CLASS TREE PRUNING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 5

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	12,206	4,095,566	33.554			1	0	2	1	6	10
2019	14,809	1,160,328	7.835			0	0	2	0	6	8
2020	18,558	887,861	4.784			0	0	3	1	2	6
2021	16,266	319,624	1.965			0	0	0	4	5	9
2022	17,672	482,085	2.728			0	0	0	0	8	8
TOTAL	79,511	6,945,464	8.735			1	0	7	6	27	41

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	3,091,032	0	490,628	74,285	100,629	20,000	0	39,699	157,560	110,314	11,419
2019	0	0	417,520	0	357,076	0	0	275,657	0	101,770	8,305
2020	0	0	560,202	39,969	1,512	0	0	221,692	41,084	10,398	13,004
2021	0	0	0	152,911	19,494	0	0	0	106,142	28,618	12,459
2022	0	0	0	0	213,996	0	0	0	0	251,766	16,323
TOTAL	3,091,032	0	1,468,350	267,165	692,707	20,000	0	537,048	304,786	502,866	61,510

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,191,443	0	692,276	134,976	184,453	10,556	0	74,833	250,836	175,841	11,590
2019	0	0	568,336	11,331	585,765	0	0	455,133	9,718	178,052	9,111
2020	0	0	801,649	78,639	34,308	0	0	444,769	72,773	28,462	18,310
2021	0	0	108,193	191,372	46,516	0	0	57,953	98,936	46,032	17,393
2022	449	0	191,334	106,720	234,347	2,492	0	150,455	88,873	213,573	19,424
TOTAL	1,191,893	0	2,361,788	523,038	1,085,390	13,048	0	1,183,143	521,136	641,960	75,828

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,749,872	2,771,524	75,828	
IBNR + FREQUENCY ADJUSTMENT	(925,251)	(353,882)	474	
TOTAL LOSSES	3,824,621	2,417,642	76,302	
EXPECTED LOSSES	2,818,505	1,125,424	90,661	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	4.810	3.041	0.096	7.947
INDICATED (POST-TEST)	4.610	2.914	0.092	7.615
PRESENT ON RATE LEVEL	3.230	1.290	0.104	4.623
DERIVED BY FORMULA	3.243	1.355	0.103	4.701
UNDERLYING PRESENT RATE	3.545	1.415	0.114	5.074
PROPOSED	3.243	1.355	0.103	4.701

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	6.6547
IND. RATE				6.65	MINIMUM PREMIUM	2,000
MAN. RATE	9.42	8.02	7.03	+ 6.65	PRESENT	2,000

+ PROPOSED

CLASS FIELD CROP OR VEGETABLE FARM — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 6

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	10,546	8,794	0.083			0	0	0	0	0	0
2019	10,865	65,713	0.605			0	0	0	0	2	2
2020	13,019	133,417	1.025			0	0	0	0	6	6
2021	11,834	13,561	0.115			0	0	0	0	1	1
2022	13,831	0	0.000			0	0	0	0	0	0
TOTAL	60,095	221,485	0.369			0	0	0	0	9	9

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	8,794
2019	0	0	0	0	4,610	0	0	0	0	23,175	37,928
2020	0	0	0	0	79,340	0	0	0	0	53,128	949
2021	0	0	0	0	5,804	0	0	0	0	2,573	5,184
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	89,754	0	0	0	0	78,876	52,855

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	8,926
2019	0	0	57	78	7,459	0	0	118	336	39,115	41,607
2020	0	0	6,585	5,062	133,632	0	0	3,873	3,198	79,692	1,336
2021	0	0	1,350	734	8,878	0	0	393	274	3,289	7,237
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	7,992	5,874	149,969	0	0	4,384	3,808	122,096	59,106

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,376	281,748	59,106	
IBNR + FREQUENCY ADJUSTMENT	(276,245)	(149,714)	328	
TOTAL LOSSES	0	132,034	59,434	
EXPECTED LOSSES	839,863	475,041	62,084	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.220	0.099	0.319
INDICATED (POST-TEST)	0.000	0.211	0.095	0.305
PRESENT ON RATE LEVEL	1.273	0.720	0.094	2.088
DERIVED BY FORMULA	1.261	0.700	0.094	2.055
UNDERLYING PRESENT RATE	1.398	0.790	0.103	2.291
PROPOSED	1.261	0.700	0.094	2.055

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	2.5513
IND. RATE				2.55		MINIMUM PREMIUM	830
MAN. RATE	3.38	2.93	2.76	+ 2.55		PRESENT	840
				+ PROPOSED			

CLASS FARM MACHINERY OPERATION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 7

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,652	957	0.058			0	0	0	0	0	0
2019	1,941	0	0.000			0	0	0	0	0	0
2020	1,920	1,871	0.097			0	0	0	0	0	0
2021	1,951	0	0.000			0	0	0	0	0	0
2022	1,791	26,580	1.484			0	0	0	0	1	1
TOTAL	9,255	29,408	0.318			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	957
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	1,871
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	17,479	0	0	0	0	9,101	0
TOTAL	0	0	0	0	17,479	0	0	0	0	9,101	2,828

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	971
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	2,634
2021	0	0	0	0	0	0	0	0	0	0	0
2022	37	0	15,628	8,717	19,141	90	0	5,439	3,213	7,720	0
TOTAL	37	0	15,628	8,717	19,141	90	0	5,439	3,213	7,720	3,606

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,194	38,791	3,606	
IBNR + FREQUENCY ADJUSTMENT	(38,836)	(33,972)	44	
TOTAL LOSSES	0	4,819	3,650	
EXPECTED LOSSES	116,650	106,613	9,210	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.052	0.039	0.092
INDICATED (POST-TEST)	0.000	0.050	0.038	0.088
PRESENT ON RATE LEVEL	1.148	1.050	0.091	2.289
DERIVED BY FORMULA	1.148	1.040	0.090	2.278
UNDERLYING PRESENT RATE	1.260	1.152	0.100	2.512
PROPOSED	1.148	1.040	0.090	2.278

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	3.2246
IND. RATE				3.22		MINIMUM PREMIUM	1,500
MAN. RATE	4.34	3.72	3.48	+ 3.22		PRESENT	1,555
				+ PROPOSED			

CLASS MUSHROOM RAISING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 8

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	681	0	0.000			0	0	0	0	0	0
2019	816	0	0.000			0	0	0	0	0	0
2020	601	199,971	33.273			0	0	1	0	0	1
2021	765	98	0.013			0	0	0	0	0	0
2022	503	5,674	1.128			1	0	0	0	0	1
TOTAL	3,366	205,743	6.112			1	0	1	0	0	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	163,256	0	0	0	0	36,715	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	98
2022	4,000	0	0	0	0	1,674	0	0	0	0	0
TOTAL	4,000	0	163,256	0	0	1,674	0	36,715	0	0	98

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	230,109	4,049	8,799	0	0	71,128	1,825	1,858	0
2021	0	0	0	0	0	0	0	0	0	0	137
2022	5,779	0	0	0	0	2,597	0	0	0	0	0
TOTAL	5,779	0	230,109	4,049	8,799	2,597	0	71,128	1,825	1,858	137

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	309,614	16,531	137	
IBNR + FREQUENCY ADJUSTMENT	(14,387)	(6,540)	10	
TOTAL LOSSES	295,226	9,991	147	
EXPECTED LOSSES	42,425	20,202	2,484	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.771	0.297	0.004	9.072
INDICATED (POST-TEST)	8.405	0.284	0.004	8.694
PRESENT ON RATE LEVEL	1.148	0.547	0.067	1.762
DERIVED BY FORMULA	1.148	0.544	0.067	1.759
UNDERLYING PRESENT RATE	1.260	0.600	0.074	1.934
PROPOSED	1.150	0.545	0.067	1.762

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.1885
IND. RATE				2.19	MINIMUM PREMIUM	1,145
MAN. RATE	3.00	2.48	2.33	+ 2.19	PRESENT	1,160

+ PROPOSED

CLASS LOGGING OR LUMBERING, N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 9

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	1	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(31)	(9)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	76	21	1	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	6.923	1.887	0.057	8.867
DERIVED BY FORMULA	6.923	1.887	0.057	8.867
UNDERLYING PRESENT RATE	7.598	2.071	0.063	9.732
PROPOSED	6.923	1.887	0.057	8.867

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	10.9029
IND. RATE				10.90	MINIMUM PREMIUM	2,000
MAN. RATE	15.76	12.97	11.64	+ 10.90	PRESENT	2,000
				+ PROPOSED		

CLASS FLOWER RAISING, CULTIVATING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 11

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,818	6,470	0.230			0	0	0	0	1	1
2019	2,171	338,889	15.610			0	0	1	0	0	1
2020	4,576	0	0.000			0	0	0	0	0	0
2021	7,658	2,969	0.039			0	0	0	0	1	1
2022	7,572	0	0.000			0	0	0	0	0	0
TOTAL	24,795	348,328	1.405			0	0	1	0	2	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	611	0	0	0	0	5,595	264
2019	0	0	117,068	0	0	0	0	219,999	0	0	1,822
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	181	0	0	0	0	2,577	211
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	117,068	0	792	0	0	219,999	0	8,172	2,297

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	1,120	0	0	0	0	8,918	268
2019	0	0	158,124	1,475	2,248	0	0	362,822	6,578	5,016	1,999
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	42	23	277	0	0	394	274	3,294	295
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	158,166	1,498	3,645	0	0	363,216	6,852	17,229	2,561

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	521,382	29,224	2,561	
IBNR + FREQUENCY ADJUSTMENT	(48,634)	(37,389)	195	
TOTAL LOSSES	472,748	0	2,756	
EXPECTED LOSSES	153,510	130,409	28,970	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.907	0.000	0.011	1.918
INDICATED (POST-TEST)	1.827	0.000	0.011	1.838
PRESENT ON RATE LEVEL	0.564	0.479	0.106	1.150
DERIVED BY FORMULA	0.577	0.470	0.105	1.151
UNDERLYING PRESENT RATE	0.619	0.526	0.117	1.262
PROPOSED	0.577	0.470	0.105	1.151

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.4291
IND. RATE				1.43	MINIMUM PREMIUM	885
MAN. RATE	2.09	1.70	1.52	+ 1.43	PRESENT	890
				+ PROPOSED		

CLASS LANDSCAPE CONTRACTOR PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 12

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	79,663	1,836,382	2.305			0	0	4	6	23	33
2019	91,759	2,227,842	2.428			1	0	3	10	18	32
2020	96,424	1,358,391	1.409			0	0	1	6	30	37
2021	111,724	1,236,192	1.106			0	0	3	6	13	22
2022	124,745	1,259,063	1.009			0	1	2	2	21	26
TOTAL	504,315	7,917,870	1.570			1	1	13	30	105	150

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	944,670	76,325	224,802	0	0	285,553	57,854	178,956	68,222
2019	228,000	0	683,193	172,408	165,357	0	0	436,226	164,854	177,274	200,530
2020	0	0	250,000	154,163	259,167	0	0	250,000	199,483	217,490	28,088
2021	0	0	287,332	168,304	107,288	0	0	347,639	162,441	129,427	33,761
2022	0	8,500	280,209	39,300	473,534	0	23,538	144,049	27,497	207,111	55,325
TOTAL	228,000	8,500	2,445,404	610,500	1,230,148	0	23,538	1,463,467	612,129	910,258	385,926

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,332,929	138,683	412,062	0	0	538,267	92,104	285,256	69,245
2019	301,279	0	857,440	293,537	282,435	0	0	634,427	278,634	312,097	219,981
2020	0	0	419,857	272,094	456,033	0	0	570,717	322,329	346,884	39,548
2021	0	0	533,498	239,453	206,881	0	0	554,681	188,101	207,450	47,130
2022	994	25,854	856,809	304,487	552,462	2,050	54,667	409,191	110,979	196,038	65,837
TOTAL	302,274	25,854	4,000,533	1,248,253	1,909,873	2,050	54,667	2,707,284	992,146	1,347,724	441,742

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,092,661	5,497,996	441,742	
IBNR + FREQUENCY ADJUSTMENT	(1,521,678)	(1,228,750)	1,992	
TOTAL LOSSES	5,570,983	4,269,247	443,734	
EXPECTED LOSSES	4,673,334	3,998,797	355,430	
CREDIBILITY	0.04	0.15	0.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.105	0.847	0.088	2.039
INDICATED (POST-TEST)	1.059	0.811	0.084	1.954
PRESENT ON RATE LEVEL	0.844	0.722	0.064	1.631
DERIVED BY FORMULA	0.853	0.736	0.067	1.656
UNDERLYING PRESENT RATE	0.927	0.793	0.070	1.790
PROPOSED	0.853	0.736	0.067	1.656

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.3441
IND. RATE				2.34	MINIMUM PREMIUM	1,195
MAN. RATE	3.09	2.64	2.48	+ 2.34	PRESENT	1,215

+ PROPOSED

CLASS NURSERY PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 13

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,129	687	0.022			0	0	0	0	0	0
2019	3,479	8,284	0.238			0	0	0	0	0	0
2020	4,193	93,649	2.233			0	0	0	0	1	1
2021	4,954	181,098	3.656			0	0	0	0	3	3
2022	4,476	6,748	0.151			0	0	0	0	2	2
TOTAL	20,231	290,466	1.436			0	0	0	0	6	6

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	687
2019	0	0	0	0	0	0	0	0	0	0	8,284
2020	0	0	0	0	30,654	0	0	0	0	62,995	0
2021	0	0	0	0	73,410	0	0	0	0	107,651	37
2022	0	0	0	0	1,650	0	0	0	0	749	4,349
TOTAL	0	0	0	0	105,714	0	0	0	0	171,395	13,357

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	697
2019	0	0	0	0	0	0	0	0	0	0	9,088
2020	0	0	2,544	1,956	51,631	0	0	4,592	3,792	94,493	0
2021	0	0	17,075	9,286	112,288	0	0	16,449	11,465	137,621	52
2022	3	0	1,475	823	1,807	7	0	448	264	635	5,175
TOTAL	3	0	21,095	12,065	165,725	7	0	21,489	15,522	232,749	15,012

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	42,595	426,061	15,012	
IBNR + FREQUENCY ADJUSTMENT	(50,442)	(40,322)	62	
TOTAL LOSSES	0	385,739	15,074	
EXPECTED LOSSES	153,561	130,308	11,736	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.907	0.075	1.981
INDICATED (POST-TEST)	0.000	1.827	0.071	1.899
PRESENT ON RATE LEVEL	0.692	0.587	0.053	1.331
DERIVED BY FORMULA	0.685	0.612	0.053	1.350
UNDERLYING PRESENT RATE	0.759	0.644	0.058	1.461
PROPOSED	0.685	0.612	0.053	1.350

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.6758
IND. RATE				1.68	MINIMUM PREMIUM	970
MAN. RATE	2.47	1.99	1.76	+ 1.68	PRESENT	970

+ PROPOSED

CLASS LOGGING OR LUMBERING - MECHANIZED PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 15

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	38	0	0.000			0	0	0	0	0	0
2020	111	0	0.000			0	0	0	0	0	0
2021	175	0	0.000			0	0	0	0	0	0
2022	207	0	0.000			0	0	0	0	0	0
TOTAL	531	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(6,491)	(1,558)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	21,671	5,910	166	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	3.718	1.014	0.029	4.761
DERIVED BY FORMULA	3.718	1.014	0.029	4.761
UNDERLYING PRESENT RATE	4.081	1.113	0.031	5.226
PROPOSED	3.718	1.014	0.029	4.761

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.8542
IND. RATE				5.85	MINIMUM PREMIUM	2,000
MAN. RATE	8.42	7.09	6.25	+ 5.85	PRESENT	2,000

+ PROPOSED

CLASS ORCHARDS PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 16

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	146	463	0.317			0	0	0	0	0	0
2019	270	0	0.000			0	0	0	0	0	0
2020	324	0	0.000			0	0	0	0	0	0
2021	238	0	0.000			0	0	0	0	0	0
2022	287	0	0.000			0	0	0	0	0	0
TOTAL	1,265	463	0.037			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	463
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	463

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	470
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	470

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	470	
IBNR + FREQUENCY ADJUSTMENT	(2,208)	(2,471)	6	
TOTAL LOSSES	0	0	476	
EXPECTED LOSSES	6,796	7,897	1,060	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.038	0.038
INDICATED (POST-TEST)	0.000	0.000	0.036	0.036
PRESENT ON RATE LEVEL	0.490	0.569	0.076	1.135
DERIVED BY FORMULA	0.490	0.569	0.076	1.135
UNDERLYING PRESENT RATE	0.537	0.624	0.084	1.245
PROPOSED	0.490	0.569	0.076	1.135

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.4089
IND. RATE				1.41	MINIMUM PREMIUM	635
MAN. RATE	1.95	1.63	1.50	+ 1.41	PRESENT	630
				+ PROPOSED		

CLASS ANIMAL RAISING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 34

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	35,042	729,485	2.082			0	0	0	2	14	16
2019	38,969	769,678	1.975			0	0	1	3	13	17
2020	40,064	1,175,417	2.934			0	0	1	9	4	14
2021	35,084	289,890	0.826			0	0	0	3	4	7
2022	38,981	64,445	0.165			0	0	0	0	1	1
TOTAL	188,140	3,028,915	1.610			0	0	2	17	36	55

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	123,905	227,197	0	0	0	20,523	188,594	169,266
2019	0	0	105,007	61,475	232,442	0	0	41,709	41,692	94,008	193,345
2020	0	0	276,253	165,594	20,519	0	0	448,658	60,128	34,774	169,491
2021	0	0	0	88,850	24,106	0	0	0	34,259	5,891	136,784
2022	0	0	0	0	24,683	0	0	0	0	24,950	14,812
TOTAL	0	0	381,260	439,824	528,947	0	0	490,367	156,602	348,217	683,698

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	225,135	416,452	0	0	0	32,673	300,619	171,805
2019	0	0	149,413	106,137	379,146	0	0	72,881	69,588	160,714	212,099
2020	0	0	327,839	274,029	51,634	0	0	641,576	107,412	70,703	238,643
2021	0	0	65,838	112,815	46,575	0	0	18,194	31,577	10,580	190,950
2022	52	0	22,069	12,309	27,030	247	0	14,910	8,807	21,165	17,626
TOTAL	52	0	565,160	730,426	920,838	247	0	747,561	250,057	563,781	831,125

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,313,020	2,465,103	831,125	
IBNR + FREQUENCY ADJUSTMENT	(519,084)	(395,697)	1,513	
TOTAL LOSSES	793,936	2,069,406	832,637	
EXPECTED LOSSES	1,563,538	1,236,279	308,440	
CREDIBILITY	0.02	0.08	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.422	1.100	0.443	1.964
INDICATED (POST-TEST)	0.404	1.054	0.424	1.883
PRESENT ON RATE LEVEL	0.757	0.599	0.149	1.505
DERIVED BY FORMULA	0.750	0.635	0.171	1.557
UNDERLYING PRESENT RATE	0.831	0.657	0.164	1.652
PROPOSED	0.750	0.635	0.171	1.557

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.9330
IND. RATE				1.93	MINIMUM PREMIUM	725
MAN. RATE	2.25	2.02	1.99	+ 1.93	PRESENT	710

+ PROPOSED

CLASS DAIRY FARMS — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 36

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	629	0	0.000			0	0	0	0	0	0
2019	117	0	0.000			0	0	0	0	0	0
2020	134	0	0.000			0	0	0	0	0	0
2021	320	0	0.000			0	0	0	0	0	0
2022	489	0	0.000			0	0	0	0	0	0
TOTAL	1,689	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,189)	(4,301)	14	
TOTAL LOSSES	0	0	14	
EXPECTED LOSSES	9,474	13,508	2,398	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.511	0.729	0.129	1.369
DERIVED BY FORMULA	0.511	0.729	0.129	1.369
UNDERLYING PRESENT RATE	0.561	0.800	0.142	1.503
PROPOSED	0.511	0.729	0.129	1.369

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.7001
IND. RATE				1.70	MINIMUM PREMIUM	685
MAN. RATE	2.49	2.03	1.81	+ 1.70	PRESENT	680

+ PROPOSED

CLASS SAND EXCAVATION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 55

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,350	220	0.009			0	0	0	0	0	0
2019	3,298	4,753	0.144			0	0	0	0	0	0
2020	4,324	0	0.000			0	0	0	0	0	0
2021	4,853	0	0.000			0	0	0	0	0	0
2022	6,961	333	0.005			0	0	0	0	0	0
TOTAL	21,786	5,306	0.024			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	220
2019	0	0	0	0	0	0	0	0	0	0	4,753
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	333
TOTAL	0	0	0	0	0	0	0	0	0	0	5,306

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	223
2019	0	0	0	0	0	0	0	0	0	0	5,214
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	396
TOTAL	0	0	0	0	0	0	0	0	0	0	5,834

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	5,834	
IBNR + FREQUENCY ADJUSTMENT	(119,999)	(52,962)	75	
TOTAL LOSSES	0	0	5,909	
EXPECTED LOSSES	381,831	180,865	11,085	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.027	0.027
INDICATED (POST-TEST)	0.000	0.000	0.026	0.026
PRESENT ON RATE LEVEL	1.597	0.756	0.046	2.400
DERIVED BY FORMULA	1.581	0.741	0.046	2.368
UNDERLYING PRESENT RATE	1.753	0.830	0.051	2.634
PROPOSED	1.581	0.741	0.046	2.368

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.9118
IND. RATE				2.91	MINIMUM PREMIUM	1,395
MAN. RATE	3.83	3.34	3.15	+ 2.91	PRESENT	1,440

+ PROPOSED

CLASS MINERAL MILLING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 59

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	449	0	0.000			0	0	0	0	0	0
2019	451	29,731	6.592			0	0	0	0	1	1
2020	479	46,229	9.651			0	0	0	0	1	1
2021	561	0	0.000			0	0	0	0	0	0
2022	842	1,221	0.145			0	0	0	0	0	0
TOTAL	2,782	77,181	2.774			0	0	0	0	2	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	12,107	0	0	0	0	17,624	0
2020	0	0	0	0	4,872	0	0	0	0	40,945	412
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	1,221
TOTAL	0	0	0	0	16,979	0	0	0	0	58,569	1,633

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	149	206	19,589	0	0	90	256	29,746	0
2020	0	0	404	311	8,206	0	0	2,985	2,465	61,418	580
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	1,453
TOTAL	0	0	553	517	27,795	0	0	3,075	2,720	91,163	2,033

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,628	122,195	2,033	
IBNR + FREQUENCY ADJUSTMENT	(15,351)	(7,549)	27	
TOTAL LOSSES	0	114,646	2,060	
EXPECTED LOSSES	48,012	25,110	4,206	
CREDIBILITY	0.00	0.00	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	4.121	0.074	4.195
INDICATED (POST-TEST)	0.000	3.949	0.071	4.020
PRESENT ON RATE LEVEL	1.572	0.822	0.138	2.532
DERIVED BY FORMULA	1.572	0.822	0.137	2.532
UNDERLYING PRESENT RATE	1.726	0.903	0.151	2.780
PROPOSED	1.573	0.823	0.137	2.532

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.9013
IND. RATE				3.90	MINIMUM PREMIUM	1,735
MAN. RATE	4.86	4.32	4.14	+ 3.90	PRESENT	1,775

+ PROPOSED

CLASS LIVESTOCK FARMS — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 83

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	94	54	0.057			0	0	0	0	0	0
2019	275	433	0.157			0	0	0	0	0	0
2020	154	0	0.000			0	0	0	0	0	0
2021	188	0	0.000			0	0	0	0	0	0
2022	231	0	0.000			0	0	0	0	0	0
TOTAL	942	487	0.052			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	54
2019	0	0	0	0	0	0	0	0	0	0	433
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	487

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	55
2019	0	0	0	0	0	0	0	0	0	0	475
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	530

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	530	
IBNR + FREQUENCY ADJUSTMENT	(2,871)	(1,840)	10	
TOTAL LOSSES	0	0	540	
EXPECTED LOSSES	8,957	6,089	1,768	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.057	0.057
INDICATED (POST-TEST)	0.000	0.000	0.055	0.055
PRESENT ON RATE LEVEL	0.866	0.589	0.171	1.626
DERIVED BY FORMULA	0.866	0.589	0.171	1.626
UNDERLYING PRESENT RATE	0.951	0.646	0.188	1.785
PROPOSED	0.866	0.589	0.171	1.626

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	2.0195
IND. RATE				2.02		MINIMUM PREMIUM	740
MAN. RATE	2.84	2.36	2.15	+ 2.02		PRESENT	740
				+ PROPOSED			

CLASS GRAIN MILLING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 101

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	11,842	3,463	0.029			0	0	0	0	1	1
2019	9,586	134,873	1.407			0	0	1	0	0	1
2020	8,748	22,288	0.255			0	0	0	0	2	2
2021	9,984	20,048	0.201			0	0	0	0	1	1
2022	11,070	0	0.000			0	0	0	0	0	0
TOTAL	51,230	180,672	0.353			0	0	1	0	4	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	714	0	0	0	0	1,078	1,671
2019	0	0	108,627	0	0	0	0	26,167	0	0	79
2020	0	0	0	0	2,692	0	0	0	0	8,993	10,603
2021	0	0	0	0	2,052	0	0	0	0	16,539	1,457
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	108,627	0	5,458	0	0	26,167	0	26,610	13,810

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	1,309	0	0	0	0	1,718	1,696
2019	0	0	146,722	1,369	2,086	0	0	43,155	782	597	87
2020	0	0	223	172	4,534	0	0	656	541	13,490	14,929
2021	0	0	477	260	3,139	0	0	2,527	1,761	21,143	2,034
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	147,423	1,800	11,067	0	0	46,337	3,085	36,948	18,746

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	193,761	52,900	18,746	
IBNR + FREQUENCY ADJUSTMENT	(204,559)	(57,251)	170	
TOTAL LOSSES	0	0	18,916	
EXPECTED LOSSES	612,160	178,986	34,354	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.037	0.037
INDICATED (POST-TEST)	0.000	0.000	0.035	0.035
PRESENT ON RATE LEVEL	1.089	0.318	0.061	1.468
DERIVED BY FORMULA	1.078	0.309	0.060	1.447
UNDERLYING PRESENT RATE	1.195	0.349	0.067	1.611
PROPOSED	1.078	0.309	0.060	1.447

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	2.2286
IND. RATE				2.23		MINIMUM PREMIUM	1,160
MAN. RATE	2.90	2.55	2.40	+ 2.23		PRESENT	1,185
				+ PROPOSED			

CLASS FOOD PRODUCTS MFG., N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 104

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	45,785	427,987	0.935			0	0	0	7	0	7
2019	56,027	136,899	0.244			0	0	0	2	2	4
2020	59,054	86,319	0.146			0	0	0	2	3	5
2021	73,148	509,429	0.696			0	0	1	5	1	7
2022	65,067	227,528	0.350			0	0	0	2	1	3
TOTAL	299,081	1,388,162	0.464			0	0	1	18	7	26

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	263,269	0	0	0	0	141,064	0	23,654
2019	0	0	0	60,361	5,534	0	0	0	30,547	22,764	17,693
2020	0	0	0	6,139	10,463	0	0	0	30,032	5,402	34,283
2021	0	0	90,699	114,031	7,079	0	0	131,282	148,904	5,989	11,445
2022	0	0	0	67,000	13,751	0	0	0	95,053	12,787	38,937
TOTAL	0	0	90,699	510,800	36,827	0	0	131,282	445,600	46,942	126,012

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	478,360	0	0	0	0	224,574	0	24,009
2019	0	0	4,704	99,128	9,974	0	0	2,765	49,404	39,224	19,409
2020	0	0	2,699	10,597	17,863	0	0	11,013	45,010	9,307	48,270
2021	0	0	203,460	147,438	30,981	0	0	247,116	145,568	31,306	15,977
2022	29	0	103,113	71,915	25,852	127	0	103,559	73,903	24,117	46,335
TOTAL	29	0	313,976	807,438	84,671	127	0	364,453	538,458	103,955	154,001

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	678,585	1,534,522	154,001	
IBNR + FREQUENCY ADJUSTMENT	(998,474)	(434,225)	1,022	
TOTAL LOSSES	0	1,100,297	155,023	
EXPECTED LOSSES	3,038,629	1,404,358	195,562	
CREDIBILITY	0.03	0.11	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.368	0.052	0.420
INDICATED (POST-TEST)	0.000	0.353	0.050	0.402
PRESENT ON RATE LEVEL	0.926	0.428	0.060	1.413
DERIVED BY FORMULA	0.898	0.420	0.058	1.376
UNDERLYING PRESENT RATE	1.016	0.470	0.065	1.551
PROPOSED	0.898	0.420	0.058	1.376

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.1194
IND. RATE				2.12	MINIMUM PREMIUM	1,120
MAN. RATE	2.90	2.51	2.31	+ 2.12	PRESENT	1,155

+ PROPOSED

CLASS BAKERY - WHOLESALE

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 105

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	6,714	102,680	1.529			0	0	0	3	2	5
2019	7,191	77,442	1.077			0	0	0	2	3	5
2020	6,827	53,882	0.789			0	0	0	1	0	1
2021	2,858	41,312	1.445			0	0	0	2	0	2
2022	2,787	53	0.002			0	0	0	0	0	0
TOTAL	26,377	275,369	1.044			0	0	0	8	5	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	42,500	3,655	0	0	0	35,720	15,276	5,529
2019	0	0	0	40,038	17,684	0	0	0	6,825	9,818	3,077
2020	0	0	0	46,802	0	0	0	0	4,865	0	2,215
2021	0	0	0	31,152	0	0	0	0	10,160	0	0
2022	0	0	0	0	0	0	0	0	0	0	53
TOTAL	0	0	0	160,492	21,339	0	0	0	57,570	25,094	10,874

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	77,223	6,700	0	0	0	56,866	24,350	5,612
2019	0	0	3,292	65,991	29,289	0	0	642	11,107	16,750	3,375
2020	0	0	13,956	75,702	1,835	0	0	1,720	7,239	195	3,119
2021	0	0	21,118	38,485	3,402	0	0	5,129	9,179	904	0
2022	0	0	0	0	0	0	0	0	0	0	63
TOTAL	0	0	38,367	257,401	41,225	0	0	7,491	84,390	42,200	12,169

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	45,858	425,216	12,169	
IBNR + FREQUENCY ADJUSTMENT	(110,602)	(78,431)	45	
TOTAL LOSSES	0	346,785	12,215	
EXPECTED LOSSES	317,965	223,721	14,392	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.315	0.046	1.361
INDICATED (POST-TEST)	0.000	1.260	0.044	1.304
PRESENT ON RATE LEVEL	1.098	0.773	0.050	1.921
DERIVED BY FORMULA	1.087	0.783	0.050	1.919
UNDERLYING PRESENT RATE	1.205	0.848	0.055	2.108
PROPOSED	1.087	0.783	0.050	1.919

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.9569
IND. RATE				2.96	MINIMUM PREMIUM	1,410
MAN. RATE	3.67	3.28	3.14	+ 2.96	PRESENT	1,435

+ PROPOSED

CLASS PROCESSED MEAT PRODUCTS MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 106

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,940	4,103	0.211			0	0	0	0	1	1
2019	1,997	362	0.018			0	0	0	0	0	0
2020	2,220	0	0.000			0	0	0	0	0	0
2021	2,077	8,000	0.385			0	0	0	0	1	1
2022	2,105	11,847	0.563			0	0	0	0	1	1
TOTAL	10,339	24,312	0.235			0	0	0	0	3	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	2,446	0	0	0	0	1,344	313
2019	0	0	0	0	0	0	0	0	0	0	362
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	2,916	0	0	0	0	5,084	0
2022	0	0	0	0	9,230	0	0	0	0	2,617	0
TOTAL	0	0	0	0	14,592	0	0	0	0	9,045	675

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	4,484	0	0	0	0	2,142	318
2019	0	0	0	0	0	0	0	0	0	0	397
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	678	369	4,460	0	0	777	541	6,499	0
2022	19	0	8,253	4,603	10,108	26	0	1,564	924	2,220	0
TOTAL	19	0	8,931	4,972	19,052	26	0	2,341	1,465	10,862	715

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,317	36,350	715	
IBNR + FREQUENCY ADJUSTMENT	(62,083)	(32,336)	49	
TOTAL LOSSES	0	4,015	763	
EXPECTED LOSSES	186,639	101,204	9,952	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.039	0.007	0.046
INDICATED (POST-TEST)	0.000	0.037	0.007	0.044
PRESENT ON RATE LEVEL	1.645	0.892	0.088	2.624
DERIVED BY FORMULA	1.645	0.883	0.087	2.615
UNDERLYING PRESENT RATE	1.805	0.979	0.096	2.880
PROPOSED	1.645	0.883	0.087	2.615

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.0282
IND. RATE				4.03	MINIMUM PREMIUM	1,780
MAN. RATE	5.43	4.68	4.29	+ 4.03	PRESENT	1,825
				+ PROPOSED		

CLASS CANDY OR CHEWING GUM MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 107

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,732	75,872	2.777			0	0	0	0	2	2
2019	3,559	69,026	1.939			0	0	0	1	1	2
2020	3,984	234,568	5.888			0	0	0	2	2	4
2021	4,413	6,987	0.158			0	0	0	0	1	1
2022	5,426	133,952	2.469			0	0	0	0	5	5
TOTAL	20,114	520,405	2.587			0	0	0	3	11	14

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	21,013	0	0	0	0	44,722	10,137
2019	0	0	0	30,000	20,556	0	0	0	142	14,906	3,422
2020	0	0	0	135,288	11,429	0	0	0	69,790	7,973	10,088
2021	0	0	0	0	3,698	0	0	0	0	1,861	1,428
2022	0	0	0	0	66,220	0	0	0	0	59,544	8,188
TOTAL	0	0	0	165,288	122,916	0	0	0	69,932	129,006	33,263

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	38,517	0	0	0	0	71,287	10,289
2019	0	0	2,557	49,570	33,767	0	0	88	444	25,162	3,754
2020	0	0	41,291	219,558	24,553	0	0	25,259	104,321	14,758	14,204
2021	0	0	860	468	5,656	0	0	284	198	2,379	1,993
2022	139	0	59,207	33,024	72,518	589	0	35,583	21,019	50,511	9,744
TOTAL	139	0	103,916	302,620	175,011	589	0	61,215	125,982	164,097	39,984

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	165,859	767,710	39,984	
IBNR + FREQUENCY ADJUSTMENT	(44,765)	(37,199)	64	
TOTAL LOSSES	121,094	730,510	40,048	
EXPECTED LOSSES	139,195	122,907	10,689	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.602	3.632	0.199	4.433
INDICATED (POST-TEST)	0.577	3.480	0.191	4.248
PRESENT ON RATE LEVEL	0.631	0.557	0.048	1.236
DERIVED BY FORMULA	0.630	0.615	0.051	1.296
UNDERLYING PRESENT RATE	0.692	0.611	0.053	1.356
PROPOSED	0.630	0.615	0.051	1.296

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.9972
IND. RATE				2.00	MINIMUM PREMIUM	1,080
MAN. RATE	2.54	2.20	2.02	+ 2.00	PRESENT	1,060

+ PROPOSED

CLASS BREWERY PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 108

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	9,546	42,758	0.448			0	0	0	0	2	2
2019	9,762	17,147	0.176			0	0	0	0	2	2
2020	8,693	3,187	0.037			0	0	0	0	0	0
2021	9,452	5,461	0.058			0	0	0	0	0	0
2022	9,809	35,407	0.361			0	0	0	0	1	1
TOTAL	47,262	103,960	0.220			0	0	0	0	5	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	11,276	0	0	0	0	20,698	10,784
2019	0	0	0	0	2,756	0	0	0	0	6,052	8,339
2020	0	0	0	0	0	0	0	0	0	0	3,187
2021	0	0	0	0	0	0	0	0	0	0	5,461
2022	0	0	0	0	12,196	0	0	0	0	18,331	4,880
TOTAL	0	0	0	0	26,228	0	0	0	0	45,081	32,651

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	20,669	0	0	0	0	32,993	10,946
2019	0	0	34	47	4,459	0	0	31	88	10,215	9,148
2020	0	0	0	0	0	0	0	0	0	0	4,487
2021	0	0	0	0	0	0	0	0	0	0	7,624
2022	26	0	10,904	6,082	13,356	181	0	10,955	6,471	15,550	5,807
TOTAL	26	0	10,938	6,129	38,484	181	0	10,985	6,559	58,757	38,012

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,131	109,929	38,012	
IBNR + FREQUENCY ADJUSTMENT	(105,923)	(80,823)	167	
TOTAL LOSSES	0	29,106	38,179	
EXPECTED LOSSES	318,150	253,732	34,194	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.062	0.081	0.142
INDICATED (POST-TEST)	0.000	0.059	0.077	0.136
PRESENT ON RATE LEVEL	0.613	0.489	0.066	1.168
DERIVED BY FORMULA	0.607	0.476	0.066	1.150
UNDERLYING PRESENT RATE	0.673	0.537	0.072	1.282
PROPOSED	0.607	0.476	0.066	1.150

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.7711
IND. RATE				1.77	MINIMUM PREMIUM	1,000
MAN. RATE	2.52	2.12	1.91	+ 1.77	PRESENT	1,020

+ PROPOSED

CLASS DAIRY PRODUCTS MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 109

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,440	68,925	2.004			0	0	0	0	2	2
2019	3,443	80,890	2.349			0	0	0	1	1	2
2020	3,890	0	0.000			0	0	0	0	0	0
2021	3,829	35,832	0.936			0	0	0	0	1	1
2022	3,956	0	0.000			0	0	0	0	0	0
TOTAL	18,558	185,647	1.000			0	0	0	1	4	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	29,711	0	0	0	0	35,535	3,679
2019	0	0	0	27,089	2,560	0	0	0	40,157	8,705	2,379
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	33,500	0	0	0	0	2,332	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	27,089	65,771	0	0	0	40,157	46,572	6,058

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	54,460	0	0	0	0	56,643	3,734
2019	0	0	2,112	44,488	4,600	0	0	3,526	64,638	15,748	2,610
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	7,792	4,238	51,242	0	0	356	248	2,981	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	9,904	48,726	110,302	0	0	3,882	64,887	75,372	6,344

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,786	299,287	6,344	
IBNR + FREQUENCY ADJUSTMENT	(70,104)	(44,636)	71	
TOTAL LOSSES	0	254,651	6,415	
EXPECTED LOSSES	211,508	140,732	14,079	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.372	0.035	1.407
INDICATED (POST-TEST)	0.000	1.315	0.033	1.348
PRESENT ON RATE LEVEL	1.038	0.691	0.069	1.798
DERIVED BY FORMULA	1.038	0.703	0.068	1.810
UNDERLYING PRESENT RATE	1.140	0.758	0.076	1.974
PROPOSED	1.032	0.699	0.068	1.798

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.7705
IND. RATE				2.77	MINIMUM PREMIUM	1,345
MAN. RATE	3.75	3.19	2.94	+ 2.77	PRESENT	1,370

+ PROPOSED

CLASS ICE CREAM MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 110

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	186	0	0.000			0	0	0	0	0	0
2019	253	0	0.000			0	0	0	0	0	0
2020	271	0	0.000			0	0	0	0	0	0
2021	441	548	0.124			0	0	0	0	0	0
2022	403	0	0.000			0	0	0	0	0	0
TOTAL	1,554	548	0.035			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	548
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	548

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	765
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	765

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	765	
IBNR + FREQUENCY ADJUSTMENT	(3,290)	(3,215)	9	
TOTAL LOSSES	0	0	774	
EXPECTED LOSSES	10,228	10,889	1,524	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.050	0.050
INDICATED (POST-TEST)	0.000	0.000	0.048	0.048
PRESENT ON RATE LEVEL	0.600	0.638	0.089	1.327
DERIVED BY FORMULA	0.600	0.638	0.089	1.327
UNDERLYING PRESENT RATE	0.658	0.701	0.098	1.457
PROPOSED	0.600	0.638	0.089	1.327

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.0449
IND. RATE				2.04	MINIMUM PREMIUM	1,095
MAN. RATE	2.74	2.37	2.17	+ 2.04	PRESENT	1,110

+ PROPOSED

CLASS SLAUGHTER HOUSE - WHOLESALE PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 111

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	96	0	0.000			0	0	0	0	0	0
2019	93	0	0.000			0	0	0	0	0	0
2020	85	0	0.000			0	0	0	0	0	0
2021	71	0	0.000			0	0	0	0	0	0
2022	77	0	0.000			0	0	0	0	0	0
TOTAL	422	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,537)	(2,527)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	4,553	7,695	474	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.983	1.661	0.102	2.747
DERIVED BY FORMULA	0.983	1.661	0.102	2.747
UNDERLYING PRESENT RATE	1.079	1.823	0.112	3.015
PROPOSED	0.983	1.661	0.102	2.747

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.2311
IND. RATE				4.23	MINIMUM PREMIUM	1,850
MAN. RATE	6.11	5.08	4.49	+ 4.23	PRESENT	1,895
				+ PROPOSED		

CLASS CARBONATED BEVERAGE MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 112

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	16,462	1,378,280	8.372			0	0	3	1	14	18
2019	15,399	1,250,210	8.119			0	0	3	2	9	14
2020	15,273	2,409,509	15.776			0	0	7	2	6	15
2021	16,018	148,988	0.930			0	0	0	0	3	3
2022	17,454	301,140	1.725			0	0	0	2	8	10
TOTAL	80,606	5,488,127	6.809			0	0	13	7	40	60

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	753,831	75,504	125,155	0	0	230,595	65,951	104,427	22,817
2019	0	0	767,736	44,065	150,489	0	0	184,443	16,542	44,637	42,298
2020	0	0	2,028,377	39,256	69,063	0	0	217,121	6,496	14,047	35,149
2021	0	0	0	0	106,371	0	0	0	0	18,933	23,684
2022	0	0	0	46,420	67,303	0	0	0	45,765	84,518	57,134
TOTAL	0	0	3,549,944	205,245	518,381	0	0	632,159	134,754	266,562	181,082

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,063,656	137,191	229,409	0	0	434,672	104,994	166,457	23,159
2019	0	0	1,042,216	84,529	258,976	0	0	305,845	32,737	79,979	46,401
2020	0	0	2,707,994	115,247	220,749	0	0	392,065	20,485	31,485	49,490
2021	0	0	24,742	13,456	162,705	0	0	2,893	2,016	24,204	33,063
2022	141	0	123,098	78,638	81,182	837	0	96,689	63,243	78,085	67,989
TOTAL	141	0	4,961,705	429,060	953,022	837	0	1,232,164	223,475	380,210	220,102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,194,847	1,985,767	220,102	
IBNR + FREQUENCY ADJUSTMENT	(820,297)	(515,090)	911	
TOTAL LOSSES	5,374,550	1,470,677	221,013	
EXPECTED LOSSES	2,468,878	1,619,856	181,244	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.668	1.825	0.274	8.766
INDICATED (POST-TEST)	6.390	1.748	0.263	8.401
PRESENT ON RATE LEVEL	2.791	1.831	0.205	4.826
DERIVED BY FORMULA	2.827	1.827	0.208	4.861
UNDERLYING PRESENT RATE	3.063	2.010	0.225	5.297
PROPOSED	2.827	1.827	0.208	4.861

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	7.4886
IND. RATE				7.49	MINIMUM PREMIUM	2,000
MAN. RATE	9.35	8.33	7.89	+ 7.49	PRESENT	2,000

+ PROPOSED

CLASS PRESERVING OR CANNING OF FOOD — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 113

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	209	0	0.000			0	0	0	0	0	0
2019	941	0	0.000			0	0	0	0	0	0
2020	323	0	0.000			0	0	0	0	0	0
2021	557	3,492	0.627			0	0	0	0	0	0
2022	505	0	0.000			0	0	0	0	0	0
TOTAL	2,535	3,492	0.138			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	3,492
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,492

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	4,875
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	4,875

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	4,875	
IBNR + FREQUENCY ADJUSTMENT	(4,565)	(3,254)	11	
TOTAL LOSSES	0	0	4,886	
EXPECTED LOSSES	14,107	10,752	2,203	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.193	0.193
INDICATED (POST-TEST)	0.000	0.000	0.185	0.185
PRESENT ON RATE LEVEL	0.507	0.386	0.079	0.973
DERIVED BY FORMULA	0.507	0.386	0.079	0.973
UNDERLYING PRESENT RATE	0.556	0.424	0.087	1.068
PROPOSED	0.507	0.386	0.079	0.973

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.4983
IND. RATE				1.50	MINIMUM PREMIUM	910
MAN. RATE	1.91	1.67	1.59	+ 1.50	PRESENT	915

+ PROPOSED

CLASS RENDERING WORKS — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 114

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	66	0	0.000			0	0	0	0	0	0
2019	119	0	0.000			0	0	0	0	0	0
2020	239	0	0.000			0	0	0	0	0	0
2021	151	0	0.000			0	0	0	0	0	0
2022	131	0	0.000			0	0	0	0	0	0
TOTAL	706	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,473)	(3,214)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSSES	10,563	10,066	986	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.363	1.299	0.127	2.789
DERIVED BY FORMULA	1.363	1.299	0.127	2.789
UNDERLYING PRESENT RATE	1.496	1.426	0.140	3.062
PROPOSED	1.363	1.299	0.127	2.789

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.2971
IND. RATE				4.30	MINIMUM PREMIUM	1,875
MAN. RATE	5.76	4.96	4.56	+ 4.30	PRESENT	1,920
				+ PROPOSED		

CLASS TOBACCO PRODUCTS MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 115

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	171	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	171	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(325)	(371)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	935	938	251	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.498	0.500	0.134	1.132
DERIVED BY FORMULA	0.498	0.500	0.134	1.132
UNDERLYING PRESENT RATE	0.547	0.548	0.147	1.242
PROPOSED	0.498	0.500	0.134	1.132

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.7433
IND. RATE				1.74	MINIMUM PREMIUM	990
MAN. RATE	2.31	2.01	1.85	+ 1.74	PRESENT	1,000

+ PROPOSED

CLASS MEAT PRODUCTS MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 119

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,595	51,465	3.227			0	0	0	0	1	1
2019	2,755	983,003	35.681			0	0	1	1	7	9
2020	3,746	295,557	7.890			0	0	1	1	0	2
2021	4,882	14,591	0.299			0	0	0	0	3	3
2022	5,101	4,072	0.080			0	0	0	0	1	1
TOTAL	18,079	1,348,688	7.460			0	0	2	2	12	16

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	32,786	0	0	0	0	15,762	2,917
2019	0	0	332,991	14,956	64,668	0	0	529,050	12,823	25,616	2,899
2020	0	0	142,900	39,699	0	0	0	84,600	15,253	0	13,105
2021	0	0	0	0	6,421	0	0	0	0	6,937	1,233
2022	0	0	0	0	466	0	0	0	0	2,082	1,524
TOTAL	0	0	475,891	54,655	104,341	0	0	613,650	28,076	50,397	21,678

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	60,097	0	0	0	0	25,125	2,961
2019	0	0	313,290	28,542	109,314	0	0	605,222	31,917	51,914	3,180
2020	0	0	213,256	67,757	9,259	0	0	169,289	26,900	4,892	18,452
2021	0	0	1,494	812	9,822	0	0	1,060	739	8,868	1,721
2022	1	0	417	232	510	21	0	1,244	735	1,766	1,814
TOTAL	1	0	528,456	97,344	189,001	21	0	776,815	60,290	92,566	28,128

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,305,292	439,201	28,128	
IBNR + FREQUENCY ADJUSTMENT	(57,751)	(40,350)	164	
TOTAL LOSSES	1,247,541	398,852	28,291	
EXPECTED LOSSES	182,114	138,040	25,786	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.900	2.206	0.156	9.263
INDICATED (POST-TEST)	6.613	2.114	0.150	8.877
PRESENT ON RATE LEVEL	0.918	0.696	0.130	1.743
DERIVED BY FORMULA	0.918	0.724	0.130	1.772
UNDERLYING PRESENT RATE	1.007	0.764	0.143	1.913
PROPOSED	0.918	0.724	0.130	1.772

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.7300
IND. RATE				2.73	MINIMUM PREMIUM	1,330
MAN. RATE	3.32	2.98	2.85	+ 2.73	PRESENT	1,340
				+ PROPOSED		

CLASS SPINNING OR WEAVING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 132

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,394	0	0.000			0	0	0	0	0	0
2019	7,936	0	0.000			0	0	0	0	0	0
2020	13,610	186,474	1.370			0	0	1	0	0	1
2021	13,784	9,545	0.069			0	0	0	0	0	0
2022	11,797	17,266	0.146			0	0	0	0	0	0
TOTAL	50,521	213,285	0.422			0	0	1	0	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	175,000	0	0	0	0	10,655	0	0	819
2021	0	0	0	0	0	0	0	0	0	0	9,545
2022	0	0	0	0	0	0	0	0	0	0	17,266
TOTAL	0	0	175,000	0	0	0	0	10,655	0	0	27,630

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	246,663	4,340	9,433	0	0	20,642	530	539	1,153
2021	0	0	0	0	0	0	0	0	0	0	13,325
2022	0	0	0	0	0	0	0	0	0	0	20,547
TOTAL	0	0	246,663	4,340	9,433	0	0	20,642	530	539	35,025

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	267,304	14,841	35,025	
IBNR + FREQUENCY ADJUSTMENT	(117,598)	(56,149)	194	
TOTAL LOSSES	149,707	0	35,219	
EXPECTED LOSSES	365,948	186,828	34,036	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.296	0.000	0.070	0.366
INDICATED (POST-TEST)	0.284	0.000	0.067	0.351
PRESENT ON RATE LEVEL	0.660	0.337	0.061	1.058
DERIVED BY FORMULA	0.656	0.327	0.062	1.045
UNDERLYING PRESENT RATE	0.724	0.370	0.067	1.162
PROPOSED	0.656	0.327	0.062	1.045

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.6092
IND. RATE				1.61	MINIMUM PREMIUM	945
MAN. RATE	1.94	1.81	1.73	+ 1.61	PRESENT	960

+ PROPOSED

CLASS KNIT GOODS MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 134

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	250	0	0.000			0	0	0	0	0	0
2019	4	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	254	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(961)	(506)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	2,328	1,177	349	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.835	0.422	0.125	1.382
DERIVED BY FORMULA	0.835	0.422	0.125	1.382
UNDERLYING PRESENT RATE	0.917	0.463	0.137	1.517
PROPOSED	0.835	0.422	0.125	1.382

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.1297
IND. RATE				2.13	MINIMUM PREMIUM	1,125
MAN. RATE	2.93	2.49	2.26	+ 2.13	PRESENT	1,140

+ PROPOSED

CLASS EMBROIDERY MANUFACTURE PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 136

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	271	0	0.000			0	0	0	0	0	0
2019	290	0	0.000			0	0	0	0	0	0
2020	324	0	0.000			0	0	0	0	0	0
2021	409	249	0.061			0	0	0	0	0	0
2022	411	137	0.033			0	0	0	0	0	0
TOTAL	1,705	386	0.023			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	249
2022	0	0	0	0	0	0	0	0	0	0	137
TOTAL	0	0	0	0	0	0	0	0	0	0	386

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	348
2022	0	0	0	0	0	0	0	0	0	0	163
TOTAL	0	0	0	0	0	0	0	0	0	0	511

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	511	
IBNR + FREQUENCY ADJUSTMENT	(3,637)	(2,977)	11	
TOTAL LOSSES	0	0	521	
EXPECTED LOSSES	11,138	9,712	1,930	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.031	0.031
INDICATED (POST-TEST)	0.000	0.000	0.029	0.029
PRESENT ON RATE LEVEL	0.595	0.519	0.103	1.217
DERIVED BY FORMULA	0.595	0.519	0.103	1.217
UNDERLYING PRESENT RATE	0.653	0.570	0.113	1.336
PROPOSED	0.595	0.519	0.103	1.217

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.8753
IND. RATE				1.88	MINIMUM PREMIUM	1,040
MAN. RATE	2.62	2.22	1.99	+ 1.88	PRESENT	1,050

+ PROPOSED

CLASS DYEING, MERCERIZING, OR FINISHING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 139

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	979	21,258	2.171			0	0	0	0	1	1
2019	864	0	0.000			0	0	0	0	0	0
2020	870	279	0.032			0	0	0	0	0	0
2021	552	0	0.000			0	0	0	0	0	0
2022	284	395	0.139			0	0	0	0	0	0
TOTAL	3,549	21,932	0.618			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	8,733	0	0	0	0	12,141	384
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	279
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	395
TOTAL	0	0	0	0	8,733	0	0	0	0	12,141	1,058

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	16,008	0	0	0	0	19,353	390
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	393
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	470
TOTAL	0	0	0	0	16,008	0	0	0	0	19,353	1,253

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	35,360	1,253	
IBNR + FREQUENCY ADJUSTMENT	(11,506)	(13,603)	10	
TOTAL LOSSES	0	21,757	1,262	
EXPECTED LOSSES	32,647	38,748	3,424	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.613	0.036	0.649
INDICATED (POST-TEST)	0.000	0.587	0.034	0.622
PRESENT ON RATE LEVEL	0.838	0.995	0.088	1.921
DERIVED BY FORMULA	0.838	0.991	0.087	1.916
UNDERLYING PRESENT RATE	0.920	1.092	0.096	2.108
PROPOSED	0.838	0.991	0.087	1.916

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.9519
IND. RATE				2.95	MINIMUM PREMIUM	1,410
MAN. RATE	3.98	3.42	3.14	+ 2.95	PRESENT	1,435

+ PROPOSED

CLASS LAUNDRY, N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 141

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	15,455	157,334	1.018			0	0	0	2	5	7
2019	15,075	118,222	0.784			0	0	0	2	4	6
2020	14,847	98,722	0.665			0	0	0	1	2	3
2021	17,617	620,562	3.523			0	0	1	6	2	9
2022	18,828	325,754	1.730			0	0	1	0	5	6
TOTAL	81,822	1,320,594	1.614			0	0	2	11	18	31

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	47,627	36,901	0	0	0	27,815	30,570	14,421
2019	0	0	0	65,999	20,285	0	0	0	19,229	1,060	11,649
2020	0	0	0	32,776	11,911	0	0	0	34,698	8,639	10,698
2021	0	0	120,000	116,038	2,299	0	0	24,353	311,977	1,395	44,500
2022	0	0	109,037	0	57,036	0	0	21,956	0	115,649	22,076
TOTAL	0	0	229,037	262,440	128,432	0	0	46,309	393,719	157,313	103,344

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	86,538	67,640	0	0	0	44,281	48,729	14,637
2019	0	0	5,318	108,629	33,937	0	0	1,673	30,907	2,295	12,779
2020	0	0	10,762	53,775	21,347	0	0	12,899	52,147	14,350	15,063
2021	0	0	243,933	151,144	26,376	0	0	189,426	283,920	31,478	62,122
2022	120	4,623	198,109	40,176	73,168	1,145	3,807	107,726	43,527	100,612	26,270
TOTAL	120	4,623	458,122	440,263	222,466	1,145	3,807	311,724	454,782	197,464	130,871

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	779,541	1,314,975	130,871	
IBNR + FREQUENCY ADJUSTMENT	(452,550)	(301,362)	682	
TOTAL LOSSES	326,991	1,013,613	131,553	
EXPECTED LOSSES	1,372,743	963,968	129,098	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.400	1.239	0.161	1.799
INDICATED (POST-TEST)	0.383	1.187	0.154	1.724
PRESENT ON RATE LEVEL	1.529	1.073	0.144	2.746
DERIVED BY FORMULA	1.517	1.079	0.144	2.740
UNDERLYING PRESENT RATE	1.678	1.178	0.158	3.014
PROPOSED	1.517	1.079	0.144	2.740

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.4031
IND. RATE				3.40	MINIMUM PREMIUM	1,565
MAN. RATE	4.52	3.87	3.63	+ 3.40	PRESENT	1,605

+ PROPOSED

CLASS DRY CLEANING PLANT — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 142

