132	0.138	0.142	0.149
1.90	0.029	0.034	0.038	0.043	0.048	0.055	0.062	0.070	0.079	0.090	0.103	0.116	0.123	0.131	0.137	0.141	0.148
1.91	0.028	0.033	0.038	0.043	0.048	0.054	0.061	0.069	0.078	0.090	0.102	0.115	0.123	0.130	0.136	0.140	0.147
1.92	0.028	0.033	0.037	0.042	0.047	0.053	0.060	0.068	0.077	0.089	0.101	0.114	0.122	0.129	0.135	0.139	0.145
1.93	0.027	0.032	0.037	0.042	0.046	0.053	0.059	0.067	0.076	0.088	0.101	0.113	0.121	0.129	0.134	0.138	0.144
1.94	0.027	0.032	0.036	0.041	0.046	0.052	0.059	0.067	0.076	0.087	0.100	0.112	0.120	0.128	0.133	0.137	0.143
1.95	0.026	0.031	0.036	0.041	0.045	0.051	0.058	0.066	0.075	0.087	0.099	0.112	0.119	0.127	0.132	0.136	0.142
1.96	0.026	0.031	0.035	0.040	0.045	0.051	0.057	0.065	0.074	0.086	0.098	0.111	0.118	0.126	0.131	0.135	0.141
1.97	0.026	0.030	0.035	0.039	0.044	0.050	0.057	0.065	0.074	0.085	0.098	0.110	0.117	0.125	0.130	0.134	0.140
1.98	0.025	0.030	0.034	0.039	0.043	0.050	0.056	0.064	0.073	0.084	0.097	0.109	0.117	0.124	0.130	0.133	0.139
1.99	0.025	0.029	0.034	0.038	0.043	0.049	0.056	0.063	0.072	0.084	0.096	0.109	0.116	0.123	0.129	0.132	0.138
2.00	0.025	0.029	0.033	0.038	0.042	0.049	0.055	0.063	0.072	0.083	0.096	0.108	0.115	0.123	0.128	0.132	0.138
2.01	0.024	0.029	0.033	0.037	0.042	0.048	0.054	0.062	0.071	0.082	0.095	0.107	0.114	0.122	0.127	0.131	0.137
2.02	0.024	0.028	0.033	0.037	0.041	0.047	0.054	0.062	0.070	0.082	0.094	0.106	0.114	0.121	0.126	0.130	0.136
2.03	0.023	0.028	0.032	0.037	0.041	0.047	0.053	0.061	0.070	0.081	0.093	0.106	0.113	0.120	0.125	0.129	0.135
2.04	0.023	0.027	0.032	0.036	0.040	0.046	0.053	0.060	0.069	0.080	0.093	0.105	0.112	0.119	0.124	0.128	0.134
2.05	0.023	0.027	0.031	0.036	0.040	0.046	0.052	0.060	0.069	0.080	0.092	0.104	0.111	0.119	0.124	0.127	0.133

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
<u>2.06</u>	0.022	0.027	0.031	0.035	0.039	0.045	0.052	0.059	0.068	0.079	0.091	0.103	0.111	0.118	0.123	0.126	0.132
<u>2.07</u>	0.022	0.026	0.031	0.035	0.039	0.045	0.051	0.059	0.067	0.079	0.091	0.103	0.110	0.117	0.122	0.125	0.131
<u>2.08</u>	0.022	0.026	0.030	0.034	0.039	0.044	0.051	0.058	0.067	0.078	0.090	0.102	0.109	0.116	0.121	0.124	0.130
<u>2.09</u>	0.022	0.026	0.030	0.034	0.038	0.044	0.050	0.058	0.066	0.077	0.089	0.101	0.108	0.115	0.120	0.124	0.129
<u>2.10</u>	0.021	0.025	0.029	0.034	0.038	0.044	0.050	0.057	0.066	0.077	0.089	0.101	0.108	0.115	0.119	0.123	0.128
<u>2.11</u>	0.021	0.025	0.029	0.033	0.037	0.043	0.049	0.057	0.065	0.076	0.088	0.100	0.107	0.114	0.119	0.122	0.128
<u>2.12</u>	0.021	0.025	0.029	0.033	0.037	0.043	0.049	0.056	0.065	0.076	0.088	0.099	0.106	0.113	0.118	0.121	0.127
<u>2.13</u>	0.020	0.024	0.028	0.032	0.037	0.042	0.048	0.056	0.064	0.075	0.087	0.099	0.106	0.112	0.117	0.120	0.126
<u>2.14</u>	0.020	0.024	0.028	0.032	0.036	0.042	0.048	0.055	0.064	0.075	0.086	0.098	0.105	0.112	0.116	0.120	0.125
<u>2.15</u>	0.020	0.024	0.028	0.032	0.036	0.041	0.047	0.055	0.063	0.074	0.086	0.098	0.104	0.111	0.116	0.119	0.124
<u>2.16</u>	0.020	0.023	0.027	0.031	0.035	0.041	0.047	0.054	0.063	0.073	0.085	0.097	0.104	0.110	0.115	0.118	0.123
<u>2.17</u>	0.019	0.023	0.027	0.031	0.035	0.041	0.047	0.054	0.062	0.073	0.085	0.096	0.103	0.110	0.114	0.117	0.123
<u>2.18</u>	0.019	0.023	0.027	0.031	0.035	0.040	0.046	0.053	0.062	0.072	0.084	0.096	0.102	0.109	0.113	0.116	0.122
<u>2.19</u>	0.019	0.023	0.027	0.030	0.034	0.040	0.046	0.053	0.061	0.072	0.084	0.095	0.102	0.108	0.113	0.116	0.121
<u>2.20</u>	0.018	0.022	0.026	0.030	0.034	0.040	0.045	0.053	0.061	0.071	0.083	0.095	0.101	0.108	0.112	0.115	0.120
<u>2.21</u>	0.018	0.022	0.026	0.030	0.034	0.039	0.045	0.052	0.060	0.071	0.083	0.094	0.101	0.107	0.111	0.114	0.119
<u>2.22</u>	0.018	0.022	0.026	0.029	0.033	0.039	0.045	0.052	0.060	0.070	0.082	0.093	0.100	0.106	0.111	0.113	0.119
<u>2.23</u>	0.018	0.022	0.025	0.029	0.033	0.038	0.044	0.051	0.060	0.070	0.082	0.093	0.099	0.106	0.110	0.113	0.118
<u>2.24</u>	0.017	0.021	0.025	0.029	0.033	0.038	0.044	0.051	0.059	0.070	0.081	0.092	0.099	0.105	0.109	0.112	0.117
<u>2.25</u>	0.017	0.021	0.025	0.029	0.032	0.038	0.043	0.051	0.059	0.069	0.081	0.092	0.098	0.105	0.109	0.111	0.116
<u>2.26</u>	0.017	0.021	0.025	0.028	0.032	0.037	0.043	0.050	0.058	0.069	0.080	0.091	0.098	0.104	0.108	0.111	0.116
<u>2.27</u>	0.017	0.021	0.024	0.028	0.032	0.037	0.043	0.050	0.058	0.068	0.080	0.091	0.097	0.103	0.107	0.110	0.115
<u>2.28</u>	0.017	0.020	0.024	0.028	0.031	0.037	0.042	0.049	0.057	0.068	0.079	0.090	0.096	0.103	0.107	0.109	0.114
<u>2.29</u>	0.016	0.020	0.024	0.027	0.031	0.036	0.042	0.049	0.057	0.067	0.079	0.090	0.096	0.102	0.106	0.109	0.114
<u>2.30</u>	0.016	0.020	0.024	0.027	0.031	0.036	0.042	0.049	0.057	0.067	0.078	0.089	0.095	0.102	0.106	0.108	0.113
<u>2.31</u>	0.016	0.020	0.023	0.027	0.031	0.036	0.041	0.048	0.056	0.066	0.078	0.089	0.095	0.101	0.105	0.107	0.112
<u>2.32</u>	0.016	0.019	0.023	0.027	0.030	0.036	0.041	0.048	0.056	0.066	0.077	0.088	0.094	0.100	0.104	0.107	0.112
<u>2.33</u>	0.016	0.019	0.023	0.026	0.030	0.035	0.041	0.048	0.056	0.066	0.077	0.088	0.094	0.100	0.104	0.106	0.111
<u>2.34</u>	0.015	0.019	0.023	0.026	0.030	0.035	0.040	0.047	0.055	0.065	0.076	0.087	0.093	0.099	0.103	0.105	0.110
<u>2.35</u>	0.015	0.019	0.022	0.026	0.029	0.035	0.040	0.047	0.055	0.065	0.076	0.087	0.093	0.099	0.103	0.105	0.110
<u>2.36</u>	0.015	0.018	0.022	0.026	0.029	0.034	0.040	0.047	0.054	0.064	0.075	0.086	0.092	0.098	0.102	0.104	0.109
<u>2.37</u>	0.015	0.018	0.022	0.025	0.029	0.034	0.039	0.046	0.054	0.064	0.075	0.086	0.092	0.098	0.101	0.104	0.108
<u>2.38</u>	0.015	0.018	0.022	0.025	0.029	0.034	0.039	0.046	0.054	0.063	0.074	0.085	0.091	0.097	0.101	0.103	0.108
<u>2.39</u>	0.014	0.018	0.021	0.025	0.028	0.033	0.039	0.046	0.053	0.063	0.074	0.085	0.091	0.097	0.100	0.102	0.107
<u>2.40</u>	0.014	0.018	0.021	0.025	0.028	0.033	0.039	0.045	0.053	0.063	0.074	0.084	0.090	0.096	0.100	0.102	0.106
<u>2.41</u>	0.014	0.017	0.021	0.024	0.028	0.033	0.038	0.045	0.053	0.062	0.073	0.084	0.090	0.096	0.099	0.101	0.106
<u>2.42</u>	0.014	0.017	0.021	0.024	0.028	0.033	0.038	0.045	0.052	0.062	0.073	0.083	0.089	0.095	0.099	0.101	0.105
<u>2.43</u>	0.014	0.017	0.021	0.024	0.027	0.032	0.038	0.044	0.052	0.062	0.072	0.083	0.089	0.095	0.098	0.100	0.105
<u>2.44</u>	0.013	0.017	0.020	0.024	0.027	0.032	0.037	0.044	0.052	0.061	0.072	0.083	0.088	0.094	0.098	0.100	0.104
<u>2.45</u>	0.013	0.017	0.020	0.024	0.027	0.032	0.037	0.044	0.051	0.061	0.072	0.082	0.088	0.094	0.097	0.099	0.103
<u>2.46</u>	0.013	0.017	0.020	0.023	0.027	0.032	0.037	0.043	0.051	0.060	0.071	0.082	0.087	0.093	0.096	0.098	0.103
<u>2.47</u>	0.013	0.016	0.020	0.023	0.027	0.031	0.037	0.043	0.051	0.060	0.071	0.081	0.087	0.093	0.096	0.098	0.102
<u>2.48</u>	0.013	0.016	0.020	0.023	0.026	0.031	0.036	0.043	0.050	0.060	0.070	0.081	0.087	0.092	0.095	0.097	0.102
<u>2.49</u>	0.013	0.016	0.019	0.023	0.026	0.031	0.036	0.043	0.050	0.059	0.070	0.081	0.086	0.092	0.095	0.097	0.101
<u>2.50</u>	0.013	0.016	0.019	0.023	0.026	0.031	0.036	0.042	0.050	0.059	0.070	0.080	0.086	0.091	0.094	0.096	0.100
<u>2.51</u>	0.012	0.016	0.019	0.022	0.026	0.030	0.035	0.042	0.049	0.059	0.069	0.080	0.085	0.091	0.094	0.096	0.100
<u>2.52</u>	0.012	0.016	0.019	0.022	0.025	0.030	0.035	0.042	0.049	0.058	0.069	0.079	0.085	0.090	0.093	0.095	0.099
<u>2.53</u>	0.012	0.015	0.019	0.022	0.025	0.030	0.035	0.041	0.049	0.058	0.068	0.079	0.084	0.090	0.093	0.095	0.099
<u>2.54</u>	0.012	0.015	0.018	0.022	0.025	0.030	0.035	0.041	0.048	0.058	0.068	0.079	0.084	0.089	0.092	0.094	0.098
<u>2.55</u>	0.012	0.015	0.018	0.022	0.025	0.030	0.034	0.041	0.048	0.057	0.068	0.078	0.084	0.089	0.092	0.094	0.098
<u>2.56</u>	0.012	0.015	0.018	0.021	0.025	0.029	0.034	0.041	0.048	0.057	0.067	0.078	0.083	0.089	0.092	0.093	0.097
<u>2.57</u>	0.012	0.015	0.018	0.021	0.024	0.029	0.034	0.040	0.048	0.057	0.067	0.077	0.083	0.088	0.091	0.093	0.097
<u>2.58</u>	0.011	0.015	0.018	0.021	0.024	0.029	0.034	0.040	0.047	0.056	0.067	0.077	0.082	0.088	0.091	0.092	0.096
<u>2.59</u>	0.011	0.014	0.018	0.021	0.024	0.029	0.034	0.040	0.047	0.056	0.066	0.077	0.082	0.087	0.090	0.092	0.096
<u>2.60</u>	0.011	0.014	0.017	0.021	0.024	0.028	0.033	0.040	0.047	0.056	0.066	0.076	0.082	0.087	0.090	0.091	0.095
<u>2.61</u>	0.011	0.014	0.017	0.020	0.024	0.028	0.033	0.039	0.046	0.055	0.066	0.076	0.081	0.086	0.089	0.091	0.094
<u>2.62</u>	0.011	0.014	0.017	0.020	0.023	0.028	0.033	0.039	0.046	0.055	0.065	0.076	0.081	0.086	0.089	0.090	0.094
<u>2.63</u>	0.011	0.014	0.017	0.020	0.023	0.028	0.033	0.039	0.046	0.055	0.065	0.075	0.080	0.086	0.088	0.090	0.093
<u>2.64</u>	0.011	0.014	0.017	0.020	0.023	0.028	0.032	0.039	0.046	0.054	0.065	0.075	0.080	0.085	0.088	0.089	0.093
<u>2.65</u>	0.011	0.014	0.017	0.020	0.023	0.027	0.032	0.038	0.045	0.054	0.064	0.075	0.080	0.085	0.087	0.089	0.093

## Appendix C

Table MA —Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33
2.66	0.010	0.013	0.017	0.020	0.023	0.027	0.032	0.038	0.045	0.054	0.064	0.074	0.079	0.084	0.087	0.088	0.092
2.67	0.010	0.013	0.016	0.019	0.023	0.027	0.032	0.038	0.045	0.054	0.064	0.074	0.079	0.084	0.087	0.088	0.092
2.68	0.010	0.013	0.016	0.019	0.022	0.027	0.031	0.038	0.044	0.053	0.063	0.073	0.079	0.083	0.086	0.087	0.091
2.69	0.010	0.013	0.016	0.019	0.022	0.027	0.031	0.037	0.044	0.053	0.063	0.073	0.078	0.083	0.086	0.087	0.091
2.70	0.010	0.013	0.016	0.019	0.022	0.026	0.031	0.037	0.044	0.053	0.063	0.073	0.078	0.083	0.085	0.086	0.090
2.71	0.010	0.013	0.016	0.019	0.022	0.026	0.031	0.037	0.044	0.052	0.062	0.072	0.077	0.082	0.085	0.086	0.090
2.72	0.010	0.013	0.016	0.019	0.022	0.026	0.031	0.037	0.043	0.052	0.062	0.072	0.077	0.082	0.084	0.086	0.089
2.73	0.010	0.013	0.016	0.019	0.021	0.026	0.030	0.036	0.043	0.052	0.062	0.072	0.077	0.082	0.084	0.085	0.089
2.74	0.009	0.012	0.015	0.018	0.021	0.026	0.030	0.036	0.043	0.052	0.061	0.071	0.076	0.081	0.084	0.085	0.088
2.75	0.009	0.012	0.015	0.018	0.021	0.025	0.030	0.036	0.043	0.051	0.061	0.071	0.076	0.081	0.083	0.084	0.088
2.76	0.009	0.012	0.015	0.018	0.021	0.025	0.030	0.036	0.042	0.051	0.061	0.071	0.076	0.080	0.083	0.084	0.087
2.77	0.009	0.012	0.015	0.018	0.021	0.025	0.030	0.035	0.042	0.051	0.061	0.070	0.075	0.080	0.082	0.084	0.087
2.78	0.009	0.012	0.015	0.018	0.021	0.025	0.029	0.035	0.042	0.051	0.060	0.070	0.075	0.080	0.082	0.083	0.087
2.79	0.009	0.012	0.015	0.018	0.021	0.025	0.029	0.035	0.042	0.050	0.060	0.070	0.075	0.079	0.082	0.083	0.086
2.80	0.009	0.012	0.015	0.017	0.020	0.025	0.029	0.035	0.042	0.050	0.060	0.069	0.074	0.079	0.081	0.082	0.086
2.81	0.009	0.012	0.014	0.017	0.020	0.024	0.029	0.035	0.041	0.050	0.059	0.069	0.074	0.079	0.081	0.082	0.085
2.82	0.009	0.011	0.014	0.017	0.020	0.024	0.029	0.034	0.041	0.049	0.059	0.069	0.074	0.078	0.080	0.081	0.085
2.83	0.008	0.011	0.014	0.017	0.020	0.024	0.028	0.034	0.041	0.049	0.059	0.068	0.073	0.078	0.080	0.081	0.084
2.84	0.008	0.011	0.014	0.017	0.020	0.024	0.028	0.034	0.041	0.049	0.059	0.068	0.073	0.077	0.080	0.081	0.084
2.85	0.008	0.011	0.014	0.017	0.020	0.024	0.028	0.034	0.040	0.049	0.058	0.068	0.073	0.077	0.079	0.080	0.084
2.86	0.008	0.011	0.014	0.017	0.020	0.024	0.028	0.034	0.040	0.048	0.058	0.068	0.072	0.077	0.079	0.080	0.083
2.87	0.008	0.011	0.014	0.017	0.019	0.023	0.028	0.033	0.040	0.048	0.058	0.067	0.072	0.076	0.079	0.080	0.083
2.88	0.008	0.011	0.014	0.016	0.019	0.023	0.028	0.033	0.040	0.048	0.057	0.067	0.072	0.076	0.078	0.079	0.082
2.89	0.007	0.010	0.013	0.016	0.019	0.023	0.027	0.033	0.040	0.048	0.057	0.067	0.071	0.076	0.078	0.079	0.082
2.90	0.007	0.010	0.013	0.016	0.019	0.023	0.027	0.033	0.039	0.047	0.057	0.066	0.071	0.075	0.078	0.078	0.082
2.91	0.006	0.009	0.013	0.016	0.019	0.023	0.027	0.033	0.039	0.047	0.057	0.066	0.071	0.075	0.077	0.078	0.081
2.92	0.006	0.009	0.012	0.016	0.019	0.023	0.027	0.033	0.039	0.047	0.056	0.066	0.070	0.075	0.077	0.078	0.081
2.93	0.006	0.009	0.012	0.016	0.019	0.023	0.027	0.033	0.039	0.047	0.056	0.063	0.070	0.074	0.076	0.078	0.081
2.94	0.006	0.009	0.012	0.015	0.019	0.023	0.027	0.032	0.039	0.047	0.055	0.063	0.069	0.074	0.076	0.078	0.081
2.95	0.005	0.009	0.012	0.015	0.019	0.023	0.027	0.032	0.039	0.047	0.055	0.063	0.069	0.074	0.076	0.078	0.081
2.96	0.005	0.009	0.012	0.015	0.019	0.023	0.027	0.032	0.039	0.047	0.055	0.063	0.068	0.072	0.076	0.078	0.081
2.97	0.005	0.009	0.012	0.015	0.019	0.023	0.027	0.032	0.039	0.047	0.054	0.062	0.068	0.072	0.075	0.078	0.081
2.98	0.005	0.009	0.012	0.015	0.019	0.023	0.027	0.032	0.039	0.047	0.054	0.061	0.067	0.072	0.075	0.078	0.081
2.99	0.005	0.009	0.012	0.015	0.019	0.023	0.027	0.032	0.039	0.046	0.054	0.060	0.067	0.071	0.074	0.078	0.081
3.00	0.005	0.008	0.012	0.015	0.019	0.023	0.027	0.032	0.039	0.046	0.053	0.060	0.065	0.071	0.074	0.078	0.081

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
<u>0.01</u>	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
<u>0.02</u>	0.980	0.980	0.980	0.980	0.980	0.980	0.980	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.982
	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002
<u>0.03</u>	0.970	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.971	0.972	0.972	0.972	0.972	0.973	0.973
	0.000	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.003
<u>0.04</u>	0.961	0.961	0.961	0.961	0.961	0.961	0.961	0.962	0.962	0.962	0.962	0.963	0.963	0.963	0.963	0.964	0.964
	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004
<u>0.05</u>	0.951	0.951	0.951	0.951	0.952	0.952	0.952	0.952	0.953	0.953	0.953	0.954	0.954	0.954	0.955	0.955	0.956
	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.004	0.004	0.004	0.005	0.005	0.006
<u>0.06</u>	0.941	0.941	0.942	0.942	0.942	0.942	0.943	0.943	0.943	0.944	0.944	0.945	0.945	0.946	0.946	0.947	0.947
	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.004	0.004	0.005	0.005	0.006	0.006	0.007	0.007
<u>0.07</u>	0.931	0.932	0.932	0.932	0.933	0.933	0.933	0.934	0.934	0.934	0.935	0.936	0.936	0.937	0.938	0.938	0.939
	0.001	0.002	0.002	0.002	0.003	0.003	0.003	0.004	0.004	0.004	0.005	0.006	0.006	0.007	0.008	0.008	0.009
<u>0.08</u>	0.922	0.922	0.922	0.923	0.923	0.923	0.924	0.924	0.925	0.926	0.926	0.927	0.927	0.928	0.929	0.930	0.931
	0.002	0.002	0.002	0.003	0.003	0.003	0.004	0.004	0.005	0.006	0.006	0.007	0.007	0.008	0.009	0.010	0.011
<u>0.09</u>	0.912	0.912	0.913	0.913	0.914	0.914	0.915	0.915	0.916	0.917	0.917	0.918	0.919	0.920	0.921	0.922	0.923
	0.002	0.002	0.003	0.003	0.004	0.004	0.005	0.005	0.006	0.007	0.007	0.008	0.009	0.010	0.011	0.012	0.013
<u>0.10</u>	0.903	0.903	0.903	0.904	0.904	0.905	0.906	0.906	0.907	0.908	0.909	0.910	0.910	0.911	0.913	0.914	0.915
	0.003	0.003	0.003	0.004	0.004	0.005	0.006	0.006	0.007	0.008	0.009	0.010	0.010	0.011	0.013	0.014	0.015
<u>0.11</u>	0.893	0.894	0.894	0.895	0.895	0.896	0.897	0.897	0.898	0.899	0.900	0.901	0.902	0.903	0.904	0.906	0.907
	0.003	0.004	0.004	0.005	0.005	0.006	0.007	0.007	0.008	0.009	0.010	0.011	0.012	0.013	0.014	0.016	0.017
<u>0.12</u>	0.884	0.884	0.885	0.886	0.886	0.887	0.888	0.889	0.890	0.891	0.892	0.893	0.894	0.895	0.897	0.898	0.899
	0.004	0.004	0.005	0.006	0.006	0.007	0.008	0.009	0.010	0.011	0.012	0.013	0.014	0.015	0.017	0.018	0.019
<u>0.13</u>	0.874	0.875	0.876	0.876	0.877	0.878	0.879	0.880	0.881	0.882	0.883	0.885	0.886	0.887	0.889	0.890	0.892
	0.004	0.005	0.006	0.006	0.007	0.008	0.009	0.010	0.011	0.012	0.013	0.015	0.016	0.017	0.019	0.020	0.022
<u>0.14</u>	0.865	0.866	0.866	0.867	0.868	0.869	0.870	0.871	0.872	0.874	0.875	0.876	0.878	0.879	0.881	0.883	0.884
	0.005	0.006	0.006	0.007	0.008	0.009	0.010	0.011	0.012	0.014	0.015	0.016	0.018	0.019	0.021	0.023	0.024
<u>0.15</u>	0.856	0.856	0.857	0.858	0.859	0.860	0.861	0.863	0.864	0.865	0.867	0.868	0.870	0.872	0.873	0.875	0.877
	0.006	0.006	0.007	0.008	0.009	0.010	0.011	0.013	0.014	0.015	0.017	0.018	0.020	0.022	0.023	0.025	0.027
<u>0.16</u>	0.846	0.847	0.848	0.849	0.850	0.852	0.853	0.854	0.856	0.857	0.859	0.861	0.862	0.864	0.866	0.868	0.870
	0.006	0.007	0.008	0.009	0.010	0.012	0.013	0.014	0.016	0.017	0.019	0.021	0.022	0.024	0.026	0.028	0.030
<u>0.17</u>	0.837	0.838	0.839	0.841	0.842	0.843	0.844	0.846	0.847	0.849	0.851	0.853	0.855	0.856	0.859	0.861	0.863
	0.007	0.008	0.009	0.011	0.012	0.013	0.014	0.016	0.017	0.019	0.021	0.023	0.025	0.026	0.029	0.031	0.033
<u>0.18</u>	0.828	0.829	0.830	0.832	0.833	0.834	0.836	0.838	0.839	0.841	0.843	0.845	0.847	0.849	0.851	0.853	0.856
	0.008	0.009	0.010	0.012	0.013	0.014	0.016	0.018	0.019	0.021	0.023	0.025	0.027	0.029	0.031	0.033	0.036
<u>0.19</u>	0.819	0.820	0.822	0.823	0.824	0.826	0.828	0.829	0.831	0.833	0.835	0.837	0.839	0.842	0.844	0.846	0.849
	0.009	0.010	0.012	0.013	0.014	0.016	0.018	0.019	0.021	0.023	0.025	0.027	0.029	0.032	0.034	0.036	0.039
<u>0.20</u>	0.810	0.811	0.813	0.814	0.816	0.818	0.819	0.821	0.823	0.825	0.828	0.830	0.832	0.834	0.837	0.839	0.842
	0.010	0.011	0.013	0.014	0.016	0.018	0.019	0.021	0.023	0.025	0.028	0.030	0.032	0.034	0.037	0.039	0.042
<u>0.21</u>	0.801	0.802	0.804	0.806	0.807	0.809	0.811	0.813	0.815	0.818	0.820	0.822	0.825	0.827	0.830	0.832	0.835
	0.011	0.012	0.014	0.016	0.017	0.019	0.021	0.023	0.025	0.028	0.030	0.032	0.035	0.037	0.040	0.042	0.045
<u>0.22</u>	0.792	0.794	0.796	0.797	0.799	0.801	0.803	0.805	0.808	0.810	0.812	0.815	0.818	0.820	0.823	0.826	0.828
	0.012	0.014	0.016	0.017	0.019	0.021	0.023	0.025	0.028	0.030	0.032	0.035	0.038	0.040	0.043	0.046	0.048
<u>0.23</u>	0.784	0.785	0.787	0.789	0.791	0.793	0.795	0.797	0.800	0.802	0.805	0.808	0.810	0.813	0.816	0.819	0.822
	0.014	0.015	0.017	0.019	0.021	0.023	0.025	0.027	0.030	0.032	0.035	0.038	0.040	0.043	0.046	0.049	0.052
<u>0.24</u>	0.775	0.776	0.779	0.781	0.783	0.785	0.787	0.790	0.792	0.795	0.798	0.800	0.803	0.806	0.809	0.812	0.815
	0.015	0.016	0.019	0.021	0.023	0.025	0.027	0.030	0.032	0.035	0.038	0.040	0.043	0.046	0.049	0.052	0.055
<u>0.25</u>	0.766	0.768	0.770	0.772	0.775	0.777	0.779	0.782	0.785	0.787	0.790	0.793	0.796	0.799	0.803	0.806	0.809
	0.016	0.018	0.020	0.022	0.025	0.027	0.029	0.032	0.035	0.037	0.040	0.043	0.046	0.049	0.053	0.056	0.059
<u>0.26</u>	0.758	0.759	0.762	0.764	0.767	0.769	0.772	0.774	0.777	0.780	0.783	0.786	0.790	0.793	0.796	0.799	0.802
	0.018	0.019	0.022	0.024	0.027	0.029	0.032	0.034	0.037	0.040	0.043	0.046	0.050	0.053	0.056	0.059	0.062
<u>0.27</u>	0.749	0.751	0.754	0.756	0.759	0.761	0.764	0.767	0.770	0.773	0.776	0.779	0.783	0.786	0.789	0.793	0.796
	0.019	0.021	0.024	0.026	0.029	0.031	0.034	0.037	0.040	0.043	0.046	0.049	0.053	0.056	0.059	0.063	0.066
<u>0.28</u>	0.741	0.743	0.746	0.748	0.751	0.753	0.756	0.759	0.763	0.766	0.769	0.773	0.776	0.779	0.783	0.786	0.790
	0.021	0.023	0.026	0.028	0.031	0.033	0.036	0.039	0.043	0.046	0.049	0.053	0.056	0.059	0.063	0.066	0.070
<u>0.29</u>	0.732	0.735	0.738	0.740	0.743	0.746	0.749	0.752	0.755	0.759	0.762	0.766	0.769	0.773	0.777	0.780	0.784
	0.022	0.025	0.028	0.030	0.033	0.036	0.039	0.									

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
	0.026	0.028	0.032	0.035	0.038	0.041	0.044	0.048	0.051	0.055	0.059	0.063	0.066	0.070	0.074	0.078	0.082
0.32	0.708	0.710	0.714	0.717	0.720	0.723	0.727	0.731	0.734	0.738	0.742	0.746	0.750	0.754	0.758	0.762	0.766
	0.028	0.030	0.034	0.037	0.040	0.043	0.047	0.051	0.054	0.058	0.062	0.066	0.070	0.074	0.078	0.082	0.086
0.33	0.700	0.703	0.706	0.709	0.713	0.716	0.720	0.724	0.727	0.731	0.735	0.740	0.744	0.748	0.752	0.756	0.760
	0.030	0.033	0.036	0.039	0.043	0.046	0.050	0.054	0.057	0.061	0.065	0.070	0.074	0.078	0.082	0.086	0.090
0.34	0.692	0.695	0.698	0.702	0.705	0.709	0.713	0.717	0.721	0.725	0.729	0.733	0.737	0.742	0.746	0.750	0.754
	0.032	0.035	0.038	0.042	0.045	0.049	0.053	0.057	0.061	0.065	0.069	0.073	0.077	0.082	0.086	0.090	0.094
0.35	0.684	0.687	0.691	0.695	0.698	0.702	0.706	0.710	0.714	0.718	0.723	0.727	0.731	0.736	0.740	0.744	0.749
	0.034	0.037	0.041	0.045	0.048	0.052	0.056	0.060	0.064	0.068	0.073	0.077	0.081	0.086	0.090	0.094	0.099
0.36	0.676	0.679	0.683	0.687	0.691	0.695	0.699	0.703	0.707	0.712	0.716	0.721	0.725	0.730	0.734	0.739	0.743
	0.036	0.039	0.043	0.047	0.051	0.055	0.059	0.063	0.067	0.072	0.076	0.081	0.085	0.090	0.094	0.099	0.103
0.37	0.669	0.672	0.676	0.680	0.684	0.688	0.692	0.696	0.701	0.705	0.710	0.715	0.719	0.724	0.728	0.733	0.738
	0.039	0.042	0.046	0.050	0.054	0.058	0.062	0.066	0.071	0.075	0.080	0.085	0.089	0.094	0.098	0.103	0.108
0.38	0.661	0.664	0.669	0.673	0.677	0.681	0.685	0.690	0.694	0.699	0.704	0.709	0.713	0.718	0.723	0.727	0.732
	0.041	0.044	0.049	0.053	0.057	0.061	0.065	0.070	0.074	0.079	0.084	0.089	0.093	0.098	0.103	0.107	0.112
0.39	0.654	0.657	0.662	0.666	0.670	0.674	0.679	0.683	0.688	0.693	0.698	0.703	0.707	0.712	0.717	0.722	0.727
	0.044	0.047	0.052	0.056	0.060	0.064	0.069	0.073	0.078	0.083	0.088	0.093	0.097	0.102	0.107	0.112	0.117
0.40	0.646	0.650	0.654	0.659	0.663	0.667	0.672	0.677	0.682	0.687	0.692	0.697	0.702	0.707	0.712	0.716	0.721
	0.046	0.050	0.054	0.059	0.063	0.067	0.072	0.077	0.082	0.087	0.092	0.097	0.102	0.107	0.112	0.116	0.121
0.41	0.639	0.642	0.647	0.652	0.656	0.661	0.665	0.670	0.675	0.681	0.686	0.691	0.696	0.701	0.706	0.711	0.716
	0.049	0.052	0.057	0.062	0.066	0.071	0.075	0.080	0.085	0.091	0.096	0.101	0.106	0.111	0.116	0.121	0.126
0.42	0.632	0.635	0.640	0.645	0.649	0.654	0.659	0.664	0.669	0.675	0.680	0.685	0.690	0.696	0.701	0.706	0.711
	0.052	0.055	0.060	0.065	0.069	0.074	0.079	0.084	0.089	0.095	0.100	0.105	0.110	0.116	0.121	0.126	0.131
0.43	0.624	0.628	0.634	0.638	0.643	0.648	0.653	0.658	0.663	0.669	0.674	0.680	0.685	0.690	0.695	0.701	0.706
	0.054	0.058	0.064	0.068	0.073	0.078	0.083	0.088	0.093	0.099	0.104	0.110	0.115	0.120	0.125	0.131	0.136
0.44	0.617	0.621	0.627	0.632	0.636	0.641	0.646	0.652	0.657	0.663	0.668	0.674	0.679	0.685	0.690	0.695	0.701
	0.057	0.061	0.067	0.072	0.076	0.081	0.086	0.092	0.097	0.103	0.108	0.114	0.119	0.125	0.130	0.135	0.141
0.45	0.610	0.614	0.620	0.625	0.630	0.635	0.640	0.646	0.651	0.657	0.663	0.668	0.674	0.679	0.685	0.690	0.696
	0.060	0.064	0.070	0.075	0.080	0.085	0.090	0.096	0.101	0.107	0.113	0.118	0.124	0.129	0.135	0.140	0.146
0.46	0.603	0.608	0.613	0.619	0.624	0.629	0.634	0.640	0.645	0.651	0.657	0.663	0.669	0.674	0.680	0.685	0.691
	0.063	0.068	0.073	0.079	0.084	0.089	0.094	0.100	0.105	0.111	0.117	0.123	0.129	0.134	0.140	0.145	0.151
0.47	0.596	0.601	0.607	0.612	0.617	0.623	0.628	0.634	0.640	0.646	0.652	0.658	0.663	0.669	0.675	0.680	0.686
	0.066	0.071	0.077	0.082	0.087	0.093	0.098	0.104	0.110	0.116	0.122	0.128	0.133	0.139	0.145	0.150	0.156
0.48	0.590	0.594	0.600	0.606	0.611	0.616	0.622	0.628	0.634	0.640	0.646	0.652	0.658	0.664	0.670	0.675	0.681
	0.070	0.074	0.080	0.086	0.091	0.096	0.102	0.108	0.114	0.120	0.126	0.132	0.138	0.144	0.150	0.155	0.161
0.49	0.583	0.588	0.594	0.600	0.605	0.610	0.616	0.622	0.628	0.635	0.641	0.647	0.653	0.659	0.665	0.671	0.676
	0.073	0.078	0.084	0.090	0.095	0.100	0.106	0.112	0.118	0.125	0.131	0.137	0.143	0.149	0.155	0.161	0.166
0.50	0.576	0.581	0.588	0.593	0.599	0.605	0.611	0.617	0.623	0.629	0.636	0.642	0.648	0.654	0.660	0.666	0.672
	0.076	0.081	0.088	0.093	0.099	0.105	0.111	0.117	0.123	0.129	0.136	0.142	0.148	0.154	0.160	0.166	0.172
0.51	0.570	0.575	0.581	0.587	0.593	0.599	0.605	0.611	0.617	0.624	0.630	0.637	0.643	0.649	0.655	0.661	0.667
	0.080	0.085	0.091	0.097	0.103	0.109	0.115	0.121	0.127	0.134	0.140	0.147	0.153	0.159	0.165	0.171	0.177
0.52	0.563	0.569	0.575	0.581	0.587	0.593	0.599	0.605	0.612	0.618	0.625	0.632	0.638	0.644	0.650	0.656	0.663
	0.083	0.089	0.095	0.101	0.107	0.113	0.119	0.125	0.132	0.138	0.145	0.152	0.158	0.164	0.170	0.176	0.183
0.53	0.557	0.562	0.569	0.575	0.581	0.587	0.593	0.600	0.607	0.613	0.620	0.627	0.633	0.639	0.646	0.652	0.658
	0.087	0.092	0.099	0.105	0.111	0.117	0.123	0.130	0.137	0.143	0.150	0.157	0.163	0.169	0.176	0.182	0.188
0.54	0.551	0.556	0.563	0.569	0.575	0.581	0.588	0.595	0.601	0.608	0.615	0.622	0.628	0.635	0.641	0.647	0.654
	0.091	0.096	0.103	0.109	0.115	0.121	0.128	0.135	0.141	0.148	0.155	0.162	0.168	0.175	0.181	0.187	0.194
0.55	0.545	0.550	0.557	0.564	0.570	0.576	0.582	0.589	0.596	0.603	0.610	0.617	0.623	0.630	0.636	0.643	0.649
	0.095	0.100	0.107	0.114	0.120	0.126	0.132	0.139	0.146	0.153	0.160	0.167	0.173	0.180	0.186	0.193	0.199
0.56	0.538	0.544	0.551	0.558	0.564	0.570	0.577	0.584	0.591	0.598	0.605	0.612	0.619	0.625	0.632	0.638	0.645
	0.098	0.104	0.111	0.118	0.124	0.130	0.137	0.144	0.151	0.158	0.165	0.172	0.179	0.185	0.192	0.198	0.205
0.57	0.532	0.538	0.545	0.552	0.558	0.565	0.572	0.579	0.586	0.593	0.600	0.607	0.614	0.621	0.627	0.634	0.641
	0.102	0.108	0.115	0.122	0.128	0.135	0.142	0.149	0.156	0.163	0.170	0.177	0.184	0.191	0.197	0.204	0.211
0.58	0.526	0.532	0.540	0.546	0.553	0.560	0.566	0.573	0.581	0.588	0.595	0.602	0.609	0.616	0.623	0.630	0.636
	0.106	0.112	0.120	0.126	0.133	0.140	0.146	0.153	0.161	0.168	0.175	0.182	0.189	0.196	0.203	0.210	0.216
0.59	0.520	0.526	0.534	0.541	0.547	0.554	0.561	0.568	0.576	0.583	0.591	0.598	0.605	0.612	0.619	0.625	0.632
	0.110	0.116	0.124	0.131	0.137	0.144	0.151	0.158	0.166	0.173	0.181	0.188	0.195	0.202	0.209	0.215	0.222
0.60	0.515	0.521	0.528	0.535	0.542	0.549	0.556	0.563	0.571	0.578	0.586	0.593	0.600	0.608	0.614	0.621	0.628
	0.115	0.121	0.128	0.135	0.142	0.149	0.156	0.163	0.171	0.178	0.186	0.193	0.200	0.208	0.214	0.221	0.228
0.61	0.509	0.515	0.523	0.530	0.537	0.544	0.551	0.558	0.566	0.574	0.581	0.589	0.596	0.603	0.610	0.617	0.624
	0.119	0.125	0.133	0.140	0.147	0.154	0.161	0.168	0.176	0.184	0.191	0.199	0.206	0.213	0.220	0.227	0.234

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
<b>0.62</b>	0.503	0.509	0.517	0.525	0.532	0.539	0.546	0.553	0.561	0.569	0.577	0.584	0.592	0.599	0.606	0.613	0.620
	0.123	0.129	0.137	0.145	0.152	0.159	0.166	0.173	0.181	0.189	0.197	0.204	0.212	0.219	0.226	0.233	0.240
<b>0.63</b>	0.498	0.504	0.512	0.519	0.526	0.534	0.541	0.549	0.556	0.564	0.572	0.580	0.587	0.595	0.602	0.609	0.616
	0.128	0.134	0.142	0.149	0.156	0.164	0.171	0.179	0.186	0.194	0.202	0.210	0.217	0.225	0.232	0.239	0.246
<b>0.64</b>	0.492	0.498	0.507	0.514	0.521	0.529	0.536	0.544	0.552	0.560	0.568	0.575	0.583	0.591	0.598	0.605	0.612
	0.132	0.138	0.147	0.154	0.161	0.169	0.176	0.184	0.192	0.200	0.208	0.215	0.223	0.231	0.238	0.245	0.252
<b>0.65</b>	0.486	0.493	0.502	0.509	0.516	0.524	0.531	0.539	0.547	0.555	0.563	0.571	0.579	0.586	0.594	0.601	0.608
	0.136	0.143	0.152	0.159	0.166	0.174	0.181	0.189	0.197	0.205	0.213	0.221	0.229	0.236	0.244	0.251	0.258
<b>0.66</b>	0.481	0.488	0.496	0.504	0.511	0.519	0.527	0.535	0.543	0.551	0.559	0.567	0.575	0.582	0.590	0.597	0.604
	0.141	0.148	0.156	0.164	0.171	0.179	0.187	0.195	0.203	0.211	0.219	0.227	0.235	0.242	0.250	0.257	0.264
<b>0.67</b>	0.476	0.483	0.491	0.499	0.506	0.514	0.522	0.530	0.538	0.546	0.555	0.563	0.571	0.578	0.586	0.593	0.600
	0.146	0.153	0.161	0.169	0.176	0.184	0.192	0.200	0.208	0.216	0.225	0.233	0.241	0.248	0.256	0.263	0.270
<b>0.68</b>	0.471	0.477	0.486	0.494	0.502	0.509	0.517	0.525	0.534	0.542	0.551	0.559	0.567	0.574	0.582	0.589	0.597
	0.151	0.157	0.166	0.174	0.182	0.189	0.197	0.205	0.214	0.222	0.231	0.239	0.247	0.254	0.262	0.269	0.277
<b>0.69</b>	0.465	0.472	0.481	0.489	0.497	0.505	0.513	0.521	0.529	0.538	0.546	0.555	0.563	0.570	0.578	0.585	0.593
	0.155	0.162	0.171	0.179	0.187	0.195	0.203	0.211	0.219	0.228	0.236	0.245	0.253	0.260	0.268	0.275	0.283
<b>0.70</b>	0.460	0.467	0.476	0.485	0.492	0.500	0.508	0.516	0.525	0.534	0.542	0.551	0.559	0.567	0.574	0.582	0.589
	0.160	0.167	0.176	0.185	0.192	0.200	0.208	0.216	0.225	0.234	0.242	0.251	0.259	0.267	0.274	0.282	0.289
<b>0.71</b>	0.455	0.462	0.472	0.480	0.487	0.495	0.504	0.512	0.521	0.529	0.538	0.547	0.555	0.563	0.570	0.578	0.586
	0.165	0.172	0.182	0.190	0.197	0.205	0.214	0.222	0.231	0.239	0.248	0.257	0.265	0.273	0.280	0.288	0.296
<b>0.72</b>	0.450	0.458	0.467	0.475	0.483	0.491	0.499	0.508	0.517	0.525	0.534	0.543	0.551	0.559	0.567	0.574	0.582
	0.170	0.178	0.187	0.195	0.203	0.211	0.219	0.228	0.237	0.245	0.254	0.263	0.271	0.279	0.287	0.294	0.302
<b>0.73</b>	0.445	0.453	0.462	0.471	0.478	0.487	0.495	0.504	0.512	0.521	0.530	0.539	0.547	0.555	0.563	0.571	0.579
	0.175	0.183	0.192	0.201	0.208	0.217	0.225	0.234	0.242	0.251	0.260	0.269	0.277	0.285	0.293	0.301	0.309
<b>0.74</b>	0.440	0.448	0.457	0.466	0.474	0.482	0.491	0.499	0.508	0.517	0.526	0.535	0.543	0.552	0.559	0.567	0.575
	0.180	0.188	0.197	0.206	0.214	0.222	0.231	0.239	0.248	0.257	0.266	0.275	0.283	0.292	0.299	0.307	0.315
<b>0.75</b>	0.436	0.443	0.453	0.462	0.470	0.478	0.487	0.495	0.504	0.513	0.522	0.531	0.540	0.548	0.556	0.564	0.572
	0.186	0.193	0.203	0.212	0.220	0.228	0.237	0.245	0.254	0.263	0.272	0.281	0.290	0.298	0.306	0.314	0.322
<b>0.76</b>	0.431	0.439	0.448	0.457	0.465	0.474	0.482	0.491	0.500	0.509	0.519	0.527	0.536	0.544	0.552	0.560	0.568
	0.191	0.199	0.208	0.217	0.225	0.234	0.242	0.251	0.260	0.269	0.279	0.287	0.296	0.304	0.312	0.320	0.328
<b>0.77</b>	0.426	0.434	0.444	0.453	0.461	0.469	0.478	0.487	0.496	0.506	0.515	0.524	0.532	0.541	0.549	0.557	0.565
	0.196	0.204	0.214	0.223	0.231	0.239	0.248	0.257	0.266	0.276	0.285	0.294	0.302	0.311	0.319	0.327	0.335
<b>0.78</b>	0.422	0.430	0.440	0.448	0.457	0.465	0.474	0.483	0.492	0.502	0.511	0.520	0.529	0.537	0.545	0.553	0.562
	0.202	0.210	0.220	0.228	0.237	0.245	0.254	0.263	0.272	0.282	0.291	0.300	0.309	0.317	0.325	0.333	0.342
<b>0.79</b>	0.417	0.425	0.435	0.444	0.453	0.461	0.470	0.479	0.489	0.498	0.507	0.516	0.525	0.534	0.542	0.550	0.558
	0.207	0.215	0.225	0.234	0.243	0.251	0.260	0.269	0.279	0.288	0.297	0.306	0.315	0.324	0.332	0.340	0.348
<b>0.80</b>	0.413	0.421	0.431	0.440	0.448	0.457	0.466	0.475	0.485	0.494	0.504	0.513	0.522	0.530	0.539	0.547	0.555
	0.213	0.221	0.231	0.240	0.248	0.257	0.266	0.275	0.285	0.294	0.304	0.313	0.322	0.330	0.339	0.347	0.355
<b>0.81</b>	0.408	0.417	0.427	0.436	0.444	0.453	0.462	0.472	0.481	0.491	0.500	0.509	0.518	0.527	0.535	0.543	0.552
	0.218	0.227	0.237	0.246	0.254	0.263	0.272	0.282	0.291	0.301	0.310	0.319	0.328	0.337	0.345	0.353	0.362
<b>0.82</b>	0.404	0.412	0.423	0.432	0.440	0.449	0.459	0.468	0.477	0.487	0.497	0.506	0.515	0.524	0.532	0.540	0.549
	0.224	0.232	0.243	0.252	0.260	0.269	0.279	0.288	0.297	0.307	0.317	0.326	0.335	0.344	0.352	0.360	0.369
<b>0.83</b>	0.400	0.408	0.419	0.428	0.437	0.445	0.455	0.464	0.474	0.483	0.493	0.503	0.511	0.520	0.529	0.537	0.546
	0.230	0.238	0.249	0.258	0.267	0.275	0.285	0.294	0.304	0.313	0.323	0.333	0.341	0.350	0.359	0.367	0.376
<b>0.84</b>	0.396	0.404	0.414	0.424	0.433	0.442	0.451	0.461	0.470	0.480	0.490	0.499	0.508	0.517	0.526	0.534	0.542
	0.236	0.244	0.254	0.264	0.273	0.282	0.291	0.301	0.310	0.320	0.330	0.339	0.348	0.357	0.366	0.374	0.382
<b>0.85</b>	0.392	0.400	0.411	0.420	0.429	0.438	0.447	0.457	0.467	0.476	0.486	0.496	0.505	0.514	0.522	0.531	0.539
	0.242	0.250	0.261	0.270	0.279	0.288	0.297	0.307	0.317	0.326	0.336	0.346	0.355	0.364	0.372	0.381	0.389
<b>0.86</b>	0.388	0.396	0.407	0.416	0.425	0.434	0.444	0.453	0.463	0.473	0.483	0.493	0.502	0.511	0.519	0.528	0.536
	0.248	0.256	0.267	0.276	0.285	0.294	0.304	0.313	0.323	0.333	0.343	0.353	0.362	0.371	0.379	0.388	0.396
<b>0.87</b>	0.383	0.392	0.403	0.412	0.421	0.431	0.440	0.450	0.460	0.470	0.480	0.489	0.498	0.508	0.516	0.525	0.533
	0.253	0.262	0.273	0.282	0.291	0.301	0.310	0.320	0.330	0.340	0.350	0.359	0.368	0.378	0.386	0.395	0.403
<b>0.88</b>	0.380	0.388	0.399	0.409	0.418	0.427	0.437	0.446	0.456	0.466	0.476	0.486	0.495	0.504	0.513	0.522	0.530
	0.260	0.268	0.279	0.289	0.298	0.307	0.317	0.326	0.336	0.346	0.356	0.366	0.375	0.384	0.393	0.402	0.410
<b>0.89</b>	0.376	0.384	0.395	0.405	0.414	0.423	0.433	0.443	0.453	0.463	0.473	0.483	0.492	0.501	0.510	0.519	0.527
	0.266	0.274	0.285	0.295	0.304	0.313	0.323	0.333	0.343	0.353	0.363	0.373	0.382	0.391	0.400	0.409	0.417
<b>0.90</b>	0.372	0.380	0.391	0.401	0.410	0.420	0.430	0.440	0.450	0.460	0.470	0.480	0.489	0.498	0.507	0.516	0.525
	0.272	0.280	0.291	0.301	0.310	0.320	0.330	0.340	0.350	0.360	0.370	0.380	0.389	0.398	0.407	0.416	0.425
<b>0.91</b>	0.368	0.377	0.388	0.398	0.407	0.416	0.426	0.436	0.446	0.457	0.467	0.477	0.486	0.495	0.504	0.513	0.522
	0.278	0.287	0.298	0.308	0.317	0.326	0.336	0.346	0.356	0.367	0.377	0.387	0.396	0.405	0.414	0.423	0.432
<b>0.92</b>	0.364	0.373	0.384	0.394	0.403	0.413	0.423	0.433	0.443	0.453	0.464	0.474	0.483	0.492	0.501	0.510	0.519

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
<b>0.93</b>	0.284	0.293	0.304	0.314	0.323	0.333	0.343	0.353	0.363	0.373	0.384	0.394	0.403	0.412	0.421	0.430	0.439
	0.361	0.369	0.381	0.391	0.400	0.410	0.420	0.430	0.440	0.450	0.461	0.471	0.480	0.489	0.498	0.507	0.516
	0.291	0.299	0.311	0.321	0.330	0.340	0.350	0.360	0.370	0.380	0.391	0.401	0.410	0.419	0.428	0.437	0.446
<b>0.94</b>	0.357	0.366	0.377	0.387	0.397	0.406	0.416	0.426	0.437	0.447	0.457	0.467	0.477	0.486	0.496	0.505	0.514
	0.297	0.306	0.317	0.327	0.337	0.346	0.356	0.366	0.377	0.387	0.397	0.407	0.417	0.426	0.436	0.445	0.454
<b>0.95</b>	0.353	0.362	0.374	0.384	0.393	0.403	0.414	0.424	0.434	0.444	0.454	0.464	0.474	0.484	0.493	0.502	0.511
	0.303	0.312	0.324	0.334	0.343	0.353	0.364	0.374	0.384	0.394	0.404	0.414	0.424	0.434	0.443	0.452	0.461
<b>0.96</b>	0.351	0.361	0.371	0.381	0.390	0.400	0.411	0.421	0.431	0.441	0.451	0.461	0.471	0.481	0.490	0.499	0.509
	0.311	0.321	0.331	0.341	0.350	0.360	0.371	0.381	0.391	0.401	0.411	0.421	0.431	0.441	0.450	0.459	0.469
<b>0.97</b>	0.348	0.358	0.368	0.378	0.388	0.398	0.408	0.418	0.428	0.438	0.448	0.458	0.468	0.478	0.487	0.497	0.507
	0.318	0.328	0.338	0.348	0.358	0.368	0.378	0.388	0.398	0.408	0.418	0.428	0.438	0.448	0.457	0.467	0.477
<b>0.98</b>	0.345	0.354	0.366	0.376	0.385	0.395	0.405	0.415	0.425	0.436	0.445	0.455	0.465	0.475	0.485	0.495	0.505
	0.325	0.334	0.346	0.356	0.365	0.375	0.385	0.395	0.405	0.416	0.425	0.435	0.445	0.455	0.465	0.475	0.485
<b>0.99</b>	0.343	0.352	0.363	0.373	0.382	0.392	0.403	0.413	0.423	0.433	0.443	0.452	0.462	0.472	0.482	0.492	0.502
	0.333	0.342	0.353	0.363	0.372	0.382	0.393	0.403	0.413	0.423	0.433	0.442	0.452	0.462	0.472	0.482	0.492
<b>1.00</b>	0.340	0.350	0.360	0.370	0.380	0.390	0.400	0.410	0.420	0.430	0.440	0.450	0.460	0.470	0.480	0.490	0.500
<b>1.01</b>	0.332	0.342	0.353	0.364	0.373	0.383	0.394	0.405	0.415	0.426	0.437	0.447	0.457	0.467	0.476	0.485	0.494
<b>1.02</b>	0.329	0.339	0.349	0.360	0.370	0.380	0.391	0.402	0.413	0.424	0.434	0.445	0.455	0.464	0.474	0.483	0.492
<b>1.03</b>	0.324	0.334	0.346	0.357	0.367	0.377	0.388	0.399	0.410	0.421	0.432	0.442	0.452	0.462	0.471	0.480	0.490
<b>1.04</b>	0.321	0.331	0.343	0.353	0.363	0.374	0.385	0.396	0.407	0.418	0.429	0.440	0.450	0.460	0.469	0.478	0.487
<b>1.05</b>	0.318	0.328	0.340	0.350	0.360	0.371	0.382	0.393	0.404	0.415	0.427	0.437	0.447	0.457	0.466	0.475	0.485
<b>1.06</b>	0.315	0.325	0.336	0.347	0.357	0.368	0.379	0.391	0.402	0.413	0.424	0.435	0.445	0.455	0.464	0.473	0.482
<b>1.07</b>	0.312	0.322	0.333	0.344	0.354	0.365	0.377	0.388	0.399	0.410	0.422	0.432	0.443	0.453	0.462	0.471	0.480
<b>1.08</b>	0.308	0.317	0.330	0.341	0.351	0.362	0.374	0.385	0.396	0.408	0.419	0.430	0.440	0.450	0.459	0.468	0.478
<b>1.09</b>	0.305	0.314	0.326	0.337	0.348	0.359	0.371	0.383	0.394	0.405	0.416	0.427	0.438	0.448	0.457	0.466	0.475
<b>1.10</b>	0.302	0.311	0.323	0.335	0.345	0.357	0.368	0.380	0.391	0.403	0.414	0.425	0.435	0.445	0.455	0.464	0.473
<b>1.11</b>	0.299	0.309	0.321	0.332	0.342	0.354	0.366	0.378	0.389	0.400	0.411	0.422	0.433	0.443	0.452	0.461	0.471
<b>1.12</b>	0.296	0.306	0.318	0.329	0.340	0.351	0.364	0.376	0.387	0.399	0.409	0.420	0.430	0.440	0.450	0.459	0.468
<b>1.13</b>	0.293	0.303	0.315	0.326	0.337	0.349	0.361	0.373	0.385	0.396	0.407	0.417	0.428	0.438	0.448	0.457	0.466
<b>1.14</b>	0.291	0.300	0.312	0.324	0.334	0.346	0.359	0.371	0.382	0.394	0.404	0.415	0.425	0.436	0.445	0.455	0.464
<b>1.15</b>	0.288	0.297	0.310	0.321	0.332	0.344	0.356	0.368	0.380	0.391	0.402	0.413	0.423	0.434	0.443	0.452	0.462
<b>1.16</b>	0.285	0.295	0.307	0.318	0.329	0.341	0.354	0.366	0.378	0.389	0.400	0.410	0.421	0.431	0.441	0.450	0.460
<b>1.17</b>	0.282	0.292	0.304	0.316	0.327	0.339	0.351	0.363	0.375	0.387	0.397	0.408	0.419	0.429	0.439	0.448	0.457
<b>1.18</b>	0.280	0.289	0.302	0.313	0.324	0.336	0.349	0.361	0.373	0.384	0.395	0.406	0.416	0.427	0.436	0.446	0.455
<b>1.19</b>	0.277	0.287	0.299	0.311	0.322	0.334	0.346	0.359	0.371	0.382	0.393	0.404	0.414	0.425	0.434	0.444	0.453
<b>1.20</b>	0.274	0.284	0.297	0.308	0.319	0.331	0.344	0.356	0.368	0.380	0.391	0.401	0.412	0.423	0.432	0.442	0.451
<b>1.21</b>	0.272	0.282	0.294	0.306	0.317	0.329	0.342	0.354	0.366	0.378	0.388	0.399	0.410	0.421	0.430	0.440	0.449
<b>1.22</b>	0.269	0.279	0.292	0.303	0.314	0.327	0.339	0.352	0.364	0.375	0.386	0.397	0.408	0.418	0.428	0.438	0.447
<b>1.23</b>	0.267	0.277	0.289	0.301	0.312	0.324	0.337	0.350	0.362	0.373	0.384	0.395	0.406	0.416	0.426	0.435	0.445
<b>1.24</b>	0.264	0.274	0.287	0.299	0.310	0.322	0.335	0.347	0.359	0.371	0.382	0.393	0.404	0.414	0.424	0.433	0.443
<b>1.25</b>	0.262	0.272	0.284	0.296	0.307	0.320	0.333	0.345	0.357	0.369	0.380	0.391	0.402	0.412	0.422	0.431	0.441
<b>1.26</b>	0.260	0.270	0.282	0.294	0.305	0.317	0.330	0.343	0.355	0.367	0.378	0.389	0.400	0.410	0.420	0.429	0.439
<b>1.27</b>	0.257	0.267	0.280	0.292	0.303	0.315	0.328	0.341	0.353	0.365	0.376	0.387	0.398	0.408	0.418	0.428	0.437
<b>1.28</b>	0.255	0.265	0.277	0.289	0.301	0.313	0.326	0.339	0.351	0.363	0.374	0.385	0.396	0.406	0.416	0.426	0.435
<b>1.29</b>	0.253	0.263	0.275	0.287	0.298	0.311	0.324	0.337	0.349	0.361	0.372	0.383	0.394	0.404	0.414	0.424	0.433
<b>1.30</b>	0.250	0.260	0.273	0.285	0.296	0.309	0.322	0.335	0.347	0.359	0.370	0.381	0.392	0.402	0.412	0.422	0.431
<b>1.31</b>	0.248	0.258	0.271	0.283	0.294	0.307	0.320	0.333	0.345	0.357	0.368	0.379	0.390	0.400	0.410	0.420	0.430
<b>1.32</b>	0.246	0.256	0.269	0.281	0.292	0.304	0.318	0.331	0.343	0.355	0.366	0.377	0.388	0.399	0.408	0.418	0.428
<b>1.33</b>	0.244	0.254	0.266	0.278	0.290	0.302	0.316	0.329	0.341	0.353	0.364	0.375	0.386	0.397	0.406	0.416	0.426
<b>1.34</b>	0.242	0.252	0.264	0.276	0.288	0.300	0.314	0.327	0.339	0.351	0.362	0.373	0.384	0.395	0.405	0.414	0.424
<b>1.35</b>	0.240	0.249	0.262	0.274	0.286	0.298	0.312	0.325	0.337	0.349	0.360	0.371	0.382	0.393	0.403	0.413	0.422
<b>1.36</b>	0.237	0.247	0.260	0.272	0.284	0.296	0.310	0.323	0.335	0.347	0.358	0.369	0.380	0.391	0.401	0.411	0.420
<b>1.37</b>	0.235	0.245	0.258	0.270	0.282	0.294	0.308	0.321	0.333	0.345	0.356	0.367	0.378	0.389	0.399	0.409	0.419
<b>1.38</b>	0.233	0.243	0.256	0.268	0.280	0.292	0.306	0.319	0.331	0.343	0.354	0.366	0.377	0.388	0.397	0.407	0.417
<b>1.39</b>	0.231	0.241	0.254	0.266	0.278	0.291	0.304	0.317	0.329	0.341	0.353	0.364	0.375	0.386	0.396	0.405	0.415
<b>1.40</b>	0.229	0.239	0.252	0.264	0.276	0.289	0.302	0.315	0.328	0.340	0.351	0.362	0.373	0.384	0.394	0.404	0.414
<b>1.41</b>	0.227	0.237	0.250	0.262	0.274	0.287	0.300	0.313	0.326	0.338	0.349	0.360	0.371	0.382	0.392	0.402	0.412
<b>1.42</b>	0.225	0.235	0.248	0.260	0.272	0.285	0.299	0.312	0.324	0.336	0.347	0.358	0.370	0.381	0.391	0.400	0.410
<b>1.43</b>	0.224	0.234	0.246	0.259	0.270	0.283	0.297	0.310	0.322	0.334	0.345	0.357	0.368	0.379	0.389	0.399	0.408
<b>1.44</b>	0.222	0.232	0.245	0.257	0.269	0.281	0.295	0.308	0.321	0.333	0.344	0.355	0.366	0.377	0.387	0.397	0.407



## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
1.45	0.220	0.230	0.243	0.255	0.267	0.280	0.293	0.306	0.319	0.331	0.342	0.353	0.365	0.376	0.386	0.395	0.405
1.46	0.218	0.228	0.241	0.253	0.265	0.278	0.292	0.305	0.317	0.329	0.340	0.352	0.363	0.374	0.384	0.394	0.404
1.47	0.216	0.226	0.239	0.251	0.263	0.276	0.290	0.303	0.315	0.328	0.339	0.350	0.361	0.372	0.382	0.392	0.402
1.48	0.214	0.224	0.237	0.250	0.261	0.274	0.288	0.301	0.314	0.326	0.337	0.348	0.360	0.371	0.381	0.390	0.400
1.49	0.213	0.223	0.236	0.248	0.260	0.273	0.286	0.300	0.312	0.324	0.335	0.347	0.358	0.369	0.379	0.389	0.399
1.50	0.211	0.221	0.234	0.246	0.258	0.271	0.285	0.298	0.310	0.323	0.334	0.345	0.357	0.368	0.377	0.387	0.397
1.51	0.209	0.219	0.232	0.244	0.256	0.269	0.283	0.296	0.309	0.321	0.332	0.344	0.355	0.366	0.376	0.386	0.396
1.52	0.208	0.218	0.230	0.243	0.255	0.268	0.282	0.295	0.307	0.319	0.331	0.342	0.353	0.365	0.374	0.384	0.394
1.53	0.206	0.216	0.229	0.241	0.253	0.266	0.280	0.293	0.306	0.318	0.329	0.340	0.352	0.363	0.373	0.383	0.393
1.54	0.204	0.214	0.227	0.240	0.251	0.264	0.278	0.292	0.304	0.316	0.328	0.339	0.350	0.361	0.371	0.381	0.391
1.55	0.203	0.213	0.226	0.238	0.250	0.263	0.277	0.290	0.303	0.315	0.326	0.337	0.349	0.360	0.370	0.380	0.390
1.56	0.201	0.211	0.224	0.236	0.248	0.261	0.275	0.289	0.301	0.313	0.324	0.336	0.347	0.358	0.368	0.378	0.388
1.57	0.199	0.209	0.222	0.235	0.247	0.260	0.274	0.287	0.300	0.312	0.323	0.334	0.346	0.357	0.367	0.377	0.387
1.58	0.198	0.208	0.221	0.233	0.245	0.258	0.272	0.285	0.298	0.310	0.321	0.333	0.344	0.356	0.365	0.375	0.385
1.59	0.196	0.206	0.219	0.232	0.244	0.257	0.271	0.284	0.297	0.309	0.320	0.331	0.343	0.354	0.364	0.374	0.384
1.60	0.195	0.205	0.218	0.230	0.242	0.255	0.269	0.282	0.295	0.307	0.319	0.330	0.341	0.353	0.362	0.372	0.382
1.61	0.193	0.203	0.216	0.229	0.241	0.254	0.268	0.281	0.294	0.306	0.317	0.328	0.340	0.351	0.361	0.371	0.381
1.62	0.192	0.202	0.215	0.227	0.239	0.252	0.266	0.280	0.292	0.304	0.316	0.327	0.339	0.350	0.360	0.370	0.379
1.63	0.190	0.200	0.213	0.226	0.238	0.251	0.265	0.278	0.291	0.303	0.314	0.326	0.337	0.348	0.358	0.368	0.378
1.64	0.189	0.199	0.212	0.224	0.236	0.249	0.263	0.277	0.289	0.301	0.313	0.324	0.336	0.347	0.357	0.367	0.377
1.65	0.187	0.197	0.210	0.223	0.235	0.248	0.262	0.275	0.288	0.300	0.311	0.323	0.334	0.346	0.355	0.365	0.375
1.66	0.186	0.196	0.209	0.221	0.233	0.246	0.260	0.274	0.286	0.299	0.310	0.321	0.333	0.344	0.354	0.364	0.374
1.67	0.184	0.194	0.207	0.220	0.232	0.245	0.259	0.273	0.285	0.297	0.309	0.320	0.332	0.343	0.353	0.363	0.373
1.68	0.183	0.193	0.206	0.218	0.230	0.244	0.258	0.271	0.284	0.296	0.307	0.319	0.330	0.342	0.351	0.361	0.371
1.69	0.182	0.192	0.205	0.217	0.229	0.242	0.256	0.270	0.282	0.295	0.306	0.317	0.329	0.340	0.350	0.360	0.370
1.70	0.180	0.190	0.203	0.216	0.228	0.241	0.255	0.268	0.281	0.293	0.305	0.316	0.328	0.339	0.349	0.359	0.369
1.71	0.179	0.189	0.202	0.214	0.226	0.239	0.254	0.267	0.280	0.292	0.303	0.315	0.326	0.338	0.347	0.357	0.367
1.72	0.178	0.187	0.200	0.213	0.225	0.238	0.252	0.266	0.278	0.291	0.302	0.313	0.325	0.336	0.346	0.356	0.366
1.73	0.176	0.186	0.199	0.212	0.224	0.237	0.251	0.264	0.277	0.289	0.301	0.312	0.324	0.335	0.345	0.355	0.365
1.74	0.175	0.185	0.198	0.210	0.222	0.235	0.250	0.263	0.276	0.288	0.299	0.311	0.322	0.334	0.344	0.353	0.363
1.75	0.174	0.183	0.196	0.209	0.221	0.234	0.248	0.262	0.275	0.287	0.298	0.310	0.321	0.332	0.342	0.352	0.362
1.76	0.172	0.182	0.195	0.208	0.220	0.233	0.247	0.261	0.273	0.286	0.297	0.308	0.320	0.331	0.341	0.351	0.361
1.77	0.171	0.181	0.194	0.206	0.218	0.232	0.246	0.259	0.272	0.284	0.296	0.307	0.319	0.330	0.340	0.350	0.360
1.78	0.170	0.180	0.193	0.205	0.217	0.230	0.245	0.258	0.271	0.283	0.294	0.306	0.317	0.329	0.339	0.349	0.358
1.79	0.169	0.178	0.191	0.204	0.216	0.229	0.243	0.257	0.270	0.282	0.293	0.305	0.316	0.328	0.337	0.347	0.357
1.80	0.167	0.177	0.190	0.203	0.215	0.228	0.242	0.256	0.268	0.281	0.292	0.303	0.315	0.326	0.336	0.346	0.356
1.81	0.166	0.176	0.189	0.201	0.213	0.227	0.241	0.255	0.267	0.279	0.291	0.302	0.314	0.325	0.335	0.345	0.355
1.82	0.165	0.175	0.188	0.200	0.212	0.225	0.240	0.253	0.266	0.278	0.290	0.301	0.313	0.324	0.334	0.344	0.354
1.83	0.164	0.173	0.186	0.199	0.211	0.224	0.239	0.252	0.265	0.277	0.288	0.300	0.311	0.323	0.333	0.343	0.352
1.84	0.163	0.172	0.185	0.198	0.210	0.223	0.237	0.251	0.264	0.276	0.287	0.299	0.310	0.322	0.332	0.341	0.351
1.85	0.161	0.171	0.184	0.197	0.209	0.222	0.236	0.250	0.262	0.275	0.286	0.298	0.309	0.321	0.330	0.340	0.350
1.86	0.160	0.170	0.183	0.195	0.207	0.221	0.235	0.249	0.261	0.274	0.285	0.296	0.308	0.319	0.329	0.339	0.349
1.87	0.159	0.169	0.182	0.194	0.206	0.220	0.234	0.247	0.260	0.272	0.284	0.295	0.307	0.318	0.328	0.338	0.348
1.88	0.158	0.168	0.181	0.193	0.205	0.218	0.233	0.246	0.259	0.271	0.283	0.294	0.306	0.317	0.327	0.337	0.347
1.89	0.157	0.166	0.179	0.192	0.204	0.217	0.232	0.245	0.258	0.270	0.282	0.293	0.305	0.316	0.326	0.336	0.346
1.90	0.156	0.165	0.178	0.191	0.203	0.216	0.230	0.244	0.257	0.269	0.280	0.292	0.304	0.315	0.325	0.335	0.345
1.91	0.155	0.164	0.177	0.190	0.202	0.215	0.229	0.243	0.256	0.268	0.279	0.291	0.302	0.314	0.324	0.334	0.343
1.92	0.154	0.163	0.176	0.189	0.201	0.214	0.228	0.242	0.255	0.267	0.278	0.290	0.301	0.313	0.323	0.332	0.342
1.93	0.153	0.162	0.175	0.187	0.199	0.213	0.227	0.241	0.253	0.266	0.277	0.289	0.300	0.312	0.322	0.331	0.341
1.94	0.152	0.161	0.174	0.186	0.198	0.212	0.226	0.240	0.252	0.265	0.276	0.288	0.299	0.311	0.320	0.330	0.340
1.95	0.150	0.160	0.173	0.185	0.197	0.211	0.225	0.239	0.251	0.264	0.275	0.287	0.298	0.310	0.319	0.329	0.339
1.96	0.149	0.159	0.172	0.184	0.196	0.210	0.224	0.238	0.250	0.263	0.274	0.286	0.297	0.309	0.318	0.328	0.338
1.97	0.148	0.158	0.171	0.183	0.195	0.209	0.223	0.237	0.249	0.262	0.273	0.285	0.296	0.308	0.317	0.327	0.337
1.98	0.147	0.157	0.170	0.182	0.194	0.208	0.222	0.236	0.248	0.261	0.272	0.283	0.295	0.306	0.316	0.326	0.336
1.99	0.146	0.156	0.169	0.181	0.193	0.206	0.221	0.235	0.247	0.259	0.271	0.282	0.294	0.305	0.315	0.325	0.335
2.00	0.145	0.155	0.168	0.180	0.192	0.205	0.220	0.234	0.246	0.258	0.270	0.281	0.293	0.304	0.314	0.324	0.334
2.01	0.144	0.154	0.167	0.179	0.191	0.204	0.219	0.233	0.245	0.257	0.269	0.280	0.292	0.303	0.313	0.323	0.333
2.02	0.144	0.153	0.166	0.178	0.190	0.203	0.218	0.232	0.244	0.256	0.268	0.279	0.291	0.302	0.312	0.322	0.332
2.03	0.143	0.152	0.165	0.177	0.189	0.202	0.217	0.231	0.243	0.255							

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
2.06	0.140	0.149	0.162	0.174	0.186	0.199	0.214	0.228	0.240	0.253	0.264	0.276	0.287	0.299	0.308	0.318	0.328
2.07	0.139	0.148	0.161	0.173	0.185	0.199	0.213	0.227	0.239	0.252	0.263	0.275	0.286	0.298	0.307	0.317	0.327
2.08	0.138	0.147	0.160	0.172	0.184	0.198	0.212	0.226	0.238	0.251	0.262	0.274	0.285	0.297	0.306	0.316	0.326
2.09	0.137	0.146	0.159	0.171	0.183	0.197	0.211	0.225	0.237	0.250	0.261	0.273	0.284	0.296	0.306	0.315	0.325
2.10	0.136	0.145	0.158	0.170	0.182	0.196	0.210	0.224	0.237	0.249	0.260	0.272	0.283	0.295	0.305	0.314	0.324
2.11	0.135	0.144	0.157	0.169	0.181	0.195	0.209	0.223	0.236	0.248	0.259	0.271	0.283	0.294	0.304	0.313	0.323
2.12	0.134	0.144	0.156	0.169	0.181	0.194	0.208	0.222	0.235	0.247	0.258	0.270	0.282	0.293	0.303	0.313	0.322
2.13	0.133	0.143	0.155	0.168	0.180	0.193	0.207	0.221	0.234	0.246	0.258	0.269	0.281	0.292	0.302	0.312	0.321
2.14	0.133	0.142	0.154	0.167	0.179	0.192	0.207	0.220	0.233	0.245	0.257	0.268	0.280	0.291	0.301	0.311	0.320
2.15	0.132	0.141	0.154	0.166	0.178	0.191	0.206	0.219	0.232	0.244	0.256	0.267	0.279	0.290	0.300	0.310	0.320
2.16	0.131	0.140	0.153	0.165	0.177	0.190	0.205	0.219	0.231	0.243	0.255	0.266	0.278	0.289	0.299	0.309	0.319
2.17	0.130	0.139	0.152	0.164	0.176	0.189	0.204	0.218	0.230	0.243	0.254	0.266	0.277	0.289	0.298	0.308	0.318
2.18	0.129	0.138	0.151	0.163	0.175	0.189	0.203	0.217	0.229	0.242	0.253	0.265	0.276	0.288	0.297	0.307	0.317
2.19	0.128	0.138	0.150	0.162	0.174	0.188	0.202	0.216	0.229	0.241	0.252	0.264	0.275	0.287	0.297	0.306	0.316
2.20	0.128	0.137	0.149	0.162	0.174	0.187	0.201	0.215	0.228	0.240	0.251	0.263	0.275	0.286	0.296	0.305	0.315
2.21	0.127	0.136	0.149	0.161	0.173	0.186	0.201	0.214	0.227	0.239	0.251	0.262	0.274	0.285	0.295	0.304	0.314
2.22	0.126	0.135	0.148	0.160	0.172	0.185	0.200	0.213	0.226	0.238	0.250	0.261	0.273	0.284	0.294	0.304	0.313
2.23	0.125	0.134	0.147	0.159	0.171	0.184	0.199	0.213	0.225	0.237	0.249	0.260	0.272	0.283	0.293	0.303	0.313
2.24	0.124	0.134	0.146	0.158	0.170	0.184	0.198	0.212	0.224	0.237	0.248	0.260	0.271	0.283	0.292	0.302	0.312
2.25	0.124	0.133	0.145	0.158	0.169	0.183	0.197	0.211	0.224	0.236	0.247	0.259	0.270	0.282	0.291	0.301	0.311
2.26	0.123	0.132	0.145	0.157	0.169	0.182	0.196	0.210	0.223	0.235	0.246	0.258	0.270	0.281	0.291	0.300	0.310
2.27	0.122	0.131	0.144	0.156	0.168	0.181	0.196	0.209	0.222	0.234	0.246	0.257	0.269	0.280	0.290	0.299	0.309
2.28	0.122	0.130	0.143	0.155	0.167	0.180	0.195	0.209	0.221	0.233	0.245	0.256	0.268	0.279	0.289	0.299	0.308
2.29	0.121	0.130	0.142	0.154	0.166	0.180	0.194	0.208	0.220	0.233	0.244	0.256	0.267	0.279	0.288	0.298	0.308
2.30	0.120	0.129	0.141	0.154	0.166	0.179	0.193	0.207	0.220	0.232	0.243	0.255	0.266	0.278	0.287	0.297	0.307
2.31	0.119	0.128	0.141	0.153	0.165	0.178	0.193	0.206	0.219	0.231	0.242	0.254	0.266	0.277	0.287	0.296	0.306
2.32	0.119	0.128	0.140	0.152	0.164	0.177	0.192	0.205	0.218	0.230	0.242	0.253	0.265	0.276	0.286	0.295	0.305
2.33	0.118	0.127	0.139	0.151	0.163	0.177	0.191	0.205	0.217	0.230	0.241	0.252	0.264	0.275	0.285	0.295	0.304
2.34	0.117	0.126	0.139	0.151	0.163	0.176	0.190	0.204	0.217	0.229	0.240	0.252	0.263	0.275	0.284	0.294	0.303
2.35	0.117	0.125	0.138	0.150	0.162	0.175	0.190	0.203	0.216	0.228	0.239	0.251	0.263	0.274	0.283	0.293	0.303
2.36	0.116	0.125	0.137	0.149	0.161	0.174	0.189	0.202	0.215	0.227	0.239	0.250	0.262	0.273	0.283	0.292	0.302
2.37	0.115	0.124	0.136	0.148	0.160	0.174	0.188	0.202	0.214	0.227	0.238	0.249	0.261	0.272	0.282	0.291	0.301
2.38	0.115	0.123	0.136	0.148	0.160	0.173	0.187	0.201	0.214	0.226	0.237	0.249	0.260	0.272	0.281	0.291	0.300
2.39	0.114	0.123	0.135	0.147	0.159	0.172	0.187	0.200	0.213	0.225	0.236	0.248	0.260	0.271	0.280	0.290	0.300
2.40	0.113	0.122	0.134	0.146	0.158	0.171	0.186	0.200	0.212	0.224	0.236	0.247	0.259	0.270	0.280	0.289	0.299
2.41	0.113	0.121	0.134	0.146	0.157	0.171	0.185	0.199	0.211	0.224	0.235	0.247	0.258	0.269	0.279	0.288	0.298
2.42	0.112	0.121	0.133	0.145	0.157	0.170	0.184	0.198	0.211	0.223	0.234	0.246	0.257	0.269	0.278	0.288	0.297
2.43	0.111	0.120	0.132	0.144	0.156	0.169	0.184	0.197	0.210	0.222	0.234	0.245	0.257	0.268	0.278	0.287	0.297
2.44	0.111	0.119	0.132	0.144	0.155	0.169	0.183	0.197	0.209	0.222	0.233	0.244	0.256	0.267	0.277	0.286	0.296
2.45	0.110	0.119	0.131	0.143	0.155	0.168	0.182	0.196	0.209	0.221	0.232	0.244	0.255	0.267	0.276	0.286	0.295
2.46	0.109	0.118	0.130	0.142	0.154	0.167	0.182	0.195	0.208	0.220	0.231	0.243	0.255	0.266	0.275	0.285	0.294
2.47	0.109	0.117	0.130	0.142	0.153	0.167	0.181	0.195	0.207	0.219	0.231	0.242	0.254	0.265	0.275	0.284	0.294
2.48	0.108	0.117	0.129	0.141	0.153	0.166	0.180	0.194	0.207	0.219	0.230	0.242	0.253	0.265	0.274	0.283	0.293
2.49	0.108	0.116	0.128	0.140	0.152	0.165	0.180	0.193	0.206	0.218	0.229	0.241	0.253	0.264	0.273	0.283	0.292
2.50	0.107	0.116	0.128	0.140	0.151	0.165	0.179	0.193	0.205	0.217	0.229	0.240	0.252	0.263	0.273	0.282	0.292
2.51	0.106	0.115	0.127	0.139	0.151	0.164	0.178	0.192	0.205	0.217	0.228	0.240	0.251	0.262	0.272	0.281	0.291
2.52	0.106	0.114	0.126	0.138	0.150	0.163	0.178	0.191	0.204	0.216	0.227	0.239	0.251	0.262	0.271	0.281	0.290
2.53	0.105	0.114	0.126	0.138	0.149	0.163	0.177	0.191	0.203	0.215	0.227	0.238	0.250	0.261	0.271	0.280	0.289
2.54	0.105	0.113	0.125	0.137	0.149	0.162	0.176	0.190	0.203	0.215	0.226	0.238	0.249	0.260	0.270	0.279	0.289
2.55	0.104	0.113	0.125	0.137	0.148	0.161	0.176	0.189	0.202	0.214	0.225	0.237	0.249	0.260	0.269	0.279	0.288
2.56	0.104	0.112	0.124	0.136	0.148	0.161	0.175	0.189	0.201	0.214	0.225	0.236	0.248	0.259	0.269	0.278	0.287
2.57	0.103	0.111	0.123	0.135	0.147	0.160	0.175	0.188	0.201	0.213	0.224	0.236	0.247	0.259	0.268	0.277	0.287
2.58	0.103	0.111	0.123	0.135	0.146	0.160	0.174	0.188	0.200	0.212	0.223	0.235	0.247	0.258	0.267	0.277	0.286
2.59	0.102	0.110	0.122	0.134	0.146	0.159	0.173	0.187	0.199	0.212	0.223	0.234	0.246	0.257	0.267	0.276	0.285
2.60	0.101	0.110	0.122	0.134	0.145	0.158	0.173	0.186	0.199	0.211	0.222	0.234	0.245	0.257	0.266	0.275	0.285
2.61	0.101	0.109	0.121	0.133	0.145	0.158	0.172	0.186	0.198	0.210	0.222	0.233	0.245	0.256	0.265	0.275	0.284
2.62	0.100	0.109	0.121	0.132	0.144	0.157	0.171	0.185	0.198	0.210	0.221	0.232	0.244	0.255	0.265	0.274	0.283
2.63	0.100	0.108	0.120	0.132	0.143	0.157	0.171	0.184	0.197	0.209	0.220	0.232	0.243	0.255	0.264	0.273	0.283
2.64	0.099	0.108	0.119	0.131	0.143	0.156	0.170	0.184	0.196	0.209	0.220	0.231	0.243	0.254	0.263	0.273	0.282
2.65	0.099	0.107	0.119	0.131	0.142	0.155	0.170	0.183	0.196	0.208	0.219	0.231	0.242	0.253	0.263	0.272	0.281