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,715	34,515	1.271			0	0	0	0	1	1
2019	2,189	0	0.000			0	0	0	0	0	0
2020	2,163	0	0.000			0	0	0	0	0	0
2021	1,663	0	0.000			0	0	0	0	0	0
2022	2,371	0	0.000			0	0	0	0	0	0
TOTAL	11,101	34,515	0.311			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	6,453	0	0	0	0	28,062	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	6,453	0	0	0	0	28,062	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	11,828	0	0	0	0	44,731	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	11,828	0	0	0	0	44,731	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	56,559	0	
IBNR + FREQUENCY ADJUSTMENT	(27,316)	(24,326)	35	
TOTAL LOSSES	0	32,233	35	
EXPECTED LOSSES	81,440	74,372	7,312	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.290	0.000	0.291
INDICATED (POST-TEST)	0.000	0.278	0.000	0.279
PRESENT ON RATE LEVEL	0.668	0.610	0.060	1.339
DERIVED BY FORMULA	0.668	0.607	0.059	1.335
UNDERLYING PRESENT RATE	0.734	0.670	0.066	1.469
PROPOSED	0.668	0.607	0.059	1.335

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.6577
IND. RATE				1.66	MINIMUM PREMIUM	965
MAN. RATE	2.15	1.88	1.77	+ 1.66	PRESENT	975

+ PROPOSED

CLASS APPAREL MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 161

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,347	0	0.000			0	0	0	0	0	0
2019	1,060	99	0.009			0	0	0	0	0	0
2020	755	7,786	1.031			0	0	0	1	0	1
2021	639	0	0.000			0	0	0	0	0	0
2022	607	0	0.000			0	0	0	0	0	0
TOTAL	4,408	7,885	0.179			0	0	0	1	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	99
2020	0	0	0	4,557	0	0	0	0	2,081	0	1,148
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	4,557	0	0	0	0	2,081	0	1,247

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	109
2020	0	0	1,359	7,371	179	0	0	736	3,096	83	1,616
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	1,359	7,371	179	0	0	736	3,096	83	1,725

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,095	10,729	1,725	
IBNR + FREQUENCY ADJUSTMENT	(8,768)	(7,655)	8	
TOTAL LOSSES	0	3,074	1,733	
EXPECTED LOSSES	25,215	22,356	2,149	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.070	0.039	0.109
INDICATED (POST-TEST)	0.000	0.067	0.038	0.104
PRESENT ON RATE LEVEL	0.521	0.462	0.044	1.028
DERIVED BY FORMULA	0.521	0.458	0.044	1.024
UNDERLYING PRESENT RATE	0.572	0.507	0.049	1.128
PROPOSED	0.521	0.458	0.044	1.024

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.5769
IND. RATE				1.58	MINIMUM PREMIUM	935
MAN. RATE	2.06	1.81	1.68	+ 1.58	PRESENT	945

+ PROPOSED

CLASS TEXTILE PRODUCTS MFG. N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 163

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	12,586	40,228	0.320			0	0	0	1	1	2
2019	14,942	65,099	0.436			0	0	0	1	0	1
2020	17,335	46,520	0.268			0	0	0	0	3	3
2021	30,613	26,889	0.088			0	0	0	0	1	1
2022	27,187	11,137	0.041			0	0	0	0	2	2
TOTAL	102,663	189,873	0.185			0	0	0	2	7	9

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	25,000	420	0	0	0	7,397	1,343	6,068
2019	0	0	0	27,544	0	0	0	0	33,617	0	3,938
2020	0	0	0	0	8,924	0	0	0	0	12,036	25,560
2021	0	0	0	0	10,003	0	0	0	0	14,668	2,218
2022	0	0	0	0	3,832	0	0	0	0	4,576	2,729
TOTAL	0	0	0	52,544	23,179	0	0	0	41,014	32,623	40,513

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	45,425	770	0	0	0	11,776	2,141	6,159
2019	0	0	2,115	45,191	465	0	0	2,915	54,006	884	4,320
2020	0	0	741	569	15,031	0	0	877	725	18,054	35,988
2021	0	0	2,327	1,265	15,301	0	0	2,241	1,562	18,752	3,096
2022	8	0	3,426	1,911	4,196	45	0	2,735	1,615	3,882	3,248
TOTAL	8	0	8,609	94,362	35,763	45	0	8,768	69,684	43,712	52,811

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,430	243,521	52,811	
IBNR + FREQUENCY ADJUSTMENT	(264,699)	(293,466)	764	
TOTAL LOSSES	0	0	53,576	
EXPECTED LOSSES	823,632	1,001,178	125,850	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.052	0.052
INDICATED (POST-TEST)	0.000	0.000	0.050	0.050
PRESENT ON RATE LEVEL	0.731	0.889	0.112	1.731
DERIVED BY FORMULA	0.724	0.844	0.108	1.676
UNDERLYING PRESENT RATE	0.802	0.975	0.123	1.900
PROPOSED	0.724	0.844	0.108	1.676

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.5814
IND. RATE				2.58	MINIMUM PREMIUM	1,280
MAN. RATE	3.51	3.10	2.83	+ 2.58	PRESENT	1,335
				+ PROPOSED		

CLASS MATTRESS OR BOX SPRING MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 165

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	937	0	0.000			0	0	0	0	0	0
2019	1,028	35,507	3.454			0	0	0	1	0	1
2020	952	0	0.000			0	0	0	0	0	0
2021	731	892	0.122			0	0	0	0	1	1
2022	486	10,374	2.135			0	0	0	0	1	1
TOTAL	4,134	46,773	1.131			0	0	0	1	2	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	25,483	0	0	0	0	10,024	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	552	0	0	0	0	340	0
2022	0	0	0	0	2,558	0	0	0	0	7,816	0
TOTAL	0	0	0	25,483	3,110	0	0	0	10,024	8,156	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	1,957	41,810	431	0	0	869	16,104	264	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	128	70	844	0	0	52	36	435	0
2022	5	0	2,287	1,276	2,801	77	0	4,671	2,759	6,630	0
TOTAL	5	0	4,373	43,155	4,076	77	0	5,592	18,899	7,329	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,047	73,459	0	
IBNR + FREQUENCY ADJUSTMENT	(21,352)	(18,828)	24	
TOTAL LOSSES	0	54,631	24	
EXPECTED LOSSES	61,959	55,662	6,724	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.321	0.001	1.322
INDICATED (POST-TEST)	0.000	1.266	0.001	1.267
PRESENT ON RATE LEVEL	1.366	1.227	0.148	2.740
DERIVED BY FORMULA	1.366	1.227	0.147	2.739
UNDERLYING PRESENT RATE	1.499	1.346	0.163	3.008
PROPOSED	1.366	1.227	0.147	2.739

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.2200
IND. RATE				4.22	MINIMUM PREMIUM	1,845
MAN. RATE	5.58	4.82	4.48	+ 4.22	PRESENT	1,895

+ PROPOSED

CLASS CANVAS OR BURLAP PRODUCTS MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 166

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	505	0	0.000			0	0	0	0	0	0
2019	494	4,311	0.873			0	0	0	0	0	0
2020	384	0	0.000			0	0	0	0	0	0
2021	364	3,181	0.874			0	0	0	0	0	0
2022	423	0	0.000			0	0	0	0	0	0
TOTAL	2,170	7,492	0.345			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	4,311
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	3,181
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	7,492

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	4,729
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	4,441
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	9,170

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	9,170	
IBNR + FREQUENCY ADJUSTMENT	(4,960)	(5,300)	12	
TOTAL LOSSES	0	0	9,182	
EXPECTED LOSSES	14,748	16,269	2,638	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.423	0.423
INDICATED (POST-TEST)	0.000	0.000	0.405	0.405
PRESENT ON RATE LEVEL	0.619	0.683	0.111	1.413
DERIVED BY FORMULA	0.619	0.683	0.111	1.413
UNDERLYING PRESENT RATE	0.680	0.750	0.122	1.551
PROPOSED	0.619	0.683	0.111	1.413

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.1768
IND. RATE				2.18	MINIMUM PREMIUM	1,140
MAN. RATE	2.92	2.52	2.31	+ 2.18	PRESENT	1,155

+ PROPOSED

CLASS SHOE MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 204

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	164	0	0.000			0	0	0	0	0	0
2019	174	0	0.000			0	0	0	0	0	0
2020	66	0	0.000			0	0	0	0	0	0
2021	121	0	0.000			0	0	0	0	0	0
2022	173	0	0.000			0	0	0	0	0	0
TOTAL	698	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,398)	(1,826)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSSES	4,237	5,833	989	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.553	0.761	0.129	1.444
DERIVED BY FORMULA	0.553	0.761	0.129	1.444
UNDERLYING PRESENT RATE	0.607	0.836	0.142	1.585
PROPOSED	0.553	0.761	0.129	1.444

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.2239
IND. RATE				2.22	MINIMUM PREMIUM	1,155
MAN. RATE	2.82	2.51	2.36	+ 2.22	PRESENT	1,170

+ PROPOSED

CLASS LEATHER GOODS MFG., N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 205

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	173	0	0.000			0	0	0	0	0	0
2019	56	0	0.000			0	0	0	0	0	0
2020	177	0	0.000			0	0	0	0	0	0
2021	192	0	0.000			0	0	0	0	0	0
2022	229	0	0.000			0	0	0	0	0	0
TOTAL	827	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,144)	(1,354)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSSES	6,555	4,384	776	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.722	0.483	0.086	1.291
DERIVED BY FORMULA	0.722	0.483	0.086	1.291
UNDERLYING PRESENT RATE	0.793	0.530	0.094	1.417
PROPOSED	0.722	0.483	0.086	1.291

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.9883
IND. RATE				1.99	MINIMUM PREMIUM	1,075
MAN. RATE	2.71	2.31	2.11	+ 1.99	PRESENT	1,090

+ PROPOSED

CLASS PLASTICS MFG. INJECTION MOLDING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 221

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	7,584	38,910	0.513			0	0	0	0	1	1
2019	9,275	316,991	3.418			0	0	1	0	2	3
2020	10,618	107,364	1.011			0	0	0	1	3	4
2021	11,451	228,187	1.993			0	0	0	1	4	5
2022	8,840	118,988	1.346			0	0	0	1	2	3
TOTAL	47,768	810,440	1.697			0	0	1	3	12	16

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	25,644	0	0	0	0	11,666	1,600
2019	0	0	165,891	0	55,136	0	0	39,358	0	46,942	9,664
2020	0	0	0	26,537	32,878	0	0	0	29,235	17,136	1,578
2021	0	0	0	6,578	146,896	0	0	0	4,000	67,000	3,713
2022	0	0	0	7,500	65,400	0	0	0	2,546	40,308	3,234
TOTAL	0	0	165,891	40,615	325,954	0	0	39,358	35,781	183,052	19,789

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	47,005	0	0	0	0	18,596	1,624
2019	0	0	224,747	3,028	92,395	0	0	65,149	1,857	80,126	10,601
2020	0	0	10,642	45,021	56,417	0	0	11,587	44,530	26,876	2,222
2021	0	0	38,627	26,709	225,410	0	0	12,257	10,749	86,009	5,183
2022	137	0	68,640	39,897	72,828	399	0	26,657	16,087	34,549	3,848
TOTAL	137	0	342,657	114,655	494,056	399	0	115,649	73,224	246,155	23,479

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	458,843	928,090	23,479	
IBNR + FREQUENCY ADJUSTMENT	(86,490)	(80,902)	109	
TOTAL LOSSES	372,353	847,188	23,588	
EXPECTED LOSSES	259,959	255,862	22,978	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.780	1.774	0.049	2.602
INDICATED (POST-TEST)	0.747	1.700	0.047	2.494
PRESENT ON RATE LEVEL	0.496	0.488	0.044	1.028
DERIVED BY FORMULA	0.498	0.524	0.044	1.067
UNDERLYING PRESENT RATE	0.544	0.536	0.048	1.128
PROPOSED	0.498	0.524	0.044	1.067

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.6432
IND. RATE				1.64	MINIMUM PREMIUM	955
MAN. RATE	2.04	1.80	1.68	+ 1.64	PRESENT	945
				+ PROPOSED		

CLASS PLASTICS MFG., N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 222

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	47,192	578,722	1.226			0	0	1	3	6	10
2019	47,575	387,364	0.814			0	0	1	1	8	10
2020	52,498	707,246	1.347			0	0	1	4	6	11
2021	59,062	583,194	0.987			0	0	0	3	10	13
2022	69,453	439,330	0.633			0	0	0	0	9	9
TOTAL	275,780	2,695,856	0.978			0	0	3	11	39	53

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	232,215	73,076	55,667	0	0	68,139	89,448	12,323	47,854
2019	0	0	108,592	32,690	94,323	0	0	22,432	4,931	80,920	43,476
2020	0	0	188,558	115,691	81,946	0	0	25,775	162,845	74,734	57,697
2021	0	0	0	115,531	124,951	0	0	0	197,154	106,469	39,089
2022	0	0	0	0	121,544	0	0	0	0	267,055	50,731
TOTAL	0	0	529,365	336,988	478,431	0	0	116,346	454,378	541,501	238,847

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	327,655	132,779	102,038	0	0	128,442	142,401	19,643	48,572
2019	0	0	150,346	56,606	155,252	0	0	37,835	9,766	137,218	47,693
2020	0	0	307,073	197,035	152,720	0	0	112,964	248,077	119,935	81,237
2021	0	0	107,382	158,533	203,741	0	0	115,792	189,448	153,657	54,568
2022	255	0	108,672	60,614	133,103	2,644	0	159,592	94,270	226,543	60,370
TOTAL	255	0	1,001,129	605,567	746,854	2,644	0	554,625	683,962	656,996	292,440

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,558,653	2,693,379	292,440	
IBNR + FREQUENCY ADJUSTMENT	(1,028,846)	(528,578)	1,367	
TOTAL LOSSES	529,807	2,164,800	293,807	
EXPECTED LOSSES	3,154,798	1,713,008	242,574	
CREDIBILITY	0.03	0.10	0.11	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.192	0.785	0.107	1.084
INDICATED (POST-TEST)	0.184	0.752	0.102	1.038
PRESENT ON RATE LEVEL	1.042	0.566	0.080	1.688
DERIVED BY FORMULA	1.017	0.585	0.083	1.684
UNDERLYING PRESENT RATE	1.144	0.621	0.088	1.853
PROPOSED	1.017	0.585	0.083	1.684

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.5936
IND. RATE				2.59	MINIMUM PREMIUM	1,285
MAN. RATE	3.32	2.94	2.76	+ 2.59	PRESENT	1,310

+ PROPOSED

CLASS RUBBER GOODS OR TIRE MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 225

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	8,642	304,969	3.529			0	0	1	1	0	2
2019	10,901	169,757	1.557			0	0	0	1	4	5
2020	12,996	245,965	1.893			0	0	1	1	3	5
2021	15,269	520,249	3.407			0	0	1	0	1	2
2022	14,831	34,227	0.231			0	0	0	0	1	1
TOTAL	62,639	1,275,167	2.036			0	0	3	3	9	15

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	139,513	28,505	0	0	0	87,738	38,482	0	10,731
2019	0	0	0	62,569	61,968	0	0	0	21,157	17,247	6,816
2020	0	0	148,950	21,526	19,326	0	0	31,276	7,733	11,537	5,617
2021	0	0	158,878	0	2,674	0	0	352,456	0	1,393	4,848
2022	0	0	0	0	5,027	0	0	0	0	8,540	20,660
TOTAL	0	0	447,341	112,600	88,995	0	0	471,470	67,372	38,717	48,672

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	196,853	51,794	0	0	0	165,386	61,263	0	10,892
2019	0	0	5,568	103,710	101,322	0	0	1,922	34,239	29,666	7,477
2020	0	0	217,968	39,745	41,423	0	0	64,166	13,755	19,198	7,909
2021	0	0	218,730	10,268	17,579	0	0	459,393	28,098	29,695	6,768
2022	11	0	4,495	2,507	5,505	85	0	5,104	3,015	7,244	24,585
TOTAL	11	0	643,613	208,024	165,829	85	0	695,971	140,370	85,804	57,631

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,339,679	600,027	57,631	
IBNR + FREQUENCY ADJUSTMENT	(183,823)	(72,753)	167	
TOTAL LOSSES	1,155,856	527,274	57,798	
EXPECTED LOSSES	564,675	237,923	30,108	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.845	0.842	0.092	2.779
INDICATED (POST-TEST)	1.768	0.807	0.088	2.663
PRESENT ON RATE LEVEL	0.821	0.346	0.044	1.211
DERIVED BY FORMULA	0.831	0.364	0.046	1.241
UNDERLYING PRESENT RATE	0.901	0.380	0.048	1.329
PROPOSED	0.831	0.364	0.046	1.241

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.9116
IND. RATE				1.91	MINIMUM PREMIUM	1,050
MAN. RATE	2.46	2.12	1.98	+ 1.91	PRESENT	1,045

+ PROPOSED

CLASS OILCLOTH, MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 227

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	12,344	67,432	0.546			0	0	0	1	1	2
2019	6,224	71,841	1.154			0	0	0	1	1	2
2020	5,842	465	0.008			0	0	0	0	0	0
2021	6,442	0	0.000			0	0	0	0	0	0
2022	3,596	176	0.005			0	0	0	0	0	0
TOTAL	34,448	139,914	0.406			0	0	0	2	2	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	39,304	6,933	0	0	0	13,360	3,028	4,807
2019	0	0	0	54,675	5,532	0	0	0	6,563	5,071	0
2020	0	0	0	0	0	0	0	0	0	0	465
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	176
TOTAL	0	0	0	93,979	12,465	0	0	0	19,923	8,099	5,448

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	71,415	12,708	0	0	0	21,269	4,827	4,879
2019	0	0	4,267	89,799	9,875	0	0	595	10,617	8,731	0
2020	0	0	0	0	0	0	0	0	0	0	655
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	209
TOTAL	0	0	4,267	161,215	22,583	0	0	595	31,886	13,558	5,743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,862	229,242	5,743	
IBNR + FREQUENCY ADJUSTMENT	(95,747)	(17,551)	35	
TOTAL LOSSES	0	211,691	5,778	
EXPECTED LOSSES	269,120	50,394	11,221	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.615	0.017	0.631
INDICATED (POST-TEST)	0.000	0.589	0.016	0.605
PRESENT ON RATE LEVEL	0.712	0.133	0.030	0.875
DERIVED BY FORMULA	0.705	0.147	0.029	0.881
UNDERLYING PRESENT RATE	0.781	0.146	0.033	0.960
PROPOSED	0.700	0.146	0.029	0.875

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.3476
IND. RATE				1.35	MINIMUM PREMIUM	855
MAN. RATE	1.75	1.53	1.43	+ 1.35	PRESENT	855

+ PROPOSED

CLASS PAPER OR PULP MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 255

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,875	618	0.016			0	0	0	0	0	0
2019	4,413	0	0.000			0	0	0	0	0	0
2020	5,577	122,794	2.202			0	0	0	1	2	3
2021	9	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	13,874	123,412	0.890			0	0	0	1	2	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	618
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	58,814	20,182	0	0	0	26,525	17,273	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	58,814	20,182	0	0	0	26,525	17,273	618

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	627
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	19,213	96,419	36,298	0	0	10,638	40,506	26,973	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	19,213	96,419	36,298	0	0	10,638	40,506	26,973	627

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,852	200,197	627	
IBNR + FREQUENCY ADJUSTMENT	(30,079)	(22,354)	10	
TOTAL LOSSES	0	177,843	637	
EXPECTED LOSSES	83,152	57,894	7,062	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.282	0.005	1.286
INDICATED (POST-TEST)	0.000	1.228	0.004	1.233
PRESENT ON RATE LEVEL	0.546	0.380	0.046	0.973
DERIVED BY FORMULA	0.546	0.389	0.046	0.981
UNDERLYING PRESENT RATE	0.599	0.417	0.051	1.068
PROPOSED	0.546	0.389	0.046	0.981

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.5107
IND. RATE				1.51	MINIMUM PREMIUM	910
MAN. RATE	2.18	1.80	1.59	+ 1.51	PRESENT	915

+ PROPOSED

CLASS BOX MFG. - PAPER PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 257

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	168	0	0.000			0	0	0	0	0	0
2020	225	0	0.000			0	0	0	0	0	0
2021	240	0	0.000			0	0	0	0	0	0
2022	438	0	0.000			0	0	0	0	0	0
TOTAL	1,071	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,396)	(1,325)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	8,078	4,896	904	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.687	0.417	0.077	1.181
DERIVED BY FORMULA	0.687	0.417	0.077	1.181
UNDERLYING PRESENT RATE	0.754	0.457	0.084	1.296
PROPOSED	0.687	0.417	0.077	1.181

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.8187
IND. RATE				1.82	MINIMUM PREMIUM	1,020
MAN. RATE	2.34	2.05	1.93	+ 1.82	PRESENT	1,030

+ PROPOSED

CLASS PAPER PRODUCTS MFG., N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 259

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	28,439	16,909	0.059			0	0	0	0	2	2
2019	25,450	30,200	0.119			0	0	0	0	0	0
2020	25,264	1,147	0.005			0	0	0	0	0	0
2021	28,361	47,451	0.167			0	0	0	1	0	1
2022	27,480	269,006	0.979			0	0	1	2	0	3
TOTAL	134,994	364,713	0.270			0	0	1	3	2	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	2,442	0	0	0	0	13,067	1,400
2019	0	0	0	0	0	0	0	0	0	0	30,200
2020	0	0	0	0	0	0	0	0	0	0	1,147
2021	0	0	0	28,310	0	0	0	0	17,029	0	2,112
2022	0	0	130,000	52,040	0	0	0	18,920	66,881	0	1,165
TOTAL	0	0	130,000	80,350	2,442	0	0	18,920	83,910	13,067	36,024

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	4,476	0	0	0	0	20,829	1,421
2019	0	0	0	0	0	0	0	0	0	0	33,129
2020	0	0	0	0	0	0	0	0	0	0	1,615
2021	0	0	19,191	34,974	3,091	0	0	8,596	15,384	1,516	2,948
2022	0	5,512	245,936	64,519	21,150	0	3,281	100,764	51,152	11,497	1,386
TOTAL	0	5,512	265,128	99,493	28,717	0	3,281	109,360	66,536	33,842	40,500

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	383,281	228,588	40,500	
IBNR + FREQUENCY ADJUSTMENT	(386,742)	(117,836)	421	
TOTAL LOSSES	0	110,752	40,921	
EXPECTED LOSSES	1,157,279	369,134	86,889	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.082	0.030	0.112
INDICATED (POST-TEST)	0.000	0.079	0.029	0.108
PRESENT ON RATE LEVEL	0.781	0.249	0.059	1.089
DERIVED BY FORMULA	0.765	0.239	0.057	1.061
UNDERLYING PRESENT RATE	0.857	0.273	0.064	1.195
PROPOSED	0.765	0.239	0.057	1.061

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.6344
IND. RATE				1.63	MINIMUM PREMIUM	950
MAN. RATE	2.24	1.94	1.78	+ 1.63	PRESENT	980
				+ PROPOSED		

CLASS CORRUGATED PAPER/PRODUCTS MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 261

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	5,091	83,009	1.631			0	0	0	1	3	4
2022	6,713	41,218	0.614			0	0	0	0	2	2
TOTAL	11,804	124,227	1.052			0	0	0	1	5	6

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	4,743	50,888	0	0	0	8,330	11,172	7,876
2022	0	0	0	0	1,379	0	0	0	0	2,026	37,813
TOTAL	0	0	0	4,743	52,267	0	0	0	8,330	13,198	45,689

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	15,052	12,297	78,356	0	0	5,912	8,715	15,024	10,995
2022	3	0	1,233	688	1,510	20	0	1,211	715	1,719	44,997
TOTAL	3	0	16,285	12,985	79,866	20	0	7,123	9,430	16,742	55,992

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23,431	119,024	55,992	
IBNR + FREQUENCY ADJUSTMENT	(34,000)	(11,066)	77	
TOTAL LOSSES	0	107,957	56,070	
EXPECTED LOSSES	121,818	51,008	7,076	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.915	0.475	1.390
INDICATED (POST-TEST)	0.000	0.876	0.455	1.332
PRESENT ON RATE LEVEL	0.940	0.394	0.055	1.389
DERIVED BY FORMULA	0.940	0.399	0.059	1.397
UNDERLYING PRESENT RATE	1.032	0.432	0.060	1.524
PROPOSED	0.934	0.396	0.058	1.389

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.1391
IND. RATE				2.14	MINIMUM PREMIUM	1,130
MAN. RATE	2.78	2.44	2.27	+ 2.14	PRESENT	1,140

+ PROPOSED

CLASS PAPER COATING/FINISHING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 263

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	776	0	0.000			0	0	0	0	0	0
2019	718	0	0.000			0	0	0	0	0	0
2020	143	0	0.000			0	0	0	0	0	0
2021	123	0	0.000			0	0	0	0	0	0
2022	94	0	0.000			0	0	0	0	0	0
TOTAL	1,854	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,623)	(2,451)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	9,962	6,687	1,276	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.490	0.329	0.063	0.881
DERIVED BY FORMULA	0.490	0.329	0.063	0.881
UNDERLYING PRESENT RATE	0.537	0.361	0.069	0.967
PROPOSED	0.490	0.329	0.063	0.881

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.3570
IND. RATE				1.36	MINIMUM PREMIUM	860
MAN. RATE	1.83	1.57	1.44	+ 1.36	PRESENT	860
				+ PROPOSED		

CLASS STATIONERY PRODUCTS MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 265

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	0	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1)	(1)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	2	2	0	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.487	0.546	0.105	1.138
DERIVED BY FORMULA	0.487	0.546	0.105	1.138
UNDERLYING PRESENT RATE	0.534	0.599	0.115	1.249
PROPOSED	0.487	0.546	0.105	1.138

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	1.7528
IND. RATE				1.75		MINIMUM PREMIUM	995
MAN. RATE	2.32	2.00	1.86	+ 1.75		PRESENT	1,005
				+ PROPOSED			

CLASS PRINTING, N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 281

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	5,048	0	0.000			0	0	0	0	0	0
2019	4,464	27,733	0.621			0	0	0	1	1	2
2020	4,561	546	0.012			0	0	0	0	0	0
2021	5,362	102,125	1.905			0	0	1	0	0	1
2022	5,470	40,563	0.742			0	0	0	1	0	1
TOTAL	24,905	170,967	0.686			0	0	1	2	1	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	22,692	280	0	0	0	1,381	2,665	715
2020	0	0	0	0	0	0	0	0	0	0	546
2021	0	0	94,669	0	0	0	0	7,456	0	0	0
2022	0	0	0	21,332	0	0	0	0	19,231	0	0
TOTAL	0	0	94,669	44,024	280	0	0	7,456	20,612	2,665	1,261

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	1,746	37,236	837	0	0	133	2,257	4,534	784
2020	0	0	0	0	0	0	0	0	0	0	769
2021	0	0	129,962	5,917	8,037	0	0	9,714	591	591	0
2022	0	0	28,916	20,713	3,437	0	0	19,406	14,039	2,685	0
TOTAL	0	0	160,623	63,866	12,311	0	0	29,253	16,887	7,809	1,553

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	189,876	100,873	1,553	
IBNR + FREQUENCY ADJUSTMENT	(62,987)	(34,051)	68	
TOTAL LOSSES	126,889	66,822	1,621	
EXPECTED LOSSES	189,790	107,919	13,306	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.509	0.268	0.007	0.784
INDICATED (POST-TEST)	0.488	0.257	0.006	0.752
PRESENT ON RATE LEVEL	0.694	0.395	0.049	1.138
DERIVED BY FORMULA	0.692	0.392	0.048	1.132
UNDERLYING PRESENT RATE	0.762	0.433	0.053	1.249
PROPOSED	0.692	0.392	0.048	1.132

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.7440
IND. RATE				1.74	MINIMUM PREMIUM	990
MAN. RATE	2.29	2.01	1.86	+ 1.74	PRESENT	1,005
				+ PROPOSED		

CLASS NEWSPAPER PRINTING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 282

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,667	29,417	1.765			0	0	0	1	1	2
2019	1,686	5,643	0.335			0	0	0	0	1	1
2020	4,176	72,383	1.733			0	0	0	1	2	3
2021	7,653	33,460	0.437			0	0	0	0	2	2
2022	7,092	85,210	1.201			0	0	0	1	3	4
TOTAL	22,274	226,113	1.015			0	0	0	3	9	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	14,761	4,885	0	0	0	3,146	3,384	3,241
2019	0	0	0	0	1,452	0	0	0	0	1,155	3,036
2020	0	0	0	51,250	13,672	0	0	0	2,313	4,141	1,007
2021	0	0	0	0	2,010	0	0	0	0	1,470	29,980
2022	0	0	0	5,200	14,201	0	0	0	26,984	38,628	197
TOTAL	0	0	0	71,211	36,220	0	0	0	32,443	48,778	37,461

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	26,821	8,954	0	0	0	5,008	5,394	3,290
2019	0	0	18	25	2,349	0	0	6	17	1,949	3,330
2020	0	0	16,418	83,769	25,037	0	0	1,120	3,691	6,304	1,418
2021	0	0	468	254	3,074	0	0	225	157	1,879	41,852
2022	30	0	19,746	12,131	16,389	382	0	50,314	33,334	36,535	234
TOTAL	30	0	36,649	123,000	55,804	382	0	51,664	42,207	52,062	50,124

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	88,725	273,073	50,124	
IBNR + FREQUENCY ADJUSTMENT	(103,961)	(62,581)	235	
TOTAL LOSSES	0	210,492	50,360	
EXPECTED LOSSES	332,433	224,972	33,308	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.945	0.226	1.171
INDICATED (POST-TEST)	0.000	0.906	0.217	1.122
PRESENT ON RATE LEVEL	1.360	0.920	0.136	2.416
DERIVED BY FORMULA	1.346	0.920	0.138	2.404
UNDERLYING PRESENT RATE	1.492	1.010	0.150	2.652
PROPOSED	1.346	0.920	0.138	2.404

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.7033
IND. RATE				3.70	MINIMUM PREMIUM	1,665
MAN. RATE	4.94	4.25	3.95	+ 3.70	PRESENT	1,710
				+ PROPOSED		

CLASS PRINTING - SHEET-FED PRESS PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 285

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,092	10,046	0.325			0	0	0	0	1	1
2019	2,877	132	0.005			0	0	0	0	0	0
2020	2,907	9,143	0.315			0	0	0	1	0	1
2021	3,093	579	0.019			0	0	0	0	0	0
2022	3,210	9,269	0.289			0	0	0	0	2	2
TOTAL	15,179	29,169	0.192			0	0	0	1	3	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	3,370	0	0	0	0	6,676	0
2019	0	0	0	0	0	0	0	0	0	0	132
2020	0	0	0	321	0	0	0	0	8,389	0	433
2021	0	0	0	0	0	0	0	0	0	0	579
2022	0	0	0	0	4,833	0	0	0	0	4,056	380
TOTAL	0	0	0	321	8,203	0	0	0	8,389	10,732	1,524

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	6,177	0	0	0	0	10,642	0
2019	0	0	0	0	0	0	0	0	0	0	145
2020	0	0	96	519	13	0	0	2,966	12,482	336	610
2021	0	0	0	0	0	0	0	0	0	0	808
2022	10	0	4,321	2,410	5,293	40	0	2,424	1,432	3,441	452
TOTAL	10	0	4,417	2,929	11,482	40	0	5,390	13,914	14,419	2,015

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,857	42,744	2,015	
IBNR + FREQUENCY ADJUSTMENT	(29,265)	(17,452)	30	
TOTAL LOSSES	0	25,292	2,045	
EXPECTED LOSSES	87,931	54,829	6,031	
CREDIBILITY	0.00	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.167	0.013	0.180
INDICATED (POST-TEST)	0.000	0.160	0.013	0.173
PRESENT ON RATE LEVEL	0.528	0.329	0.036	0.893
DERIVED BY FORMULA	0.528	0.327	0.036	0.891
UNDERLYING PRESENT RATE	0.579	0.361	0.040	0.980
PROPOSED	0.528	0.327	0.036	0.891

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.3725
IND. RATE				1.37	MINIMUM PREMIUM	865
MAN. RATE	1.89	1.60	1.46	+ 1.37	PRESENT	865
				+ PROPOSED		

CLASS CARPENTRY SHOP — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 305

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	9,537	43,224	0.453			0	0	0	0	2	2
2019	10,619	246,825	2.324			0	0	1	1	0	2
2020	10,692	17,778	0.166			0	0	0	0	1	1
2021	13,639	112,076	0.822			0	0	0	1	2	3
2022	13,862	108,149	0.780			0	0	0	0	4	4
TOTAL	58,349	528,052	0.905			0	0	1	2	9	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	7,207	0	0	0	0	28,888	7,129
2019	0	0	103,422	27,128	0	0	0	75,863	21,713	0	18,699
2020	0	0	0	0	2,254	0	0	0	0	358	15,166
2021	0	0	0	46,700	5,813	0	0	0	51,614	2,217	5,732
2022	0	0	0	0	18,967	0	0	0	0	72,693	16,489
TOTAL	0	0	103,422	73,828	34,241	0	0	75,863	73,327	104,156	63,215

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	13,210	0	0	0	0	46,047	7,236
2019	0	0	141,776	45,812	2,444	0	0	126,996	37,150	2,301	20,513
2020	0	0	187	144	3,796	0	0	26	22	537	21,354
2021	0	0	33,010	58,429	13,991	0	0	26,394	46,864	7,428	8,002
2022	40	0	16,958	9,459	20,771	720	0	43,441	25,661	61,665	19,622
TOTAL	40	0	191,931	113,843	54,213	720	0	196,857	109,697	117,979	76,726

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	389,547	395,731	76,726	
IBNR + FREQUENCY ADJUSTMENT	(197,325)	(176,519)	375	
TOTAL LOSSES	192,222	219,212	77,101	
EXPECTED LOSSES	603,333	573,931	68,517	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.329	0.376	0.132	0.837
INDICATED (POST-TEST)	0.316	0.360	0.127	0.802
PRESENT ON RATE LEVEL	0.942	0.896	0.107	1.945
DERIVED BY FORMULA	0.936	0.875	0.108	1.918
UNDERLYING PRESENT RATE	1.034	0.984	0.117	2.135
PROPOSED	0.936	0.875	0.108	1.918

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.9552
IND. RATE				2.96	MINIMUM PREMIUM	1,410
MAN. RATE	4.02	3.45	3.18	+ 2.96	PRESENT	1,450

+ PROPOSED

CLASS WOOD TURNED PRODUCTS MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 306

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	42	0	0.000			0	0	0	0	0	0
2022	188	0	0.000			0	0	0	0	0	0
TOTAL	230	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(438)	(426)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	1,745	2,075	272	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.691	0.822	0.108	1.621
DERIVED BY FORMULA	0.691	0.822	0.108	1.621
UNDERLYING PRESENT RATE	0.759	0.902	0.118	1.779
PROPOSED	0.691	0.822	0.108	1.621

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.4972
IND. RATE				2.50	MINIMUM PREMIUM	1,255
MAN. RATE	3.38	2.91	2.65	+ 2.50	PRESENT	1,275

+ PROPOSED

CLASS CABINET WORKS PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 311

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,252	1,184	0.028			0	0	0	0	0	0
2019	4,824	8,451	0.175			0	0	0	1	0	1
2020	4,578	0	0.000			0	0	0	0	0	0
2021	5,753	18,114	0.315			0	0	0	1	1	2
2022	5,764	0	0.000			0	0	0	0	0	0
TOTAL	25,171	27,749	0.110			0	0	0	2	1	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	1,184
2019	0	0	0	1,371	0	0	0	0	3,973	0	3,107
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	534	10,000	0	0	0	2,235	1,994	3,351
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	1,905	10,000	0	0	0	6,208	1,994	7,642

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	1,202
2019	0	0	105	2,249	23	0	0	344	6,383	104	3,408
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	2,688	1,925	15,354	0	0	1,433	2,231	2,748	4,678
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	2,793	4,174	15,377	0	0	1,777	8,614	2,853	9,288

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,571	31,018	9,288	
IBNR + FREQUENCY ADJUSTMENT	(71,983)	(46,207)	99	
TOTAL LOSSES	0	0	9,387	
EXPECTED LOSSES	219,253	149,222	18,531	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.037	0.037
INDICATED (POST-TEST)	0.000	0.000	0.036	0.036
PRESENT ON RATE LEVEL	0.794	0.540	0.067	1.401
DERIVED BY FORMULA	0.786	0.529	0.066	1.381
UNDERLYING PRESENT RATE	0.871	0.593	0.074	1.538
PROPOSED	0.786	0.529	0.066	1.381

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.1281
IND. RATE				2.13	MINIMUM PREMIUM	1,125
MAN. RATE	2.78	2.45	2.29	+ 2.13	PRESENT	1,150

+ PROPOSED

CLASS FURNITURE ASSEMBLY — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 319

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	174	0	0.000			0	0	0	0	0	0
2019	158	0	0.000			0	0	0	0	0	0
2020	115	0	0.000			0	0	0	0	0	0
2021	383	0	0.000			0	0	0	0	0	0
2022	404	0	0.000			0	0	0	0	0	0
TOTAL	1,234	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,172)	(4,033)	21	
TOTAL LOSSES	0	0	21	
EXPECTED LOSSES	10,055	14,377	2,991	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.742	1.062	0.221	2.025
DERIVED BY FORMULA	0.742	1.062	0.221	2.025
UNDERLYING PRESENT RATE	0.815	1.165	0.242	2.222
PROPOSED	0.742	1.062	0.221	2.025

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	3.1192
IND. RATE				3.12		MINIMUM PREMIUM	1,465
MAN. RATE	3.96	3.50	3.31	+ 3.12		PRESENT	1,495
				+ PROPOSED			

CLASS FURNITURE MFG. - WOOD PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 323

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	50	0	0.000			0	0	0	0	0	0
2022	4	0	0.000			0	0	0	0	0	0
TOTAL	54	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(157)	(105)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	470	438	42	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.793	0.739	0.071	1.603
DERIVED BY FORMULA	0.793	0.739	0.071	1.603
UNDERLYING PRESENT RATE	0.870	0.812	0.078	1.759
PROPOSED	0.793	0.739	0.071	1.603

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.4689
IND. RATE				2.47	MINIMUM PREMIUM	1,240
MAN. RATE	3.22	2.79	2.62	+ 2.47	PRESENT	1,265

+ PROPOSED

CLASS FURNITURE UPHOLSTERING, SHOP ONLY — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 327

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	529	0	0.000			0	0	0	0	0	0
2019	296	0	0.000			0	0	0	0	0	0
2020	286	0	0.000			0	0	0	0	0	0
2021	347	0	0.000			0	0	0	0	0	0
2022	502	0	0.000			0	0	0	0	0	0
TOTAL	1,960	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,591)	(4,723)	14	
TOTAL LOSSES	0	0	14	
EXPECTED LOSSES	7,788	14,841	2,506	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.362	0.690	0.116	1.168
DERIVED BY FORMULA	0.362	0.690	0.116	1.168
UNDERLYING PRESENT RATE	0.397	0.757	0.128	1.282
PROPOSED	0.362	0.690	0.116	1.168

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.7999
IND. RATE				1.80	MINIMUM PREMIUM	1,010
MAN. RATE	2.47	2.10	1.91	+ 1.80	PRESENT	1,020

+ PROPOSED

CLASS SMELTING OR GALVANIZING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 402

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,468	5,014	0.342			0	0	0	0	0	0
2019	1,836	2,355	0.128			0	0	0	0	0	0
2020	1,697	1,469	0.087			0	0	0	0	0	0
2021	2,188	151,181	6.910			0	0	0	1	1	2
2022	2,301	0	0.000			0	0	0	0	0	0
TOTAL	9,490	160,019	1.686			0	0	0	1	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	5,014
2019	0	0	0	0	0	0	0	0	0	0	2,355
2020	0	0	0	0	0	0	0	0	0	0	1,469
2021	0	0	0	54,998	214	0	0	0	92,241	1,302	2,426
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	54,998	214	0	0	0	92,241	1,302	11,264

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	5,089
2019	0	0	0	0	0	0	0	0	0	0	2,583
2020	0	0	0	0	0	0	0	0	0	0	2,068
2021	0	0	37,333	67,972	6,333	0	0	46,762	83,469	9,874	3,387
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	37,333	67,972	6,333	0	0	46,762	83,469	9,874	13,128

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	84,095	167,648	13,128	
IBNR + FREQUENCY ADJUSTMENT	(29,526)	(18,979)	37	
TOTAL LOSSES	54,569	148,668	13,165	
EXPECTED LOSSES	90,638	62,015	6,636	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.575	1.567	0.139	2.280
INDICATED (POST-TEST)	0.551	1.501	0.133	2.185
PRESENT ON RATE LEVEL	0.870	0.595	0.064	1.529
DERIVED BY FORMULA	0.870	0.604	0.064	1.539
UNDERLYING PRESENT RATE	0.955	0.653	0.070	1.679
PROPOSED	0.870	0.604	0.064	1.539

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.3709
IND. RATE				2.37	MINIMUM PREMIUM	1,210
MAN. RATE	3.37	2.82	2.50	+ 2.37	PRESENT	1,225

+ PROPOSED

CLASS SMELTING OR GALVANIZING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 402

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,468	5,014	0.342			0	0	0	0	0	0
2019	1,836	2,355	0.128			0	0	0	0	0	0
2020	1,697	1,469	0.087			0	0	0	0	0	0
2021	2,188	151,181	6.910			0	0	0	1	1	2
2022	2,301	0	0.000			0	0	0	0	0	0
TOTAL	9,490	160,019	1.686			0	0	0	1	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	5,014
2019	0	0	0	0	0	0	0	0	0	0	2,355
2020	0	0	0	0	0	0	0	0	0	0	1,469
2021	0	0	0	54,998	214	0	0	0	92,241	1,302	2,426
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	54,998	214	0	0	0	92,241	1,302	11,264

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	5,089
2019	0	0	0	0	0	0	0	0	0	0	2,583
2020	0	0	0	0	0	0	0	0	0	0	2,068
2021	0	0	37,333	67,972	6,333	0	0	46,762	83,469	9,874	3,387
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	37,333	67,972	6,333	0	0	46,762	83,469	9,874	13,128

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	84,095	167,648	13,128	
IBNR + FREQUENCY ADJUSTMENT	(29,526)	(18,979)	37	
TOTAL LOSSES	54,569	148,668	13,165	
EXPECTED LOSSES	90,638	62,015	6,636	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.575	1.567	0.139	2.280
INDICATED (POST-TEST)	0.551	1.501	0.133	2.185
PRESENT ON RATE LEVEL	0.870	0.595	0.064	1.529
DERIVED BY FORMULA	0.870	0.604	0.064	1.539
UNDERLYING PRESENT RATE	0.955	0.653	0.070	1.679
PROPOSED	0.870	0.604	0.064	1.539

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.3709
IND. RATE				2.37	MINIMUM PREMIUM	1,210
MAN. RATE	3.37	2.82	2.50	+ 2.37	PRESENT	1,225

+ PROPOSED

CLASS TUBE MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 407

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	7,251	47,138	0.650			0	0	0	0	1	1
2019	7,545	0	0.000			0	0	0	0	0	0
2020	7,438	0	0.000			0	0	0	0	0	0
2021	2,647	0	0.000			0	0	0	0	0	0
2022	5,978	17,652	0.295			0	0	0	1	1	2
TOTAL	30,859	64,790	0.210			0	0	0	1	2	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	38,269	0	0	0	0	6,382	2,487
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	12,015	640	0	0	0	2,678	214	2,105
TOTAL	0	0	0	12,015	38,909	0	0	0	2,678	6,596	4,592

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	70,147	0	0	0	0	10,173	2,524
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	1	0	16,859	11,986	2,636	2	0	2,830	2,030	555	2,505
TOTAL	1	0	16,859	11,986	72,784	2	0	2,830	2,030	10,728	5,029

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,692	97,528	5,029	
IBNR + FREQUENCY ADJUSTMENT	(83,821)	(74,427)	132	
TOTAL LOSSES	0	23,101	5,161	
EXPECTED LOSSES	248,921	220,512	29,888	
CREDIBILITY	0.01	0.02	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.075	0.017	0.092
INDICATED (POST-TEST)	0.000	0.072	0.016	0.088
PRESENT ON RATE LEVEL	0.735	0.651	0.088	1.474
DERIVED BY FORMULA	0.728	0.639	0.086	1.453
UNDERLYING PRESENT RATE	0.807	0.715	0.097	1.618
PROPOSED	0.728	0.639	0.086	1.453

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.2385
IND. RATE				2.24	MINIMUM PREMIUM	1,165
MAN. RATE	3.09	2.65	2.41	+ 2.24	PRESENT	1,190

+ PROPOSED

CLASS STEEL FABRICATING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 411

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	9,928	277,158	2.792			0	0	0	0	6	6
2019	12,063	365,820	3.033			0	0	1	1	2	4
2020	11,547	218,540	1.893			0	0	0	0	5	5
2021	11,961	199,072	1.664			0	0	1	1	3	5
2022	12,418	148,940	1.199			0	0	0	1	6	7
TOTAL	57,917	1,209,530	2.088			0	0	2	3	22	27

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	141,775	0	0	0	0	88,817	46,566
2019	0	0	201,914	3,000	980	0	0	146,894	1,660	2,971	8,401
2020	0	0	0	0	128,312	0	0	0	0	53,187	37,041
2021	0	0	109,834	8,219	26,345	0	0	30,433	11,129	5,880	7,232
2022	0	0	0	29,033	28,073	0	0	0	22,761	26,194	42,879
TOTAL	0	0	311,748	40,252	325,485	0	0	177,327	35,550	177,049	142,119

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	259,874	0	0	0	0	141,574	47,264
2019	0	0	272,968	7,483	5,513	0	0	242,417	7,102	8,407	9,216
2020	0	0	10,650	8,186	216,116	0	0	3,877	3,202	79,781	52,154
2021	0	0	162,480	20,351	50,520	0	0	46,164	13,093	10,918	10,096
2022	59	0	64,454	42,191	35,420	259	0	38,622	25,862	25,398	51,026
TOTAL	59	0	510,552	78,211	567,442	259	0	331,080	49,259	266,078	169,756

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	841,950	960,991	169,756	
IBNR + FREQUENCY ADJUSTMENT	(263,500)	(153,418)	245	
TOTAL LOSSES	578,450	807,573	170,001	
EXPECTED LOSSES	798,351	487,079	48,342	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.999	1.394	0.294	2.687
INDICATED (POST-TEST)	0.957	1.336	0.281	2.575
PRESENT ON RATE LEVEL	1.256	0.766	0.076	2.098
DERIVED BY FORMULA	1.253	0.789	0.084	2.126
UNDERLYING PRESENT RATE	1.378	0.841	0.083	2.303
PROPOSED	1.253	0.789	0.084	2.126

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.2754
IND. RATE				3.28	MINIMUM PREMIUM	1,520
MAN. RATE	4.45	3.78	3.43	+ 3.28	PRESENT	1,535

+ PROPOSED

CLASS IRON WORKS — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 413

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	11,618	21,417	0.184			0	0	0	1	0	1
2019	10,555	979,837	9.283			0	0	1	1	3	5
2020	8,913	85,603	0.960			0	0	0	1	0	1
2021	7,311	843	0.012			0	0	0	0	0	0
2022	9,312	138,079	1.483			0	0	0	0	5	5
TOTAL	47,709	1,225,779	2.569			0	0	1	3	8	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	6,000	0	0	0	0	955	0	14,462
2019	0	0	563,619	16,281	38,686	0	0	329,232	24,390	1,912	5,717
2020	0	0	0	42,233	0	0	0	0	41,545	0	1,825
2021	0	0	0	0	0	0	0	0	0	0	843
2022	0	0	0	0	62,868	0	0	0	0	69,922	5,289
TOTAL	0	0	563,619	64,514	101,554	0	0	329,232	66,890	71,834	28,136

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	10,902	0	0	0	0	1,520	0	14,679
2019	0	0	537,067	32,364	70,484	0	0	383,948	46,130	9,143	6,272
2020	0	0	12,594	68,312	1,656	0	0	14,690	61,815	1,666	2,570
2021	0	0	0	0	0	0	0	0	0	0	1,177
2022	132	0	56,210	31,352	68,847	692	0	41,785	24,682	59,315	6,294
TOTAL	132	0	605,872	142,931	140,986	692	0	440,423	134,148	70,124	30,991

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,047,119	488,188	30,991	
IBNR + FREQUENCY ADJUSTMENT	(283,727)	(111,840)	175	
TOTAL LOSSES	763,392	376,348	31,166	
EXPECTED LOSSES	841,578	340,257	38,577	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.600	0.789	0.065	2.454
INDICATED (POST-TEST)	1.533	0.756	0.063	2.352
PRESENT ON RATE LEVEL	1.607	0.650	0.074	2.331
DERIVED BY FORMULA	1.606	0.653	0.073	2.333
UNDERLYING PRESENT RATE	1.764	0.713	0.081	2.558
PROPOSED	1.606	0.653	0.073	2.333

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.5936
IND. RATE				3.59	MINIMUM PREMIUM	1,630
MAN. RATE	5.02	4.22	3.81	+ 3.59	PRESENT	1,665

+ PROPOSED

CLASS FABRICATED PLATE WORK PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 415

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,225	0	0.000			0	0	0	0	0	0
2019	1,475	5,000	0.339			0	0	0	1	0	1
2020	1,305	0	0.000			0	0	0	0	0	0
2021	1,198	0	0.000			0	0	0	0	0	0
2022	1,821	0	0.000			0	0	0	0	0	0
TOTAL	7,024	5,000	0.071			0	0	0	1	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	5,000	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	5,000	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	384	8,204	85	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	384	8,204	85	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	384	8,288	0	
IBNR + FREQUENCY ADJUSTMENT	(26,681)	(10,189)	31	
TOTAL LOSSES	0	0	31	
EXPECTED LOSSES	82,058	32,706	5,491	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.064	0.424	0.071	1.560
DERIVED BY FORMULA	1.064	0.420	0.071	1.555
UNDERLYING PRESENT RATE	1.168	0.466	0.078	1.712
PROPOSED	1.064	0.420	0.071	1.555

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.3953
IND. RATE				2.40	MINIMUM PREMIUM	1,220
MAN. RATE	3.08	2.71	2.55	+ 2.40	PRESENT	1,240

+ PROPOSED

CLASS CAR MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 416

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,281	19,935	0.466			0	0	0	0	1	1
2019	3,957	5,846	0.148			0	0	0	0	1	1
2020	3,640	0	0.000			0	0	0	0	0	0
2021	3,561	1,835	0.052			0	0	0	0	0	0
2022	2,329	15,560	0.668			0	0	0	0	1	1
TOTAL	17,768	43,176	0.243			0	0	0	0	3	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	3,142	0	0	0	0	7,238	9,555
2019	0	0	0	0	4,769	0	0	0	0	1,077	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	1,835
2022	0	0	0	0	12,252	0	0	0	0	2,811	497
TOTAL	0	0	0	0	20,163	0	0	0	0	11,126	11,887

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	5,759	0	0	0	0	11,537	9,698
2019	0	0	59	81	7,716	0	0	5	16	1,818	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,562
2022	26	0	10,955	6,110	13,417	28	0	1,680	992	2,385	591
TOTAL	26	0	11,013	6,191	26,893	28	0	1,685	1,008	15,740	12,851

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,752	49,831	12,851	
IBNR + FREQUENCY ADJUSTMENT	(34,625)	(26,015)	15	
TOTAL LOSSES	0	23,816	12,867	
EXPECTED LOSSES	100,586	77,868	4,066	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.134	0.072	0.206
INDICATED (POST-TEST)	0.000	0.128	0.069	0.198
PRESENT ON RATE LEVEL	0.516	0.399	0.021	0.936
DERIVED BY FORMULA	0.516	0.394	0.022	0.931
UNDERLYING PRESENT RATE	0.566	0.438	0.023	1.027
PROPOSED	0.516	0.394	0.022	0.931

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.4349
IND. RATE				1.43	MINIMUM PREMIUM	885
MAN. RATE	1.90	1.66	1.53	+ 1.43	PRESENT	895
				+ PROPOSED		

CLASS TOOL MFG. FORGED — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 433

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	210	0	0.000			0	0	0	0	0	0
2019	305	40,647	13.327			0	0	0	0	1	1
2020	267	0	0.000			0	0	0	0	0	0
2021	255	0	0.000			0	0	0	0	0	0
2022	201	0	0.000			0	0	0	0	0	0
TOTAL	1,238	40,647	3.283			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	6,222	0	0	0	0	34,425	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	6,222	0	0	0	0	34,425	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	77	106	10,067	0	0	176	499	58,103	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	77	106	10,067	0	0	176	499	58,103	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	252	68,775	0	
IBNR + FREQUENCY ADJUSTMENT	(4,168)	(2,573)	4	
TOTAL LOSSES	0	66,202	4	
EXPECTED LOSSES	12,423	7,965	890	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	5.347	0.000	5.348
INDICATED (POST-TEST)	0.000	5.124	0.000	5.125
PRESENT ON RATE LEVEL	0.914	0.586	0.065	1.566
DERIVED BY FORMULA	0.914	0.586	0.065	1.566
UNDERLYING PRESENT RATE	1.003	0.643	0.072	1.719
PROPOSED	0.914	0.586	0.065	1.566

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.4124
IND. RATE				2.41	MINIMUM PREMIUM	1,220
MAN. RATE	3.19	2.77	2.56	+ 2.41	PRESENT	1,245
				+ PROPOSED		

CLASS TOOL MFG., N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 441

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	384	3,525	0.918			0	0	0	0	0	0
2019	421	934	0.222			0	0	0	0	0	0
2020	454	0	0.000			0	0	0	0	0	0
2021	365	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	1,624	4,459	0.275			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	3,525
2019	0	0	0	0	0	0	0	0	0	0	934
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	4,459

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	3,578
2019	0	0	0	0	0	0	0	0	0	0	1,025
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	4,602

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	4,602	
IBNR + FREQUENCY ADJUSTMENT	(1,679)	(1,267)	1	
TOTAL LOSSES	0	0	4,604	
EXPECTED LOSSES	4,681	3,578	682	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.283	0.283
INDICATED (POST-TEST)	0.000	0.000	0.272	0.272
PRESENT ON RATE LEVEL	0.263	0.201	0.038	0.502
DERIVED BY FORMULA	0.263	0.201	0.038	0.502
UNDERLYING PRESENT RATE	0.288	0.220	0.042	0.551
PROPOSED	0.263	0.201	0.038	0.502

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.7727
IND. RATE				0.77	MINIMUM PREMIUM	655
MAN. RATE	1.05	0.89	0.82	+ 0.77	PRESENT	655

+ PROPOSED

CLASS HARDWARE MFG., N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 445

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,578	5,723	0.222			0	0	0	1	0	1
2019	1,772	0	0.000			0	0	0	0	0	0
2020	1,816	0	0.000			0	0	0	0	0	0
2021	1,987	0	0.000			0	0	0	0	0	0
2022	1,386	0	0.000			0	0	0	0	0	0
TOTAL	9,539	5,723	0.060			0	0	0	1	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	5,000	0	0	0	0	193	0	530
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	5,000	0	0	0	0	193	0	530

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	9,085	0	0	0	0	307	0	538
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	9,085	0	0	0	0	307	0	538

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	9,392	538	
IBNR + FREQUENCY ADJUSTMENT	(16,206)	(16,602)	20	
TOTAL LOSSES	0	0	558	
EXPECTED LOSSES	46,974	49,794	5,063	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.006	0.006
INDICATED (POST-TEST)	0.000	0.000	0.006	0.006
PRESENT ON RATE LEVEL	0.449	0.476	0.048	0.973
DERIVED BY FORMULA	0.449	0.471	0.048	0.967
UNDERLYING PRESENT RATE	0.492	0.522	0.053	1.068
PROPOSED	0.449	0.471	0.048	0.967

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	1.4903
IND. RATE				1.49		MINIMUM PREMIUM	905
MAN. RATE	2.00	1.71	1.59	+ 1.49		PRESENT	915
				+ PROPOSED			

CLASS MACHINED PARTS MFG., N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 446