## Appendix C

Table MA —Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
<b>2.66</b>	0.098	0.107	0.118	0.130	0.142	0.155	0.169	0.183	0.195	0.207	0.219	0.230	0.242	0.253	0.262	0.271	0.281
<b>2.67</b>	0.098	0.106	0.118	0.130	0.141	0.154	0.168	0.182	0.195	0.207	0.218	0.229	0.241	0.252	0.261	0.271	0.280
<b>2.68</b>	0.097	0.105	0.117	0.129	0.141	0.154	0.168	0.181	0.194	0.206	0.217	0.229	0.240	0.252	0.261	0.270	0.279
<b>2.69</b>	0.097	0.105	0.117	0.129	0.140	0.153	0.167	0.181	0.193	0.206	0.217	0.228	0.240	0.251	0.260	0.269	0.279
<b>2.70</b>	0.096	0.104	0.116	0.128	0.139	0.153	0.167	0.180	0.193	0.205	0.216	0.228	0.239	0.250	0.260	0.269	0.278
<b>2.71</b>	0.096	0.104	0.116	0.127	0.139	0.152	0.166	0.180	0.192	0.204	0.216	0.227	0.239	0.250	0.259	0.268	0.278
<b>2.72</b>	0.095	0.103	0.115	0.127	0.138	0.151	0.166	0.179	0.192	0.204	0.215	0.226	0.238	0.249	0.258	0.268	0.277
<b>2.73</b>	0.095	0.103	0.115	0.126	0.138	0.151	0.165	0.179	0.191	0.203	0.214	0.226	0.237	0.249	0.258	0.267	0.276
<b>2.74</b>	0.094	0.103	0.114	0.126	0.137	0.150	0.165	0.178	0.191	0.203	0.214	0.225	0.237	0.248	0.257	0.266	0.276
<b>2.75</b>	0.094	0.102	0.114	0.125	0.137	0.150	0.164	0.177	0.190	0.202	0.213	0.225	0.236	0.248	0.257	0.266	0.275
<b>2.76</b>	0.094	0.102	0.113	0.125	0.136	0.149	0.163	0.177	0.189	0.201	0.213	0.224	0.236	0.247	0.256	0.265	0.275
<b>2.77</b>	0.093	0.101	0.113	0.124	0.136	0.149	0.163	0.176	0.189	0.201	0.212	0.224	0.235	0.246	0.256	0.265	0.274
<b>2.78</b>	0.093	0.101	0.112	0.124	0.135	0.148	0.162	0.176	0.188	0.200	0.212	0.223	0.235	0.246	0.255	0.264	0.273
<b>2.79</b>	0.092	0.100	0.112	0.123	0.135	0.148	0.162	0.175	0.188	0.200	0.211	0.222	0.234	0.245	0.254	0.263	0.273
<b>2.80</b>	0.092	0.100	0.111	0.123	0.134	0.147	0.161	0.175	0.187	0.199	0.210	0.222	0.233	0.245	0.254	0.263	0.272
<b>2.81</b>	0.091	0.099	0.111	0.122	0.134	0.147	0.161	0.174	0.187	0.199	0.210	0.221	0.233	0.244	0.253	0.262	0.272
<b>2.82</b>	0.091	0.099	0.110	0.122	0.133	0.146	0.160	0.174	0.186	0.198	0.209	0.221	0.232	0.244	0.253	0.262	0.271
<b>2.83</b>	0.090	0.098	0.110	0.121	0.133	0.146	0.160	0.173	0.186	0.198	0.209	0.220	0.232	0.243	0.252	0.261	0.270
<b>2.84</b>	0.090	0.098	0.109	0.121	0.132	0.145	0.159	0.173	0.185	0.197	0.208	0.220	0.231	0.242	0.252	0.261	0.270
<b>2.85</b>	0.090	0.097	0.109	0.120	0.132	0.145	0.159	0.172	0.185	0.197	0.208	0.219	0.231	0.242	0.251	0.260	0.269
<b>2.86</b>	0.089	0.097	0.109	0.120	0.131	0.144	0.158	0.172	0.184	0.196	0.207	0.219	0.230	0.241	0.250	0.260	0.269
<b>2.87</b>	0.089	0.097	0.108	0.119	0.131	0.144	0.158	0.171	0.183	0.196	0.207	0.218	0.230	0.241	0.250	0.259	0.268
<b>2.88</b>	0.088	0.096	0.108	0.119	0.130	0.143	0.157	0.171	0.183	0.195	0.206	0.218	0.229	0.240	0.249	0.258	0.268
<b>2.89</b>	0.088	0.096	0.107	0.119	0.130	0.142	0.156	0.169	0.181	0.193	0.205	0.217	0.228	0.240	0.249	0.258	0.267
<b>2.90</b>	0.088	0.095	0.107	0.118	0.129	0.142	0.155	0.168	0.180	0.193	0.205	0.216	0.228	0.239	0.248	0.257	0.266
<b>2.91</b>	0.087	0.095	0.106	0.118	0.129	0.141	0.155	0.168	0.180	0.192	0.204	0.216	0.227	0.238	0.247	0.256	0.266
<b>2.92</b>	0.087	0.095	0.106	0.118	0.129	0.141	0.154	0.167	0.179	0.192	0.204	0.216	0.227	0.238	0.247	0.256	0.265
<b>2.93</b>	0.087	0.095	0.106	0.118	0.129	0.141	0.154	0.166	0.179	0.191	0.204	0.215	0.226	0.237	0.246	0.255	0.265
<b>2.94</b>	0.087	0.095	0.106	0.118	0.128	0.140	0.153	0.166	0.178	0.191	0.203	0.215	0.226	0.237	0.246	0.255	0.264
<b>2.95</b>	0.087	0.095	0.106	0.117	0.128	0.140	0.153	0.165	0.178	0.190	0.203	0.214	0.225	0.236	0.245	0.254	0.264
<b>2.96</b>	0.087	0.095	0.106	0.117	0.128	0.140	0.152	0.165	0.177	0.190	0.202	0.213	0.224	0.234	0.244	0.254	0.263
<b>2.97</b>	0.087	0.095	0.106	0.117	0.128	0.139	0.152	0.164	0.177	0.189	0.201	0.213	0.223	0.234	0.244	0.253	0.263
<b>2.98</b>	0.087	0.095	0.106	0.117	0.128	0.139	0.152	0.164	0.176	0.189	0.201	0.212	0.223	0.233	0.243	0.253	0.263
<b>2.99</b>	0.087	0.095	0.106	0.117	0.128	0.139	0.151	0.164	0.176	0.188	0.200	0.211	0.222	0.233	0.242	0.252	0.262
<b>3.00</b>	0.087	0.095	0.106	0.117	0.128	0.139	0.151	0.163	0.175	0.187	0.200	0.211	0.222	0.232	0.242	0.252	0.262

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
<b>0.01</b>	0.990	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991	0.991
<b>0.02</b>	0.000	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
<b>0.03</b>	0.982	0.982	0.982	0.982	0.983	0.983	0.983	0.983	0.983	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984
<b>0.04</b>	0.002	0.002	0.002	0.002	0.003	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004
<b>0.05</b>	0.973	0.974	0.974	0.974	0.975	0.975	0.975	0.976	0.976	0.976	0.977	0.977	0.977	0.978	0.978	0.978	0.979
<b>0.06</b>	0.003	0.004	0.004	0.004	0.005	0.005	0.005	0.006	0.006	0.006	0.007	0.007	0.007	0.008	0.008	0.008	0.009
<b>0.07</b>	0.965	0.965	0.966	0.966	0.967	0.967	0.968	0.968	0.969	0.969	0.970	0.970	0.971	0.971	0.972	0.972	0.973
<b>0.08</b>	0.005	0.005	0.006	0.006	0.007	0.007	0.008	0.008	0.009	0.009	0.010	0.010	0.011	0.011	0.012	0.012	0.013
<b>0.09</b>	0.956	0.957	0.957	0.958	0.959	0.959	0.960	0.961	0.961	0.962	0.963	0.964	0.964	0.965	0.966	0.967	0.967
<b>0.10</b>	0.006	0.007	0.007	0.008	0.009	0.009	0.010	0.011	0.011	0.012	0.013	0.014	0.014	0.015	0.016	0.017	0.017
<b>0.11</b>	0.948	0.949	0.949	0.950	0.951	0.952	0.953	0.954	0.954	0.955	0.956	0.957	0.958	0.959	0.960	0.961	0.962
<b>0.12</b>	0.008	0.009	0.009	0.010	0.011	0.012	0.013	0.014	0.014	0.015	0.016	0.017	0.018	0.019	0.020	0.021	0.022
<b>0.13</b>	0.940	0.941	0.941	0.942	0.943	0.944	0.945	0.946	0.947	0.949	0.950	0.951	0.952	0.953	0.954	0.955	0.956
<b>0.14</b>	0.010	0.011	0.011	0.012	0.013	0.014	0.015	0.016	0.017	0.019	0.020	0.021	0.022	0.023	0.024	0.025	0.026
<b>0.15</b>	0.932	0.933	0.934	0.935	0.936	0.937	0.938	0.939	0.941	0.942	0.943	0.945	0.946	0.947	0.948	0.950	0.951
<b>0.16</b>	0.012	0.013	0.014	0.015	0.016	0.017	0.018	0.019	0.021	0.022	0.023	0.025	0.026	0.027	0.028	0.030	0.031
<b>0.17</b>	0.924	0.925	0.926	0.927	0.929	0.930	0.931	0.933	0.934	0.935	0.937	0.938	0.940	0.941	0.943	0.944	0.946
<b>0.18</b>	0.014	0.015	0.016	0.017	0.019	0.020	0.021	0.023	0.024	0.025	0.027	0.028	0.030	0.031	0.033	0.034	0.036
<b>0.19</b>	0.916	0.917	0.918	0.920	0.921	0.923	0.924	0.926	0.927	0.929	0.931	0.932	0.934	0.936	0.937	0.939	0.940
<b>0.20</b>	0.016	0.017	0.018	0.020	0.021	0.023	0.024	0.026	0.027	0.029	0.031	0.032	0.034	0.036	0.037	0.039	0.040
<b>0.21</b>	0.908	0.909	0.911	0.913	0.914	0.916	0.918	0.919	0.921	0.923	0.925	0.927	0.928	0.930	0.932	0.934	0.936
<b>0.22</b>	0.018	0.019	0.021	0.023	0.024	0.026	0.028	0.029	0.031	0.033	0.035	0.037	0.038	0.040	0.042	0.044	0.046
<b>0.23</b>	0.901	0.902	0.904	0.906	0.908	0.909	0.911	0.913	0.915	0.917	0.919	0.921	0.923	0.925	0.927	0.929	0.931
<b>0.24</b>	0.021	0.022	0.024	0.026	0.028	0.029	0.031	0.033	0.035	0.037	0.039	0.041	0.043	0.045	0.047	0.049	0.051
<b>0.25</b>	0.893	0.895	0.897	0.899	0.901	0.903	0.905	0.907	0.909	0.911	0.913	0.915	0.917	0.920	0.922	0.924	0.926
<b>0.26</b>	0.023	0.025	0.027	0.029	0.031	0.033	0.035	0.037	0.039	0.041	0.043	0.045	0.047	0.050	0.052	0.054	0.056
<b>0.27</b>	0.886	0.888	0.890	0.892	0.894	0.896	0.899	0.901	0.903	0.905	0.908	0.910	0.912	0.914	0.917	0.919	0.921
<b>0.28</b>	0.026	0.028	0.030	0.032	0.034	0.036	0.039	0.041	0.043	0.045	0.048	0.050	0.052	0.054	0.057	0.059	0.061
<b>0.29</b>	0.879	0.881	0.883	0.885	0.888	0.890	0.892	0.895	0.897	0.900	0.902	0.904	0.907	0.909	0.912	0.914	0.917
<b>0.30</b>	0.029	0.031	0.033	0.035	0.038	0.040	0.042	0.045	0.047	0.050	0.052	0.054	0.057	0.059	0.062	0.064	0.067
<b>0.31</b>	0.872	0.874	0.876	0.879	0.881	0.884	0.886	0.889	0.891	0.894	0.897	0.899	0.902	0.904	0.907	0.910	0.912
<b>0.32</b>	0.032	0.034	0.036	0.039	0.041	0.044	0.046	0.049	0.051	0.054	0.057	0.059	0.062	0.064	0.067	0.070	0.072
<b>0.33</b>	0.865	0.867	0.869	0.872	0.875	0.877	0.880	0.883	0.886	0.888	0.891	0.894	0.897	0.900	0.902	0.905	0.908
<b>0.34</b>	0.035	0.037	0.039	0.042	0.045	0.047	0.050	0.053	0.056	0.058	0.061	0.064	0.067	0.070	0.072	0.075	0.078
<b>0.35</b>	0.858	0.860	0.863	0.866	0.869	0.871	0.874	0.877	0.880	0.883	0.886	0.889	0.892	0.895	0.898	0.901	0.904
<b>0.36</b>	0.038	0.040	0.043	0.046	0.049	0.051	0.054	0.057	0.060	0.063	0.066	0.069	0.072	0.075	0.078	0.081	0.084
<b>0.37</b>	0.851	0.853	0.856	0.859	0.862	0.865	0.868	0.871	0.874	0.878	0.881	0.884	0.887	0.890	0.893	0.896	0.899
<b>0.38</b>	0.041	0.043	0.046	0.049	0.052	0.055	0.058	0.061	0.064	0.068	0.071	0.074	0.077	0.080	0.083	0.086	0.089
<b>0.39</b>	0.844	0.847	0.850	0.853	0.856	0.859	0.863	0.866	0.869	0.872	0.875	0.879	0.882	0.885	0.889	0.892	0.895
<b>0.40</b>	0.044	0.047	0.050	0.053	0.056	0.059	0.063	0.066	0.069	0.072	0.075	0.079	0.082	0.085	0.089	0.092	0.095
<b>0.41</b>	0.838	0.840	0.844	0.847	0.850	0.854	0.857	0.860	0.864	0.867	0.870	0.874	0.877	0.881	0.884	0.888	0.891
<b>0.42</b>	0.048	0.050	0.054	0.057	0.060	0.064	0.067	0.070	0.074	0.077	0.080	0.084	0.087	0.091	0.094	0.098	0.101
<b>0.43</b>	0.831	0.834	0.837	0.841	0.844	0.848	0.851	0.855	0.858	0.862	0.865	0.869	0.873	0.876	0.880	0.883	0.887
<b>0.44</b>	0.051	0.054	0.057	0.061	0.064	0.068	0.071	0.075	0.078	0.082	0.085	0.089	0.093	0.096	0.100	0.103	0.107
<b>0.45</b>	0.825	0.828	0.831	0.835	0.838	0.842	0.846	0.849	0.853	0.857	0.860	0.864	0.868	0.872	0.875	0.879	0.883
<b>0.46</b>	0.055	0.058	0.061	0.065	0.068	0.072	0.076	0.079	0.083	0.087	0.090	0.094	0.098	0.102	0.105	0.109	0.113
<b>0.47</b>	0.818	0.821	0.825	0.829	0.833	0.836	0.840	0.844	0.848	0.852	0.856	0.859	0.863	0.867	0.871	0.875	0.879
<b>0.48</b>	0.058	0.061	0.065	0.069	0.073	0.076	0.080	0.084	0.088	0.092	0.096	0.099	0.103	0.107	0.111	0.115	0.119
<b>0.49</b>	0.812	0.815	0.819	0.823	0.827	0.831	0.835	0.839	0.843	0.847	0.851	0.855	0.859	0.863	0.867	0.871	0.875
<b>0.50</b>	0.062	0.065	0.069	0.073	0.077	0.081	0.085	0.089	0.093	0.097	0.101	0.105	0.109	0.113	0.117	0.121	0.125
<b>0.51</b>	0.806	0.809	0.813	0.817	0.821	0.825	0.829	0.833	0.838	0.842	0.846	0.850	0.854	0.858	0.863	0.867	0.871
<b>0.52</b>	0.066	0.069	0.073	0.077	0.081	0.085	0.089	0.093	0.098	0.102	0.106	0.110	0.114	0.118	0.123	0.127	0.131
<b>0.53</b>	0.800	0.803	0.807	0.812	0.816	0.820	0.824	0.828	0.833	0.837	0.841	0.846	0.850	0.854	0.858	0.863	0.867
<b>0.54</b>	0.070	0.073	0.077	0.082	0.086	0.090	0.094	0.098	0.103	0.107	0.111	0.116	0.120	0.124	0.128	0.133	0.137
<b>0.55</b>	0.794	0.797	0.801	0.806	0.810	0.815	0.819	0.823	0.828	0.832	0.837	0.841	0.845	0.850	0.854	0.859	0.863
<b>0.56</b>	0.074	0.077	0.081	0.086	0.090	0.095	0.099	0.103	0.108	0.112	0.117	0.121	0.125	0.130	0.134	0.139	0.143
<b>0.57</b>	0.788	0.791	0.796	0.800	0.805	0.809	0.814	0.818	0.823	0.827	0.832	0.837	0.841	0.846	0.850	0.855	0.860
<b>0.58</b>	0.078	0.081	0.086	0.090	0.095	0.099	0.104	0.108	0.113	0.117	0.122	0.127	0.131	0.136	0.140	0.145	0.150
<b>0.59</b>	0.782	0.786	0.790	0.795	0.799	0.804	0.809	0.813	0.818	0.823	0.827	0.832	0.837	0.842	0.846	0.851	0.856
<b>0.60</b>	0.082	0.086	0.090	0.095	0.099	0.104	0.109	0.113	0.118	0.123	0.127	0.132	0.137	0.142	0.146	0.151	0.156
<b>0.61</b>	0.776	0.780	0.784	0.789	0.794	0.799	0.804	0.808	0.813	0.818	0.823	0.828	0.833	0.838	0.842	0.847	0.852

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
	0.086	0.090	0.094	0.099	0.104	0.109	0.114	0.118	0.123	0.128	0.133	0.138	0.143	0.148	0.152	0.157	0.162
<b>0.32</b>	0.770	0.774	0.779	0.784	0.789	0.794	0.799	0.804	0.809	0.814	0.819	0.823	0.828	0.833	0.838	0.843	0.848
	0.090	0.094	0.099	0.104	0.109	0.114	0.119	0.124	0.129	0.134	0.139	0.143	0.148	0.153	0.158	0.163	0.168
<b>0.33</b>	0.764	0.769	0.774	0.779	0.784	0.789	0.794	0.799	0.804	0.809	0.814	0.819	0.824	0.829	0.835	0.840	0.845
	0.094	0.099	0.104	0.109	0.114	0.119	0.124	0.129	0.134	0.139	0.144	0.149	0.154	0.159	0.165	0.170	0.175
<b>0.34</b>	0.759	0.763	0.768	0.773	0.779	0.784	0.789	0.794	0.799	0.805	0.810	0.815	0.820	0.826	0.831	0.836	0.841
	0.099	0.103	0.108	0.113	0.119	0.124	0.129	0.134	0.139	0.145	0.150	0.155	0.160	0.166	0.171	0.176	0.181
<b>0.35</b>	0.753	0.758	0.763	0.768	0.774	0.779	0.784	0.789	0.795	0.800	0.806	0.811	0.816	0.822	0.827	0.832	0.838
	0.103	0.108	0.113	0.118	0.124	0.129	0.134	0.139	0.145	0.150	0.156	0.161	0.166	0.172	0.177	0.182	0.188
<b>0.36</b>	0.748	0.752	0.758	0.763	0.769	0.774	0.779	0.785	0.790	0.796	0.801	0.807	0.812	0.818	0.823	0.829	0.834
	0.108	0.112	0.118	0.123	0.129	0.134	0.139	0.145	0.150	0.156	0.161	0.167	0.172	0.178	0.183	0.189	0.194
<b>0.37</b>	0.742	0.747	0.752	0.758	0.764	0.769	0.775	0.780	0.786	0.792	0.797	0.803	0.808	0.814	0.820	0.825	0.831
	0.112	0.117	0.122	0.128	0.134	0.139	0.145	0.150	0.156	0.162	0.167	0.173	0.178	0.184	0.190	0.195	0.201
<b>0.38</b>	0.737	0.742	0.747	0.753	0.759	0.765	0.770	0.776	0.782	0.787	0.793	0.799	0.804	0.810	0.816	0.822	0.827
	0.117	0.122	0.127	0.133	0.139	0.145	0.150	0.156	0.162	0.167	0.173	0.179	0.184	0.190	0.196	0.202	0.207
<b>0.39</b>	0.732	0.737	0.742	0.748	0.754	0.760	0.766	0.771	0.777	0.783	0.789	0.795	0.801	0.807	0.812	0.818	0.824
	0.122	0.127	0.132	0.138	0.144	0.150	0.156	0.161	0.167	0.173	0.179	0.185	0.191	0.197	0.202	0.208	0.214
<b>0.40</b>	0.726	0.731	0.737	0.743	0.749	0.755	0.761	0.767	0.773	0.779	0.785	0.791	0.797	0.803	0.809	0.815	0.821
	0.126	0.131	0.137	0.143	0.149	0.155	0.161	0.167	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.221
<b>0.41</b>	0.721	0.726	0.732	0.739	0.745	0.751	0.757	0.763	0.769	0.775	0.781	0.787	0.793	0.799	0.805	0.811	0.818
	0.131	0.136	0.142	0.149	0.155	0.161	0.167	0.173	0.179	0.185	0.191	0.197	0.203	0.209	0.215	0.221	0.228
<b>0.42</b>	0.716	0.721	0.728	0.734	0.740	0.746	0.752	0.759	0.765	0.771	0.777	0.783	0.789	0.796	0.802	0.808	0.814
	0.136	0.141	0.148	0.154	0.160	0.166	0.172	0.179	0.185	0.191	0.197	0.203	0.209	0.216	0.222	0.228	0.234
<b>0.43</b>	0.711	0.717	0.723	0.729	0.736	0.742	0.748	0.754	0.761	0.767	0.773	0.779	0.786	0.792	0.798	0.805	0.811
	0.141	0.147	0.153	0.159	0.166	0.172	0.178	0.184	0.191	0.197	0.203	0.209	0.216	0.222	0.228	0.235	0.241
<b>0.44</b>	0.706	0.712	0.718	0.725	0.731	0.737	0.744	0.750	0.757	0.763	0.769	0.776	0.782	0.789	0.795	0.801	0.808
	0.146	0.152	0.158	0.165	0.171	0.177	0.184	0.190	0.197	0.203	0.209	0.216	0.222	0.229	0.235	0.241	0.248
<b>0.45</b>	0.701	0.707	0.713	0.720	0.727	0.733	0.740	0.746	0.753	0.759	0.766	0.772	0.779	0.785	0.792	0.798	0.805
	0.151	0.157	0.163	0.170	0.177	0.183	0.190	0.196	0.203	0.209	0.216	0.222	0.229	0.235	0.242	0.248	0.255
<b>0.46</b>	0.697	0.702	0.709	0.716	0.722	0.729	0.735	0.742	0.749	0.755	0.762	0.768	0.775	0.782	0.788	0.795	0.802
	0.157	0.162	0.169	0.176	0.182	0.189	0.195	0.202	0.209	0.215	0.222	0.228	0.235	0.242	0.248	0.255	0.262
<b>0.47</b>	0.692	0.698	0.704	0.711	0.718	0.725	0.731	0.738	0.745	0.751	0.758	0.765	0.772	0.778	0.785	0.792	0.799
	0.162	0.168	0.174	0.181	0.188	0.195	0.201	0.208	0.215	0.221	0.228	0.235	0.242	0.248	0.255	0.262	0.269
<b>0.48</b>	0.687	0.693	0.700	0.707	0.714	0.721	0.727	0.734	0.741	0.748	0.754	0.761	0.768	0.775	0.782	0.789	0.795
	0.167	0.173	0.180	0.187	0.194	0.201	0.207	0.214	0.221	0.228	0.234	0.241	0.248	0.255	0.262	0.269	0.275
<b>0.49</b>	0.682	0.688	0.695	0.703	0.710	0.716	0.723	0.730	0.737	0.744	0.751	0.758	0.765	0.772	0.779	0.786	0.792
	0.172	0.178	0.185	0.193	0.200	0.206	0.213	0.220	0.227	0.234	0.241	0.248	0.255	0.262	0.269	0.276	0.282
<b>0.50</b>	0.678	0.684	0.691	0.698	0.705	0.712	0.719	0.726	0.733	0.740	0.747	0.754	0.761	0.768	0.775	0.782	0.790
	0.178	0.184	0.191	0.198	0.205	0.212	0.219	0.226	0.233	0.240	0.247	0.254	0.261	0.268	0.275	0.282	0.290
<b>0.51</b>	0.673	0.680	0.687	0.694	0.701	0.708	0.715	0.722	0.730	0.737	0.744	0.751	0.758	0.765	0.772	0.779	0.787
	0.183	0.190	0.197	0.204	0.211	0.218	0.225	0.232	0.240	0.247	0.254	0.261	0.268	0.275	0.282	0.289	0.297
<b>0.52</b>	0.669	0.675	0.682	0.690	0.697	0.704	0.712	0.719	0.726	0.733	0.740	0.748	0.755	0.762	0.769	0.776	0.784
	0.189	0.195	0.202	0.210	0.217	0.224	0.232	0.239	0.246	0.253	0.260	0.268	0.275	0.282	0.289	0.296	0.304
<b>0.53</b>	0.664	0.671	0.678	0.686	0.693	0.700	0.708	0.715	0.722	0.730	0.737	0.744	0.751	0.759	0.766	0.773	0.781
	0.194	0.201	0.208	0.216	0.223	0.230	0.238	0.245	0.252	0.260	0.267	0.274	0.281	0.289	0.296	0.303	0.311
<b>0.54</b>	0.660	0.667	0.674	0.682	0.689	0.697	0.704	0.711	0.719	0.726	0.733	0.741	0.748	0.756	0.763	0.770	0.778
	0.200	0.207	0.214	0.222	0.229	0.237	0.244	0.251	0.259	0.266	0.273	0.281	0.288	0.296	0.303	0.310	0.318
<b>0.55</b>	0.656	0.662	0.670	0.678	0.685	0.693	0.700	0.708	0.715	0.723	0.730	0.738	0.745	0.753	0.760	0.768	0.775
	0.206	0.212	0.220	0.228	0.235	0.243	0.250	0.258	0.265	0.273	0.280	0.288	0.295	0.303	0.310	0.318	0.325
<b>0.56</b>	0.652	0.658	0.666	0.674	0.681	0.689	0.697	0.704	0.712	0.719	0.727	0.734	0.742	0.750	0.757	0.765	0.772
	0.212	0.218	0.226	0.234	0.241	0.249	0.257	0.264	0.272	0.279	0.287	0.294	0.302	0.310	0.317	0.325	0.332
<b>0.57</b>	0.647	0.654	0.662	0.670	0.678	0.685	0.693	0.701	0.708	0.716	0.724	0.731	0.739	0.746	0.754	0.762	0.770
	0.217	0.224	0.232	0.240	0.248	0.255	0.263	0.271	0.278	0.286	0.294	0.301	0.309	0.316	0.324	0.332	0.340
<b>0.58</b>	0.643	0.650	0.658	0.666	0.674	0.682	0.689	0.697	0.705	0.713	0.720	0.728	0.736	0.744	0.751	0.759	0.767
	0.223	0.230	0.238	0.246	0.254	0.262	0.269	0.277	0.285	0.293	0.300	0.308	0.316	0.324	0.331	0.339	0.347
<b>0.59</b>	0.639	0.646	0.654	0.662	0.670	0.678	0.686	0.694	0.701	0.709	0.717	0.725	0.733	0.741	0.748	0.756	0.764
	0.229	0.236	0.244	0.252	0.260	0.268	0.276	0.284	0.291	0.299	0.307	0.315	0.323	0.331	0.338	0.346	0.354
<b>0.60</b>	0.635	0.642	0.650	0.658	0.666	0.674	0.682	0.690	0.698	0.706	0.714	0.722	0.730	0.738	0.746	0.753	0.761
	0.235	0.242	0.250	0.258	0.266	0.274	0.282	0.290	0.298	0.306	0.314	0.322	0.330	0.338	0.346	0.353	0.361
<b>0.61</b>	0.631	0.638	0.646	0.655	0.663	0.671	0.679	0.687	0.695	0.703	0.711	0.719	0.727	0.735	0.743	0.751	0.759
	0.241	0.248	0.256	0.265	0.273	0.281	0.289	0.297	0.305	0.313	0.321	0.329	0.337	0.345	0.353	0.361	0.369

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
<b>0.62</b>	0.627	0.634	0.642	0.651	0.659	0.667	0.675	0.683	0.692	0.700	0.708	0.716	0.724	0.732	0.740	0.748	0.756
	0.247	0.254	0.262	0.271	0.279	0.287	0.295	0.303	0.312	0.320	0.328	0.336	0.344	0.352	0.360	0.368	0.376
<b>0.63</b>	0.623	0.630	0.639	0.647	0.656	0.664	0.672	0.680	0.688	0.696	0.705	0.713	0.721	0.729	0.737	0.745	0.754
	0.253	0.260	0.269	0.277	0.286	0.294	0.302	0.310	0.318	0.326	0.335	0.343	0.351	0.359	0.367	0.375	0.384
<b>0.64</b>	0.619	0.627	0.635	0.644	0.652	0.660	0.669	0.677	0.685	0.693	0.702	0.710	0.718	0.726	0.734	0.743	0.751
	0.259	0.267	0.275	0.284	0.292	0.300	0.309	0.317	0.325	0.333	0.342	0.350	0.358	0.366	0.374	0.383	0.391
<b>0.65</b>	0.615	0.623	0.631	0.640	0.649	0.657	0.665	0.674	0.682	0.690	0.699	0.707	0.715	0.723	0.732	0.740	0.748
	0.265	0.273	0.281	0.290	0.299	0.307	0.315	0.324	0.332	0.340	0.349	0.357	0.365	0.373	0.382	0.390	0.398
<b>0.66</b>	0.612	0.619	0.628	0.637	0.645	0.654	0.662	0.671	0.679	0.687	0.696	0.704	0.712	0.721	0.729	0.737	0.746
	0.272	0.279	0.288	0.297	0.305	0.314	0.322	0.331	0.339	0.347	0.356	0.364	0.372	0.381	0.389	0.397	0.406
<b>0.67</b>	0.608	0.616	0.624	0.633	0.642	0.650	0.659	0.667	0.676	0.684	0.693	0.701	0.710	0.718	0.726	0.735	0.743
	0.278	0.286	0.294	0.303	0.312	0.320	0.329	0.337	0.346	0.354	0.363	0.371	0.380	0.388	0.396	0.405	0.413
<b>0.68</b>	0.604	0.612	0.621	0.630	0.639	0.647	0.656	0.664	0.673	0.681	0.690	0.698	0.707	0.715	0.724	0.732	0.741
	0.284	0.292	0.301	0.310	0.319	0.327	0.336	0.344	0.353	0.361	0.370	0.378	0.387	0.395	0.404	0.412	0.421
<b>0.69</b>	0.601	0.608	0.617	0.626	0.635	0.644	0.653	0.661	0.670	0.678	0.687	0.695	0.704	0.713	0.721	0.730	0.738
	0.291	0.298	0.307	0.316	0.325	0.334	0.343	0.351	0.360	0.368	0.377	0.385	0.394	0.403	0.411	0.420	0.428
<b>0.70</b>	0.597	0.605	0.614	0.623	0.632	0.641	0.649	0.658	0.667	0.675	0.684	0.693	0.701	0.710	0.719	0.727	0.736
	0.297	0.305	0.314	0.323	0.332	0.341	0.349	0.358	0.367	0.375	0.384	0.393	0.401	0.410	0.419	0.427	0.436
<b>0.71</b>	0.594	0.601	0.610	0.620	0.629	0.638	0.646	0.655	0.664	0.673	0.681	0.690	0.699	0.707	0.716	0.725	0.734
	0.304	0.311	0.320	0.330	0.339	0.348	0.356	0.365	0.374	0.383	0.391	0.400	0.409	0.417	0.426	0.435	0.444
<b>0.72</b>	0.590	0.598	0.607	0.617	0.626	0.634	0.643	0.652	0.661	0.670	0.679	0.687	0.696	0.705	0.714	0.722	0.731
	0.310	0.318	0.327	0.337	0.346	0.354	0.363	0.372	0.381	0.390	0.399	0.407	0.416	0.425	0.434	0.442	0.451
<b>0.73</b>	0.587	0.595	0.604	0.613	0.622	0.631	0.640	0.649	0.658	0.667	0.676	0.685	0.693	0.702	0.711	0.720	0.729
	0.317	0.325	0.334	0.343	0.352	0.361	0.370	0.379	0.388	0.397	0.406	0.415	0.423	0.432	0.441	0.450	0.459
<b>0.74</b>	0.583	0.591	0.601	0.610	0.619	0.628	0.637	0.646	0.655	0.664	0.673	0.682	0.691	0.700	0.709	0.718	0.727
	0.323	0.331	0.341	0.350	0.359	0.368	0.377	0.386	0.395	0.404	0.413	0.422	0.431	0.440	0.449	0.458	0.467
<b>0.75</b>	0.580	0.588	0.597	0.607	0.616	0.625	0.634	0.643	0.652	0.661	0.670	0.679	0.688	0.697	0.706	0.715	0.724
	0.330	0.338	0.347	0.357	0.366	0.375	0.384	0.393	0.402	0.411	0.420	0.429	0.438	0.447	0.456	0.465	0.474
<b>0.76</b>	0.576	0.585	0.594	0.604	0.613	0.622	0.631	0.641	0.650	0.659	0.668	0.677	0.686	0.695	0.704	0.713	0.722
	0.336	0.345	0.354	0.364	0.373	0.382	0.391	0.401	0.410	0.419	0.428	0.437	0.446	0.455	0.464	0.473	0.482
<b>0.77</b>	0.573	0.581	0.591	0.601	0.610	0.619	0.629	0.638	0.647	0.656	0.665	0.674	0.683	0.692	0.701	0.711	0.720
	0.343	0.351	0.361	0.371	0.380	0.389	0.399	0.408	0.417	0.426	0.435	0.444	0.453	0.462	0.471	0.481	0.490
<b>0.78</b>	0.570	0.578	0.588	0.598	0.607	0.616	0.626	0.635	0.644	0.653	0.662	0.672	0.681	0.690	0.699	0.708	0.718
	0.350	0.358	0.368	0.378	0.387	0.396	0.406	0.415	0.424	0.433	0.442	0.452	0.461	0.470	0.479	0.488	0.498
<b>0.79</b>	0.567	0.575	0.585	0.595	0.604	0.614	0.623	0.632	0.641	0.651	0.660	0.669	0.678	0.688	0.697	0.706	0.715
	0.357	0.365	0.375	0.385	0.394	0.404	0.413	0.422	0.431	0.441	0.450	0.459	0.468	0.478	0.487	0.496	0.505
<b>0.80</b>	0.563	0.572	0.582	0.592	0.601	0.611	0.620	0.629	0.639	0.648	0.657	0.667	0.676	0.685	0.694	0.704	0.713
	0.363	0.372	0.382	0.392	0.401	0.411	0.420	0.429	0.439	0.448	0.457	0.467	0.476	0.485	0.494	0.504	0.513
<b>0.81</b>	0.560	0.569	0.579	0.589	0.599	0.608	0.617	0.627	0.636	0.645	0.655	0.664	0.673	0.683	0.692	0.702	0.711
	0.370	0.379	0.389	0.399	0.409	0.418	0.427	0.437	0.446	0.455	0.465	0.474	0.483	0.493	0.502	0.512	0.521
<b>0.82</b>	0.557	0.566	0.576	0.586	0.596	0.605	0.615	0.624	0.634	0.643	0.652	0.662	0.671	0.680	0.690	0.699	0.709
	0.377	0.386	0.396	0.406	0.416	0.425	0.435	0.444	0.454	0.463	0.472	0.482	0.491	0.500	0.510	0.519	0.529
<b>0.83</b>	0.554	0.563	0.573	0.583	0.593	0.602	0.612	0.621	0.631	0.640	0.650	0.659	0.669	0.678	0.688	0.697	0.707
	0.384	0.393	0.403	0.413	0.423	0.432	0.442	0.451	0.461	0.470	0.480	0.489	0.499	0.508	0.518	0.527	0.537
<b>0.84</b>	0.551	0.560	0.570	0.580	0.590	0.600	0.609	0.619	0.628	0.638	0.647	0.657	0.666	0.676	0.685	0.695	0.705
	0.391	0.400	0.410	0.420	0.430	0.440	0.449	0.459	0.468	0.478	0.487	0.497	0.506	0.516	0.525	0.535	0.545
<b>0.85</b>	0.548	0.557	0.567	0.577	0.587	0.597	0.607	0.616	0.626	0.635	0.645	0.655	0.664	0.674	0.683	0.693	0.702
	0.398	0.407	0.417	0.427	0.437	0.447	0.457	0.466	0.476	0.485	0.495	0.505	0.514	0.524	0.533	0.543	0.552
<b>0.86</b>	0.545	0.554	0.564	0.575	0.585	0.594	0.604	0.614	0.623	0.633	0.643	0.652	0.662	0.671	0.681	0.691	0.700
	0.405	0.414	0.424	0.435	0.445	0.454	0.464	0.474	0.483	0.493	0.503	0.512	0.522	0.531	0.541	0.551	0.560
<b>0.87</b>	0.542	0.551	0.561	0.572	0.582	0.592	0.601	0.611	0.621	0.631	0.640	0.650	0.660	0.669	0.679	0.689	0.698
	0.412	0.421	0.431	0.442	0.452	0.462	0.471	0.481	0.491	0.501	0.510	0.520	0.530	0.539	0.549	0.559	0.568
<b>0.88</b>	0.539	0.548	0.558	0.569	0.579	0.589	0.599	0.609	0.619	0.628	0.638	0.648	0.657	0.667	0.677	0.687	0.696
	0.419	0.428	0.438	0.449	0.459	0.469	0.479	0.489	0.499	0.508	0.518	0.528	0.537	0.547	0.557	0.567	0.576
<b>0.89</b>	0.536	0.545	0.556	0.566	0.577	0.586	0.596	0.606	0.616	0.626	0.636	0.645	0.655	0.665	0.675	0.684	0.694
	0.426	0.435	0.446	0.456	0.467	0.476	0.486	0.496	0.506	0.516	0.526	0.535	0.545	0.555	0.565	0.574	0.584
<b>0.90</b>	0.534	0.543	0.553	0.564	0.574	0.584	0.594	0.604	0.614	0.624	0.633	0.643	0.653	0.663	0.673	0.682	0.692
	0.434	0.443	0.453	0.464	0.474	0.484	0.494	0.504	0.514	0.524	0.533	0.543	0.553	0.563	0.573	0.582	0.592
<b>0.91</b>	0.531	0.540	0.550	0.561	0.571	0.581	0.591	0.601	0.611	0.621	0.631	0.641	0.651	0.661	0.670	0.680	0.690
	0.441	0.450	0.460	0.471	0.481	0.491	0.501	0.511	0.521	0.531	0.541	0.551	0.561	0.571	0.580	0.590	0.600
<b>0.92</b>	0.529	0.539	0.549	0.559	0.569	0.579	0.589	0.599	0.609	0.619	0.629	0.639	0.649	0.658	0.668	0.678	0.688