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,209	0	0.000			0	0	0	0	0	0
2019	3,338	27,938	0.837			0	0	0	0	1	1
2020	3,542	0	0.000			0	0	0	0	0	0
2021	3,422	0	0.000			0	0	0	0	0	0
2022	4,040	19,477	0.482			0	0	0	0	1	1
TOTAL	17,551	47,415	0.270			0	0	0	0	2	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	27,010	0	0	0	0	928	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	5,477	0	0	0	0	14,000	0
TOTAL	0	0	0	0	32,487	0	0	0	0	14,928	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	332	459	43,702	0	0	5	13	1,566	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	12	0	4,897	2,731	5,998	139	0	8,366	4,942	11,876	0
TOTAL	12	0	5,229	3,191	49,700	139	0	8,371	4,955	13,442	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,750	71,289	0	
IBNR + FREQUENCY ADJUSTMENT	(21,152)	(13,430)	39	
TOTAL LOSSES	0	57,858	39	
EXPECTED LOSSES	64,240	42,618	7,444	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.330	0.000	0.330
INDICATED (POST-TEST)	0.000	0.316	0.000	0.316
PRESENT ON RATE LEVEL	0.333	0.221	0.039	0.593
DERIVED BY FORMULA	0.333	0.223	0.038	0.594
UNDERLYING PRESENT RATE	0.366	0.243	0.042	0.651
PROPOSED	0.333	0.223	0.038	0.593

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.9141
IND. RATE				0.91	MINIMUM PREMIUM	705
MAN. RATE	1.18	1.04	0.97	+ 0.91	PRESENT	705

+ PROPOSED

CLASS ELECTROPLATING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 449

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	161	0	0.000			0	0	0	0	0	0
2019	159	0	0.000			0	0	0	0	0	0
2020	142	0	0.000			0	0	0	0	0	0
2021	150	0	0.000			0	0	0	0	0	0
2022	173	0	0.000			0	0	0	0	0	0
TOTAL	785	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,629)	(968)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	4,910	3,048	422	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.570	0.354	0.049	0.973
DERIVED BY FORMULA	0.570	0.354	0.049	0.973
UNDERLYING PRESENT RATE	0.625	0.388	0.054	1.068
PROPOSED	0.570	0.354	0.049	0.973

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.4983
IND. RATE				1.50	MINIMUM PREMIUM	910
MAN. RATE	2.03	1.74	1.59	+ 1.50	PRESENT	915

+ PROPOSED

CLASS AUTOMOBILE BODY MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 451

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,121	11,209	1.000			0	0	0	0	1	1
2019	503	0	0.000			0	0	0	0	0	0
2020	450	0	0.000			0	0	0	0	0	0
2021	2,492	19,639	0.788			0	0	0	1	1	2
2022	5,882	13,137	0.223			0	0	0	0	5	5
TOTAL	10,448	43,985	0.421			0	0	0	1	7	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	1,685	0	0	0	0	8,380	1,144
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	1,090	1,923	0	0	0	1,066	12,936	2,624
2022	0	0	0	0	6,238	0	0	0	0	4,330	2,569
TOTAL	0	0	0	1,090	9,846	0	0	0	1,066	25,646	6,337

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	3,089	0	0	0	0	13,358	1,161
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	1,186	1,590	3,060	0	0	2,515	2,341	16,632	3,663
2022	13	0	5,577	3,111	6,831	43	0	2,588	1,528	3,673	3,057
TOTAL	13	0	6,764	4,701	12,980	43	0	5,102	3,869	33,663	7,881

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,922	55,213	7,881	
IBNR + FREQUENCY ADJUSTMENT	(30,454)	(16,906)	99	
TOTAL LOSSES	0	38,308	7,980	
EXPECTED LOSSES	106,080	68,084	9,623	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.367	0.076	0.443
INDICATED (POST-TEST)	0.000	0.351	0.073	0.425
PRESENT ON RATE LEVEL	0.925	0.594	0.084	1.603
DERIVED BY FORMULA	0.925	0.591	0.084	1.600
UNDERLYING PRESENT RATE	1.015	0.652	0.092	1.759
PROPOSED	0.925	0.591	0.084	1.600

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.4650
IND. RATE				2.47	MINIMUM PREMIUM	1,240
MAN. RATE	3.23	2.82	2.62	+ 2.47	PRESENT	1,265

+ PROPOSED

CLASS SHEET METAL PRODUCTS FAB. - SHOP — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 454

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	32,728	823,989	2.518			0	0	1	1	7	9
2019	32,236	601,450	1.866			0	0	2	4	1	7
2020	33,277	115,143	0.346			0	0	0	1	2	3
2021	35,444	540,747	1.526			0	0	1	7	3	11
2022	39,794	332,030	0.834			0	0	0	3	4	7
TOTAL	173,479	2,413,359	1.391			0	0	4	16	17	37

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	367,400	15,253	55,929	0	0	126,835	92,819	110,299	55,454
2019	0	0	335,325	42,344	69	0	0	144,493	42,199	2,357	34,663
2020	0	0	0	41,945	5,618	0	0	0	11,371	29,010	27,199
2021	0	0	115,000	165,060	1,549	0	0	40,500	189,256	6,658	22,724
2022	0	0	0	129,118	30,867	0	0	0	99,804	58,929	13,312
TOTAL	0	0	817,725	393,720	94,032	0	0	311,828	435,449	207,253	153,352

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	518,401	27,715	102,518	0	0	239,084	147,768	175,817	56,286
2019	0	0	456,176	73,700	7,265	0	0	241,969	72,147	8,382	38,025
2020	0	0	12,974	68,204	11,107	0	0	6,136	18,665	43,971	38,296
2021	0	0	270,126	211,299	30,157	0	0	149,317	174,895	28,563	31,723
2022	65	0	202,618	140,767	54,603	583	0	135,928	93,659	63,922	15,841
TOTAL	65	0	1,460,296	521,685	205,651	583	0	772,433	507,134	320,655	180,171

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,233,378	1,555,124	180,171	
IBNR + FREQUENCY ADJUSTMENT	(939,325)	(553,625)	1,789	
TOTAL LOSSES	1,294,053	1,001,500	181,960	
EXPECTED LOSSES	2,848,442	1,761,226	340,469	
CREDIBILITY	0.02	0.08	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.746	0.577	0.105	1.428
INDICATED (POST-TEST)	0.715	0.553	0.101	1.369
PRESENT ON RATE LEVEL	1.496	0.925	0.179	2.600
DERIVED BY FORMULA	1.480	0.895	0.173	2.548
UNDERLYING PRESENT RATE	1.642	1.015	0.196	2.853
PROPOSED	1.480	0.895	0.173	2.548

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.9254
IND. RATE				3.93	MINIMUM PREMIUM	1,745
MAN. RATE	5.31	4.60	4.25	+ 3.93	PRESENT	1,810

+ PROPOSED

CLASS METAL FURNITURE OR FURNISHING MFG — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 456

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	17,751	181,288	1.021			0	0	0	4	1	5
2019	19,369	410,688	2.120			0	0	1	0	0	1
2020	19,782	212,437	1.074			0	0	0	0	3	3
2021	24,820	124,709	0.502			0	0	0	2	3	5
2022	19,040	22,513	0.118			0	0	0	0	1	1
TOTAL	100,762	951,635	0.944			0	0	1	6	8	15

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	86,250	2,120	0	0	0	88,838	775	3,305
2019	0	0	199,502	0	0	0	0	186,132	0	0	25,054
2020	0	0	0	0	137,642	0	0	0	0	62,939	11,856
2021	0	0	0	67,057	2,042	0	0	0	16,844	19,933	18,833
2022	0	0	0	0	1,708	0	0	0	0	9,914	10,891
TOTAL	0	0	199,502	153,307	143,512	0	0	186,132	105,682	93,561	69,939

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	156,716	3,886	0	0	0	141,430	1,235	3,355
2019	0	0	269,467	2,514	3,830	0	0	306,969	5,565	4,244	27,484
2020	0	0	11,424	8,782	231,830	0	0	4,588	3,789	94,409	16,693
2021	0	0	45,933	83,101	10,446	0	0	11,549	17,340	26,981	26,291
2022	4	0	1,527	852	1,870	98	0	5,925	3,500	8,410	12,960
TOTAL	4	0	328,352	251,964	251,863	98	0	329,030	171,624	135,279	86,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	657,484	810,730	86,783	
IBNR + FREQUENCY ADJUSTMENT	(381,992)	(295,351)	875	
TOTAL LOSSES	275,492	515,379	87,659	
EXPECTED LOSSES	1,145,776	937,177	183,376	
CREDIBILITY	0.01	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.273	0.511	0.087	0.872
INDICATED (POST-TEST)	0.262	0.490	0.083	0.836
PRESENT ON RATE LEVEL	1.036	0.847	0.166	2.049
DERIVED BY FORMULA	1.028	0.830	0.161	2.019
UNDERLYING PRESENT RATE	1.137	0.930	0.182	2.249
PROPOSED	1.028	0.830	0.161	2.019

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.1098
IND. RATE				3.11	MINIMUM PREMIUM	1,465
MAN. RATE	4.19	3.63	3.35	+ 3.11	PRESENT	1,505
				+ PROPOSED		

CLASS WIRE GOODS MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 457

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,292	0	0.000			0	0	0	0	0	0
2019	1,930	0	0.000			0	0	0	0	0	0
2020	2,086	50,755	2.433			0	0	0	0	2	2
2021	2,035	2,004	0.098			0	0	0	0	0	0
2022	1,838	1,495	0.081			0	0	0	0	0	0
TOTAL	10,181	54,254	0.533			0	0	0	0	2	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	25,456	0	0	0	0	21,442	3,857
2021	0	0	0	0	0	0	0	0	0	0	2,004
2022	0	0	0	0	0	0	0	0	0	0	1,495
TOTAL	0	0	0	0	25,456	0	0	0	0	21,442	7,356

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	2,113	1,624	42,876	0	0	1,563	1,291	32,163	5,431
2021	0	0	0	0	0	0	0	0	0	0	2,798
2022	0	0	0	0	0	0	0	0	0	0	1,779
TOTAL	0	0	2,113	1,624	42,876	0	0	1,563	1,291	32,163	10,007

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,676	77,953	10,007	
IBNR + FREQUENCY ADJUSTMENT	(36,623)	(14,421)	20	
TOTAL LOSSES	0	63,532	10,028	
EXPECTED LOSSES	108,393	44,261	4,563	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.624	0.098	0.723
INDICATED (POST-TEST)	0.000	0.598	0.094	0.692
PRESENT ON RATE LEVEL	0.970	0.396	0.041	1.407
DERIVED BY FORMULA	0.970	0.398	0.041	1.409
UNDERLYING PRESENT RATE	1.065	0.435	0.045	1.544
PROPOSED	0.968	0.397	0.041	1.407

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.1674
IND. RATE				2.17	MINIMUM PREMIUM	1,140
MAN. RATE	2.98	2.54	2.30	+ 2.17	PRESENT	1,150

+ PROPOSED

CLASS JEWELRY MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 458

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	476	0	0.000			0	0	0	0	0	0
2019	501	369	0.074			0	0	0	0	0	0
2020	432	0	0.000			0	0	0	0	0	0
2021	425	0	0.000			0	0	0	0	0	0
2022	436	0	0.000			0	0	0	0	0	0
TOTAL	2,270	369	0.016			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	369
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	369

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	405
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	405

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	405	
IBNR + FREQUENCY ADJUSTMENT	(3,402)	(2,193)	2	
TOTAL LOSSES	0	0	407	
EXPECTED LOSSES	10,151	6,789	434	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.018	0.018
INDICATED (POST-TEST)	0.000	0.000	0.017	0.017
PRESENT ON RATE LEVEL	0.407	0.273	0.017	0.697
DERIVED BY FORMULA	0.407	0.273	0.017	0.697
UNDERLYING PRESENT RATE	0.447	0.299	0.019	0.765
PROPOSED	0.407	0.273	0.017	0.697

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.0743
IND. RATE				1.07	MINIMUM PREMIUM	760
MAN. RATE	1.54	1.29	1.14	+ 1.07	PRESENT	760

+ PROPOSED

CLASS EYELET, MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 459

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,496	0	0.000			0	0	0	0	0	0
2019	1,528	13,727	0.898			0	0	0	0	2	2
2020	1,455	1,300	0.089			0	0	0	0	0	0
2021	1,913	7,340	0.384			0	0	0	0	1	1
2022	1,752	0	0.000			0	0	0	0	0	0
TOTAL	8,144	22,367	0.275			0	0	0	0	3	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	1,725	0	0	0	0	11,516	486
2020	0	0	0	0	0	0	0	0	0	0	1,300
2021	0	0	0	0	96	0	0	0	0	6,736	508
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	1,821	0	0	0	0	18,252	2,294

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	21	29	2,791	0	0	59	167	19,437	533
2020	0	0	0	0	0	0	0	0	0	0	1,830
2021	0	0	22	12	147	0	0	1,029	717	8,611	709
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	44	41	2,938	0	0	1,088	884	28,048	3,073

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,132	31,912	3,073	
IBNR + FREQUENCY ADJUSTMENT	(5,459)	(4,434)	11	
TOTAL LOSSES	0	27,478	3,083	
EXPECTED LOSSES	16,497	14,201	2,110	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.337	0.038	0.375
INDICATED (POST-TEST)	0.000	0.323	0.036	0.360
PRESENT ON RATE LEVEL	0.185	0.159	0.024	0.367
DERIVED BY FORMULA	0.185	0.161	0.024	0.369
UNDERLYING PRESENT RATE	0.203	0.174	0.026	0.403
PROPOSED	0.184	0.160	0.024	0.367

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.5654
IND. RATE				0.57	MINIMUM PREMIUM	585
MAN. RATE	0.79	0.66	0.60	+ 0.57	PRESENT	580

+ PROPOSED

CLASS MACHINE SHOP PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 461

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	24,563	567,648	2.311			0	0	1	2	6	9
2019	28,652	75,642	0.264			0	0	0	0	8	8
2020	24,354	163,854	0.673			0	0	0	1	2	3
2021	21,643	237,744	1.098			0	0	0	2	4	6
2022	22,854	170,598	0.746			0	0	0	0	8	8
TOTAL	122,066	1,215,486	0.996			0	0	1	5	28	34

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	116,742	75,190	9,189	0	0	198,732	65,846	33,702	68,247
2019	0	0	0	0	15,968	0	0	0	0	52,468	7,206
2020	0	0	0	46,750	33,310	0	0	0	46,334	32,234	5,226
2021	0	0	0	142,462	8,064	0	0	0	66,292	12,094	8,832
2022	0	0	0	0	113,155	0	0	0	0	48,104	9,339
TOTAL	0	0	116,742	264,402	179,686	0	0	198,732	178,472	178,602	98,850

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	164,723	136,620	16,843	0	0	374,610	104,827	53,721	69,271
2019	0	0	196	271	25,836	0	0	268	761	88,555	7,905
2020	0	0	16,706	77,743	57,937	0	0	18,734	70,881	50,209	7,358
2021	0	0	98,451	177,018	27,892	0	0	35,312	61,176	21,361	12,329
2022	238	0	101,172	56,430	123,916	476	0	28,747	16,981	40,807	11,113
TOTAL	238	0	381,248	448,083	252,424	476	0	457,670	254,625	254,653	107,977

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	839,631	1,209,785	107,977	
IBNR + FREQUENCY ADJUSTMENT	(446,284)	(246,348)	550	
TOTAL LOSSES	393,347	963,437	108,527	
EXPECTED LOSSES	1,332,305	759,721	120,762	
CREDIBILITY	0.02	0.06	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.322	0.789	0.089	1.200
INDICATED (POST-TEST)	0.309	0.756	0.085	1.150
PRESENT ON RATE LEVEL	0.994	0.567	0.090	1.652
DERIVED BY FORMULA	0.981	0.578	0.090	1.649
UNDERLYING PRESENT RATE	1.091	0.622	0.099	1.813
PROPOSED	0.981	0.578	0.090	1.649

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.5402
IND. RATE				2.54	MINIMUM PREMIUM	1,265
MAN. RATE	3.30	2.88	2.70	+ 2.54	PRESENT	1,290

+ PROPOSED

CLASS AUTOMOBILE MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 463

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	3	0	0.000			0	0	0	0	0	0
TOTAL	3	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3)	(4)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	15	19	3	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.453	0.575	0.085	1.113
DERIVED BY FORMULA	0.453	0.575	0.085	1.113
UNDERLYING PRESENT RATE	0.498	0.631	0.093	1.222
PROPOSED	0.453	0.575	0.085	1.113

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.7151
IND. RATE				1.72	MINIMUM PREMIUM	985
MAN. RATE	2.43	2.02	1.82	+ 1.72	PRESENT	990

+ PROPOSED

CLASS MACHINERY MFG., N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 464

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	126	197	0.156			0	0	0	0	0	0
2019	862	0	0.000			0	0	0	0	0	0
2020	459	372,518	81.159			0	0	1	0	1	2
2021	125	0	0.000			0	0	0	0	0	0
2022	96	0	0.000			0	0	0	0	0	0
TOTAL	1,668	372,715	22.345			0	0	1	0	1	2

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	197
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	201,146	0	5,917	0	0	165,455	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	201,146	0	5,917	0	0	165,455	0	0	197

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	200
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	284,006	5,366	20,808	0	0	320,536	8,223	8,372	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	284,006	5,366	20,808	0	0	320,536	8,223	8,372	200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	604,542	42,769	200	
IBNR + FREQUENCY ADJUSTMENT	(5,207)	(2,519)	4	
TOTAL LOSSES	599,335	40,250	204	
EXPECTED LOSSES	15,390	7,331	1,468	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	35.931	2.413	0.012	38.357
INDICATED (POST-TEST)	34.433	2.312	0.012	36.757
PRESENT ON RATE LEVEL	0.841	0.400	0.080	1.321
DERIVED BY FORMULA	0.841	0.400	0.080	1.321
UNDERLYING PRESENT RATE	0.923	0.440	0.088	1.450
PROPOSED	0.841	0.400	0.080	1.321

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.0355
IND. RATE				2.04	MINIMUM PREMIUM	1,095
MAN. RATE	2.66	2.32	2.16	+ 2.04	PRESENT	1,105

+ PROPOSED

CLASS CONVEYOR MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 465

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	405	0	0.000			0	0	0	0	0	0
2019	398	0	0.000			0	0	0	0	0	0
2020	377	0	0.000			0	0	0	0	0	0
2021	181	0	0.000			0	0	0	0	0	0
2022	98	0	0.000			0	0	0	0	0	0
TOTAL	1,459	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(4,885)	(2,629)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	13,807	7,371	1,352	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.862	0.460	0.084	1.407
DERIVED BY FORMULA	0.862	0.460	0.084	1.407
UNDERLYING PRESENT RATE	0.946	0.505	0.093	1.544
PROPOSED	0.862	0.460	0.084	1.407

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.1674
IND. RATE				2.17	MINIMUM PREMIUM	1,140
MAN. RATE	2.96	2.53	2.30	+ 2.17	PRESENT	1,150

+ PROPOSED

CLASS PRINTED CIRCUIT BOARD ASSEMBLY PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 471

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	805	0	0.000			0	0	0	0	0	0
2019	780	0	0.000			0	0	0	0	0	0
2020	528	0	0.000			0	0	0	0	0	0
2021	606	2,423	0.400			0	0	0	0	0	0
2022	625	0	0.000			0	0	0	0	0	0
TOTAL	3,344	2,423	0.072			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,423
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,423

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	3,383
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,383

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,383	
IBNR + FREQUENCY ADJUSTMENT	(4,150)	(2,021)	7	
TOTAL LOSSES	0	0	3,389	
EXPECTED LOSSES	12,292	6,215	1,475	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.101	0.101
INDICATED (POST-TEST)	0.000	0.000	0.097	0.097
PRESENT ON RATE LEVEL	0.335	0.169	0.040	0.544
DERIVED BY FORMULA	0.335	0.168	0.041	0.543
UNDERLYING PRESENT RATE	0.368	0.186	0.044	0.598
PROPOSED	0.335	0.168	0.041	0.543

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.8370
IND. RATE				0.84	MINIMUM PREMIUM	680
MAN. RATE	1.12	0.97	0.89	+ 0.84	PRESENT	675
				+ PROPOSED		

CLASS ELECTRONIC COMPONENT MFG., N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 472

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,036	0	0.000			0	0	0	0	0	0
2019	1,064	0	0.000			0	0	0	0	0	0
2020	1,161	0	0.000			0	0	0	0	0	0
2021	1,101	0	0.000			0	0	0	0	0	0
2022	878	75,246	8.570			0	0	0	0	1	1
TOTAL	5,240	75,246	1.436			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	51,746	0	0	0	0	23,500	0
TOTAL	0	0	0	0	51,746	0	0	0	0	23,500	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	109	0	46,266	25,806	56,667	233	0	14,044	8,296	19,935	0
TOTAL	109	0	46,266	25,806	56,667	233	0	14,044	8,296	19,935	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	60,651	110,703	0	
IBNR + FREQUENCY ADJUSTMENT	(4,044)	(2,231)	7	
TOTAL LOSSES	56,607	108,472	7	
EXPECTED LOSSES	11,986	6,864	1,554	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.080	2.070	0.000	3.151
INDICATED (POST-TEST)	1.035	1.984	0.000	3.019
PRESENT ON RATE LEVEL	0.208	0.119	0.027	0.355
DERIVED BY FORMULA	0.208	0.138	0.027	0.373
UNDERLYING PRESENT RATE	0.229	0.131	0.030	0.389
PROPOSED	0.208	0.138	0.027	0.373

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.5749
IND. RATE				0.57	MINIMUM PREMIUM	585
MAN. RATE	0.85	0.68	0.58	+ 0.57	PRESENT	575

+ PROPOSED

CLASS ELECTRICAL APPARATUS MFG., N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 473

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	10,502	204,816	1.950			0	0	1	1	1	3
2019	9,698	36,466	0.376			0	0	0	1	0	1
2020	11,429	40,172	0.351			0	0	0	0	1	1
2021	12,380	68,717	0.555			0	0	0	0	1	1
2022	13,559	643	0.005			0	0	0	0	0	0
TOTAL	57,568	350,814	0.609			0	0	1	2	3	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	108,415	7,846	1,633	0	0	50,570	11,746	22,382	2,224
2019	0	0	0	15,840	0	0	0	0	17,636	0	2,990
2020	0	0	0	0	40,000	0	0	0	0	0	172
2021	0	0	0	0	17,793	0	0	0	0	41,500	9,424
2022	0	0	0	0	0	0	0	0	0	0	643
TOTAL	0	0	108,415	23,686	59,426	0	0	50,570	29,382	63,882	15,453

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	152,974	14,256	2,993	0	0	95,324	18,700	35,677	2,257
2019	0	0	1,217	25,989	268	0	0	1,529	28,332	464	3,280
2020	0	0	3,320	2,552	67,372	0	0	0	0	0	242
2021	0	0	4,139	2,251	27,216	0	0	6,341	4,420	53,054	13,156
2022	0	0	0	0	0	0	0	0	0	0	765
TOTAL	0	0	161,649	45,048	97,849	0	0	103,195	51,452	89,194	19,701

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	264,843	283,543	19,701	
IBNR + FREQUENCY ADJUSTMENT	(122,858)	(72,553)	171	
TOTAL LOSSES	141,985	210,990	19,872	
EXPECTED LOSSES	373,619	232,288	31,837	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.247	0.367	0.035	0.648
INDICATED (POST-TEST)	0.236	0.351	0.033	0.621
PRESENT ON RATE LEVEL	0.591	0.368	0.050	1.009
DERIVED BY FORMULA	0.588	0.367	0.050	1.004
UNDERLYING PRESENT RATE	0.649	0.404	0.055	1.108
PROPOSED	0.588	0.367	0.050	1.004

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.5473
IND. RATE				1.55	MINIMUM PREMIUM	925
MAN. RATE	2.06	1.76	1.65	+ 1.55	PRESENT	935
				+ PROPOSED		

CLASS ELECTRIC POWER EQUIPMENT MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 474

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	7,532	0	0.000			0	0	0	0	0	0
2019	13,662	192,118	1.406			0	0	1	0	0	1
2020	13,644	2,401	0.018			0	0	0	0	1	1
2021	20,146	85,285	0.423			0	0	0	1	4	5
2022	34,142	526,113	1.541			0	0	0	1	17	18
TOTAL	89,126	805,917	0.904			0	0	1	2	22	25

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	131,360	0	0	0	0	60,758	0	0	0
2020	0	0	0	0	561	0	0	0	0	351	1,489
2021	0	0	0	24,090	11,579	0	0	0	2,224	27,545	19,847
2022	0	0	0	64,058	145,644	0	0	0	41,966	256,398	18,047
TOTAL	0	0	131,360	88,148	157,784	0	0	60,758	44,190	284,294	39,383

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	177,428	1,655	2,522	0	0	100,202	1,817	1,385	0
2020	0	0	47	36	945	0	0	26	21	527	2,097
2021	0	0	19,024	31,226	20,342	0	0	5,332	4,943	35,411	27,706
2022	306	0	217,051	134,833	169,814	2,538	0	195,571	121,144	223,361	21,476
TOTAL	306	0	413,549	167,749	193,623	2,538	0	301,131	127,924	260,684	51,279

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	717,524	749,981	51,279	
IBNR + FREQUENCY ADJUSTMENT	(185,041)	(76,207)	323	
TOTAL LOSSES	532,483	673,774	51,601	
EXPECTED LOSSES	606,224	273,432	41,868	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.597	0.756	0.058	1.411
INDICATED (POST-TEST)	0.573	0.724	0.055	1.352
PRESENT ON RATE LEVEL	0.620	0.280	0.043	0.942
DERIVED BY FORMULA	0.619	0.302	0.043	0.964
UNDERLYING PRESENT RATE	0.680	0.307	0.047	1.034
PROPOSED	0.619	0.302	0.043	0.964

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.4857
IND. RATE				1.49	MINIMUM PREMIUM	905
MAN. RATE	1.83	1.62	1.54	+ 1.49	PRESENT	900
				+ PROPOSED		

CLASS BATTERY MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 475

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	23,794	4,066	0.017			0	0	0	0	1	1
2019	37,056	240,091	0.648			0	0	0	0	4	4
2020	21,029	137,998	0.656			0	0	0	0	4	4
2021	22,617	387,278	1.712			0	0	0	0	8	8
2022	26,059	380,288	1.459			0	0	2	1	2	5
TOTAL	130,555	1,149,721	0.881			0	0	2	1	19	22

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	1,121	0	0	0	0	1,216	1,729
2019	0	0	0	0	155,430	0	0	0	0	68,645	16,016
2020	0	0	0	0	104,998	0	0	0	0	26,066	6,934
2021	0	0	0	0	234,163	0	0	0	0	118,592	34,523
2022	0	0	191,734	8,188	63,408	0	0	76,249	2,832	37,877	0
TOTAL	0	0	191,734	8,188	559,120	0	0	76,249	2,832	252,396	59,202

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	2,055	0	0	0	0	1,938	1,755
2019	0	0	1,912	2,642	251,486	0	0	350	995	115,859	17,570
2020	0	0	8,715	6,699	176,848	0	0	1,900	1,569	39,099	9,763
2021	0	0	54,466	29,622	358,176	0	0	18,121	12,630	151,608	48,194
2022	133	8,130	326,479	60,203	89,585	375	13,222	159,592	24,824	41,234	0
TOTAL	133	8,130	391,572	99,165	878,150	375	13,222	179,963	40,019	349,738	77,282

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	593,395	1,367,073	77,282	
IBNR + FREQUENCY ADJUSTMENT	(418,338)	(124,407)	353	
TOTAL LOSSES	175,057	1,242,666	77,635	
EXPECTED LOSSES	1,261,628	390,390	74,778	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.134	0.952	0.059	1.145
INDICATED (POST-TEST)	0.128	0.912	0.057	1.098
PRESENT ON RATE LEVEL	0.880	0.272	0.052	1.205
DERIVED BY FORMULA	0.865	0.311	0.053	1.229
UNDERLYING PRESENT RATE	0.966	0.299	0.057	1.323
PROPOSED	0.849	0.305	0.052	1.205

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.8564
IND. RATE				1.86	MINIMUM PREMIUM	1,030
MAN. RATE	2.37	2.09	1.97	+ 1.86	PRESENT	1,040
				+ PROPOSED		

CLASS INDUSTRIAL CONTROL SYSTEMS MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 476

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	883	1,577	0.179			0	0	0	0	1	1
2019	1,194	718	0.060			0	0	0	0	0	0
2020	1,256	0	0.000			0	0	0	0	0	0
2021	1,216	0	0.000			0	0	0	0	0	0
2022	1,046	0	0.000			0	0	0	0	0	0
TOTAL	5,595	2,295	0.041			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	373	0	0	0	0	1,204	0
2019	0	0	0	0	0	0	0	0	0	0	718
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	373	0	0	0	0	1,204	718

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	684	0	0	0	0	1,919	0
2019	0	0	0	0	0	0	0	0	0	0	788
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	684	0	0	0	0	1,919	788

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	2,603	788	
IBNR + FREQUENCY ADJUSTMENT	(7,453)	(3,539)	10	
TOTAL LOSSES	0	0	798	
EXPECTED LOSSES	22,432	11,131	2,124	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.014	0.014
INDICATED (POST-TEST)	0.000	0.000	0.014	0.014
PRESENT ON RATE LEVEL	0.365	0.181	0.035	0.581
DERIVED BY FORMULA	0.365	0.179	0.034	0.579
UNDERLYING PRESENT RATE	0.401	0.199	0.038	0.638
PROPOSED	0.365	0.179	0.034	0.579

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.8921
IND. RATE				0.89	MINIMUM PREMIUM	695
MAN. RATE	1.14	1.01	0.95	+ 0.89	PRESENT	695
				+ PROPOSED		

CLASS ELECTRIC MOTOR MFG. OR REPAIR — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 477

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	523	2,556	0.489			0	0	0	0	0	0
2019	450	854	0.190			0	0	0	0	0	0
2020	448	331	0.074			0	0	0	0	0	0
2021	432	0	0.000			0	0	0	0	0	0
2022	735	0	0.000			0	0	0	0	0	0
TOTAL	2,588	3,741	0.145			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	2,556
2019	0	0	0	0	0	0	0	0	0	0	854
2020	0	0	0	0	0	0	0	0	0	0	331
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,741

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	2,594
2019	0	0	0	0	0	0	0	0	0	0	937
2020	0	0	0	0	0	0	0	0	0	0	466
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,997

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,997	
IBNR + FREQUENCY ADJUSTMENT	(4,052)	(2,696)	7	
TOTAL LOSSES	0	0	4,005	
EXPECTED LOSSES	12,483	8,687	1,245	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.155	0.155
INDICATED (POST-TEST)	0.000	0.000	0.148	0.148
PRESENT ON RATE LEVEL	0.439	0.306	0.044	0.789
DERIVED BY FORMULA	0.439	0.306	0.044	0.789
UNDERLYING PRESENT RATE	0.482	0.336	0.048	0.866
PROPOSED	0.439	0.306	0.044	0.789

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.2156
IND. RATE				1.22	MINIMUM PREMIUM	810
MAN. RATE	1.66	1.42	1.29	+ 1.22	PRESENT	810
				+ PROPOSED		

CLASS OFFICE MACHINE MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 483

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	360	0	0.000			0	0	0	0	0	0
2019	364	0	0.000			0	0	0	0	0	0
2020	441	0	0.000			0	0	0	0	0	0
2021	807	0	0.000			0	0	0	0	0	0
2022	322	0	0.000			0	0	0	0	0	0
TOTAL	2,294	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,490)	(2,409)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSSES	7,372	7,766	1,188	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.293	0.308	0.047	0.648
DERIVED BY FORMULA	0.293	0.308	0.047	0.648
UNDERLYING PRESENT RATE	0.321	0.339	0.052	0.712
PROPOSED	0.293	0.308	0.047	0.648

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.9989
IND. RATE				1.00	MINIMUM PREMIUM	735
MAN. RATE	1.38	1.17	1.06	+ 1.00	PRESENT	735

+ PROPOSED

CLASS COMMUNICATIONS EQUIPMENT MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 485

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	924	0	0.000			0	0	0	0	0	0
2019	974	0	0.000			0	0	0	0	0	0
2020	1,325	0	0.000			0	0	0	0	0	0
2021	946	0	0.000			0	0	0	0	0	0
2022	1,379	670	0.049			0	0	0	0	0	0
TOTAL	5,548	670	0.012			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	670
TOTAL	0	0	0	0	0	0	0	0	0	0	670

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	797
TOTAL	0	0	0	0	0	0	0	0	0	0	797

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	797	
IBNR + FREQUENCY ADJUSTMENT	(6,732)	(2,968)	9	
TOTAL LOSSES	0	0	806	
EXPECTED LOSSES	20,628	9,407	1,627	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.015	0.015
INDICATED (POST-TEST)	0.000	0.000	0.014	0.014
PRESENT ON RATE LEVEL	0.339	0.154	0.027	0.520
DERIVED BY FORMULA	0.339	0.153	0.027	0.518
UNDERLYING PRESENT RATE	0.372	0.170	0.029	0.571
PROPOSED	0.339	0.153	0.027	0.518

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.7984
IND. RATE				0.80	MINIMUM PREMIUM	665
MAN. RATE	1.06	0.92	0.85	+ 0.80	PRESENT	665

+ PROPOSED

CLASS LIGHT BULB / ELECTRONIC TUBE MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 486

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	45	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	46	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(77)	(53)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	186	124	27	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.368	0.245	0.053	0.667
DERIVED BY FORMULA	0.368	0.245	0.053	0.667
UNDERLYING PRESENT RATE	0.404	0.269	0.059	0.732
PROPOSED	0.368	0.245	0.053	0.667

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.0272
IND. RATE				1.03	MINIMUM PREMIUM	745
MAN. RATE	1.28	1.15	1.09	+ 1.03	PRESENT	745

+ PROPOSED

CLASS SURGICAL/OPTICAL INSTRUMENT MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 487

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,399	0	0.000			0	0	0	0	0	0
2019	3,226	0	0.000			0	0	0	0	0	0
2020	3,971	0	0.000			0	0	0	0	0	0
2021	3,339	0	0.000			0	0	0	0	0	0
2022	4,254	0	0.000			0	0	0	0	0	0
TOTAL	17,189	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(20,221)	(8,071)	22	
TOTAL LOSSES	0	0	22	
EXPECTED LOSSES	62,327	26,003	3,996	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.330	0.138	0.021	0.489
DERIVED BY FORMULA	0.330	0.135	0.021	0.486
UNDERLYING PRESENT RATE	0.363	0.151	0.023	0.537
PROPOSED	0.330	0.135	0.021	0.486

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.7490
IND. RATE				0.75	MINIMUM PREMIUM	650
MAN. RATE	0.94	0.84	0.80	+ 0.75	PRESENT	645

+ PROPOSED

CLASS ELECTRONIC INSTRUMENT MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 488

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	23,798	8,276	0.035			0	0	0	0	1	1
2019	22,345	13,674	0.061			0	0	0	0	1	1
2020	20,570	54,099	0.263			0	0	0	0	4	4
2021	36,112	72,108	0.200			0	0	0	0	2	2
2022	26,385	24,578	0.093			0	0	0	0	1	1
TOTAL	129,210	172,735	0.134			0	0	0	0	9	9

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	1,960	0	0	0	0	3,469	2,847
2019	0	0	0	0	251	0	0	0	0	164	13,259
2020	0	0	0	0	9,955	0	0	0	0	38,581	5,563
2021	0	0	0	0	23,200	0	0	0	0	37,165	11,743
2022	0	0	0	0	7,102	0	0	0	0	15,570	1,906
TOTAL	0	0	0	0	42,468	0	0	0	0	94,949	35,318

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	3,593	0	0	0	0	5,530	2,890
2019	0	0	3	4	406	0	0	1	2	277	14,545
2020	0	0	826	635	16,767	0	0	2,813	2,323	57,872	7,833
2021	0	0	5,396	2,935	35,487	0	0	5,679	3,958	47,512	16,393
2022	15	0	6,350	3,542	7,777	154	0	9,305	5,496	13,208	2,268
TOTAL	15	0	12,576	7,116	64,030	154	0	17,797	11,779	124,398	43,929

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	30,541	207,323	43,929	
IBNR + FREQUENCY ADJUSTMENT	(134,535)	(67,501)	267	
TOTAL LOSSES	0	139,822	44,196	
EXPECTED LOSSES	404,922	218,774	52,966	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.108	0.034	0.142
INDICATED (POST-TEST)	0.000	0.104	0.033	0.136
PRESENT ON RATE LEVEL	0.286	0.154	0.037	0.477
DERIVED BY FORMULA	0.280	0.151	0.037	0.468
UNDERLYING PRESENT RATE	0.313	0.169	0.041	0.524
PROPOSED	0.280	0.151	0.037	0.468

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.7211
IND. RATE				0.72	MINIMUM PREMIUM	640
MAN. RATE	0.91	0.83	0.78	+ 0.72	PRESENT	640
				+ PROPOSED		

CLASS DENTAL LABORATORY — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 489

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,457	0	0.000			0	0	0	0	0	0
2019	1,820	0	0.000			0	0	0	0	0	0
2020	1,939	274	0.014			0	0	0	0	0	0
2021	1,384	0	0.000			0	0	0	0	0	0
2022	1,172	0	0.000			0	0	0	0	0	0
TOTAL	8,772	274	0.003			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	274
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	274

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	386
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	386

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	386	
IBNR + FREQUENCY ADJUSTMENT	(9,857)	(6,267)	6	
TOTAL LOSSES	0	0	392	
EXPECTED LOSSES	28,410	18,301	1,583	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.004	0.004
INDICATED (POST-TEST)	0.000	0.000	0.004	0.004
PRESENT ON RATE LEVEL	0.295	0.190	0.016	0.502
DERIVED BY FORMULA	0.295	0.188	0.016	0.500
UNDERLYING PRESENT RATE	0.324	0.209	0.018	0.551
PROPOSED	0.295	0.188	0.016	0.500

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.7696
IND. RATE				0.77	MINIMUM PREMIUM	655
MAN. RATE	1.07	0.90	0.82	+ 0.77	PRESENT	655

+ PROPOSED

CLASS CEMENT MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 501

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,106	0	0.000			0	0	0	0	0	0
2019	1,068	0	0.000			0	0	0	0	0	0
2020	905	0	0.000			0	0	0	0	0	0
2021	1,154	0	0.000			0	0	0	0	0	0
2022	2,383	0	0.000			0	0	0	0	0	0
TOTAL	6,616	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(23,680)	(15,322)	33	
TOTAL LOSSES	0	0	33	
EXPECTED LOSSES	75,532	52,193	4,647	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.040	0.719	0.064	1.823
DERIVED BY FORMULA	1.040	0.712	0.063	1.815
UNDERLYING PRESENT RATE	1.142	0.789	0.070	2.001
PROPOSED	1.040	0.712	0.063	1.815

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.7961
IND. RATE				2.80	MINIMUM PREMIUM	1,355
MAN. RATE	3.66	3.21	2.98	+ 2.80	PRESENT	1,385
				+ PROPOSED		

CLASS POWDER METAL PRODUCTS MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 506

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,718	4,078	0.150			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	5,266	16,836	0.320			0	0	0	1	0	1
2021	6,712	2,045	0.030			0	0	0	0	0	0
2022	6,532	4,535	0.069			0	0	0	0	0	0
TOTAL	21,228	27,494	0.130			0	0	0	1	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	4,078
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	10,221	0	0	0	0	6,615	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,045
2022	0	0	0	0	0	0	0	0	0	0	4,535
TOTAL	0	0	0	10,221	0	0	0	0	6,615	0	10,658

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	4,139
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	3,048	16,532	401	0	0	2,339	9,842	265	0
2021	0	0	0	0	0	0	0	0	0	0	2,855
2022	0	0	0	0	0	0	0	0	0	0	5,397
TOTAL	0	0	3,048	16,532	401	0	0	2,339	9,842	265	12,391

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,387	27,041	12,391	
IBNR + FREQUENCY ADJUSTMENT	(28,823)	(29,342)	124	
TOTAL LOSSES	0	0	12,515	
EXPECTED LOSSES	90,437	100,795	18,280	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.059	0.059
INDICATED (POST-TEST)	0.000	0.000	0.056	0.056
PRESENT ON RATE LEVEL	0.388	0.433	0.078	0.899
DERIVED BY FORMULA	0.384	0.424	0.078	0.886
UNDERLYING PRESENT RATE	0.426	0.475	0.086	0.987
PROPOSED	0.384	0.424	0.078	0.886

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.3653
IND. RATE				1.37	MINIMUM PREMIUM	865
MAN. RATE	1.76	1.56	1.47	+ 1.37	PRESENT	875

+ PROPOSED

CLASS CONCRETE PRODUCTS MANUFACTURING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 511

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	7,595	238,445	3.139			0	0	0	0	4	4
2019	8,472	85,050	1.004			0	0	0	0	3	3
2020	9,397	73,917	0.787			0	0	0	1	5	6
2021	8,292	92,624	1.117			0	0	0	0	2	2
2022	10,104	102,217	1.012			0	0	0	0	3	3
TOTAL	43,860	592,253	1.350			0	0	0	1	17	18

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	111,246	0	0	0	0	120,222	6,977
2019	0	0	0	0	28,006	0	0	0	0	49,346	7,698
2020	0	0	0	5,000	21,950	0	0	0	15,356	17,101	14,510
2021	0	0	0	0	72,897	0	0	0	0	16,715	3,012
2022	0	0	0	0	52,115	0	0	0	0	38,710	11,392
TOTAL	0	0	0	5,000	286,214	0	0	0	15,356	242,094	43,589

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	203,914	0	0	0	0	191,634	7,082
2019	0	0	344	476	45,314	0	0	252	716	83,286	8,445
2020	0	0	3,313	9,488	37,166	0	0	6,677	23,878	26,267	20,430
2021	0	0	16,956	9,221	111,503	0	0	2,554	1,780	21,368	4,205
2022	109	0	46,596	25,990	57,071	383	0	23,133	13,665	32,838	13,556
TOTAL	109	0	67,209	45,175	454,968	383	0	32,615	40,038	355,393	53,718

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	100,317	895,575	53,718	
IBNR + FREQUENCY ADJUSTMENT	(265,850)	(135,941)	278	
TOTAL LOSSES	0	759,634	53,996	
EXPECTED LOSSES	809,041	430,927	52,782	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.732	0.123	1.855
INDICATED (POST-TEST)	0.000	1.660	0.118	1.778
PRESENT ON RATE LEVEL	1.681	0.895	0.110	2.685
DERIVED BY FORMULA	1.664	0.918	0.110	2.692
UNDERLYING PRESENT RATE	1.845	0.983	0.120	2.947
PROPOSED	1.660	0.916	0.110	2.685

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.1369
IND. RATE				4.14	MINIMUM PREMIUM	1,820
MAN. RATE	5.41	4.73	4.39	+ 4.14	PRESENT	1,860

+ PROPOSED

CLASS GLASS OR GLASSWARE MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 535

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	31	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	31	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(78)	(81)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	188	189	31	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.554	0.555	0.090	1.199
DERIVED BY FORMULA	0.554	0.555	0.090	1.199
UNDERLYING PRESENT RATE	0.608	0.609	0.099	1.316
PROPOSED	0.554	0.555	0.090	1.199

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.8470
IND. RATE				1.85	MINIMUM PREMIUM	1,030
MAN. RATE	2.53	2.17	1.96	+ 1.85	PRESENT	1,040

+ PROPOSED

CLASS GLASS PRODUCTS MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 536

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	261	8,791	3.368			0	0	0	0	0	0
2019	308	0	0.000			0	0	0	0	0	0
2020	335	0	0.000			0	0	0	0	0	0
2021	348	720	0.207			0	0	0	0	0	0
2022	404	0	0.000			0	0	0	0	0	0
TOTAL	1,656	9,511	0.574			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	8,791
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	720
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	9,511

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	8,923
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	1,005
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	9,928

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	9,928	
IBNR + FREQUENCY ADJUSTMENT	(6,352)	(6,583)	16	
TOTAL LOSSES	0	0	9,944	
EXPECTED LOSSES	19,486	21,274	2,825	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.600	0.600
INDICATED (POST-TEST)	0.000	0.000	0.575	0.575
PRESENT ON RATE LEVEL	1.072	1.170	0.155	2.398
DERIVED BY FORMULA	1.072	1.170	0.155	2.398
UNDERLYING PRESENT RATE	1.177	1.285	0.171	2.632
PROPOSED	1.072	1.170	0.155	2.398

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.6940
IND. RATE				3.69	MINIMUM PREMIUM	1,665
MAN. RATE	4.99	4.27	3.92	+ 3.69	PRESENT	1,700
				+ PROPOSED		

CLASS TEMPORARY STAFF- LIGHT INDUSTRIAL — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 544

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	20,793	516,444	2.484			0	0	2	2	13	17
2019	20,296	334,121	1.646			0	0	0	4	6	10
2020	18,668	354,257	1.898			0	0	0	6	18	24
2021	22,924	7,364,066	32.124			0	0	1	2	12	15
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	82,681	8,568,888	10.364			0	0	3	14	49	66

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	157,151	20,642	108,240	0	0	107,739	31,071	73,220	18,381
2019	0	0	0	102,517	14,135	0	0	0	197,725	14,321	5,423
2020	0	0	0	129,205	127,031	0	0	0	27,324	49,646	21,051
2021	0	0	192,427	28,431	161,272	0	0	6,790,848	28,828	147,290	14,970
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	349,578	280,795	410,678	0	0	6,898,587	284,948	284,477	59,825

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	221,740	37,507	198,404	0	0	203,088	49,465	116,713	18,657
2019	0	0	8,047	168,440	24,603	0	0	17,216	317,853	29,371	5,949
2020	0	0	49,073	217,094	219,023	0	0	13,281	43,644	75,565	29,640
2021	0	0	84,303	56,774	251,491	0	0	958,734	98,032	246,868	20,898
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	363,163	479,814	693,521	0	0	1,192,319	508,994	468,517	75,144

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,555,482	2,150,847	75,144	
IBNR + FREQUENCY ADJUSTMENT	(190,203)	(636,601)	561	
TOTAL LOSSES	1,365,278	1,514,245	75,705	
EXPECTED LOSSES	528,918	1,832,116	286,889	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.651	1.831	0.092	3.574
INDICATED (POST-TEST)	1.582	1.755	0.088	3.425
PRESENT ON RATE LEVEL	0.583	2.019	0.316	2.918
DERIVED BY FORMULA	0.593	2.006	0.305	2.903
UNDERLYING PRESENT RATE	0.640	2.216	0.347	3.203
PROPOSED	0.596	2.016	0.306	2.918

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.4950
IND. RATE				4.49	MINIMUM PREMIUM	1,940
MAN. RATE	5.89	5.05	4.77	+ 4.49	PRESENT	1,975
				+ PROPOSED		

CLASS CHEMICAL MFG., N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 551

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	143,091	146,216	0.102			0	0	0	2	4	6
2019	190,923	245,887	0.129			0	0	0	2	3	5
2020	185,242	243,984	0.132			0	0	0	1	6	7
2021	239,177	149,291	0.062			0	0	0	0	4	4
2022	236,408	294,985	0.125			0	0	1	0	5	6
TOTAL	994,841	1,080,363	0.109			0	0	1	5	22	28

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	77,355	13,121	0	0	0	22,461	13,807	19,472
2019	0	0	0	82,057	50,777	0	0	0	44,171	48,086	20,796
2020	0	0	0	47,858	46,183	0	0	0	32,012	72,754	45,177
2021	0	0	0	0	30,580	0	0	0	0	103,732	14,979
2022	0	0	106,639	0	6,750	0	0	114,860	0	31,174	35,562
TOTAL	0	0	106,639	207,270	147,411	0	0	114,860	98,644	269,553	135,986

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	140,554	24,051	0	0	0	35,758	22,008	19,764
2019	0	0	6,927	135,494	83,544	0	0	4,075	71,658	82,321	22,813
2020	0	0	18,104	80,357	79,662	0	0	16,623	52,010	110,415	63,609
2021	0	0	7,113	3,868	46,775	0	0	15,850	11,047	132,611	20,911
2022	14	4,521	149,913	14,841	17,864	309	19,917	220,634	25,144	39,562	42,319
TOTAL	14	4,521	182,056	375,114	251,896	309	19,917	257,182	195,617	386,917	169,416

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	464,000	1,209,544	169,416	
IBNR + FREQUENCY ADJUSTMENT	(1,015,726)	(443,818)	1,299	
TOTAL LOSSES	0	765,726	170,715	
EXPECTED LOSSES	3,119,713	1,454,125	235,303	
CREDIBILITY	0.07	0.24	0.26	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.077	0.017	0.094
INDICATED (POST-TEST)	0.000	0.074	0.016	0.090
PRESENT ON RATE LEVEL	0.286	0.133	0.022	0.440
DERIVED BY FORMULA	0.266	0.119	0.020	0.405
UNDERLYING PRESENT RATE	0.314	0.146	0.024	0.483
PROPOSED	0.266	0.119	0.020	0.405

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.6237
IND. RATE				0.62	MINIMUM PREMIUM	605
MAN. RATE	0.98	0.82	0.72	+ 0.62	PRESENT	620

+ PROPOSED

CLASS GASES-MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 553

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	22,955	10,447	0.046			0	0	0	0	1	1
2019	23,835	14,333	0.060			0	0	0	0	1	1
2020	27,315	178,675	0.654			0	0	0	1	1	2
2021	26,442	176,092	0.666			0	0	1	0	0	1
2022	26,008	145	0.001			0	0	0	0	0	0
TOTAL	126,555	379,692	0.300			0	0	1	1	3	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	3,262	0	0	0	0	7,185	0
2019	0	0	0	0	13,000	0	0	0	0	1,163	170
2020	0	0	0	65,021	25,000	0	0	0	87,340	1,314	0
2021	0	0	112,517	0	0	0	0	62,216	0	0	1,359
2022	0	0	0	0	0	0	0	0	0	0	145
TOTAL	0	0	112,517	65,021	41,262	0	0	62,216	87,340	9,662	1,674

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	5,979	0	0	0	0	11,453	0
2019	0	0	160	221	21,034	0	0	6	17	1,963	186
2020	0	0	21,464	106,766	44,656	0	0	30,979	130,032	5,473	0
2021	0	0	154,463	7,032	9,553	0	0	81,055	4,934	4,928	1,897
2022	0	0	0	0	0	0	0	0	0	0	173
TOTAL	0	0	176,087	114,020	81,222	0	0	112,040	134,983	23,817	2,256

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	288,128	354,042	2,256	
IBNR + FREQUENCY ADJUSTMENT	(627,894)	(109,096)	170	
TOTAL LOSSES	0	244,945	2,427	
EXPECTED LOSSES	1,891,078	343,091	34,504	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.194	0.002	0.195
INDICATED (POST-TEST)	0.000	0.185	0.002	0.187
PRESENT ON RATE LEVEL	1.361	0.247	0.025	1.633
DERIVED BY FORMULA	1.334	0.243	0.023	1.601
UNDERLYING PRESENT RATE	1.494	0.271	0.027	1.793
PROPOSED	1.334	0.243	0.023	1.601

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.4659
IND. RATE				2.47	MINIMUM PREMIUM	1,240
MAN. RATE	3.35	2.89	2.67	+ 2.47	PRESENT	1,280

+ PROPOSED

CLASS DRUG AND MEDICINE MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 555

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	61,532	931,018	1.513			0	0	2	5	4	11
2019	61,441	134,732	0.219			0	0	0	2	2	4
2020	60,898	37,491	0.062			0	0	0	0	1	1
2021	79,701	142,388	0.179			0	0	0	2	1	3
2022	89,112	1,634,749	1.834			1	0	0	1	3	5
TOTAL	352,684	2,880,378	0.817			1	0	2	10	11	24

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	401,128	146,828	33,978	0	0	197,413	110,325	33,061	8,285
2019	0	0	0	44,723	3,778	0	0	0	14,925	5,624	65,682
2020	0	0	0	0	1,959	0	0	0	0	19,229	16,303
2021	0	0	0	22,070	6,042	0	0	0	14,945	11,119	88,212
2022	742,091	0	0	30,000	10,251	543,694	0	0	43,500	71,658	193,555
TOTAL	742,091	0	401,128	243,621	56,008	543,694	0	197,413	183,695	140,691	372,037

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	565,992	266,786	62,282	0	0	372,124	175,637	52,699	8,409
2019	0	0	3,481	73,441	6,869	0	0	1,323	24,059	9,885	72,053
2020	0	0	163	125	3,300	0	0	1,402	1,158	28,844	22,955
2021	0	0	16,367	28,030	11,652	0	0	9,243	14,685	15,545	123,144
2022	466,765	0	49,830	34,242	16,059	367,897	0	86,719	57,050	66,860	230,330
TOTAL	466,765	0	635,832	402,624	100,161	367,897	0	470,810	272,589	173,832	456,891

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,941,304	949,207	456,891	
IBNR + FREQUENCY ADJUSTMENT	(349,051)	(290,418)	1,179	
TOTAL LOSSES	1,592,253	658,789	458,071	
EXPECTED LOSSES	1,070,169	947,180	208,496	
CREDIBILITY	0.03	0.12	0.13	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.451	0.187	0.130	0.768
INDICATED (POST-TEST)	0.433	0.179	0.124	0.736
PRESENT ON RATE LEVEL	0.276	0.245	0.054	0.575
DERIVED BY FORMULA	0.281	0.237	0.063	0.581
UNDERLYING PRESENT RATE	0.303	0.269	0.059	0.631
PROPOSED	0.281	0.237	0.063	0.581

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.8950
IND. RATE				0.90	MINIMUM PREMIUM	700
MAN. RATE	1.08	0.99	0.94	+ 0.90	PRESENT	695
				+ PROPOSED		

CLASS PAINT MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 563

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	15,103	32,112	0.213			0	0	0	1	0	1
2019	16,869	47,534	0.282			0	0	0	1	0	1
2020	14,643	0	0.000			0	0	0	0	0	0
2021	14,118	53,277	0.377			0	0	0	1	0	1
2022	17,465	986	0.006			0	0	0	0	0	0
TOTAL	78,198	133,909	0.171			0	0	0	3	0	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	8,564	0	0	0	0	12,210	0	11,338
2019	0	0	0	20,348	0	0	0	0	26,544	0	642
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	27,929	0	0	0	0	24,892	0	456
2022	0	0	0	0	0	0	0	0	0	0	986
TOTAL	0	0	0	56,841	0	0	0	0	63,646	0	13,422

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	15,561	0	0	0	0	19,438	0	11,508
2019	0	0	1,563	33,385	344	0	0	2,301	42,643	698	704
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	18,933	34,503	3,050	0	0	12,565	22,487	2,215	637
2022	0	0	0	0	0	0	0	0	0	0	1,173
TOTAL	0	0	20,496	83,449	3,394	0	0	14,867	84,569	2,913	14,022

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	35,363	174,325	14,022	
IBNR + FREQUENCY ADJUSTMENT	(139,258)	(36,404)	131	
TOTAL LOSSES	0	137,921	14,153	
EXPECTED LOSSES	421,406	114,673	25,694	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.176	0.018	0.194
INDICATED (POST-TEST)	0.000	0.169	0.017	0.186
PRESENT ON RATE LEVEL	0.491	0.134	0.030	0.655
DERIVED BY FORMULA	0.486	0.135	0.029	0.650
UNDERLYING PRESENT RATE	0.539	0.147	0.033	0.718
PROPOSED	0.486	0.135	0.029	0.650

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.0020
IND. RATE				1.00	MINIMUM PREMIUM	735
MAN. RATE	1.29	1.14	1.07	+ 1.00	PRESENT	735

+ PROPOSED

CLASS SOAP MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 571

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	23,196	57,052	0.246			0	0	0	0	2	2
2019	25,151	10,976	0.044			0	0	0	0	0	0
2020	24,677	9,313	0.038			0	0	0	0	1	1
2021	27,626	7,420	0.027			0	0	0	0	0	0
2022	29,040	66,889	0.230			0	0	0	0	3	3
TOTAL	129,690	151,650	0.117			0	0	0	0	6	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	11,507	0	0	0	0	24,339	21,206
2019	0	0	0	0	0	0	0	0	0	0	10,976
2020	0	0	0	0	854	0	0	0	0	6,381	2,078
2021	0	0	0	0	0	0	0	0	0	0	7,420
2022	0	0	0	0	25,846	0	0	0	0	41,043	0
TOTAL	0	0	0	0	38,207	0	0	0	0	71,763	41,680

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	21,092	0	0	0	0	38,796	21,524
2019	0	0	0	0	0	0	0	0	0	0	12,041
2020	0	0	71	54	1,438	0	0	465	384	9,572	2,926
2021	0	0	0	0	0	0	0	0	0	0	10,358
2022	54	0	23,109	12,889	28,304	406	0	24,527	14,488	34,817	0
TOTAL	54	0	23,180	12,944	50,835	406	0	24,992	14,872	83,185	46,849

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	48,633	161,836	46,849	
IBNR + FREQUENCY ADJUSTMENT	(322,072)	(157,737)	451	
TOTAL LOSSES	0	4,099	47,300	
EXPECTED LOSSES	977,145	503,551	86,633	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.003	0.036	0.040
INDICATED (POST-TEST)	0.000	0.003	0.035	0.038
PRESENT ON RATE LEVEL	0.686	0.354	0.061	1.101
DERIVED BY FORMULA	0.673	0.333	0.059	1.064
UNDERLYING PRESENT RATE	0.753	0.388	0.067	1.209
PROPOSED	0.673	0.333	0.059	1.064

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.6399
IND. RATE				1.64	MINIMUM PREMIUM	955
MAN. RATE	2.31	1.98	1.80	+ 1.64	PRESENT	985

+ PROPOSED

CLASS FERTILIZER MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 573

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,441	19,226	0.559			0	0	0	0	2	2
2019	3,767	3,722	0.099			0	0	0	0	1	1
2020	4,391	358,950	8.175			0	0	0	0	2	2
2021	4,801	0	0.000			0	0	0	0	0	0
2022	6,005	1,543	0.026			0	0	0	0	0	0
TOTAL	22,405	383,441	1.711			0	0	0	0	5	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	9,908	0	0	0	0	8,793	525
2019	0	0	0	0	300	0	0	0	0	3,422	0
2020	0	0	0	0	198,989	0	0	0	0	159,761	200
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	1,543
TOTAL	0	0	0	0	209,197	0	0	0	0	171,976	2,268

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	18,161	0	0	0	0	14,016	533
2019	0	0	4	5	485	0	0	17	50	5,776	0
2020	0	0	16,516	12,695	335,157	0	0	11,647	9,618	239,642	282
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	1,836
TOTAL	0	0	16,520	12,701	353,804	0	0	11,664	9,667	259,433	2,651

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	28,184	635,605	2,651	
IBNR + FREQUENCY ADJUSTMENT	(86,294)	(36,815)	117	
TOTAL LOSSES	0	598,790	2,768	
EXPECTED LOSSES	267,056	120,715	19,886	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.673	0.012	2.685
INDICATED (POST-TEST)	0.000	2.561	0.012	2.573
PRESENT ON RATE LEVEL	1.086	0.491	0.081	1.658
DERIVED BY FORMULA	1.075	0.532	0.079	1.687
UNDERLYING PRESENT RATE	1.192	0.539	0.089	1.819
PROPOSED	1.075	0.532	0.079	1.687

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.5987
IND. RATE				2.60	MINIMUM PREMIUM	1,285
MAN. RATE	3.47	2.97	2.71	+ 2.60	PRESENT	1,295

+ PROPOSED

CLASS OIL REFINING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 581

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	96,684	1,339,391	1.385			0	0	2	0	1	3
2019	90,115	3,257,172	3.614			0	0	1	1	2	4
2020	78,660	5,761	0.007			0	0	0	0	2	2
2021	86,526	7,799	0.009			0	0	0	0	0	0
2022	96,511	121,937	0.126			0	0	0	1	2	3
TOTAL	448,496	4,732,060	1.055			0	0	3	2	7	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	568,145	0	12,755	0	0	728,154	0	19,294	11,043
2019	0	0	1,295,978	76,478	17,172	0	0	1,762,349	69,929	30,909	4,357
2020	0	0	0	0	2,422	0	0	0	0	1,499	1,840
2021	0	0	0	0	0	0	0	0	0	0	7,799
2022	0	0	0	47,949	9,410	0	0	0	26,038	17,751	20,789
TOTAL	0	0	1,864,123	124,427	41,759	0	0	2,490,503	95,967	69,453	45,828

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	476,242	0	23,380	0	0	727,743	0	30,755	11,209
2019	0	0	394,853	129,397	34,629	0	0	651,731	124,450	62,864	4,780
2020	0	0	201	155	4,079	0	0	109	90	2,249	2,591
2021	0	0	0	0	0	0	0	0	0	0	10,887
2022	20	0	73,408	51,251	18,029	176	0	36,883	25,274	18,693	24,739
TOTAL	20	0	944,704	180,802	80,117	176	0	1,416,467	149,814	114,560	54,205

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,361,367	525,294	54,205	
IBNR + FREQUENCY ADJUSTMENT	(828,124)	(235,527)	434	
TOTAL LOSSES	1,533,243	289,767	54,639	
EXPECTED LOSSES	2,486,501	738,504	87,318	
CREDIBILITY	0.04	0.14	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.342	0.065	0.012	0.419
INDICATED (POST-TEST)	0.328	0.062	0.012	0.401
PRESENT ON RATE LEVEL	0.505	0.150	0.018	0.673
DERIVED BY FORMULA	0.498	0.138	0.017	0.653
UNDERLYING PRESENT RATE	0.554	0.165	0.019	0.739
PROPOSED	0.498	0.138	0.017	0.653

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.0052
IND. RATE				1.01	MINIMUM PREMIUM	740
MAN. RATE	1.25	1.13	1.10	+ 1.01	PRESENT	745

+ PROPOSED

CLASS ROAD CONSTRUCTION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 601

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	32,540	682,416	2.097			0	0	1	6	7	14
2019	52,196	1,071,894	2.054			0	0	3	4	6	13
2020	44,555	388,876	0.873			0	0	1	1	9	11
2021	45,456	989,953	2.178			0	0	2	3	4	9
2022	55,850	866,542	1.552			0	0	1	2	11	14
TOTAL	230,597	3,999,681	1.734			0	0	8	16	37	61

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	154,794	196,253	50,934	0	0	19,526	148,089	53,573	59,247
2019	0	0	380,745	153,835	58,734	0	0	368,480	42,844	48,935	18,321
2020	0	0	139,855	7,500	62,565	0	0	10,266	7,780	114,587	46,323
2021	0	0	235,330	57,931	11,012	0	0	471,050	95,267	111,793	7,570
2022	0	0	127,404	73,983	166,628	0	0	178,345	65,753	221,818	32,611
TOTAL	0	0	1,038,128	489,502	349,873	0	0	1,047,667	359,733	550,706	164,072

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	218,414	356,592	93,362	0	0	36,807	235,758	85,395	60,136
2019	0	0	526,809	258,193	104,942	0	0	611,661	80,556	92,121	20,098
2020	0	0	204,555	19,591	113,210	0	0	30,993	18,984	172,712	65,223
2021	0	0	364,894	87,669	43,150	0	0	678,857	135,324	188,702	10,568
2022	350	5,402	421,160	168,644	206,904	2,196	30,925	512,565	148,256	217,714	38,807
TOTAL	350	5,402	1,735,832	890,689	561,568	2,196	30,925	1,870,882	618,878	756,644	194,831

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,645,587	2,827,779	194,831	
IBNR + FREQUENCY ADJUSTMENT	(1,795,699)	(770,520)	1,339	
TOTAL LOSSES	1,849,888	2,057,259	196,171	
EXPECTED LOSSES	5,532,319	2,496,341	243,653	
CREDIBILITY	0.03	0.09	0.10	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.802	0.892	0.085	1.779
INDICATED (POST-TEST)	0.769	0.855	0.082	1.705
PRESENT ON RATE LEVEL	2.186	0.986	0.096	3.268
DERIVED BY FORMULA	2.143	0.974	0.095	3.213
UNDERLYING PRESENT RATE	2.399	1.083	0.106	3.587
PROPOSED	2.143	0.974	0.095	3.213

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.5475
IND. RATE				4.55	MINIMUM PREMIUM	1,960
MAN. RATE	6.43	5.43	4.97	+ 4.55	PRESENT	2,000
				+ PROPOSED		

CLASS SEWER CONSTRUCTION PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 603

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	8,176	322,253	3.941			0	0	2	0	1	3
2019	9,324	3,585	0.038			0	0	0	0	0	0
2020	12,607	105,607	0.838			0	0	0	1	0	1
2021	13,728	888	0.006			0	0	0	0	0	0
2022	11,632	1,348	0.012			0	0	0	0	0	0
TOTAL	55,467	433,681	0.782			0	0	2	1	1	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	209,033	0	4,094	0	0	80,810	0	13,094	15,222
2019	0	0	0	0	0	0	0	0	0	0	3,585
2020	0	0	0	56,389	0	0	0	0	49,037	0	181
2021	0	0	0	0	0	0	0	0	0	0	888
2022	0	0	0	0	0	0	0	0	0	0	1,348
TOTAL	0	0	209,033	56,389	4,094	0	0	80,810	49,037	13,094	21,224

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	294,946	0	7,504	0	0	152,327	0	20,872	15,450
2019	0	0	0	0	0	0	0	0	0	0	3,933
2020	0	0	16,815	91,209	2,210	0	0	17,339	72,962	1,966	255
2021	0	0	0	0	0	0	0	0	0	0	1,240
2022	0	0	0	0	0	0	0	0	0	0	1,604
TOTAL	0	0	311,761	91,209	9,715	0	0	169,666	72,962	22,838	22,482

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	481,427	196,724	22,482	
IBNR + FREQUENCY ADJUSTMENT	(423,961)	(103,464)	134	
TOTAL LOSSES	57,467	93,261	22,616	
EXPECTED LOSSES	1,287,072	332,345	26,066	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.104	0.168	0.041	0.313
INDICATED (POST-TEST)	0.099	0.161	0.039	0.299
PRESENT ON RATE LEVEL	2.114	0.546	0.043	2.703
DERIVED BY FORMULA	2.094	0.531	0.043	2.667
UNDERLYING PRESENT RATE	2.320	0.599	0.047	2.967
PROPOSED	2.094	0.531	0.043	2.667

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.7754
IND. RATE				3.78	MINIMUM PREMIUM	1,695
MAN. RATE	5.17	4.43	4.11	+ 3.78	PRESENT	1,765
				+ PROPOSED		

CLASS RAILROAD CONSTRUCTION PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 605

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,083	0	0.000			0	0	0	0	0	0
2019	1,335	201	0.015			0	0	0	0	0	0
2020	477	0	0.000			0	0	0	0	0	0
2021	1,300	0	0.000			0	0	0	0	0	0
2022	1,303	10,001	0.768			0	0	0	0	1	1
TOTAL	5,498	10,202	0.186			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	201
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	5,001	0	0	0	0	5,000	0
TOTAL	0	0	0	0	5,001	0	0	0	0	5,000	201

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	220
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	11	0	4,471	2,494	5,477	50	0	2,988	1,765	4,242	0
TOTAL	11	0	4,471	2,494	5,477	50	0	2,988	1,765	4,242	220

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,519	13,977	220	
IBNR + FREQUENCY ADJUSTMENT	(42,514)	(24,384)	32	
TOTAL LOSSES	0	0	253	
EXPECTED LOSSES	129,437	80,036	6,014	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.005	0.005
INDICATED (POST-TEST)	0.000	0.000	0.004	0.004
PRESENT ON RATE LEVEL	2.145	1.326	0.100	3.571
DERIVED BY FORMULA	2.145	1.313	0.099	3.557
UNDERLYING PRESENT RATE	2.354	1.456	0.109	3.919
PROPOSED	2.145	1.313	0.099	3.557

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.0345
IND. RATE				5.03	MINIMUM PREMIUM	2,000
MAN. RATE	6.44	5.69	5.43	+ 5.03	PRESENT	2,000

+ PROPOSED

CLASS DRILLING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 607

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,712	31,005	0.835			0	0	0	0	3	3
2019	3,168	1,699	0.054			0	0	0	0	0	0
2020	10,171	1,028	0.010			0	0	0	0	0	0
2021	9,716	108,926	1.121			0	0	0	1	1	2
2022	10,811	30,849	0.285			0	0	0	0	1	1
TOTAL	37,578	173,507	0.462			0	0	0	1	5	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	25,522	0	0	0	0	5,483	0
2019	0	0	0	0	0	0	0	0	0	0	1,699
2020	0	0	0	0	0	0	0	0	0	0	1,028
2021	0	0	0	57,182	5,928	0	0	0	32,501	13,315	0
2022	0	0	0	0	7,665	0	0	0	0	10,867	12,317
TOTAL	0	0	0	57,182	39,115	0	0	0	32,501	29,665	15,044

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	46,782	0	0	0	0	8,740	0
2019	0	0	0	0	0	0	0	0	0	0	1,864
2020	0	0	0	0	0	0	0	0	0	0	1,447
2021	0	0	40,143	71,393	15,312	0	0	18,441	30,779	19,914	0
2022	16	0	6,853	3,823	8,394	108	0	6,494	3,836	9,218	14,657
TOTAL	16	0	46,996	75,215	70,488	108	0	24,935	34,616	37,873	17,968

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	72,055	218,191	17,968	
IBNR + FREQUENCY ADJUSTMENT	(110,689)	(54,303)	61	
TOTAL LOSSES	0	163,888	18,029	
EXPECTED LOSSES	347,869	182,483	9,412	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.436	0.048	0.484
INDICATED (POST-TEST)	0.000	0.418	0.046	0.464
PRESENT ON RATE LEVEL	0.843	0.442	0.023	1.309
DERIVED BY FORMULA	0.835	0.442	0.024	1.300
UNDERLYING PRESENT RATE	0.926	0.486	0.025	1.436
PROPOSED	0.835	0.442	0.024	1.300

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.8405
IND. RATE				1.84	MINIMUM PREMIUM	1,025
MAN. RATE	2.56	2.15	1.99	+ 1.84	PRESENT	1,050
				+ PROPOSED		

CLASS FLAT CEMENT WORK — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 608

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	58,512	754,477	1.289			0	0	1	1	11	13
2019	56,280	906,834	1.611			0	0	4	3	5	12
2020	60,432	606,255	1.003			0	0	1	2	10	13
2021	65,904	1,254,033	1.903			1	0	2	2	5	10
2022	68,961	472,312	0.685			0	0	0	2	9	11
TOTAL	310,089	3,993,911	1.288			1	0	8	10	40	59

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	291,065	15,095	128,845	0	0	87,085	18,505	179,381	34,501
2019	0	0	424,543	59,446	21,830	0	0	320,658	26,402	25,333	28,622
2020	0	0	103,813	34,155	225,385	0	0	58,237	15,641	153,516	15,508
2021	68,631	0	455,330	15,500	69,250	369,500	0	199,490	3,181	51,491	21,660
2022	0	0	0	94,338	229,330	0	0	0	43,556	103,229	1,859
TOTAL	68,631	0	1,274,751	218,534	674,640	369,500	0	665,470	107,285	512,950	102,150

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	410,693	27,428	236,173	0	0	164,155	29,460	285,933	35,019
2019	0	0	578,264	103,253	44,477	0	0	531,247	52,370	50,762	31,398
2020	0	0	175,216	72,200	386,550	0	0	129,545	35,408	233,848	21,835
2021	95,850	0	651,692	56,367	146,275	594,562	0	269,369	24,177	81,909	30,237
2022	482	0	332,919	205,969	266,337	1,022	0	105,642	68,236	93,650	2,212
TOTAL	96,332	0	2,148,784	465,217	1,079,812	595,584	0	1,199,958	209,651	746,102	120,702

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,040,659	2,500,782	120,702	
IBNR + FREQUENCY ADJUSTMENT	(1,203,752)	(629,963)	684	
TOTAL LOSSES	2,836,907	1,870,819	121,385	
EXPECTED LOSSES	3,640,965	2,001,451	132,197	
CREDIBILITY	0.03	0.11	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.915	0.603	0.039	1.557
INDICATED (POST-TEST)	0.877	0.578	0.038	1.492
PRESENT ON RATE LEVEL	1.070	0.588	0.039	1.697
DERIVED BY FORMULA	1.064	0.587	0.039	1.690
UNDERLYING PRESENT RATE	1.174	0.645	0.043	1.862
PROPOSED	1.064	0.587	0.039	1.690

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.3917
IND. RATE				2.39	MINIMUM PREMIUM	1,215
MAN. RATE	3.28	2.80	2.58	+ 2.39	PRESENT	1,250

+ PROPOSED

CLASS EXCAVATION

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 609

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	96,841	1,679,644	1.734			0	0	2	8	8	18
2019	97,675	970,919	0.994			0	0	1	5	21	27
2020	96,144	1,669,822	1.737			0	0	2	4	18	24
2021	109,109	687,112	0.630			0	0	1	4	15	20
2022	122,164	2,026,601	1.659			1	0	3	5	20	29
TOTAL	521,933	7,034,098	1.348			1	0	9	26	82	118

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	365,150	320,329	27,038	0	0	251,138	582,819	83,014	50,156
2019	0	0	138,000	143,909	367,757	0	0	83,838	67,109	128,905	41,401
2020	0	0	603,265	144,733	207,989	0	0	366,960	162,683	157,826	26,366
2021	0	0	227,243	125,374	72,819	0	0	403	125,241	111,864	24,168
2022	3,733	0	504,360	168,656	257,962	106,664	0	379,778	234,910	349,693	20,845
TOTAL	3,733	0	1,838,018	903,001	933,565	106,664	0	1,082,117	1,172,762	831,302	162,936

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	515,227	582,038	49,561	0	0	473,395	927,848	132,324	50,908
2019	0	0	201,972	244,102	600,112	0	0	144,741	112,186	221,242	45,417
2020	0	0	910,724	262,336	388,505	0	0	779,942	269,795	261,831	37,123
2021	0	0	413,888	178,301	144,368	0	0	80,840	125,088	154,185	33,739
2022	5,935	21,385	1,139,740	346,680	359,193	168,940	65,854	1,113,940	341,677	372,809	24,806
TOTAL	5,935	21,385	3,181,551	1,613,457	1,541,739	168,940	65,854	2,592,858	1,776,594	1,142,391	191,993

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,036,522	6,074,182	191,993	
IBNR + FREQUENCY ADJUSTMENT	(2,087,510)	(1,068,384)	1,771	
TOTAL LOSSES	3,949,012	5,005,798	193,763	
EXPECTED LOSSES	6,345,535	3,418,901	331,961	
CREDIBILITY	0.04	0.16	0.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.757	0.959	0.037	1.753
INDICATED (POST-TEST)	0.725	0.919	0.036	1.680
PRESENT ON RATE LEVEL	1.108	0.597	0.058	1.762
DERIVED BY FORMULA	1.092	0.648	0.054	1.795
UNDERLYING PRESENT RATE	1.216	0.655	0.064	1.934
PROPOSED	1.073	0.637	0.053	1.762

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.4948
IND. RATE				2.49	MINIMUM PREMIUM	1,250
MAN. RATE	3.41	2.91	2.68	+ 2.49	PRESENT	1,285

+ PROPOSED

CLASS PILE DRIVING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 611

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,446	0	0.000			0	0	0	0	0	0
2019	1,970	1,038	0.053			0	0	0	0	0	0
2020	1,090	0	0.000			0	0	0	0	0	0
2021	1,060	0	0.000			0	0	0	0	0	0
2022	1,430	0	0.000			0	0	0	0	0	0
TOTAL	6,996	1,038	0.015			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	1,038
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,038

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	1,139
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,139

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,139	
IBNR + FREQUENCY ADJUSTMENT	(86,195)	(27,248)	27	
TOTAL LOSSES	0	0	1,166	
EXPECTED LOSSES	259,022	84,610	5,808	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.017	0.017
INDICATED (POST-TEST)	0.000	0.000	0.016	0.016
PRESENT ON RATE LEVEL	3.373	1.102	0.076	4.551
DERIVED BY FORMULA	3.373	1.091	0.075	4.539
UNDERLYING PRESENT RATE	3.702	1.209	0.083	4.995
PROPOSED	3.373	1.091	0.075	4.539

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	6.4252
IND. RATE				6.43	MINIMUM PREMIUM	2,000
MAN. RATE	8.32	7.30	6.92	+ 6.43	PRESENT	2,000

+ PROPOSED

CLASS TUNNELING OR SHAFT SINKING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 615

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	1	0	0.000			0	0	0	0	0	0
TOTAL	1	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(8)	(4)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	35	19	2	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	3.165	1.774	0.158	5.097
DERIVED BY FORMULA	3.165	1.774	0.158	5.097
UNDERLYING PRESENT RATE	3.474	1.947	0.173	5.594
PROPOSED	3.165	1.774	0.158	5.097

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	7.2143
IND. RATE				7.21	MINIMUM PREMIUM	2,000
MAN. RATE	8.70	7.97	7.75	+ 7.21	PRESENT	2,000

+ PROPOSED

CLASS GAS STEAM WATER MAIN CONSTRUCTION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 617

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	16,589	255,522	1.540			0	0	1	3	0	4
2019	17,104	485,933	2.841			0	0	1	2	1	4
2020	20,390	155,767	0.764			0	0	0	2	2	4
2021	14,845	154,207	1.039			0	0	0	2	0	2
2022	15,218	78,561	0.516			0	0	0	0	2	2
TOTAL	84,146	1,129,990	1.343			0	0	2	9	5	16

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	95,288	72,551	0	0	0	43,250	41,167	0	3,266
2019	0	0	316,231	40,260	6,326	0	0	112,875	4,576	1,199	4,466
2020	0	0	0	49,035	42,556	0	0	0	38,313	19,749	6,114
2021	0	0	0	94,464	0	0	0	0	59,066	0	677
2022	0	0	0	0	23,250	0	0	0	0	48,497	6,814
TOTAL	0	0	411,519	256,310	72,132	0	0	156,125	143,122	69,445	21,337

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	134,451	131,825	0	0	0	81,526	65,538	0	3,315
2019	0	0	430,303	70,147	16,987	0	0	186,556	10,744	4,718	4,899
2020	0	0	18,154	82,029	73,599	0	0	14,987	58,195	31,160	8,609
2021	0	0	64,037	116,701	10,315	0	0	29,817	53,360	5,257	945
2022	49	0	20,788	11,595	25,461	480	0	28,982	17,119	41,140	8,109
TOTAL	49	0	667,734	412,297	126,363	480	0	341,868	204,956	82,274	25,876

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,010,131	825,890	25,876	
IBNR + FREQUENCY ADJUSTMENT	(312,510)	(145,064)	161	
TOTAL LOSSES	697,620	680,826	26,037	
EXPECTED LOSSES	930,358	442,964	35,767	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.829	0.809	0.031	1.669
INDICATED (POST-TEST)	0.794	0.775	0.030	1.600
PRESENT ON RATE LEVEL	1.007	0.480	0.039	1.526
DERIVED BY FORMULA	1.005	0.494	0.038	1.538
UNDERLYING PRESENT RATE	1.106	0.526	0.043	1.675
PROPOSED	1.005	0.494	0.038	1.538

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.1769
IND. RATE				2.18	MINIMUM PREMIUM	1,140
MAN. RATE	2.95	2.52	2.32	+ 2.18	PRESENT	1,160

+ PROPOSED

CLASS CONDUIT CONSTRUCTION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 625

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	5,271	41,492	0.787			0	0	0	0	5	5
2019	4,908	198,117	4.037			0	0	1	0	1	2
2020	5,633	0	0.000			0	0	0	0	0	0
2021	7,556	77,100	1.020			0	0	0	0	2	2
2022	8,701	170,575	1.960			0	0	0	0	2	2
TOTAL	32,069	487,284	1.519			0	0	1	0	10	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	20,625	0	0	0	0	20,867	0
2019	0	0	94,026	0	214	0	0	103,357	0	520	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	48,428	0	0	0	0	25,064	3,608
2022	0	0	0	0	49,117	0	0	0	0	121,244	214
TOTAL	0	0	94,026	0	118,384	0	0	103,357	0	167,695	3,822

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	37,806	0	0	0	0	33,262	0
2019	0	0	127,004	1,188	2,152	0	0	170,459	3,098	3,234	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	11,264	6,126	74,075	0	0	3,830	2,669	32,042	5,037
2022	103	0	43,916	24,495	53,788	1,200	0	72,455	42,799	102,851	255
TOTAL	103	0	182,183	31,809	167,821	1,200	0	246,744	48,566	171,389	5,291

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	430,231	419,585	5,291	
IBNR + FREQUENCY ADJUSTMENT	(164,665)	(73,121)	148	
TOTAL LOSSES	265,566	346,464	5,439	
EXPECTED LOSSES	508,907	241,814	24,717	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.828	1.080	0.017	1.925
INDICATED (POST-TEST)	0.794	1.035	0.016	1.845
PRESENT ON RATE LEVEL	1.446	0.687	0.070	2.203
DERIVED BY FORMULA	1.439	0.694	0.069	2.202
UNDERLYING PRESENT RATE	1.587	0.754	0.077	2.418
PROPOSED	1.439	0.694	0.069	2.202

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	3.1168
IND. RATE				3.12		MINIMUM PREMIUM	1,465
MAN. RATE	4.22	3.62	3.35	+ 3.12		PRESENT	1,505
				+ PROPOSED			

CLASS ASBESTOS CONTRACTOR — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 643

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,705	7,500	0.159			0	0	0	0	1	1
2019	3,918	20,501	0.523			0	0	0	0	1	1
2020	3,306	15,675	0.474			0	0	0	1	0	1
2021	2,945	14,724	0.500			0	0	0	0	1	1
2022	3,546	0	0.000			0	0	0	0	0	0
TOTAL	18,420	58,400	0.317			0	0	0	1	3	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	7,500	0	0	0	0	0	0
2019	0	0	0	0	20,000	0	0	0	0	501	0
2020	0	0	0	9,339	0	0	0	0	6,336	0	0
2021	0	0	0	0	5,854	0	0	0	0	220	8,650
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	9,339	33,354	0	0	0	6,336	721	8,650

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	13,748	0	0	0	0	0	0
2019	0	0	246	340	32,360	0	0	3	7	846	0
2020	0	0	2,785	15,106	366	0	0	2,240	9,427	254	0
2021	0	0	1,362	741	8,954	0	0	34	23	281	12,075
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	4,393	16,186	55,428	0	0	2,277	9,458	1,381	12,075

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,669	82,453	12,075	
IBNR + FREQUENCY ADJUSTMENT	(245,321)	(93,429)	138	
TOTAL LOSSES	0	0	12,214	
EXPECTED LOSSES	725,101	283,833	30,778	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.066	0.066
INDICATED (POST-TEST)	0.000	0.000	0.064	0.064
PRESENT ON RATE LEVEL	3.587	1.404	0.152	5.143
DERIVED BY FORMULA	3.587	1.376	0.150	5.113
UNDERLYING PRESENT RATE	3.936	1.541	0.167	5.644
PROPOSED	3.587	1.376	0.150	5.113

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	7.2372
IND. RATE				7.24	MINIMUM PREMIUM	2,000
MAN. RATE	9.62	8.34	7.82	+ 7.24	PRESENT	2,000

+ PROPOSED

CLASS WALLBOARD INSTALLATION PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 645

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	28,626	69,660	0.243			0	0	0	1	4	5
2019	20,019	868,372	4.338			0	0	3	0	5	8
2020	16,058	260,274	1.621			0	0	0	3	1	4
2021	17,990	363,240	2.019			0	0	2	0	3	5
2022	21,819	17,737	0.081			0	0	0	1	1	2
TOTAL	104,512	1,579,283	1.511			0	0	5	5	14	24

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	3,568	13,902	0	0	0	5,317	39,922	6,951
2019	0	0	504,978	0	75,991	0	0	220,171	0	46,085	21,147
2020	0	0	0	120,452	40,862	0	0	0	70,718	26,506	1,736
2021	0	0	215,289	0	24,885	0	0	69,658	0	52,066	1,342
2022	0	0	0	11,656	758	0	0	0	3,853	889	581
TOTAL	0	0	720,267	135,676	156,398	0	0	289,829	79,888	165,468	31,757

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	6,483	25,482	0	0	0	8,465	63,636	7,055
2019	0	0	683,008	7,655	132,649	0	0	363,341	7,251	82,802	23,198
2020	0	0	39,310	197,438	73,546	0	0	26,938	106,817	42,595	2,444
2021	0	0	301,337	16,604	56,342	0	0	98,706	11,069	72,078	1,873
2022	2	0	16,477	11,696	2,708	9	0	4,419	3,127	1,292	691
TOTAL	2	0	1,040,133	239,875	290,727	9	0	493,405	136,728	262,403	35,263

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,533,548	929,733	35,263	
IBNR + FREQUENCY ADJUSTMENT	(577,222)	(281,219)	363	
TOTAL LOSSES	956,327	648,514	35,626	
EXPECTED LOSSES	1,708,346	862,535	76,949	
CREDIBILITY	0.02	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.915	0.621	0.034	1.570
INDICATED (POST-TEST)	0.877	0.595	0.033	1.504
PRESENT ON RATE LEVEL	1.489	0.752	0.067	2.308
DERIVED BY FORMULA	1.477	0.744	0.065	2.286
UNDERLYING PRESENT RATE	1.635	0.825	0.074	2.534
PROPOSED	1.477	0.744	0.065	2.286

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.2360
IND. RATE				3.24	MINIMUM PREMIUM	1,510
MAN. RATE	4.51	3.83	3.51	+ 3.24	PRESENT	1,565

+ PROPOSED

CLASS FURNITURE OR FIXTURE INSTALLATION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 646

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	5,553	765	0.014			0	0	0	0	0	0
2019	6,859	14,192	0.207			0	0	0	0	1	1
2020	5,092	243,832	4.789			1	0	0	3	3	7
2021	9,369	176,673	1.886			0	0	1	1	2	4
2022	6,631	229,009	3.454			0	0	1	0	0	1
TOTAL	33,504	664,471	1.983			1	0	2	4	6	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	765
2019	0	0	0	0	282	0	0	0	0	1,736	12,174
2020	4,775	0	0	131,837	22,052	0	0	0	56,416	18,075	10,677
2021	0	0	104,615	39,550	2,251	0	0	20,143	1,242	600	8,272
2022	0	0	95,721	0	0	0	0	100,615	0	0	32,673
TOTAL	4,775	0	200,336	171,387	24,585	0	0	120,758	57,658	20,411	64,561

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	776
2019	0	0	3	5	456	0	0	9	25	2,930	13,355
2020	6,958	0	41,144	214,653	42,310	0	0	21,266	85,029	29,375	15,033
2021	0	0	170,950	55,683	16,644	0	0	26,961	2,783	2,473	11,548
2022	0	4,059	129,147	10,300	9,400	0	17,447	176,952	12,386	11,490	38,881
TOTAL	6,958	4,059	341,244	280,641	68,810	0	17,447	225,188	100,224	46,268	79,593

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	594,895	495,943	79,593	
IBNR + FREQUENCY ADJUSTMENT	(189,483)	(89,602)	130	
TOTAL LOSSES	405,413	406,341	79,724	
EXPECTED LOSSES	571,912	291,738	26,292	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.210	1.213	0.238	2.661
INDICATED (POST-TEST)	1.160	1.162	0.228	2.550
PRESENT ON RATE LEVEL	1.555	0.793	0.071	2.420
DERIVED BY FORMULA	1.551	0.804	0.076	2.432
UNDERLYING PRESENT RATE	1.707	0.871	0.078	2.656
PROPOSED	1.551	0.804	0.076	2.432

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.4423
IND. RATE				3.44	MINIMUM PREMIUM	1,575
MAN. RATE	4.50	3.90	3.68	+ 3.44	PRESENT	1,620
				+ PROPOSED		

CLASS INSULATION WORK-N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 647

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	13,077	610,392	4.668			0	0	2	2	16	20
2019	14,823	425,301	2.869			0	0	1	0	11	12
2020	14,522	234,339	1.614			0	0	0	1	16	17
2021	16,941	95,549	0.564			0	0	0	1	6	7
2022	18,173	656,482	3.612			0	0	1	0	7	8
TOTAL	77,536	2,022,063	2.608			0	0	4	4	56	64

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	277,916	57,094	48,086	0	0	148,284	12,347	46,111	20,554
2019	0	0	99,961	0	125,489	0	0	43,021	0	120,498	36,332
2020	0	0	0	6,300	126,910	0	0	0	7,451	87,670	6,008
2021	0	0	0	25,288	18,577	0	0	0	15,409	25,124	11,151
2022	0	0	358,110	0	23,671	0	0	242,948	0	28,251	3,502
TOTAL	0	0	735,987	88,682	342,733	0	0	434,253	35,207	307,654	77,547

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	392,139	103,740	88,142	0	0	279,515	19,656	73,501	20,862
2019	0	0	136,561	3,393	204,960	0	0	71,565	3,034	204,357	39,856
2020	0	0	12,412	18,287	214,001	0	0	9,026	16,364	131,804	8,459
2021	0	0	21,464	33,591	31,177	0	0	11,617	16,596	33,490	15,567
2022	50	14,701	488,938	49,110	59,969	280	40,786	430,547	38,928	50,827	4,167
TOTAL	50	14,701	1,051,515	208,121	598,249	280	40,786	802,271	94,578	493,979	88,912

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,909,602	1,394,927	88,912	
IBNR + FREQUENCY ADJUSTMENT	(517,122)	(381,462)	581	
TOTAL LOSSES	1,392,479	1,013,464	89,493	
EXPECTED LOSSES	1,577,948	1,229,984	107,870	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.796	1.307	0.115	3.218
INDICATED (POST-TEST)	1.721	1.253	0.111	3.084
PRESENT ON RATE LEVEL	1.854	1.445	0.127	3.426
DERIVED BY FORMULA	1.853	1.438	0.126	3.416
UNDERLYING PRESENT RATE	2.035	1.586	0.139	3.761
PROPOSED	1.853	1.438	0.126	3.416

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.8359
IND. RATE				4.84	MINIMUM PREMIUM	2,000
MAN. RATE	6.41	5.56	5.21	+ 4.84	PRESENT	2,000

+ PROPOSED

CLASS CABINET WORK INSTALLATION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 648

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	14,805	474,477	3.205			0	0	1	2	7	10
2019	15,773	363,863	2.307			0	0	1	2	6	9
2020	15,359	1,409,666	9.178			0	0	3	0	1	4
2021	20,161	23,352	0.116			0	0	0	0	4	4
2022	23,435	157,763	0.673			0	0	0	1	6	7
TOTAL	89,533	2,429,121	2.713			0	0	5	5	24	34

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	185,750	73,112	48,319	0	0	67,571	65,573	23,650	10,502
2019	0	0	95,699	69,297	50,766	0	0	97,786	13,146	33,816	3,353
2020	0	0	491,091	0	15,000	0	0	896,733	0	4,056	2,786
2021	0	0	0	0	5,357	0	0	0	0	14,091	3,904
2022	0	0	0	3,794	81,113	0	0	0	10,462	43,203	19,191
TOTAL	0	0	772,540	146,203	200,555	0	0	1,062,090	89,181	118,816	39,736

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	262,093	132,845	88,569	0	0	127,371	104,392	37,698	10,660
2019	0	0	135,207	115,764	85,148	0	0	162,581	24,533	59,650	3,678
2020	0	0	591,766	11,349	47,846	0	0	1,448,662	37,408	43,909	3,923
2021	0	0	1,246	678	8,194	0	0	2,153	1,501	18,014	5,450
2022	170	0	77,666	44,135	89,438	428	0	36,375	22,888	38,110	22,837
TOTAL	170	0	1,067,978	304,771	319,195	428	0	1,777,142	190,722	197,380	46,548

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,845,718	1,012,068	46,548	
IBNR + FREQUENCY ADJUSTMENT	(395,220)	(239,735)	363	
TOTAL LOSSES	2,450,499	772,333	46,911	
EXPECTED LOSSES	1,218,030	787,361	62,606	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.737	0.863	0.052	3.652
INDICATED (POST-TEST)	2.623	0.827	0.050	3.500
PRESENT ON RATE LEVEL	1.239	0.801	0.064	2.104
DERIVED BY FORMULA	1.253	0.803	0.063	2.119
UNDERLYING PRESENT RATE	1.360	0.879	0.070	2.310
PROPOSED	1.253	0.803	0.063	2.119

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.9992
IND. RATE				3.00	MINIMUM PREMIUM	1,425
MAN. RATE	3.88	3.38	3.20	+ 3.00	PRESENT	1,455

+ PROPOSED

CLASS CEILING INSTALLATION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 649

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	7,467	404,057	5.411			0	0	1	0	0	1
2019	8,689	308,632	3.552			0	0	1	2	3	6
2020	7,053	10,460	0.148			0	0	0	0	1	1
2021	7,534	0	0.000			0	0	0	0	0	0
2022	7,689	112,484	1.463			0	0	0	0	2	2
TOTAL	38,432	835,633	2.174			0	0	2	2	6	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	161,682	0	0	0	0	241,510	0	0	865
2019	0	0	96,762	31,271	3,492	0	0	41,701	124,297	8,951	2,158
2020	0	0	0	0	6,360	0	0	0	0	3,436	664
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	59,441	0	0	0	0	50,891	2,152
TOTAL	0	0	258,444	31,271	69,293	0	0	283,211	124,297	63,278	5,839

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	228,133	0	0	0	0	455,246	0	0	878
2019	0	0	133,141	52,585	8,036	0	0	79,595	201,060	19,327	2,367
2020	0	0	528	406	10,712	0	0	250	207	5,154	935
2021	0	0	0	0	0	0	0	0	0	0	0
2022	125	0	53,146	29,643	65,094	504	0	30,412	17,965	43,171	2,561
TOTAL	125	0	414,948	82,634	83,842	504	0	565,505	219,231	67,652	6,741

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	981,082	453,360	6,741	
IBNR + FREQUENCY ADJUSTMENT	(179,318)	(90,933)	109	
TOTAL LOSSES	801,764	362,426	6,850	
EXPECTED LOSSES	538,424	284,935	22,718	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.086	0.943	0.018	3.047
INDICATED (POST-TEST)	1.999	0.904	0.017	2.920
PRESENT ON RATE LEVEL	1.276	0.675	0.054	2.006
DERIVED BY FORMULA	1.284	0.682	0.053	2.019
UNDERLYING PRESENT RATE	1.401	0.741	0.059	2.201
PROPOSED	1.284	0.682	0.053	2.019

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.8575
IND. RATE				2.86	MINIMUM PREMIUM	1,375
MAN. RATE	3.59	3.19	3.05	+ 2.86	PRESENT	1,405

+ PROPOSED

CLASS CARPENTRY - COMMERCIAL PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 651

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	42,144	948,777	2.251			0	0	2	5	10	17
2019	44,832	2,425,631	5.410			1	0	2	4	5	12
2020	40,485	665,786	1.645			0	0	3	2	4	9
2021	48,399	818,619	1.691			0	0	2	2	8	12
2022	49,191	131,261	0.267			0	0	0	1	4	5
TOTAL	225,051	4,990,074	2.217			1	0	9	14	31	55

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	269,488	142,369	181,435	0	0	116,405	72,279	121,438	45,363
2019	736,323	0	502,525	163,721	213,747	49,273	0	648,989	18,411	61,510	31,132
2020	0	0	304,937	5,892	12,426	0	0	290,048	3,316	32,550	16,617
2021	0	0	337,135	33,700	26,563	0	0	152,893	142,438	83,035	42,855
2022	0	0	0	240	75,847	0	0	0	1,971	32,305	20,898
TOTAL	736,323	0	1,414,085	345,922	510,018	49,273	0	1,208,335	238,415	330,838	156,865

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	380,248	258,684	332,570	0	0	219,423	115,068	193,572	46,043
2019	972,977	0	659,954	278,266	357,776	86,504	0	1,011,191	48,767	118,253	34,152
2020	0	0	432,597	17,886	37,596	0	0	565,455	21,309	63,634	23,397
2021	0	0	491,843	66,064	72,934	0	0	283,779	149,646	130,938	59,826
2022	159	0	68,140	38,058	83,099	320	0	21,294	12,842	27,679	24,869
TOTAL	973,136	0	2,032,782	658,958	883,975	86,823	0	2,101,143	347,633	534,077	188,286

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,193,885	2,424,642	188,286	
IBNR + FREQUENCY ADJUSTMENT	(1,051,144)	(636,111)	798	
TOTAL LOSSES	4,142,741	1,788,530	189,084	
EXPECTED LOSSES	3,178,535	2,026,012	156,033	
CREDIBILITY	0.03	0.09	0.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.841	0.795	0.084	2.720
INDICATED (POST-TEST)	1.764	0.762	0.081	2.606
PRESENT ON RATE LEVEL	1.287	0.820	0.063	2.170
DERIVED BY FORMULA	1.301	0.815	0.065	2.181
UNDERLYING PRESENT RATE	1.412	0.900	0.069	2.382
PROPOSED	1.301	0.815	0.065	2.181

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.0871
IND. RATE				3.09	MINIMUM PREMIUM	1,455
MAN. RATE	3.97	3.47	3.30	+ 3.09	PRESENT	1,490

+ PROPOSED

CLASS CARPENTRY - RESIDENTIAL PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 652

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	42,406	1,503,925	3.546			0	0	2	12	17	31
2019	45,562	2,437,336	5.349			0	0	3	3	14	20
2020	46,973	1,072,625	2.283			0	0	2	10	15	27
2021	51,865	1,711,975	3.301			0	0	2	8	19	29
2022	64,883	2,127,080	3.278			1	0	3	6	16	26
TOTAL	251,689	8,852,941	3.517			1	0	12	39	81	133

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	238,294	379,627	185,172	0	0	117,987	355,073	162,802	64,970
2019	0	0	1,022,568	128,043	178,685	0	0	743,229	87,818	178,069	98,924
2020	0	0	192,820	356,591	57,412	0	0	108,306	275,770	59,987	21,739
2021	0	0	375,000	369,787	309,236	0	0	0	238,011	371,926	48,015
2022	5,181	0	428,215	145,035	283,676	25,121	0	404,838	277,038	477,546	80,430
TOTAL	5,181	0	2,256,897	1,379,083	1,014,181	25,121	0	1,374,360	1,233,710	1,250,330	314,078

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	336,233	689,782	339,420	0	0	222,405	565,276	259,506	65,945
2019	0	0	1,096,301	223,233	306,695	0	0	879,828	159,452	314,890	108,520
2020	0	0	382,880	585,231	121,070	0	0	311,707	419,312	106,519	30,609
2021	0	0	837,407	519,391	545,226	0	0	176,978	254,629	496,653	67,029
2022	8,081	18,156	1,027,977	328,374	376,069	43,700	70,199	1,276,929	420,647	490,009	95,712
TOTAL	8,081	18,156	3,680,799	2,346,011	1,688,480	43,700	70,199	2,867,848	1,819,317	1,667,578	367,813

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,688,783	7,521,386	367,813	
IBNR + FREQUENCY ADJUSTMENT	(1,844,772)	(1,311,008)	1,389	
TOTAL LOSSES	4,844,011	6,210,378	369,203	
EXPECTED LOSSES	5,673,310	4,256,649	243,512	
CREDIBILITY	0.03	0.10	0.10	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.925	2.467	0.147	4.539
INDICATED (POST-TEST)	1.844	2.365	0.141	4.350
PRESENT ON RATE LEVEL	2.054	1.541	0.088	3.683
DERIVED BY FORMULA	2.047	1.623	0.093	3.764
UNDERLYING PRESENT RATE	2.254	1.691	0.097	4.042
PROPOSED	2.047	1.623	0.093	3.764

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.3280
IND. RATE				5.33	MINIMUM PREMIUM	2,000
MAN. RATE	7.04	6.08	5.60	+ 5.33	PRESENT	2,000

+ PROPOSED

CLASS MASONRY PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 653

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	23,496	180,400	0.768			0	0	0	0	3	3
2019	24,392	6,257,572	25.654			0	0	5	1	8	14
2020	22,814	8,249,021	36.158			0	1	1	0	2	4
2021	23,557	53,581	0.227			0	0	0	0	2	2
2022	26,562	2,171,656	8.176			0	0	1	1	4	6
TOTAL	120,821	16,912,230	13.998			0	1	7	2	19	29

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	170,564	0	0	0	0	7,489	2,347
2019	0	0	2,170,433	17,438	38,061	0	0	3,966,656	16,007	44,007	4,970
2020	0	1,566,487	299,431	0	28,422	0	6,259,496	54,829	0	37,601	2,755
2021	0	0	0	0	20,149	0	0	0	0	21,693	11,739
2022	0	0	338,712	33,368	33,193	0	0	1,557,940	99,192	63,552	45,699
TOTAL	0	1,566,487	2,808,576	50,806	290,389	0	6,259,496	5,579,425	115,199	174,342	67,510

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	312,644	0	0	0	0	11,937	2,382
2019	0	0	1,173,951	40,192	78,573	0	0	1,296,128	49,725	92,436	5,452
2020	0	282,032	454,692	9,495	64,417	0	912,229	237,921	6,942	60,394	3,879
2021	0	0	4,687	2,549	30,820	0	0	3,315	2,310	27,732	16,388
2022	70	4,982	233,173	61,574	53,244	629	93,535	1,086,909	161,299	129,334	54,382
TOTAL	70	287,015	1,866,503	113,810	539,698	629	1,005,763	2,624,273	220,277	321,834	82,483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,784,253	1,195,618	82,483	
IBNR + FREQUENCY ADJUSTMENT	(835,975)	(345,334)	199	
TOTAL LOSSES	4,948,278	850,284	82,682	
EXPECTED LOSSES	2,524,953	1,089,824	39,263	
CREDIBILITY	0.02	0.06	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.096	0.704	0.068	4.868
INDICATED (POST-TEST)	3.925	0.674	0.066	4.665
PRESENT ON RATE LEVEL	1.904	0.822	0.030	2.755
DERIVED BY FORMULA	1.944	0.813	0.032	2.789
UNDERLYING PRESENT RATE	2.090	0.902	0.032	3.024
PROPOSED	1.944	0.813	0.032	2.789

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.9481
IND. RATE				3.95	MINIMUM PREMIUM	1,755
MAN. RATE	5.08	4.47	4.19	+ 3.95	PRESENT	1,790

+ PROPOSED

CLASS CONCRETE CONSTRUCTION PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 654

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	20,713	868,967	4.195			0	0	2	1	5	8
2019	20,535	2,025,927	9.866			0	0	3	3	3	9
2020	19,494	239,776	1.230			0	0	1	0	4	5
2021	20,872	35,696	0.171			0	0	0	0	1	1
2022	22,249	130,624	0.587			0	0	0	1	4	5
TOTAL	103,863	3,300,990	3.178			0	0	6	5	17	28

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	518,229	3,816	90,782	0	0	156,960	20,151	53,063	25,966
2019	0	0	637,516	87,243	90,817	0	0	1,105,216	45,089	55,235	4,811
2020	0	0	127,070	0	33,600	0	0	23,885	0	36,956	18,265
2021	0	0	0	0	6,834	0	0	0	0	20,661	8,201
2022	0	0	0	15,000	55,920	0	0	0	0	51,698	8,006
TOTAL	0	0	1,282,815	106,059	277,953	0	0	1,286,061	65,240	217,613	65,249

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	731,221	6,934	166,403	0	0	295,870	32,080	84,582	26,355
2019	0	0	847,973	152,521	160,360	0	0	1,739,679	104,699	118,402	5,278
2020	0	0	181,894	5,295	63,442	0	0	48,967	3,412	56,643	25,717
2021	0	0	1,590	865	10,453	0	0	3,157	2,200	26,413	11,449
2022	117	0	70,331	42,452	63,654	512	0	30,895	18,249	43,855	9,527
TOTAL	117	0	1,833,008	208,067	464,312	512	0	2,118,567	160,641	329,896	78,326

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,952,205	1,162,916	78,326	
IBNR + FREQUENCY ADJUSTMENT	(529,688)	(201,307)	326	
TOTAL LOSSES	3,422,517	961,610	78,652	
EXPECTED LOSSES	1,594,946	633,999	65,086	
CREDIBILITY	0.02	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.295	0.926	0.076	4.297
INDICATED (POST-TEST)	3.158	0.887	0.073	4.118
PRESENT ON RATE LEVEL	1.399	0.556	0.057	2.012
DERIVED BY FORMULA	1.434	0.573	0.058	2.065
UNDERLYING PRESENT RATE	1.536	0.610	0.063	2.209
PROPOSED	1.434	0.573	0.058	2.065

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.9230
IND. RATE				2.92	MINIMUM PREMIUM	1,395
MAN. RATE	3.72	3.25	3.06	+ 2.92	PRESENT	1,410

+ PROPOSED

CLASS IRON ERECTION PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 655

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	8,464	247,216	2.921			0	0	1	0	0	1
2019	11,966	79,529	0.665			0	0	0	1	3	4
2020	16,210	279,354	1.723			0	0	1	0	3	4
2021	10,930	129,675	1.186			0	0	0	0	3	3
2022	12,795	22,956	0.179			0	0	0	0	1	1
TOTAL	60,365	758,730	1.257			0	0	2	1	10	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	231,576	0	0	0	0	15,027	0	0	613
2019	0	0	0	10,888	35,140	0	0	0	3,520	23,030	6,951
2020	0	0	192,437	0	1,660	0	0	19,108	0	2,752	63,397
2021	0	0	0	0	79,716	0	0	0	0	32,970	16,989
2022	0	0	0	0	7,230	0	0	0	0	6,817	8,909
TOTAL	0	0	424,013	10,888	123,746	0	0	34,135	3,520	65,569	96,859

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	326,754	0	0	0	0	28,326	0	0	622
2019	0	0	1,268	18,461	57,041	0	0	423	5,989	38,963	7,625
2020	0	0	271,378	4,878	13,168	0	0	37,219	1,115	5,095	89,263
2021	0	0	18,542	10,084	121,934	0	0	5,038	3,511	42,149	23,717
2022	15	0	6,464	3,606	7,918	67	0	4,074	2,406	5,783	10,602
TOTAL	15	0	624,406	37,029	200,060	67	0	75,079	13,022	91,989	131,829

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	699,568	342,100	131,829	
IBNR + FREQUENCY ADJUSTMENT	(813,323)	(146,932)	223	
TOTAL LOSSES	0	195,168	132,052	
EXPECTED LOSSES	2,475,503	460,803	43,981	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.323	0.219	0.542
INDICATED (POST-TEST)	0.000	0.310	0.210	0.519
PRESENT ON RATE LEVEL	3.736	0.695	0.066	4.498
DERIVED BY FORMULA	3.699	0.680	0.072	4.451
UNDERLYING PRESENT RATE	4.101	0.763	0.073	4.937
PROPOSED	3.699	0.680	0.072	4.451

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	6.3006
IND. RATE				6.30	MINIMUM PREMIUM	2,000
MAN. RATE	9.05	7.55	6.84	+ 6.30	PRESENT	2,000
				+ PROPOSED		

CLASS ELECTRIC LINE CONSTRUCTION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 656

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	10,151	0	0.000			0	0	0	0	0	0
2019	12,247	0	0.000			0	0	0	0	0	0
2020	9,825	0	0.000			0	0	0	0	0	0
2021	9,375	659	0.007			0	0	0	0	0	0
2022	15,834	92,488	0.584			0	0	0	0	1	1
TOTAL	57,432	93,147	0.162			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	659
2022	0	0	0	0	42,781	0	0	0	0	49,262	445
TOTAL	0	0	0	0	42,781	0	0	0	0	49,262	1,104

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	920
2022	90	0	38,250	21,335	46,849	488	0	29,439	17,389	41,789	530
TOTAL	90	0	38,250	21,335	46,849	488	0	29,439	17,389	41,789	1,450

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	68,267	127,363	1,450	
IBNR + FREQUENCY ADJUSTMENT	(374,420)	(73,080)	162	
TOTAL LOSSES	0	54,283	1,611	
EXPECTED LOSSES	1,157,916	236,325	27,646	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.095	0.003	0.097
INDICATED (POST-TEST)	0.000	0.091	0.003	0.093
PRESENT ON RATE LEVEL	1.837	0.375	0.044	2.256
DERIVED BY FORMULA	1.819	0.364	0.042	2.224
UNDERLYING PRESENT RATE	2.016	0.411	0.048	2.476
PROPOSED	1.819	0.364	0.042	2.224

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	3.1485
IND. RATE				3.15		MINIMUM PREMIUM	1,475
MAN. RATE	4.66	3.87	3.43	+ 3.15		PRESENT	1,535
				+ PROPOSED			

CLASS RIGGING - N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 657

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	415	0	0.000			0	0	0	0	0	0
2019	372	0	0.000			0	0	0	0	0	0
2020	287	0	0.000			0	0	0	0	0	0
2021	660	0	0.000			0	0	0	0	0	0
2022	662	0	0.000			0	0	0	0	0	0
TOTAL	2,396	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(24,519)	(7,702)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	75,831	26,065	1,351	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	2.884	0.991	0.051	3.926
DERIVED BY FORMULA	2.884	0.991	0.051	3.926
UNDERLYING PRESENT RATE	3.165	1.088	0.056	4.309
PROPOSED	2.884	0.991	0.051	3.926

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.5573
IND. RATE				5.56	MINIMUM PREMIUM	2,000
MAN. RATE	7.30	6.36	5.97	+ 5.56	PRESENT	2,000

+ PROPOSED

CLASS IRON ERECTION OR INSTALLATION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 658

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	6,653	726,071	10.913			0	0	1	0	2	3
2019	5,189	41,871	0.807			0	0	0	0	0	0
2020	5,454	34,825	0.639			0	0	0	0	1	1
2021	5,559	0	0.000			0	0	0	0	0	0
2022	4,298	27,952	0.650			0	0	0	0	1	1
TOTAL	27,153	830,719	3.059			0	0	1	0	4	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	490,000	0	12,398	0	0	190,500	0	25,187	7,986
2019	0	0	0	0	0	0	0	0	0	0	41,871
2020	0	0	0	0	17,457	0	0	0	0	7,079	10,289
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	2,283	0	0	0	0	20,350	5,319
TOTAL	0	0	490,000	0	32,138	0	0	190,500	0	52,616	65,465

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	691,390	0	22,726	0	0	359,093	0	40,148	8,106
2019	0	0	0	0	0	0	0	0	0	0	45,932
2020	0	0	1,449	1,114	29,403	0	0	516	426	10,619	14,487
2021	0	0	0	0	0	0	0	0	0	0	0
2022	5	0	2,041	1,139	2,500	201	0	12,161	7,184	17,263	6,330
TOTAL	5	0	694,880	2,252	54,628	201	0	371,770	7,610	68,029	74,855

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,066,856	132,520	74,855	
IBNR + FREQUENCY ADJUSTMENT	(295,971)	(109,939)	139	
TOTAL LOSSES	770,885	22,581	74,994	
EXPECTED LOSSES	866,053	333,017	33,709	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.839	0.083	0.276	3.198
INDICATED (POST-TEST)	2.721	0.080	0.265	3.065
PRESENT ON RATE LEVEL	2.906	1.117	0.113	4.137
DERIVED BY FORMULA	2.904	1.097	0.116	4.117
UNDERLYING PRESENT RATE	3.190	1.226	0.124	4.540
PROPOSED	2.904	1.097	0.116	4.117

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.8275
IND. RATE				5.83	MINIMUM PREMIUM	2,000
MAN. RATE	7.72	6.70	6.29	+ 5.83	PRESENT	2,000

+ PROPOSED

CLASS ROOFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 659

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	8,184	317,767	3.883			0	0	0	2	4	6
2019	8,391	503,626	6.002			0	0	0	3	3	6
2020	9,825	281,969	2.870			0	0	0	3	1	4
2021	11,767	186,393	1.584			0	0	1	1	2	4
2022	12,010	784,796	6.535			0	0	1	0	4	5
TOTAL	50,177	2,074,551	4.134			0	0	2	9	14	25

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	112,393	42,608	0	0	0	122,746	40,020	0
2019	0	0	0	104,654	151,990	0	0	0	146,284	97,568	3,130
2020	0	0	0	140,742	2,784	0	0	0	136,593	666	1,184
2021	0	0	133,528	8,100	4,413	0	0	37,264	0	1,261	1,827
2022	0	0	143,027	0	185,280	0	0	364,759	0	85,845	5,885
TOTAL	0	0	276,555	365,889	387,075	0	0	402,023	405,623	225,360	12,026