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
<b>0.93</b>	0.449	0.459	0.469	0.479	0.489	0.499	0.509	0.519	0.529	0.539	0.549	0.559	0.569	0.578	0.588	0.598	0.608
	0.526	0.537	0.546	0.556	0.566	0.576	0.587	0.597	0.607	0.617	0.627	0.636	0.646	0.656	0.666	0.676	0.686
	0.456	0.467	0.476	0.486	0.496	0.506	0.517	0.527	0.537	0.547	0.557	0.566	0.576	0.586	0.596	0.606	0.616
<b>0.94</b>	0.524	0.534	0.544	0.554	0.564	0.574	0.584	0.594	0.604	0.614	0.624	0.634	0.644	0.654	0.664	0.674	0.684
	0.464	0.474	0.484	0.494	0.504	0.514	0.524	0.534	0.544	0.554	0.564	0.574	0.584	0.594	0.604	0.614	0.624
<b>0.95</b>	0.521	0.531	0.541	0.552	0.562	0.572	0.582	0.592	0.602	0.612	0.622	0.632	0.642	0.652	0.662	0.672	0.682
	0.471	0.481	0.491	0.502	0.512	0.522	0.532	0.542	0.552	0.562	0.572	0.582	0.592	0.602	0.612	0.622	0.632
<b>0.96</b>	0.519	0.529	0.539	0.549	0.559	0.569	0.580	0.590	0.600	0.610	0.620	0.630	0.639	0.649	0.659	0.669	0.679
	0.479	0.489	0.499	0.509	0.519	0.529	0.540	0.550	0.560	0.570	0.580	0.590	0.599	0.609	0.619	0.629	0.639
<b>0.97</b>	0.517	0.527	0.537	0.547	0.557	0.567	0.577	0.587	0.597	0.607	0.617	0.627	0.637	0.647	0.657	0.667	0.677
	0.487	0.497	0.507	0.517	0.527	0.537	0.547	0.557	0.567	0.577	0.587	0.597	0.607	0.617	0.627	0.637	0.647
<b>0.98</b>	0.515	0.525	0.535	0.544	0.554	0.565	0.575	0.585	0.595	0.605	0.615	0.625	0.635	0.645	0.655	0.665	0.675
	0.495	0.505	0.515	0.524	0.534	0.545	0.555	0.565	0.575	0.585	0.595	0.605	0.615	0.625	0.635	0.645	0.655
<b>0.99</b>	0.512	0.522	0.532	0.542	0.553	0.563	0.573	0.583	0.593	0.602	0.612	0.622	0.632	0.642	0.652	0.662	0.672
	0.502	0.512	0.522	0.532	0.543	0.553	0.563	0.573	0.583	0.592	0.602	0.612	0.622	0.632	0.642	0.652	0.662
<b>1.00</b>	0.510	0.520	0.530	0.540	0.550	0.560	0.570	0.580	0.590	0.600	0.610	0.620	0.630	0.640	0.650	0.660	0.670
<b>1.01</b>	0.504	0.514	0.525	0.536	0.547	0.557	0.568	0.578	0.589	0.599	0.609	0.620	0.630	0.640	0.650	0.660	0.670
<b>1.02</b>	0.502	0.511	0.522	0.534	0.544	0.555	0.566	0.576	0.587	0.597	0.608	0.618	0.629	0.639	0.649	0.660	0.670
<b>1.03</b>	0.499	0.509	0.520	0.531	0.542	0.553	0.564	0.575	0.585	0.596	0.606	0.616	0.627	0.637	0.648	0.658	0.669
<b>1.04</b>	0.497	0.506	0.518	0.529	0.540	0.551	0.562	0.572	0.583	0.594	0.604	0.615	0.625	0.636	0.647	0.657	0.668
<b>1.05</b>	0.494	0.503	0.514	0.525	0.537	0.548	0.559	0.570	0.581	0.592	0.602	0.613	0.624	0.634	0.645	0.656	0.667
<b>1.06</b>	0.492	0.501	0.512	0.523	0.534	0.546	0.557	0.568	0.579	0.590	0.601	0.611	0.622	0.633	0.643	0.654	0.665
<b>1.07</b>	0.489	0.499	0.510	0.521	0.532	0.544	0.555	0.566	0.577	0.588	0.599	0.611	0.622	0.632	0.643	0.654	0.665
<b>1.08</b>	0.487	0.496	0.506	0.516	0.528	0.540	0.552	0.564	0.575	0.587	0.598	0.609	0.620	0.631	0.642	0.652	0.663
<b>1.09</b>	0.484	0.494	0.504	0.514	0.525	0.538	0.550	0.562	0.574	0.585	0.596	0.607	0.618	0.629	0.640	0.651	0.662
<b>1.10</b>	0.482	0.492	0.502	0.512	0.523	0.536	0.548	0.560	0.572	0.583	0.594	0.605	0.616	0.627	0.638	0.649	0.660
<b>1.11</b>	0.480	0.489	0.499	0.510	0.521	0.534	0.546	0.558	0.570	0.581	0.592	0.604	0.615	0.626	0.637	0.648	0.658
<b>1.12</b>	0.478	0.487	0.497	0.507	0.519	0.531	0.544	0.556	0.568	0.579	0.591	0.602	0.613	0.624	0.636	0.647	0.658
<b>1.13</b>	0.476	0.485	0.495	0.505	0.517	0.530	0.543	0.555	0.567	0.578	0.589	0.600	0.611	0.623	0.634	0.646	0.658
<b>1.14</b>	0.473	0.483	0.493	0.503	0.515	0.528	0.541	0.554	0.566	0.577	0.588	0.599	0.610	0.621	0.633	0.645	0.657
<b>1.15</b>	0.471	0.481	0.491	0.501	0.513	0.526	0.539	0.552	0.564	0.575	0.586	0.597	0.608	0.619	0.631	0.643	0.655
<b>1.16</b>	0.469	0.478	0.489	0.499	0.511	0.524	0.537	0.550	0.562	0.573	0.584	0.595	0.606	0.618	0.630	0.642	0.653
<b>1.17</b>	0.467	0.476	0.487	0.497	0.509	0.522	0.535	0.548	0.560	0.571	0.582	0.593	0.605	0.616	0.628	0.640	0.652
<b>1.18</b>	0.465	0.474	0.484	0.495	0.507	0.520	0.533	0.546	0.558	0.570	0.581	0.592	0.603	0.614	0.626	0.638	0.650
<b>1.19</b>	0.463	0.472	0.482	0.493	0.505	0.518	0.531	0.544	0.557	0.568	0.579	0.590	0.601	0.613	0.625	0.637	0.649
<b>1.20</b>	0.461	0.470	0.480	0.491	0.503	0.516	0.529	0.543	0.555	0.566	0.577	0.588	0.600	0.611	0.623	0.635	0.648
<b>1.21</b>	0.459	0.468	0.478	0.489	0.501	0.514	0.528	0.541	0.553	0.564	0.576	0.587	0.598	0.610	0.622	0.634	0.646
<b>1.22</b>	0.457	0.466	0.476	0.487	0.499	0.512	0.526	0.539	0.551	0.563	0.574	0.585	0.596	0.608	0.620	0.632	0.645
<b>1.23</b>	0.455	0.464	0.474	0.485	0.497	0.511	0.524	0.537	0.550	0.561	0.572	0.584	0.595	0.607	0.619	0.631	0.643
<b>1.24</b>	0.453	0.462	0.473	0.483	0.495	0.509	0.522	0.536	0.548	0.559	0.571	0.582	0.593	0.605	0.617	0.630	0.642
<b>1.25</b>	0.451	0.460	0.471	0.481	0.494	0.507	0.520	0.534	0.546	0.558	0.569	0.580	0.592	0.604	0.616	0.628	0.640
<b>1.26</b>	0.449	0.458	0.469	0.479	0.492	0.505	0.519	0.532	0.545	0.556	0.567	0.579	0.590	0.602	0.614	0.627	0.639
<b>1.27</b>	0.447	0.456	0.467	0.478	0.490	0.503	0.517	0.530	0.543	0.554	0.566	0.577	0.589	0.601	0.613	0.625	0.638
<b>1.28</b>	0.445	0.455	0.465	0.476	0.488	0.502	0.515	0.529	0.541	0.553	0.564	0.576	0.587	0.599	0.611	0.624	0.636
<b>1.29</b>	0.443	0.453	0.463	0.474	0.486	0.500	0.514	0.527	0.540	0.551	0.563	0.574	0.586	0.598	0.610	0.622	0.635
<b>1.30</b>	0.441	0.451	0.461	0.472	0.485	0.498	0.512	0.525	0.538	0.550	0.561	0.573	0.584	0.596	0.609	0.621	0.633
<b>1.31</b>	0.439	0.449	0.460	0.470	0.483	0.497	0.510	0.524	0.537	0.548	0.560	0.571	0.583	0.595	0.607	0.620	0.632
<b>1.32</b>	0.437	0.447	0.458	0.469	0.481	0.495	0.509	0.522	0.535	0.547	0.558	0.570	0.581	0.593	0.606	0.618	0.631
<b>1.33</b>	0.436	0.445	0.456	0.467	0.479	0.493	0.507	0.521	0.534	0.545	0.557	0.568	0.580	0.592	0.604	0.617	0.630
<b>1.34</b>	0.434	0.444	0.454	0.465	0.478	0.492	0.505	0.519	0.532	0.544	0.555	0.567	0.578	0.591	0.603	0.616	0.628
<b>1.35</b>	0.432	0.442	0.452	0.463	0.476	0.490	0.504	0.518	0.530	0.542	0.554	0.565	0.577	0.589	0.602	0.614	0.627
<b>1.36</b>	0.430	0.440	0.451	0.462	0.474	0.488	0.502	0.516	0.529	0.541	0.552	0.564	0.576	0.588	0.600	0.613	0.626
<b>1.37</b>	0.428	0.438	0.449	0.460	0.473	0.487	0.501	0.514	0.527	0.539	0.551	0.563	0.574	0.586	0.599	0.612	0.624
<b>1.38</b>	0.427	0.437	0.447	0.458	0.471	0.485	0.499	0.513	0.526	0.538	0.549	0.561	0.573	0.585	0.598	0.610	0.623
<b>1.39</b>	0.425	0.435	0.446	0.457	0.469	0.483	0.497	0.511	0.525	0.536	0.548	0.560	0.571	0.584	0.596	0.609	0.622
<b>1.40</b>	0.423	0.433	0.444	0.455	0.468	0.482	0.496	0.510	0.523	0.535	0.547	0.558	0.570	0.582	0.595	0.608	0.621
<b>1.41</b>	0.422	0.431	0.442	0.453	0.466	0.480	0.494	0.508	0.522	0.533	0.545	0.557	0.569	0.581	0.594	0.607	0.619
<b>1.42</b>	0.420	0.430	0.441	0.452	0.465	0.479	0.493	0.507	0.520	0.532	0.544	0.556	0.567	0.580	0.593	0.605	0.618
<b>1.43</b>	0.418	0.428	0.439	0.450	0.463	0.477	0.491	0.506	0.519	0.531	0.542	0.554	0.566	0.578	0.591	0.604	0.617
<b>1.44</b>	0.417	0.427	0.437	0.448	0.462	0.476	0.490	0.504	0.517	0.529	0.541	0.553	0.565	0.577	0.590	0.603	0.616

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
1.45	0.415	0.425	0.436	0.447	0.460	0.474	0.488	0.503	0.516	0.528	0.540	0.552	0.564	0.576	0.589	0.602	0.615
1.46	0.413	0.423	0.434	0.445	0.458	0.473	0.487	0.501	0.515	0.526	0.538	0.550	0.562	0.575	0.588	0.600	0.613
1.47	0.412	0.422	0.433	0.444	0.457	0.471	0.486	0.500	0.513	0.525	0.537	0.549	0.561	0.573	0.586	0.599	0.612
1.48	0.410	0.420	0.431	0.442	0.455	0.470	0.484	0.498	0.512	0.524	0.536	0.548	0.560	0.572	0.585	0.598	0.611
1.49	0.409	0.419	0.430	0.441	0.454	0.468	0.483	0.497	0.510	0.522	0.534	0.546	0.558	0.571	0.584	0.597	0.610
1.50	0.407	0.417	0.428	0.439	0.452	0.467	0.481	0.496	0.509	0.521	0.533	0.545	0.557	0.570	0.583	0.596	0.609
1.51	0.406	0.416	0.426	0.438	0.451	0.465	0.480	0.494	0.508	0.520	0.532	0.544	0.556	0.568	0.581	0.595	0.608
1.52	0.404	0.414	0.425	0.436	0.450	0.464	0.478	0.493	0.506	0.519	0.531	0.543	0.555	0.567	0.580	0.593	0.606
1.53	0.403	0.413	0.423	0.435	0.448	0.463	0.477	0.492	0.505	0.517	0.529	0.541	0.553	0.566	0.579	0.592	0.605
1.54	0.401	0.411	0.422	0.433	0.447	0.461	0.476	0.490	0.504	0.516	0.528	0.540	0.552	0.565	0.578	0.591	0.604
1.55	0.400	0.410	0.421	0.432	0.445	0.460	0.474	0.489	0.503	0.515	0.527	0.539	0.551	0.564	0.577	0.590	0.603
1.56	0.398	0.408	0.419	0.430	0.444	0.458	0.473	0.488	0.501	0.513	0.526	0.538	0.550	0.562	0.576	0.589	0.602
1.57	0.397	0.407	0.418	0.429	0.442	0.457	0.472	0.486	0.500	0.512	0.524	0.536	0.549	0.561	0.575	0.588	0.601
1.58	0.395	0.405	0.416	0.428	0.441	0.456	0.470	0.485	0.499	0.511	0.523	0.535	0.547	0.560	0.573	0.587	0.600
1.59	0.394	0.404	0.415	0.426	0.440	0.454	0.469	0.484	0.497	0.510	0.522	0.534	0.546	0.559	0.572	0.586	0.599
1.60	0.392	0.402	0.413	0.425	0.438	0.453	0.468	0.483	0.496	0.508	0.521	0.533	0.545	0.558	0.571	0.584	0.598
1.61	0.391	0.401	0.412	0.423	0.437	0.452	0.466	0.481	0.495	0.507	0.519	0.532	0.544	0.557	0.570	0.583	0.597
1.62	0.389	0.399	0.411	0.422	0.436	0.450	0.465	0.480	0.494	0.506	0.518	0.531	0.543	0.556	0.569	0.582	0.596
1.63	0.388	0.398	0.409	0.421	0.434	0.449	0.464	0.479	0.493	0.505	0.517	0.529	0.542	0.555	0.568	0.581	0.595
1.64	0.387	0.397	0.408	0.419	0.433	0.448	0.463	0.478	0.491	0.504	0.516	0.528	0.541	0.553	0.567	0.580	0.594
1.65	0.385	0.395	0.406	0.418	0.432	0.446	0.461	0.476	0.490	0.503	0.515	0.527	0.539	0.552	0.566	0.579	0.593
1.66	0.384	0.394	0.405	0.417	0.430	0.445	0.460	0.475	0.489	0.501	0.514	0.526	0.538	0.551	0.565	0.578	0.592
1.67	0.383	0.393	0.404	0.415	0.429	0.444	0.459	0.474	0.488	0.500	0.513	0.525	0.537	0.550	0.564	0.577	0.591
1.68	0.381	0.391	0.403	0.414	0.428	0.443	0.458	0.473	0.487	0.499	0.511	0.524	0.536	0.549	0.563	0.576	0.590
1.69	0.380	0.390	0.401	0.413	0.426	0.441	0.456	0.472	0.485	0.498	0.510	0.523	0.535	0.548	0.562	0.575	0.589
1.70	0.379	0.389	0.400	0.411	0.425	0.440	0.455	0.470	0.484	0.497	0.509	0.522	0.534	0.547	0.560	0.574	0.588
1.71	0.377	0.387	0.399	0.410	0.424	0.439	0.454	0.469	0.483	0.496	0.508	0.521	0.533	0.546	0.559	0.573	0.587
1.72	0.376	0.386	0.397	0.409	0.423	0.438	0.453	0.468	0.482	0.495	0.507	0.519	0.532	0.545	0.558	0.572	0.586
1.73	0.375	0.385	0.396	0.408	0.421	0.437	0.452	0.467	0.481	0.493	0.506	0.518	0.531	0.544	0.557	0.571	0.585
1.74	0.374	0.384	0.395	0.406	0.420	0.435	0.451	0.466	0.480	0.492	0.505	0.517	0.530	0.543	0.556	0.570	0.584
1.75	0.372	0.382	0.394	0.405	0.419	0.434	0.449	0.465	0.479	0.491	0.504	0.516	0.529	0.542	0.555	0.569	0.583
1.76	0.371	0.381	0.392	0.404	0.418	0.433	0.448	0.464	0.478	0.490	0.503	0.515	0.528	0.541	0.554	0.568	0.582
1.77	0.370	0.380	0.391	0.403	0.417	0.432	0.447	0.462	0.477	0.489	0.502	0.514	0.527	0.540	0.553	0.567	0.581
1.78	0.369	0.379	0.390	0.402	0.415	0.431	0.446	0.461	0.475	0.488	0.501	0.513	0.526	0.539	0.552	0.566	0.580
1.79	0.367	0.377	0.389	0.400	0.414	0.430	0.445	0.460	0.474	0.487	0.500	0.512	0.525	0.538	0.552	0.565	0.579
1.80	0.366	0.376	0.388	0.399	0.413	0.428	0.444	0.459	0.473	0.486	0.499	0.511	0.524	0.537	0.551	0.564	0.578
1.81	0.365	0.375	0.386	0.398	0.412	0.427	0.443	0.458	0.472	0.485	0.497	0.510	0.523	0.536	0.550	0.563	0.577
1.82	0.364	0.374	0.385	0.397	0.411	0.426	0.442	0.457	0.471	0.484	0.496	0.509	0.522	0.535	0.549	0.562	0.576
1.83	0.363	0.373	0.384	0.396	0.410	0.425	0.440	0.456	0.470	0.483	0.495	0.508	0.521	0.534	0.548	0.562	0.575
1.84	0.361	0.372	0.383	0.394	0.409	0.424	0.439	0.455	0.469	0.482	0.494	0.507	0.520	0.533	0.547	0.561	0.574
1.85	0.360	0.370	0.382	0.393	0.407	0.423	0.438	0.454	0.468	0.481	0.493	0.506	0.519	0.532	0.546	0.560	0.574
1.86	0.359	0.369	0.381	0.392	0.406	0.422	0.437	0.453	0.467	0.480	0.492	0.505	0.518	0.531	0.545	0.559	0.573
1.87	0.358	0.368	0.379	0.391	0.405	0.421	0.436	0.452	0.466	0.479	0.491	0.504	0.517	0.530	0.544	0.558	0.572
1.88	0.357	0.367	0.378	0.390	0.404	0.420	0.435	0.451	0.465	0.478	0.491	0.503	0.516	0.529	0.543	0.557	0.571
1.89	0.356	0.366	0.377	0.389	0.403	0.419	0.434	0.450	0.464	0.477	0.490	0.502	0.515	0.528	0.542	0.556	0.570
1.90	0.355	0.365	0.376	0.388	0.402	0.418	0.433	0.449	0.463	0.476	0.489	0.501	0.514	0.527	0.541	0.555	0.569
1.91	0.354	0.364	0.375	0.387	0.401	0.416	0.432	0.448	0.462	0.475	0.488	0.500	0.513	0.526	0.540	0.554	0.568
1.92	0.352	0.363	0.374	0.386	0.400	0.415	0.431	0.447	0.461	0.474	0.487	0.499	0.512	0.526	0.540	0.554	0.567
1.93	0.351	0.362	0.373	0.385	0.399	0.414	0.430	0.446	0.460	0.473	0.486	0.499	0.511	0.525	0.539	0.553	0.567
1.94	0.350	0.360	0.372	0.383	0.398	0.413	0.429	0.445	0.459	0.472	0.485	0.498	0.510	0.524	0.538	0.552	0.566
1.95	0.349	0.359	0.371	0.382	0.397	0.412	0.428	0.444	0.458	0.471	0.484	0.497	0.509	0.523	0.537	0.551	0.565
1.96	0.348	0.358	0.370	0.381	0.396	0.411	0.427	0.443	0.457	0.470	0.483	0.496	0.509	0.522	0.536	0.550	0.564
1.97	0.347	0.357	0.369	0.380	0.395	0.410	0.426	0.442	0.456	0.469	0.482	0.495	0.508	0.521	0.535	0.549	0.563
1.98	0.346	0.356	0.368	0.379	0.394	0.409	0.425	0.441	0.455	0.468	0.481	0.494	0.507	0.520	0.534	0.548	0.563
1.99	0.345	0.355	0.367	0.378	0.393	0.408	0.424	0.440	0.455	0.467	0.480	0.493	0.506	0.519	0.533	0.547	0.562
2.00	0.344	0.354	0.366	0.377	0.392	0.407	0.423	0.439	0.454	0.467	0.479	0.492	0.505	0.519	0.533	0.547	0.561
2.01	0.343	0.353	0.365	0.376	0.391	0.406	0.422	0.438	0.453	0.466	0.478	0.491	0.504	0.518	0.532	0.546	0.560
2.02	0.342	0.352	0.364	0.375	0.390	0.405	0.421	0.437	0.452	0.465	0.478	0.490	0.503	0.517	0.531	0.545	0.559
2.03	0.341	0.351	0.363	0.374	0.389	0.405	0.420	0.436	0.451	0.464	0.477	0.490	0.503	0.516	0.530	0.544	0.559
2.04	0.340	0.350	0.362	0.373	0.388	0.404	0.419	0.435	0.450	0.463	0.476	0.489	0.502	0.515	0.529	0.544	0.558
2.05	0.339	0.349	0.361	0.372	0.387	0.403	0.419	0.434	0.449	0.462	0.475	0.488	0.501	0.514	0.529	0.543	0.557



## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
2.06	0.338	0.348	0.360	0.371	0.386	0.402	0.418	0.434	0.448	0.461	0.474	0.487	0.500	0.514	0.528	0.542	0.556
2.07	0.337	0.347	0.359	0.370	0.385	0.401	0.417	0.433	0.447	0.460	0.473	0.486	0.499	0.513	0.527	0.541	0.555
2.08	0.336	0.346	0.358	0.369	0.384	0.400	0.416	0.432	0.447	0.459	0.472	0.485	0.498	0.512	0.526	0.540	0.555
2.09	0.335	0.345	0.357	0.368	0.383	0.399	0.415	0.431	0.446	0.459	0.472	0.485	0.498	0.511	0.525	0.540	0.554
2.10	0.334	0.344	0.356	0.368	0.382	0.398	0.414	0.430	0.445	0.458	0.471	0.484	0.497	0.510	0.525	0.539	0.553
2.11	0.333	0.343	0.355	0.367	0.381	0.397	0.413	0.429	0.444	0.457	0.470	0.483	0.496	0.510	0.524	0.538	0.552
2.12	0.332	0.342	0.354	0.366	0.380	0.396	0.412	0.428	0.443	0.456	0.469	0.482	0.495	0.509	0.523	0.537	0.552
2.13	0.331	0.342	0.353	0.365	0.379	0.395	0.411	0.427	0.442	0.455	0.468	0.481	0.494	0.508	0.522	0.537	0.551
2.14	0.331	0.341	0.352	0.364	0.378	0.394	0.410	0.427	0.441	0.454	0.467	0.481	0.494	0.507	0.522	0.536	0.550
2.15	0.330	0.340	0.351	0.363	0.377	0.394	0.410	0.426	0.441	0.454	0.467	0.480	0.493	0.506	0.521	0.535	0.549
2.16	0.329	0.339	0.350	0.362	0.377	0.393	0.409	0.425	0.440	0.453	0.466	0.479	0.492	0.506	0.520	0.534	0.549
2.17	0.328	0.338	0.349	0.361	0.376	0.392	0.408	0.424	0.439	0.452	0.465	0.478	0.491	0.505	0.519	0.534	0.548
2.18	0.327	0.337	0.348	0.360	0.375	0.391	0.407	0.423	0.438	0.451	0.464	0.477	0.490	0.504	0.518	0.533	0.547
2.19	0.326	0.336	0.347	0.359	0.374	0.390	0.406	0.422	0.437	0.450	0.463	0.477	0.490	0.503	0.518	0.532	0.547
2.20	0.325	0.335	0.347	0.358	0.373	0.389	0.405	0.422	0.437	0.450	0.463	0.476	0.489	0.503	0.517	0.531	0.546
2.21	0.324	0.334	0.346	0.358	0.372	0.388	0.405	0.421	0.436	0.449	0.462	0.475	0.488	0.502	0.516	0.531	0.545
2.22	0.323	0.333	0.345	0.357	0.371	0.388	0.404	0.420	0.435	0.448	0.461	0.474	0.487	0.501	0.516	0.530	0.544
2.23	0.323	0.333	0.344	0.356	0.370	0.387	0.403	0.419	0.434	0.447	0.460	0.474	0.487	0.500	0.515	0.529	0.544
2.24	0.322	0.332	0.343	0.355	0.370	0.386	0.402	0.418	0.433	0.447	0.460	0.473	0.486	0.500	0.514	0.529	0.543
2.25	0.321	0.331	0.342	0.354	0.369	0.385	0.401	0.418	0.433	0.446	0.459	0.472	0.485	0.499	0.513	0.528	0.542
2.26	0.320	0.330	0.341	0.353	0.368	0.384	0.401	0.417	0.432	0.445	0.458	0.471	0.484	0.498	0.513	0.527	0.542
2.27	0.319	0.329	0.341	0.352	0.367	0.383	0.400	0.416	0.431	0.444	0.457	0.471	0.484	0.497	0.512	0.526	0.541
2.28	0.318	0.328	0.340	0.352	0.366	0.383	0.399	0.415	0.430	0.443	0.457	0.470	0.483	0.497	0.511	0.526	0.540
2.29	0.317	0.327	0.339	0.351	0.365	0.382	0.398	0.414	0.430	0.443	0.456	0.469	0.482	0.496	0.511	0.525	0.540
2.30	0.317	0.327	0.338	0.350	0.365	0.381	0.397	0.414	0.429	0.442	0.455	0.468	0.482	0.495	0.510	0.524	0.539
2.31	0.316	0.326	0.337	0.349	0.364	0.380	0.397	0.413	0.428	0.441	0.454	0.468	0.481	0.495	0.509	0.524	0.538
2.32	0.315	0.325	0.336	0.348	0.363	0.379	0.396	0.412	0.427	0.441	0.454	0.467	0.480	0.494	0.509	0.523	0.538
2.33	0.314	0.324	0.336	0.347	0.362	0.379	0.395	0.411	0.427	0.440	0.453	0.466	0.479	0.493	0.508	0.522	0.537
2.34	0.313	0.323	0.335	0.347	0.361	0.378	0.394	0.411	0.426	0.439	0.452	0.465	0.479	0.493	0.507	0.522	0.536
2.35	0.313	0.323	0.334	0.346	0.361	0.377	0.394	0.410	0.425	0.438	0.452	0.465	0.478	0.492	0.507	0.521	0.536
2.36	0.312	0.322	0.333	0.345	0.360	0.376	0.393	0.409	0.424	0.438	0.451	0.464	0.477	0.491	0.506	0.520	0.535
2.37	0.311	0.321	0.332	0.344	0.359	0.376	0.392	0.408	0.424	0.437	0.450	0.463	0.477	0.491	0.505	0.520	0.534
2.38	0.310	0.320	0.332	0.343	0.358	0.375	0.391	0.408	0.423	0.436	0.449	0.463	0.476	0.490	0.505	0.519	0.534
2.39	0.310	0.319	0.331	0.343	0.358	0.374	0.391	0.407	0.422	0.436	0.449	0.462	0.475	0.489	0.504	0.519	0.533
2.40	0.309	0.319	0.330	0.342	0.357	0.373	0.390	0.406	0.422	0.435	0.448	0.461	0.475	0.489	0.503	0.518	0.533
2.41	0.308	0.318	0.329	0.341	0.356	0.373	0.389	0.406	0.421	0.434	0.447	0.461	0.474	0.488	0.503	0.517	0.532
2.42	0.307	0.317	0.329	0.340	0.355	0.372	0.388	0.405	0.420	0.433	0.447	0.460	0.473	0.487	0.502	0.517	0.531
2.43	0.306	0.316	0.328	0.340	0.354	0.371	0.388	0.404	0.419	0.433	0.446	0.459	0.473	0.487	0.501	0.516	0.531
2.44	0.306	0.316	0.327	0.339	0.354	0.370	0.387	0.404	0.419	0.432	0.445	0.459	0.472	0.486	0.501	0.515	0.530
2.45	0.305	0.315	0.326	0.338	0.353	0.370	0.386	0.403	0.418	0.431	0.445	0.458	0.471	0.485	0.500	0.515	0.529
2.46	0.304	0.314	0.326	0.337	0.352	0.369	0.386	0.402	0.417	0.431	0.444	0.457	0.471	0.485	0.499	0.514	0.529
2.47	0.304	0.313	0.325	0.337	0.352	0.368	0.385	0.401	0.417	0.430	0.443	0.457	0.470	0.484	0.499	0.513	0.528
2.48	0.303	0.313	0.324	0.336	0.351	0.367	0.384	0.401	0.416	0.429	0.443	0.456	0.469	0.483	0.498	0.513	0.528
2.49	0.302	0.312	0.323	0.335	0.350	0.367	0.383	0.400	0.415	0.429	0.442	0.455	0.469	0.483	0.498	0.512	0.527
2.50	0.301	0.311	0.323	0.334	0.349	0.366	0.383	0.399	0.415	0.428	0.441	0.455	0.468	0.482	0.497	0.512	0.526
2.51	0.301	0.311	0.322	0.334	0.349	0.365	0.382	0.399	0.414	0.427	0.441	0.454	0.467	0.482	0.496	0.511	0.526
2.52	0.300	0.310	0.321	0.333	0.348	0.365	0.381	0.398	0.413	0.427	0.440	0.454	0.467	0.481	0.496	0.510	0.525
2.53	0.299	0.309	0.320	0.332	0.347	0.364	0.381	0.397	0.413	0.426	0.440	0.453	0.466	0.480	0.495	0.510	0.525
2.54	0.299	0.308	0.320	0.332	0.347	0.363	0.380	0.397	0.412	0.426	0.439	0.452	0.466	0.480	0.494	0.509	0.524
2.55	0.298	0.308	0.319	0.331	0.346	0.363	0.379	0.396	0.411	0.425	0.438	0.452	0.465	0.479	0.494	0.509	0.523
2.56	0.297	0.307	0.318	0.330	0.345	0.362	0.379	0.395	0.411	0.424	0.438	0.451	0.464	0.478	0.493	0.508	0.523
2.57	0.296	0.306	0.318	0.330	0.345	0.361	0.378	0.395	0.410	0.424	0.437	0.450	0.464	0.478	0.493	0.507	0.522
2.58	0.296	0.306	0.317	0.329	0.344	0.361	0.377	0.394	0.410	0.423	0.436	0.450	0.463	0.477	0.492	0.507	0.522
2.59	0.295	0.305	0.316	0.328	0.343	0.360	0.377	0.394	0.409	0.422	0.436	0.449	0.463	0.477	0.491	0.506	0.521
2.60	0.294	0.304	0.316	0.327	0.342	0.359	0.376	0.393	0.408	0.422	0.435	0.449	0.462	0.476	0.491	0.506	0.521
2.61	0.294	0.304	0.315	0.327	0.342	0.359	0.375	0.392	0.408	0.421	0.435	0.448	0.461	0.475	0.490	0.505	0.520
2.62	0.293	0.303	0.314	0.326	0.341	0.358	0.375	0.392	0.407	0.421	0.434	0.447	0.461	0.475	0.490	0.505	0.519
2.63	0.292	0.302	0.314	0.325	0.340	0.357	0.374	0.391	0.406	0.420	0.433	0.447	0.460	0.474	0.489	0.504	0.519
2.64	0.292	0.302	0.313	0.325	0.340	0.357	0.374	0.390	0.406	0.419	0.433	0.446	0.460	0.474	0.489	0.504	0.518
2.65	0.291	0.301	0.312	0.324	0.339	0.356	0.373	0.390	0.405	0.419	0.432	0.446	0.459	0.473	0.488	0.503	0.518