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	204,218	78,100	0	0	0	195,412	63,792	0
2019	0	0	9,907	174,290	247,688	0	0	13,180	236,420	168,523	3,434
2020	0	0	42,200	227,828	10,206	0	0	48,348	203,277	6,476	1,667
2021	0	0	189,825	18,910	18,971	0	0	48,740	3,089	4,563	2,550
2022	389	6,064	358,631	107,789	216,945	850	63,249	692,803	75,205	114,478	7,003
TOTAL	389	6,064	600,563	733,035	571,912	850	63,249	803,071	713,403	357,832	14,654

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,474,186	2,376,181	14,654	
IBNR + FREQUENCY ADJUSTMENT	(777,455)	(440,756)	249	
TOTAL LOSSES	696,731	1,935,425	14,904	
EXPECTED LOSSES	2,377,289	1,431,033	45,247	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.389	3.857	0.030	5.275
INDICATED (POST-TEST)	1.331	3.696	0.028	5.055
PRESENT ON RATE LEVEL	4.317	2.598	0.082	6.997
DERIVED BY FORMULA	4.287	2.631	0.080	6.998
UNDERLYING PRESENT RATE	4.738	2.852	0.090	7.680
PROPOSED	4.286	2.631	0.080	6.997

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	9.9045
IND. RATE				9.90	MINIMUM PREMIUM	2,000
MAN. RATE	13.68	11.60	10.64	+ 9.90	PRESENT	2,000
				+ PROPOSED		

CLASS ALARM OR SOUND SYSTEM PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 660

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	41,403	261,936	0.633			1	0	0	0	3	4
2019	41,344	243,672	0.589			0	0	1	1	3	5
2020	44,504	21,034	0.047			0	0	0	0	2	2
2021	42,688	145,402	0.341			0	0	1	0	3	4
2022	42,869	157,471	0.367			0	0	0	1	0	1
TOTAL	212,808	829,515	0.390			1	0	2	2	11	16

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	181,006	0	0	0	7,928	0	0	0	0	63,899	9,103
2019	0	0	83,619	61,714	11,028	0	0	19,246	37,263	24,050	6,752
2020	0	0	0	0	4,121	0	0	0	0	5,747	11,166
2021	0	0	91,370	0	4,635	0	0	29,102	0	8,852	11,443
2022	0	0	0	80,901	0	0	0	0	66,710	0	9,860
TOTAL	181,006	0	174,989	142,615	27,712	0	0	48,348	103,973	102,548	48,324

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	238,747	0	0	0	14,532	0	0	0	0	101,855	9,240
2019	0	0	117,819	102,495	20,492	0	0	35,094	60,787	42,010	7,407
2020	0	0	342	263	6,941	0	0	419	346	8,621	15,722
2021	0	0	126,511	6,297	14,847	0	0	39,267	3,251	13,621	15,974
2022	0	0	109,661	78,555	13,033	0	0	67,317	48,698	9,313	11,733
TOTAL	238,747	0	354,334	187,610	69,845	0	0	142,097	113,082	175,420	60,076

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	735,177	545,957	60,076	
IBNR + FREQUENCY ADJUSTMENT	(436,756)	(163,701)	328	
TOTAL LOSSES	298,421	382,256	60,404	
EXPECTED LOSSES	1,310,279	511,307	67,754	
CREDIBILITY	0.02	0.09	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.140	0.180	0.028	0.348
INDICATED (POST-TEST)	0.134	0.172	0.027	0.334
PRESENT ON RATE LEVEL	0.561	0.219	0.029	0.809
DERIVED BY FORMULA	0.552	0.215	0.029	0.796
UNDERLYING PRESENT RATE	0.616	0.240	0.032	0.888
PROPOSED	0.552	0.215	0.029	0.796

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.1267
IND. RATE				1.13	MINIMUM PREMIUM	780
MAN. RATE	1.57	1.33	1.23	+ 1.13	PRESENT	790

+ PROPOSED

CLASS ELECTRICAL WIRING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 661

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	118,949	866,440	0.728			0	0	2	2	8	12
2019	119,826	538,858	0.450			0	0	0	4	24	28
2020	124,606	1,022,753	0.821			0	0	1	11	10	22
2021	134,776	1,041,770	0.773			0	0	2	4	15	21
2022	132,419	815,087	0.616			0	0	1	0	16	17
TOTAL	630,576	4,284,908	0.680			0	0	6	21	73	100

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	444,016	74,032	54,493	0	0	29,211	98,188	101,668	64,832
2019	0	0	0	90,990	113,166	0	0	0	55,381	195,801	83,520
2020	0	0	226,400	219,805	142,098	0	0	112,600	149,112	81,308	91,430
2021	0	0	257,398	119,879	130,711	0	0	134,900	117,562	218,528	62,792
2022	0	0	196,839	0	234,105	0	0	65,531	0	279,972	38,640
TOTAL	0	0	1,124,653	504,706	674,573	0	0	342,242	420,243	877,277	341,214

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	626,507	134,516	99,886	0	0	55,063	156,315	162,059	65,804
2019	0	0	8,380	151,211	184,640	0	0	5,800	91,809	331,929	91,621
2020	0	0	396,451	370,215	260,155	0	0	276,793	232,355	133,639	128,733
2021	0	0	465,025	180,721	234,879	0	0	268,484	140,176	300,513	87,658
2022	492	8,346	474,888	137,928	275,698	2,772	11,363	282,561	106,897	244,984	45,982
TOTAL	492	8,346	1,971,251	974,591	1,055,258	2,772	11,363	888,701	727,552	1,173,124	419,799

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,882,924	3,930,526	419,799	
IBNR + FREQUENCY ADJUSTMENT	(1,543,031)	(816,886)	2,082	
TOTAL LOSSES	1,339,894	3,113,640	421,881	
EXPECTED LOSSES	4,648,593	2,580,942	416,980	
CREDIBILITY	0.05	0.18	0.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.212	0.494	0.067	0.773
INDICATED (POST-TEST)	0.204	0.473	0.064	0.741
PRESENT ON RATE LEVEL	0.672	0.373	0.060	1.105
DERIVED BY FORMULA	0.648	0.391	0.061	1.100
UNDERLYING PRESENT RATE	0.737	0.409	0.066	1.213
PROPOSED	0.648	0.391	0.061	1.100

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.5573
IND. RATE				1.56	MINIMUM PREMIUM	930
MAN. RATE	2.15	1.83	1.68	+ 1.56	PRESENT	945

+ PROPOSED

CLASS APPLIANCE - SERVICE OR REPAIR PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 662

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	6,933	11,348	0.164			0	0	0	0	2	2
2019	7,897	1,577	0.020			0	0	0	0	1	1
2020	7,956	49,244	0.619			0	0	0	1	1	2
2021	10,079	17,387	0.173			0	0	0	0	2	2
2022	10,374	46,001	0.443			0	0	0	0	4	4
TOTAL	43,239	125,557	0.290			0	0	0	1	10	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	3,405	0	0	0	0	4,483	3,460
2019	0	0	0	0	38	0	0	0	0	937	602
2020	0	0	0	16,263	515	0	0	0	16,825	2,753	12,888
2021	0	0	0	0	951	0	0	0	0	2,371	14,065
2022	0	0	0	0	8,214	0	0	0	0	31,307	6,480
TOTAL	0	0	0	16,263	13,123	0	0	0	16,825	41,851	37,495

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	6,241	0	0	0	0	7,146	3,512
2019	0	0	0	1	61	0	0	5	14	1,581	660
2020	0	0	4,892	26,338	1,505	0	0	6,150	25,200	4,804	18,146
2021	0	0	221	120	1,455	0	0	362	253	3,031	19,635
2022	17	0	7,344	4,096	8,995	310	0	18,709	11,051	26,558	7,711
TOTAL	17	0	12,458	30,556	18,258	310	0	25,226	36,517	43,120	49,665

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	38,012	128,451	49,665	
IBNR + FREQUENCY ADJUSTMENT	(284,559)	(166,045)	302	
TOTAL LOSSES	0	0	49,966	
EXPECTED LOSSES	871,353	540,791	54,722	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.116	0.116
INDICATED (POST-TEST)	0.000	0.000	0.111	0.111
PRESENT ON RATE LEVEL	1.836	1.140	0.115	3.091
DERIVED BY FORMULA	1.818	1.105	0.115	3.038
UNDERLYING PRESENT RATE	2.015	1.251	0.127	3.392
PROPOSED	1.818	1.105	0.115	3.038

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.3006
IND. RATE				4.30	MINIMUM PREMIUM	1,875
MAN. RATE	5.42	4.87	4.70	+ 4.30	PRESENT	1,965
				+ PROPOSED		

CLASS PLUMBING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 663

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	122,881	2,321,654	1.889			0	0	3	5	22	30
2019	123,233	1,047,292	0.850			0	0	3	3	9	15
2020	110,706	2,452,298	2.215			0	0	5	4	18	27
2021	125,065	1,899,502	1.519			0	0	6	4	17	27
2022	128,473	824,689	0.642			0	0	1	2	18	21
TOTAL	610,358	8,545,435	1.400			0	0	18	18	84	120

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	780,168	137,167	212,973	0	0	823,710	57,301	218,443	91,892
2019	0	0	475,290	52,880	103,345	0	0	261,272	37,522	86,355	30,628
2020	0	0	1,224,661	60,702	267,981	0	0	568,066	47,254	231,915	51,719
2021	0	0	974,357	158,119	84,515	0	0	306,441	231,555	104,964	39,551
2022	0	0	125,101	26,753	211,758	0	0	32,193	44,549	282,850	101,485
TOTAL	0	0	3,579,577	435,621	880,572	0	0	1,991,682	418,181	924,527	315,275

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,063,767	249,232	390,380	0	0	1,485,090	91,223	348,198	93,270
2019	0	0	647,307	94,506	177,231	0	0	434,583	69,343	152,694	33,599
2020	0	0	1,748,665	145,341	519,067	0	0	1,118,997	112,116	378,117	72,820
2021	0	0	1,464,444	266,929	229,264	0	0	532,159	244,666	179,064	55,213
2022	445	5,304	394,383	145,042	248,491	2,800	5,582	270,603	136,330	249,837	120,767
TOTAL	445	5,304	5,318,566	901,050	1,564,433	2,800	5,582	3,841,433	653,679	1,307,910	375,670

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,174,130	4,427,072	375,670	
IBNR + FREQUENCY ADJUSTMENT	(2,027,684)	(1,147,283)	1,654	
TOTAL LOSSES	7,146,446	3,279,789	377,324	
EXPECTED LOSSES	6,096,695	3,613,874	334,117	
CREDIBILITY	0.05	0.17	0.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.171	0.537	0.062	1.770
INDICATED (POST-TEST)	1.122	0.515	0.059	1.696
PRESENT ON RATE LEVEL	0.910	0.539	0.050	1.499
DERIVED BY FORMULA	0.921	0.535	0.052	1.508
UNDERLYING PRESENT RATE	0.999	0.592	0.055	1.646
PROPOSED	0.921	0.535	0.052	1.508

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.1340
IND. RATE				2.13	MINIMUM PREMIUM	1,125
MAN. RATE	2.78	2.41	2.28	+ 2.13	PRESENT	1,145

+ PROPOSED

CLASS HEATING OR VENTILATING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 664

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	108,510	1,983,482	1.828			0	0	4	3	24	31
2019	108,767	1,054,651	0.970			0	0	2	2	18	22
2020	118,932	646,478	0.544			0	0	1	3	20	24
2021	121,135	701,412	0.579			0	0	1	3	25	29
2022	132,639	3,365,315	2.537			0	1	2	0	23	26
TOTAL	589,983	7,751,338	1.314			0	1	10	11	110	132

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	813,625	15,457	187,721	0	0	646,335	33,267	218,633	68,444
2019	0	0	329,396	78,896	105,815	0	0	172,018	100,167	182,432	85,927
2020	0	0	94,928	57,276	211,025	0	0	24,462	57,803	146,573	54,411
2021	0	0	120,968	98,961	153,983	0	0	14,627	48,338	118,313	146,222
2022	0	301,530	385,995	0	218,998	0	2,108,348	52,492	0	163,564	134,388
TOTAL	0	301,530	1,744,912	250,590	877,542	0	2,108,348	909,934	239,575	829,515	489,392

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,148,025	28,085	344,093	0	0	1,218,341	52,961	348,501	69,471
2019	0	0	452,276	135,394	178,866	0	0	293,307	168,707	314,465	94,262
2020	0	0	168,396	108,462	362,791	0	0	78,515	96,045	223,415	76,611
2021	0	0	268,967	149,296	256,609	0	0	61,535	57,429	156,712	204,126
2022	460	161,638	738,350	151,011	278,224	1,619	788,442	303,885	65,857	146,282	159,922
TOTAL	460	161,638	2,776,014	572,247	1,420,583	1,619	788,442	1,955,584	440,999	1,189,375	604,391

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,683,757	3,623,205	604,391	
IBNR + FREQUENCY ADJUSTMENT	(1,810,629)	(1,109,268)	2,321	
TOTAL LOSSES	3,873,128	2,513,937	606,712	
EXPECTED LOSSES	5,486,631	3,521,252	445,981	
CREDIBILITY	0.05	0.17	0.18	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.656	0.426	0.103	1.185
INDICATED (POST-TEST)	0.629	0.408	0.099	1.136
PRESENT ON RATE LEVEL	0.847	0.544	0.069	1.460
DERIVED BY FORMULA	0.836	0.521	0.074	1.431
UNDERLYING PRESENT RATE	0.930	0.597	0.076	1.602
PROPOSED	0.836	0.521	0.074	1.431

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.0261
IND. RATE				2.03	MINIMUM PREMIUM	1,090
MAN. RATE	2.95	2.47	2.22	+ 2.03	PRESENT	1,125

+ PROPOSED

CLASS PAINTING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 665

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	21,141	687,697	3.253			1	0	0	1	3	5
2019	21,772	306,247	1.407			0	0	0	1	3	4
2020	17,640	413,892	2.346			0	0	1	2	3	6
2021	23,043	480,928	2.087			0	0	1	0	5	6
2022	28,982	632,917	2.184			0	0	0	0	7	7
TOTAL	112,578	2,521,681	2.240			1	0	2	4	21	28

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	551,500	0	0	27,000	30,966	500	0	0	0	74,256	3,475
2019	0	0	0	25,000	150,957	0	0	0	0	79,279	51,011
2020	0	0	149,381	40,456	50,507	0	0	104,072	26,906	18,651	23,919
2021	0	0	122,623	0	70,693	0	0	245,367	0	29,444	12,801
2022	0	0	0	0	238,863	0	0	0	0	385,164	8,890
TOTAL	551,500	0	272,004	92,456	541,986	500	0	349,439	26,906	586,794	100,096

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	727,429	0	0	49,059	56,761	903	0	0	0	118,364	3,527
2019	0	0	3,777	43,584	244,671	0	0	404	1,150	133,807	55,959
2020	0	0	226,809	72,365	94,706	0	0	212,492	46,329	34,321	33,678
2021	0	0	184,780	16,607	118,543	0	0	324,163	22,593	57,074	17,870
2022	502	0	213,567	119,121	261,579	3,813	0	230,174	135,963	326,735	10,579
TOTAL	727,930	0	628,933	300,735	776,260	4,716	0	767,234	206,034	670,302	121,613

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,128,813	1,953,331	121,613	
IBNR + FREQUENCY ADJUSTMENT	(783,053)	(270,371)	308	
TOTAL LOSSES	1,345,759	1,682,960	121,922	
EXPECTED LOSSES	2,399,710	877,295	54,606	
CREDIBILITY	0.02	0.06	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.195	1.495	0.108	2.799
INDICATED (POST-TEST)	1.146	1.433	0.104	2.682
PRESENT ON RATE LEVEL	1.942	0.710	0.044	2.696
DERIVED BY FORMULA	1.926	0.753	0.048	2.727
UNDERLYING PRESENT RATE	2.132	0.779	0.049	2.959
PROPOSED	1.904	0.745	0.047	2.696

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.8166
IND. RATE				3.82	MINIMUM PREMIUM	1,710
MAN. RATE	5.26	4.45	4.10	+ 3.82	PRESENT	1,760

+ PROPOSED

CLASS PLATE GLASS INSTALLATION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 666

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,567	4,252	0.093			0	0	0	0	1	1
2019	3,311	24,524	0.741			0	0	0	0	1	1
2020	3,134	105,661	3.371			0	0	0	1	0	1
2021	2,979	0	0.000			0	0	0	0	0	0
2022	4,255	567	0.013			0	0	0	0	0	0
TOTAL	18,246	135,004	0.740			0	0	0	1	2	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	3,143	0	0	0	0	518	591
2019	0	0	0	0	6,219	0	0	0	0	18,009	296
2020	0	0	0	67,676	0	0	0	0	36,824	0	1,161
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	567
TOTAL	0	0	0	67,676	9,362	0	0	0	36,824	18,527	2,615

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	5,761	0	0	0	0	826	600
2019	0	0	76	106	10,062	0	0	92	261	30,396	325
2020	0	0	20,181	109,466	2,653	0	0	13,021	54,790	1,477	1,635
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	675
TOTAL	0	0	20,257	109,572	18,476	0	0	13,113	55,052	32,698	3,234

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	33,370	215,797	3,234	
IBNR + FREQUENCY ADJUSTMENT	(151,348)	(62,939)	110	
TOTAL LOSSES	0	152,858	3,344	
EXPECTED LOSSES	453,616	195,277	21,457	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.838	0.018	0.856
INDICATED (POST-TEST)	0.000	0.803	0.018	0.820
PRESENT ON RATE LEVEL	2.265	0.975	0.107	3.347
DERIVED BY FORMULA	2.265	0.972	0.105	3.342
UNDERLYING PRESENT RATE	2.486	1.070	0.118	3.674
PROPOSED	2.265	0.972	0.105	3.342

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.7308
IND. RATE				4.73	MINIMUM PREMIUM	2,000
MAN. RATE	6.27	5.45	5.09	+ 4.73	PRESENT	2,000
				+ PROPOSED		

CLASS PAPER HANGING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 667

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,685	0	0.000			0	0	0	0	0	0
2019	3,325	4,665	0.140			0	0	0	0	1	1
2020	3,223	0	0.000			0	0	0	0	0	0
2021	3,590	0	0.000			0	0	0	0	0	0
2022	3,859	0	0.000			0	0	0	0	0	0
TOTAL	16,682	4,665	0.028			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	997	0	0	0	0	3,668	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	997	0	0	0	0	3,668	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	12	17	1,613	0	0	19	53	6,191	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	12	17	1,613	0	0	19	53	6,191	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	31	7,874	0	
IBNR + FREQUENCY ADJUSTMENT	(38,935)	(17,961)	21	
TOTAL LOSSES	0	0	21	
EXPECTED LOSSES	118,898	57,851	3,867	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.649	0.316	0.021	0.986
DERIVED BY FORMULA	0.649	0.310	0.021	0.980
UNDERLYING PRESENT RATE	0.713	0.347	0.023	1.083
PROPOSED	0.649	0.310	0.021	0.980

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.3868
IND. RATE				1.39	MINIMUM PREMIUM	870
MAN. RATE	1.75	1.56	1.50	+ 1.39	PRESENT	885
				+ PROPOSED		

CLASS TILE STONE MOSAIC OR TERRAZO WORK — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 668

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,802	51,682	1.076			0	0	0	1	1	2
2019	5,547	14,391	0.259			0	0	0	0	2	2
2020	4,021	208,990	5.197			0	0	1	2	1	4
2021	4,010	7,030	0.175			0	0	0	0	1	1
2022	4,664	275,120	5.899			0	0	1	0	3	4
TOTAL	23,044	557,213	2.418			0	0	2	3	8	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	21,806	7,259	0	0	0	13,401	7,501	1,715
2019	0	0	0	0	5,197	0	0	0	0	9,194	0
2020	0	0	105,291	40,867	5,965	0	0	7,566	35,475	10,287	3,539
2021	0	0	0	0	4,849	0	0	0	0	2,181	0
2022	0	0	100,155	0	25,984	0	0	72,487	0	76,494	0
TOTAL	0	0	205,446	62,673	49,254	0	0	80,053	48,876	105,657	5,254

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	39,622	13,306	0	0	0	21,334	11,957	1,741
2019	0	0	64	88	8,409	0	0	47	133	15,518	0
2020	0	0	161,089	69,094	17,324	0	0	27,951	53,779	17,236	4,983
2021	0	0	1,128	613	7,417	0	0	333	232	2,788	0
2022	55	4,247	158,361	23,735	38,290	757	12,569	173,196	35,926	73,168	0
TOTAL	55	4,247	320,643	133,152	84,746	757	12,569	201,527	111,404	120,666	6,724

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	539,798	449,968	6,724	
IBNR + FREQUENCY ADJUSTMENT	(186,255)	(118,489)	101	
TOTAL LOSSES	353,542	331,479	6,825	
EXPECTED LOSSES	558,327	368,414	21,349	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.534	1.438	0.030	3.002
INDICATED (POST-TEST)	1.470	1.378	0.028	2.877
PRESENT ON RATE LEVEL	2.207	1.457	0.084	3.749
DERIVED BY FORMULA	2.200	1.455	0.083	3.738
UNDERLYING PRESENT RATE	2.423	1.599	0.093	4.114
PROPOSED	2.200	1.455	0.083	3.738

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.2918
IND. RATE				5.29	MINIMUM PREMIUM	2,000
MAN. RATE	6.77	5.99	5.70	+ 5.29	PRESENT	2,000
				+ PROPOSED		

CLASS PLASTERING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 669

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	508	0	0.000			0	0	0	0	0	0
2019	493	0	0.000			0	0	0	0	0	0
2020	421	0	0.000			0	0	0	0	0	0
2021	438	0	0.000			0	0	0	0	0	0
2022	463	0	0.000			0	0	0	0	0	0
TOTAL	2,323	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(22,581)	(7,454)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	67,412	23,137	1,671	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	2.644	0.907	0.066	3.617
DERIVED BY FORMULA	2.644	0.907	0.066	3.617
UNDERLYING PRESENT RATE	2.902	0.996	0.072	3.970
PROPOSED	2.644	0.907	0.066	3.617

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.1198
IND. RATE				5.12	MINIMUM PREMIUM	2,000
MAN. RATE	6.14	5.58	5.50	+ 5.12	PRESENT	2,000

+ PROPOSED

CLASS HOUSE FURNISHINGS INSTALLATION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 670

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	7,269	9,786	0.135			0	0	0	0	1	1
2019	9,193	6,725	0.073			0	0	0	0	0	0
2020	8,583	39,653	0.462			0	0	0	1	2	3
2021	7,391	1,399	0.019			0	0	0	0	0	0
2022	7,624	38,318	0.503			0	0	0	0	3	3
TOTAL	40,060	95,881	0.239			0	0	0	1	6	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	4,282	0	0	0	0	2,692	2,812
2019	0	0	0	0	0	0	0	0	0	0	6,725
2020	0	0	0	13,528	8,754	0	0	0	13,397	3,136	838
2021	0	0	0	0	0	0	0	0	0	0	1,399
2022	0	0	0	0	19,730	0	0	0	0	18,588	0
TOTAL	0	0	0	13,528	32,766	0	0	0	13,397	24,416	11,774

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	7,849	0	0	0	0	4,291	2,854
2019	0	0	0	0	0	0	0	0	0	0	7,377
2020	0	0	4,761	22,440	15,275	0	0	4,966	20,122	5,241	1,180
2021	0	0	0	0	0	0	0	0	0	0	1,953
2022	41	0	17,641	9,839	21,606	184	0	11,108	6,562	15,768	0
TOTAL	41	0	22,401	32,279	44,730	184	0	16,074	26,684	25,300	13,364

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	38,701	128,994	13,364	
IBNR + FREQUENCY ADJUSTMENT	(235,415)	(176,374)	140	
TOTAL LOSSES	0	0	13,505	
EXPECTED LOSSES	706,221	547,453	30,165	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.034	0.034
INDICATED (POST-TEST)	0.000	0.000	0.032	0.032
PRESENT ON RATE LEVEL	1.606	1.245	0.069	2.920
DERIVED BY FORMULA	1.590	1.208	0.068	2.865
UNDERLYING PRESENT RATE	1.763	1.367	0.075	3.205
PROPOSED	1.590	1.208	0.068	2.865

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.0559
IND. RATE				4.06	MINIMUM PREMIUM	1,790
MAN. RATE	5.37	4.72	4.44	+ 4.06	PRESENT	1,880

+ PROPOSED

CLASS SIGN ERECTION OR REPAIR — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 673

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,909	45,971	1.580			0	0	0	0	1	1
2019	3,121	5,153	0.165			0	0	0	0	1	1
2020	3,194	230	0.007			0	0	0	0	0	0
2021	3,464	86,352	2.493			0	0	0	1	0	1
2022	3,668	210,452	5.738			0	0	0	0	2	2
TOTAL	16,356	348,158	2.129			0	0	0	1	4	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	4,723	0	0	0	0	40,925	323
2019	0	0	0	0	3,152	0	0	0	0	2,001	0
2020	0	0	0	0	0	0	0	0	0	0	230
2021	0	0	0	63,100	0	0	0	0	22,337	0	915
2022	0	0	0	0	78,451	0	0	0	0	132,001	0
TOTAL	0	0	0	63,100	86,326	0	0	0	22,337	174,927	1,468

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	8,657	0	0	0	0	65,234	328
2019	0	0	39	54	5,100	0	0	10	29	3,377	0
2020	0	0	0	0	0	0	0	0	0	0	324
2021	0	0	42,775	77,954	6,891	0	0	11,276	20,179	1,988	1,277
2022	165	0	70,143	39,124	85,912	1,307	0	78,884	46,596	111,976	0
TOTAL	165	0	112,957	117,131	106,559	1,307	0	90,170	66,805	182,576	1,929

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	204,599	473,071	1,929	
IBNR + FREQUENCY ADJUSTMENT	(107,975)	(55,063)	84	
TOTAL LOSSES	96,624	418,008	2,013	
EXPECTED LOSSES	327,645	175,624	16,185	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.591	2.556	0.012	3.159
INDICATED (POST-TEST)	0.566	2.449	0.012	3.027
PRESENT ON RATE LEVEL	1.825	0.978	0.090	2.894
DERIVED BY FORMULA	1.825	1.008	0.089	2.921
UNDERLYING PRESENT RATE	2.003	1.074	0.099	3.176
PROPOSED	1.825	1.008	0.089	2.921

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.1353
IND. RATE				4.14	MINIMUM PREMIUM	1,820
MAN. RATE	5.20	4.60	4.40	+ 4.14	PRESENT	1,860

+ PROPOSED

CLASS SWIMMING POOL CONSTRUCTION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 674

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,021	4,511	0.223			0	0	0	0	1	1
2019	2,655	6,351	0.239			0	0	0	0	0	0
2020	3,042	21,585	0.710			0	0	0	0	2	2
2021	4,099	8,441	0.206			0	0	0	0	2	2
2022	5,620	940	0.017			0	0	0	0	0	0
TOTAL	17,437	41,828	0.240			0	0	0	0	5	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	3,281	0	0	0	0	1,230	0
2019	0	0	0	0	0	0	0	0	0	0	6,351
2020	0	0	0	0	9,330	0	0	0	0	12,255	0
2021	0	0	0	0	4,762	0	0	0	0	2,668	1,011
2022	0	0	0	0	0	0	0	0	0	0	940
TOTAL	0	0	0	0	17,373	0	0	0	0	16,153	8,302

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	6,014	0	0	0	0	1,961	0
2019	0	0	0	0	0	0	0	0	0	0	6,967
2020	0	0	774	595	15,715	0	0	893	738	18,383	0
2021	0	0	1,108	602	7,284	0	0	408	284	3,411	1,411
2022	0	0	0	0	0	0	0	0	0	0	1,119
TOTAL	0	0	1,882	1,198	29,013	0	0	1,301	1,022	23,754	9,497

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,183	54,986	9,497	
IBNR + FREQUENCY ADJUSTMENT	(83,776)	(58,713)	186	
TOTAL LOSSES	0	0	9,683	
EXPECTED LOSSES	266,460	202,022	27,407	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.056	0.056
INDICATED (POST-TEST)	0.000	0.000	0.053	0.053
PRESENT ON RATE LEVEL	1.392	1.056	0.143	2.591
DERIVED BY FORMULA	1.392	1.034	0.141	2.568
UNDERLYING PRESENT RATE	1.528	1.159	0.157	2.844
PROPOSED	1.392	1.034	0.141	2.568

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.6352
IND. RATE				3.64	MINIMUM PREMIUM	1,645
MAN. RATE	4.56	4.08	3.94	+ 3.64	PRESENT	1,710

+ PROPOSED

CLASS MACHINERY OR EQUIPMENT ERECTION PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 675

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	89,329	906,493	1.015			0	0	2	4	4	10
2019	84,730	663,585	0.783			0	0	1	3	11	15
2020	104,336	887,394	0.851			0	0	2	4	2	8
2021	80,171	672,165	0.838			0	0	1	1	11	13
2022	82,891	1,167,908	1.409			0	0	1	3	12	16
TOTAL	441,457	4,297,545	0.973			0	0	7	15	40	62

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	219,285	128,029	108,199	0	0	276,688	106,167	21,905	46,220
2019	0	0	86,723	114,168	142,990	0	0	10,605	58,547	165,136	85,416
2020	0	0	388,123	135,317	56,233	0	0	127,373	132,216	6,057	42,075
2021	0	0	215,562	251	119,681	0	0	195,600	1,747	121,175	18,149
2022	0	0	172,297	100,091	381,453	0	0	111,216	102,041	266,113	34,697
TOTAL	0	0	1,081,990	477,856	808,556	0	0	721,482	400,718	580,386	226,557

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	309,411	232,629	198,329	0	0	521,557	169,018	34,917	46,913
2019	0	0	127,664	190,839	234,952	0	0	23,408	96,767	280,498	93,701
2020	0	0	592,078	232,088	120,937	0	0	293,953	203,419	20,832	59,242
2021	0	0	323,931	28,922	201,393	0	0	274,225	29,994	170,557	25,336
2022	801	7,305	709,194	305,958	450,773	2,635	19,285	457,594	182,119	252,689	41,289
TOTAL	801	7,305	2,062,278	990,437	1,206,385	2,635	19,285	1,570,737	681,317	759,494	266,482

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,663,041	3,637,632	266,482	
IBNR + FREQUENCY ADJUSTMENT	(1,501,295)	(689,754)	1,061	
TOTAL LOSSES	2,161,746	2,947,879	267,543	
EXPECTED LOSSES	4,473,821	2,114,455	230,698	
CREDIBILITY	0.04	0.14	0.15	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.490	0.668	0.061	1.218
INDICATED (POST-TEST)	0.469	0.640	0.058	1.167
PRESENT ON RATE LEVEL	0.923	0.436	0.048	1.407
DERIVED BY FORMULA	0.905	0.465	0.049	1.419
UNDERLYING PRESENT RATE	1.013	0.479	0.052	1.545
PROPOSED	0.898	0.461	0.049	1.407

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.9921
IND. RATE				1.99	MINIMUM PREMIUM	1,075
MAN. RATE	2.79	2.36	2.14	+ 1.99	PRESENT	1,100

+ PROPOSED

CLASS SHEET METAL INSTALLATION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 676

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	6,114	543,702	8.893			0	0	2	1	3	6
2019	6,818	658,340	9.656			0	0	2	1	1	4
2020	9,856	114,382	1.161			0	0	0	0	5	5
2021	7,364	34,099	0.463			0	0	0	1	2	3
2022	7,956	93,389	1.174			0	0	0	1	0	1
TOTAL	38,108	1,443,912	3.789			0	0	4	4	11	19

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	220,371	14,767	70,011	0	0	126,158	40,444	69,071	2,880
2019	0	0	245,629	41,930	4,898	0	0	330,213	30,139	4,741	790
2020	0	0	0	0	36,743	0	0	0	0	73,497	4,142
2021	0	0	0	3,952	10,255	0	0	0	3,257	14,199	2,436
2022	0	0	0	76,013	0	0	0	0	8,950	0	8,426
TOTAL	0	0	466,000	136,662	121,907	0	0	456,371	82,790	161,508	18,674

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	310,943	26,832	128,330	0	0	237,808	64,387	110,099	2,923
2019	0	0	335,052	71,973	13,350	0	0	547,225	58,360	16,323	867
2020	0	0	3,050	2,344	61,886	0	0	5,358	4,425	110,246	5,832
2021	0	0	5,064	6,180	16,118	0	0	3,814	4,455	18,442	3,401
2022	0	0	103,036	73,809	12,246	0	0	9,031	6,534	1,249	10,027
TOTAL	0	0	757,145	181,137	231,929	0	0	803,235	138,160	256,359	23,049

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,560,380	807,585	23,049	
IBNR + FREQUENCY ADJUSTMENT	(207,165)	(120,193)	115	
TOTAL LOSSES	1,353,215	687,392	23,165	
EXPECTED LOSSES	626,871	376,115	23,001	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	3.551	1.804	0.061	5.416
INDICATED (POST-TEST)	3.403	1.729	0.058	5.190
PRESENT ON RATE LEVEL	1.499	0.899	0.055	2.453
DERIVED BY FORMULA	1.518	0.924	0.055	2.497
UNDERLYING PRESENT RATE	1.645	0.987	0.060	2.692
PROPOSED	1.518	0.924	0.055	2.497

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.5345
IND. RATE				3.53	MINIMUM PREMIUM	1,610
MAN. RATE	4.27	3.85	3.73	+ 3.53	PRESENT	1,640

+ PROPOSED

CLASS BOILER INSTALLATION OR REPAIR — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 677

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	26,244	27,240	0.104			0	0	0	0	3	3
2019	13,683	0	0.000			0	0	0	0	0	0
2020	17,500	11,528	0.066			0	0	0	0	1	1
2021	19,903	400,500	2.012			1	0	0	0	0	1
2022	27,770	28,449	0.102			0	0	0	0	1	1
TOTAL	105,100	467,717	0.445			1	0	0	0	5	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	19,797	0	0	0	0	1,797	5,646
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	10,000	0	0	0	0	1,528	0
2021	400,000	0	0	0	0	0	0	0	0	0	500
2022	0	0	0	0	20,407	0	0	0	0	4,709	3,333
TOTAL	400,000	0	0	0	50,204	0	0	0	0	8,034	9,479

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	36,288	0	0	0	0	2,864	5,731
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	830	638	16,843	0	0	111	92	2,292	0
2021	558,640	0	0	0	0	0	0	0	0	0	698
2022	43	0	18,246	10,177	22,348	47	0	2,814	1,662	3,995	3,966
TOTAL	558,683	0	19,076	10,815	75,479	47	0	2,925	1,754	9,151	10,395

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	580,731	97,199	10,395	
IBNR + FREQUENCY ADJUSTMENT	(345,769)	(88,412)	135	
TOTAL LOSSES	234,962	8,787	10,530	
EXPECTED LOSSES	1,045,949	280,388	23,993	
CREDIBILITY	0.02	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.224	0.008	0.010	0.242
INDICATED (POST-TEST)	0.214	0.008	0.010	0.232
PRESENT ON RATE LEVEL	0.907	0.243	0.021	1.171
DERIVED BY FORMULA	0.893	0.231	0.020	1.144
UNDERLYING PRESENT RATE	0.995	0.267	0.023	1.285
PROPOSED	0.893	0.231	0.020	1.144

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.6198
IND. RATE				1.62	MINIMUM PREMIUM	950
MAN. RATE	2.28	1.95	1.78	+ 1.62	PRESENT	980
				+ PROPOSED		

CLASS ADVERTISING COMPANY, OUTDOOR — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 679

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	144	0	0.000			0	0	0	0	0	0
2019	327	220	0.067			0	0	0	0	0	0
2020	220	21,647	9.840			0	0	0	0	1	1
2021	223	0	0.000			0	0	0	0	0	0
2022	285	0	0.000			0	0	0	0	0	0
TOTAL	1,199	21,867	1.824			0	0	0	0	1	1

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	220
2020	0	0	0	0	5,454	0	0	0	0	16,193	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	5,454	0	0	0	0	16,193	220

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	241
2020	0	0	453	348	9,186	0	0	1,180	975	24,290	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	453	348	9,186	0	0	1,180	975	24,290	241

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,633	34,798	241	
IBNR + FREQUENCY ADJUSTMENT	(12,140)	(4,134)	8	
TOTAL LOSSES	0	30,664	250	
EXPECTED LOSSES	37,572	13,440	1,521	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.557	0.021	2.578
INDICATED (POST-TEST)	0.000	2.451	0.020	2.471
PRESENT ON RATE LEVEL	2.855	1.021	0.116	3.992
DERIVED BY FORMULA	2.855	1.021	0.116	3.992
UNDERLYING PRESENT RATE	3.134	1.121	0.127	4.381
PROPOSED	2.855	1.021	0.116	3.992

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.6504
IND. RATE				5.65	MINIMUM PREMIUM	2,000
MAN. RATE	7.27	6.39	6.07	+ 5.65	PRESENT	2,000

+ PROPOSED

CLASS CANVAS GOODS ERECTION PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 681

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	728	858	0.118			0	0	0	0	0	0
2019	495	0	0.000			0	0	0	0	0	0
2020	765	0	0.000			0	0	0	0	0	0
2021	859	8,368	0.974			0	0	0	0	1	1
2022	706	0	0.000			0	0	0	0	0	0
TOTAL	3,553	9,226	0.260			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	858
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	3,886	0	0	0	0	3,173	1,309
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	3,886	0	0	0	0	3,173	2,167

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	871
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	904	492	5,944	0	0	485	338	4,056	1,827
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	904	492	5,944	0	0	485	338	4,056	2,698

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,389	10,830	2,698	
IBNR + FREQUENCY ADJUSTMENT	(20,869)	(14,834)	24	
TOTAL LOSSES	0	0	2,722	
EXPECTED LOSSES	62,311	46,615	4,940	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.077	0.077
INDICATED (POST-TEST)	0.000	0.000	0.073	0.073
PRESENT ON RATE LEVEL	1.598	1.195	0.127	2.920
DERIVED BY FORMULA	1.598	1.183	0.126	2.907
UNDERLYING PRESENT RATE	1.754	1.312	0.139	3.205
PROPOSED	1.598	1.183	0.126	2.907

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.1154
IND. RATE				4.12	MINIMUM PREMIUM	1,810
MAN. RATE	5.37	4.72	4.44	+ 4.12	PRESENT	1,880
				+ PROPOSED		

CLASS TEMPORARY STAFF - CONSTRUCTION PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 682

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,749	54,462	3.114			0	0	0	0	2	2
2019	1,402	337	0.024			0	0	0	0	0	0
2020	1,776	1,515	0.085			0	0	0	0	0	0
2021	2,456	151	0.006			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	7,383	56,465	0.765			0	0	0	0	2	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	33,217	0	0	0	0	20,986	259
2019	0	0	0	0	0	0	0	0	0	0	337
2020	0	0	0	0	0	0	0	0	0	0	1,515
2021	0	0	0	0	0	0	0	0	0	0	151
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	33,217	0	0	0	0	20,986	2,262

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	60,887	0	0	0	0	33,452	263
2019	0	0	0	0	0	0	0	0	0	0	370
2020	0	0	0	0	0	0	0	0	0	0	2,133
2021	0	0	0	0	0	0	0	0	0	0	211
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	60,887	0	0	0	0	33,452	2,976

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	94,338	2,976	
IBNR + FREQUENCY ADJUSTMENT	0	(142,810)	74	
TOTAL LOSSES	0	0	3,050	
EXPECTED LOSSES	0	417,613	34,824	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.041	0.041
INDICATED (POST-TEST)	0.000	0.000	0.040	0.040
PRESENT ON RATE LEVEL	0.000	5.154	0.430	5.583
DERIVED BY FORMULA	0.000	5.102	0.426	5.528
UNDERLYING PRESENT RATE	0.000	5.656	0.472	6.128
PROPOSED	0.000	5.102	0.426	5.528

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	7.8247
IND. RATE				7.82	MINIMUM PREMIUM	2,000
MAN. RATE	11.00	9.30	8.49	+ 7.82	PRESENT	2,000
				+ PROPOSED		

CLASS TALLYMEN AND CHECKING CLERKS — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 709

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	104	0	0.000			0	0	0	0	0	0
2019	21	0	0.000			0	0	0	0	0	0
2020	27	0	0.000			0	0	0	0	0	0
2021	17	23,079	135.759			0	0	0	0	1	1
2022	118	0	0.000			0	0	0	0	0	0
TOTAL	287	23,079	8.041			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	9,788	0	0	0	0	13,291	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	9,788	0	0	0	0	13,291	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	2,277	1,238	14,972	0	0	2,031	1,415	16,991	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	2,277	1,238	14,972	0	0	2,031	1,415	16,991	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,308	34,617	0	
IBNR + FREQUENCY ADJUSTMENT	(594)	(413)	2	
TOTAL LOSSES	3,714	34,204	2	
EXPECTED LOSSES	1,843	1,317	223	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.294	11.918	0.001	13.212
INDICATED (POST-TEST)	1.240	11.421	0.001	12.661
PRESENT ON RATE LEVEL	0.585	0.418	0.071	1.074
DERIVED BY FORMULA	0.585	0.418	0.071	1.074
UNDERLYING PRESENT RATE	0.642	0.459	0.078	1.179
PROPOSED	0.585	0.418	0.071	1.074

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.3338
IND. RATE				1.33	MINIMUM PREMIUM	850
MAN. RATE	1.67	1.48	1.42	+ 1.33	PRESENT	855

+ PROPOSED

CLASS MARINA PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 716

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,356	0	0.000			0	0	0	0	0	0
2019	1,375	65,014	4.728			0	0	0	0	1	1
2020	1,691	4,846	0.287			0	0	0	0	1	1
2021	2,154	2,086	0.097			0	0	0	0	0	0
2022	3,219	0	0.000			0	0	0	0	0	0
TOTAL	9,795	71,946	0.735			0	0	0	0	2	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	35,904	0	0	0	0	29,110	0
2020	0	0	0	0	910	0	0	0	0	3,936	0
2021	0	0	0	0	0	0	0	0	0	0	2,086
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	36,814	0	0	0	0	33,046	2,086

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	442	610	58,093	0	0	148	422	49,132	0
2020	0	0	76	58	1,533	0	0	287	237	5,904	0
2021	0	0	0	0	0	0	0	0	0	0	2,912
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	517	668	59,625	0	0	435	659	55,036	2,912

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	953	115,989	2,912	
IBNR + FREQUENCY ADJUSTMENT	(20,610)	(31,261)	73	
TOTAL LOSSES	0	84,728	2,985	
EXPECTED LOSSES	65,346	106,611	10,670	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.865	0.030	0.895
INDICATED (POST-TEST)	0.000	0.829	0.029	0.858
PRESENT ON RATE LEVEL	0.608	0.992	0.099	1.699
DERIVED BY FORMULA	0.608	0.990	0.099	1.696
UNDERLYING PRESENT RATE	0.667	1.088	0.109	1.865
PROPOSED	0.608	0.990	0.099	1.696

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.0859
IND. RATE				2.09	MINIMUM PREMIUM	1,110
MAN. RATE	2.58	2.31	2.23	+ 2.09	PRESENT	1,130

+ PROPOSED

CLASS BOAT BUILDING OR REPAIR — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 718

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,353	2,813	0.120			0	0	0	0	0	0
2019	1,402	22,216	1.585			0	0	0	1	0	1
2020	2,816	35,230	1.251			0	0	0	0	2	2
2021	3,917	2,538	0.065			0	0	0	0	1	1
2022	4,391	2,193	0.050			0	0	0	0	0	0
TOTAL	14,879	64,990	0.437			0	0	0	1	3	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	2,813
2019	0	0	0	4,106	0	0	0	0	18,110	0	0
2020	0	0	0	0	14,496	0	0	0	0	20,734	0
2021	0	0	0	0	71	0	0	0	0	1,678	789
2022	0	0	0	0	0	0	0	0	0	0	2,193
TOTAL	0	0	0	4,106	14,567	0	0	0	18,110	22,412	5,795

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	2,855
2019	0	0	315	6,737	69	0	0	1,570	29,094	476	0
2020	0	0	1,203	925	24,416	0	0	1,512	1,248	31,101	0
2021	0	0	17	9	109	0	0	256	179	2,145	1,101
2022	0	0	0	0	0	0	0	0	0	0	2,610
TOTAL	0	0	1,535	7,671	24,594	0	0	3,338	30,521	33,722	6,566

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,873	96,507	6,566	
IBNR + FREQUENCY ADJUSTMENT	(53,353)	(28,639)	71	
TOTAL LOSSES	0	67,868	6,637	
EXPECTED LOSSES	166,170	96,468	11,049	
CREDIBILITY	0.00	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.456	0.045	0.501
INDICATED (POST-TEST)	0.000	0.437	0.043	0.480
PRESENT ON RATE LEVEL	1.018	0.591	0.068	1.676
DERIVED BY FORMULA	1.018	0.589	0.067	1.674
UNDERLYING PRESENT RATE	1.117	0.648	0.074	1.839
PROPOSED	1.018	0.589	0.067	1.674

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.0582
IND. RATE				2.06	MINIMUM PREMIUM	1,100
MAN. RATE	2.55	2.27	2.20	+ 2.06	PRESENT	1,120

+ PROPOSED

CLASS RAILROAD OPERATION, N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 721

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	233	0	0.000			0	0	0	0	0	0
2019	178	0	0.000			0	0	0	0	0	0
2020	122	0	0.000			0	0	0	0	0	0
2021	166	0	0.000			0	0	0	0	0	0
2022	179	0	0.000			0	0	0	0	0	0
TOTAL	878	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(6,112)	(9,002)	12	
TOTAL LOSSES	0	0	12	
EXPECTED LOSSES	18,102	27,834	2,660	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.878	2.888	0.276	5.043
DERIVED BY FORMULA	1.878	2.888	0.276	5.043
UNDERLYING PRESENT RATE	2.062	3.170	0.303	5.535
PROPOSED	1.878	2.888	0.276	5.043

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	6.2008
IND. RATE				6.20	MINIMUM PREMIUM	2,000
MAN. RATE	8.48	7.27	6.62	+ 6.20	PRESENT	2,000

+ PROPOSED

CLASS AIRCRAFT MFG. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 744

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	376	0	0.000			0	0	0	0	0	0
2019	186	0	0.000			0	0	0	0	0	0
2020	1	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	563	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(170)	(225)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	439	565	244	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.071	0.091	0.039	0.202
DERIVED BY FORMULA	0.071	0.091	0.039	0.202
UNDERLYING PRESENT RATE	0.078	0.100	0.043	0.222
PROPOSED	0.071	0.091	0.039	0.202

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.3110
IND. RATE				0.31	MINIMUM PREMIUM	495
MAN. RATE	0.41	0.35	0.33	+ 0.31	PRESENT	485

+ PROPOSED

CLASS GAS UTILITY PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 751

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,950	3,281	0.083			0	0	0	0	0	0
2019	4,270	27,712	0.649			0	0	0	1	1	2
2020	4,144	20,138	0.486			0	0	0	0	1	1
2021	7,251	361,912	4.991			0	0	1	0	2	3
2022	6,094	24,298	0.399			0	0	0	0	2	2
TOTAL	25,709	437,341	1.701			0	0	1	1	6	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	3,281
2019	0	0	0	125	7,259	0	0	0	285	16,271	3,772
2020	0	0	0	0	12,390	0	0	0	0	7,485	263
2021	0	0	230,807	0	18,006	0	0	90,755	0	21,872	472
2022	0	0	0	0	5,521	0	0	0	0	18,510	267
TOTAL	0	0	230,807	125	43,176	0	0	90,755	285	64,138	8,055

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	3,330
2019	0	0	99	328	11,747	0	0	108	694	27,470	4,138
2020	0	0	1,028	790	20,868	0	0	546	451	11,228	370
2021	0	0	321,040	16,703	47,137	0	0	121,578	9,526	35,149	659
2022	12	0	4,936	2,753	6,046	183	0	11,062	6,534	15,702	318
TOTAL	12	0	327,104	20,575	85,799	183	0	133,293	17,205	89,548	8,815

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	460,591	213,128	8,815	
IBNR + FREQUENCY ADJUSTMENT	(33,301)	(20,660)	67	
TOTAL LOSSES	427,290	192,468	8,882	
EXPECTED LOSSES	102,003	68,650	12,057	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.662	0.749	0.035	2.445
INDICATED (POST-TEST)	1.593	0.717	0.033	2.343
PRESENT ON RATE LEVEL	0.361	0.243	0.043	0.648
DERIVED BY FORMULA	0.374	0.253	0.043	0.669
UNDERLYING PRESENT RATE	0.397	0.267	0.047	0.711
PROPOSED	0.374	0.253	0.043	0.669

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.8227
IND. RATE				0.82	MINIMUM PREMIUM	675
MAN. RATE	1.19	0.97	0.85	+ 0.82	PRESENT	665

+ PROPOSED

CLASS OIL OR GAS PIPELINE OPERATION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 752

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,351	0	0.000			0	0	0	0	0	0
2019	4,239	165	0.004			0	0	0	0	0	0
2020	4,441	0	0.000			0	0	0	0	0	0
2021	3,601	279,029	7.749			0	0	1	0	1	2
2022	4,904	55,195	1.126			0	0	0	0	2	2
TOTAL	21,536	334,389	1.553			0	0	1	0	3	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	165
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	151,504	0	1,900	0	0	124,693	0	0	932
2022	0	0	0	0	16,385	0	0	0	0	37,539	1,271
TOTAL	0	0	151,504	0	18,285	0	0	124,693	0	37,539	2,368

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	181
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	208,427	9,709	15,769	0	0	162,450	9,888	9,876	1,301
2022	34	0	14,650	8,171	17,943	372	0	22,433	13,251	31,844	1,512
TOTAL	34	0	223,076	17,881	33,712	372	0	184,883	23,139	41,720	2,995

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	408,366	116,452	2,995	
IBNR + FREQUENCY ADJUSTMENT	(16,178)	(13,983)	24	
TOTAL LOSSES	392,188	102,469	3,019	
EXPECTED LOSSES	48,894	43,680	4,659	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.821	0.476	0.014	2.311
INDICATED (POST-TEST)	1.745	0.456	0.013	2.215
PRESENT ON RATE LEVEL	0.207	0.185	0.020	0.411
DERIVED BY FORMULA	0.222	0.190	0.020	0.432
UNDERLYING PRESENT RATE	0.227	0.203	0.022	0.451
PROPOSED	0.222	0.190	0.020	0.432

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.5312
IND. RATE				0.53	MINIMUM PREMIUM	575
MAN. RATE	0.77	0.62	0.54	+ 0.53	PRESENT	560

+ PROPOSED

CLASS WATERWORKS PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 753

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	22,517	19,830	0.088			0	0	0	1	1	2
2019	21,868	177,917	0.814			0	0	0	0	2	2
2020	20,785	16,767	0.081			0	0	0	0	2	2
2021	18,497	4,933	0.027			0	0	0	0	0	0
2022	22,019	762,513	3.463			0	0	0	2	6	8
TOTAL	105,686	981,960	0.929			0	0	0	3	11	14

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	6,400	2,651	0	0	0	2,704	1,875	6,200
2019	0	0	0	0	27,330	0	0	0	0	147,118	3,469
2020	0	0	0	0	1,362	0	0	0	0	8,573	6,832
2021	0	0	0	0	0	0	0	0	0	0	4,933
2022	0	0	0	115,477	34,020	0	0	0	562,839	47,438	2,739
TOTAL	0	0	0	121,877	65,363	0	0	0	565,543	205,004	24,173

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	11,629	4,859	0	0	0	4,305	2,989	6,293
2019	0	0	336	465	44,220	0	0	750	2,133	248,306	3,805
2020	0	0	113	87	2,294	0	0	625	516	12,860	9,619
2021	0	0	0	0	0	0	0	0	0	0	6,886
2022	71	0	164,205	112,803	53,156	470	0	468,337	335,040	101,116	3,259
TOTAL	71	0	164,655	124,983	104,529	470	0	469,712	341,994	365,270	29,864

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	634,908	936,776	29,864	
IBNR + FREQUENCY ADJUSTMENT	(512,513)	(260,160)	552	
TOTAL LOSSES	122,394	676,617	30,416	
EXPECTED LOSSES	1,535,922	806,555	114,044	
CREDIBILITY	0.02	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.116	0.640	0.029	0.785
INDICATED (POST-TEST)	0.111	0.614	0.028	0.752
PRESENT ON RATE LEVEL	1.324	0.695	0.098	2.118
DERIVED BY FORMULA	1.300	0.691	0.094	2.085
UNDERLYING PRESENT RATE	1.453	0.763	0.108	2.324
PROPOSED	1.300	0.691	0.094	2.085

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.5639
IND. RATE				2.56	MINIMUM PREMIUM	1,275
MAN. RATE	3.54	3.05	2.78	+ 2.56	PRESENT	1,315
				+ PROPOSED		

CLASS ELECTRIC UTILITIES — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 755

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	30,604	109,521	0.358			0	0	0	0	1	1
2019	35,076	61,490	0.175			0	0	0	0	1	1
2020	33,961	165,686	0.488			0	0	0	0	2	2
2021	35,155	20,604	0.059			0	0	0	0	2	2
2022	34,849	5,019	0.014			0	0	0	0	0	0
TOTAL	169,645	362,320	0.214			0	0	0	0	6	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	49,499	0	0	0	0	57,670	2,352
2019	0	0	0	0	7,259	0	0	0	0	35,904	18,327
2020	0	0	0	0	52,854	0	0	0	0	106,993	5,839
2021	0	0	0	0	6,270	0	0	0	0	12,562	1,772
2022	0	0	0	0	0	0	0	0	0	0	5,019
TOTAL	0	0	0	0	115,882	0	0	0	0	213,129	33,309

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	90,732	0	0	0	0	91,926	2,387
2019	0	0	89	123	11,745	0	0	183	521	60,599	20,105
2020	0	0	4,387	3,372	89,022	0	0	7,800	6,441	160,490	8,221
2021	0	0	1,458	793	9,591	0	0	1,919	1,338	16,059	2,474
2022	0	0	0	0	0	0	0	0	0	0	5,973
TOTAL	0	0	5,935	4,289	201,089	0	0	9,902	8,299	329,074	39,160

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,837	542,751	39,160	
IBNR + FREQUENCY ADJUSTMENT	(419,971)	(141,942)	292	
TOTAL LOSSES	0	400,809	39,452	
EXPECTED LOSSES	1,266,040	447,662	59,300	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.236	0.023	0.260
INDICATED (POST-TEST)	0.000	0.226	0.022	0.249
PRESENT ON RATE LEVEL	0.680	0.240	0.032	0.952
DERIVED BY FORMULA	0.666	0.239	0.031	0.937
UNDERLYING PRESENT RATE	0.746	0.264	0.035	1.045
PROPOSED	0.666	0.239	0.031	0.937

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.1520
IND. RATE				1.15	MINIMUM PREMIUM	785
MAN. RATE	1.56	1.35	1.25	+ 1.15	PRESENT	795

+ PROPOSED

CLASS TELECOMMUNICATIONS COMPANY — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 757

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	47,779	405,132	0.848			0	0	1	3	1	5
2019	44,727	400,653	0.896			0	0	1	1	3	5
2020	33,858	231,781	0.685			0	0	0	4	2	6
2021	38,977	238,105	0.611			0	0	0	2	7	9
2022	35,901	340,499	0.948			0	0	0	1	9	10
TOTAL	201,242	1,616,170	0.803			0	0	2	11	22	35

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	84,567	131,556	12,948	0	0	44,062	96,102	5,263	30,634
2019	0	0	144,832	58,910	73,921	0	0	2,625	33,528	68,900	17,937
2020	0	0	0	110,856	11,714	0	0	0	78,646	22,501	8,064
2021	0	0	0	91,357	32,100	0	0	0	57,063	23,967	33,618
2022	0	0	0	72,669	133,983	0	0	0	21,576	94,077	18,194
TOTAL	0	0	229,399	465,348	264,666	0	0	46,687	286,915	214,708	108,447

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	119,324	239,037	23,734	0	0	83,057	152,994	8,389	31,094
2019	0	0	201,058	99,735	123,381	0	0	7,587	54,940	117,231	19,677
2020	0	0	34,030	180,057	24,075	0	0	29,450	118,372	36,905	11,354
2021	0	0	69,397	116,923	59,076	0	0	32,468	54,103	35,718	46,931
2022	281	0	218,297	137,379	158,432	931	0	77,993	48,960	82,818	21,651
TOTAL	281	0	642,106	773,131	388,698	931	0	230,554	429,369	281,061	130,706

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	873,873	1,872,260	130,706	
IBNR + FREQUENCY ADJUSTMENT	(500,643)	(405,053)	307	
TOTAL LOSSES	373,230	1,467,207	131,013	
EXPECTED LOSSES	1,479,027	1,244,053	70,010	
CREDIBILITY	0.02	0.08	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.185	0.729	0.065	0.980
INDICATED (POST-TEST)	0.178	0.699	0.062	0.939
PRESENT ON RATE LEVEL	0.670	0.563	0.032	1.265
DERIVED BY FORMULA	0.660	0.574	0.034	1.268
UNDERLYING PRESENT RATE	0.735	0.618	0.035	1.388
PROPOSED	0.658	0.572	0.034	1.265

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.5549
IND. RATE				1.55	MINIMUM PREMIUM	925
MAN. RATE	2.02	1.76	1.66	+ 1.55	PRESENT	940

+ PROPOSED

CLASS CABLE TELEVISION OPERATIONS — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 759

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	19,651	1,362,299	6.932			0	0	4	1	10	15
2019	21,197	813,326	3.837			0	0	1	5	13	19
2020	29,304	221,712	0.757			0	0	0	2	11	13
2021	24,713	676,874	2.739			0	0	2	1	3	6
2022	29,682	1,039,879	3.503			0	0	2	1	8	11
TOTAL	124,547	4,114,090	3.303			0	0	9	10	45	64

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	702,200	18,666	200,049	0	0	288,025	31,073	98,909	23,377
2019	0	0	174,595	174,613	124,051	0	0	71,237	127,704	113,603	27,523
2020	0	0	0	26,336	68,660	0	0	0	68,066	34,527	24,123
2021	0	0	287,004	70,099	38,219	0	0	131,081	109,689	26,223	14,559
2022	0	0	520,375	11,322	111,785	0	0	295,065	14,500	76,681	10,151
TOTAL	0	0	1,684,174	301,036	542,764	0	0	785,408	351,032	349,943	99,733

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	990,804	33,916	366,690	0	0	542,927	49,468	157,661	23,728
2019	0	0	250,762	290,796	207,018	0	0	129,135	208,934	196,722	30,193
2020	0	0	13,552	46,979	116,676	0	0	26,585	103,354	54,520	33,965
2021	0	0	450,409	109,373	90,481	0	0	230,150	112,281	53,667	20,324
2022	235	22,064	817,384	122,733	175,341	759	51,164	579,387	73,976	100,769	12,080
TOTAL	235	22,064	2,522,911	603,797	956,206	759	51,164	1,508,185	548,012	563,339	120,290

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,105,318	2,671,355	120,290	
IBNR + FREQUENCY ADJUSTMENT	(790,656)	(581,007)	891	
TOTAL LOSSES	3,314,663	2,090,348	121,181	
EXPECTED LOSSES	2,418,389	1,854,275	163,433	
CREDIBILITY	0.02	0.06	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.661	1.678	0.097	4.437
INDICATED (POST-TEST)	2.550	1.608	0.093	4.252
PRESENT ON RATE LEVEL	1.769	1.356	0.120	3.245
DERIVED BY FORMULA	1.785	1.372	0.118	3.274
UNDERLYING PRESENT RATE	1.942	1.489	0.131	3.562
PROPOSED	1.785	1.372	0.118	3.274

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.0261
IND. RATE				4.03	MINIMUM PREMIUM	1,780
MAN. RATE	4.93	4.41	4.26	+ 4.03	PRESENT	1,815

+ PROPOSED

CLASS STABLES PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 801

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,238	5,347	0.126			0	0	0	0	1	1
2019	5,045	428,589	8.495			0	0	2	1	4	7
2020	4,565	173,551	3.802			0	0	0	0	2	2
2021	5,443	1,188,470	21.835			0	0	1	1	4	6
2022	5,610	75,237	1.341			0	0	0	0	2	2
TOTAL	24,901	1,871,194	7.515			0	0	3	2	13	18

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	2,973	0	0	0	0	489	1,885
2019	0	0	272,031	8,620	15,044	0	0	100,549	9,182	13,354	9,809
2020	0	0	0	0	98,410	0	0	0	0	64,753	10,388
2021	0	0	204,000	64,936	89,342	0	0	652,601	24,254	133,812	19,525
2022	0	0	0	0	22,489	0	0	0	0	41,425	11,323
TOTAL	0	0	476,031	73,556	228,258	0	0	753,150	33,436	253,833	52,930

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	5,450	0	0	0	0	779	1,913
2019	0	0	368,279	17,826	29,710	0	0	166,690	17,951	25,073	10,760
2020	0	0	8,168	6,279	165,752	0	0	4,720	3,898	97,130	14,626
2021	0	0	331,169	103,651	160,222	0	0	841,358	85,386	222,385	27,257
2022	47	0	20,107	11,215	24,628	410	0	24,756	14,623	35,141	13,474
TOTAL	47	0	727,724	138,971	385,761	410	0	1,037,524	121,858	380,508	68,031

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,765,706	1,027,098	68,031	
IBNR + FREQUENCY ADJUSTMENT	(131,478)	(145,493)	146	
TOTAL LOSSES	1,634,228	881,605	68,177	
EXPECTED LOSSES	399,967	467,408	27,757	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.563	3.540	0.274	10.377
INDICATED (POST-TEST)	6.289	3.393	0.262	9.944
PRESENT ON RATE LEVEL	1.463	1.710	0.102	3.275
DERIVED BY FORMULA	1.512	1.744	0.105	3.360
UNDERLYING PRESENT RATE	1.606	1.877	0.111	3.595
PROPOSED	1.512	1.744	0.105	3.360

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.1728
IND. RATE				4.17	MINIMUM PREMIUM	1,830
MAN. RATE	5.82	4.81	4.33	+ 4.17	PRESENT	1,840

+ PROPOSED

CLASS MOBILE CRANE RENTAL WITH OPERATOR — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 802

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	5,021	2,884	0.057			0	0	0	0	0	0
2019	4,032	268,600	6.662			1	0	0	0	1	2
2020	3,764	18,452	0.490			0	0	0	0	1	1
2021	4,505	171	0.004			0	0	0	0	0	0
2022	4,592	7,853	0.171			0	0	0	0	1	1
TOTAL	21,914	297,960	1.360			1	0	0	0	3	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	2,884
2019	246,210	0	0	0	13,950	4,567	0	0	0	3,873	0
2020	0	0	0	0	11,171	0	0	0	0	7,281	0
2021	0	0	0	0	0	0	0	0	0	0	171
2022	0	0	0	0	4,910	0	0	0	0	2,943	0
TOTAL	246,210	0	0	0	30,031	4,567	0	0	0	14,097	3,055

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	2,927
2019	325,342	0	172	237	22,571	8,018	0	20	56	6,537	0
2020	0	0	927	713	18,815	0	0	531	438	10,922	0
2021	0	0	0	0	0	0	0	0	0	0	239
2022	10	0	4,390	2,449	5,377	29	0	1,759	1,039	2,497	0
TOTAL	325,352	0	5,489	3,398	46,763	8,047	0	2,309	1,533	19,955	3,166

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	341,197	71,650	3,166	
IBNR + FREQUENCY ADJUSTMENT	(93,036)	(33,577)	22	
TOTAL LOSSES	248,162	38,073	3,188	
EXPECTED LOSSES	277,897	105,039	4,594	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.132	0.174	0.015	1.321
INDICATED (POST-TEST)	1.085	0.166	0.014	1.266
PRESENT ON RATE LEVEL	1.155	0.437	0.019	1.611
DERIVED BY FORMULA	1.155	0.431	0.019	1.605
UNDERLYING PRESENT RATE	1.268	0.479	0.021	1.768
PROPOSED	1.155	0.431	0.019	1.605

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.2719
IND. RATE				2.27	MINIMUM PREMIUM	1,175
MAN. RATE	3.49	2.79	2.45	+ 2.27	PRESENT	1,205

+ PROPOSED

CLASS TAXICAB COMPANIES — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 803

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	1	0	0.000			0	0	0	0	0	0
TOTAL	1	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(10)	(5)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	42	25	5	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.008	0.008
INDICATED (POST-TEST)	0.000	0.000	0.007	0.007
PRESENT ON RATE LEVEL	3.798	2.300	0.423	6.521
DERIVED BY FORMULA	3.798	2.300	0.423	6.521
UNDERLYING PRESENT RATE	4.168	2.524	0.465	7.157
PROPOSED	3.798	2.300	0.423	6.521

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	8.0179
IND. RATE				8.02	MINIMUM PREMIUM	2,000
MAN. RATE	11.27	9.60	8.56	+ 8.02	PRESENT	2,000

+ PROPOSED

CLASS SCHOOL TRANSPORTATION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 804

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	29,651	793,430	2.676			0	0	1	5	13	19
2019	23,708	370,793	1.564			0	0	2	3	1	6
2020	24,750	300,141	1.213			0	0	0	3	4	7
2021	32,867	387,317	1.178			0	0	0	3	5	8
2022	36,766	173,417	0.472			0	0	0	2	5	7
TOTAL	147,742	2,025,098	1.371			0	0	3	16	28	47

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	234,866	116,563	142,354	0	0	34,374	64,094	118,521	82,658
2019	0	0	186,364	32,416	511	0	0	93,975	44,481	111	12,935
2020	0	0	0	73,093	50,269	0	0	0	118,384	47,897	10,498
2021	0	0	0	81,390	81,664	0	0	0	81,458	113,927	28,878
2022	0	0	0	21,863	62,720	0	0	0	3,668	58,840	26,326
TOTAL	0	0	421,230	325,325	337,518	0	0	128,349	312,085	339,296	161,295

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	331,396	211,795	260,935	0	0	64,795	102,038	188,922	83,898
2019	0	0	254,218	55,542	4,953	0	0	158,841	74,270	3,500	14,190
2020	0	0	25,969	121,435	87,533	0	0	45,352	179,027	76,593	14,781
2021	0	0	74,169	110,880	133,801	0	0	58,528	85,722	152,894	40,314
2022	132	0	85,713	52,507	72,207	583	0	38,864	23,448	50,426	31,328
TOTAL	132	0	771,465	552,159	559,429	583	0	366,380	464,505	472,335	184,510

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,138,559	2,048,428	184,510	
IBNR + FREQUENCY ADJUSTMENT	(321,450)	(464,163)	718	
TOTAL LOSSES	817,109	1,584,265	185,228	
EXPECTED LOSSES	978,372	1,498,738	129,311	
CREDIBILITY	0.02	0.07	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.553	1.072	0.125	1.751
INDICATED (POST-TEST)	0.530	1.028	0.120	1.678
PRESENT ON RATE LEVEL	0.603	0.924	0.080	1.607
DERIVED BY FORMULA	0.602	0.931	0.083	1.616
UNDERLYING PRESENT RATE	0.662	1.014	0.088	1.764
PROPOSED	0.602	0.931	0.083	1.616

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.9870
IND. RATE				1.99	MINIMUM PREMIUM	1,075
MAN. RATE	2.59	2.25	2.11	+ 1.99	PRESENT	1,090

+ PROPOSED

CLASS MILK HAULING - BY CONTRACTOR PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 805

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,535	99,886	6.507			0	0	0	1	0	1
2019	3,085	259,322	8.406			0	0	1	0	1	2
2020	3,171	253,871	8.006			0	0	1	2	4	7
2021	3,210	8,842	0.275			0	0	0	0	4	4
2022	3,060	0	0.000			0	0	0	0	0	0
TOTAL	14,061	621,921	4.423			0	0	2	3	9	14

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	67,534	0	0	0	0	32,352	0	0
2019	0	0	182,722	0	5,541	0	0	57,551	0	5,921	7,587
2020	0	0	99,588	34,278	34,950	0	0	54,215	15,628	15,212	0
2021	0	0	0	0	3,801	0	0	0	0	3,236	1,805
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	282,310	101,812	44,292	0	0	111,766	47,980	24,369	9,392

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	122,709	0	0	0	0	51,504	0	0
2019	0	0	246,871	2,396	12,474	0	0	94,943	1,807	11,306	8,323
2020	0	0	153,492	60,144	65,578	0	0	111,666	26,863	26,188	0
2021	0	0	884	481	5,814	0	0	494	345	4,137	2,520
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	401,247	185,731	83,865	0	0	207,104	80,519	41,630	10,843

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	608,350	391,746	10,843	
IBNR + FREQUENCY ADJUSTMENT	(66,955)	(47,620)	83	
TOTAL LOSSES	541,396	344,126	10,926	
EXPECTED LOSSES	205,820	154,558	15,827	
CREDIBILITY	0.00	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.850	2.447	0.078	6.375
INDICATED (POST-TEST)	3.690	2.345	0.074	6.110
PRESENT ON RATE LEVEL	1.334	1.001	0.103	2.438
DERIVED BY FORMULA	1.334	1.015	0.102	2.451
UNDERLYING PRESENT RATE	1.464	1.099	0.113	2.676
PROPOSED	1.334	1.015	0.102	2.451

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.0132
IND. RATE				3.01	MINIMUM PREMIUM	1,430
MAN. RATE	4.17	3.49	3.20	+ 3.01	PRESENT	1,455

+ PROPOSED

CLASS FURNITURE MOVING AND/OR STORAGE — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 806

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	7,942	615,585	7.751			0	0	1	3	5	9
2019	6,397	830,268	12.979			0	0	1	2	4	7
2020	7,067	423,260	5.989			0	0	0	5	6	11
2021	7,776	246,358	3.168			0	0	0	1	3	4
2022	7,924	80,341	1.014			0	0	0	1	0	1
TOTAL	37,106	2,195,812	5.918			0	0	2	12	18	32

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	333,633	36,908	38,942	0	0	86,139	54,553	45,085	20,325
2019	0	0	578,457	51,051	5,433	0	0	140,639	49,825	4,286	577
2020	0	0	0	126,281	124,563	0	0	0	107,939	43,063	21,414
2021	0	0	0	28,359	93,314	0	0	0	71,400	42,087	11,198
2022	0	0	0	57,261	0	0	0	0	17,250	0	5,830
TOTAL	0	0	912,090	299,860	262,252	0	0	226,778	300,967	134,521	59,344

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	470,756	67,062	71,381	0	0	162,372	86,848	71,865	20,630
2019	0	0	631,030	89,701	18,570	0	0	190,486	83,480	11,117	633
2020	0	0	47,996	212,207	214,752	0	0	41,307	163,195	68,923	30,151
2021	0	0	40,929	46,839	145,830	0	0	42,474	68,985	60,159	15,632
2022	0	0	77,617	55,600	9,225	0	0	17,407	12,593	2,408	6,938
TOTAL	0	0	1,268,329	471,409	459,757	0	0	454,045	415,101	214,472	73,984

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,722,374	1,560,739	73,984	
IBNR + FREQUENCY ADJUSTMENT	(264,055)	(271,946)	334	
TOTAL LOSSES	1,458,319	1,288,793	74,318	
EXPECTED LOSSES	791,848	853,995	66,937	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.930	3.473	0.200	7.604
INDICATED (POST-TEST)	3.766	3.328	0.192	7.287
PRESENT ON RATE LEVEL	1.944	2.097	0.164	4.206
DERIVED BY FORMULA	1.963	2.134	0.165	4.262
UNDERLYING PRESENT RATE	2.134	2.302	0.180	4.616
PROPOSED	1.963	2.134	0.165	4.262

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.2920
IND. RATE				5.29	MINIMUM PREMIUM	2,000
MAN. RATE	7.47	6.18	5.56	+ 5.29	PRESENT	2,000

+ PROPOSED

CLASS AMBULANCE SERV-SALARIED EMPLOYEE — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 807

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,371	1,120,449	25.634			0	0	1	3	1	5
2019	5,363	803,803	14.988			0	0	2	4	2	8
2020	5,953	1,100,510	18.487			0	0	2	1	4	7
2021	5,495	127,724	2.324			0	0	0	1	3	4
2022	3,796	2,619	0.069			0	0	0	0	1	1
TOTAL	24,978	3,155,105	12.632			0	0	5	9	11	25

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	436,780	103,199	1,325	0	0	509,047	38,464	1,216	30,418
2019	0	0	307,435	149,472	1,545	0	0	127,933	183,927	3,058	30,433
2020	0	0	220,465	63,377	341,573	0	0	199,625	13,708	258,858	2,904
2021	0	0	0	28,171	32,358	0	0	0	50,345	11,541	5,309
2022	0	0	0	0	1,592	0	0	0	0	63	964
TOTAL	0	0	964,680	344,219	378,393	0	0	836,605	286,444	274,736	70,028

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	326,127	187,513	2,429	0	0	507,768	61,235	1,938	30,874
2019	0	0	426,751	249,139	10,929	0	0	226,949	299,348	12,915	33,385
2020	0	0	357,995	129,772	589,679	0	0	410,451	45,901	398,938	4,089
2021	0	0	26,624	38,896	52,571	0	0	27,178	46,711	19,235	7,411
2022	3	0	1,423	794	1,743	1	0	38	22	53	1,147
TOTAL	3	0	1,138,919	606,113	657,351	1	0	1,172,383	453,217	433,080	76,907

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,311,307	2,149,760	76,907	
IBNR + FREQUENCY ADJUSTMENT	(98,715)	(96,954)	89	
TOTAL LOSSES	2,212,592	2,052,806	76,995	
EXPECTED LOSSES	292,528	298,234	21,142	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	8.858	8.218	0.308	17.385
INDICATED (POST-TEST)	8.489	7.876	0.295	16.660
PRESENT ON RATE LEVEL	1.067	1.088	0.077	2.232
DERIVED BY FORMULA	1.141	1.224	0.081	2.446
UNDERLYING PRESENT RATE	1.171	1.194	0.085	2.450
PROPOSED	1.141	1.224	0.081	2.446

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.0080
IND. RATE				3.01	MINIMUM PREMIUM	1,430
MAN. RATE	3.96	3.23	2.93	+ 3.01	PRESENT	1,365

+ PROPOSED

CLASS PARCEL DELIVERY COMPANY — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 808

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	60,733	2,452,714	4.039			0	0	8	6	23	37
2019	79,385	2,853,480	3.594			0	0	7	21	40	68
2020	95,867	2,964,304	3.092			0	0	3	23	65	91
2021	99,509	5,531,714	5.559			0	0	7	16	84	107
2022	111,155	3,378,806	3.040			0	0	4	14	94	112
TOTAL	446,649	17,181,018	3.847			0	0	29	80	306	415

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,097,201	257,429	122,957	0	0	625,726	165,137	159,412	24,852
2019	0	0	773,672	669,348	238,337	0	0	477,017	341,269	282,329	71,508
2020	0	0	548,989	719,530	443,456	0	0	277,118	504,034	412,134	59,043
2021	0	0	1,099,897	612,258	900,087	0	0	1,715,286	533,133	595,999	75,054
2022	0	0	509,062	468,917	825,038	0	0	326,329	507,986	664,398	77,076
TOTAL	0	0	4,028,821	2,727,482	2,529,875	0	0	3,421,476	2,051,559	2,114,272	307,533

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,548,151	467,748	225,380	0	0	1,179,494	262,898	254,103	25,225
2019	0	0	1,099,336	1,111,999	411,796	0	0	817,724	566,605	496,366	78,444
2020	0	0	1,025,171	1,205,747	804,709	0	0	745,132	788,535	652,435	83,133
2021	0	0	2,022,356	933,888	1,530,089	0	0	1,803,761	632,995	897,130	104,775
2022	1,733	21,584	2,060,110	921,540	1,029,032	6,578	56,585	1,483,568	645,533	671,790	91,720
TOTAL	1,733	21,584	7,755,123	4,640,923	4,001,005	6,578	56,585	6,029,678	2,896,568	2,971,824	383,297

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,871,281	14,510,320	383,297	
IBNR + FREQUENCY ADJUSTMENT	(2,551,228)	(2,019,556)	1,823	
TOTAL LOSSES	11,320,053	12,490,763	385,120	
EXPECTED LOSSES	7,873,313	6,594,093	320,947	
CREDIBILITY	0.04	0.14	0.15	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.534	2.797	0.086	5.417
INDICATED (POST-TEST)	2.429	2.680	0.083	5.191
PRESENT ON RATE LEVEL	1.606	1.345	0.065	3.017
DERIVED BY FORMULA	1.639	1.532	0.068	3.239
UNDERLYING PRESENT RATE	1.763	1.476	0.072	3.311
PROPOSED	1.639	1.532	0.068	3.239

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.9826
IND. RATE				3.98	MINIMUM PREMIUM	1,765
MAN. RATE	4.46	3.92	3.96	+ 3.98	PRESENT	1,715

+ PROPOSED

CLASS FUEL DISTRIBUTION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 809

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	13,868	401,556	2.896			0	0	0	0	4	4
2019	18,196	481,551	2.646			0	0	1	0	3	4
2020	20,438	316,608	1.549			0	0	0	2	6	8
2021	20,673	776,609	3.757			0	0	2	1	5	8
2022	25,489	147,803	0.580			0	0	0	1	6	7
TOTAL	98,664	2,124,127	2.153			0	0	3	4	24	31

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	290,245	0	0	0	0	103,757	7,554
2019	0	0	385,655	0	19,911	0	0	35,902	0	29,260	10,823
2020	0	0	0	132,310	17,214	0	0	0	141,466	14,717	10,901
2021	0	0	394,546	32,718	92,405	0	0	74,013	19,465	126,891	36,571
2022	0	0	0	16,730	47,048	0	0	0	3,279	48,671	32,075
TOTAL	0	0	780,201	181,758	466,823	0	0	109,915	164,210	323,296	97,924

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	532,019	0	0	0	0	165,389	7,667
2019	0	0	521,149	5,198	39,621	0	0	59,359	1,498	50,204	11,873
2020	0	0	40,884	215,110	34,180	0	0	51,095	211,373	27,748	15,349
2021	0	0	585,306	76,768	178,412	0	0	125,639	36,968	169,812	51,053
2022	99	0	64,743	39,708	54,217	482	0	32,395	19,575	41,745	38,169
TOTAL	99	0	1,212,082	336,783	838,450	482	0	268,488	269,413	454,898	124,111

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,481,150	1,899,544	124,111	
IBNR + FREQUENCY ADJUSTMENT	(370,397)	(273,585)	615	
TOTAL LOSSES	1,110,753	1,625,958	124,726	
EXPECTED LOSSES	1,146,051	893,643	106,370	
CREDIBILITY	0.01	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.126	1.648	0.126	2.900
INDICATED (POST-TEST)	1.079	1.579	0.121	2.779
PRESENT ON RATE LEVEL	1.058	0.825	0.098	1.982
DERIVED BY FORMULA	1.059	0.863	0.100	2.021
UNDERLYING PRESENT RATE	1.162	0.906	0.108	2.175
PROPOSED	1.059	0.863	0.100	2.021

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.5097
IND. RATE				2.51	MINIMUM PREMIUM	1,255
MAN. RATE	3.31	2.79	2.62	+ 2.51	PRESENT	1,265

+ PROPOSED

CLASS TRUCKING, N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 811

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	77,142	6,603,234	8.560			1	0	12	10	35	58
2019	83,478	2,149,591	2.575			0	0	5	9	26	40
2020	90,122	4,895,369	5.432			0	0	12	10	20	42
2021	105,108	2,930,722	2.788			0	0	10	11	19	40
2022	113,581	1,324,135	1.166			0	0	2	3	23	28
TOTAL	469,431	17,903,051	3.814			1	0	41	43	123	208

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,386,525	0	2,335,945	355,502	210,954	0	0	1,827,731	241,036	202,184	43,357
2019	0	0	635,632	353,972	370,144	0	0	257,210	174,555	324,196	33,882
2020	0	0	2,638,509	370,098	355,092	0	0	1,263,433	120,504	129,683	18,050
2021	0	0	1,614,711	237,104	130,804	0	0	694,592	107,529	120,698	25,284
2022	0	0	248,458	139,877	362,214	0	0	184,750	77,228	255,547	56,061
TOTAL	1,386,525	0	7,473,255	1,456,553	1,429,208	0	0	4,227,716	720,852	1,032,308	176,634

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,201,978	0	3,242,450	645,947	386,679	0	0	3,137,531	383,729	322,281	44,007
2019	0	0	890,286	595,063	617,079	0	0	440,978	292,814	557,633	37,169
2020	0	0	3,858,814	686,723	754,805	0	0	2,499,713	249,897	263,286	25,414
2021	0	0	2,407,833	410,384	363,059	0	0	977,638	165,077	218,882	35,296
2022	761	10,535	848,678	343,191	443,593	2,530	32,036	555,565	169,327	248,660	66,713
TOTAL	1,202,739	10,535	11,248,062	2,681,309	2,565,215	2,530	32,036	7,611,425	1,260,845	1,610,743	208,599

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,107,326	8,118,112	208,599	
IBNR + FREQUENCY ADJUSTMENT	(4,409,594)	(2,059,778)	1,300	
TOTAL LOSSES	15,697,732	6,058,334	209,899	
EXPECTED LOSSES	13,496,981	6,677,199	235,365	
CREDIBILITY	0.04	0.15	0.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.344	1.291	0.045	4.679
INDICATED (POST-TEST)	3.205	1.237	0.043	4.484
PRESENT ON RATE LEVEL	2.620	1.296	0.046	3.961
DERIVED BY FORMULA	2.643	1.287	0.045	3.975
UNDERLYING PRESENT RATE	2.875	1.422	0.050	4.348
PROPOSED	2.643	1.287	0.045	3.975

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.8880
IND. RATE				4.89	MINIMUM PREMIUM	2,000
MAN. RATE	6.32	5.47	5.20	+ 4.89	PRESENT	2,000

+ PROPOSED

CLASS MAIL HAULING OR DELIVERY SERVICE PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 812

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	5,927	509,051	8.589			0	0	1	2	1	4
2019	5,243	11,381	0.217			0	0	0	0	2	2
2020	6,617	268,958	4.065			0	0	1	2	1	4
2021	5,975	15,204	0.254			0	0	0	0	2	2
2022	5,706	8,500	0.149			0	0	0	0	0	0
TOTAL	29,468	813,094	2.759			0	0	2	4	6	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	247,747	27,300	4,000	0	0	177,882	50,997	580	545
2019	0	0	0	0	5,165	0	0	0	0	4,804	1,412
2020	0	0	102,412	13,738	76,790	0	0	44,354	7,629	19,295	4,740
2021	0	0	0	0	6,080	0	0	0	0	9,124	0
2022	0	0	0	0	0	0	0	0	0	0	8,500
TOTAL	0	0	350,159	41,038	92,035	0	0	222,236	58,626	33,803	15,197

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	349,571	49,604	7,332	0	0	335,308	81,187	925	553
2019	0	0	64	88	8,357	0	0	25	70	8,108	1,549
2020	0	0	154,820	29,660	135,396	0	0	90,031	14,717	31,493	6,674
2021	0	0	1,414	769	9,300	0	0	1,394	972	11,664	0
2022	0	0	0	0	0	0	0	0	0	0	10,115
TOTAL	0	0	505,869	80,121	160,385	0	0	426,757	96,946	52,190	18,891

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	932,626	389,641	18,891	
IBNR + FREQUENCY ADJUSTMENT	(267,236)	(103,643)	79	
TOTAL LOSSES	665,390	285,999	18,970	
EXPECTED LOSSES	797,948	321,230	16,643	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.258	0.971	0.064	3.293
INDICATED (POST-TEST)	2.164	0.930	0.062	3.156
PRESENT ON RATE LEVEL	2.467	0.993	0.051	3.512
DERIVED BY FORMULA	2.464	0.992	0.052	3.508
UNDERLYING PRESENT RATE	2.708	1.090	0.056	3.854
PROPOSED	2.464	0.992	0.052	3.508

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.3130
IND. RATE				4.31	MINIMUM PREMIUM	1,875
MAN. RATE	5.76	4.93	4.61	+ 4.31	PRESENT	1,935
				+ PROPOSED		

CLASS WAREHOUSING, OTHER THAN FURNITURE — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 813

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	26,493	682,331	2.576			0	0	2	2	10	14
2019	29,724	158,230	0.532			0	0	0	0	8	8
2020	38,552	1,030,021	2.672			0	0	2	5	9	16
2021	32,988	2,142,837	6.496			0	0	1	4	8	13
2022	38,299	62,234	0.162			0	0	0	0	4	4
TOTAL	166,056	4,075,653	2.454			0	0	5	11	39	55

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	259,711	41,207	56,243	0	0	180,630	11,844	89,790	42,906
2019	0	0	0	0	66,998	0	0	0	0	66,218	25,014
2020	0	0	353,076	208,696	30,506	0	0	207,052	116,563	81,890	32,238
2021	0	0	1,151,400	167,999	54,070	0	0	630,584	86,780	29,890	22,114
2022	0	0	0	0	20,772	0	0	0	0	26,601	14,861
TOTAL	0	0	1,764,187	417,902	228,589	0	0	1,018,266	215,187	294,389	137,133

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	366,452	74,873	103,093	0	0	340,488	18,856	143,125	43,550
2019	0	0	824	1,139	108,403	0	0	338	960	111,763	27,440
2020	0	0	562,426	348,268	78,593	0	0	448,308	188,654	137,986	45,391
2021	0	0	683,745	239,743	135,529	0	0	338,022	99,225	63,542	30,871
2022	44	0	18,572	10,359	22,747	263	0	15,897	9,390	22,566	17,685
TOTAL	44	0	1,632,019	674,383	448,365	263	0	1,143,052	317,085	478,982	164,937

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,775,378	1,918,815	164,937	
IBNR + FREQUENCY ADJUSTMENT	(654,732)	(509,700)	846	
TOTAL LOSSES	2,120,646	1,409,114	165,783	
EXPECTED LOSSES	1,997,202	1,621,480	158,673	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.277	0.849	0.100	2.225
INDICATED (POST-TEST)	1.224	0.813	0.096	2.133
PRESENT ON RATE LEVEL	1.096	0.890	0.087	2.073
DERIVED BY FORMULA	1.098	0.884	0.088	2.070
UNDERLYING PRESENT RATE	1.203	0.976	0.096	2.275
PROPOSED	1.099	0.885	0.088	2.073

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.5737
IND. RATE				2.57	MINIMUM PREMIUM	1,275
MAN. RATE	3.49	2.95	2.74	+ 2.57	PRESENT	1,305

+ PROPOSED

CLASS DEALER IN MBLE, SELF-PRPLLD EQUIP PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 814

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	31,595	307,383	0.973			0	0	1	1	7	9
2019	34,395	299,194	0.870			0	0	1	1	4	6
2020	33,853	429,231	1.268			0	0	1	1	4	6
2021	37,500	764,870	2.040			0	0	1	0	7	8
2022	40,659	698,201	1.717			0	0	1	0	3	4
TOTAL	178,002	2,498,879	1.404			0	0	5	3	25	33

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	93,920	35,026	12,733	0	0	41,481	40,112	56,821	27,290
2019	0	0	89,825	39,346	21,854	0	0	38,645	38,799	47,651	23,074
2020	0	0	173,224	26,355	10,380	0	0	129,537	27,101	22,736	39,898
2021	0	0	397,838	0	74,013	0	0	186,961	0	93,036	13,022
2022	0	0	174,554	0	4,492	0	0	426,000	0	12,588	80,567
TOTAL	0	0	929,361	100,727	123,472	0	0	822,624	106,012	232,832	183,851

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	132,521	63,642	23,340	0	0	78,192	63,858	90,573	27,699
2019	0	0	124,617	66,058	37,749	0	0	67,340	64,177	82,327	25,312
2020	0	0	252,880	47,587	27,853	0	0	262,192	48,130	41,745	56,176
2021	0	0	563,367	34,228	146,987	0	0	257,789	24,734	133,745	18,179
2022	9	6,548	212,330	18,853	20,081	125	65,337	670,211	50,831	53,709	95,875
TOTAL	9	6,548	1,285,715	230,369	256,010	125	65,337	1,335,724	251,731	402,098	223,241

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,693,458	1,140,208	223,241	
IBNR + FREQUENCY ADJUSTMENT	(592,130)	(291,115)	640	
TOTAL LOSSES	2,101,329	849,093	223,881	
EXPECTED LOSSES	1,799,737	930,960	121,403	
CREDIBILITY	0.02	0.08	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.181	0.477	0.126	1.783
INDICATED (POST-TEST)	1.131	0.457	0.121	1.709
PRESENT ON RATE LEVEL	0.921	0.477	0.062	1.460
DERIVED BY FORMULA	0.925	0.475	0.067	1.467
UNDERLYING PRESENT RATE	1.011	0.523	0.068	1.602
PROPOSED	0.925	0.475	0.067	1.467

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.8219
IND. RATE				1.82	MINIMUM PREMIUM	1,020
MAN. RATE	2.52	2.11	1.93	+ 1.82	PRESENT	1,030
				+ PROPOSED		

CLASS AUTOMOBILE SERVICE CENTER — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 815

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	122,910	3,840,685	3.125			0	0	4	14	26	44
2019	127,228	1,559,226	1.226			0	0	2	12	17	31
2020	133,100	1,306,326	0.981			0	0	3	9	14	26
2021	143,073	1,509,793	1.055			0	0	1	6	23	30
2022	156,159	1,006,107	0.644			0	0	0	4	33	37
TOTAL	682,470	9,222,137	1.351			0	0	10	45	113	168

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	854,815	269,185	188,141	0	0	2,075,533	198,887	172,345	81,779
2019	0	0	382,522	244,014	156,949	0	0	300,479	199,998	157,535	117,729
2020	0	0	506,036	105,844	74,225	0	0	418,261	95,614	61,429	44,917
2021	0	0	151,729	166,645	176,295	0	0	599,981	211,457	170,846	32,840
2022	0	0	0	51,435	360,864	0	0	0	44,109	478,261	71,438
TOTAL	0	0	1,895,102	837,123	956,474	0	0	3,394,254	750,065	1,040,416	348,703

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	862,142	489,109	344,862	0	0	2,404,646	316,628	274,718	83,006
2019	0	0	537,343	407,842	265,412	0	0	513,693	332,565	277,998	129,149
2020	0	0	743,047	188,349	156,139	0	0	833,972	166,376	116,761	63,243
2021	0	0	331,158	236,242	298,817	0	0	797,759	249,701	277,651	45,845
2022	758	0	392,369	229,906	403,468	4,735	0	330,319	201,026	411,866	85,011
TOTAL	758	0	2,866,059	1,551,448	1,468,698	4,735	0	4,880,389	1,266,296	1,358,994	406,253

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,751,941	5,645,436	406,253	
IBNR + FREQUENCY ADJUSTMENT	(1,817,140)	(1,236,590)	2,069	
TOTAL LOSSES	5,934,801	4,408,846	408,323	
EXPECTED LOSSES	5,519,260	3,946,985	392,362	
CREDIBILITY	0.05	0.19	0.20	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.870	0.646	0.060	1.575
INDICATED (POST-TEST)	0.833	0.619	0.057	1.510
PRESENT ON RATE LEVEL	0.737	0.527	0.052	1.316
DERIVED BY FORMULA	0.742	0.544	0.053	1.339
UNDERLYING PRESENT RATE	0.809	0.578	0.057	1.445
PROPOSED	0.742	0.544	0.053	1.339

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.6633
IND. RATE				1.66	MINIMUM PREMIUM	965
MAN. RATE	2.18	1.85	1.74	+ 1.66	PRESENT	965

+ PROPOSED

CLASS AUTOMOBILE FILLING STATIONS PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 816

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	10,631	250,011	2.352			0	0	1	0	3	4
2019	9,851	44,707	0.454			0	0	0	0	2	2
2020	11,195	1,552	0.014			0	0	0	0	0	0
2021	12,307	490,357	3.984			0	0	0	1	1	2
2022	13,252	0	0.000			0	0	0	0	0	0
TOTAL	57,236	786,627	1.374			0	0	1	1	6	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	171,628	0	33,008	0	0	12,944	0	31,534	897
2019	0	0	0	0	13,033	0	0	0	0	31,380	294
2020	0	0	0	0	0	0	0	0	0	0	1,552
2021	0	0	0	39,000	880	0	0	0	431,000	1,349	18,128
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	171,628	39,000	46,921	0	0	12,944	431,000	64,263	20,871

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	242,167	0	60,504	0	0	24,399	0	50,265	910
2019	0	0	160	222	21,087	0	0	160	455	52,963	323
2020	0	0	0	0	0	0	0	0	0	0	2,185
2021	0	0	26,643	48,292	5,605	0	0	217,775	389,509	40,084	25,307
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	268,970	48,513	87,196	0	0	242,334	389,964	143,312	28,725

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	511,305	668,985	28,725	
IBNR + FREQUENCY ADJUSTMENT	(113,289)	(77,613)	87	
TOTAL LOSSES	398,016	591,372	28,812	
EXPECTED LOSSES	343,853	247,942	16,427	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.695	1.033	0.050	1.779
INDICATED (POST-TEST)	0.666	0.990	0.048	1.705
PRESENT ON RATE LEVEL	0.547	0.395	0.026	0.968
DERIVED BY FORMULA	0.549	0.418	0.027	0.994
UNDERLYING PRESENT RATE	0.601	0.433	0.029	1.063
PROPOSED	0.549	0.418	0.027	0.994

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.2344
IND. RATE				1.23	MINIMUM PREMIUM	815
MAN. RATE	1.74	1.43	1.28	+ 1.23	PRESENT	805

+ PROPOSED

CLASS BUS OPERATION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 817

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	6,431	18,391	0.286			0	0	0	1	1	2
2019	6,792	95,915	1.412			0	0	0	4	1	5
2020	2,104	0	0.000			0	0	0	0	0	0
2021	3,690	5,579	0.151			0	0	0	1	0	1
2022	5,024	62,142	1.237			0	0	0	0	2	2
TOTAL	24,041	182,027	0.757			0	0	0	6	4	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	10,000	85	0	0	0	7,784	375	147
2019	0	0	0	44,115	1,648	0	0	0	44,611	3,780	1,761
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	534	0	0	0	0	5,045	0	0
2022	0	0	0	0	23,311	0	0	0	0	38,600	231
TOTAL	0	0	0	54,649	25,044	0	0	0	57,440	42,755	2,139

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	18,170	156	0	0	0	12,392	598	149
2019	0	0	3,408	72,407	3,412	0	0	3,887	71,722	7,553	1,932
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	362	660	58	0	0	2,547	4,558	449	0
2022	49	0	20,842	11,625	25,528	382	0	23,067	13,626	32,744	275
TOTAL	49	0	24,613	102,862	29,154	382	0	29,501	102,298	41,344	2,356

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	54,545	275,659	2,356	
IBNR + FREQUENCY ADJUSTMENT	(123,675)	(127,194)	47	
TOTAL LOSSES	0	148,465	2,403	
EXPECTED LOSSES	367,832	393,869	10,165	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.618	0.010	0.628
INDICATED (POST-TEST)	0.000	0.592	0.010	0.601
PRESENT ON RATE LEVEL	1.394	1.493	0.039	2.925
DERIVED BY FORMULA	1.380	1.475	0.038	2.893
UNDERLYING PRESENT RATE	1.530	1.638	0.042	3.211
PROPOSED	1.380	1.475	0.038	2.893

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.5568
IND. RATE				3.56	MINIMUM PREMIUM	1,620
MAN. RATE	5.54	4.35	3.84	+ 3.56	PRESENT	1,675
				+ PROPOSED		

CLASS AUTOMOBILE DEALER — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 818

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	300,547	2,624,314	0.873			0	0	6	6	32	44
2019	311,023	2,626,716	0.845			0	0	5	14	47	66
2020	316,326	2,366,864	0.748			0	0	5	5	40	50
2021	362,201	1,803,292	0.498			0	0	3	5	26	34
2022	379,432	2,368,884	0.624			0	1	2	4	32	39
TOTAL	1,669,529	11,790,070	0.706			0	1	21	34	177	233

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	892,217	174,591	321,695	0	0	527,059	185,915	325,722	197,115
2019	0	0	607,372	344,991	581,866	0	0	156,467	432,200	347,910	155,910
2020	0	0	877,794	101,068	195,731	0	0	748,779	51,490	266,589	125,413
2021	0	0	315,367	140,253	308,418	0	0	374,646	240,269	317,669	106,670
2022	0	445,691	333,841	166,354	364,025	0	200,087	103,603	168,907	477,784	108,592
TOTAL	0	445,691	3,026,591	927,257	1,771,735	0	200,087	1,910,554	1,078,781	1,735,674	693,700

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,258,918	317,232	589,667	0	0	993,506	295,977	519,201	200,072
2019	0	0	854,030	583,571	958,951	0	0	297,291	704,052	602,137	171,033
2020	0	0	1,283,635	197,734	380,945	0	0	1,488,251	129,875	439,836	176,582
2021	0	0	599,751	231,994	513,846	0	0	657,916	280,600	457,164	148,911
2022	764	621,467	1,092,342	380,065	460,295	4,730	227,154	668,725	305,162	441,115	129,224
TOTAL	764	621,467	5,088,676	1,710,596	2,903,705	4,730	227,154	4,105,690	1,715,666	2,459,453	825,822

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,048,483	8,789,420	825,822	
IBNR + FREQUENCY ADJUSTMENT	(1,867,787)	(2,343,460)	4,365	
TOTAL LOSSES	8,180,696	6,445,960	830,187	
EXPECTED LOSSES	5,670,627	7,499,099	829,307	
CREDIBILITY	0.10	0.34	0.36	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.490	0.386	0.050	0.926
INDICATED (POST-TEST)	0.470	0.370	0.048	0.887
PRESENT ON RATE LEVEL	0.309	0.409	0.045	0.764
DERIVED BY FORMULA	0.325	0.396	0.046	0.767
UNDERLYING PRESENT RATE	0.340	0.449	0.050	0.839
PROPOSED	0.325	0.396	0.046	0.767

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.9531
IND. RATE				0.95	MINIMUM PREMIUM	720
MAN. RATE	1.17	1.05	1.01	+ 0.95	PRESENT	715

+ PROPOSED

CLASS MOBILE EQUIPMENT SALESPERSON — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 819

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	7,074	2,136	0.030			0	0	0	0	0	0
2019	6,578	49,097	0.746			0	0	0	0	3	3
2020	9,326	9,873	0.106			0	0	0	0	0	0
2021	9,259	8,981	0.097			0	0	0	0	1	1
2022	12,514	514	0.004			0	0	0	0	0	0
TOTAL	44,751	70,601	0.158			0	0	0	0	4	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	2,136
2019	0	0	0	0	9,165	0	0	0	0	39,312	620
2020	0	0	0	0	0	0	0	0	0	0	9,873
2021	0	0	0	0	4,444	0	0	0	0	4,030	507
2022	0	0	0	0	0	0	0	0	0	0	514
TOTAL	0	0	0	0	13,609	0	0	0	0	43,342	13,650

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	2,168
2019	0	0	113	156	14,829	0	0	200	570	66,351	680
2020	0	0	0	0	0	0	0	0	0	0	13,901
2021	0	0	1,034	562	6,798	0	0	616	429	5,152	708
2022	0	0	0	0	0	0	0	0	0	0	612
TOTAL	0	0	1,146	718	21,627	0	0	816	999	71,503	18,069

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,963	94,846	18,069	
IBNR + FREQUENCY ADJUSTMENT	(40,070)	(22,423)	51	
TOTAL LOSSES	0	72,424	18,120	
EXPECTED LOSSES	124,288	73,455	8,443	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.162	0.040	0.202
INDICATED (POST-TEST)	0.000	0.155	0.039	0.194
PRESENT ON RATE LEVEL	0.253	0.150	0.017	0.420
DERIVED BY FORMULA	0.251	0.150	0.018	0.418
UNDERLYING PRESENT RATE	0.278	0.164	0.019	0.461
PROPOSED	0.251	0.150	0.018	0.418

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.5836
IND. RATE				0.58	MINIMUM PREMIUM	590
MAN. RATE	0.85	0.68	0.60	+ 0.58	PRESENT	580

+ PROPOSED

CLASS AUTOMOBILE AUCTION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 820

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,092	0	0.000			0	0	0	0	0	0
2019	1,246	0	0.000			0	0	0	0	0	0
2020	632	0	0.000			0	0	0	0	0	0
2021	767	0	0.000			0	0	0	0	0	0
2022	1,041	0	0.000			0	0	0	0	0	0
TOTAL	6,778	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(15,678)	(18,020)	14	
TOTAL LOSSES	0	0	14	
EXPECTED LOSSES	43,943	51,048	4,046	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.591	0.686	0.054	1.331
DERIVED BY FORMULA	0.591	0.679	0.054	1.324
UNDERLYING PRESENT RATE	0.648	0.753	0.060	1.461
PROPOSED	0.591	0.679	0.054	1.324

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.6440
IND. RATE				1.64	MINIMUM PREMIUM	955
MAN. RATE	2.08	1.84	1.76	+ 1.64	PRESENT	970

+ PROPOSED

CLASS BEVERAGE DISTRIBUTOR — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 821

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	14,748	696,929	4.726			0	0	1	3	12	16
2019	15,309	1,626,681	10.626			0	0	3	5	9	17
2020	15,732	574,120	3.649			0	0	1	1	4	6
2021	14,026	168,693	1.203			0	0	1	3	2	6
2022	15,035	233,784	1.555			0	0	0	1	11	12
TOTAL	74,850	3,300,207	4.409			0	0	6	13	38	57

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	201,385	110,170	105,405	0	0	79,167	113,568	69,231	18,003
2019	0	0	893,842	116,407	154,042	0	0	259,819	78,132	112,356	12,083
2020	0	0	359,871	49,683	24,441	0	0	67,294	11,485	37,948	23,398
2021	0	0	99,266	15,390	2,276	0	0	31,366	5,235	1,453	13,707
2022	0	0	0	2,400	120,523	0	0	0	3,000	100,954	6,907
TOTAL	0	0	1,554,364	294,050	406,687	0	0	437,646	211,420	321,942	74,098

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	284,154	200,179	193,207	0	0	149,230	180,800	110,354	18,273
2019	0	0	1,013,651	202,963	265,466	0	0	364,537	133,623	196,626	13,255
2020	0	0	524,082	90,846	62,511	0	0	137,196	22,718	60,788	32,944
2021	0	0	147,235	25,505	13,590	0	0	43,728	7,371	4,808	19,135
2022	253	0	111,013	62,435	132,371	999	0	63,357	37,827	86,058	8,219
TOTAL	253	0	2,080,135	581,928	667,145	999	0	758,048	382,339	458,634	91,827

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,839,436	2,090,046	91,827	
IBNR + FREQUENCY ADJUSTMENT	(437,375)	(389,037)	398	
TOTAL LOSSES	2,402,060	1,701,009	92,225	
EXPECTED LOSSES	1,311,555	1,209,170	82,961	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.209	2.273	0.123	5.605
INDICATED (POST-TEST)	3.075	2.178	0.118	5.371
PRESENT ON RATE LEVEL	1.596	1.472	0.101	3.169
DERIVED BY FORMULA	1.611	1.500	0.102	3.213
UNDERLYING PRESENT RATE	1.752	1.615	0.111	3.479
PROPOSED	1.611	1.500	0.102	3.213

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.9901
IND. RATE				3.99	MINIMUM PREMIUM	1,765
MAN. RATE	5.41	4.64	4.19	+ 3.99	PRESENT	1,790

+ PROPOSED

CLASS TELECOMMUTING CLERICAL EMPLOYEES — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 822

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	6,119	0	0.000			0	0	0	0	0	0
TOTAL	6,119	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(182)	(429)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSSES	790	2,179	320	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.012	0.032	0.005	0.049
DERIVED BY FORMULA	0.012	0.032	0.005	0.049
UNDERLYING PRESENT RATE	0.013	0.036	0.005	0.054
PROPOSED	0.012	0.032	0.005	0.049

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.0678
IND. RATE				0.07	MINIMUM PREMIUM	415
MAN. RATE	0.09	0.08	0.07	+ 0.07	PRESENT	400

+ PROPOSED

CLASS AUTOMOBILE STORAGE GARAGE — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 825

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	5,856	38,683	0.661			0	0	0	0	6	6
2019	5,347	123,936	2.318			0	0	0	0	4	4
2020	4,276	103,787	2.427			0	0	0	2	1	3
2021	4,420	18,189	0.412			0	0	0	0	2	2
2022	5,268	307,509	5.837			0	0	0	2	5	7
TOTAL	25,167	592,104	2.353			0	0	0	4	18	22

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	15,188	0	0	0	0	20,811	2,684
2019	0	0	0	0	113,675	0	0	0	0	8,861	1,400
2020	0	0	0	79,377	2,234	0	0	0	20,971	1,205	0
2021	0	0	0	0	11,433	0	0	0	0	6,756	0
2022	0	0	0	105,819	86,382	0	0	0	48,658	66,419	231
TOTAL	0	0	0	185,196	228,912	0	0	0	69,629	104,052	4,315

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	27,840	0	0	0	0	33,173	2,724
2019	0	0	1,398	1,932	183,926	0	0	45	128	14,956	1,536
2020	0	0	23,856	128,535	6,874	0	0	7,503	31,275	2,648	0
2021	0	0	2,659	1,446	17,488	0	0	1,032	720	8,637	0
2022	181	0	220,672	145,829	111,644	658	0	88,793	58,966	63,136	275
TOTAL	181	0	248,585	277,743	347,772	658	0	97,373	91,090	122,550	4,535

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	346,797	839,154	4,535	
IBNR + FREQUENCY ADJUSTMENT	(89,884)	(74,789)	76	
TOTAL LOSSES	256,913	764,365	4,611	
EXPECTED LOSSES	268,485	231,816	15,772	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.021	3.037	0.018	4.076
INDICATED (POST-TEST)	0.978	2.911	0.018	3.906
PRESENT ON RATE LEVEL	0.972	0.839	0.057	1.868
DERIVED BY FORMULA	0.972	0.881	0.056	1.909
UNDERLYING PRESENT RATE	1.067	0.921	0.063	2.051
PROPOSED	0.972	0.881	0.056	1.909

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.3706
IND. RATE				2.37	MINIMUM PREMIUM	1,210
MAN. RATE	3.14	2.68	2.47	+ 2.37	PRESENT	1,215

+ PROPOSED

CLASS PARATRANSIT SERVICE

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 828

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	999	6,117	0.612			0	0	0	0	1	1
2019	1,328	0	0.000			0	0	0	0	0	0
2020	909	0	0.000			0	0	0	0	0	0
2021	1,720	0	0.000			0	0	0	0	0	0
2022	2,236	28,194	1.261			0	0	0	0	1	1
TOTAL	7,192	34,311	0.477			0	0	0	0	2	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	3,854	0	0	0	0	2,191	72
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	19,839	0	0	0	0	8,355	0
TOTAL	0	0	0	0	23,693	0	0	0	0	10,546	72

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	7,064	0	0	0	0	3,492	73
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	42	0	17,738	9,894	21,726	83	0	4,993	2,949	7,088	0
TOTAL	42	0	17,738	9,894	28,790	83	0	4,993	2,949	10,580	73

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,855	52,213	73	
IBNR + FREQUENCY ADJUSTMENT	(38,301)	(33,436)	35	
TOTAL LOSSES	0	18,777	108	
EXPECTED LOSSES	120,909	114,870	5,352	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.261	0.002	0.263
INDICATED (POST-TEST)	0.000	0.250	0.001	0.252
PRESENT ON RATE LEVEL	1.532	1.455	0.068	3.055
DERIVED BY FORMULA	1.532	1.443	0.067	3.042
UNDERLYING PRESENT RATE	1.681	1.597	0.074	3.353
PROPOSED	1.532	1.443	0.067	3.042

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.7404
IND. RATE				3.74	MINIMUM PREMIUM	1,680
MAN. RATE	5.30	4.41	4.01	+ 3.74	PRESENT	1,730

+ PROPOSED

CLASS LUMBER OR BLDG. MATERIAL DEALER — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 855

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	65,318	2,738,056	4.192			0	0	3	8	20	31
2019	64,083	1,204,257	1.879			0	0	2	4	21	27
2020	74,342	505,982	0.681			0	0	0	3	22	25
2021	80,849	1,067,977	1.321			0	0	1	5	16	22
2022	88,801	1,472,338	1.658			0	0	2	1	21	24
TOTAL	373,393	6,988,610	1.872			0	0	8	21	100	129

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	965,703	201,785	253,985	0	0	808,470	273,609	138,310	96,194
2019	0	0	229,550	156,470	156,261	0	0	94,543	120,373	361,828	85,232
2020	0	0	0	56,102	134,095	0	0	0	42,825	229,906	43,054
2021	0	0	404,528	203,206	135,881	0	0	157,057	71,610	51,868	43,827
2022	0	0	377,361	30,500	198,758	0	0	445,151	74,000	304,747	41,821
TOTAL	0	0	1,977,142	648,063	878,980	0	0	1,505,221	582,417	1,086,659	310,128

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	995,261	366,643	465,555	0	0	1,133,189	435,586	220,466	97,637
2019	0	0	323,992	262,269	259,882	0	0	168,202	201,453	616,015	93,500
2020	0	0	27,860	99,300	228,055	0	0	31,903	77,560	346,576	60,620
2021	0	0	724,695	293,513	264,378	0	0	248,688	82,671	85,120	61,182
2022	417	16,000	728,188	169,340	259,630	3,017	77,189	1,039,677	216,394	319,684	49,767
TOTAL	417	16,000	2,799,996	1,191,065	1,477,500	3,017	77,189	2,621,659	1,013,663	1,587,861	362,706

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,518,279	5,270,089	362,706	
IBNR + FREQUENCY ADJUSTMENT	(1,980,981)	(1,003,990)	2,039	
TOTAL LOSSES	3,537,297	4,266,099	364,745	
EXPECTED LOSSES	6,039,248	3,226,255	375,213	
CREDIBILITY	0.04	0.13	0.13	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.947	1.143	0.098	2.188
INDICATED (POST-TEST)	0.908	1.095	0.094	2.096
PRESENT ON RATE LEVEL	1.474	0.787	0.092	2.352
DERIVED BY FORMULA	1.451	0.827	0.092	2.370
UNDERLYING PRESENT RATE	1.617	0.864	0.100	2.582
PROPOSED	1.440	0.821	0.091	2.352

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.9212
IND. RATE				2.92	MINIMUM PREMIUM	1,395
MAN. RATE	4.01	3.39	3.11	+ 2.92	PRESENT	1,425

+ PROPOSED

CLASS METAL SERVICE CENTER — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 857

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	6,512	114,353	1.756			0	0	0	2	5	7
2019	6,620	1,021,087	15.424			0	0	2	0	3	5
2020	9,094	588,362	6.470			0	0	2	2	5	9
2021	8,147	125,043	1.535			0	0	0	0	3	3
2022	9,522	68,391	0.718			0	0	0	0	3	3
TOTAL	39,895	1,917,236	4.806			0	0	4	4	19	27

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	15,628	25,593	0	0	0	10,159	48,584	14,389
2019	0	0	478,353	0	125,986	0	0	361,326	0	50,818	4,604
2020	0	0	230,969	33,556	13,636	0	0	221,816	26,402	35,161	26,822
2021	0	0	0	0	46,917	0	0	0	0	74,971	3,155
2022	0	0	0	0	28,825	0	0	0	0	34,950	4,616
TOTAL	0	0	709,322	49,184	240,957	0	0	583,142	36,561	244,484	53,586

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	28,396	46,912	0	0	0	16,173	77,443	14,605
2019	0	0	647,661	8,169	213,030	0	0	596,158	11,541	94,009	5,051
2020	0	0	336,689	60,875	36,732	0	0	441,623	52,424	65,024	37,765
2021	0	0	10,913	5,935	71,764	0	0	11,456	7,984	95,843	4,404
2022	61	0	25,772	14,375	31,566	346	0	20,886	12,337	29,648	5,493
TOTAL	61	0	1,021,035	117,750	400,004	346	0	1,070,123	100,460	361,967	67,318