## Appendix C

Table MA —Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67
<b>2.66</b>	0.291	0.300	0.312	0.323	0.339	0.355	0.372	0.389	0.405	0.418	0.432	0.445	0.458	0.473	0.487	0.502	0.517
<b>2.67</b>	0.290	0.300	0.311	0.323	0.338	0.355	0.372	0.389	0.404	0.418	0.431	0.444	0.458	0.472	0.487	0.502	0.517
<b>2.68</b>	0.289	0.299	0.310	0.322	0.337	0.354	0.371	0.388	0.403	0.417	0.430	0.444	0.457	0.471	0.486	0.501	0.516
<b>2.69</b>	0.289	0.298	0.310	0.322	0.337	0.354	0.370	0.387	0.403	0.416	0.430	0.443	0.457	0.471	0.486	0.501	0.516
<b>2.70</b>	0.288	0.298	0.309	0.321	0.336	0.353	0.370	0.387	0.402	0.416	0.429	0.443	0.456	0.470	0.485	0.500	0.515
<b>2.71</b>	0.287	0.297	0.308	0.320	0.335	0.352	0.369	0.386	0.402	0.415	0.429	0.442	0.456	0.470	0.485	0.500	0.515
<b>2.72</b>	0.287	0.296	0.308	0.320	0.335	0.352	0.369	0.386	0.401	0.415	0.428	0.442	0.455	0.469	0.484	0.499	0.514
<b>2.73</b>	0.286	0.296	0.307	0.319	0.334	0.351	0.368	0.385	0.401	0.414	0.427	0.441	0.454	0.469	0.484	0.499	0.514
<b>2.74</b>	0.285	0.295	0.307	0.318	0.333	0.350	0.367	0.384	0.400	0.413	0.427	0.440	0.454	0.468	0.483	0.498	0.513
<b>2.75</b>	0.285	0.295	0.306	0.318	0.333	0.350	0.367	0.384	0.399	0.413	0.426	0.440	0.453	0.468	0.483	0.498	0.513
<b>2.76</b>	0.284	0.294	0.305	0.317	0.332	0.349	0.366	0.383	0.399	0.412	0.426	0.439	0.453	0.467	0.482	0.497	0.512
<b>2.77</b>	0.284	0.293	0.305	0.316	0.332	0.349	0.366	0.383	0.398	0.412	0.425	0.439	0.452	0.466	0.481	0.496	0.511
<b>2.78</b>	0.283	0.293	0.304	0.316	0.331	0.348	0.365	0.382	0.398	0.411	0.425	0.438	0.452	0.466	0.481	0.496	0.511
<b>2.79</b>	0.282	0.292	0.303	0.315	0.330	0.347	0.364	0.381	0.397	0.411	0.424	0.438	0.451	0.465	0.480	0.495	0.510
<b>2.80</b>	0.282	0.292	0.303	0.315	0.330	0.347	0.364	0.381	0.397	0.410	0.424	0.437	0.451	0.465	0.480	0.495	0.510
<b>2.81</b>	0.281	0.291	0.302	0.314	0.329	0.346	0.363	0.380	0.396	0.410	0.423	0.437	0.450	0.464	0.479	0.494	0.509
<b>2.82</b>	0.281	0.290	0.302	0.313	0.329	0.346	0.363	0.380	0.395	0.409	0.423	0.436	0.450	0.464	0.479	0.494	0.509
<b>2.83</b>	0.280	0.290	0.301	0.313	0.328	0.345	0.362	0.379	0.395	0.408	0.422	0.436	0.449	0.463	0.478	0.493	0.508
<b>2.84</b>	0.280	0.289	0.300	0.312	0.327	0.345	0.362	0.379	0.394	0.408	0.421	0.435	0.449	0.463	0.478	0.493	0.508
<b>2.85</b>	0.279	0.289	0.300	0.312	0.327	0.344	0.361	0.378	0.394	0.407	0.421	0.434	0.448	0.462	0.477	0.492	0.507
<b>2.86</b>	0.278	0.288	0.299	0.311	0.326	0.343	0.360	0.378	0.393	0.407	0.420	0.434	0.447	0.462	0.477	0.492	0.507
<b>2.87</b>	0.278	0.287	0.299	0.311	0.326	0.343	0.360	0.377	0.393	0.406	0.420	0.433	0.447	0.461	0.476	0.491	0.506
<b>2.88</b>	0.277	0.287	0.298	0.310	0.325	0.342	0.358	0.375	0.390	0.404	0.418	0.432	0.446	0.461	0.476	0.491	0.506
<b>2.89</b>	0.277	0.286	0.298	0.310	0.324	0.341	0.357	0.374	0.390	0.404	0.418	0.432	0.446	0.459	0.473	0.486	0.499
<b>2.90</b>	0.276	0.286	0.297	0.309	0.324	0.340	0.357	0.373	0.389	0.403	0.417	0.431	0.445	0.459	0.472	0.485	0.499
<b>2.91</b>	0.275	0.285	0.297	0.309	0.323	0.340	0.356	0.373	0.388	0.402	0.416	0.430	0.444	0.458	0.471	0.485	0.498
<b>2.92</b>	0.275	0.285	0.297	0.308	0.323	0.339	0.355	0.371	0.387	0.401	0.415	0.430	0.444	0.458	0.471	0.484	0.498
<b>2.93</b>	0.275	0.285	0.296	0.308	0.323	0.339	0.355	0.371	0.386	0.401	0.415	0.429	0.443	0.457	0.470	0.484	0.497
<b>2.94</b>	0.274	0.284	0.296	0.308	0.323	0.339	0.355	0.371	0.386	0.399	0.412	0.426	0.439	0.453	0.467	0.480	0.494
<b>2.95</b>	0.274	0.284	0.296	0.308	0.323	0.339	0.354	0.370	0.385	0.398	0.412	0.425	0.439	0.452	0.466	0.480	0.493
<b>2.96</b>	0.274	0.284	0.296	0.308	0.323	0.338	0.354	0.370	0.384	0.398	0.411	0.424	0.437	0.451	0.465	0.479	0.493
<b>2.97</b>	0.274	0.284	0.296	0.308	0.323	0.338	0.354	0.369	0.384	0.397	0.410	0.423	0.437	0.450	0.463	0.477	0.490
<b>2.98</b>	0.273	0.284	0.296	0.308	0.322	0.338	0.353	0.368	0.383	0.396	0.409	0.423	0.436	0.449	0.463	0.476	0.489
<b>2.99</b>	0.273	0.284	0.296	0.308	0.322	0.338	0.353	0.368	0.382	0.396	0.409	0.422	0.435	0.449	0.462	0.475	0.489
<b>3.00</b>	0.273	0.284	0.296	0.308	0.322	0.337	0.352	0.368	0.382	0.395	0.408	0.422	0.435	0.448	0.460	0.473	0.485

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
<b>0.01</b>	0.991	0.991	0.991	0.991	0.992	0.992	0.993	0.994	0.994	0.995	0.996	0.997	0.998	0.998	0.998	0.999	0.999
	0.001	0.001	0.001	0.001	0.002	0.002	0.003	0.004	0.004	0.005	0.006	0.007	0.008	0.008	0.008	0.009	0.009
<b>0.02</b>	0.985	0.985	0.986	0.986	0.987	0.987	0.988	0.989	0.990	0.991	0.992	0.993	0.994	0.994	0.995	0.995	0.995
	0.005	0.005	0.006	0.006	0.007	0.007	0.008	0.009	0.010	0.011	0.012	0.013	0.014	0.014	0.015	0.015	0.015
<b>0.03</b>	0.979	0.980	0.980	0.981	0.982	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.989	0.990	0.991	0.991	0.992
	0.009	0.010	0.010	0.011	0.012	0.012	0.013	0.014	0.015	0.016	0.017	0.018	0.019	0.020	0.021	0.021	0.022
<b>0.04</b>	0.974	0.974	0.975	0.976	0.977	0.978	0.979	0.980	0.981	0.982	0.983	0.984	0.985	0.986	0.987	0.988	0.989
	0.014	0.014	0.015	0.016	0.017	0.018	0.019	0.020	0.021	0.022	0.023	0.024	0.025	0.026	0.027	0.028	0.029
<b>0.05</b>	0.968	0.969	0.970	0.971	0.972	0.973	0.974	0.975	0.976	0.977	0.979	0.980	0.982	0.983	0.984	0.984	0.985
	0.018	0.019	0.020	0.021	0.022	0.023	0.024	0.025	0.026	0.027	0.029	0.030	0.032	0.033	0.034	0.034	0.035
<b>0.06</b>	0.963	0.964	0.965	0.966	0.967	0.968	0.970	0.971	0.972	0.973	0.975	0.976	0.978	0.979	0.980	0.981	0.982
	0.023	0.024	0.025	0.026	0.027	0.028	0.030	0.031	0.032	0.033	0.035	0.036	0.038	0.039	0.040	0.041	0.042
<b>0.07</b>	0.958	0.959	0.960	0.961	0.963	0.964	0.965	0.967	0.968	0.969	0.971	0.973	0.974	0.976	0.977	0.978	0.979
	0.028	0.029	0.030	0.031	0.033	0.034	0.035	0.037	0.038	0.039	0.041	0.043	0.044	0.046	0.047	0.048	0.049
<b>0.08</b>	0.952	0.954	0.955	0.956	0.958	0.959	0.961	0.962	0.964	0.966	0.967	0.969	0.971	0.972	0.974	0.975	0.977
	0.032	0.034	0.035	0.036	0.038	0.039	0.041	0.042	0.044	0.046	0.047	0.049	0.051	0.052	0.054	0.055	0.057
<b>0.09</b>	0.947	0.949	0.950	0.952	0.953	0.955	0.957	0.958	0.960	0.962	0.964	0.966	0.967	0.969	0.971	0.972	0.974
	0.037	0.039	0.040	0.042	0.043	0.045	0.047	0.048	0.050	0.052	0.054	0.056	0.057	0.059	0.061	0.062	0.064
<b>0.10</b>	0.942	0.944	0.946	0.947	0.949	0.951	0.953	0.955	0.956	0.958	0.960	0.962	0.964	0.966	0.968	0.970	0.971
	0.042	0.044	0.046	0.047	0.049	0.051	0.053	0.055	0.056	0.058	0.060	0.062	0.064	0.066	0.068	0.070	0.071
<b>0.11</b>	0.937	0.939	0.941	0.943	0.945	0.947	0.949	0.951	0.953	0.955	0.957	0.959	0.961	0.963	0.965	0.967	0.969
	0.047	0.049	0.051	0.053	0.055	0.057	0.059	0.061	0.063	0.065	0.067	0.069	0.071	0.073	0.075	0.077	0.079
<b>0.12</b>	0.933	0.935	0.937	0.939	0.941	0.943	0.945	0.947	0.950	0.952	0.954	0.956	0.959	0.961	0.963	0.965	0.967
	0.053	0.055	0.057	0.059	0.061	0.063	0.065	0.067	0.070	0.072	0.074	0.076	0.079	0.081	0.083	0.085	0.087
<b>0.13</b>	0.928	0.930	0.933	0.935	0.937	0.939	0.942	0.944	0.946	0.949	0.951	0.953	0.956	0.958	0.960	0.963	0.965
	0.058	0.060	0.063	0.065	0.067	0.069	0.072	0.074	0.076	0.079	0.081	0.083	0.086	0.088	0.090	0.093	0.095
<b>0.14</b>	0.924	0.926	0.928	0.931	0.933	0.936	0.938	0.941	0.943	0.945	0.948	0.951	0.953	0.956	0.958	0.960	0.963
	0.064	0.066	0.068	0.071	0.073	0.076	0.078	0.081	0.083	0.085	0.088	0.091	0.093	0.096	0.098	0.100	0.103
<b>0.15</b>	0.919	0.922	0.924	0.927	0.929	0.932	0.935	0.937	0.940	0.942	0.945	0.948	0.951	0.953	0.956	0.958	0.961
	0.069	0.072	0.074	0.077	0.079	0.082	0.085	0.087	0.090	0.092	0.095	0.098	0.101	0.103	0.106	0.108	0.111
<b>0.16</b>	0.915	0.918	0.920	0.923	0.926	0.928	0.931	0.934	0.937	0.940	0.942	0.945	0.948	0.951	0.954	0.956	0.959
	0.075	0.078	0.080	0.083	0.086	0.088	0.091	0.094	0.097	0.100	0.102	0.105	0.108	0.111	0.114	0.116	0.119
<b>0.17</b>	0.911	0.914	0.916	0.919	0.922	0.925	0.928	0.931	0.934	0.937	0.940	0.943	0.946	0.949	0.951	0.954	0.957
	0.081	0.084	0.086	0.089	0.092	0.095	0.098	0.101	0.104	0.107	0.110	0.113	0.116	0.119	0.121	0.124	0.127
<b>0.18</b>	0.907	0.910	0.913	0.916	0.919	0.922	0.925	0.928	0.931	0.934	0.937	0.940	0.943	0.946	0.949	0.952	0.955
	0.087	0.090	0.093	0.096	0.099	0.102	0.105	0.108	0.111	0.114	0.117	0.120	0.123	0.126	0.129	0.132	0.135
<b>0.19</b>	0.902	0.906	0.909	0.912	0.915	0.918	0.921	0.925	0.928	0.931	0.934	0.938	0.941	0.944	0.947	0.950	0.953
	0.092	0.096	0.099	0.102	0.105	0.108	0.111	0.115	0.118	0.121	0.124	0.128	0.131	0.134	0.137	0.140	0.143
<b>0.20</b>	0.898	0.902	0.905	0.908	0.912	0.915	0.918	0.921	0.925	0.928	0.932	0.935	0.939	0.942	0.945	0.948	0.951
	0.098	0.102	0.105	0.108	0.112	0.115	0.118	0.121	0.125	0.128	0.132	0.135	0.139	0.142	0.145	0.148	0.151
<b>0.21</b>	0.894	0.898	0.901	0.905	0.908	0.912	0.915	0.918	0.922	0.925	0.929	0.933	0.936	0.940	0.943	0.946	0.949
	0.104	0.108	0.111	0.115	0.118	0.122	0.125	0.128	0.132	0.135	0.139	0.143	0.146	0.150	0.153	0.156	0.159
<b>0.22</b>	0.890	0.894	0.898	0.901	0.905	0.908	0.912	0.915	0.919	0.923	0.926	0.930	0.934	0.938	0.941	0.944	0.947
	0.110	0.114	0.118	0.121	0.125	0.128	0.132	0.135	0.139	0.143	0.146	0.150	0.154	0.158	0.161	0.164	0.167
<b>0.23</b>	0.887	0.890	0.894	0.898	0.901	0.905	0.909	0.913	0.916	0.920	0.924	0.928	0.932	0.935	0.939	0.942	0.946
	0.117	0.120	0.124	0.128	0.131	0.135	0.139	0.143	0.146	0.150	0.154	0.158	0.162	0.165	0.169	0.172	0.176
<b>0.24</b>	0.883	0.887	0.890	0.894	0.898	0.902	0.906	0.910	0.914	0.917	0.921	0.925	0.930	0.933	0.937	0.940	0.944
	0.123	0.127	0.130	0.134	0.138	0.142	0.146	0.150	0.154	0.157	0.161	0.165	0.170	0.173	0.177	0.180	0.184
<b>0.25</b>	0.879	0.883	0.887	0.891	0.895	0.899	0.903	0.907	0.911	0.915	0.919	0.923	0.927	0.931	0.935	0.938	0.942
	0.129	0.133	0.137	0.141	0.145	0.149	0.153	0.157	0.161	0.165	0.169	0.173	0.177	0.181	0.185	0.188	0.192
<b>0.26</b>	0.875	0.879	0.883	0.888	0.892	0.896	0.900	0.904	0.908	0.912	0.917	0.921	0.925	0.929	0.933	0.937	0.940
	0.135	0.139	0.143	0.148	0.152	0.156	0.160	0.164	0.168	0.172	0.177	0.181	0.185	0.189	0.193	0.197	0.200
<b>0.27</b>	0.871	0.876	0.880	0.884	0.888	0.893	0.897	0.901	0.905	0.910	0.914	0.919	0.923	0.927	0.931	0.935	0.939
	0.141	0.146	0.150	0.154	0.158	0.163	0.167	0.171	0.175	0.180	0.184	0.189	0.193	0.197	0.201	0.205	0.209
<b>0.28</b>	0.868	0.872	0.877	0.881	0.885	0.890	0.894	0.898	0.903	0.907	0.912	0.916	0.921	0.925	0.929	0.933	0.937
	0.148	0.152	0.157	0.161	0.165	0.170	0.174	0.178	0.183	0.187	0.192	0.196	0.201	0.205	0.209	0.213	0.217
<b>0.29</b>	0.864	0.869	0.873	0.878	0.882	0.887	0.891	0.896	0.900	0.905	0.909	0.914	0.919	0.923	0.927	0.931	0.935
	0.154	0.159	0.163	0.168	0.172	0.177	0.181	0.186	0.190	0.195	0.199	0.204	0.209	0.213	0.217	0.221	0.225
<b>0.30</b>	0.861	0.865	0.870	0.875	0.879	0.884	0.888	0.893	0.898	0.902	0.907	0.912	0.917	0.921	0.925	0.929	0.934
	0.161	0.165	0.170	0.175	0.179	0.184	0.188	0.193	0.198	0.202	0.207	0.212	0.217	0.221	0.225	0.229	0.234
<b>0.31</b>	0.857	0.862	0.867	0.871	0.876	0.881	0.885	0.890	0.895	0.900	0.905	0.910	0.915	0.919	0.923	0.928	0.932

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
	0.167	0.172	0.177	0.181	0.186	0.191	0.195	0.200	0.205	0.210	0.215	0.220	0.225	0.229	0.233	0.238	0.242
0.32	0.853	0.858	0.863	0.868	0.873	0.878	0.883	0.888	0.892	0.897	0.902	0.907	0.913	0.917	0.922	0.926	0.930
	0.173	0.178	0.183	0.188	0.193	0.198	0.203	0.208	0.212	0.217	0.222	0.227	0.233	0.237	0.242	0.246	0.250
0.33	0.850	0.855	0.860	0.865	0.870	0.875	0.880	0.885	0.890	0.895	0.900	0.905	0.911	0.915	0.920	0.924	0.929
	0.180	0.185	0.190	0.195	0.200	0.205	0.210	0.215	0.220	0.225	0.230	0.235	0.241	0.245	0.250	0.254	0.259
0.34	0.847	0.852	0.857	0.862	0.867	0.872	0.877	0.882	0.887	0.893	0.898	0.903	0.909	0.913	0.918	0.922	0.927
	0.187	0.192	0.197	0.202	0.207	0.212	0.217	0.222	0.227	0.233	0.238	0.243	0.249	0.253	0.258	0.262	0.267
0.35	0.843	0.848	0.854	0.859	0.864	0.869	0.874	0.880	0.885	0.890	0.896	0.901	0.907	0.911	0.916	0.921	0.925
	0.193	0.198	0.204	0.209	0.214	0.219	0.224	0.230	0.235	0.240	0.246	0.251	0.257	0.261	0.266	0.271	0.275
0.36	0.840	0.845	0.851	0.856	0.861	0.867	0.872	0.877	0.882	0.888	0.893	0.899	0.905	0.910	0.914	0.919	0.924
	0.200	0.205	0.211	0.216	0.221	0.227	0.232	0.237	0.242	0.248	0.253	0.259	0.265	0.270	0.274	0.279	0.284
0.37	0.836	0.842	0.848	0.853	0.858	0.864	0.869	0.875	0.880	0.886	0.891	0.897	0.903	0.908	0.913	0.917	0.922
	0.206	0.212	0.218	0.223	0.228	0.234	0.239	0.245	0.250	0.256	0.261	0.267	0.273	0.278	0.283	0.287	0.292
0.38	0.833	0.839	0.845	0.850	0.856	0.861	0.867	0.872	0.878	0.883	0.889	0.895	0.901	0.906	0.911	0.916	0.921
	0.213	0.219	0.225	0.230	0.236	0.241	0.247	0.252	0.258	0.263	0.269	0.275	0.281	0.286	0.291	0.296	0.301
0.39	0.830	0.836	0.842	0.847	0.853	0.858	0.864	0.870	0.875	0.881	0.887	0.893	0.899	0.904	0.909	0.914	0.919
	0.220	0.226	0.232	0.237	0.243	0.248	0.254	0.260	0.265	0.271	0.277	0.283	0.289	0.294	0.299	0.304	0.309
0.40	0.827	0.833	0.839	0.844	0.850	0.856	0.861	0.867	0.873	0.879	0.885	0.891	0.897	0.902	0.907	0.912	0.918
	0.227	0.233	0.239	0.244	0.250	0.256	0.261	0.267	0.273	0.279	0.285	0.291	0.297	0.302	0.307	0.312	0.318
0.41	0.824	0.830	0.836	0.842	0.847	0.853	0.859	0.865	0.871	0.876	0.883	0.889	0.895	0.900	0.906	0.911	0.916
	0.234	0.240	0.246	0.252	0.257	0.263	0.269	0.275	0.281	0.286	0.293	0.299	0.305	0.310	0.316	0.321	0.326
0.42	0.820	0.827	0.833	0.839	0.845	0.850	0.856	0.862	0.868	0.874	0.880	0.887	0.893	0.899	0.904	0.909	0.915
	0.240	0.247	0.253	0.259	0.265	0.270	0.276	0.282	0.288	0.294	0.300	0.307	0.313	0.319	0.324	0.329	0.335
0.43	0.817	0.824	0.830	0.836	0.842	0.848	0.854	0.860	0.866	0.872	0.878	0.885	0.891	0.897	0.902	0.908	0.913
	0.247	0.254	0.260	0.266	0.272	0.278	0.284	0.290	0.296	0.302	0.308	0.315	0.321	0.327	0.332	0.338	0.343
0.44	0.814	0.821	0.827	0.833	0.839	0.845	0.851	0.857	0.864	0.870	0.876	0.883	0.889	0.895	0.901	0.906	0.912
	0.254	0.261	0.267	0.273	0.279	0.285	0.291	0.297	0.304	0.310	0.316	0.323	0.329	0.335	0.341	0.346	0.352
0.45	0.811	0.818	0.824	0.830	0.837	0.843	0.849	0.855	0.861	0.868	0.874	0.881	0.887	0.893	0.899	0.905	0.910
	0.261	0.268	0.274	0.280	0.287	0.293	0.299	0.305	0.311	0.318	0.324	0.331	0.337	0.343	0.349	0.355	0.360
0.46	0.808	0.815	0.821	0.828	0.834	0.840	0.846	0.853	0.859	0.866	0.872	0.879	0.886	0.892	0.897	0.903	0.909
	0.268	0.275	0.281	0.288	0.294	0.300	0.306	0.313	0.319	0.326	0.332	0.339	0.346	0.352	0.357	0.363	0.369
0.47	0.805	0.812	0.818	0.825	0.831	0.838	0.844	0.850	0.857	0.863	0.870	0.877	0.884	0.890	0.896	0.901	0.907
	0.275	0.282	0.288	0.295	0.301	0.308	0.314	0.320	0.327	0.333	0.340	0.347	0.354	0.360	0.366	0.371	0.377
0.48	0.802	0.809	0.816	0.822	0.829	0.835	0.842	0.848	0.855	0.861	0.868	0.875	0.882	0.888	0.894	0.900	0.906
	0.282	0.289	0.296	0.302	0.309	0.315	0.322	0.328	0.335	0.341	0.348	0.355	0.362	0.368	0.374	0.380	0.386
0.49	0.799	0.806	0.813	0.820	0.826	0.833	0.839	0.846	0.852	0.859	0.866	0.873	0.880	0.886	0.892	0.898	0.904
	0.289	0.296	0.303	0.310	0.316	0.323	0.329	0.336	0.342	0.349	0.356	0.363	0.370	0.376	0.382	0.388	0.394
0.50	0.796	0.803	0.810	0.817	0.824	0.830	0.837	0.844	0.850	0.857	0.864	0.871	0.878	0.885	0.891	0.897	0.903
	0.296	0.303	0.310	0.317	0.324	0.330	0.337	0.344	0.350	0.357	0.364	0.371	0.378	0.385	0.391	0.397	0.403
0.51	0.794	0.801	0.808	0.815	0.821	0.828	0.835	0.841	0.848	0.855	0.862	0.869	0.877	0.883	0.889	0.895	0.901
	0.304	0.311	0.318	0.325	0.331	0.338	0.345	0.351	0.358	0.365	0.372	0.379	0.387	0.393	0.399	0.405	0.411
0.52	0.791	0.798	0.805	0.812	0.819	0.825	0.832	0.839	0.846	0.853	0.860	0.867	0.875	0.881	0.888	0.894	0.900
	0.311	0.318	0.325	0.332	0.339	0.345	0.352	0.359	0.366	0.373	0.380	0.387	0.395	0.401	0.408	0.414	0.420
0.53	0.788	0.795	0.802	0.809	0.816	0.823	0.830	0.837	0.844	0.851	0.858	0.866	0.873	0.880	0.886	0.892	0.899
	0.318	0.325	0.332	0.339	0.346	0.353	0.360	0.367	0.374	0.381	0.388	0.396	0.403	0.410	0.416	0.422	0.429
0.54	0.785	0.792	0.800	0.807	0.814	0.821	0.828	0.835	0.842	0.849	0.856	0.864	0.871	0.878	0.884	0.891	0.897
	0.325	0.332	0.340	0.347	0.354	0.361	0.368	0.375	0.382	0.389	0.396	0.404	0.411	0.418	0.424	0.431	0.437
0.55	0.782	0.790	0.797	0.804	0.811	0.818	0.825	0.833	0.840	0.847	0.854	0.862	0.870	0.876	0.883	0.889	0.896
	0.332	0.340	0.347	0.354	0.361	0.368	0.375	0.383	0.390	0.397	0.404	0.412	0.420	0.426	0.433	0.439	0.446
0.56	0.780	0.787	0.795	0.802	0.809	0.816	0.823	0.830	0.838	0.845	0.852	0.860	0.868	0.875	0.881	0.888	0.895
	0.340	0.347	0.355	0.362	0.369	0.376	0.383	0.390	0.398	0.405	0.412	0.420	0.428	0.435	0.441	0.448	0.455
0.57	0.777	0.785	0.792	0.800	0.807	0.814	0.821	0.828	0.836	0.843	0.851	0.858	0.866	0.873	0.880	0.886	0.893
	0.347	0.355	0.362	0.370	0.377	0.384	0.391	0.398	0.406	0.413	0.421	0.428	0.436	0.443	0.450	0.456	0.463
0.58	0.774	0.782	0.790	0.797	0.804	0.812	0.819	0.826	0.833	0.841	0.849	0.857	0.864	0.872	0.878	0.885	0.892
	0.354	0.362	0.370	0.377	0.384	0.392	0.399	0.406	0.413	0.421	0.429	0.437	0.444	0.452	0.458	0.465	0.472
0.59	0.772	0.779	0.787	0.795	0.802	0.809	0.817	0.824	0.831	0.839	0.847	0.855	0.863	0.870	0.877	0.884	0.890
	0.362	0.369	0.377	0.385	0.392	0.399	0.407	0.414	0.421	0.429	0.437	0.445	0.453	0.460	0.467	0.474	0.480
0.60	0.769	0.777	0.785	0.792	0.800	0.807	0.814	0.822	0.829	0.837	0.845	0.853	0.861	0.868	0.875	0.882	0.889
	0.369	0.377	0.385	0.392	0.400	0.407	0.414	0.422	0.429	0.437	0.445	0.453	0.461	0.468	0.475	0.482	0.489
0.61	0.767	0.774	0.782	0.790	0.797	0.805	0.812	0.820	0.827	0.835	0.843	0.851	0.859	0.867	0.874	0.881	0.888
	0.377	0.384	0.392	0.400	0.407	0.415	0.422	0.430	0.437	0.445	0.453	0.461	0.469	0.477	0.484	0.491	0.498

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
<b>0.62</b>	0.764	0.772	0.780	0.788	0.795	0.803	0.810	0.818	0.825	0.833	0.841	0.850	0.858	0.865	0.872	0.879	0.886
	0.384	0.392	0.400	0.408	0.415	0.423	0.430	0.438	0.445	0.453	0.461	0.470	0.478	0.485	0.492	0.499	0.506
<b>0.63</b>	0.762	0.770	0.777	0.785	0.793	0.800	0.808	0.816	0.824	0.831	0.840	0.848	0.856	0.864	0.871	0.878	0.885
	0.392	0.400	0.407	0.415	0.423	0.430	0.438	0.446	0.454	0.461	0.470	0.478	0.486	0.494	0.501	0.508	0.515
<b>0.64</b>	0.759	0.767	0.775	0.783	0.791	0.798	0.806	0.814	0.822	0.830	0.838	0.846	0.855	0.862	0.869	0.877	0.884
	0.399	0.407	0.415	0.423	0.431	0.438	0.446	0.454	0.462	0.470	0.478	0.486	0.495	0.502	0.509	0.517	0.524
<b>0.65</b>	0.757	0.765	0.773	0.781	0.788	0.796	0.804	0.812	0.820	0.828	0.836	0.844	0.853	0.861	0.868	0.875	0.883
	0.407	0.415	0.423	0.431	0.438	0.446	0.454	0.462	0.470	0.478	0.486	0.494	0.503	0.511	0.518	0.525	0.533
<b>0.66</b>	0.754	0.762	0.770	0.779	0.786	0.794	0.802	0.810	0.818	0.826	0.834	0.843	0.851	0.859	0.866	0.874	0.881
	0.414	0.422	0.430	0.439	0.446	0.454	0.462	0.470	0.478	0.486	0.494	0.503	0.511	0.519	0.526	0.534	0.541
<b>0.67</b>	0.752	0.760	0.768	0.776	0.784	0.792	0.800	0.808	0.816	0.824	0.833	0.841	0.850	0.858	0.865	0.873	0.880
	0.422	0.430	0.438	0.446	0.454	0.462	0.470	0.478	0.486	0.494	0.503	0.511	0.520	0.528	0.535	0.543	0.550
<b>0.68</b>	0.749	0.758	0.766	0.774	0.782	0.790	0.798	0.806	0.814	0.822	0.831	0.839	0.848	0.856	0.864	0.871	0.879
	0.429	0.438	0.446	0.454	0.462	0.470	0.478	0.486	0.494	0.502	0.511	0.519	0.528	0.536	0.544	0.551	0.559
<b>0.69</b>	0.747	0.755	0.764	0.772	0.780	0.788	0.796	0.804	0.812	0.820	0.829	0.838	0.847	0.855	0.862	0.870	0.878
	0.437	0.445	0.454	0.462	0.470	0.478	0.486	0.494	0.502	0.510	0.519	0.528	0.537	0.545	0.552	0.560	0.568
<b>0.70</b>	0.745	0.753	0.761	0.770	0.778	0.786	0.794	0.802	0.810	0.819	0.827	0.836	0.845	0.853	0.861	0.869	0.876
	0.445	0.453	0.461	0.470	0.478	0.486	0.494	0.502	0.510	0.519	0.527	0.536	0.545	0.553	0.561	0.569	0.576
<b>0.71</b>	0.742	0.751	0.759	0.768	0.776	0.784	0.792	0.800	0.808	0.817	0.826	0.834	0.843	0.852	0.859	0.867	0.875
	0.452	0.461	0.469	0.478	0.486	0.494	0.502	0.510	0.518	0.527	0.536	0.544	0.553	0.562	0.569	0.577	0.585
<b>0.72</b>	0.740	0.748	0.757	0.765	0.774	0.782	0.790	0.798	0.807	0.815	0.824	0.833	0.842	0.850	0.858	0.866	0.874
	0.460	0.468	0.477	0.485	0.494	0.502	0.510	0.518	0.527	0.535	0.544	0.553	0.562	0.570	0.578	0.586	0.594
<b>0.73</b>	0.738	0.746	0.755	0.763	0.772	0.780	0.788	0.796	0.805	0.813	0.822	0.831	0.840	0.849	0.857	0.865	0.873
	0.468	0.476	0.485	0.493	0.502	0.510	0.518	0.526	0.535	0.543	0.552	0.561	0.570	0.579	0.587	0.595	0.603
<b>0.74</b>	0.735	0.744	0.753	0.761	0.770	0.778	0.786	0.794	0.803	0.812	0.821	0.830	0.839	0.847	0.855	0.863	0.871
	0.475	0.484	0.493	0.501	0.510	0.518	0.526	0.534	0.543	0.552	0.561	0.570	0.579	0.587	0.595	0.603	0.611
<b>0.75</b>	0.733	0.742	0.751	0.759	0.768	0.776	0.784	0.793	0.801	0.810	0.819	0.828	0.837	0.846	0.854	0.862	0.870
	0.483	0.492	0.501	0.509	0.518	0.526	0.534	0.543	0.551	0.560	0.569	0.578	0.587	0.596	0.604	0.612	0.620
<b>0.76</b>	0.731	0.740	0.748	0.757	0.766	0.774	0.782	0.791	0.799	0.808	0.817	0.827	0.836	0.844	0.853	0.861	0.869
	0.491	0.500	0.508	0.517	0.526	0.534	0.542	0.551	0.559	0.568	0.577	0.587	0.596	0.604	0.613	0.621	0.629
<b>0.77</b>	0.729	0.738	0.746	0.755	0.764	0.772	0.780	0.789	0.798	0.807	0.816	0.825	0.834	0.843	0.851	0.860	0.868
	0.499	0.508	0.516	0.525	0.534	0.542	0.550	0.559	0.568	0.577	0.586	0.595	0.604	0.613	0.621	0.630	0.638
<b>0.78</b>	0.727	0.735	0.744	0.753	0.762	0.770	0.779	0.787	0.796	0.805	0.814	0.823	0.833	0.842	0.850	0.858	0.867
	0.507	0.515	0.524	0.533	0.542	0.550	0.559	0.567	0.576	0.585	0.594	0.603	0.613	0.622	0.630	0.638	0.647
<b>0.79</b>	0.724	0.733	0.742	0.751	0.760	0.768	0.777	0.785	0.794	0.803	0.812	0.822	0.831	0.840	0.849	0.857	0.865
	0.514	0.523	0.532	0.541	0.550	0.558	0.567	0.575	0.584	0.593	0.602	0.612	0.621	0.630	0.639	0.647	0.655
<b>0.80</b>	0.722	0.731	0.740	0.749	0.758	0.766	0.775	0.784	0.792	0.802	0.811	0.820	0.830	0.839	0.847	0.856	0.864
	0.522	0.531	0.540	0.549	0.558	0.566	0.575	0.584	0.592	0.602	0.611	0.620	0.630	0.639	0.647	0.656	0.664
<b>0.81</b>	0.720	0.729	0.738	0.747	0.756	0.764	0.773	0.782	0.791	0.800	0.809	0.819	0.829	0.837	0.846	0.855	0.863
	0.530	0.539	0.548	0.557	0.566	0.574	0.583	0.592	0.601	0.610	0.619	0.629	0.639	0.647	0.656	0.665	0.673
<b>0.82</b>	0.718	0.727	0.736	0.745	0.754	0.763	0.771	0.780	0.789	0.798	0.808	0.817	0.827	0.836	0.845	0.853	0.862
	0.538	0.547	0.556	0.565	0.574	0.583	0.591	0.600	0.609	0.618	0.628	0.637	0.647	0.656	0.665	0.673	0.682
<b>0.83</b>	0.716	0.725	0.734	0.743	0.752	0.761	0.770	0.778	0.787	0.797	0.806	0.816	0.826	0.835	0.843	0.852	0.861
	0.546	0.555	0.564	0.573	0.582	0.591	0.600	0.608	0.617	0.627	0.636	0.646	0.656	0.665	0.673	0.682	0.691
<b>0.84</b>	0.714	0.723	0.732	0.741	0.750	0.759	0.768	0.777	0.786	0.795	0.805	0.814	0.824	0.833	0.842	0.851	0.860
	0.554	0.563	0.572	0.581	0.590	0.599	0.608	0.617	0.626	0.635	0.645	0.654	0.664	0.673	0.682	0.691	0.700
<b>0.85</b>	0.712	0.721	0.730	0.739	0.748	0.757	0.766	0.775	0.784	0.793	0.803	0.813	0.823	0.832	0.841	0.850	0.859
	0.562	0.571	0.580	0.589	0.598	0.607	0.616	0.625	0.634	0.643	0.653	0.663	0.673	0.682	0.691	0.700	0.709
<b>0.86</b>	0.710	0.719	0.728	0.738	0.746	0.755	0.764	0.773	0.782	0.792	0.802	0.811	0.821	0.831	0.840	0.849	0.857
	0.570	0.579	0.588	0.598	0.606	0.615	0.624	0.633	0.642	0.652	0.662	0.671	0.681	0.691	0.700	0.709	0.717
<b>0.87</b>	0.708	0.717	0.727	0.736	0.745	0.754	0.763	0.772	0.781	0.790	0.800	0.810	0.820	0.829	0.838	0.847	0.856
	0.578	0.587	0.597	0.606	0.615	0.624	0.633	0.642	0.651	0.660	0.670	0.680	0.690	0.699	0.708	0.717	0.726
<b>0.88</b>	0.706	0.715	0.725	0.734	0.743	0.752	0.761	0.770	0.779	0.789	0.799	0.809	0.819	0.828	0.837	0.846	0.855
	0.586	0.595	0.605	0.614	0.623	0.632	0.641	0.650	0.659	0.669	0.679	0.689	0.699	0.708	0.717	0.726	0.735
<b>0.89</b>	0.704	0.713	0.723	0.732	0.741	0.750	0.759	0.768	0.778	0.787	0.797	0.807	0.817	0.827	0.836	0.845	0.854
	0.594	0.603	0.613	0.622	0.631	0.640	0.649	0.658	0.668	0.677	0.687	0.697	0.707	0.717	0.726	0.735	0.744
<b>0.90</b>	0.702	0.711	0.721	0.730	0.739	0.748	0.757	0.767	0.776	0.786	0.796	0.806	0.816	0.825	0.835	0.844	0.853
	0.602	0.611	0.621	0.630	0.639	0.648	0.657	0.667	0.676	0.686	0.696	0.706	0.716	0.725	0.735	0.744	0.753
<b>0.91</b>	0.700	0.710	0.719	0.728	0.738	0.747	0.756	0.765	0.774	0.784	0.794	0.804	0.815	0.824	0.833	0.843	0.852
	0.610	0.620	0.629	0.638	0.648	0.657	0.666	0.675	0.684	0.694	0.704	0.714	0.725	0.734	0.743	0.753	0.762
<b>0.92</b>	0.698	0.707	0.717	0.726	0.735	0.745	0.754	0.763	0.773	0.782	0.792	0.802	0.813	0.823	0.832	0.841	0.851