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,091,565	980,181	67,318	
IBNR + FREQUENCY ADJUSTMENT	(166,606)	(91,571)	234	
TOTAL LOSSES	1,924,959	888,609	67,552	
EXPECTED LOSSES	509,053	292,710	42,818	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	4.825	2.227	0.169	7.222
INDICATED (POST-TEST)	4.624	2.134	0.162	6.921
PRESENT ON RATE LEVEL	1.163	0.668	0.098	1.929
DERIVED BY FORMULA	1.197	0.712	0.100	2.009
UNDERLYING PRESENT RATE	1.276	0.734	0.107	2.117
PROPOSED	1.197	0.712	0.100	2.009

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.4952
IND. RATE				2.50	MINIMUM PREMIUM	1,255
MAN. RATE	3.40	2.81	2.55	+ 2.50	PRESENT	1,240

+ PROPOSED

CLASS FERROUS SCRAP METAL DEALER — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 858

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,034	155,342	5.120			0	0	0	1	1	2
2019	3,730	11,629	0.312			0	0	0	0	2	2
2020	3,417	17,599	0.515			0	0	0	0	1	1
2021	4,136	1,125	0.027			0	0	0	0	0	0
2022	4,463	956	0.021			0	0	0	0	0	0
TOTAL	18,780	186,651	0.994			0	0	0	1	4	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	70,000	846	0	0	0	27,980	979	55,537
2019	0	0	0	0	3,116	0	0	0	0	8,242	271
2020	0	0	0	0	4,704	0	0	0	0	12,361	534
2021	0	0	0	0	0	0	0	0	0	0	1,125
2022	0	0	0	0	0	0	0	0	0	0	956
TOTAL	0	0	0	70,000	8,666	0	0	0	27,980	21,582	58,423

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	127,190	1,551	0	0	0	44,544	1,561	56,370
2019	0	0	38	53	5,042	0	0	42	120	13,911	297
2020	0	0	390	300	7,923	0	0	901	744	18,542	752
2021	0	0	0	0	0	0	0	0	0	0	1,571
2022	0	0	0	0	0	0	0	0	0	0	1,138
TOTAL	0	0	429	127,543	14,515	0	0	943	45,408	34,013	60,127

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,372	221,479	60,127	
IBNR + FREQUENCY ADJUSTMENT	(106,619)	(62,206)	122	
TOTAL LOSSES	0	159,273	60,249	
EXPECTED LOSSES	326,300	201,640	22,427	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.848	0.321	1.169
INDICATED (POST-TEST)	0.000	0.813	0.307	1.120
PRESENT ON RATE LEVEL	1.583	0.978	0.109	2.670
DERIVED BY FORMULA	1.583	0.975	0.113	2.671
UNDERLYING PRESENT RATE	1.737	1.074	0.119	2.931
PROPOSED	1.583	0.975	0.113	2.670

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.3157
IND. RATE				3.32	MINIMUM PREMIUM	1,535
MAN. RATE	4.73	3.92	3.53	+ 3.32	PRESENT	1,570

+ PROPOSED

CLASS NONFERROUS SCRAP METAL DEALER — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 859

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,234	3,417	0.277			0	0	0	0	0	0
2019	1,724	146	0.008			0	0	0	0	0	0
2020	1,768	3,995	0.226			0	0	0	0	1	1
2021	1,708	889	0.052			0	0	0	0	0	0
2022	1,212	0	0.000			0	0	0	0	0	0
TOTAL	7,646	8,447	0.110			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	3,417
2019	0	0	0	0	0	0	0	0	0	0	146
2020	0	0	0	0	1,247	0	0	0	0	237	2,511
2021	0	0	0	0	0	0	0	0	0	0	889
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	1,247	0	0	0	0	237	6,963

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	3,468
2019	0	0	0	0	0	0	0	0	0	0	160
2020	0	0	104	80	2,100	0	0	17	14	356	3,535
2021	0	0	0	0	0	0	0	0	0	0	1,241
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	104	80	2,100	0	0	17	14	356	8,405

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	121	2,550	8,405	
IBNR + FREQUENCY ADJUSTMENT	(55,770)	(19,969)	40	
TOTAL LOSSES	0	0	8,445	
EXPECTED LOSSES	166,170	61,992	9,242	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.110	0.110
INDICATED (POST-TEST)	0.000	0.000	0.106	0.106
PRESENT ON RATE LEVEL	1.980	0.739	0.110	2.829
DERIVED BY FORMULA	1.980	0.731	0.110	2.821
UNDERLYING PRESENT RATE	2.173	0.811	0.121	3.105
PROPOSED	1.980	0.731	0.110	2.821

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.5037
IND. RATE				3.50	MINIMUM PREMIUM	1,600
MAN. RATE	5.09	4.18	3.74	+ 3.50	PRESENT	1,640

+ PROPOSED

CLASS JUNK DEALER

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 860

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,186	20,612	0.943			0	0	0	0	2	2
2019	2,359	25,648	1.087			0	0	0	0	1	1
2020	1,568	401	0.026			0	0	0	0	0	0
2021	1,864	24,004	1.288			0	0	0	0	0	0
2022	2,349	23,703	1.009			0	0	0	0	0	0
TOTAL	10,326	94,368	0.914			0	0	0	0	3	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	17,754	0	0	0	0	493	2,365
2019	0	0	0	0	18,251	0	0	0	0	6,125	1,272
2020	0	0	0	0	0	0	0	0	0	0	401
2021	0	0	0	0	0	0	0	0	0	0	24,004
2022	0	0	0	0	0	0	0	0	0	0	23,703
TOTAL	0	0	0	0	36,005	0	0	0	0	6,618	51,745

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	32,543	0	0	0	0	786	2,400
2019	0	0	224	310	29,530	0	0	31	89	10,338	1,395
2020	0	0	0	0	0	0	0	0	0	0	565
2021	0	0	0	0	0	0	0	0	0	0	33,510
2022	0	0	0	0	0	0	0	0	0	0	28,207
TOTAL	0	0	224	310	62,073	0	0	31	89	11,124	66,077

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	256	73,596	66,077	
IBNR + FREQUENCY ADJUSTMENT	(71,916)	(25,855)	63	
TOTAL LOSSES	0	47,741	66,139	
EXPECTED LOSSES	217,257	81,687	12,243	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.462	0.641	1.103
INDICATED (POST-TEST)	0.000	0.443	0.614	1.057
PRESENT ON RATE LEVEL	1.917	0.721	0.108	2.746
DERIVED BY FORMULA	1.917	0.718	0.113	2.748
UNDERLYING PRESENT RATE	2.104	0.791	0.119	3.014
PROPOSED	1.915	0.717	0.113	2.746

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.4096
IND. RATE				3.41	MINIMUM PREMIUM	1,565
MAN. RATE	5.04	4.09	3.63	+ 3.41	PRESENT	1,605

+ PROPOSED

CLASS RECYCLING CENTER — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 862

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,992	1,349	0.045			0	0	0	0	0	0
2019	3,251	184,218	5.667			0	0	1	0	0	1
2020	2,607	3,689	0.142			0	0	0	0	0	0
2021	3,302	5,235	0.159			0	0	0	0	1	1
2022	3,798	0	0.000			0	0	0	0	0	0
TOTAL	15,950	194,491	1.219			0	0	1	0	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	1,349
2019	0	0	102,675	0	0	0	0	79,361	0	0	2,182
2020	0	0	0	0	0	0	0	0	0	0	3,689
2021	0	0	0	0	4,466	0	0	0	0	769	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	102,675	0	4,466	0	0	79,361	0	769	7,220

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	1,369
2019	0	0	138,683	1,294	1,971	0	0	130,882	2,373	1,809	2,394
2020	0	0	0	0	0	0	0	0	0	0	5,194
2021	0	0	1,039	565	6,831	0	0	118	82	983	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	139,722	1,859	8,803	0	0	131,000	2,455	2,793	8,957

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	270,722	15,909	8,957	
IBNR + FREQUENCY ADJUSTMENT	(88,289)	(75,935)	97	
TOTAL LOSSES	182,432	0	9,054	
EXPECTED LOSSES	268,844	244,146	18,002	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.144	0.000	0.057	1.201
INDICATED (POST-TEST)	1.096	0.000	0.054	1.150
PRESENT ON RATE LEVEL	1.536	1.395	0.103	3.033
DERIVED BY FORMULA	1.536	1.367	0.102	3.004
UNDERLYING PRESENT RATE	1.686	1.531	0.113	3.329
PROPOSED	1.536	1.367	0.102	3.004

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.7307
IND. RATE				3.73	MINIMUM PREMIUM	1,675
MAN. RATE	5.20	4.36	4.01	+ 3.73	PRESENT	1,730

+ PROPOSED

CLASS POULTRY, FISH DEALERS/PROCESSORS — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 865

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	308,168	2,075,403	0.673			1	0	1	9	28	39
2019	307,704	1,996,066	0.649			0	0	3	3	27	33
2020	305,339	1,729,802	0.567			0	0	2	18	21	41
2021	342,099	1,023,744	0.299			0	0	1	7	12	20
2022	366,694	1,319,564	0.360			0	0	0	4	27	31
TOTAL	1,630,004	8,144,579	0.500			1	0	7	41	115	164

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	727,264	0	120,379	110,172	376,813	4,686	0	6,490	132,089	315,320	282,190
2019	0	0	488,237	56,782	354,933	0	0	345,876	56,502	446,753	246,983
2020	0	0	206,687	310,287	338,239	0	0	137,489	236,466	339,920	160,714
2021	0	0	185,994	162,922	88,813	0	0	6,722	234,444	177,620	167,229
2022	0	0	0	113,356	311,386	0	0	0	129,333	531,137	234,352
TOTAL	727,264	0	1,001,297	753,519	1,470,184	4,686	0	496,577	788,834	1,810,750	1,091,468

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	826,596	0	169,855	200,183	690,698	7,293	0	12,234	210,286	502,620	286,423
2019	0	0	668,188	105,348	584,615	0	0	577,596	107,590	763,402	270,940
2020	0	0	411,927	528,595	593,000	0	0	374,752	379,134	526,319	226,285
2021	0	0	386,435	224,133	169,430	0	0	154,245	231,246	248,467	233,452
2022	654	0	432,064	265,357	359,260	5,258	0	447,917	281,904	468,618	278,879
TOTAL	827,250	0	2,068,469	1,323,615	2,397,004	12,551	0	1,566,744	1,210,161	2,509,427	1,295,979

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,475,015	7,440,207	1,295,979	
IBNR + FREQUENCY ADJUSTMENT	(2,392,206)	(2,494,731)	8,298	
TOTAL LOSSES	2,082,808	4,945,476	1,304,277	
EXPECTED LOSSES	7,243,747	7,939,849	1,596,448	
CREDIBILITY	0.09	0.34	0.36	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.128	0.303	0.080	0.511
INDICATED (POST-TEST)	0.122	0.291	0.077	0.490
PRESENT ON RATE LEVEL	0.405	0.444	0.089	0.938
DERIVED BY FORMULA	0.379	0.392	0.085	0.856
UNDERLYING PRESENT RATE	0.444	0.487	0.098	1.029
PROPOSED	0.379	0.392	0.085	0.856

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.0629
IND. RATE				1.06	MINIMUM PREMIUM	755
MAN. RATE	1.75	1.44	1.24	+ 1.06	PRESENT	795

+ PROPOSED

CLASS APARTMENT HOUSE

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 880

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	38,869	1,242,198	3.196			0	0	2	2	20	24
2019	39,887	758,322	1.901			1	0	1	2	10	14
2020	41,826	509,895	1.219			0	0	1	2	14	17
2021	46,298	1,346,531	2.908			0	0	3	5	11	19
2022	49,693	769,438	1.548			0	0	0	4	19	23
TOTAL	216,573	4,626,384	2.136			1	0	7	15	74	97

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	403,776	114,380	186,665	0	0	242,398	68,791	195,454	30,734
2019	476,776	0	87,180	59,970	54,823	0	0	5,259	5,535	42,462	26,317
2020	0	0	116,540	39,317	79,745	0	0	106,641	58,886	75,307	33,459
2021	0	0	662,428	73,003	121,492	0	0	297,435	63,065	89,177	39,931
2022	0	0	0	92,256	316,855	0	0	0	53,487	271,702	35,138
TOTAL	476,776	0	1,269,924	378,926	759,580	0	0	651,733	249,764	674,102	165,579

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	569,728	207,828	342,157	0	0	456,920	109,515	311,554	31,195
2019	630,012	0	123,034	100,423	91,391	0	0	9,370	9,665	71,933	28,870
2020	0	0	182,606	71,573	142,137	0	0	232,908	97,450	120,718	47,110
2021	0	0	987,129	146,958	250,046	0	0	432,960	90,057	143,174	55,744
2022	665	0	408,353	247,596	361,850	2,690	0	216,343	134,956	237,952	41,814
TOTAL	630,677	0	2,270,850	774,379	1,187,582	2,690	0	1,348,500	441,643	885,329	204,733

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,252,717	3,288,934	204,733	
IBNR + FREQUENCY ADJUSTMENT	(1,087,566)	(873,934)	1,119	
TOTAL LOSSES	3,165,152	2,415,000	205,852	
EXPECTED LOSSES	3,304,338	2,795,153	211,451	
CREDIBILITY	0.02	0.09	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.461	1.115	0.095	2.672
INDICATED (POST-TEST)	1.401	1.069	0.091	2.560
PRESENT ON RATE LEVEL	1.390	1.176	0.089	2.655
DERIVED BY FORMULA	1.390	1.166	0.089	2.646
UNDERLYING PRESENT RATE	1.526	1.291	0.098	2.914
PROPOSED	1.390	1.166	0.089	2.646

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.2854
IND. RATE				3.29	MINIMUM PREMIUM	1,525
MAN. RATE	4.68	3.85	3.51	+ 3.29	PRESENT	1,565

+ PROPOSED

CLASS RESIDENTIAL INTERIOR CLEANING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 882

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,931	116,780	2.368			0	0	0	3	3	6
2019	4,900	248,859	5.079			0	0	0	3	3	6
2020	4,901	89,866	1.834			0	0	0	1	2	3
2021	5,362	5,004	0.093			0	0	0	0	0	0
2022	6,382	776	0.012			0	0	0	0	1	1
TOTAL	26,476	461,285	1.742			0	0	0	7	9	16

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	53,859	21,749	0	0	0	11,925	7,354	21,893
2019	0	0	0	105,108	54,260	0	0	0	54,845	20,702	13,944
2020	0	0	0	25,976	50,277	0	0	0	5,686	188	7,739
2021	0	0	0	0	0	0	0	0	0	0	5,004
2022	0	0	0	0	78	0	0	0	0	246	452
TOTAL	0	0	0	184,943	126,364	0	0	0	72,456	28,490	49,032

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	97,862	39,866	0	0	0	18,985	11,722	22,221
2019	0	0	8,740	173,373	89,569	0	0	4,861	88,409	36,383	15,297
2020	0	0	11,919	45,224	85,700	0	0	2,024	8,472	510	10,897
2021	0	0	0	0	0	0	0	0	0	0	6,986
2022	0	0	70	39	85	2	0	147	87	209	538
TOTAL	0	0	20,728	316,498	215,220	2	0	7,032	115,952	48,824	55,938

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	27,763	696,494	55,938	
IBNR + FREQUENCY ADJUSTMENT	(110,372)	(117,006)	161	
TOTAL LOSSES	0	579,487	56,099	
EXPECTED LOSSES	336,233	374,721	29,784	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.189	0.212	2.401
INDICATED (POST-TEST)	0.000	2.097	0.203	2.301
PRESENT ON RATE LEVEL	1.157	1.290	0.102	2.549
DERIVED BY FORMULA	1.145	1.306	0.105	2.556
UNDERLYING PRESENT RATE	1.270	1.415	0.112	2.798
PROPOSED	1.143	1.302	0.104	2.549

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.1654
IND. RATE				3.17	MINIMUM PREMIUM	1,485
MAN. RATE	4.45	3.72	3.37	+ 3.17	PRESENT	1,515

+ PROPOSED

CLASS HEALTH OR EXERCISE CLUB — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 884

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	20,827	7,300	0.035			0	0	0	0	1	1
2019	20,012	105,443	0.527			0	0	0	1	2	3
2020	18,365	16,362	0.089			0	0	0	0	2	2
2021	21,339	3,287	0.015			0	0	0	0	0	0
2022	24,329	12,452	0.051			0	0	0	0	1	1
TOTAL	104,872	144,844	0.138			0	0	0	1	6	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	530	0	0	0	0	4,949	1,821
2019	0	0	0	950	13,058	0	0	0	24,228	67,207	0
2020	0	0	0	0	789	0	0	0	0	13,245	2,328
2021	0	0	0	0	0	0	0	0	0	0	3,287
2022	0	0	0	0	5,185	0	0	0	0	5,740	1,527
TOTAL	0	0	0	950	19,562	0	0	0	24,228	91,141	8,963

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	971	0	0	0	0	7,889	1,848
2019	0	0	234	1,781	21,144	0	0	2,443	39,897	114,069	0
2020	0	0	65	50	1,329	0	0	966	797	19,868	3,278
2021	0	0	0	0	0	0	0	0	0	0	4,589
2022	11	0	4,636	2,586	5,678	57	0	3,430	2,026	4,869	1,817
TOTAL	11	0	4,935	4,417	29,122	57	0	6,839	42,720	146,695	11,532

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,842	222,954	11,532	
IBNR + FREQUENCY ADJUSTMENT	(69,040)	(56,905)	99	
TOTAL LOSSES	0	166,049	11,631	
EXPECTED LOSSES	209,180	181,232	18,792	
CREDIBILITY	0.02	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.158	0.011	0.169
INDICATED (POST-TEST)	0.000	0.152	0.011	0.162
PRESENT ON RATE LEVEL	0.182	0.157	0.016	0.356
DERIVED BY FORMULA	0.178	0.157	0.016	0.351
UNDERLYING PRESENT RATE	0.199	0.173	0.018	0.390
PROPOSED	0.178	0.157	0.016	0.351

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.4362
IND. RATE				0.44	MINIMUM PREMIUM	540
MAN. RATE	0.61	0.51	0.47	+ 0.44	PRESENT	530
				+ PROPOSED		

CLASS PLUMBING SUPPLIES DEALER — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 885

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	13,417	239,778	1.787			0	0	0	0	7	7
2019	15,184	270,895	1.784			0	0	0	2	5	7
2020	15,520	85,741	0.552			0	0	0	2	2	4
2021	20,238	290,595	1.436			0	0	0	3	7	10
2022	22,059	118,938	0.539			0	0	0	1	5	6
TOTAL	86,418	1,005,947	1.164			0	0	0	8	26	34

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	151,206	0	0	0	0	85,000	3,572
2019	0	0	0	83,394	36,675	0	0	0	102,314	35,778	12,734
2020	0	0	0	13,104	11,662	0	0	0	40,688	8,534	11,753
2021	0	0	0	139,561	46,159	0	0	0	51,615	41,822	11,438
2022	0	0	0	21,390	42,541	0	0	0	26,000	26,323	2,684
TOTAL	0	0	0	257,449	288,243	0	0	0	220,617	197,457	42,181

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	277,161	0	0	0	0	135,490	3,626
2019	0	0	6,856	137,448	60,750	0	0	9,053	164,886	63,077	13,969
2020	0	0	4,876	21,940	20,156	0	0	15,009	61,053	14,433	16,548
2021	0	0	105,345	178,253	85,845	0	0	32,446	51,083	58,059	15,967
2022	89	0	67,030	41,985	50,033	261	0	41,967	28,272	25,959	3,194
TOTAL	89	0	184,106	379,625	493,944	261	0	98,475	305,295	297,018	53,304

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	282,932	1,475,882	53,304	
IBNR + FREQUENCY ADJUSTMENT	(177,945)	(209,706)	224	
TOTAL LOSSES	104,987	1,266,175	53,529	
EXPECTED LOSSES	548,312	689,669	39,066	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.121	1.465	0.062	1.649
INDICATED (POST-TEST)	0.116	1.404	0.059	1.580
PRESENT ON RATE LEVEL	0.578	0.727	0.041	1.346
DERIVED BY FORMULA	0.573	0.761	0.042	1.377
UNDERLYING PRESENT RATE	0.634	0.798	0.045	1.478
PROPOSED	0.573	0.761	0.042	1.377

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.7094
IND. RATE				1.71	MINIMUM PREMIUM	980
MAN. RATE	2.33	1.86	1.78	+ 1.71	PRESENT	980

+ PROPOSED

CLASS ELECTRICAL SUPPLIES DEALER — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 886

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	7,240	98,879	1.366			0	0	0	1	1	2
2019	7,246	43,522	0.601			0	0	0	1	1	2
2020	7,181	2,680	0.037			0	0	0	0	0	0
2021	7,026	7,441	0.106			0	0	0	0	1	1
2022	9,033	1,113,061	12.322			1	0	1	0	2	4
TOTAL	37,726	1,265,583	3.355			1	0	1	2	5	9

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	22,843	1,171	0	0	0	10,423	1,809	62,633
2019	0	0	0	1,398	6,703	0	0	0	19,615	11,424	4,382
2020	0	0	0	0	0	0	0	0	0	0	2,680
2021	0	0	0	0	74	0	0	0	0	516	6,851
2022	737,708	0	192,531	0	9,080	1	0	153,611	0	1,872	18,258
TOTAL	737,708	0	192,531	24,241	17,028	1	0	153,611	30,038	15,621	94,804

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	41,506	2,146	0	0	0	16,593	2,884	63,572
2019	0	0	190	2,408	10,869	0	0	1,759	31,677	19,797	4,807
2020	0	0	0	0	0	0	0	0	0	0	3,773
2021	0	0	17	9	113	0	0	79	55	660	9,564
2022	833,939	8,163	267,881	25,245	28,850	20	26,636	271,274	19,570	19,130	21,727
TOTAL	833,939	8,163	268,088	69,167	41,979	20	26,636	273,112	67,896	42,471	103,444

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,409,959	221,513	103,444	
IBNR + FREQUENCY ADJUSTMENT	(58,154)	(51,784)	118	
TOTAL LOSSES	1,351,805	169,729	103,562	
EXPECTED LOSSES	176,865	164,488	21,961	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	3.583	0.450	0.275	4.308
INDICATED (POST-TEST)	3.434	0.431	0.263	4.128
PRESENT ON RATE LEVEL	0.427	0.397	0.053	0.877
DERIVED BY FORMULA	0.457	0.398	0.059	0.915
UNDERLYING PRESENT RATE	0.469	0.436	0.058	0.963
PROPOSED	0.457	0.398	0.059	0.915

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.1360
IND. RATE				1.14	MINIMUM PREMIUM	785
MAN. RATE	1.50	1.25	1.16	+ 1.14	PRESENT	765

+ PROPOSED

CLASS MUSEUM

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 887

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	22,527	24,071	0.107			0	0	0	0	0	0
2019	22,064	2,953	0.013			0	0	0	0	0	0
2020	21,767	26,463	0.122			0	0	0	0	2	2
2021	22,885	163,666	0.715			0	0	0	1	1	2
2022	25,201	18,217	0.072			0	0	0	1	0	1
TOTAL	114,444	235,370	0.206			0	0	0	2	3	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	24,071
2019	0	0	0	0	0	0	0	0	0	0	2,953
2020	0	0	0	0	6,087	0	0	0	0	15,001	5,375
2021	0	0	0	7,845	6,384	0	0	0	60,000	87,840	1,597
2022	0	0	0	12,745	0	0	0	0	995	0	4,477
TOTAL	0	0	0	20,590	12,471	0	0	0	60,995	102,841	38,473

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	24,432
2019	0	0	0	0	0	0	0	0	0	0	3,239
2020	0	0	505	388	10,252	0	0	1,094	903	22,502	7,568
2021	0	0	6,803	10,499	10,622	0	0	43,710	63,559	117,635	2,229
2022	0	0	17,276	12,375	2,053	0	0	1,004	726	139	5,328
TOTAL	0	0	24,584	23,263	22,927	0	0	45,808	65,188	140,275	42,797

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	70,392	251,654	42,797	
IBNR + FREQUENCY ADJUSTMENT	(86,478)	(49,806)	376	
TOTAL LOSSES	0	201,848	43,173	
EXPECTED LOSSES	261,021	157,269	73,847	
CREDIBILITY	0.02	0.06	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.176	0.038	0.214
INDICATED (POST-TEST)	0.000	0.169	0.036	0.205
PRESENT ON RATE LEVEL	0.208	0.125	0.059	0.392
DERIVED BY FORMULA	0.204	0.128	0.057	0.389
UNDERLYING PRESENT RATE	0.228	0.137	0.065	0.430
PROPOSED	0.204	0.128	0.057	0.389

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.5429
IND. RATE				0.54	MINIMUM PREMIUM	575
MAN. RATE	0.75	0.62	0.56	+ 0.54	PRESENT	565

+ PROPOSED

CLASS HOMEOWNERS ASSOCIATION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 888

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,802	142,455	2.967			0	0	0	1	3	4
2019	4,946	529,665	10.709			1	0	0	0	1	2
2020	4,584	71,968	1.570			0	0	0	0	1	1
2021	5,456	118,040	2.163			0	0	0	0	2	2
2022	6,173	48,160	0.780			0	0	0	0	2	2
TOTAL	25,961	910,288	3.506			1	0	0	1	9	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	25,620	34,765	0	0	0	9,630	71,365	1,075
2019	512,285	0	0	0	1,002	800	0	0	0	15,578	0
2020	0	0	0	0	47,682	0	0	0	0	24,286	0
2021	0	0	0	0	63,031	0	0	0	0	52,472	2,537
2022	0	0	0	0	24,919	0	0	0	0	20,730	2,511
TOTAL	512,285	0	0	25,620	171,399	800	0	0	9,630	184,431	6,123

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	46,552	63,724	0	0	0	15,331	113,756	1,091
2019	676,933	0	12	17	1,621	1,404	0	79	226	26,293	0
2020	0	0	3,958	3,042	80,311	0	0	1,770	1,462	36,429	0
2021	0	0	14,661	7,973	96,412	0	0	8,018	5,588	67,080	3,542
2022	52	0	22,280	12,427	27,289	205	0	12,388	7,318	17,585	2,988
TOTAL	676,986	0	40,911	70,011	269,357	1,610	0	22,256	29,925	261,143	7,621

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	741,762	630,436	7,621	
IBNR + FREQUENCY ADJUSTMENT	(118,920)	(76,058)	135	
TOTAL LOSSES	622,842	554,378	7,756	
EXPECTED LOSSES	362,069	244,283	25,145	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.399	2.135	0.030	4.564
INDICATED (POST-TEST)	2.299	2.046	0.029	4.374
PRESENT ON RATE LEVEL	1.271	0.857	0.088	2.216
DERIVED BY FORMULA	1.281	0.881	0.087	2.249
UNDERLYING PRESENT RATE	1.395	0.941	0.097	2.432
PROPOSED	1.281	0.881	0.087	2.249

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.7929
IND. RATE				2.79	MINIMUM PREMIUM	1,355
MAN. RATE	3.70	3.13	2.93	+ 2.79	PRESENT	1,365
				+ PROPOSED		

CLASS TEMPORARY CLERICAL STAFF — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 889

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	157,627	186,031	0.118			0	0	0	3	8	11
2019	153,921	334,027	0.217			0	0	1	1	3	5
2020	157,122	53,734	0.034			0	0	0	3	4	7
2021	158,615	215,952	0.136			0	0	0	2	4	6
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	627,285	789,744	0.126			0	0	1	9	19	29

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	83,702	49,980	0	0	0	23,963	25,754	2,632
2019	0	0	86,490	25,000	123,262	0	0	13,149	5,360	73,799	6,967
2020	0	0	0	33,077	7,900	0	0	0	4,965	1,527	6,265
2021	0	0	0	83,787	58,507	0	0	0	36,164	29,983	7,511
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	86,490	225,566	239,649	0	0	13,149	70,452	131,063	23,375

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	152,087	91,613	0	0	0	38,149	41,052	2,671
2019	0	0	120,258	44,203	201,521	0	0	22,526	10,074	124,999	7,643
2020	0	0	10,519	54,006	14,603	0	0	1,867	7,479	2,490	8,821
2021	0	0	70,408	110,912	98,642	0	0	22,837	35,864	41,549	10,485
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	201,185	361,207	406,379	0	0	47,230	91,566	210,089	29,621

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	248,416	1,069,241	29,621	
IBNR + FREQUENCY ADJUSTMENT	(35,529)	(237,563)	84	
TOTAL LOSSES	212,887	831,678	29,705	
EXPECTED LOSSES	98,770	676,455	43,652	
CREDIBILITY	0.05	0.18	0.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.034	0.133	0.005	0.171
INDICATED (POST-TEST)	0.033	0.127	0.005	0.164
PRESENT ON RATE LEVEL	0.014	0.098	0.006	0.119
DERIVED BY FORMULA	0.015	0.103	0.006	0.125
UNDERLYING PRESENT RATE	0.016	0.108	0.007	0.131
PROPOSED	0.015	0.103	0.006	0.125

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.1741
IND. RATE				0.17	MINIMUM PREMIUM	450
MAN. RATE	0.15	0.17	0.17	+ 0.17	PRESENT	430

+ PROPOSED

CLASS LIBRARY - PUBLIC

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 890

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	6,441	2,995	0.046			0	0	0	0	0	0
2019	5,675	284	0.005			0	0	0	0	0	0
2020	5,937	45,958	0.774			0	0	0	0	1	1
2021	6,164	0	0.000			0	0	0	0	0	0
2022	6,433	0	0.000			0	0	0	0	0	0
TOTAL	30,650	49,237	0.161			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	2,995
2019	0	0	0	0	0	0	0	0	0	0	284
2020	0	0	0	0	3,738	0	0	0	0	42,220	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	3,738	0	0	0	0	42,220	3,279

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	3,040
2019	0	0	0	0	0	0	0	0	0	0	312
2020	0	0	310	238	6,296	0	0	3,078	2,542	63,330	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	310	238	6,296	0	0	3,078	2,542	63,330	3,351

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,388	72,406	3,351	
IBNR + FREQUENCY ADJUSTMENT	(6,921)	(12,235)	22	
TOTAL LOSSES	0	60,171	3,374	
EXPECTED LOSSES	20,752	38,292	4,503	
CREDIBILITY	0.01	0.02	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.196	0.011	0.207
INDICATED (POST-TEST)	0.000	0.188	0.011	0.199
PRESENT ON RATE LEVEL	0.062	0.114	0.013	0.189
DERIVED BY FORMULA	0.061	0.115	0.013	0.190
UNDERLYING PRESENT RATE	0.068	0.125	0.015	0.207
PROPOSED	0.061	0.115	0.013	0.190

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.2648
IND. RATE				0.26	MINIMUM PREMIUM	480
MAN. RATE	0.37	0.30	0.27	+ 0.26	PRESENT	465

+ PROPOSED

CLASS CHILD CARE OR EARLY EDUCATION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 891

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	97,248	654,687	0.673			0	0	1	5	26	32
2019	88,194	205,183	0.233			0	0	0	3	12	15
2020	93,675	118,390	0.126			0	0	0	1	8	9
2021	107,230	773,957	0.722			0	0	0	6	19	25
2022	117,774	457,981	0.389			0	0	0	2	22	24
TOTAL	504,121	2,210,198	0.438			0	0	1	17	87	105

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	76,166	89,095	110,301	0	0	50,452	45,695	205,174	77,804
2019	0	0	0	45,470	64,648	0	0	0	17,450	40,118	37,497
2020	0	0	0	17,282	19,365	0	0	0	15,322	43,947	22,474
2021	0	0	0	211,668	138,752	0	0	0	172,891	190,428	60,218
2022	0	0	0	80,519	95,589	0	0	0	93,597	139,463	48,813
TOTAL	0	0	76,166	444,034	428,655	0	0	50,452	344,955	619,130	246,806

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	107,470	161,886	202,182	0	0	95,102	72,746	327,047	78,971
2019	0	0	4,287	75,702	105,369	0	0	1,718	28,615	68,170	41,134
2020	0	0	6,761	29,189	33,294	0	0	8,622	25,443	66,535	31,643
2021	0	0	175,763	279,047	235,349	0	0	116,373	176,470	258,830	84,064
2022	201	0	194,610	125,854	117,651	1,381	0	177,792	117,556	131,373	58,087
TOTAL	201	0	488,891	671,677	693,845	1,381	0	399,606	420,831	851,955	293,900

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	890,079	2,638,309	293,900	
IBNR + FREQUENCY ADJUSTMENT	(327,843)	(654,308)	1,303	
TOTAL LOSSES	562,236	1,984,001	295,203	
EXPECTED LOSSES	994,466	2,090,133	244,586	
CREDIBILITY	0.04	0.15	0.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.112	0.394	0.059	0.564
INDICATED (POST-TEST)	0.107	0.377	0.056	0.540
PRESENT ON RATE LEVEL	0.180	0.378	0.044	0.602
DERIVED BY FORMULA	0.177	0.378	0.046	0.601
UNDERLYING PRESENT RATE	0.197	0.415	0.049	0.660
PROPOSED	0.177	0.378	0.046	0.601

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.8384
IND. RATE				0.84	MINIMUM PREMIUM	680
MAN. RATE	1.12	0.94	0.86	+ 0.84	PRESENT	665

+ PROPOSED

CLASS CLUB, N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 896

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	6,940	43,367	0.625			0	0	0	1	0	1
2019	6,260	3,438	0.055			0	0	0	0	0	0
2020	4,890	367	0.008			0	0	0	0	0	0
2021	6,943	33,135	0.477			0	0	0	0	1	1
2022	8,223	79	0.001			0	0	0	0	0	0
TOTAL	33,256	80,386	0.242			0	0	0	1	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	4,411	0	0	0	0	36,716	0	2,240
2019	0	0	0	0	0	0	0	0	0	0	3,438
2020	0	0	0	0	0	0	0	0	0	0	367
2021	0	0	0	0	3,140	0	0	0	0	29,995	0
2022	0	0	0	0	0	0	0	0	0	0	79
TOTAL	0	0	0	4,411	3,140	0	0	0	36,716	29,995	6,124

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	8,015	0	0	0	0	58,452	0	2,274
2019	0	0	0	0	0	0	0	0	0	0	3,771
2020	0	0	0	0	0	0	0	0	0	0	517
2021	0	0	730	397	4,803	0	0	4,583	3,194	38,346	0
2022	0	0	0	0	0	0	0	0	0	0	94
TOTAL	0	0	730	8,412	4,803	0	0	4,583	61,646	38,346	6,656

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,314	113,207	6,656	
IBNR + FREQUENCY ADJUSTMENT	(31,310)	(33,149)	74	
TOTAL LOSSES	0	80,058	6,729	
EXPECTED LOSSES	95,187	106,705	13,460	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.241	0.020	0.261
INDICATED (POST-TEST)	0.000	0.231	0.019	0.250
PRESENT ON RATE LEVEL	0.261	0.292	0.037	0.590
DERIVED BY FORMULA	0.258	0.290	0.036	0.585
UNDERLYING PRESENT RATE	0.286	0.321	0.040	0.648
PROPOSED	0.258	0.290	0.036	0.585

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.7265
IND. RATE				0.73	MINIMUM PREMIUM	640
MAN. RATE	1.06	0.87	0.78	+ 0.73	PRESENT	640

+ PROPOSED

CLASS FAST-FOOD RESTAURANT PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 897

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	184,271	1,715,161	0.931			0	0	2	15	42	59
2019	190,561	1,036,037	0.544			0	0	1	8	46	55
2020	199,274	790,392	0.397			0	0	0	4	41	45
2021	242,230	1,610,552	0.665			0	0	1	5	47	53
2022	269,357	712,226	0.264			0	0	0	6	39	45
TOTAL	1,085,693	5,864,368	0.540			0	0	4	38	215	257

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	398,428	276,130	247,479	0	0	141,417	182,601	316,644	152,462
2019	0	0	155,800	71,235	276,693	0	0	147,400	29,515	269,251	86,143
2020	0	0	0	30,845	285,852	0	0	0	25,948	357,699	90,048
2021	0	0	120,212	158,301	445,614	0	0	194,134	77,489	529,712	85,090
2022	0	0	0	95,312	207,351	0	0	0	62,396	254,334	92,833
TOTAL	0	0	674,440	631,823	1,462,989	0	0	482,951	377,949	1,727,640	506,576

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	562,182	501,728	453,629	0	0	266,571	290,701	504,731	154,749
2019	0	0	219,313	123,542	451,885	0	0	247,024	55,727	458,579	94,499
2020	0	0	32,924	68,129	482,670	0	0	35,251	60,142	537,589	126,788
2021	0	0	375,989	259,448	709,104	0	0	372,974	141,813	699,456	118,786
2022	435	0	314,588	195,954	242,425	2,518	0	214,954	135,329	224,462	110,471
TOTAL	435	0	1,504,996	1,148,802	2,339,712	2,518	0	1,136,775	683,711	2,424,816	605,292

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,644,724	6,597,041	605,292	
IBNR + FREQUENCY ADJUSTMENT	(887,452)	(1,662,070)	3,484	
TOTAL LOSSES	1,757,272	4,934,971	608,777	
EXPECTED LOSSES	2,719,058	5,401,383	622,580	
CREDIBILITY	0.07	0.26	0.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.162	0.455	0.056	0.672
INDICATED (POST-TEST)	0.155	0.436	0.054	0.644
PRESENT ON RATE LEVEL	0.228	0.453	0.052	0.734
DERIVED BY FORMULA	0.223	0.449	0.053	0.724
UNDERLYING PRESENT RATE	0.250	0.498	0.057	0.805
PROPOSED	0.223	0.449	0.053	0.724

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.8995
IND. RATE				0.90	MINIMUM PREMIUM	700
MAN. RATE	1.22	1.02	0.97	+ 0.90	PRESENT	705
				+ PROPOSED		

CLASS CATERER PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 898

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	45,212	367,524	0.813			0	0	0	5	10	15
2019	42,071	243,939	0.580			0	0	0	3	6	9
2020	32,986	227,676	0.690			0	0	0	4	6	10
2021	48,559	200,088	0.412			0	0	0	4	7	11
2022	50,650	289,702	0.572			0	0	0	4	9	13
TOTAL	219,478	1,328,929	0.605			0	0	0	20	38	58

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	64,156	75,313	0	0	0	57,769	99,024	71,262
2019	0	0	0	73,299	30,477	0	0	0	39,274	70,093	30,796
2020	0	0	0	70,652	7,471	0	0	0	107,775	18,668	23,110
2021	0	0	0	73,467	48,817	0	0	0	49,380	13,522	14,902
2022	0	0	0	56,420	88,646	0	0	0	37,929	73,661	33,046
TOTAL	0	0	0	337,994	250,724	0	0	0	292,127	274,968	173,116

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	116,571	138,049	0	0	0	91,968	157,844	72,331
2019	0	0	6,004	120,780	50,551	0	0	3,763	64,110	119,336	33,783
2020	0	0	21,689	114,756	15,353	0	0	39,470	161,482	32,324	32,539
2021	0	0	61,158	96,936	82,693	0	0	26,993	46,050	21,681	20,803
2022	186	0	155,736	98,992	106,165	729	0	82,294	53,691	67,782	39,325
TOTAL	186	0	244,587	548,036	392,811	729	0	152,520	417,301	398,967	198,781

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	398,022	1,757,114	198,781	
IBNR + FREQUENCY ADJUSTMENT	(644,296)	(563,255)	1,042	
TOTAL LOSSES	0	1,193,859	199,823	
EXPECTED LOSSES	1,948,957	1,806,851	198,162	
CREDIBILITY	0.02	0.09	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.544	0.091	0.635
INDICATED (POST-TEST)	0.000	0.521	0.087	0.609
PRESENT ON RATE LEVEL	0.809	0.750	0.082	1.641
DERIVED BY FORMULA	0.793	0.729	0.083	1.605
UNDERLYING PRESENT RATE	0.888	0.823	0.090	1.802
PROPOSED	0.793	0.729	0.083	1.605

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.9932
IND. RATE				1.99	MINIMUM PREMIUM	1,075
MAN. RATE	2.94	2.42	2.17	+ 1.99	PRESENT	1,110

+ PROPOSED

CLASS BAR, NIGHTCLUB — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 899

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	5,888	8,536	0.145			0	0	0	0	1	1
2019	6,782	109,866	1.620			0	0	0	0	2	2
2020	7,769	4,389	0.056			0	0	0	0	0	0
2021	10,160	38,499	0.379			0	0	0	0	1	1
2022	13,848	7,903	0.057			0	0	0	0	0	0
TOTAL	44,447	169,193	0.381			0	0	0	0	4	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	589	0	0	0	0	7,213	734
2019	0	0	0	0	59,010	0	0	0	0	50,747	109
2020	0	0	0	0	0	0	0	0	0	0	4,389
2021	0	0	0	0	8,299	0	0	0	0	7,008	23,192
2022	0	0	0	0	0	0	0	0	0	0	7,903
TOTAL	0	0	0	0	67,898	0	0	0	0	64,968	36,327

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	1,080	0	0	0	0	11,498	745
2019	0	0	726	1,003	95,478	0	0	259	736	85,651	120
2020	0	0	0	0	0	0	0	0	0	0	6,180
2021	0	0	1,930	1,050	12,694	0	0	1,071	746	8,959	32,376
2022	0	0	0	0	0	0	0	0	0	0	9,405
TOTAL	0	0	2,656	2,053	109,252	0	0	1,330	1,482	106,107	48,825

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,986	218,894	48,825	
IBNR + FREQUENCY ADJUSTMENT	(33,657)	(40,795)	137	
TOTAL LOSSES	0	178,100	48,962	
EXPECTED LOSSES	106,246	138,603	20,830	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.401	0.110	0.511
INDICATED (POST-TEST)	0.000	0.384	0.106	0.490
PRESENT ON RATE LEVEL	0.218	0.284	0.043	0.545
DERIVED BY FORMULA	0.216	0.287	0.045	0.547
UNDERLYING PRESENT RATE	0.239	0.312	0.047	0.598
PROPOSED	0.215	0.286	0.044	0.545

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.6763
IND. RATE				0.68	MINIMUM PREMIUM	625
MAN. RATE	0.93	0.78	0.72	+ 0.68	PRESENT	620

+ PROPOSED

CLASS LABOR UNION

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 903

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	9,666	440	0.005			0	0	0	0	0	0
2019	10,373	151	0.001			0	0	0	0	0	0
2020	10,848	285,722	2.634			0	0	1	0	0	1
2021	12,315	23,023	0.187			0	0	0	0	1	1
2022	11,066	0	0.000			0	0	0	0	0	0
TOTAL	54,268	309,336	0.570			0	0	1	0	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	440
2019	0	0	0	0	0	0	0	0	0	0	151
2020	0	0	126,500	0	0	0	0	159,222	0	0	0
2021	0	0	0	0	4,648	0	0	0	0	17,003	1,372
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	126,500	0	4,648	0	0	159,222	0	17,003	1,963

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	447
2019	0	0	0	0	0	0	0	0	0	0	166
2020	0	0	178,302	3,137	6,818	0	0	308,461	7,913	8,057	0
2021	0	0	1,081	588	7,110	0	0	2,598	1,811	21,737	1,915
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	179,383	3,725	13,928	0	0	311,059	9,724	29,793	2,528

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	490,442	57,171	2,528	
IBNR + FREQUENCY ADJUSTMENT	(11,765)	(3,939)	10	
TOTAL LOSSES	478,677	53,232	2,538	
EXPECTED LOSSES	35,450	12,494	2,062	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.882	0.098	0.005	0.985
INDICATED (POST-TEST)	0.845	0.094	0.004	0.944
PRESENT ON RATE LEVEL	0.060	0.021	0.003	0.084
DERIVED BY FORMULA	0.067	0.023	0.004	0.094
UNDERLYING PRESENT RATE	0.065	0.023	0.004	0.092
PROPOSED	0.067	0.023	0.004	0.094

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.1313
IND. RATE				0.13	MINIMUM PREMIUM	435
MAN. RATE	0.18	0.14	0.12	+ 0.13	PRESENT	415

+ PROPOSED

CLASS INVESTIGATIVE AGENCY — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 904

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,004	0	0.000			0	0	0	0	0	0
2019	1,156	0	0.000			0	0	0	0	0	0
2020	855	0	0.000			0	0	0	0	0	0
2021	977	0	0.000			0	0	0	0	0	0
2022	1,656	0	0.000			0	0	0	0	0	0
TOTAL	5,648	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(7,832)	(5,125)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	24,366	16,811	1,324	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.393	0.271	0.021	0.686
DERIVED BY FORMULA	0.393	0.268	0.021	0.683
UNDERLYING PRESENT RATE	0.431	0.298	0.023	0.752
PROPOSED	0.393	0.268	0.021	0.683

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.8394
IND. RATE				0.84	MINIMUM PREMIUM	680
MAN. RATE	1.10	0.94	0.90	+ 0.84	PRESENT	680

+ PROPOSED

CLASS ARCHITECTURAL CONSULTING FIRM — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 905

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	9,048	752	0.008			0	0	0	0	0	0
2019	9,487	2,083	0.022			0	0	0	0	0	0
2020	12,106	0	0.000			0	0	0	0	0	0
2021	14,943	0	0.000			0	0	0	0	0	0
2022	20,571	2,106	0.010			0	0	0	0	0	0
TOTAL	66,155	4,941	0.007			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	752
2019	0	0	0	0	0	0	0	0	0	0	2,083
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	2,106
TOTAL	0	0	0	0	0	0	0	0	0	0	4,941

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	763
2019	0	0	0	0	0	0	0	0	0	0	2,285
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	2,506
TOTAL	0	0	0	0	0	0	0	0	0	0	5,554

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	5,554	
IBNR + FREQUENCY ADJUSTMENT	(4,778)	(3,506)	23	
TOTAL LOSSES	0	0	5,578	
EXPECTED LOSSES	15,060	11,860	3,560	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.008	0.008
INDICATED (POST-TEST)	0.000	0.000	0.008	0.008
PRESENT ON RATE LEVEL	0.021	0.016	0.005	0.042
DERIVED BY FORMULA	0.021	0.016	0.005	0.041
UNDERLYING PRESENT RATE	0.023	0.018	0.005	0.046
PROPOSED	0.021	0.016	0.005	0.041

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.0576
IND. RATE				0.06	MINIMUM PREMIUM	410
MAN. RATE	0.07	0.06	0.06	+ 0.06	PRESENT	395

+ PROPOSED

CLASS FRUIT,VEGETABLE DEALER WHOLESALE — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 907

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,997	101,888	3.400			0	0	0	2	3	5
2019	3,280	178,479	5.441			0	0	0	1	2	3
2020	3,314	330,347	9.968			0	0	1	2	2	5
2021	4,950	19,707	0.398			0	0	0	0	2	2
2022	3,790	3,835	0.101			0	0	0	0	0	0
TOTAL	18,331	634,256	3.460			0	0	1	5	9	15

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	31,663	2,955	0	0	0	41,461	22,600	3,209
2019	0	0	0	50,534	4,520	0	0	0	27,574	80,949	14,902
2020	0	0	165,000	44,724	3,717	0	0	0	97,789	15,075	4,042
2021	0	0	0	0	3,191	0	0	0	0	14,981	1,535
2022	0	0	0	0	0	0	0	0	0	0	3,835
TOTAL	0	0	165,000	126,921	14,383	0	0	0	166,824	133,605	27,523

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	57,532	5,417	0	0	0	66,006	36,024	3,257
2019	0	0	3,937	82,988	8,167	0	0	2,804	45,471	137,351	16,347
2020	0	0	246,213	76,670	16,907	0	0	35,677	146,408	26,534	5,691
2021	0	0	742	404	4,881	0	0	2,289	1,595	19,152	2,143
2022	0	0	0	0	0	0	0	0	0	0	4,564
TOTAL	0	0	250,892	217,594	35,372	0	0	40,770	259,481	219,061	32,002

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	291,661	731,507	32,002	
IBNR + FREQUENCY ADJUSTMENT	(71,214)	(49,058)	77	
TOTAL LOSSES	220,448	682,449	32,079	
EXPECTED LOSSES	215,443	159,092	15,056	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.203	3.723	0.175	5.101
INDICATED (POST-TEST)	1.152	3.568	0.168	4.888
PRESENT ON RATE LEVEL	1.071	0.791	0.075	1.936
DERIVED BY FORMULA	1.071	0.846	0.077	1.994
UNDERLYING PRESENT RATE	1.175	0.868	0.082	2.125
PROPOSED	1.071	0.846	0.077	1.994

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.4759
IND. RATE				2.48	MINIMUM PREMIUM	1,245
MAN. RATE	3.27	2.76	2.56	+ 2.48	PRESENT	1,245
				+ PROPOSED		

CLASS DOMESTIC - INSIDE - OCCASIONAL

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 908

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,735	0	0.000			0	0	0	0	0	0
2019	1,949	4,933	0.253			0	0	0	0	0	0
2020	1,860	0	0.000			0	0	0	0	0	0
2021	1,785	0	0.000			0	0	0	0	0	0
2022	1,631	0	0.000			0	0	0	0	0	0
TOTAL	8,960	4,933	0.055			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	4,933
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	4,933

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	5,412
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	5,412

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	5,412	
IBNR + FREQUENCY ADJUSTMENT	(114,395)	(102,124)	161	
TOTAL LOSSES	0	0	5,572	
EXPECTED LOSSES	341,254	316,410	35,390	
CREDIBILITY	0.02	0.06	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.062	0.062
INDICATED (POST-TEST)	0.000	0.000	0.060	0.060
PRESENT ON RATE LEVEL	34.701	32.174	3.599	70.473
DERIVED BY FORMULA	34.006	30.244	3.386	67.637
UNDERLYING PRESENT RATE	38.086	35.314	3.950	77.350
PROPOSED	34.006	30.244	3.386	67.637

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	83.9911
IND. RATE				83.99	MINIMUM PREMIUM	474
MAN. RATE	125.27	100.62	93.17	+ 83.99	PRESENT	469

+ PROPOSED

CLASS DOMESTIC - OUTSIDE - OCCASIONAL

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 909

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	26	0	0.000			0	0	0	0	0	0
2019	19	0	0.000			0	0	0	0	0	0
2020	24	0	0.000			0	0	0	0	0	0
2021	20	3,089	15.445			0	0	0	0	1	1
2022	16	0	0.000			0	0	0	0	0	0
TOTAL	105	3,089	2.942			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	2,000	0	0	0	0	1,089	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	2,000	0	0	0	0	1,089	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	465	253	3,059	0	0	166	116	1,392	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	465	253	3,059	0	0	166	116	1,392	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	632	4,820	0	
IBNR + FREQUENCY ADJUSTMENT	(219)	(822)	2	
TOTAL LOSSES	413	3,999	2	
EXPECTED LOSSES	639	2,458	399	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.393	3.808	0.002	4.203
INDICATED (POST-TEST)	0.377	3.650	0.001	4.028
PRESENT ON RATE LEVEL	5.544	21.329	3.459	30.331
DERIVED BY FORMULA	5.544	21.329	3.459	30.331
UNDERLYING PRESENT RATE	6.084	23.410	3.797	33.291
PROPOSED	5.544	21.329	3.459	30.331

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	37.6656
IND. RATE				37.67	MINIMUM PREMIUM	428
MAN. RATE	50.57	42.71	40.10	+ 37.67	PRESENT	416

+ PROPOSED

CLASS MEAT DEALER - WHOLESALE PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 910

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	463	945	0.204			0	0	0	0	0	0
2019	557	270	0.048			0	0	0	0	0	0
2020	496	1,829	0.369			0	0	0	0	0	0
2021	617	23,857	3.867			0	0	0	1	1	2
2022	546	6,127	1.122			0	0	0	0	1	1
TOTAL	2,679	33,028	1.233			0	0	0	1	2	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	945
2019	0	0	0	0	0	0	0	0	0	0	270
2020	0	0	0	0	0	0	0	0	0	0	1,829
2021	0	0	0	3,150	5,774	0	0	0	4,059	10,874	0
2022	0	0	0	0	3,916	0	0	0	0	2,211	0
TOTAL	0	0	0	3,150	9,690	0	0	0	4,059	13,085	3,044

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	959
2019	0	0	0	0	0	0	0	0	0	0	296
2020	0	0	0	0	0	0	0	0	0	0	2,575
2021	0	0	3,478	4,622	9,176	0	0	3,711	4,825	14,263	0
2022	8	0	3,501	1,953	4,288	22	0	1,321	780	1,876	0
TOTAL	8	0	6,980	6,575	13,464	22	0	5,032	5,605	16,138	3,831

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,042	41,783	3,831	
IBNR + FREQUENCY ADJUSTMENT	(11,545)	(6,360)	10	
TOTAL LOSSES	497	35,423	3,841	
EXPECTED LOSSES	34,848	20,285	2,026	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.019	1.322	0.143	1.484
INDICATED (POST-TEST)	0.018	1.267	0.137	1.422
PRESENT ON RATE LEVEL	1.185	0.690	0.069	1.944
DERIVED BY FORMULA	1.185	0.690	0.069	1.944
UNDERLYING PRESENT RATE	1.301	0.757	0.076	2.134
PROPOSED	1.185	0.690	0.069	1.944

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.4140
IND. RATE				2.41	MINIMUM PREMIUM	1,220
MAN. RATE	3.57	2.91	2.57	+ 2.41	PRESENT	1,245

+ PROPOSED

CLASS GROCERY - WHOLESALE PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 911

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	15,435	56,048	0.363			0	0	0	1	3	4
2019	15,890	304,611	1.917			0	0	1	0	0	1
2020	17,945	32,345	0.180			0	0	0	0	3	3
2021	25,757	579,358	2.249			0	0	1	3	10	14
2022	17,078	478,687	2.803			0	0	0	6	6	12
TOTAL	92,105	1,451,049	1.575			0	0	2	10	22	34

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	344	9,016	0	0	0	241	42,370	4,077
2019	0	0	101,884	0	0	0	0	202,447	0	0	280
2020	0	0	0	0	14,488	0	0	0	0	17,115	742
2021	0	0	211,365	72,636	64,512	0	0	127,931	21,724	74,880	6,310
2022	0	0	0	223,412	27,052	0	0	0	141,363	47,403	39,457
TOTAL	0	0	313,249	296,392	115,068	0	0	330,378	163,328	181,768	50,866

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	625	16,526	0	0	0	384	67,538	4,138
2019	0	0	137,615	1,284	1,956	0	0	333,876	6,053	4,616	307
2020	0	0	1,203	924	24,402	0	0	1,248	1,030	25,673	1,045
2021	0	0	354,407	111,106	124,554	0	0	189,076	37,745	107,792	8,809
2022	57	0	327,022	230,424	65,616	469	0	170,977	119,928	59,946	46,954
TOTAL	57	0	820,247	344,363	233,055	469	0	695,177	165,141	265,564	61,253

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,515,950	1,008,123	61,253	
IBNR + FREQUENCY ADJUSTMENT	(299,903)	(181,875)	332	
TOTAL LOSSES	1,216,047	826,248	61,585	
EXPECTED LOSSES	899,631	583,498	69,122	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.320	0.897	0.067	2.284
INDICATED (POST-TEST)	1.265	0.860	0.064	2.189
PRESENT ON RATE LEVEL	0.890	0.577	0.068	1.535
DERIVED BY FORMULA	0.894	0.591	0.068	1.553
UNDERLYING PRESENT RATE	0.977	0.634	0.075	1.685
PROPOSED	0.894	0.591	0.068	1.553

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.9287
IND. RATE				1.93	MINIMUM PREMIUM	1,055
MAN. RATE	2.71	2.23	2.03	+ 1.93	PRESENT	1,060

+ PROPOSED

CLASS DOMESTIC WORKERS - OUTSIDE PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 912

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	43	59,446	138.247			0	0	0	1	0	1
2019	44	0	0.000			0	0	0	0	0	0
2020	47	0	0.000			0	0	0	0	0	0
2021	43	23,806	55.363			0	0	0	0	1	1
2022	46	31,137	67.689			0	0	0	0	1	1
TOTAL	223	114,389	51.296			0	0	0	1	2	3

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	37,978	0	0	0	0	21,253	0	215
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	5,275	0	0	0	0	18,531	0
2022	0	0	0	0	4,285	0	0	0	0	26,852	0
TOTAL	0	0	0	37,978	9,560	0	0	0	21,253	45,383	215