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
<u>0.93</u>	0.618	0.627	0.637	0.646	0.655	0.665	0.674	0.683	0.693	0.702	0.712	0.722	0.733	0.743	0.752	0.761	0.771
	0.696	0.705	0.715	0.724	0.734	0.743	0.752	0.762	0.771	0.781	0.791	0.800	0.810	0.820	0.829	0.839	0.848
	0.626	0.635	0.645	0.654	0.664	0.673	0.682	0.692	0.701	0.711	0.721	0.730	0.740	0.750	0.759	0.769	0.778
<u>0.94</u>	0.694	0.704	0.713	0.722	0.732	0.741	0.751	0.760	0.770	0.779	0.789	0.799	0.809	0.819	0.828	0.838	0.847
	0.634	0.644	0.653	0.662	0.672	0.681	0.691	0.700	0.710	0.719	0.729	0.739	0.749	0.759	0.768	0.778	0.787
<u>0.95</u>	0.692	0.701	0.710	0.720	0.730	0.739	0.749	0.759	0.768	0.778	0.787	0.797	0.807	0.817	0.827	0.836	0.846
	0.642	0.651	0.660	0.670	0.680	0.689	0.699	0.709	0.718	0.728	0.737	0.747	0.757	0.767	0.777	0.786	0.796
<u>0.96</u>	0.689	0.698	0.708	0.718	0.728	0.738	0.747	0.757	0.767	0.776	0.786	0.796	0.806	0.816	0.825	0.835	0.845
	0.649	0.658	0.668	0.678	0.688	0.698	0.707	0.717	0.727	0.736	0.746	0.756	0.766	0.776	0.785	0.795	0.805
<u>0.97</u>	0.687	0.697	0.706	0.716	0.726	0.736	0.745	0.755	0.765	0.775	0.784	0.794	0.804	0.814	0.824	0.834	0.844
	0.657	0.667	0.676	0.686	0.696	0.706	0.715	0.725	0.735	0.745	0.754	0.764	0.774	0.784	0.794	0.804	0.814
<u>0.98</u>	0.685	0.694	0.704	0.714	0.724	0.734	0.744	0.753	0.763	0.773	0.783	0.793	0.803	0.813	0.823	0.833	0.842
	0.665	0.674	0.684	0.694	0.704	0.714	0.724	0.733	0.743	0.753	0.763	0.773	0.783	0.793	0.803	0.813	0.822
<u>0.99</u>	0.682	0.692	0.702	0.712	0.722	0.732	0.742	0.752	0.762	0.771	0.781	0.791	0.801	0.811	0.821	0.831	0.841
	0.672	0.682	0.692	0.702	0.712	0.722	0.732	0.742	0.752	0.761	0.771	0.781	0.791	0.801	0.811	0.821	0.831
<u>1.00</u>	0.680	0.690	0.700	0.710	0.720	0.730	0.740	0.750	0.760	0.770	0.780	0.790	0.800	0.810	0.820	0.830	0.840
<u>1.01</u>	0.680	0.690	0.700	0.710	0.720	0.730	0.740	0.749	0.759	0.769	0.780	0.790	0.800	0.810	0.820	0.830	0.840
<u>1.02</u>	0.680	0.690	0.700	0.709	0.719	0.729	0.738	0.748	0.758	0.768	0.779	0.789	0.800	0.810	0.820	0.830	0.840
<u>1.03</u>	0.679	0.689	0.698	0.708	0.717	0.726	0.735	0.746	0.756	0.767	0.777	0.788	0.800	0.810	0.820	0.830	0.840
<u>1.04</u>	0.678	0.688	0.697	0.706	0.715	0.724	0.734	0.744	0.755	0.765	0.776	0.787	0.798	0.809	0.819	0.829	0.839
<u>1.05</u>	0.677	0.686	0.695	0.705	0.714	0.723	0.732	0.743	0.753	0.764	0.775	0.786	0.797	0.808	0.818	0.828	0.838
<u>1.06</u>	0.675	0.684	0.694	0.703	0.712	0.721	0.731	0.741	0.752	0.762	0.773	0.784	0.796	0.806	0.817	0.827	0.837
<u>1.07</u>	0.674	0.683	0.692	0.700	0.710	0.719	0.729	0.740	0.750	0.761	0.772	0.783	0.794	0.805	0.815	0.826	0.836
<u>1.08</u>	0.673	0.681	0.690	0.699	0.708	0.718	0.728	0.738	0.749	0.760	0.770	0.782	0.793	0.804	0.814	0.825	0.835
<u>1.09</u>	0.671	0.680	0.688	0.697	0.707	0.716	0.726	0.737	0.747	0.758	0.769	0.780	0.792	0.803	0.813	0.823	0.834
<u>1.10</u>	0.669	0.678	0.687	0.696	0.705	0.715	0.725	0.735	0.746	0.757	0.768	0.779	0.791	0.801	0.812	0.822	0.833
<u>1.11</u>	0.668	0.677	0.685	0.694	0.704	0.713	0.723	0.734	0.745	0.756	0.766	0.778	0.789	0.800	0.811	0.821	0.832
<u>1.12</u>	0.668	0.676	0.684	0.693	0.702	0.712	0.722	0.733	0.743	0.754	0.765	0.776	0.788	0.799	0.810	0.820	0.831
<u>1.13</u>	0.667	0.675	0.683	0.691	0.701	0.710	0.720	0.731	0.742	0.753	0.764	0.775	0.787	0.798	0.809	0.819	0.830
<u>1.14</u>	0.666	0.674	0.681	0.690	0.699	0.709	0.719	0.730	0.741	0.752	0.762	0.774	0.787	0.798	0.809	0.819	0.830
<u>1.15</u>	0.664	0.672	0.680	0.688	0.698	0.708	0.718	0.728	0.739	0.750	0.761	0.773	0.787	0.798	0.809	0.819	0.830
<u>1.16</u>	0.663	0.671	0.678	0.687	0.696	0.706	0.716	0.727	0.738	0.749	0.760	0.773	0.786	0.798	0.809	0.819	0.830
<u>1.17</u>	0.661	0.669	0.677	0.685	0.695	0.705	0.715	0.726	0.737	0.748	0.759	0.772	0.786	0.798	0.809	0.819	0.830
<u>1.18</u>	0.660	0.668	0.675	0.684	0.694	0.703	0.713	0.724	0.735	0.746	0.758	0.771	0.785	0.797	0.808	0.818	0.829
<u>1.19</u>	0.658	0.666	0.674	0.682	0.692	0.702	0.712	0.723	0.734	0.745	0.756	0.769	0.784	0.796	0.807	0.817	0.828
<u>1.20</u>	0.657	0.665	0.673	0.681	0.691	0.701	0.711	0.722	0.733	0.744	0.755	0.768	0.783	0.795	0.806	0.817	0.827
<u>1.21</u>	0.655	0.663	0.671	0.679	0.689	0.699	0.709	0.720	0.731	0.743	0.754	0.767	0.782	0.794	0.805	0.816	0.826
<u>1.22</u>	0.654	0.662	0.670	0.678	0.688	0.698	0.708	0.719	0.730	0.741	0.753	0.766	0.781	0.793	0.804	0.815	0.826
<u>1.23</u>	0.653	0.660	0.668	0.677	0.687	0.696	0.707	0.718	0.729	0.740	0.751	0.765	0.780	0.792	0.803	0.814	0.825
<u>1.24</u>	0.651	0.659	0.667	0.675	0.685	0.695	0.705	0.716	0.728	0.739	0.750	0.764	0.779	0.791	0.802	0.813	0.824
<u>1.25</u>	0.650	0.658	0.666	0.674	0.684	0.694	0.704	0.715	0.726	0.738	0.749	0.763	0.778	0.790	0.801	0.812	0.823
<u>1.26</u>	0.648	0.656	0.664	0.673	0.682	0.692	0.703	0.714	0.725	0.737	0.748	0.761	0.777	0.789	0.800	0.811	0.822
<u>1.27</u>	0.647	0.655	0.663	0.671	0.681	0.691	0.701	0.713	0.724	0.735	0.747	0.760	0.776	0.788	0.799	0.810	0.821
<u>1.28</u>	0.646	0.654	0.661	0.670	0.680	0.690	0.700	0.711	0.723	0.734	0.746	0.759	0.775	0.787	0.798	0.809	0.821
<u>1.29</u>	0.644	0.652	0.660	0.668	0.679	0.689	0.699	0.710	0.721	0.733	0.744	0.758	0.774	0.786	0.797	0.808	0.820
<u>1.30</u>	0.643	0.651	0.659	0.667	0.677	0.687	0.698	0.709	0.720	0.732	0.743	0.757	0.773	0.785	0.796	0.808	0.819
<u>1.31</u>	0.642	0.650	0.657	0.666	0.676	0.686	0.696	0.708	0.719	0.731	0.742	0.756	0.772	0.784	0.795	0.807	0.818
<u>1.32</u>	0.640	0.648	0.656	0.665	0.675	0.685	0.695	0.707	0.718	0.729	0.741	0.755	0.771	0.783	0.794	0.806	0.817
<u>1.33</u>	0.639	0.647	0.655	0.663	0.673	0.683	0.694	0.705	0.717	0.728	0.740	0.754	0.770	0.782	0.794	0.805	0.817
<u>1.34</u>	0.638	0.646	0.654	0.662	0.672	0.682	0.693	0.704	0.716	0.727	0.739	0.753	0.769	0.781	0.793	0.804	0.816
<u>1.35</u>	0.637	0.644	0.652	0.661	0.671	0.681	0.691	0.703	0.714	0.726	0.738	0.752	0.768	0.780	0.792	0.803	0.815
<u>1.36</u>	0.635	0.643	0.651	0.659	0.670	0.680	0.690	0.702	0.713	0.725	0.737	0.751	0.767	0.779	0.791	0.803	0.814
<u>1.37</u>	0.634	0.642	0.650	0.658	0.668	0.679	0.689	0.701	0.712	0.724	0.736	0.750	0.766	0.778	0.790	0.802	0.813
<u>1.38</u>	0.633	0.641	0.649	0.657	0.667	0.677	0.688	0.699	0.711	0.723	0.734	0.749	0.765	0.777	0.789	0.801	0.813
<u>1.39</u>	0.631	0.639	0.647	0.656	0.666	0.676	0.687	0.698	0.710	0.722	0.733	0.748	0.764	0.777	0.788	0.800	0.812
<u>1.40</u>	0.630	0.638	0.646	0.654	0.665	0.675	0.685	0.697	0.709	0.720	0.732	0.747	0.763	0.776	0.787	0.799	0.811
<u>1.41</u>	0.629	0.637	0.645	0.653	0.664	0.674	0.684	0.696	0.708	0.719	0.731	0.746	0.762	0.775	0.787	0.798	0.810
<u>1.42</u>	0.628	0.636	0.644	0.652	0.662	0.673	0.683	0.695	0.706	0.718	0.730	0.745	0.761	0.774	0.786	0.798	0.810
<u>1.43</u>	0.627	0.635	0.642	0.651	0.661	0.671	0.682	0.694	0.705	0.717	0.729	0.744	0.760	0.773	0.785	0.797	0.809
<u>1.44</u>	0.625	0.633	0.641	0.650	0.660	0.670	0.681	0.693	0.704	0.716	0.728	0.743	0.759	0.772	0.784	0.796	0.808

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
1.45	0.624	0.632	0.640	0.649	0.659	0.669	0.680	0.691	0.703	0.715	0.727	0.742	0.758	0.771	0.783	0.795	0.807
1.46	0.623	0.631	0.639	0.647	0.658	0.668	0.679	0.690	0.702	0.714	0.726	0.741	0.757	0.770	0.782	0.794	0.807
1.47	0.622	0.630	0.638	0.646	0.656	0.667	0.677	0.688	0.701	0.713	0.725	0.740	0.756	0.769	0.782	0.794	0.806
1.48	0.621	0.629	0.637	0.645	0.655	0.666	0.676	0.688	0.700	0.712	0.724	0.739	0.755	0.768	0.781	0.793	0.805
1.49	0.620	0.628	0.635	0.644	0.654	0.665	0.675	0.687	0.699	0.711	0.723	0.738	0.754	0.768	0.780	0.792	0.804
1.50	0.618	0.626	0.634	0.643	0.653	0.663	0.674	0.686	0.698	0.710	0.722	0.737	0.753	0.767	0.779	0.791	0.804
1.51	0.617	0.625	0.633	0.642	0.652	0.662	0.673	0.685	0.697	0.709	0.721	0.736	0.752	0.766	0.778	0.791	0.803
1.52	0.616	0.624	0.632	0.640	0.651	0.661	0.672	0.684	0.696	0.708	0.720	0.735	0.752	0.765	0.777	0.790	0.802
1.53	0.615	0.623	0.631	0.639	0.650	0.660	0.671	0.683	0.695	0.707	0.719	0.734	0.751	0.764	0.777	0.789	0.801
1.54	0.614	0.622	0.630	0.638	0.649	0.659	0.670	0.682	0.694	0.706	0.718	0.733	0.750	0.763	0.776	0.788	0.801
1.55	0.613	0.621	0.629	0.637	0.648	0.658	0.669	0.681	0.693	0.705	0.717	0.732	0.749	0.763	0.775	0.788	0.800
1.56	0.612	0.620	0.628	0.636	0.646	0.657	0.668	0.680	0.692	0.704	0.716	0.731	0.748	0.762	0.774	0.787	0.799
1.57	0.611	0.619	0.627	0.635	0.645	0.656	0.667	0.679	0.691	0.703	0.715	0.730	0.747	0.761	0.773	0.786	0.799
1.58	0.610	0.618	0.625	0.634	0.644	0.655	0.666	0.678	0.690	0.702	0.714	0.729	0.746	0.760	0.773	0.785	0.798
1.59	0.609	0.617	0.624	0.633	0.643	0.654	0.665	0.677	0.689	0.701	0.713	0.728	0.745	0.759	0.772	0.785	0.797
1.60	0.608	0.615	0.623	0.632	0.642	0.653	0.664	0.676	0.688	0.700	0.712	0.727	0.745	0.758	0.771	0.784	0.797
1.61	0.607	0.614	0.622	0.631	0.641	0.652	0.663	0.675	0.687	0.699	0.711	0.726	0.744	0.758	0.770	0.783	0.796
1.62	0.605	0.613	0.621	0.630	0.640	0.651	0.662	0.674	0.686	0.698	0.710	0.726	0.743	0.757	0.770	0.782	0.795
1.63	0.604	0.612	0.620	0.629	0.639	0.650	0.661	0.673	0.685	0.697	0.709	0.725	0.742	0.756	0.769	0.782	0.795
1.64	0.603	0.611	0.619	0.628	0.638	0.649	0.660	0.672	0.684	0.696	0.709	0.724	0.741	0.755	0.768	0.781	0.794
1.65	0.602	0.610	0.618	0.627	0.637	0.648	0.659	0.671	0.683	0.695	0.708	0.723	0.740	0.754	0.767	0.780	0.793
1.66	0.601	0.609	0.617	0.626	0.636	0.647	0.658	0.670	0.682	0.694	0.707	0.722	0.739	0.754	0.767	0.780	0.793
1.67	0.600	0.608	0.616	0.625	0.635	0.646	0.657	0.669	0.681	0.693	0.706	0.721	0.739	0.753	0.766	0.779	0.792
1.68	0.599	0.607	0.615	0.624	0.634	0.645	0.656	0.668	0.680	0.692	0.705	0.720	0.738	0.752	0.765	0.778	0.791
1.69	0.598	0.606	0.614	0.623	0.633	0.644	0.655	0.667	0.679	0.691	0.704	0.719	0.737	0.751	0.764	0.778	0.791
1.70	0.597	0.605	0.613	0.622	0.632	0.643	0.654	0.666	0.678	0.690	0.703	0.719	0.736	0.751	0.764	0.777	0.790
1.71	0.596	0.604	0.612	0.621	0.631	0.642	0.653	0.665	0.677	0.690	0.702	0.718	0.735	0.750	0.763	0.776	0.789
1.72	0.595	0.603	0.611	0.620	0.630	0.641	0.652	0.664	0.676	0.689	0.701	0.717	0.735	0.749	0.762	0.775	0.789
1.73	0.595	0.602	0.610	0.619	0.629	0.640	0.651	0.663	0.675	0.688	0.700	0.716	0.734	0.748	0.762	0.775	0.788
1.74	0.594	0.601	0.609	0.618	0.628	0.639	0.650	0.662	0.674	0.687	0.700	0.715	0.733	0.748	0.761	0.774	0.787
1.75	0.593	0.600	0.608	0.617	0.627	0.638	0.649	0.661	0.673	0.686	0.699	0.714	0.732	0.747	0.760	0.773	0.787
1.76	0.592	0.599	0.607	0.616	0.626	0.637	0.648	0.660	0.673	0.685	0.698	0.714	0.731	0.746	0.759	0.773	0.786
1.77	0.591	0.599	0.606	0.615	0.625	0.636	0.647	0.659	0.672	0.684	0.697	0.713	0.731	0.745	0.759	0.772	0.786
1.78	0.590	0.598	0.605	0.614	0.624	0.635	0.646	0.658	0.671	0.683	0.696	0.712	0.730	0.745	0.758	0.771	0.785
1.79	0.589	0.597	0.604	0.613	0.624	0.634	0.645	0.658	0.670	0.683	0.695	0.711	0.729	0.744	0.757	0.771	0.784
1.80	0.588	0.596	0.604	0.612	0.623	0.633	0.644	0.657	0.669	0.682	0.694	0.710	0.728	0.743	0.757	0.770	0.784
1.81	0.587	0.595	0.603	0.611	0.622	0.632	0.643	0.656	0.668	0.681	0.694	0.709	0.728	0.742	0.756	0.770	0.783
1.82	0.586	0.594	0.602	0.610	0.621	0.631	0.642	0.655	0.667	0.680	0.693	0.709	0.727	0.742	0.755	0.769	0.782
1.83	0.585	0.593	0.601	0.609	0.620	0.631	0.642	0.654	0.666	0.679	0.692	0.708	0.726	0.741	0.755	0.768	0.782
1.84	0.584	0.592	0.600	0.608	0.619	0.630	0.641	0.653	0.666	0.678	0.691	0.707	0.725	0.740	0.754	0.768	0.781
1.85	0.583	0.591	0.599	0.607	0.618	0.629	0.640	0.652	0.665	0.677	0.690	0.706	0.725	0.740	0.753	0.767	0.781
1.86	0.583	0.590	0.598	0.606	0.617	0.628	0.639	0.651	0.664	0.677	0.690	0.706	0.724	0.739	0.753	0.766	0.780
1.87	0.582	0.589	0.597	0.606	0.616	0.627	0.638	0.651	0.663	0.676	0.689	0.705	0.723	0.738	0.752	0.766	0.780
1.88	0.581	0.589	0.596	0.605	0.615	0.626	0.637	0.650	0.662	0.675	0.688	0.704	0.722	0.738	0.751	0.765	0.779
1.89	0.580	0.588	0.595	0.604	0.615	0.625	0.636	0.649	0.661	0.674	0.687	0.703	0.722	0.737	0.751	0.765	0.778
1.90	0.579	0.587	0.595	0.603	0.614	0.624	0.636	0.648	0.660	0.673	0.686	0.702	0.721	0.736	0.750	0.764	0.778
1.91	0.578	0.586	0.594	0.602	0.613	0.624	0.635	0.647	0.660	0.673	0.686	0.702	0.720	0.735	0.749	0.763	0.777
1.92	0.577	0.585	0.593	0.601	0.612	0.623	0.634	0.646	0.659	0.672	0.685	0.701	0.720	0.735	0.749	0.763	0.777
1.93	0.577	0.584	0.592	0.600	0.611	0.622	0.633	0.645	0.658	0.671	0.684	0.700	0.719	0.734	0.748	0.762	0.776
1.94	0.576	0.583	0.591	0.600	0.610	0.621	0.632	0.645	0.657	0.670	0.683	0.699	0.718	0.733	0.747	0.762	0.776
1.95	0.575	0.583	0.590	0.599	0.609	0.620	0.631	0.644	0.656	0.669	0.682	0.699	0.717	0.733	0.747	0.761	0.775
1.96	0.574	0.582	0.589	0.598	0.609	0.619	0.630	0.643	0.656	0.669	0.682	0.698	0.717	0.732	0.746	0.760	0.774
1.97	0.573	0.581	0.589	0.597	0.608	0.618	0.630	0.642	0.655	0.668	0.681	0.697	0.716	0.731	0.746	0.760	0.774
1.98	0.572	0.580	0.588	0.596	0.607	0.618	0.629	0.641	0.654	0.667	0.680	0.696	0.715	0.731	0.745	0.759	0.773
1.99	0.572	0.579	0.587	0.595	0.606	0.617	0.628	0.641	0.653	0.666	0.679	0.696	0.715	0.730	0.744	0.759	0.773
2.00	0.571	0.579	0.586	0.594	0.605	0.616	0.627	0.640	0.652	0.665	0.679	0.695	0.714	0.730	0.744	0.758	0.772
2.01	0.570	0.578	0.585	0.594	0.604	0.615	0.626	0.639	0.652	0.665	0.678	0.694	0.713	0.729	0.743	0.757	0.772
2.02	0.569	0.577	0.585	0.593	0.604	0.614	0.626	0.638	0.651	0.664	0.677	0.694	0.713	0.728	0.743	0.757	0.771
2.03	0.568	0.576	0.584	0.592	0.603	0.614	0.625	0.637	0.650	0.663	0.676	0.693	0.712	0.728	0.742	0.756	0.771
2.04	0.568	0.575	0.583	0.591	0.602	0.613	0.624	0.637	0.649	0.662	0.676	0.692	0.711	0.727	0.741	0.756	0.770
2.05	0.567	0.575	0.582	0.590	0.601	0.612	0.623	0.636	0.649	0.662	0.675	0.691	0.711	0.726	0.741	0.755	0.770

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
2.06	0.566	0.574	0.581	0.590	0.600	0.611	0.622	0.635	0.648	0.661	0.674	0.691	0.710	0.726	0.740	0.755	0.769
2.07	0.565	0.573	0.581	0.589	0.600	0.610	0.622	0.634	0.647	0.660	0.673	0.690	0.709	0.725	0.740	0.754	0.768
2.08	0.565	0.572	0.580	0.588	0.599	0.610	0.621	0.634	0.646	0.659	0.673	0.689	0.709	0.724	0.739	0.753	0.768
2.09	0.564	0.571	0.579	0.587	0.598	0.609	0.620	0.633	0.646	0.659	0.672	0.689	0.708	0.724	0.738	0.753	0.767
2.10	0.563	0.571	0.578	0.587	0.597	0.608	0.619	0.632	0.645	0.658	0.671	0.688	0.707	0.723	0.738	0.752	0.767
2.11	0.562	0.570	0.577	0.586	0.597	0.607	0.619	0.631	0.644	0.657	0.671	0.687	0.707	0.723	0.737	0.752	0.766
2.12	0.562	0.569	0.577	0.585	0.596	0.607	0.618	0.631	0.643	0.656	0.670	0.687	0.706	0.722	0.737	0.751	0.766
2.13	0.561	0.568	0.576	0.584	0.595	0.606	0.617	0.630	0.643	0.656	0.669	0.686	0.705	0.721	0.736	0.751	0.765
2.14	0.560	0.568	0.575	0.583	0.594	0.605	0.616	0.629	0.642	0.655	0.668	0.685	0.705	0.721	0.736	0.750	0.765
2.15	0.559	0.567	0.574	0.583	0.594	0.604	0.616	0.628	0.641	0.654	0.668	0.685	0.704	0.720	0.735	0.750	0.764
2.16	0.559	0.566	0.574	0.582	0.593	0.604	0.615	0.628	0.640	0.654	0.667	0.684	0.704	0.720	0.734	0.749	0.764
2.17	0.558	0.565	0.573	0.581	0.592	0.603	0.614	0.627	0.640	0.653	0.666	0.683	0.703	0.719	0.734	0.749	0.763
2.18	0.557	0.565	0.572	0.580	0.591	0.602	0.613	0.626	0.639	0.652	0.666	0.683	0.702	0.718	0.733	0.748	0.763
2.19	0.557	0.564	0.572	0.580	0.591	0.601	0.613	0.625	0.638	0.652	0.665	0.682	0.702	0.718	0.733	0.748	0.762
2.20	0.556	0.563	0.571	0.579	0.590	0.601	0.612	0.625	0.638	0.651	0.664	0.681	0.701	0.717	0.732	0.747	0.762
2.21	0.555	0.563	0.570	0.578	0.589	0.600	0.611	0.624	0.637	0.650	0.664	0.681	0.700	0.717	0.732	0.746	0.761
2.22	0.554	0.562	0.569	0.578	0.588	0.599	0.611	0.623	0.636	0.649	0.663	0.680	0.700	0.716	0.731	0.746	0.761
2.23	0.554	0.561	0.569	0.577	0.588	0.598	0.610	0.623	0.635	0.649	0.662	0.679	0.699	0.716	0.730	0.745	0.760
2.24	0.553	0.560	0.568	0.576	0.587	0.598	0.609	0.622	0.635	0.648	0.662	0.679	0.699	0.715	0.730	0.745	0.760
2.25	0.552	0.560	0.567	0.575	0.586	0.597	0.608	0.621	0.634	0.647	0.661	0.678	0.698	0.714	0.729	0.744	0.759
2.26	0.552	0.559	0.567	0.575	0.586	0.596	0.608	0.621	0.633	0.647	0.660	0.677	0.697	0.714	0.729	0.744	0.759
2.27	0.551	0.558	0.566	0.574	0.585	0.596	0.607	0.620	0.633	0.646	0.660	0.677	0.697	0.713	0.728	0.743	0.758
2.28	0.550	0.558	0.565	0.573	0.584	0.595	0.606	0.619	0.632	0.645	0.659	0.676	0.696	0.713	0.728	0.743	0.758
2.29	0.550	0.557	0.564	0.573	0.583	0.594	0.606	0.618	0.631	0.645	0.658	0.676	0.696	0.712	0.727	0.742	0.758
2.30	0.549	0.556	0.564	0.572	0.583	0.594	0.605	0.618	0.631	0.644	0.658	0.675	0.695	0.712	0.727	0.742	0.757
2.31	0.548	0.556	0.563	0.571	0.582	0.593	0.604	0.617	0.630	0.643	0.657	0.674	0.694	0.711	0.726	0.741	0.757
2.32	0.548	0.555	0.562	0.571	0.581	0.592	0.604	0.616	0.629	0.643	0.656	0.674	0.694	0.710	0.726	0.741	0.756
2.33	0.547	0.554	0.562	0.570	0.581	0.592	0.603	0.616	0.629	0.642	0.656	0.673	0.693	0.710	0.725	0.740	0.756
2.34	0.546	0.554	0.561	0.569	0.580	0.591	0.602	0.615	0.628	0.641	0.655	0.672	0.693	0.709	0.725	0.740	0.755
2.35	0.546	0.553	0.560	0.568	0.579	0.590	0.602	0.614	0.627	0.641	0.654	0.672	0.692	0.709	0.724	0.739	0.755
2.36	0.545	0.552	0.560	0.568	0.579	0.589	0.601	0.614	0.627	0.640	0.654	0.671	0.692	0.708	0.724	0.739	0.754
2.37	0.544	0.552	0.559	0.567	0.578	0.589	0.600	0.613	0.626	0.639	0.653	0.671	0.691	0.708	0.723	0.738	0.754
2.38	0.544	0.551	0.558	0.566	0.577	0.588	0.600	0.612	0.625	0.639	0.653	0.670	0.690	0.707	0.723	0.738	0.753
2.39	0.543	0.550	0.558	0.566	0.577	0.588	0.599	0.612	0.625	0.638	0.652	0.669	0.690	0.707	0.722	0.737	0.753
2.40	0.542	0.550	0.557	0.565	0.576	0.587	0.598	0.611	0.624	0.638	0.651	0.669	0.689	0.706	0.722	0.737	0.752
2.41	0.542	0.549	0.556	0.564	0.575	0.586	0.598	0.611	0.623	0.637	0.651	0.668	0.689	0.706	0.721	0.737	0.752
2.42	0.541	0.548	0.556	0.564	0.575	0.586	0.597	0.610	0.623	0.636	0.650	0.668	0.688	0.705	0.721	0.736	0.752
2.43	0.541	0.548	0.555	0.563	0.574	0.585	0.596	0.609	0.622	0.636	0.649	0.667	0.688	0.704	0.720	0.736	0.751
2.44	0.540	0.547	0.554	0.563	0.573	0.584	0.596	0.609	0.622	0.635	0.649	0.666	0.687	0.704	0.720	0.735	0.751
2.45	0.539	0.547	0.554	0.562	0.573	0.584	0.595	0.608	0.621	0.634	0.648	0.666	0.686	0.703	0.719	0.735	0.750
2.46	0.539	0.546	0.553	0.561	0.572	0.583	0.594	0.607	0.620	0.634	0.648	0.665	0.686	0.703	0.719	0.734	0.750
2.47	0.538	0.545	0.553	0.561	0.571	0.582	0.594	0.607	0.620	0.633	0.647	0.665	0.685	0.702	0.718	0.734	0.749
2.48	0.538	0.545	0.552	0.560	0.571	0.582	0.593	0.606	0.619	0.633	0.646	0.664	0.685	0.702	0.718	0.733	0.749
2.49	0.537	0.544	0.551	0.559	0.570	0.581	0.592	0.605	0.618	0.632	0.646	0.664	0.684	0.701	0.717	0.733	0.748
2.50	0.536	0.544	0.551	0.559	0.570	0.580	0.592	0.605	0.618	0.631	0.645	0.663	0.684	0.701	0.717	0.732	0.748
2.51	0.536	0.543	0.550	0.558	0.569	0.580	0.591	0.604	0.617	0.631	0.645	0.662	0.683	0.700	0.716	0.732	0.748
2.52	0.535	0.542	0.550	0.557	0.568	0.579	0.591	0.604	0.617	0.630	0.644	0.662	0.683	0.700	0.716	0.731	0.747
2.53	0.535	0.542	0.549	0.557	0.568	0.579	0.590	0.603	0.616	0.630	0.644	0.661	0.682	0.699	0.715	0.731	0.747
2.54	0.534	0.541	0.548	0.556	0.567	0.578	0.589	0.602	0.615	0.629	0.643	0.661	0.682	0.699	0.715	0.731	0.746
2.55	0.533	0.541	0.548	0.556	0.567	0.577	0.589	0.602	0.615	0.628	0.642	0.660	0.681	0.698	0.714	0.730	0.746
2.56	0.533	0.540	0.547	0.555	0.566	0.577	0.588	0.601	0.614	0.628	0.642	0.660	0.681	0.698	0.714	0.730	0.746
2.57	0.532	0.539	0.546	0.554	0.565	0.576	0.588	0.601	0.614	0.627	0.641	0.659	0.680	0.697	0.713	0.729	0.745
2.58	0.532	0.539	0.546	0.554	0.565	0.576	0.587	0.600	0.613	0.627	0.641	0.659	0.680	0.697	0.713	0.729	0.745
2.59	0.531	0.538	0.545	0.553	0.564	0.575	0.586	0.599	0.612	0.626	0.640	0.658	0.679	0.696	0.712	0.728	0.744
2.60	0.530	0.538	0.545	0.553	0.564	0.574	0.586	0.599	0.612	0.626	0.640	0.657	0.678	0.696	0.712	0.728	0.744
2.61	0.530	0.537	0.544	0.552	0.563	0.574	0.585	0.598	0.611	0.625	0.639	0.657	0.678	0.695	0.711	0.727	0.743
2.62	0.529	0.536	0.544	0.551	0.562	0.573	0.585	0.598	0.611	0.624	0.638	0.656	0.677	0.695	0.711	0.727	0.743
2.63	0.529	0.536	0.543	0.551	0.562	0.573	0.584	0.597	0.610	0.624	0.638	0.656	0.677	0.694	0.710	0.727	0.743
2.64	0.528	0.535	0.542	0.550	0.561	0.572	0.583	0.596	0.610	0.623	0.637	0.655	0.676	0.694	0.710	0.726	0.742
2.65	0.528	0.535	0.542	0.550	0.561	0.571	0.583	0.596	0.609	0.623	0.637	0.655	0.676	0.693	0.710	0.726	0.742



## Appendix C

Table MA —Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group																
	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84
2.66	0.527	0.534	0.541	0.549	0.560	0.571	0.582	0.595	0.608	0.622	0.636	0.654	0.675	0.693	0.709	0.725	0.741
2.67	0.527	0.534	0.541	0.549	0.559	0.570	0.582	0.595	0.608	0.622	0.636	0.654	0.675	0.693	0.709	0.725	0.741
2.68	0.526	0.533	0.540	0.548	0.559	0.570	0.581	0.594	0.607	0.621	0.635	0.653	0.674	0.692	0.708	0.724	0.741
2.69	0.526	0.533	0.540	0.547	0.558	0.569	0.581	0.594	0.607	0.621	0.635	0.653	0.674	0.692	0.708	0.724	0.740
2.70	0.525	0.532	0.539	0.547	0.558	0.569	0.580	0.593	0.606	0.620	0.634	0.652	0.673	0.691	0.707	0.724	0.740
2.71	0.524	0.531	0.538	0.546	0.557	0.568	0.579	0.593	0.606	0.619	0.633	0.652	0.673	0.691	0.707	0.723	0.739
2.72	0.524	0.531	0.538	0.546	0.557	0.567	0.579	0.592	0.605	0.619	0.633	0.651	0.672	0.690	0.706	0.723	0.739
2.73	0.523	0.530	0.537	0.545	0.556	0.567	0.578	0.591	0.605	0.618	0.632	0.651	0.672	0.690	0.706	0.722	0.739
2.74	0.523	0.530	0.537	0.545	0.556	0.566	0.578	0.591	0.604	0.618	0.632	0.650	0.672	0.689	0.706	0.722	0.738
2.75	0.522	0.529	0.536	0.544	0.555	0.566	0.577	0.590	0.603	0.617	0.631	0.650	0.671	0.689	0.705	0.722	0.738
2.76	0.522	0.529	0.536	0.544	0.554	0.565	0.577	0.590	0.603	0.617	0.631	0.649	0.671	0.688	0.705	0.721	0.738
2.77	0.521	0.528	0.535	0.543	0.554	0.565	0.576	0.589	0.602	0.616	0.630	0.649	0.670	0.688	0.704	0.721	0.737
2.78	0.521	0.528	0.535	0.542	0.553	0.564	0.576	0.589	0.602	0.616	0.630	0.648	0.670	0.687	0.704	0.720	0.737
2.79	0.520	0.527	0.534	0.542	0.553	0.564	0.575	0.588	0.601	0.615	0.629	0.648	0.669	0.687	0.703	0.720	0.736
2.80	0.520	0.527	0.534	0.541	0.552	0.563	0.574	0.588	0.601	0.615	0.629	0.647	0.669	0.687	0.703	0.720	0.736
2.81	0.519	0.526	0.533	0.541	0.552	0.563	0.574	0.587	0.600	0.614	0.628	0.647	0.668	0.686	0.703	0.719	0.736
2.82	0.519	0.526	0.533	0.540	0.551	0.562	0.573	0.587	0.600	0.614	0.628	0.646	0.668	0.686	0.702	0.719	0.735
2.83	0.518	0.525	0.532	0.540	0.551	0.562	0.573	0.586	0.599	0.613	0.627	0.646	0.667	0.685	0.702	0.718	0.735
2.84	0.518	0.525	0.532	0.539	0.550	0.561	0.572	0.586	0.599	0.613	0.627	0.645	0.667	0.685	0.701	0.718	0.735
2.85	0.517	0.524	0.531	0.539	0.550	0.560	0.572	0.585	0.598	0.612	0.626	0.645	0.666	0.684	0.701	0.718	0.734
2.86	0.517	0.524	0.531	0.538	0.549	0.560	0.571	0.584	0.598	0.612	0.626	0.644	0.666	0.684	0.701	0.717	0.734
2.87	0.516	0.523	0.530	0.538	0.549	0.559	0.571	0.584	0.597	0.611	0.625	0.640	0.656	0.673	0.690	0.708	0.725
2.88	0.516	0.523	0.530	0.537	0.548	0.559	0.570	0.584	0.597	0.611	0.625	0.640	0.656	0.673	0.690	0.707	0.724
2.89	0.510	0.519	0.528	0.537	0.548	0.558	0.570	0.583	0.596	0.610	0.624	0.639	0.655	0.672	0.689	0.707	0.724
2.90	0.509	0.518	0.527	0.536	0.547	0.558	0.569	0.583	0.596	0.610	0.624	0.639	0.655	0.672	0.689	0.706	0.723
2.91	0.509	0.518	0.527	0.536	0.547	0.558	0.569	0.582	0.595	0.609	0.623	0.638	0.654	0.671	0.688	0.706	0.723
2.92	0.508	0.517	0.526	0.535	0.546	0.557	0.568	0.582	0.595	0.609	0.623	0.638	0.654	0.671	0.688	0.705	0.723
2.93	0.508	0.517	0.526	0.535	0.546	0.557	0.568	0.581	0.595	0.608	0.622	0.637	0.653	0.670	0.688	0.705	0.722
2.94	0.505	0.515	0.525	0.535	0.546	0.556	0.568	0.581	0.595	0.608	0.622	0.637	0.653	0.670	0.687	0.705	0.722
2.95	0.505	0.515	0.525	0.535	0.545	0.556	0.567	0.581	0.594	0.608	0.622	0.637	0.652	0.669	0.687	0.704	0.722
2.96	0.504	0.514	0.525	0.535	0.545	0.555	0.567	0.580	0.594	0.608	0.621	0.636	0.652	0.669	0.686	0.704	0.721
2.97	0.502	0.513	0.524	0.535	0.545	0.555	0.566	0.580	0.593	0.607	0.621	0.635	0.650	0.667	0.684	0.702	0.719
2.98	0.501	0.513	0.524	0.535	0.545	0.555	0.566	0.579	0.593	0.607	0.620	0.635	0.649	0.666	0.684	0.701	0.719
2.99	0.501	0.512	0.524	0.535	0.545	0.555	0.566	0.579	0.592	0.606	0.620	0.634	0.649	0.665	0.683	0.701	0.718
3.00	0.498	0.510	0.523	0.535	0.545	0.555	0.566	0.579	0.592	0.606	0.619	0.634	0.648	0.665	0.683	0.700	0.718

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group														
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
<b>0.01</b>	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000
	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.009	0.010	0.010	0.010	0.010	0.010
<b>0.02</b>	0.996	0.996	0.996	0.996	0.997	0.997	0.997	0.998	0.998	0.998	0.999	0.999	0.999	0.999	1.000
	0.016	0.016	0.016	0.016	0.017	0.017	0.017	0.018	0.018	0.018	0.019	0.019	0.019	0.019	0.020
<b>0.03</b>	0.992	0.993	0.993	0.994	0.994	0.995	0.995	0.996	0.996	0.997	0.997	0.998	0.998	0.999	0.999
	0.022	0.023	0.023	0.024	0.024	0.025	0.025	0.026	0.026	0.027	0.027	0.028	0.028	0.029	0.029
<b>0.04</b>	0.989	0.990	0.991	0.991	0.992	0.993	0.994	0.994	0.995	0.996	0.996	0.997	0.998	0.999	0.999
	0.029	0.030	0.031	0.031	0.032	0.033	0.034	0.034	0.035	0.036	0.036	0.037	0.038	0.039	0.039
<b>0.05</b>	0.986	0.987	0.988	0.989	0.990	0.991	0.992	0.993	0.994	0.995	0.995	0.996	0.997	0.998	0.999
	0.036	0.037	0.038	0.039	0.040	0.041	0.042	0.043	0.044	0.045	0.045	0.046	0.047	0.048	0.049
<b>0.06</b>	0.983	0.984	0.986	0.987	0.988	0.989	0.990	0.991	0.992	0.993	0.994	0.996	0.997	0.998	0.999
	0.043	0.044	0.046	0.047	0.048	0.049	0.050	0.051	0.052	0.053	0.054	0.056	0.057	0.058	0.059
<b>0.07</b>	0.981	0.982	0.983	0.985	0.986	0.987	0.988	0.990	0.991	0.992	0.994	0.995	0.996	0.997	0.999
	0.051	0.052	0.053	0.055	0.056	0.057	0.058	0.060	0.061	0.062	0.064	0.065	0.066	0.067	0.069
<b>0.08</b>	0.978	0.979	0.981	0.982	0.984	0.985	0.987	0.988	0.990	0.991	0.993	0.994	0.996	0.997	0.999
	0.058	0.059	0.061	0.062	0.064	0.065	0.067	0.068	0.070	0.071	0.073	0.074	0.076	0.077	0.079
<b>0.09</b>	0.976	0.977	0.979	0.981	0.982	0.984	0.985	0.987	0.989	0.990	0.992	0.994	0.995	0.997	0.998
	0.066	0.067	0.069	0.071	0.072	0.074	0.075	0.077	0.079	0.080	0.082	0.084	0.085	0.087	0.088
<b>0.10</b>	0.973	0.975	0.977	0.979	0.980	0.982	0.984	0.986	0.987	0.989	0.991	0.993	0.995	0.996	0.998
	0.073	0.075	0.077	0.079	0.080	0.082	0.084	0.086	0.087	0.089	0.091	0.093	0.095	0.096	0.098
<b>0.11</b>	0.971	0.973	0.975	0.977	0.979	0.981	0.983	0.985	0.987	0.988	0.990	0.992	0.994	0.996	0.998
	0.081	0.083	0.085	0.087	0.089	0.091	0.093	0.095	0.097	0.098	0.100	0.102	0.104	0.106	0.108
<b>0.12</b>	0.969	0.971	0.973	0.975	0.977	0.979	0.981	0.983	0.986	0.988	0.990	0.992	0.994	0.996	0.998
	0.089	0.091	0.093	0.095	0.097	0.099	0.101	0.103	0.106	0.108	0.110	0.112	0.114	0.116	0.118
<b>0.13</b>	0.967	0.969	0.971	0.974	0.976	0.978	0.980	0.982	0.985	0.987	0.989	0.991	0.993	0.996	0.998
	0.097	0.099	0.101	0.104	0.106	0.108	0.110	0.112	0.115	0.117	0.119	0.121	0.123	0.126	0.128
<b>0.14</b>	0.965	0.967	0.970	0.972	0.974	0.977	0.979	0.981	0.984	0.986	0.988	0.991	0.993	0.995	0.998
	0.105	0.107	0.110	0.112	0.114	0.117	0.119	0.121	0.124	0.126	0.128	0.131	0.133	0.135	0.138
<b>0.15</b>	0.963	0.966	0.968	0.971	0.973	0.975	0.978	0.980	0.983	0.985	0.988	0.990	0.993	0.995	0.998
	0.113	0.116	0.118	0.121	0.123	0.125	0.128	0.130	0.133	0.135	0.138	0.140	0.143	0.145	0.148
<b>0.16</b>	0.961	0.964	0.966	0.969	0.972	0.974	0.977	0.979	0.982	0.985	0.987	0.990	0.992	0.995	0.997
	0.121	0.124	0.126	0.129	0.132	0.134	0.137	0.139	0.142	0.145	0.147	0.150	0.152	0.155	0.157
<b>0.17</b>	0.959	0.962	0.965	0.968	0.970	0.973	0.976	0.978	0.981	0.984	0.986	0.989	0.992	0.995	0.997
	0.129	0.132	0.135	0.138	0.140	0.143	0.146	0.148	0.151	0.154	0.156	0.159	0.162	0.165	0.167
<b>0.18</b>	0.958	0.960	0.963	0.966	0.969	0.972	0.975	0.977	0.980	0.983	0.986	0.989	0.992	0.994	0.997
	0.138	0.140	0.143	0.146	0.149	0.152	0.155	0.157	0.160	0.163	0.166	0.169	0.172	0.174	0.177
<b>0.19</b>	0.956	0.959	0.962	0.965	0.968	0.971	0.974	0.976	0.979	0.982	0.985	0.988	0.991	0.994	0.997
	0.146	0.149	0.152	0.155	0.158	0.161	0.164	0.166	0.169	0.172	0.175	0.178	0.181	0.184	0.187
<b>0.20</b>	0.954	0.957	0.960	0.963	0.966	0.969	0.972	0.976	0.979	0.982	0.985	0.988	0.991	0.994	0.997
	0.154	0.157	0.160	0.163	0.166	0.169	0.172	0.176	0.179	0.182	0.185	0.188	0.191	0.194	0.197
<b>0.21</b>	0.952	0.956	0.959	0.962	0.965	0.968	0.971	0.975	0.978	0.981	0.984	0.987	0.990	0.994	0.997
	0.162	0.166	0.169	0.172	0.175	0.178	0.181	0.185	0.188	0.191	0.194	0.197	0.200	0.204	0.207
<b>0.22</b>	0.951	0.954	0.957	0.961	0.964	0.967	0.970	0.974	0.977	0.980	0.984	0.987	0.990	0.993	0.997
	0.171	0.174	0.177	0.181	0.184	0.187	0.190	0.194	0.197	0.200	0.204	0.207	0.210	0.213	0.217
<b>0.23</b>	0.949	0.952	0.956	0.959	0.963	0.966	0.969	0.973	0.976	0.980	0.983	0.986	0.990	0.993	0.997
	0.179	0.182	0.186	0.189	0.193	0.196	0.199	0.203	0.206	0.210	0.213	0.216	0.220	0.223	0.227
<b>0.24</b>	0.947	0.951	0.954	0.958	0.961	0.965	0.968	0.972	0.975	0.979	0.982	0.986	0.989	0.993	0.996
	0.187	0.191	0.194	0.198	0.201	0.205	0.208	0.212	0.215	0.219	0.222	0.226	0.229	0.233	0.236
<b>0.25</b>	0.946	0.949	0.953	0.957	0.960	0.964	0.967	0.971	0.975	0.978	0.982	0.986	0.989	0.993	0.996
	0.196	0.199	0.203	0.207	0.210	0.214	0.217	0.221	0.225	0.228	0.232	0.236	0.239	0.243	0.246
<b>0.26</b>	0.944	0.948	0.952	0.955	0.959	0.963	0.966	0.970	0.974	0.978	0.981	0.985	0.989	0.993	0.996
	0.204	0.208	0.212	0.215	0.219	0.223	0.226	0.230	0.234	0.238	0.241	0.245	0.249	0.253	0.256
<b>0.27</b>	0.942	0.946	0.950	0.954	0.958	0.962	0.965	0.969	0.973	0.977	0.981	0.985	0.988	0.992	0.996
	0.212	0.216	0.220	0.224	0.228	0.232	0.235	0.239	0.243	0.247	0.251	0.255	0.258	0.262	0.266
<b>0.28</b>	0.941	0.945	0.949	0.953	0.957	0.961	0.965	0.968	0.972	0.976	0.980	0.984	0.988	0.992	0.996
	0.221	0.225	0.229	0.233	0.237	0.241	0.245	0.248	0.252	0.256	0.260	0.264	0.268	0.272	0.276
<b>0.29</b>	0.939	0.943	0.947	0.951	0.955	0.960	0.964	0.968	0.972	0.976	0.980	0.984	0.988	0.992	0.996
	0.229	0.233	0.237	0.241	0.245	0.250	0.254	0.258	0.262	0.266	0.270	0.274	0.278	0.282	0.286
<b>0.30</b>	0.938	0.942	0.946	0.950	0.954	0.958	0.963	0.967	0.971	0.975	0.979	0.983	0.988	0.992	0.996
	0.238	0.242	0.246	0.250	0.254	0.258	0.263	0.267	0.271	0.275	0.279	0.283	0.288	0.292	0.296
<b>0.31</b>	0.936	0.940	0.945	0.949	0.953	0.957	0.962	0.966	0.970	0.974	0.979	0.983	0.987	0.991	0.996

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group														
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
	0.246	0.250	0.255	0.259	0.263	0.267	0.272	0.276	0.280	0.284	0.289	0.293	0.297	0.301	0.306
0.32	0.935	0.939	0.943	0.948	0.952	0.956	0.961	0.965	0.969	0.974	0.978	0.983	0.987	0.991	0.996
	0.255	0.259	0.263	0.268	0.272	0.276	0.281	0.285	0.289	0.294	0.298	0.303	0.307	0.311	0.316
0.33	0.933	0.938	0.942	0.946	0.951	0.955	0.960	0.964	0.969	0.973	0.978	0.982	0.987	0.991	0.996
	0.263	0.268	0.272	0.276	0.281	0.285	0.290	0.294	0.299	0.303	0.308	0.312	0.317	0.321	0.326
0.34	0.932	0.936	0.941	0.945	0.950	0.954	0.959	0.964	0.968	0.973	0.977	0.982	0.986	0.991	0.995
	0.272	0.276	0.281	0.285	0.290	0.294	0.299	0.304	0.308	0.313	0.317	0.322	0.326	0.331	0.335
0.35	0.930	0.935	0.939	0.944	0.949	0.953	0.958	0.963	0.967	0.972	0.977	0.981	0.986	0.991	0.995
	0.280	0.285	0.289	0.294	0.299	0.303	0.308	0.313	0.317	0.322	0.327	0.331	0.336	0.341	0.345
0.36	0.929	0.933	0.938	0.943	0.948	0.952	0.957	0.962	0.967	0.971	0.976	0.981	0.986	0.990	0.995
	0.289	0.293	0.298	0.303	0.308	0.312	0.317	0.322	0.327	0.331	0.336	0.341	0.346	0.350	0.355
0.37	0.927	0.932	0.937	0.942	0.947	0.951	0.956	0.961	0.966	0.971	0.976	0.981	0.985	0.990	0.995
	0.297	0.302	0.307	0.312	0.317	0.321	0.326	0.331	0.336	0.341	0.346	0.351	0.355	0.360	0.365
0.38	0.926	0.931	0.936	0.941	0.945	0.950	0.955	0.960	0.965	0.970	0.975	0.980	0.985	0.990	0.995
	0.306	0.311	0.316	0.321	0.325	0.330	0.335	0.340	0.345	0.350	0.355	0.360	0.365	0.370	0.375
0.39	0.924	0.929	0.934	0.939	0.944	0.949	0.955	0.960	0.965	0.970	0.975	0.980	0.985	0.990	0.995
	0.314	0.319	0.324	0.329	0.334	0.339	0.345	0.350	0.355	0.360	0.365	0.370	0.375	0.380	0.385
0.40	0.923	0.928	0.933	0.938	0.943	0.949	0.954	0.959	0.964	0.969	0.974	0.979	0.985	0.990	0.995
	0.323	0.328	0.333	0.338	0.343	0.349	0.354	0.359	0.364	0.369	0.374	0.379	0.385	0.390	0.395
0.41	0.921	0.927	0.932	0.937	0.942	0.948	0.953	0.958	0.963	0.969	0.974	0.979	0.984	0.990	0.995
	0.331	0.337	0.342	0.347	0.352	0.358	0.363	0.368	0.373	0.379	0.384	0.389	0.394	0.400	0.405
0.42	0.920	0.925	0.931	0.936	0.941	0.947	0.952	0.957	0.963	0.968	0.973	0.979	0.984	0.989	0.995
	0.340	0.345	0.351	0.356	0.361	0.367	0.372	0.377	0.383	0.388	0.393	0.399	0.404	0.409	0.415
0.43	0.919	0.924	0.929	0.935	0.940	0.946	0.951	0.957	0.962	0.967	0.973	0.978	0.984	0.989	0.995
	0.349	0.354	0.359	0.365	0.370	0.376	0.381	0.387	0.392	0.397	0.403	0.408	0.414	0.419	0.425
0.44	0.917	0.923	0.928	0.934	0.939	0.945	0.950	0.956	0.961	0.967	0.972	0.978	0.983	0.989	0.994
	0.357	0.363	0.368	0.374	0.379	0.385	0.390	0.396	0.401	0.407	0.412	0.418	0.423	0.429	0.434
0.45	0.916	0.921	0.927	0.933	0.938	0.944	0.949	0.955	0.961	0.966	0.972	0.978	0.983	0.989	0.994
	0.366	0.371	0.377	0.383	0.388	0.394	0.399	0.405	0.411	0.416	0.422	0.428	0.433	0.439	0.444
0.46	0.914	0.920	0.926	0.931	0.937	0.943	0.949	0.954	0.960	0.966	0.971	0.977	0.983	0.989	0.994
	0.374	0.380	0.386	0.391	0.397	0.403	0.409	0.414	0.420	0.426	0.431	0.437	0.443	0.449	0.454
0.47	0.913	0.919	0.925	0.930	0.936	0.942	0.948	0.954	0.959	0.965	0.971	0.977	0.983	0.988	0.994
	0.383	0.389	0.395	0.400	0.406	0.412	0.418	0.424	0.429	0.435	0.441	0.447	0.453	0.458	0.464
0.48	0.912	0.918	0.923	0.929	0.935	0.941	0.947	0.953	0.959	0.965	0.971	0.976	0.982	0.988	0.994
	0.392	0.398	0.403	0.409	0.415	0.421	0.427	0.433	0.439	0.445	0.451	0.456	0.462	0.468	0.474
0.49	0.910	0.916	0.922	0.928	0.934	0.940	0.946	0.952	0.958	0.964	0.970	0.976	0.982	0.988	0.994
	0.400	0.406	0.412	0.418	0.424	0.430	0.436	0.442	0.448	0.454	0.460	0.466	0.472	0.478	0.484
0.50	0.909	0.915	0.921	0.927	0.933	0.939	0.945	0.951	0.958	0.964	0.970	0.976	0.982	0.988	0.994
	0.409	0.415	0.421	0.427	0.433	0.439	0.445	0.451	0.458	0.464	0.470	0.476	0.482	0.488	0.494
0.51	0.908	0.914	0.920	0.926	0.932	0.938	0.945	0.951	0.957	0.963	0.969	0.975	0.982	0.988	0.994
	0.418	0.424	0.430	0.436	0.442	0.448	0.455	0.461	0.467	0.473	0.479	0.485	0.492	0.498	0.504
0.52	0.906	0.913	0.919	0.925	0.931	0.938	0.944	0.950	0.956	0.963	0.969	0.975	0.981	0.988	0.994
	0.426	0.433	0.439	0.445	0.451	0.458	0.464	0.470	0.476	0.483	0.489	0.495	0.501	0.508	0.514
0.53	0.905	0.911	0.918	0.924	0.930	0.937	0.943	0.949	0.956	0.962	0.968	0.975	0.981	0.987	0.994
	0.435	0.441	0.448	0.454	0.460	0.467	0.473	0.479	0.486	0.492	0.498	0.505	0.511	0.517	0.524
0.54	0.904	0.910	0.917	0.923	0.929	0.936	0.942	0.949	0.955	0.961	0.968	0.974	0.981	0.987	0.994
	0.444	0.450	0.457	0.463	0.469	0.476	0.482	0.489	0.495	0.501	0.508	0.514	0.521	0.527	0.534
0.55	0.902	0.909	0.915	0.922	0.928	0.935	0.941	0.948	0.954	0.961	0.967	0.974	0.980	0.987	0.993
	0.452	0.459	0.465	0.472	0.478	0.485	0.491	0.498	0.504	0.511	0.517	0.524	0.530	0.537	0.543
0.56	0.901	0.908	0.914	0.921	0.927	0.934	0.941	0.947	0.954	0.960	0.967	0.974	0.980	0.987	0.993
	0.461	0.468	0.474	0.481	0.487	0.494	0.501	0.507	0.514	0.520	0.527	0.534	0.540	0.547	0.553
0.57	0.900	0.907	0.913	0.920	0.927	0.933	0.940	0.947	0.953	0.960	0.967	0.973	0.980	0.987	0.993
	0.470	0.477	0.483	0.490	0.497	0.503	0.510	0.517	0.523	0.530	0.537	0.543	0.550	0.557	0.563
0.58	0.899	0.905	0.912	0.919	0.926	0.932	0.939	0.946	0.953	0.959	0.966	0.973	0.980	0.986	0.993
	0.479	0.485	0.492	0.499	0.506	0.512	0.519	0.526	0.533	0.539	0.546	0.553	0.560	0.566	0.573
0.59	0.897	0.904	0.911	0.918	0.925	0.932	0.938	0.945	0.952	0.959	0.966	0.973	0.979	0.986	0.993
	0.487	0.494	0.501	0.508	0.515	0.522	0.528	0.535	0.542	0.549	0.556	0.563	0.569	0.576	0.583
0.60	0.896	0.903	0.910	0.917	0.924	0.931	0.938	0.945	0.951	0.958	0.965	0.972	0.979	0.986	0.993
	0.496	0.503	0.510	0.517	0.524	0.531	0.538	0.545	0.551	0.558	0.565	0.572	0.579	0.586	0.593
0.61	0.895	0.902	0.909	0.916	0.923	0.930	0.937	0.944	0.951	0.958	0.965	0.972	0.979	0.986	0.993
	0.505	0.512	0.519	0.526	0.533	0.540	0.547	0.554	0.561	0.568	0.575	0.582	0.589	0.596	0.603

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group														
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
<b>0.62</b>	0.894	0.901	0.908	0.915	0.922	0.929	0.936	0.943	0.950	0.957	0.965	0.972	0.979	0.986	0.993
	0.514	0.521	0.528	0.535	0.542	0.549	0.556	0.563	0.570	0.577	0.585	0.592	0.599	0.606	0.613
<b>0.63</b>	0.892	0.900	0.907	0.914	0.921	0.928	0.935	0.943	0.950	0.957	0.964	0.971	0.978	0.986	0.993
	0.522	0.530	0.537	0.544	0.551	0.558	0.565	0.573	0.580	0.587	0.594	0.601	0.608	0.616	0.623
<b>0.64</b>	0.891	0.898	0.906	0.913	0.920	0.927	0.935	0.942	0.949	0.956	0.964	0.971	0.978	0.985	0.993
	0.531	0.538	0.546	0.553	0.560	0.567	0.575	0.582	0.589	0.596	0.604	0.611	0.618	0.625	0.633
<b>0.65</b>	0.890	0.897	0.905	0.912	0.919	0.927	0.934	0.941	0.949	0.956	0.963	0.971	0.978	0.985	0.993
	0.540	0.547	0.555	0.562	0.569	0.577	0.584	0.591	0.599	0.606	0.613	0.621	0.628	0.635	0.643
<b>0.66</b>	0.889	0.896	0.904	0.911	0.918	0.926	0.933	0.941	0.948	0.955	0.963	0.970	0.978	0.985	0.993
	0.549	0.556	0.564	0.571	0.578	0.586	0.593	0.601	0.608	0.615	0.623	0.630	0.638	0.645	0.653
<b>0.67</b>	0.888	0.895	0.903	0.910	0.918	0.925	0.933	0.940	0.948	0.955	0.963	0.970	0.978	0.985	0.993
	0.558	0.565	0.573	0.580	0.588	0.595	0.603	0.610	0.618	0.625	0.633	0.640	0.648	0.655	0.663
<b>0.68</b>	0.886	0.894	0.902	0.909	0.917	0.924	0.932	0.939	0.947	0.955	0.962	0.970	0.977	0.985	0.992
	0.566	0.574	0.582	0.589	0.597	0.604	0.612	0.619	0.627	0.635	0.642	0.650	0.657	0.665	0.672
<b>0.69</b>	0.885	0.893	0.900	0.908	0.916	0.923	0.931	0.939	0.946	0.954	0.962	0.969	0.977	0.985	0.992
	0.575	0.583	0.590	0.598	0.606	0.613	0.621	0.629	0.636	0.644	0.652	0.659	0.667	0.675	0.682
<b>0.70</b>	0.884	0.892	0.899	0.907	0.915	0.923	0.930	0.938	0.946	0.954	0.961	0.969	0.977	0.985	0.992
	0.584	0.592	0.599	0.607	0.615	0.623	0.630	0.638	0.646	0.654	0.661	0.669	0.677	0.685	0.692
<b>0.71</b>	0.883	0.891	0.898	0.906	0.914	0.922	0.930	0.938	0.945	0.953	0.961	0.969	0.977	0.984	0.992
	0.593	0.601	0.608	0.616	0.624	0.632	0.640	0.648	0.655	0.663	0.671	0.679	0.687	0.694	0.702
<b>0.72</b>	0.882	0.890	0.897	0.905	0.913	0.921	0.929	0.937	0.945	0.953	0.961	0.968	0.976	0.984	0.992
	0.602	0.610	0.617	0.625	0.633	0.641	0.649	0.657	0.665	0.673	0.681	0.688	0.696	0.704	0.712
<b>0.73</b>	0.881	0.889	0.896	0.904	0.912	0.920	0.928	0.936	0.944	0.952	0.960	0.968	0.976	0.984	0.992
	0.611	0.619	0.626	0.634	0.642	0.650	0.658	0.666	0.674	0.682	0.690	0.698	0.706	0.714	0.722
<b>0.74</b>	0.879	0.887	0.895	0.904	0.912	0.920	0.928	0.936	0.944	0.952	0.960	0.968	0.976	0.984	0.992
	0.619	0.627	0.635	0.644	0.652	0.660	0.668	0.676	0.684	0.692	0.700	0.708	0.716	0.724	0.732
<b>0.75</b>	0.878	0.886	0.895	0.903	0.911	0.919	0.927	0.935	0.943	0.951	0.959	0.968	0.976	0.984	0.992
	0.628	0.636	0.645	0.653	0.661	0.669	0.677	0.685	0.693	0.701	0.709	0.718	0.726	0.734	0.742
<b>0.76</b>	0.877	0.885	0.894	0.902	0.910	0.918	0.926	0.934	0.943	0.951	0.959	0.967	0.975	0.984	0.992
	0.637	0.645	0.654	0.662	0.670	0.678	0.686	0.694	0.703	0.711	0.719	0.727	0.735	0.744	0.752
<b>0.77</b>	0.876	0.884	0.893	0.901	0.909	0.917	0.926	0.934	0.942	0.950	0.959	0.967	0.975	0.983	0.992
	0.646	0.654	0.663	0.671	0.679	0.687	0.696	0.704	0.712	0.720	0.729	0.737	0.745	0.753	0.762
<b>0.78</b>	0.875	0.883	0.892	0.900	0.908	0.917	0.925	0.933	0.942	0.950	0.958	0.967	0.975	0.983	0.992
	0.655	0.663	0.672	0.680	0.688	0.697	0.705	0.713	0.722	0.730	0.738	0.747	0.755	0.763	0.772
<b>0.79</b>	0.874	0.882	0.891	0.899	0.907	0.916	0.924	0.933	0.941	0.950	0.958	0.966	0.975	0.983	0.992
	0.664	0.672	0.681	0.689	0.697	0.706	0.714	0.723	0.731	0.740	0.748	0.756	0.765	0.773	0.782
<b>0.80</b>	0.873	0.881	0.890	0.898	0.907	0.915	0.924	0.932	0.941	0.949	0.958	0.966	0.975	0.983	0.992
	0.673	0.681	0.690	0.698	0.707	0.715	0.724	0.732	0.741	0.749	0.758	0.766	0.775	0.783	0.792
<b>0.81</b>	0.872	0.880	0.889	0.897	0.906	0.914	0.923	0.932	0.940	0.949	0.957	0.966	0.974	0.983	0.991
	0.682	0.690	0.699	0.707	0.716	0.724	0.733	0.742	0.750	0.759	0.767	0.776	0.784	0.793	0.801
<b>0.82</b>	0.871	0.879	0.888	0.896	0.905	0.914	0.922	0.931	0.940	0.948	0.957	0.965	0.974	0.983	0.991
	0.691	0.699	0.708	0.716	0.725	0.734	0.742	0.751	0.760	0.768	0.777	0.785	0.794	0.803	0.811
<b>0.83</b>	0.870	0.878	0.887	0.896	0.904	0.913	0.922	0.930	0.939	0.948	0.957	0.965	0.974	0.983	0.991
	0.700	0.708	0.717	0.726	0.734	0.743	0.752	0.760	0.769	0.778	0.787	0.795	0.804	0.813	0.821
<b>0.84</b>	0.868	0.877	0.886	0.895	0.904	0.912	0.921	0.930	0.939	0.947	0.956	0.965	0.974	0.982	0.991
	0.708	0.717	0.726	0.735	0.744	0.752	0.761	0.770	0.779	0.787	0.796	0.805	0.814	0.822	0.831
<b>0.85</b>	0.867	0.876	0.885	0.894	0.903	0.912	0.920	0.929	0.938	0.947	0.956	0.965	0.973	0.982	0.991
	0.717	0.726	0.735	0.744	0.753	0.762	0.770	0.779	0.788	0.797	0.806	0.815	0.823	0.832	0.841
<b>0.86</b>	0.866	0.875	0.884	0.893	0.902	0.911	0.920	0.929	0.938	0.947	0.955	0.964	0.973	0.982	0.991
	0.726	0.735	0.744	0.753	0.762	0.771	0.780	0.789	0.798	0.807	0.815	0.824	0.833	0.842	0.851
<b>0.87</b>	0.865	0.874	0.883	0.892	0.901	0.910	0.919	0.928	0.937	0.946	0.955	0.964	0.973	0.982	0.991
	0.735	0.744	0.753	0.762	0.771	0.780	0.789	0.798	0.807	0.816	0.825	0.834	0.843	0.852	0.861
<b>0.88</b>	0.864	0.873	0.882	0.891	0.900	0.909	0.919	0.928	0.937	0.946	0.955	0.964	0.973	0.982	0.991
	0.744	0.753	0.762	0.771	0.780	0.789	0.799	0.808	0.817	0.826	0.835	0.844	0.853	0.862	0.871
<b>0.89</b>	0.863	0.872	0.881	0.891	0.900	0.909	0.918	0.927	0.936	0.945	0.954	0.964	0.973	0.982	0.991
	0.753	0.762	0.771	0.781	0.790	0.799	0.808	0.817	0.826	0.835	0.844	0.854	0.863	0.872	0.881
<b>0.90</b>	0.862	0.871	0.881	0.890	0.899	0.908	0.917	0.926	0.936	0.945	0.954	0.963	0.972	0.982	0.991
	0.762	0.771	0.781	0.790	0.799	0.808	0.817	0.826	0.836	0.845	0.854	0.863	0.872	0.882	0.891
<b>0.91</b>	0.861	0.870	0.880	0.889	0.898	0.907	0.917	0.926	0.935	0.944	0.954	0.963	0.972	0.981	0.991
	0.771	0.780	0.790	0.799	0.808	0.817	0.827	0.836	0.845	0.854	0.864	0.873	0.882	0.891	0.901
<b>0.92</b>	0.860	0.869	0.879	0.888	0.897	0.907	0.916	0.925	0.935	0.944	0.953	0.963	0.972	0.981	0.991

## Appendix C

Table MA —Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group														
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
0.93	0.780	0.789	0.799	0.808	0.817	0.827	0.836	0.845	0.855	0.864	0.873	0.883	0.892	0.901	0.911
	0.858	0.867	0.877	0.886	0.896	0.905	0.915	0.924	0.934	0.943	0.953	0.962	0.972	0.981	0.991
	0.788	0.797	0.807	0.816	0.826	0.835	0.845	0.854	0.864	0.873	0.883	0.892	0.902	0.911	0.921
0.94	0.857	0.866	0.876	0.885	0.895	0.905	0.914	0.924	0.933	0.943	0.952	0.962	0.971	0.981	0.990
	0.797	0.806	0.816	0.825	0.835	0.845	0.854	0.864	0.873	0.883	0.892	0.902	0.911	0.921	0.930
0.95	0.856	0.865	0.875	0.885	0.894	0.904	0.913	0.923	0.933	0.942	0.952	0.962	0.971	0.981	0.990
	0.806	0.815	0.825	0.835	0.844	0.854	0.863	0.873	0.883	0.892	0.902	0.912	0.921	0.931	0.940
0.96	0.854	0.864	0.874	0.884	0.893	0.903	0.913	0.922	0.932	0.942	0.951	0.961	0.971	0.981	0.990
	0.814	0.824	0.834	0.844	0.853	0.863	0.873	0.882	0.892	0.902	0.911	0.921	0.931	0.941	0.950
0.97	0.853	0.863	0.873	0.883	0.892	0.902	0.912	0.922	0.932	0.941	0.951	0.961	0.971	0.980	0.990
	0.823	0.833	0.843	0.853	0.862	0.872	0.882	0.892	0.902	0.911	0.921	0.931	0.941	0.950	0.960
0.98	0.852	0.862	0.872	0.882	0.892	0.901	0.911	0.921	0.931	0.941	0.951	0.961	0.970	0.980	0.990
	0.832	0.842	0.852	0.862	0.872	0.881	0.891	0.901	0.911	0.921	0.931	0.941	0.950	0.960	0.970
0.99	0.851	0.861	0.871	0.881	0.891	0.901	0.911	0.921	0.931	0.940	0.950	0.960	0.970	0.980	0.990
	0.841	0.851	0.861	0.871	0.881	0.891	0.901	0.911	0.921	0.930	0.940	0.950	0.960	0.970	0.980
1.00	0.850	0.860	0.870	0.880	0.890	0.900	0.910	0.920	0.930	0.940	0.950	0.960	0.970	0.980	0.990
1.01	0.850	0.860	0.870	0.880	0.890	0.900	0.910	0.920	0.930	0.940	0.950	0.960	0.970	0.980	0.990
1.02	0.850	0.860	0.870	0.880	0.890	0.900	0.910	0.920	0.930	0.940	0.950	0.960	0.970	0.980	0.990
1.03	0.850	0.860	0.870	0.880	0.890	0.900	0.910	0.920	0.930	0.940	0.950	0.960	0.970	0.980	0.990
1.04	0.849	0.859	0.869	0.879	0.889	0.899	0.909	0.920	0.930	0.940	0.950	0.960	0.970	0.980	0.990
1.05	0.848	0.858	0.868	0.878	0.889	0.899	0.909	0.919	0.929	0.939	0.949	0.959	0.970	0.980	0.990
1.06	0.847	0.857	0.867	0.878	0.888	0.898	0.908	0.918	0.929	0.939	0.949	0.959	0.969	0.980	0.990
1.07	0.846	0.856	0.867	0.877	0.887	0.897	0.908	0.918	0.928	0.938	0.949	0.959	0.969	0.979	0.990
1.08	0.845	0.855	0.866	0.876	0.886	0.897	0.907	0.917	0.928	0.938	0.948	0.959	0.969	0.979	0.990
1.09	0.844	0.855	0.865	0.875	0.886	0.896	0.906	0.917	0.927	0.938	0.948	0.958	0.969	0.979	0.990
1.10	0.843	0.854	0.864	0.875	0.885	0.895	0.906	0.916	0.927	0.937	0.948	0.958	0.969	0.979	0.990
1.11	0.842	0.853	0.863	0.874	0.884	0.895	0.905	0.916	0.926	0.937	0.947	0.958	0.968	0.979	0.989
1.12	0.841	0.852	0.862	0.873	0.884	0.894	0.905	0.915	0.926	0.937	0.947	0.958	0.968	0.979	0.989
1.13	0.840	0.851	0.862	0.872	0.883	0.894	0.904	0.915	0.926	0.936	0.947	0.957	0.968	0.979	0.989
1.14	0.840	0.851	0.862	0.872	0.883	0.894	0.904	0.915	0.926	0.936	0.947	0.957	0.968	0.979	0.989
1.15	0.840	0.851	0.862	0.872	0.883	0.894	0.904	0.915	0.926	0.936	0.947	0.957	0.968	0.979	0.989
1.16	0.840	0.851	0.862	0.872	0.883	0.894	0.904	0.915	0.926	0.936	0.947	0.957	0.968	0.979	0.989
1.17	0.840	0.851	0.862	0.872	0.883	0.894	0.904	0.915	0.926	0.936	0.947	0.957	0.968	0.979	0.989
1.18	0.840	0.850	0.861	0.872	0.882	0.893	0.904	0.915	0.925	0.936	0.947	0.957	0.968	0.979	0.989
1.19	0.839	0.850	0.860	0.871	0.882	0.893	0.903	0.914	0.925	0.936	0.946	0.957	0.968	0.979	0.989
1.20	0.838	0.849	0.860	0.870	0.881	0.892	0.903	0.914	0.924	0.935	0.946	0.957	0.968	0.978	0.989
1.21	0.837	0.848	0.859	0.870	0.881	0.892	0.902	0.913	0.924	0.935	0.946	0.957	0.967	0.978	0.989
1.22	0.836	0.847	0.858	0.869	0.880	0.891	0.902	0.913	0.924	0.935	0.945	0.956	0.967	0.978	0.989
1.23	0.836	0.847	0.858	0.869	0.880	0.890	0.901	0.912	0.923	0.934	0.945	0.956	0.967	0.978	0.989
1.24	0.835	0.846	0.857	0.868	0.879	0.890	0.901	0.912	0.923	0.934	0.945	0.956	0.967	0.978	0.989
1.25	0.834	0.845	0.856	0.867	0.878	0.889	0.900	0.912	0.923	0.934	0.945	0.956	0.967	0.978	0.989
1.26	0.833	0.844	0.856	0.867	0.878	0.889	0.900	0.911	0.922	0.933	0.944	0.956	0.967	0.978	0.989
1.27	0.833	0.844	0.855	0.866	0.877	0.888	0.900	0.911	0.922	0.933	0.944	0.955	0.967	0.978	0.989
1.28	0.832	0.843	0.854	0.865	0.877	0.888	0.899	0.910	0.921	0.933	0.944	0.955	0.966	0.978	0.989
1.29	0.831	0.842	0.854	0.865	0.876	0.887	0.899	0.910	0.921	0.932	0.944	0.955	0.966	0.977	0.989
1.30	0.830	0.842	0.853	0.864	0.876	0.887	0.898	0.909	0.921	0.932	0.943	0.955	0.966	0.977	0.989
1.31	0.829	0.841	0.852	0.864	0.875	0.886	0.898	0.909	0.920	0.932	0.943	0.955	0.966	0.977	0.989
1.32	0.829	0.840	0.852	0.863	0.874	0.886	0.897	0.909	0.920	0.931	0.943	0.954	0.966	0.977	0.989
1.33	0.828	0.839	0.851	0.862	0.874	0.885	0.897	0.908	0.920	0.931	0.943	0.954	0.966	0.977	0.989
1.34	0.827	0.839	0.850	0.862	0.873	0.885	0.896	0.908	0.919	0.931	0.942	0.954	0.965	0.977	0.988
1.35	0.826	0.838	0.850	0.861	0.873	0.884	0.896	0.907	0.919	0.931	0.942	0.954	0.965	0.977	0.988
1.36	0.826	0.837	0.849	0.861	0.872	0.884	0.895	0.907	0.919	0.930	0.942	0.954	0.965	0.977	0.988
1.37	0.825	0.837	0.848	0.860	0.872	0.883	0.895	0.907	0.918	0.930	0.942	0.953	0.965	0.977	0.988
1.38	0.824	0.836	0.848	0.859	0.871	0.883	0.895	0.906	0.918	0.930	0.941	0.953	0.965	0.977	0.988
1.39	0.824	0.835	0.847	0.859	0.871	0.882	0.894	0.906	0.918	0.929	0.941	0.953	0.965	0.976	0.988
1.40	0.823	0.835	0.846	0.858	0.870	0.882	0.894	0.906	0.917	0.929	0.941	0.953	0.965	0.976	0.988
1.41	0.822	0.834	0.846	0.858	0.870	0.881	0.893	0.905	0.917	0.929	0.941	0.953	0.964	0.976	0.988
1.42	0.821	0.833	0.845	0.857	0.869	0.881	0.893	0.905	0.917	0.929	0.940	0.952	0.964	0.976	0.988
1.43	0.821	0.833	0.845	0.857	0.869	0.880	0.892	0.904	0.916	0.928	0.940	0.952	0.964	0.976	0.988
1.44	0.820	0.832	0.844	0.856	0.868	0.880	0.892	0.904	0.916	0.928	0.940	0.952	0.964	0.976	0.988

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group														
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
1.45	0.819	0.831	0.843	0.855	0.867	0.880	0.892	0.904	0.916	0.928	0.940	0.952	0.964	0.976	0.988
1.46	0.819	0.831	0.843	0.855	0.867	0.879	0.891	0.903	0.915	0.927	0.940	0.952	0.964	0.976	0.988
1.47	0.818	0.830	0.842	0.854	0.866	0.879	0.891	0.903	0.915	0.927	0.939	0.951	0.964	0.976	0.988
1.48	0.817	0.829	0.842	0.854	0.866	0.878	0.890	0.903	0.915	0.927	0.939	0.951	0.963	0.976	0.988
1.49	0.817	0.829	0.841	0.853	0.865	0.878	0.890	0.902	0.914	0.927	0.939	0.951	0.963	0.976	0.988
1.50	0.816	0.828	0.840	0.853	0.865	0.877	0.890	0.902	0.914	0.926	0.939	0.951	0.963	0.975	0.988
1.51	0.815	0.828	0.840	0.852	0.864	0.877	0.889	0.901	0.914	0.926	0.938	0.951	0.963	0.975	0.988
1.52	0.815	0.827	0.839	0.852	0.864	0.876	0.889	0.901	0.913	0.926	0.938	0.951	0.963	0.975	0.988
1.53	0.814	0.826	0.839	0.851	0.863	0.876	0.888	0.901	0.913	0.926	0.938	0.950	0.963	0.975	0.988
1.54	0.813	0.826	0.838	0.851	0.863	0.875	0.888	0.900	0.913	0.925	0.938	0.950	0.963	0.975	0.988
1.55	0.813	0.825	0.838	0.850	0.863	0.875	0.888	0.900	0.913	0.925	0.938	0.950	0.963	0.975	0.988
1.56	0.812	0.824	0.837	0.850	0.862	0.875	0.887	0.900	0.912	0.925	0.937	0.950	0.962	0.975	0.987
1.57	0.811	0.824	0.836	0.849	0.862	0.874	0.887	0.899	0.912	0.924	0.937	0.950	0.962	0.975	0.987
1.58	0.811	0.823	0.836	0.848	0.861	0.874	0.886	0.899	0.912	0.924	0.937	0.949	0.962	0.975	0.987
1.59	0.810	0.823	0.835	0.848	0.861	0.873	0.886	0.899	0.911	0.924	0.937	0.949	0.962	0.975	0.987
1.60	0.809	0.822	0.835	0.847	0.860	0.873	0.886	0.898	0.911	0.924	0.936	0.949	0.962	0.975	0.987
1.61	0.809	0.821	0.834	0.847	0.860	0.872	0.885	0.898	0.911	0.923	0.936	0.949	0.962	0.974	0.987
1.62	0.808	0.821	0.834	0.846	0.859	0.872	0.885	0.898	0.910	0.923	0.936	0.949	0.962	0.974	0.987
1.63	0.807	0.820	0.833	0.846	0.859	0.872	0.884	0.897	0.910	0.923	0.936	0.949	0.961	0.974	0.987
1.64	0.807	0.820	0.833	0.845	0.858	0.871	0.884	0.897	0.910	0.923	0.936	0.948	0.961	0.974	0.987
1.65	0.806	0.819	0.832	0.845	0.858	0.871	0.884	0.897	0.910	0.922	0.935	0.948	0.961	0.974	0.987
1.66	0.806	0.818	0.831	0.844	0.857	0.870	0.883	0.896	0.909	0.922	0.935	0.948	0.961	0.974	0.987
1.67	0.805	0.818	0.831	0.844	0.857	0.870	0.883	0.896	0.909	0.922	0.935	0.948	0.961	0.974	0.987
1.68	0.804	0.817	0.830	0.843	0.856	0.870	0.883	0.896	0.909	0.922	0.935	0.948	0.961	0.974	0.987
1.69	0.804	0.817	0.830	0.843	0.856	0.869	0.882	0.895	0.908	0.921	0.935	0.948	0.961	0.974	0.987
1.70	0.803	0.816	0.829	0.842	0.856	0.869	0.882	0.895	0.908	0.921	0.934	0.947	0.961	0.974	0.987
1.71	0.802	0.816	0.829	0.842	0.855	0.868	0.881	0.895	0.908	0.921	0.934	0.947	0.960	0.974	0.987
1.72	0.802	0.815	0.828	0.842	0.855	0.868	0.881	0.894	0.908	0.921	0.934	0.947	0.960	0.974	0.987
1.73	0.801	0.815	0.828	0.841	0.854	0.868	0.881	0.894	0.907	0.921	0.934	0.947	0.960	0.974	0.987
1.74	0.801	0.814	0.827	0.841	0.854	0.867	0.880	0.894	0.907	0.920	0.934	0.947	0.960	0.973	0.987
1.75	0.800	0.813	0.827	0.840	0.853	0.867	0.880	0.893	0.907	0.920	0.933	0.947	0.960	0.973	0.987
1.76	0.800	0.813	0.826	0.840	0.853	0.866	0.880	0.893	0.906	0.920	0.933	0.947	0.960	0.973	0.987
1.77	0.799	0.812	0.826	0.839	0.853	0.866	0.879	0.893	0.906	0.920	0.933	0.946	0.960	0.973	0.987
1.78	0.798	0.812	0.825	0.839	0.852	0.866	0.879	0.892	0.906	0.919	0.933	0.946	0.960	0.973	0.987
1.79	0.798	0.811	0.825	0.838	0.852	0.865	0.879	0.892	0.906	0.919	0.933	0.946	0.960	0.973	0.987
1.80	0.797	0.811	0.824	0.838	0.851	0.865	0.878	0.892	0.905	0.919	0.932	0.946	0.959	0.973	0.986
1.81	0.797	0.810	0.824	0.837	0.851	0.864	0.878	0.892	0.905	0.919	0.932	0.946	0.959	0.973	0.986
1.82	0.796	0.810	0.823	0.837	0.850	0.864	0.878	0.891	0.905	0.918	0.932	0.946	0.959	0.973	0.986
1.83	0.796	0.809	0.823	0.836	0.850	0.864	0.877	0.891	0.905	0.918	0.932	0.945	0.959	0.973	0.986
1.84	0.795	0.809	0.822	0.836	0.850	0.863	0.877	0.891	0.904	0.918	0.932	0.945	0.959	0.973	0.986
1.85	0.794	0.808	0.822	0.836	0.849	0.863	0.877	0.890	0.904	0.918	0.931	0.945	0.959	0.973	0.986
1.86	0.794	0.808	0.821	0.835	0.849	0.863	0.876	0.890	0.904	0.918	0.931	0.945	0.959	0.973	0.986
1.87	0.793	0.807	0.821	0.835	0.848	0.862	0.876	0.890	0.904	0.917	0.931	0.945	0.959	0.972	0.986
1.88	0.793	0.807	0.820	0.834	0.848	0.862	0.876	0.889	0.903	0.917	0.931	0.945	0.959	0.972	0.986
1.89	0.792	0.806	0.820	0.834	0.848	0.861	0.875	0.889	0.903	0.917	0.931	0.945	0.958	0.972	0.986
1.90	0.792	0.806	0.819	0.833	0.847	0.861	0.875	0.889	0.903	0.917	0.931	0.944	0.958	0.972	0.986
1.91	0.791	0.805	0.819	0.833	0.847	0.861	0.875	0.889	0.903	0.916	0.930	0.944	0.958	0.972	0.986
1.92	0.791	0.805	0.819	0.833	0.846	0.860	0.874	0.888	0.902	0.916	0.930	0.944	0.958	0.972	0.986
1.93	0.790	0.804	0.818	0.832	0.846	0.860	0.874	0.888	0.902	0.916	0.930	0.944	0.958	0.972	0.986
1.94	0.790	0.804	0.818	0.832	0.846	0.860	0.874	0.888	0.902	0.916	0.930	0.944	0.958	0.972	0.986
1.95	0.789	0.803	0.817	0.831	0.845	0.859	0.873	0.887	0.902	0.916	0.930	0.944	0.958	0.972	0.986
1.96	0.789	0.803	0.817	0.831	0.845	0.859	0.873	0.887	0.901	0.915	0.930	0.944	0.958	0.972	0.986
1.97	0.788	0.802	0.816	0.830	0.845	0.859	0.873	0.887	0.901	0.915	0.929	0.943	0.958	0.972	0.986
1.98	0.787	0.802	0.816	0.830	0.844	0.858	0.872	0.887	0.901	0.915	0.929	0.943	0.957	0.972	0.986
1.99	0.787	0.801	0.815	0.830	0.844	0.858	0.872	0.886	0.901	0.915	0.929	0.943	0.957	0.972	0.986
2.00	0.786	0.801	0.815	0.829	0.843	0.858	0.872	0.886	0.900	0.915	0.929	0.943	0.957	0.972	0.986
2.01	0.786	0.800	0.814	0.829	0.843	0.857	0.872	0.886	0.900	0.914	0.929	0.943	0.957	0.971	0.986
2.02	0.785	0.800	0.814	0.828	0.843	0.857	0.871	0.886	0.900	0.914	0.928	0.943	0.957	0.971	0.986
2.03	0.785	0.799	0.814	0.828	0.842	0.857	0.871	0.885	0.900	0.914	0.928	0.943	0.957	0.971	0.986
2.04	0.784	0.799	0.813	0.828	0.842	0.856	0.871	0.885	0.899	0.914	0.928	0.943	0.957	0.971	0.986
2.05	0.784	0.798	0.813	0.827	0.842	0.856	0.870	0.885	0.899	0.914	0.928	0.942	0.957	0.971	0.986

## Appendix C

Table MA—Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group														
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
2.06	0.783	0.798	0.812	0.827	0.841	0.856	0.870	0.885	0.899	0.913	0.928	0.942	0.957	0.971	0.986
2.07	0.783	0.797	0.812	0.826	0.841	0.855	0.870	0.884	0.899	0.913	0.928	0.942	0.957	0.971	0.986
2.08	0.782	0.797	0.811	0.826	0.840	0.855	0.869	0.884	0.898	0.913	0.927	0.942	0.956	0.971	0.985
2.09	0.782	0.797	0.811	0.826	0.840	0.855	0.869	0.884	0.898	0.913	0.927	0.942	0.956	0.971	0.985
2.10	0.782	0.796	0.811	0.825	0.840	0.854	0.869	0.883	0.898	0.913	0.927	0.942	0.956	0.971	0.985
2.11	0.781	0.796	0.810	0.825	0.839	0.854	0.869	0.883	0.898	0.912	0.927	0.942	0.956	0.971	0.985
2.12	0.781	0.795	0.810	0.824	0.839	0.854	0.868	0.883	0.898	0.912	0.927	0.941	0.956	0.971	0.985
2.13	0.780	0.795	0.809	0.824	0.839	0.853	0.868	0.883	0.897	0.912	0.927	0.941	0.956	0.971	0.985
2.14	0.780	0.794	0.809	0.824	0.838	0.853	0.868	0.882	0.897	0.912	0.927	0.941	0.956	0.971	0.985
2.15	0.779	0.794	0.809	0.823	0.838	0.853	0.867	0.882	0.897	0.912	0.926	0.941	0.956	0.971	0.985
2.16	0.779	0.793	0.808	0.823	0.838	0.852	0.867	0.882	0.897	0.911	0.926	0.941	0.956	0.970	0.985
2.17	0.778	0.793	0.808	0.823	0.837	0.852	0.867	0.882	0.896	0.911	0.926	0.941	0.956	0.970	0.985
2.18	0.778	0.793	0.807	0.822	0.837	0.852	0.867	0.881	0.896	0.911	0.926	0.941	0.956	0.970	0.985
2.19	0.777	0.792	0.807	0.822	0.837	0.851	0.866	0.881	0.896	0.911	0.926	0.941	0.955	0.970	0.985
2.20	0.777	0.792	0.807	0.821	0.836	0.851	0.866	0.881	0.896	0.911	0.926	0.940	0.955	0.970	0.985
2.21	0.776	0.791	0.806	0.821	0.836	0.851	0.866	0.881	0.896	0.911	0.925	0.940	0.955	0.970	0.985
2.22	0.776	0.791	0.806	0.821	0.836	0.851	0.866	0.880	0.895	0.910	0.925	0.940	0.955	0.970	0.985
2.23	0.775	0.790	0.805	0.820	0.835	0.850	0.865	0.880	0.895	0.910	0.925	0.940	0.955	0.970	0.985
2.24	0.775	0.790	0.805	0.820	0.835	0.850	0.865	0.880	0.895	0.910	0.925	0.940	0.955	0.970	0.985
2.25	0.774	0.790	0.805	0.820	0.835	0.850	0.865	0.880	0.895	0.910	0.925	0.940	0.955	0.970	0.985
2.26	0.774	0.789	0.804	0.819	0.834	0.849	0.864	0.879	0.895	0.910	0.925	0.940	0.955	0.970	0.985
2.27	0.774	0.789	0.804	0.819	0.834	0.849	0.864	0.879	0.894	0.909	0.925	0.940	0.955	0.970	0.985
2.28	0.773	0.788	0.803	0.819	0.834	0.849	0.864	0.879	0.894	0.909	0.924	0.940	0.955	0.970	0.985
2.29	0.773	0.788	0.803	0.818	0.833	0.848	0.864	0.879	0.894	0.909	0.924	0.939	0.955	0.970	0.985
2.30	0.772	0.787	0.803	0.818	0.833	0.848	0.863	0.879	0.894	0.909	0.924	0.939	0.954	0.970	0.985
2.31	0.772	0.787	0.802	0.817	0.833	0.848	0.863	0.878	0.894	0.909	0.924	0.939	0.954	0.970	0.985
2.32	0.771	0.787	0.802	0.817	0.832	0.848	0.863	0.878	0.893	0.909	0.924	0.939	0.954	0.970	0.985
2.33	0.771	0.786	0.801	0.817	0.832	0.847	0.863	0.878	0.893	0.908	0.924	0.939	0.954	0.969	0.985
2.34	0.771	0.786	0.801	0.816	0.832	0.847	0.862	0.878	0.893	0.908	0.924	0.939	0.954	0.969	0.985
2.35	0.770	0.785	0.801	0.816	0.831	0.847	0.862	0.877	0.893	0.908	0.923	0.939	0.954	0.969	0.985
2.36	0.770	0.785	0.800	0.816	0.831	0.846	0.862	0.877	0.892	0.908	0.923	0.939	0.954	0.969	0.985
2.37	0.769	0.785	0.800	0.815	0.831	0.846	0.862	0.877	0.892	0.908	0.923	0.938	0.954	0.969	0.985
2.38	0.769	0.784	0.800	0.815	0.830	0.846	0.861	0.877	0.892	0.908	0.923	0.938	0.954	0.969	0.985
2.39	0.768	0.784	0.799	0.815	0.830	0.846	0.861	0.876	0.892	0.907	0.923	0.938	0.954	0.969	0.985
2.40	0.768	0.783	0.799	0.814	0.830	0.845	0.861	0.876	0.892	0.907	0.923	0.938	0.954	0.969	0.985
2.41	0.768	0.783	0.799	0.814	0.830	0.845	0.861	0.876	0.892	0.907	0.923	0.938	0.954	0.969	0.985
2.42	0.767	0.783	0.798	0.814	0.829	0.845	0.860	0.876	0.891	0.907	0.922	0.938	0.953	0.969	0.984
2.43	0.767	0.782	0.798	0.813	0.829	0.844	0.860	0.876	0.891	0.907	0.922	0.938	0.953	0.969	0.984
2.44	0.766	0.782	0.797	0.813	0.829	0.844	0.860	0.875	0.891	0.907	0.922	0.938	0.953	0.969	0.984
2.45	0.766	0.781	0.797	0.813	0.828	0.844	0.860	0.875	0.891	0.906	0.922	0.938	0.953	0.969	0.984
2.46	0.765	0.781	0.797	0.812	0.828	0.844	0.859	0.875	0.891	0.906	0.922	0.937	0.953	0.969	0.984
2.47	0.765	0.781	0.796	0.812	0.828	0.843	0.859	0.875	0.890	0.906	0.922	0.937	0.953	0.969	0.984
2.48	0.765	0.780	0.796	0.812	0.827	0.843	0.859	0.874	0.890	0.906	0.922	0.937	0.953	0.969	0.984
2.49	0.764	0.780	0.796	0.811	0.827	0.843	0.859	0.874	0.890	0.906	0.921	0.937	0.953	0.969	0.984
2.50	0.764	0.780	0.795	0.811	0.827	0.843	0.858	0.874	0.890	0.906	0.921	0.937	0.953	0.969	0.984
2.51	0.763	0.779	0.795	0.811	0.826	0.842	0.858	0.874	0.890	0.905	0.921	0.937	0.953	0.968	0.984
2.52	0.763	0.779	0.795	0.810	0.826	0.842	0.858	0.874	0.889	0.905	0.921	0.937	0.953	0.968	0.984
2.53	0.763	0.778	0.794	0.810	0.826	0.842	0.858	0.873	0.889	0.905	0.921	0.937	0.953	0.968	0.984
2.54	0.762	0.778	0.794	0.810	0.826	0.841	0.857	0.873	0.889	0.905	0.921	0.937	0.952	0.968	0.984
2.55	0.762	0.778	0.794	0.809	0.825	0.841	0.857	0.873	0.889	0.905	0.921	0.936	0.952	0.968	0.984
2.56	0.761	0.777	0.793	0.809	0.825	0.841	0.857	0.873	0.889	0.905	0.920	0.936	0.952	0.968	0.984
2.57	0.761	0.777	0.793	0.809	0.825	0.841	0.857	0.873	0.888	0.904	0.920	0.936	0.952	0.968	0.984
2.58	0.761	0.777	0.793	0.809	0.824	0.840	0.856	0.872	0.888	0.904	0.920	0.936	0.952	0.968	0.984
2.59	0.760	0.776	0.792	0.808	0.824	0.840	0.856	0.872	0.888	0.904	0.920	0.936	0.952	0.968	0.984
2.60	0.760	0.776	0.792	0.808	0.824	0.840	0.856	0.872	0.888	0.904	0.920	0.936	0.952	0.968	0.984
2.61	0.760	0.776	0.792	0.808	0.824	0.840	0.856	0.872	0.888	0.904	0.920	0.936	0.952	0.968	0.984
2.62	0.759	0.775	0.791	0.807	0.823	0.839	0.855	0.872	0.888	0.904	0.920	0.936	0.952	0.968	0.984
2.63	0.759	0.775	0.791	0.807	0.823	0.839	0.855	0.871	0.887	0.903	0.920	0.936	0.952	0.968	0.984
2.64	0.758	0.774	0.791	0.807	0.823	0.839	0.855	0.871	0.887	0.903	0.919	0.936	0.952	0.968	0.984
2.65	0.758	0.774	0.790	0.806	0.823	0.839	0.855	0.871	0.887	0.903	0.919	0.935	0.952	0.968	0.984

## Appendix C

Table MA —Table of Unlimited Loss and ALAE Insurance Charges

Entry Ratio	Expected Unlimited Loss & ALAE Group														
	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
<b>2.66</b>	0.758	0.774	0.790	0.806	0.822	0.838	0.855	0.871	0.887	0.903	0.919	0.935	0.952	0.968	0.984
<b>2.67</b>	0.757	0.773	0.790	0.806	0.822	0.838	0.854	0.871	0.887	0.903	0.919	0.935	0.951	0.968	0.984
<b>2.68</b>	0.757	0.773	0.789	0.805	0.822	0.838	0.854	0.870	0.887	0.903	0.919	0.935	0.951	0.968	0.984
<b>2.69</b>	0.757	0.773	0.789	0.805	0.821	0.838	0.854	0.870	0.886	0.903	0.919	0.935	0.951	0.968	0.984
<b>2.70</b>	0.756	0.772	0.789	0.805	0.821	0.837	0.854	0.870	0.886	0.902	0.919	0.935	0.951	0.967	0.984
<b>2.71</b>	0.756	0.772	0.788	0.805	0.821	0.837	0.853	0.870	0.886	0.902	0.919	0.935	0.951	0.967	0.984
<b>2.72</b>	0.755	0.772	0.788	0.804	0.821	0.837	0.853	0.870	0.886	0.902	0.918	0.935	0.951	0.967	0.984
<b>2.73</b>	0.755	0.771	0.788	0.804	0.820	0.837	0.853	0.869	0.886	0.902	0.918	0.935	0.951	0.967	0.984
<b>2.74</b>	0.755	0.771	0.787	0.804	0.820	0.836	0.853	0.869	0.886	0.902	0.918	0.935	0.951	0.967	0.984
<b>2.75</b>	0.754	0.771	0.787	0.803	0.820	0.836	0.853	0.869	0.885	0.902	0.918	0.934	0.951	0.967	0.984
<b>2.76</b>	0.754	0.770	0.787	0.803	0.820	0.836	0.852	0.869	0.885	0.902	0.918	0.934	0.951	0.967	0.984
<b>2.77</b>	0.754	0.770	0.786	0.803	0.819	0.836	0.852	0.869	0.885	0.901	0.918	0.934	0.951	0.967	0.984
<b>2.78</b>	0.753	0.770	0.786	0.803	0.819	0.836	0.852	0.868	0.885	0.901	0.918	0.934	0.951	0.967	0.984
<b>2.79</b>	0.753	0.769	0.786	0.802	0.819	0.835	0.852	0.868	0.885	0.901	0.918	0.934	0.951	0.967	0.984
<b>2.80</b>	0.753	0.769	0.786	0.802	0.819	0.835	0.852	0.868	0.885	0.901	0.918	0.934	0.951	0.967	0.984
<b>2.81</b>	0.752	0.769	0.785	0.802	0.818	0.835	0.851	0.868	0.884	0.901	0.917	0.934	0.950	0.967	0.983
<b>2.82</b>	0.752	0.768	0.785	0.801	0.818	0.835	0.851	0.868	0.884	0.901	0.917	0.934	0.950	0.967	0.983
<b>2.83</b>	0.752	0.768	0.785	0.801	0.818	0.834	0.851	0.867	0.884	0.901	0.917	0.934	0.950	0.967	0.983
<b>2.84</b>	0.751	0.768	0.784	0.801	0.818	0.834	0.851	0.867	0.884	0.900	0.917	0.934	0.950	0.967	0.983
<b>2.85</b>	0.751	0.767	0.784	0.801	0.817	0.834	0.851	0.867	0.884	0.900	0.917	0.934	0.950	0.967	0.983
<b>2.86</b>	0.751	0.767	0.784	0.800	0.817	0.834	0.850	0.867	0.884	0.900	0.917	0.933	0.950	0.967	0.983
<b>2.87</b>	0.742	0.759	0.776	0.794	0.811	0.828	0.845	0.862	0.880	0.897	0.914	0.931	0.948	0.966	0.983
<b>2.88</b>	0.742	0.759	0.776	0.793	0.810	0.828	0.845	0.862	0.879	0.897	0.914	0.931	0.948	0.966	0.983
<b>2.89</b>	0.741	0.758	0.776	0.793	0.810	0.827	0.845	0.862	0.879	0.896	0.914	0.931	0.948	0.965	0.983
<b>2.90</b>	0.741	0.758	0.775	0.793	0.810	0.827	0.844	0.862	0.879	0.896	0.914	0.931	0.948	0.965	0.983
<b>2.91</b>	0.740	0.758	0.775	0.792	0.810	0.827	0.844	0.861	0.879	0.896	0.913	0.931	0.948	0.965	0.983
<b>2.92</b>	0.740	0.757	0.775	0.792	0.809	0.827	0.844	0.861	0.879	0.896	0.913	0.931	0.948	0.965	0.983
<b>2.93</b>	0.740	0.757	0.774	0.792	0.809	0.826	0.844	0.861	0.879	0.896	0.913	0.931	0.948	0.965	0.983
<b>2.94</b>	0.739	0.757	0.774	0.791	0.809	0.826	0.844	0.861	0.878	0.896	0.913	0.930	0.948	0.965	0.983
<b>2.95</b>	0.739	0.756	0.774	0.791	0.809	0.826	0.843	0.861	0.878	0.896	0.913	0.930	0.948	0.965	0.983
<b>2.96</b>	0.739	0.756	0.773	0.791	0.808	0.826	0.843	0.861	0.878	0.895	0.913	0.930	0.948	0.965	0.983
<b>2.97</b>	0.737	0.754	0.772	0.789	0.807	0.825	0.842	0.860	0.877	0.895	0.912	0.930	0.947	0.965	0.982
<b>2.98</b>	0.736	0.754	0.772	0.789	0.807	0.824	0.842	0.859	0.877	0.895	0.912	0.930	0.947	0.965	0.982
<b>2.99</b>	0.736	0.753	0.771	0.789	0.806	0.824	0.842	0.859	0.877	0.894	0.912	0.930	0.947	0.965	0.982
<b>3.00</b>	0.735	0.753	0.771	0.788	0.806	0.824	0.841	0.859	0.877	0.894	0.912	0.929	0.947	0.965	0.982



**Appendix C****Table HGSM – Table of California Pure Loss Hazard Group Severity Multipliers****Table HGSM – Table of California Pure Loss Hazard Group Severity Multipliers**

<u>Accident Limit</u>	<u>California Hazard Group</u>							<u>All</u>
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	
<u>25,000</u>	<u>1.093</u>	<u>1.016</u>	<u>1.017</u>	<u>0.894</u>	<u>0.886</u>	<u>0.782</u>	<u>0.720</u>	<u>1.000</u>
<u>35,000</u>	<u>1.100</u>	<u>1.018</u>	<u>1.017</u>	<u>0.888</u>	<u>0.878</u>	<u>0.768</u>	<u>0.705</u>	<u>1.000</u>
<u>50,000</u>	<u>1.107</u>	<u>1.021</u>	<u>1.017</u>	<u>0.882</u>	<u>0.868</u>	<u>0.752</u>	<u>0.690</u>	<u>1.000</u>
<u>75,000</u>	<u>1.118</u>	<u>1.026</u>	<u>1.017</u>	<u>0.874</u>	<u>0.855</u>	<u>0.731</u>	<u>0.671</u>	<u>1.000</u>
<u>100,000</u>	<u>1.128</u>	<u>1.030</u>	<u>1.017</u>	<u>0.866</u>	<u>0.844</u>	<u>0.715</u>	<u>0.654</u>	<u>1.000</u>
<u>150,000</u>	<u>1.144</u>	<u>1.038</u>	<u>1.016</u>	<u>0.853</u>	<u>0.827</u>	<u>0.689</u>	<u>0.628</u>	<u>1.000</u>
<u>200,000</u>	<u>1.156</u>	<u>1.044</u>	<u>1.016</u>	<u>0.845</u>	<u>0.815</u>	<u>0.675</u>	<u>0.610</u>	<u>1.000</u>
<u>250,000</u>	<u>1.164</u>	<u>1.049</u>	<u>1.015</u>	<u>0.839</u>	<u>0.807</u>	<u>0.666</u>	<u>0.597</u>	<u>1.000</u>
<u>300,000</u>	<u>1.171</u>	<u>1.053</u>	<u>1.015</u>	<u>0.834</u>	<u>0.800</u>	<u>0.658</u>	<u>0.587</u>	<u>1.000</u>
<u>400,000</u>	<u>1.181</u>	<u>1.058</u>	<u>1.014</u>	<u>0.828</u>	<u>0.789</u>	<u>0.648</u>	<u>0.572</u>	<u>1.000</u>
<u>500,000</u>	<u>1.189</u>	<u>1.062</u>	<u>1.013</u>	<u>0.824</u>	<u>0.780</u>	<u>0.640</u>	<u>0.562</u>	<u>1.000</u>
<u>600,000</u>	<u>1.195</u>	<u>1.065</u>	<u>1.012</u>	<u>0.822</u>	<u>0.773</u>	<u>0.634</u>	<u>0.555</u>	<u>1.000</u>
<u>700,000</u>	<u>1.200</u>	<u>1.067</u>	<u>1.012</u>	<u>0.819</u>	<u>0.768</u>	<u>0.630</u>	<u>0.549</u>	<u>1.000</u>
<u>800,000</u>	<u>1.204</u>	<u>1.069</u>	<u>1.011</u>	<u>0.818</u>	<u>0.764</u>	<u>0.626</u>	<u>0.544</u>	<u>1.000</u>
<u>900,000</u>	<u>1.208</u>	<u>1.070</u>	<u>1.010</u>	<u>0.816</u>	<u>0.760</u>	<u>0.623</u>	<u>0.539</u>	<u>1.000</u>
<u>1,000,000</u>	<u>1.211</u>	<u>1.072</u>	<u>1.010</u>	<u>0.815</u>	<u>0.757</u>	<u>0.620</u>	<u>0.536</u>	<u>1.000</u>
<u>2,000,000</u>	<u>1.232</u>	<u>1.079</u>	<u>1.007</u>	<u>0.808</u>	<u>0.739</u>	<u>0.605</u>	<u>0.513</u>	<u>1.000</u>
<u>3,000,000</u>	<u>1.241</u>	<u>1.082</u>	<u>1.005</u>	<u>0.805</u>	<u>0.732</u>	<u>0.598</u>	<u>0.502</u>	<u>1.000</u>
<u>4,000,000</u>	<u>1.247</u>	<u>1.084</u>	<u>1.004</u>	<u>0.803</u>	<u>0.728</u>	<u>0.594</u>	<u>0.495</u>	<u>1.000</u>
<u>5,000,000</u>	<u>1.250</u>	<u>1.086</u>	<u>1.004</u>	<u>0.802</u>	<u>0.726</u>	<u>0.592</u>	<u>0.491</u>	<u>1.000</u>
<u>6,000,000</u>	<u>1.253</u>	<u>1.087</u>	<u>1.003</u>	<u>0.801</u>	<u>0.724</u>	<u>0.590</u>	<u>0.488</u>	<u>1.000</u>
<u>7,000,000</u>	<u>1.255</u>	<u>1.087</u>	<u>1.003</u>	<u>0.801</u>	<u>0.723</u>	<u>0.589</u>	<u>0.486</u>	<u>1.000</u>
<u>8,000,000</u>	<u>1.256</u>	<u>1.088</u>	<u>1.003</u>	<u>0.800</u>	<u>0.722</u>	<u>0.588</u>	<u>0.484</u>	<u>1.000</u>
<u>9,000,000</u>	<u>1.258</u>	<u>1.088</u>	<u>1.002</u>	<u>0.800</u>	<u>0.721</u>	<u>0.587</u>	<u>0.483</u>	<u>1.000</u>
<u>10,000,000</u>	<u>1.259</u>	<u>1.089</u>	<u>1.002</u>	<u>0.799</u>	<u>0.720</u>	<u>0.587</u>	<u>0.482</u>	<u>1.000</u>
<u>Unlimited</u>	<u>1.270</u>	<u>1.093</u>	<u>1.000</u>	<u>0.796</u>	<u>0.713</u>	<u>0.580</u>	<u>0.471</u>	<u>1.000</u>

**Appendix C****Table HGSMA – Table of California Loss and ALAE Hazard Group Severity Multipliers****Table HGSMA – Table of California Loss and ALAE Hazard Group Severity Multipliers**

<u>Accident Limit</u>	<u>California Hazard Group</u>							<u>All</u>
	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	
<u>25,000</u>	<u>1.089</u>	<u>1.015</u>	<u>1.017</u>	<u>0.897</u>	<u>0.891</u>	<u>0.788</u>	<u>0.727</u>	<u>1.000</u>
<u>35,000</u>	<u>1.096</u>	<u>1.016</u>	<u>1.017</u>	<u>0.891</u>	<u>0.883</u>	<u>0.776</u>	<u>0.714</u>	<u>1.000</u>
<u>50,000</u>	<u>1.102</u>	<u>1.019</u>	<u>1.017</u>	<u>0.886</u>	<u>0.875</u>	<u>0.762</u>	<u>0.700</u>	<u>1.000</u>
<u>75,000</u>	<u>1.111</u>	<u>1.022</u>	<u>1.017</u>	<u>0.879</u>	<u>0.864</u>	<u>0.744</u>	<u>0.682</u>	<u>1.000</u>
<u>100,000</u>	<u>1.119</u>	<u>1.026</u>	<u>1.017</u>	<u>0.873</u>	<u>0.855</u>	<u>0.729</u>	<u>0.669</u>	<u>1.000</u>
<u>150,000</u>	<u>1.133</u>	<u>1.031</u>	<u>1.017</u>	<u>0.862</u>	<u>0.840</u>	<u>0.705</u>	<u>0.645</u>	<u>1.000</u>
<u>200,000</u>	<u>1.144</u>	<u>1.037</u>	<u>1.016</u>	<u>0.853</u>	<u>0.829</u>	<u>0.690</u>	<u>0.627</u>	<u>1.000</u>
<u>250,000</u>	<u>1.153</u>	<u>1.041</u>	<u>1.016</u>	<u>0.847</u>	<u>0.821</u>	<u>0.679</u>	<u>0.614</u>	<u>1.000</u>
<u>300,000</u>	<u>1.160</u>	<u>1.045</u>	<u>1.015</u>	<u>0.842</u>	<u>0.814</u>	<u>0.671</u>	<u>0.604</u>	<u>1.000</u>
<u>400,000</u>	<u>1.170</u>	<u>1.050</u>	<u>1.015</u>	<u>0.836</u>	<u>0.803</u>	<u>0.660</u>	<u>0.588</u>	<u>1.000</u>
<u>500,000</u>	<u>1.177</u>	<u>1.055</u>	<u>1.014</u>	<u>0.831</u>	<u>0.794</u>	<u>0.652</u>	<u>0.577</u>	<u>1.000</u>
<u>600,000</u>	<u>1.183</u>	<u>1.058</u>	<u>1.013</u>	<u>0.828</u>	<u>0.787</u>	<u>0.645</u>	<u>0.569</u>	<u>1.000</u>
<u>700,000</u>	<u>1.188</u>	<u>1.060</u>	<u>1.013</u>	<u>0.826</u>	<u>0.781</u>	<u>0.641</u>	<u>0.563</u>	<u>1.000</u>
<u>800,000</u>	<u>1.193</u>	<u>1.062</u>	<u>1.012</u>	<u>0.824</u>	<u>0.777</u>	<u>0.637</u>	<u>0.558</u>	<u>1.000</u>
<u>900,000</u>	<u>1.196</u>	<u>1.063</u>	<u>1.012</u>	<u>0.822</u>	<u>0.773</u>	<u>0.634</u>	<u>0.553</u>	<u>1.000</u>
<u>1,000,000</u>	<u>1.200</u>	<u>1.065</u>	<u>1.011</u>	<u>0.821</u>	<u>0.770</u>	<u>0.631</u>	<u>0.549</u>	<u>1.000</u>
<u>2,000,000</u>	<u>1.219</u>	<u>1.072</u>	<u>1.008</u>	<u>0.813</u>	<u>0.751</u>	<u>0.615</u>	<u>0.527</u>	<u>1.000</u>
<u>3,000,000</u>	<u>1.228</u>	<u>1.075</u>	<u>1.007</u>	<u>0.811</u>	<u>0.744</u>	<u>0.610</u>	<u>0.516</u>	<u>1.000</u>
<u>4,000,000</u>	<u>1.232</u>	<u>1.077</u>	<u>1.006</u>	<u>0.809</u>	<u>0.740</u>	<u>0.607</u>	<u>0.510</u>	<u>1.000</u>
<u>5,000,000</u>	<u>1.235</u>	<u>1.078</u>	<u>1.006</u>	<u>0.808</u>	<u>0.738</u>	<u>0.605</u>	<u>0.506</u>	<u>1.000</u>
<u>6,000,000</u>	<u>1.238</u>	<u>1.079</u>	<u>1.005</u>	<u>0.807</u>	<u>0.736</u>	<u>0.604</u>	<u>0.503</u>	<u>1.000</u>
<u>7,000,000</u>	<u>1.239</u>	<u>1.080</u>	<u>1.005</u>	<u>0.807</u>	<u>0.735</u>	<u>0.603</u>	<u>0.501</u>	<u>1.000</u>
<u>8,000,000</u>	<u>1.241</u>	<u>1.080</u>	<u>1.005</u>	<u>0.806</u>	<u>0.734</u>	<u>0.602</u>	<u>0.499</u>	<u>1.000</u>
<u>9,000,000</u>	<u>1.242</u>	<u>1.081</u>	<u>1.005</u>	<u>0.806</u>	<u>0.733</u>	<u>0.601</u>	<u>0.498</u>	<u>1.000</u>
<u>10,000,000</u>	<u>1.243</u>	<u>1.081</u>	<u>1.004</u>	<u>0.806</u>	<u>0.732</u>	<u>0.600</u>	<u>0.497</u>	<u>1.000</u>
<u>Unlimited</u>	<u>1.252</u>	<u>1.085</u>	<u>1.003</u>	<u>0.803</u>	<u>0.725</u>	<u>0.595</u>	<u>0.486</u>	<u>1.000</u>

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**Appendix D**  
**Expense-Related Rating Values**

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**Appendix D**  
**Expense-Related Rating Values**

[To be filed by the insurer.]

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**CALIFORNIA LARGE RISK DEDUCTIBLE ENDORSEMENT**

1. This endorsement applies to the workers' compensation insurance coverage, the employers' liability insurance coverage and the other states insurance coverage provided in this policy.
2. This endorsement applies between you and us. It does not affect the rights of others under the policy. Nor does it change our obligations under the policy, except as otherwise stated in this endorsement.
3. In consideration of a reduced premium, you have agreed to reimburse us up to the deductible amounts stated in the Schedule at the end of this endorsement for all payments legally required, including allocated loss adjustment expenses which arise out of any claim or suit we defend, where you elect to include such expenses.
4. We will remain responsible for the full payment of all claims under this policy without regard to your ability or intention to reimburse us for the deductible amounts. The contract of insurance shall be fully enforceable by your employees or their dependents against us.

**Deductible – Each Occurrence**

5. The deductible amount stated in the Schedule is the most you must reimburse us for indemnity and medical benefits and damages combined, including allocated loss adjustment expenses, if elected by you, for bodily injury to one or more employees as the result of any one accident or for disablement of one employee due to bodily injury by disease.

**Deductible – Policy Aggregate**

6. The amount stated in the Schedule as aggregate is the most you must reimburse us for the sum of all indemnity and medical benefits, damages, and allocated loss adjustment expense, if elected by you, because of bodily injury by accident or bodily injury by disease for the policy period.
  - (a) If we cancel the policy, the aggregate amount stated in the Schedule will be reduced to a pro rata amount based on the time this policy was in force.
  - (b) If you cancel the policy as a result of your retiring from business, the aggregate deductible amount will be reduced to a pro rata amount based on the time this policy was in force.
  - (c) If you cancel the policy for any reason other than retiring from business, the aggregate deductible amount will not be reduced.
  - (d) If this policy is issued for a term of less than one year, the aggregate deductible amount will not be reduced.

**Effect of Deductible on Limits of Liability**

7. The applicable limits of liability as respects the employers' liability insurance coverage provided in this policy are subject to reduction by the application of the lost reimbursement amount(s) applicable to any claim for accident or disease covered by this policy. In the event of a claim, our obligation to pay is the amount available for benefits or damages that remains after the application of the specific loss reimbursement amount. The payment of loss adjustment expense, where such expense is elected by you, will not affect the limits of the liability.

(Ed. 01-07)

**Allocated Loss Adjustment Expenses**

8. Allocated loss adjustment expenses, which is electable by you, means claims expenses directly allocated by us to a particular claim. Such expenses shall not include cost of investigation or the salaries and traveling expenses of our employees other than those salaried employees who perform services which can be directly allocated to the handling of a particular claim.

**Recovery from Others**

9. If we recover any payments made under this policy from anyone liable for the injury, the amount we recover will be applied as follows:
- (a) First, to any payments made by us in excess of the deductible amount; and
  - (b) Then the remainder, if any, will be applied to reduce the deductible amount reimbursed by you.

**Cancellation**

10. We may cancel this policy for nonpayment of any deductible amounts or for failure to comply with any security-related terms of this policy. Such cancellation of this policy shall be treated in the same manner as nonpayment of premium as provided by the California Insurance Code. We will remain fully responsible for the full amount of all claims incurred prior to the effective date of cancellation.

**Sole Representation**

11. The first Named Insured stated in the Information Page will act on behalf of all the named insureds with respect to:
- (a) Changes to this endorsement;
  - (b) Obligations to receive premiums; or
  - (c) Giving or receiving notice of cancellation.

**Your Duties and Understanding**

12. All bodily injuries by accident or disease for which you are responsible shall be promptly reported to us for adjustment and payment, regardless of their severity or cost. You further understand that all such bodily injuries and their cost shall be included in experience data used to determine the experience rating for your policy, regardless of the eligibility of such claims for full or partial reimbursement under the deductible provisions of this policy.

**Other Rights and Duties**

13. All other terms of the policy, including those which govern the following items, apply irrespective of this deductible endorsement:
- (a) Our right and duty to defend any claim, proceeding or suit against you; and
  - (b) Your duties if injury occurs.

**Additional Charges**

14. Any assessments pursuant to California statute are not part of this Plan but are included in the cost of the coverage provided by the policy to which this endorsement is attached.

Schedule

1. Deductible Amount \$ \_\_\_\_\_ Each Accident  
(Dollar Amount)
2. Aggregate Limit \$ \_\_\_\_\_ Negotiated Charge \$ \_\_\_\_\_  
(Dollar Amount or "None") (Dollar Amount or "None")
3. Allocated Loss Adjustment Expenses are \_\_\_\_\_  
(“Included” or “Excluded”)
4. The Fixed Expense Charge \_\_\_\_\_ be adjusted retroactively, based upon actual costs.  
(“Will” or “Will Not”)

**Notes:**

1. This endorsement may be used to provide deductibles to policyholders for all or part of benefits payable under the policy pursuant to California Insurance Code Section 11735(e).
2. This endorsement has been approved for use in conjunction with the California Large Risk Deductible Plan (Advisory).

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

**(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)**

Endorsement Effective  
Insured

Policy No.  
Insurance Company

Endorsement No.

Countersigned By \_\_\_\_\_



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525 Market Street, Suite 800  
San Francisco, CA 94105-2767

Voice 415.777.0777  
Fax 415.778.7007

[www.wcirbonline.org](http://www.wcirbonline.org)  
[wcirb@wcirbonline.org](mailto:wcirb@wcirbonline.org)