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	69,006	0	0	0	0	33,835	0	218
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	1,227	667	8,069	0	0	2,832	1,974	23,690	0
2022	9	0	3,831	2,137	4,693	266	0	16,047	9,479	22,779	0
TOTAL	9	0	5,058	71,810	12,761	266	0	18,878	45,287	46,469	218

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,211	176,327	218	
IBNR + FREQUENCY ADJUSTMENT	(7,068)	(9,807)	16	
TOTAL LOSSES	17,144	166,520	234	
EXPECTED LOSSES	21,247	30,634	3,250	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.688	74.673	0.105	82.465
INDICATED (POST-TEST)	7.367	71.559	0.101	79.027
PRESENT ON RATE LEVEL	86.809	125.161	13.278	225.247
DERIVED BY FORMULA	86.809	124.625	13.146	224.579
UNDERLYING PRESENT RATE	95.279	137.373	14.573	247.225
PROPOSED	86.809	124.625	13.146	224.579

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	278.8824
IND. RATE				278.88	MINIMUM PREMIUM	669
MAN. RATE	357.71	312.74	297.79	+ 278.88	PRESENT	676
				+ PROPOSED		

CLASS DOMESTIC WORKERS - INSIDE

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 913

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,214	4,558	0.375			0	0	0	0	2	2
2019	1,514	11,603	0.766			0	0	0	0	1	1
2020	1,618	1,564	0.097			0	0	0	0	0	0
2021	1,778	194	0.011			0	0	0	0	0	0
2022	1,969	0	0.000			0	0	0	0	0	0
TOTAL	8,093	17,919	0.221			0	0	0	0	3	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	3,855	0	0	0	0	604	99
2019	0	0	0	0	5,000	0	0	0	0	6,470	133
2020	0	0	0	0	0	0	0	0	0	0	1,564
2021	0	0	0	0	0	0	0	0	0	0	194
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	8,855	0	0	0	0	7,074	1,990

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	7,066	0	0	0	0	963	100
2019	0	0	62	85	8,090	0	0	33	94	10,920	146
2020	0	0	0	0	0	0	0	0	0	0	2,202
2021	0	0	0	0	0	0	0	0	0	0	271
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	62	85	15,156	0	0	33	94	11,883	2,719

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	94	27,218	2,719	
IBNR + FREQUENCY ADJUSTMENT	(262,911)	(181,394)	335	
TOTAL LOSSES	0	0	3,054	
EXPECTED LOSSES	807,728	589,389	60,193	
CREDIBILITY	0.03	0.09	0.09	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.038	0.038
INDICATED (POST-TEST)	0.000	0.000	0.036	0.036
PRESENT ON RATE LEVEL	90.933	66.353	6.776	164.062
DERIVED BY FORMULA	88.205	60.381	6.170	154.756
UNDERLYING PRESENT RATE	99.806	72.827	7.438	180.070
PROPOSED	88.205	60.381	6.170	154.756

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	192.1757
IND. RATE				192.18	MINIMUM PREMIUM	582
MAN. RATE	287.94	226.29	216.90	+ 192.18	PRESENT	594

+ PROPOSED

CLASS DEPARTMENT STORE — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 914

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	40,928	433,335	1.059			0	0	1	5	10	16
2019	42,498	469,332	1.104			0	0	1	4	13	18
2020	37,115	279,752	0.754			0	0	0	5	12	17
2021	45,567	427,951	0.939			0	0	0	1	13	14
2022	47,530	278,732	0.586			0	0	0	3	17	20
TOTAL	213,638	1,889,102	0.884			0	0	2	18	65	85

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	81,044	120,834	14,000	0	0	35,437	112,314	51,780	17,926
2019	0	0	143,994	29,937	27,973	0	0	92,000	72,672	77,018	25,738
2020	0	0	0	82,587	24,465	0	0	0	62,442	84,442	25,816
2021	0	0	0	10,000	98,164	0	0	0	1,489	299,267	19,031
2022	0	0	0	61,231	85,172	0	0	0	37,807	76,233	18,289
TOTAL	0	0	225,038	304,589	249,774	0	0	127,437	286,724	588,740	106,800

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	114,353	219,555	25,662	0	0	66,799	178,804	82,537	18,195
2019	0	0	197,136	51,408	48,531	0	0	158,420	120,615	134,000	28,235
2020	0	0	26,658	135,145	44,444	0	0	28,235	97,991	129,167	36,349
2021	0	0	29,612	24,772	151,244	0	0	46,480	33,217	382,715	26,567
2022	179	0	159,151	101,931	103,136	755	0	83,708	54,509	69,946	21,764
TOTAL	179	0	526,910	532,811	373,017	755	0	383,641	485,136	798,366	131,110

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	911,485	2,189,329	131,110	
IBNR + FREQUENCY ADJUSTMENT	(359,732)	(506,216)	698	
TOTAL LOSSES	551,752	1,683,114	131,808	
EXPECTED LOSSES	1,088,316	1,614,029	135,451	
CREDIBILITY	0.02	0.09	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.258	0.788	0.062	1.108
INDICATED (POST-TEST)	0.247	0.755	0.059	1.062
PRESENT ON RATE LEVEL	0.464	0.688	0.058	1.210
DERIVED BY FORMULA	0.460	0.694	0.058	1.212
UNDERLYING PRESENT RATE	0.509	0.755	0.063	1.328
PROPOSED	0.459	0.693	0.058	1.210

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.5029
IND. RATE				1.50	MINIMUM PREMIUM	910
MAN. RATE	1.98	1.69	1.60	+ 1.50	PRESENT	920

+ PROPOSED

CLASS MEAT, FISH, POULTRY STORE-RETAIL — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 915

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,000	24,350	0.609			0	0	0	0	1	1
2019	4,811	33,897	0.705			0	0	0	1	0	1
2020	5,659	3,043	0.054			0	0	0	0	0	0
2021	9,958	2,799	0.028			0	0	0	1	0	1
2022	5,778	1,011	0.017			0	0	0	0	1	1
TOTAL	30,206	65,100	0.216			0	0	0	2	2	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	4,836	0	0	0	0	17,291	2,223
2019	0	0	0	9,552	0	0	0	0	13,984	0	10,361
2020	0	0	0	0	0	0	0	0	0	0	3,043
2021	0	0	0	218	0	0	0	0	1,831	0	750
2022	0	0	0	0	702	0	0	0	0	228	81
TOTAL	0	0	0	9,770	5,538	0	0	0	15,815	17,519	16,458

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	8,864	0	0	0	0	27,562	2,256
2019	0	0	734	15,672	161	0	0	1,212	22,465	368	11,366
2020	0	0	0	0	0	0	0	0	0	0	4,285
2021	0	0	148	269	24	0	0	924	1,654	163	1,047
2022	1	0	628	350	769	2	0	136	80	193	96
TOTAL	1	0	1,509	16,291	9,818	2	0	2,273	24,200	28,286	19,050

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,786	78,596	19,050	
IBNR + FREQUENCY ADJUSTMENT	(47,447)	(41,525)	88	
TOTAL LOSSES	0	37,071	19,139	
EXPECTED LOSSES	143,646	137,284	17,486	
CREDIBILITY	0.01	0.02	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.123	0.063	0.186
INDICATED (POST-TEST)	0.000	0.118	0.061	0.178
PRESENT ON RATE LEVEL	0.433	0.414	0.053	0.900
DERIVED BY FORMULA	0.429	0.408	0.053	0.890
UNDERLYING PRESENT RATE	0.476	0.454	0.058	0.988
PROPOSED	0.429	0.408	0.053	0.890

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.1053
IND. RATE				1.11	MINIMUM PREMIUM	775
MAN. RATE	1.60	1.32	1.19	+ 1.11	PRESENT	775

+ PROPOSED

CLASS CLOTHING OR DRY GOODS STORE — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 916

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	106,976	1,029,193	0.962			0	0	1	5	15	21
2019	102,058	373,148	0.366			0	0	0	3	12	15
2020	95,018	1,504,541	1.583			0	0	1	12	16	29
2021	108,446	873,617	0.806			0	0	1	6	17	24
2022	111,982	570,279	0.509			0	0	0	3	17	20
TOTAL	524,480	4,350,778	0.830			0	0	3	29	77	109

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	218,840	111,352	145,228	0	0	177,977	99,881	204,866	71,049
2019	0	0	0	99,784	45,107	0	0	0	132,278	51,724	44,255
2020	0	0	132,803	310,986	136,521	0	0	118,650	440,598	295,737	69,246
2021	0	0	180,597	221,325	217,645	0	0	21,451	71,836	126,794	33,969
2022	0	0	0	38,053	223,911	0	0	0	4,544	245,416	58,355
TOTAL	0	0	532,240	781,500	768,412	0	0	318,078	749,137	924,537	276,874

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	308,783	202,327	266,203	0	0	335,487	159,011	326,556	72,115
2019	0	0	8,218	164,482	74,669	0	0	11,732	213,255	90,779	48,548
2020	0	0	291,253	515,023	249,291	0	0	407,215	679,266	467,277	97,498
2021	0	0	448,584	312,244	372,411	0	0	83,583	80,101	170,186	47,421
2022	470	0	251,780	148,614	251,335	2,430	0	151,246	89,949	208,821	69,442
TOTAL	470	0	1,308,618	1,342,691	1,213,910	2,430	0	989,264	1,221,581	1,263,619	335,024

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,300,782	5,041,801	335,024	
IBNR + FREQUENCY ADJUSTMENT	(674,699)	(895,085)	1,430	
TOTAL LOSSES	1,626,082	4,146,716	336,454	
EXPECTED LOSSES	2,029,154	2,822,457	286,384	
CREDIBILITY	0.04	0.16	0.17	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.310	0.791	0.064	1.165
INDICATED (POST-TEST)	0.297	0.758	0.061	1.116
PRESENT ON RATE LEVEL	0.352	0.490	0.050	0.893
DERIVED BY FORMULA	0.350	0.533	0.052	0.935
UNDERLYING PRESENT RATE	0.387	0.538	0.055	0.980
PROPOSED	0.350	0.533	0.052	0.935

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.1612
IND. RATE				1.16	MINIMUM PREMIUM	790
MAN. RATE	1.44	1.21	1.18	+ 1.16	PRESENT	775

+ PROPOSED

CLASS GROCERY STORE PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 917

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	206,006	3,792,681	1.841			0	0	7	21	56	84
2019	219,510	3,174,721	1.446			0	0	6	20	60	86
2020	229,730	3,448,730	1.501			0	0	3	26	69	98
2021	245,179	4,509,379	1.839			0	0	5	28	70	103
2022	273,977	2,535,640	0.925			0	0	0	30	54	84
TOTAL	1,174,402	17,461,151	1.487			0	0	21	125	309	455

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,250,431	487,417	231,110	0	0	1,031,970	311,135	280,877	199,741
2019	0	0	921,650	377,185	517,990	0	0	648,601	259,914	291,227	158,154
2020	0	0	777,520	581,580	350,692	0	0	644,339	463,997	475,027	155,575
2021	0	0	899,510	690,815	622,436	0	0	422,787	894,816	833,414	145,601
2022	0	0	0	564,835	372,762	0	0	0	905,142	445,534	247,367
TOTAL	0	0	3,849,111	2,701,832	2,094,990	0	0	2,747,697	2,835,004	2,326,079	906,438

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,717,940	885,637	423,625	0	0	1,749,223	495,327	447,718	202,737
2019	0	0	1,280,212	639,266	862,178	0	0	1,093,693	441,168	513,157	173,495
2020	0	0	1,073,106	978,401	646,759	0	0	1,151,855	743,436	756,036	219,050
2021	0	0	1,847,929	988,390	1,103,884	0	0	1,129,856	930,662	1,178,560	203,259
2022	783	0	1,098,920	734,351	499,207	4,411	0	1,179,630	818,027	504,304	294,367
TOTAL	783	0	7,018,108	4,226,046	3,535,651	4,411	0	6,304,256	3,428,621	3,399,775	1,092,907

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,327,558	14,590,093	1,092,907	
IBNR + FREQUENCY ADJUSTMENT	(3,129,141)	(3,040,872)	4,907	
TOTAL LOSSES	10,198,417	11,549,220	1,097,815	
EXPECTED LOSSES	9,528,458	9,735,686	918,119	
CREDIBILITY	0.08	0.27	0.29	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.868	0.983	0.093	1.945
INDICATED (POST-TEST)	0.832	0.942	0.090	1.864
PRESENT ON RATE LEVEL	0.739	0.755	0.071	1.566
DERIVED BY FORMULA	0.747	0.806	0.077	1.629
UNDERLYING PRESENT RATE	0.811	0.829	0.078	1.719
PROPOSED	0.747	0.806	0.077	1.629

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.0229
IND. RATE				2.02	MINIMUM PREMIUM	1,085
MAN. RATE	2.50	2.13	2.07	+ 2.02	PRESENT	1,075

+ PROPOSED

CLASS BAKERY SHOP PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 918

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	6,096	4,987	0.082			0	0	0	0	0	0
2019	6,056	0	0.000			0	0	0	0	0	0
2020	6,626	77,962	1.177			0	0	0	1	0	1
2021	7,865	50,716	0.645			0	0	0	1	2	3
2022	10,725	42,345	0.395			0	0	0	1	2	3
TOTAL	37,368	176,010	0.471			0	0	0	3	4	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	4,987
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	43,052	0	0	0	0	34,012	0	898
2021	0	0	0	418	28,565	0	0	0	234	17,603	3,896
2022	0	0	0	1,083	16,000	0	0	0	1,043	20,600	3,619
TOTAL	0	0	0	44,553	44,565	0	0	0	35,289	38,203	13,400

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	5,062
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	12,838	69,637	1,688	0	0	12,027	50,606	1,364	1,264
2021	0	0	6,928	4,130	43,739	0	0	2,808	2,086	22,525	5,439
2022	34	0	15,774	9,031	17,696	204	0	13,363	8,033	17,621	4,307
TOTAL	34	0	35,539	82,797	63,122	204	0	28,198	60,726	41,509	16,072

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	63,974	248,154	16,072	
IBNR + FREQUENCY ADJUSTMENT	(50,364)	(51,590)	106	
TOTAL LOSSES	13,611	196,565	16,177	
EXPECTED LOSSES	156,585	170,552	17,217	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.036	0.526	0.043	0.606
INDICATED (POST-TEST)	0.035	0.504	0.041	0.580
PRESENT ON RATE LEVEL	0.382	0.416	0.042	0.840
DERIVED BY FORMULA	0.378	0.418	0.042	0.839
UNDERLYING PRESENT RATE	0.419	0.456	0.046	0.922
PROPOSED	0.378	0.418	0.042	0.839

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.0416
IND. RATE				1.04	MINIMUM PREMIUM	750
MAN. RATE	1.52	1.23	1.11	+ 1.04	PRESENT	750

+ PROPOSED

CLASS FLORIST STORE

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 919

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,726	27,786	0.588			0	0	0	1	0	1
2019	4,495	69,341	1.543			0	0	0	1	4	5
2020	3,593	22,750	0.633			0	0	0	0	2	2
2021	5,270	7,428	0.141			0	0	0	0	1	1
2022	6,072	118,595	1.953			0	0	0	1	1	2
TOTAL	24,156	245,900	1.018			0	0	0	3	8	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	10,878	0	0	0	0	16,795	0	113
2019	0	0	0	13,990	19,689	0	0	0	3,252	24,046	8,364
2020	0	0	0	0	9,719	0	0	0	0	9,281	3,750
2021	0	0	0	0	4,218	0	0	0	0	2,875	335
2022	0	0	0	18,000	14,835	0	0	0	34,100	49,894	1,766
TOTAL	0	0	0	42,868	48,461	0	0	0	54,147	86,096	14,328

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	19,765	0	0	0	0	26,738	0	115
2019	0	0	1,317	23,288	32,093	0	0	405	5,573	40,670	9,175
2020	0	0	807	620	16,370	0	0	677	559	13,922	5,280
2021	0	0	981	534	6,452	0	0	439	306	3,675	468
2022	31	0	37,663	24,876	19,146	494	0	64,227	42,506	47,085	2,102
TOTAL	31	0	40,767	69,083	74,060	494	0	65,747	75,681	105,353	17,139

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	107,040	324,178	17,139	
IBNR + FREQUENCY ADJUSTMENT	(25,971)	(39,913)	54	
TOTAL LOSSES	81,069	284,264	17,194	
EXPECTED LOSSES	79,281	129,555	9,756	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.336	1.177	0.071	1.584
INDICATED (POST-TEST)	0.322	1.128	0.068	1.518
PRESENT ON RATE LEVEL	0.299	0.489	0.037	0.824
DERIVED BY FORMULA	0.299	0.501	0.037	0.838
UNDERLYING PRESENT RATE	0.328	0.536	0.040	0.905
PROPOSED	0.299	0.501	0.037	0.838

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.0408
IND. RATE				1.04	MINIMUM PREMIUM	750
MAN. RATE	1.39	1.16	1.09	+ 1.04	PRESENT	745
				+ PROPOSED		

CLASS JEWELRY STORE

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 920

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	28,022	38,061	0.136			0	0	0	0	1	1
2019	27,032	85,570	0.317			0	0	0	0	2	2
2020	28,462	0	0.000			0	0	0	0	0	0
2021	29,652	145,373	0.490			0	0	1	0	2	3
2022	30,039	188,667	0.628			0	0	0	0	2	2
TOTAL	143,207	457,671	0.320			0	0	1	0	7	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	8,881	0	0	0	0	23,018	6,162
2019	0	0	0	0	47,441	0	0	0	0	37,756	373
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	81,142	0	23,176	0	0	32,266	0	5,515	3,274
2022	0	0	0	0	52,542	0	0	0	0	121,441	14,684
TOTAL	0	0	81,142	0	132,040	0	0	32,266	0	187,730	24,493

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	16,279	0	0	0	0	36,691	6,254
2019	0	0	584	806	76,760	0	0	193	547	63,725	409
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	116,782	8,003	42,339	0	0	42,879	3,146	9,606	4,571
2022	110	0	46,978	26,203	57,539	1,202	0	72,573	42,869	103,018	17,474
TOTAL	110	0	164,344	35,012	192,916	1,202	0	115,645	46,562	213,040	28,708

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	281,301	487,530	28,708	
IBNR + FREQUENCY ADJUSTMENT	(72,233)	(57,383)	91	
TOTAL LOSSES	209,068	430,147	28,799	
EXPECTED LOSSES	217,256	180,505	18,356	
CREDIBILITY	0.02	0.07	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.146	0.300	0.020	0.466
INDICATED (POST-TEST)	0.140	0.288	0.019	0.447
PRESENT ON RATE LEVEL	0.138	0.115	0.012	0.265
DERIVED BY FORMULA	0.138	0.127	0.012	0.277
UNDERLYING PRESENT RATE	0.152	0.126	0.013	0.291
PROPOSED	0.138	0.127	0.012	0.277

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.3445
IND. RATE				0.34	MINIMUM PREMIUM	505
MAN. RATE	0.44	0.37	0.35	+ 0.34	PRESENT	490
				+ PROPOSED		

CLASS FURNITURE STORE - WHOLESALE PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 921

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,885	55,190	1.130			0	0	0	1	1	2
2019	4,702	175,666	3.736			0	0	0	1	3	4
2020	4,037	81,177	2.011			0	0	0	1	3	4
2021	6,407	15,239	0.238			0	0	0	1	1	2
2022	2,511	20,109	0.801			0	0	0	0	3	3
TOTAL	22,542	347,381	1.541			0	0	0	4	11	15

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	23,073	2,214	0	0	0	11,641	2,978	15,284
2019	0	0	0	29,847	94,446	0	0	0	6,057	36,748	8,568
2020	0	0	0	21,531	31,450	0	0	0	13,243	14,439	514
2021	0	0	0	2,808	5,366	0	0	0	1,395	3,486	2,184
2022	0	0	0	0	7,750	0	0	0	0	7,000	5,359
TOTAL	0	0	0	77,259	141,226	0	0	0	32,336	64,651	31,909

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	41,924	4,058	0	0	0	18,532	4,747	15,513
2019	0	0	3,454	50,576	153,318	0	0	713	10,263	62,183	9,399
2020	0	0	9,031	36,833	53,815	0	0	5,735	20,573	22,190	724
2021	0	0	3,152	4,148	8,514	0	0	1,237	1,632	4,581	3,049
2022	16	0	6,929	3,865	8,487	69	0	4,183	2,471	5,938	6,377
TOTAL	16	0	22,566	137,345	228,193	69	0	11,868	53,472	99,638	35,062

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	34,519	518,648	35,062	
IBNR + FREQUENCY ADJUSTMENT	(88,338)	(75,560)	129	
TOTAL LOSSES	0	443,088	35,191	
EXPECTED LOSSES	256,242	232,307	35,454	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.966	0.156	2.122
INDICATED (POST-TEST)	0.000	1.884	0.150	2.033
PRESENT ON RATE LEVEL	1.036	0.939	0.143	2.118
DERIVED BY FORMULA	1.025	0.958	0.143	2.127
UNDERLYING PRESENT RATE	1.137	1.031	0.157	2.325
PROPOSED	1.021	0.954	0.143	2.118

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.6300
IND. RATE				2.63	MINIMUM PREMIUM	1,295
MAN. RATE	3.74	3.10	2.80	+ 2.63	PRESENT	1,325
				+ PROPOSED		

CLASS FURNITURE STORE - RETAIL PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 922

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	50,912	377,952	0.742			0	0	0	6	5	11
2019	49,980	472,919	0.946			0	0	1	3	12	16
2020	53,844	506,415	0.941			0	0	1	6	9	16
2021	68,075	1,194,726	1.755			0	0	3	4	8	15
2022	73,482	250,362	0.341			0	0	0	1	8	9
TOTAL	296,293	2,802,374	0.946			0	0	5	20	42	67

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	212,744	6,145	0	0	0	103,823	13,286	41,954
2019	0	0	89,231	72,619	122,243	0	0	8,470	96,412	31,931	52,013
2020	0	0	103,962	95,511	106,092	0	0	21,122	75,387	78,279	26,062
2021	0	0	507,712	114,144	13,009	0	0	284,885	210,729	25,019	39,228
2022	0	0	0	10,126	86,477	0	0	0	18,650	86,264	48,845
TOTAL	0	0	700,905	505,144	333,966	0	0	314,477	505,001	234,779	208,102

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	386,556	11,264	0	0	0	165,286	21,178	42,583
2019	0	0	127,605	122,348	200,730	0	0	22,490	155,602	56,622	57,058
2020	0	0	183,821	163,836	188,038	0	0	73,283	117,930	121,510	36,695
2021	0	0	777,391	174,391	75,468	0	0	481,347	215,628	73,302	54,762
2022	182	0	91,045	52,958	96,332	854	0	70,371	44,066	75,781	58,126
TOTAL	182	0	1,179,863	900,090	571,832	854	0	647,492	698,513	348,393	249,225

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,828,390	2,518,828	249,225	
IBNR + FREQUENCY ADJUSTMENT	(591,619)	(575,516)	993	
TOTAL LOSSES	1,236,771	1,943,312	250,218	
EXPECTED LOSSES	1,811,459	1,873,310	177,155	
CREDIBILITY	0.03	0.11	0.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.417	0.656	0.084	1.158
INDICATED (POST-TEST)	0.400	0.629	0.081	1.109
PRESENT ON RATE LEVEL	0.557	0.576	0.054	1.188
DERIVED BY FORMULA	0.552	0.582	0.057	1.192
UNDERLYING PRESENT RATE	0.611	0.632	0.060	1.303
PROPOSED	0.550	0.580	0.057	1.188

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.4747
IND. RATE				1.47	MINIMUM PREMIUM	895
MAN. RATE	1.95	1.66	1.57	+ 1.47	PRESENT	910

+ PROPOSED

CLASS PACKAGING, CONTRACT, NON-CRATING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 923

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,058	0	0.000			0	0	0	0	0	0
2019	1,005	0	0.000			0	0	0	0	0	0
2020	827	0	0.000			0	0	0	0	0	0
2021	669	0	0.000			0	0	0	0	0	0
2022	868	0	0.000			0	0	0	0	0	0
TOTAL	4,427	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(10,367)	(6,417)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	30,793	19,546	1,850	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.634	0.402	0.038	1.074
DERIVED BY FORMULA	0.634	0.398	0.038	1.070
UNDERLYING PRESENT RATE	0.696	0.442	0.042	1.179
PROPOSED	0.634	0.398	0.038	1.070

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.3283
IND. RATE				1.33	MINIMUM PREMIUM	850
MAN. RATE	1.83	1.53	1.42	+ 1.33	PRESENT	855
				+ PROPOSED		

CLASS WHOLESALE STORE, N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 924

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	155,465	3,492,285	2.246			0	0	5	10	100	115
2019	155,423	4,483,185	2.885			0	0	8	13	98	119
2020	235,616	5,788,117	2.457			0	0	14	19	76	109
2021	331,631	5,158,647	1.556			0	0	8	25	81	114
2022	473,489	7,880,425	1.664			0	0	3	6	185	194
TOTAL	1,351,624	26,802,659	1.983			0	0	38	73	540	651

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,047,837	80,012	610,089	0	0	1,127,145	114,818	419,864	92,520
2019	0	0	1,836,786	372,017	963,705	0	0	614,844	197,101	433,247	65,485
2020	0	0	1,969,412	694,562	636,082	0	0	1,501,950	402,079	463,300	120,732
2021	0	0	936,042	990,157	872,760	0	0	664,982	806,587	604,716	283,403
2022	0	0	479,096	174,954	3,375,410	0	0	192,218	146,938	2,921,101	590,708
TOTAL	0	0	6,269,173	2,311,702	6,458,046	0	0	4,101,139	1,667,523	4,842,228	1,152,848

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,342,639	145,382	1,118,293	0	0	1,934,065	182,790	669,263	93,908
2019	0	0	2,507,043	649,762	1,600,625	0	0	1,024,071	341,142	750,309	71,837
2020	0	0	3,035,799	1,212,877	1,204,731	0	0	3,085,677	700,791	787,072	169,991
2021	0	0	2,159,230	1,392,147	1,522,569	0	0	1,365,904	845,806	897,522	395,631
2022	7,088	20,314	3,901,501	1,904,748	3,771,644	28,919	33,331	2,231,979	1,162,075	2,520,434	702,943
TOTAL	7,088	20,314	12,946,212	5,304,916	9,217,862	28,919	33,331	9,641,697	3,232,604	5,624,600	1,434,309

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,677,561	23,379,982	1,434,309	
IBNR + FREQUENCY ADJUSTMENT	(3,519,397)	(4,400,790)	7,381	
TOTAL LOSSES	19,158,164	18,979,193	1,441,689	
EXPECTED LOSSES	11,296,549	15,399,853	1,019,919	
CREDIBILITY	0.08	0.30	0.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.417	1.404	0.107	2.928
INDICATED (POST-TEST)	1.358	1.346	0.102	2.806
PRESENT ON RATE LEVEL	0.761	1.038	0.069	1.868
DERIVED BY FORMULA	0.809	1.130	0.079	2.019
UNDERLYING PRESENT RATE	0.836	1.139	0.075	2.051
PROPOSED	0.809	1.130	0.079	2.019

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.5072
IND. RATE				2.51	MINIMUM PREMIUM	1,255
MAN. RATE	2.84	2.53	2.47	+ 2.51	PRESENT	1,215

+ PROPOSED

CLASS HARDWARE STORE - RETAIL PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 925

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	65,401	1,359,728	2.079			1	0	1	13	16	31
2019	69,434	1,250,155	1.800			1	0	1	6	18	26
2020	76,315	653,192	0.856			0	0	1	4	24	29
2021	85,684	824,166	0.962			0	0	1	3	23	27
2022	89,250	691,532	0.775			0	0	0	7	16	23
TOTAL	386,084	4,778,773	1.238			2	0	4	33	97	136

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	30,118	0	83,522	387,727	29,432	0	0	99,818	561,843	65,518	101,750
2019	122,325	0	153,360	195,967	24,000	24,664	0	338,466	292,078	44,435	54,860
2020	0	0	116,180	84,882	145,732	0	0	36,220	58,606	176,368	35,204
2021	0	0	117,897	108,300	81,209	0	0	56,319	258,653	158,032	43,756
2022	0	0	0	106,545	116,681	0	0	0	197,619	164,295	106,392
TOTAL	152,443	0	470,959	883,421	397,054	24,664	0	530,823	1,368,799	608,648	341,962

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	39,726	0	117,850	704,500	53,949	0	0	188,157	894,454	104,436	103,276
2019	161,640	0	222,489	323,863	45,088	43,300	0	583,748	479,988	90,396	60,181
2020	0	0	201,163	149,476	255,046	0	0	103,749	99,617	268,735	49,567
2021	0	0	254,155	151,435	146,053	0	0	228,088	254,964	229,509	61,083
2022	245	0	248,746	161,644	144,942	1,627	0	297,600	202,258	166,959	126,606
TOTAL	201,611	0	1,044,403	1,490,918	645,078	44,927	0	1,401,342	1,931,281	860,034	400,715

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,692,282	4,927,311	400,715	
IBNR + FREQUENCY ADJUSTMENT	(763,508)	(976,074)	1,805	
TOTAL LOSSES	1,928,774	3,951,237	402,520	
EXPECTED LOSSES	2,325,716	3,138,643	337,179	
CREDIBILITY	0.04	0.13	0.14	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.500	1.023	0.104	1.627
INDICATED (POST-TEST)	0.479	0.981	0.100	1.559
PRESENT ON RATE LEVEL	0.549	0.741	0.080	1.369
DERIVED BY FORMULA	0.546	0.772	0.082	1.400
UNDERLYING PRESENT RATE	0.602	0.813	0.087	1.503
PROPOSED	0.546	0.772	0.082	1.400

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.7389
IND. RATE				1.74	MINIMUM PREMIUM	990
MAN. RATE	2.09	1.86	1.81	+ 1.74	PRESENT	990

+ PROPOSED

CLASS HARDWARE STORE - WHOLESALE PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 926

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	24,133	106,325	0.441			0	0	0	0	2	2
2019	24,229	257,440	1.063			0	0	1	1	3	5
2020	24,869	167,325	0.673			0	0	0	3	1	4
2021	33,828	761,774	2.252			0	0	2	2	5	9
2022	30,231	52,880	0.175			0	0	0	0	4	4
TOTAL	137,290	1,345,744	0.980			0	0	3	6	15	24

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	45,499	0	0	0	0	44,495	16,331
2019	0	0	117,016	25,000	3,110	0	0	73,798	18,135	11,293	9,088
2020	0	0	0	72,755	6,589	0	0	0	71,990	7,810	8,181
2021	0	0	268,592	50,395	6,105	0	0	373,993	32,000	5,214	25,475
2022	0	0	0	0	11,613	0	0	0	0	22,997	18,270
TOTAL	0	0	385,608	148,150	72,916	0	0	447,791	122,125	91,809	77,345

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	83,400	0	0	0	0	70,925	16,576
2019	0	0	160,012	42,545	7,701	0	0	123,338	31,504	21,220	9,970
2020	0	0	22,242	118,102	13,950	0	0	26,025	107,584	14,602	11,519
2021	0	0	404,306	79,817	37,645	0	0	504,188	59,122	39,134	35,563
2022	24	0	10,383	5,791	12,717	228	0	13,743	8,118	19,508	21,741
TOTAL	24	0	596,943	246,255	155,413	228	0	667,294	206,328	165,389	95,369

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,264,489	773,385	95,369	
IBNR + FREQUENCY ADJUSTMENT	(326,811)	(236,094)	432	
TOTAL LOSSES	937,678	537,291	95,800	
EXPECTED LOSSES	990,553	761,891	82,604	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.683	0.391	0.070	1.144
INDICATED (POST-TEST)	0.655	0.375	0.067	1.096
PRESENT ON RATE LEVEL	0.657	0.506	0.055	1.218
DERIVED BY FORMULA	0.657	0.498	0.056	1.211
UNDERLYING PRESENT RATE	0.722	0.555	0.060	1.337
PROPOSED	0.657	0.498	0.056	1.211

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.5035
IND. RATE				1.50	MINIMUM PREMIUM	910
MAN. RATE	2.11	1.76	1.61	+ 1.50	PRESENT	920
				+ PROPOSED		

CLASS PHARMACY, RETAIL - ALL EMPLOYEES — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 927

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	112,182	505,660	0.451			0	0	2	2	3	7
2019	108,295	200,618	0.185			0	0	0	0	11	11
2020	125,976	196,143	0.156			0	0	0	3	10	13
2021	151,387	1,212,415	0.801			0	0	0	9	7	16
2022	152,482	846,438	0.555			0	0	0	4	18	22
TOTAL	650,322	2,961,274	0.455			0	0	2	18	49	69

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	279,561	50,970	16,566	0	0	55,517	33,353	24,010	45,683
2019	0	0	0	0	73,466	0	0	0	0	66,850	60,302
2020	0	0	0	26,327	31,344	0	0	0	19,169	64,247	55,056
2021	0	0	0	452,563	89,270	0	0	0	558,767	32,041	79,774
2022	0	0	0	34,786	257,134	0	0	0	168,050	335,813	50,655
TOTAL	0	0	279,561	564,646	467,780	0	0	55,517	779,339	522,961	291,470

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	394,461	92,612	30,365	0	0	104,650	53,098	38,272	46,368
2019	0	0	904	1,249	118,868	0	0	341	969	112,829	66,151
2020	0	0	10,452	44,584	53,825	0	0	11,462	32,389	97,139	77,519
2021	0	0	327,557	570,389	185,967	0	0	286,961	508,202	90,691	111,365
2022	540	0	277,056	162,010	287,191	3,325	0	370,261	241,218	308,330	60,279
TOTAL	540	0	1,010,429	870,844	676,217	3,325	0	773,675	835,877	647,262	361,682

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,787,968	3,030,200	361,682	
IBNR + FREQUENCY ADJUSTMENT	(395,494)	(441,864)	1,536	
TOTAL LOSSES	1,392,475	2,588,336	363,219	
EXPECTED LOSSES	1,204,872	1,427,149	283,425	
CREDIBILITY	0.05	0.18	0.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.214	0.398	0.056	0.668
INDICATED (POST-TEST)	0.205	0.381	0.054	0.640
PRESENT ON RATE LEVEL	0.169	0.200	0.040	0.408
DERIVED BY FORMULA	0.171	0.233	0.042	0.446
UNDERLYING PRESENT RATE	0.185	0.219	0.044	0.448
PROPOSED	0.171	0.233	0.042	0.446

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.5533
IND. RATE				0.55	MINIMUM PREMIUM	580
MAN. RATE	0.74	0.59	0.54	+ 0.55	PRESENT	560
				+ PROPOSED		

CLASS RETAIL STORES, N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 928

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	273,451	4,710,426	1.723			0	0	5	28	68	101
2019	280,357	1,569,802	0.560			0	0	0	17	70	87
2020	284,780	4,510,130	1.584			1	0	4	35	68	108
2021	335,291	3,075,468	0.917			0	0	2	27	61	90
2022	358,509	2,396,501	0.668			0	0	0	12	77	89
TOTAL	1,532,388	16,262,327	1.061			1	0	11	119	344	475

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,353,534	501,168	832,908	0	0	588,892	494,761	691,393	247,770
2019	0	0	0	344,499	505,829	0	0	0	115,358	390,391	213,725
2020	412,486	0	787,017	838,315	576,311	0	0	483,348	433,985	730,590	248,078
2021	0	0	254,442	737,170	666,221	0	0	83,788	492,306	660,379	181,162
2022	0	0	0	209,717	996,170	0	0	0	94,555	844,274	251,785
TOTAL	412,486	0	2,394,993	2,630,869	3,577,439	0	0	1,156,028	1,630,965	3,317,027	1,142,520

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,598,364	910,622	1,496,003	0	0	975,348	787,660	1,049,406	251,487
2019	0	0	32,679	573,819	824,253	0	0	11,993	190,983	661,936	234,456
2020	601,075	0	1,407,120	1,412,261	1,045,963	0	0	1,143,107	713,730	1,137,745	349,294
2021	0	0	1,003,989	1,010,879	1,121,153	0	0	458,581	521,724	894,680	252,902
2022	2,092	0	1,174,947	700,425	1,124,691	8,358	0	599,954	367,054	729,398	299,624
TOTAL	603,167	0	5,217,099	4,608,007	5,612,063	8,358	0	3,188,983	2,581,151	4,473,165	1,387,763

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,017,607	17,274,386	1,387,763	
IBNR + FREQUENCY ADJUSTMENT	(2,519,909)	(3,904,149)	7,538	
TOTAL LOSSES	6,497,697	13,370,237	1,395,301	
EXPECTED LOSSES	7,670,246	12,552,104	1,404,855	
CREDIBILITY	0.09	0.32	0.34	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.424	0.873	0.091	1.388
INDICATED (POST-TEST)	0.406	0.836	0.087	1.330
PRESENT ON RATE LEVEL	0.456	0.746	0.084	1.286
DERIVED BY FORMULA	0.452	0.775	0.085	1.311
UNDERLYING PRESENT RATE	0.501	0.819	0.092	1.411
PROPOSED	0.452	0.775	0.085	1.311

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.6285
IND. RATE				1.63	MINIMUM PREMIUM	950
MAN. RATE	1.97	1.73	1.70	+ 1.63	PRESENT	950
				+ PROPOSED		

CLASS TEMPORARY STAFF - MERCANTILE

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 929

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,430	3,861	0.270			0	0	0	0	2	2
2019	1,493	8,520	0.571			0	0	0	0	1	1
2020	1,913	6,982	0.365			0	0	0	0	1	1
2021	2,731	74,978	2.745			0	0	0	0	4	4
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	7,567	94,341	1.247			0	0	0	0	8	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	728	0	0	0	0	658	2,475
2019	0	0	0	0	2,400	0	0	0	0	1,826	4,294
2020	0	0	0	0	2,038	0	0	0	0	4,944	0
2021	0	0	0	0	44,987	0	0	0	0	27,268	2,723
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	50,153	0	0	0	0	34,696	9,492

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	1,334	0	0	0	0	1,049	2,512
2019	0	0	30	41	3,883	0	0	9	26	3,082	4,711
2020	0	0	169	130	3,433	0	0	360	298	7,416	0
2021	0	0	10,464	5,691	68,812	0	0	4,167	2,904	34,859	3,801
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	10,663	5,862	77,462	0	0	4,536	3,228	46,406	11,024

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,199	132,958	11,024	
IBNR + FREQUENCY ADJUSTMENT	0	(32,157)	69	
TOTAL LOSSES	15,199	100,801	11,093	
EXPECTED LOSSES	0	95,851	30,420	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.201	1.332	0.147	1.680
INDICATED (POST-TEST)	0.192	1.277	0.140	1.610
PRESENT ON RATE LEVEL	0.000	1.154	0.366	1.520
DERIVED BY FORMULA	0.000	1.155	0.364	1.519
UNDERLYING PRESENT RATE	0.000	1.267	0.402	1.669
PROPOSED	0.000	1.156	0.364	1.520

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.8880
IND. RATE				1.89	MINIMUM PREMIUM	1,040
MAN. RATE	2.65	2.21	2.01	+ 1.89	PRESENT	1,050

+ PROPOSED

CLASS COPYING OR DUPLICATING SERVICE — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 932

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	10,193	197,379	1.936			0	0	1	0	0	1
2019	8,680	1,134	0.013			0	0	0	0	0	0
2020	8,383	5,906	0.070			0	0	0	2	0	2
2021	8,254	656,072	7.949			0	0	1	0	0	1
2022	8,418	1,707	0.020			0	0	0	0	0	0
TOTAL	43,928	862,198	1.963			0	0	2	2	0	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	127,638	0	0	0	0	66,388	0	0	3,353
2019	0	0	0	0	0	0	0	0	0	0	1,134
2020	0	0	0	2,817	0	0	0	0	1,701	0	1,388
2021	0	0	260,478	0	0	0	0	395,000	0	0	594
2022	0	0	0	0	0	0	0	0	0	0	1,707
TOTAL	0	0	388,116	2,817	0	0	0	461,388	1,701	0	8,176

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	180,097	0	0	0	0	125,141	0	0	3,403
2019	0	0	0	0	0	0	0	0	0	0	1,244
2020	0	0	840	4,556	110	0	0	601	2,531	68	1,954
2021	0	0	346,124	15,759	21,407	0	0	498,114	30,321	30,282	829
2022	0	0	0	0	0	0	0	0	0	0	2,031
TOTAL	0	0	527,061	20,315	21,517	0	0	623,857	32,851	30,350	9,462

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,150,918	105,034	9,462	
IBNR + FREQUENCY ADJUSTMENT	(28,935)	(23,709)	58	
TOTAL LOSSES	1,121,984	81,325	9,520	
EXPECTED LOSSES	85,867	72,908	12,628	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.554	0.185	0.022	2.761
INDICATED (POST-TEST)	2.448	0.177	0.021	2.646
PRESENT ON RATE LEVEL	0.178	0.151	0.026	0.356
DERIVED BY FORMULA	0.201	0.152	0.026	0.379
UNDERLYING PRESENT RATE	0.195	0.166	0.029	0.390
PROPOSED	0.201	0.152	0.026	0.379

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.4704
IND. RATE				0.47	MINIMUM PREMIUM	550
MAN. RATE	0.58	0.51	0.47	+ 0.47	PRESENT	530

+ PROPOSED

CLASS VENDING & COIN OPERATED MACHINES — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 933

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,637	28,447	0.613			0	0	0	1	0	1
2019	4,969	1,137	0.023			0	0	0	0	0	0
2020	4,130	9,640	0.233			0	0	0	0	2	2
2021	3,828	113,029	2.953			0	0	1	0	0	1
2022	6,013	14,799	0.246			0	0	0	0	2	2
TOTAL	23,577	167,052	0.709			0	0	1	1	4	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	21,155	0	0	0	0	5,344	0	1,948
2019	0	0	0	0	0	0	0	0	0	0	1,137
2020	0	0	0	0	2,958	0	0	0	0	6,356	326
2021	0	0	85,617	0	0	0	0	25,141	0	0	2,271
2022	0	0	0	0	2,895	0	0	0	0	6,536	5,368
TOTAL	0	0	85,617	21,155	5,853	0	0	25,141	5,344	12,892	11,050

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	38,439	0	0	0	0	8,508	0	1,977
2019	0	0	0	0	0	0	0	0	0	0	1,247
2020	0	0	246	189	4,982	0	0	463	383	9,534	459
2021	0	0	117,535	5,351	7,269	0	0	32,754	1,994	1,991	3,170
2022	6	0	2,588	1,444	3,170	65	0	3,906	2,307	5,544	6,388
TOTAL	6	0	120,369	45,422	15,421	65	0	37,123	13,191	17,070	13,242

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	157,563	91,104	13,242	
IBNR + FREQUENCY ADJUSTMENT	(77,985)	(39,543)	64	
TOTAL LOSSES	79,578	51,561	13,306	
EXPECTED LOSSES	238,388	125,791	11,634	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.338	0.219	0.056	0.613
INDICATED (POST-TEST)	0.323	0.210	0.054	0.587
PRESENT ON RATE LEVEL	0.921	0.486	0.045	1.452
DERIVED BY FORMULA	0.915	0.481	0.045	1.441
UNDERLYING PRESENT RATE	1.011	0.534	0.049	1.594
PROPOSED	0.915	0.481	0.045	1.441

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.7894
IND. RATE				1.79	MINIMUM PREMIUM	1,010
MAN. RATE	2.68	2.17	1.92	+ 1.79	PRESENT	1,025

+ PROPOSED

CLASS AUTO PARTS AND ACCESSORY STORE PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 934

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	33,251	1,131,347	3.402			0	0	0	4	8	12
2019	33,677	1,259,984	3.741			1	0	1	9	3	14
2020	34,018	378,697	1.113			0	0	0	7	14	21
2021	38,133	184,964	0.485			0	0	0	2	13	15
2022	41,514	532,893	1.284			0	0	0	6	8	14
TOTAL	180,593	3,487,885	1.931			1	0	1	28	46	76

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	78,348	356,676	0	0	0	178,180	447,642	70,501
2019	175,000	0	286,749	223,371	952	10,528	0	77,041	414,379	1,070	70,894
2020	0	0	0	110,018	66,393	0	0	0	118,284	63,936	20,066
2021	0	0	0	21,797	32,666	0	0	0	37,202	70,153	23,146
2022	0	0	0	48,307	201,532	0	0	0	70,355	168,142	44,557
TOTAL	175,000	0	286,749	481,841	658,219	10,528	0	77,041	818,400	750,943	229,164

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	142,358	499,164	0	0	0	283,663	546,997	71,559
2019	231,245	0	404,478	370,114	10,821	18,483	0	162,988	668,019	14,461	77,771
2020	0	0	38,318	182,190	116,138	0	0	46,486	179,844	100,647	28,253
2021	0	0	22,374	31,060	52,346	0	0	29,499	41,080	92,995	32,312
2022	423	0	245,670	147,410	228,480	1,665	0	171,477	110,713	152,456	53,023
TOTAL	231,668	0	710,841	873,133	906,950	20,148	0	410,450	1,283,318	907,556	262,917

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,373,107	3,970,956	262,917	
IBNR + FREQUENCY ADJUSTMENT	(443,549)	(485,738)	1,083	
TOTAL LOSSES	929,557	3,485,218	263,999	
EXPECTED LOSSES	1,346,662	1,551,893	204,960	
CREDIBILITY	0.02	0.08	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.515	1.930	0.146	2.591
INDICATED (POST-TEST)	0.493	1.849	0.140	2.483
PRESENT ON RATE LEVEL	0.679	0.783	0.103	1.566
DERIVED BY FORMULA	0.676	0.868	0.106	1.650
UNDERLYING PRESENT RATE	0.746	0.859	0.113	1.719
PROPOSED	0.676	0.868	0.106	1.650

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.0493
IND. RATE				2.05	MINIMUM PREMIUM	1,095
MAN. RATE	2.51	2.19	2.07	+ 2.05	PRESENT	1,075

+ PROPOSED

CLASS BLDG MATERIAL STORE EMPLOYEES — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 935

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,893	138,942	2.840			0	0	1	0	1	2
2019	4,801	9,479	0.197			0	0	0	0	2	2
2020	6,178	133,391	2.159			0	0	0	1	0	1
2021	6,085	2,208	0.036			0	0	0	0	0	0
2022	6,126	401,883	6.560			0	0	1	0	0	1
TOTAL	28,083	685,903	2.442			0	0	2	1	3	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	100,866	0	835	0	0	31,323	0	997	4,921
2019	0	0	0	0	5,701	0	0	0	0	2,274	1,504
2020	0	0	0	59,945	0	0	0	0	71,050	0	2,396
2021	0	0	0	0	0	0	0	0	0	0	2,208
2022	0	0	157,500	0	0	0	0	241,000	0	0	3,383
TOTAL	0	0	258,366	59,945	6,536	0	0	272,323	71,050	3,271	14,412

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	142,322	0	1,531	0	0	59,044	0	1,589	4,995
2019	0	0	70	97	9,224	0	0	12	33	3,838	1,650
2020	0	0	17,876	96,961	2,350	0	0	25,123	105,715	2,849	3,374
2021	0	0	0	0	0	0	0	0	0	0	3,082
2022	0	6,678	212,499	16,947	15,467	0	41,789	423,847	29,667	27,522	4,026
TOTAL	0	6,678	372,767	114,005	28,571	0	41,789	508,025	135,415	35,799	17,126

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	929,259	313,790	17,126	
IBNR + FREQUENCY ADJUSTMENT	(28,287)	(26,986)	55	
TOTAL LOSSES	900,972	286,804	17,181	
EXPECTED LOSSES	85,644	85,641	10,568	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	3.208	1.021	0.061	4.291
INDICATED (POST-TEST)	3.074	0.979	0.059	4.112
PRESENT ON RATE LEVEL	0.278	0.278	0.034	0.590
DERIVED BY FORMULA	0.306	0.292	0.035	0.632
UNDERLYING PRESENT RATE	0.305	0.305	0.038	0.648
PROPOSED	0.306	0.292	0.035	0.632

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.7854
IND. RATE				0.79	MINIMUM PREMIUM	665
MAN. RATE	0.97	0.83	0.78	+ 0.79	PRESENT	640
				+ PROPOSED		

CLASS BROADCASTING STATION — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 936

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	76,320	2,060	0.003			0	0	0	0	0	0
2019	69,197	4,762	0.007			0	0	0	0	1	1
2020	62,738	351	0.001			0	0	0	0	0	0
2021	115,079	44,212	0.038			0	0	0	1	1	2
2022	148,792	972	0.001			0	0	0	0	0	0
TOTAL	472,126	52,357	0.011			0	0	0	1	2	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	2,060
2019	0	0	0	0	2,782	0	0	0	0	435	1,545
2020	0	0	0	0	0	0	0	0	0	0	351
2021	0	0	0	23,700	2,696	0	0	0	14,729	349	2,738
2022	0	0	0	0	0	0	0	0	0	0	972
TOTAL	0	0	0	23,700	5,478	0	0	0	14,729	784	7,666

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	2,091
2019	0	0	34	47	4,501	0	0	2	6	734	1,695
2020	0	0	0	0	0	0	0	0	0	0	494
2021	0	0	16,693	29,620	6,712	0	0	7,489	13,343	1,757	3,822
2022	0	0	0	0	0	0	0	0	0	0	1,157
TOTAL	0	0	16,728	29,667	11,213	0	0	7,491	13,350	2,491	9,259

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,218	56,721	9,259	
IBNR + FREQUENCY ADJUSTMENT	(146,217)	(83,423)	112	
TOTAL LOSSES	0	0	9,371	
EXPECTED LOSSES	459,366	284,997	16,983	
CREDIBILITY	0.04	0.15	0.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.089	0.055	0.003	0.147
DERIVED BY FORMULA	0.085	0.047	0.003	0.135
UNDERLYING PRESENT RATE	0.097	0.060	0.004	0.161
PROPOSED	0.085	0.047	0.003	0.135

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.1883
IND. RATE				0.19	MINIMUM PREMIUM	455
MAN. RATE	0.28	0.25	0.21	+ 0.19	PRESENT	445

+ PROPOSED

CLASS TEMPORARY STAFF - HEAVY SERVICE

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 937

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	26,848	129,373	0.482			0	0	0	2	11	13
2019	27,330	953,725	3.490			0	0	1	1	19	21
2020	39,470	203,463	0.515			0	0	0	2	16	18
2021	24,406	216,369	0.887			0	0	0	1	4	5
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	118,054	1,502,930	1.273			0	0	1	6	50	57

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	21,774	36,446	0	0	0	23,627	36,045	11,481
2019	0	0	174,024	75,076	177,652	0	0	247,848	116,559	152,630	9,936
2020	0	0	0	23,763	115,348	0	0	0	12,356	40,097	11,899
2021	0	0	0	36,303	100,847	0	0	0	54,278	23,012	1,929
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	174,024	156,916	430,293	0	0	247,848	206,820	251,784	35,245

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	39,563	66,806	0	0	0	37,614	57,456	11,653
2019	0	0	243,005	128,390	292,051	0	0	419,635	196,876	266,325	10,900
2020	0	0	16,660	45,796	195,212	0	0	7,292	20,798	60,641	16,754
2021	0	0	48,067	57,606	158,220	0	0	30,916	51,486	34,249	2,693
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	307,732	271,355	712,289	0	0	457,843	306,774	418,671	42,000

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	765,575	1,709,089	42,000	
IBNR + FREQUENCY ADJUSTMENT	(151,403)	(991,227)	480	
TOTAL LOSSES	614,172	717,862	42,480	
EXPECTED LOSSES	422,256	2,766,951	250,889	
CREDIBILITY	0.02	0.06	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.520	0.608	0.036	1.164
INDICATED (POST-TEST)	0.499	0.583	0.034	1.116
PRESENT ON RATE LEVEL	0.326	2.135	0.194	2.655
DERIVED BY FORMULA	0.329	2.042	0.184	2.556
UNDERLYING PRESENT RATE	0.358	2.344	0.213	2.914
PROPOSED	0.329	2.042	0.184	2.556

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.1737
IND. RATE				3.17	MINIMUM PREMIUM	1,485
MAN. RATE	5.06	3.97	3.51	+ 3.17	PRESENT	1,550
				+ PROPOSED		

CLASS CARNIVAL CIRCUS-TRAVELING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 939

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	38	2,218	5.837			0	0	0	0	0	0
2019	185	0	0.000			0	0	0	0	0	0
2020	101	0	0.000			0	0	0	0	0	0
2021	55	0	0.000			0	0	0	0	0	0
2022	79	0	0.000			0	0	0	0	0	0
TOTAL	458	2,218	0.484			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	2,218
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,218

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	2,251
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,251

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,251	
IBNR + FREQUENCY ADJUSTMENT	(1,955)	(1,816)	4	
TOTAL LOSSES	0	0	2,255	
EXPECTED LOSSES	5,984	5,654	845	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.492	0.492
INDICATED (POST-TEST)	0.000	0.000	0.472	0.472
PRESENT ON RATE LEVEL	1.190	1.125	0.168	2.483
DERIVED BY FORMULA	1.190	1.125	0.168	2.483
UNDERLYING PRESENT RATE	1.307	1.235	0.185	2.726
PROPOSED	1.190	1.125	0.168	2.483

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.0536
IND. RATE				3.05	MINIMUM PREMIUM	1,440
MAN. RATE	4.10	3.49	3.26	+ 3.05	PRESENT	1,475
				+ PROPOSED		

CLASS RESIDENTIAL - INTEL DISABILITIES PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 940

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	8,286	58,929	0.711			0	0	0	1	1	2
2019	8,380	1,458	0.017			0	0	0	0	0	0
2020	8,707	95,266	1.094			0	0	0	0	2	2
2021	10,497	1,486	0.014			0	0	0	0	0	0
2022	10,700	123,412	1.153			0	0	0	1	0	1
TOTAL	46,570	280,551	0.602			0	0	0	2	3	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	15,000	26,115	0	0	0	4,275	11,994	1,545
2019	0	0	0	0	0	0	0	0	0	0	1,458
2020	0	0	0	0	51,910	0	0	0	0	36,226	7,130
2021	0	0	0	0	0	0	0	0	0	0	1,486
2022	0	0	0	69,905	0	0	0	0	36,500	0	17,007
TOTAL	0	0	0	84,905	78,025	0	0	0	40,775	48,220	28,626

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	27,255	47,869	0	0	0	6,806	19,118	1,568
2019	0	0	0	0	0	0	0	0	0	0	1,599
2020	0	0	4,309	3,312	87,432	0	0	2,641	2,181	54,339	10,039
2021	0	0	0	0	0	0	0	0	0	0	2,074
2022	0	0	94,756	67,878	11,262	0	0	36,832	26,645	5,095	20,238
TOTAL	0	0	99,065	98,445	146,563	0	0	39,473	35,632	78,553	35,519

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	138,538	359,192	35,519	
IBNR + FREQUENCY ADJUSTMENT	(116,457)	(115,949)	227	
TOTAL LOSSES	22,081	243,242	35,746	
EXPECTED LOSSES	353,974	372,786	42,622	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.047	0.522	0.077	0.646
INDICATED (POST-TEST)	0.045	0.501	0.074	0.620
PRESENT ON RATE LEVEL	0.693	0.729	0.083	1.505
DERIVED BY FORMULA	0.686	0.722	0.083	1.492
UNDERLYING PRESENT RATE	0.760	0.800	0.092	1.652
PROPOSED	0.686	0.722	0.083	1.492

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.8523
IND. RATE				1.85	MINIMUM PREMIUM	1,030
MAN. RATE	3.03	2.35	1.99	+ 1.85	PRESENT	1,050
				+ PROPOSED		

CLASS SOCIAL REHABILITATION FACILITY — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 941

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	111,258	2,731,160	2.455			0	0	2	21	60	83
2019	122,534	1,694,998	1.383			0	0	0	11	49	60
2020	139,742	1,399,553	1.002			0	0	3	3	45	51
2021	159,115	2,435,019	1.530			0	0	2	2	50	54
2022	185,672	1,144,991	0.617			0	0	0	5	46	51
TOTAL	718,321	9,405,721	1.309			0	0	7	42	250	299

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	199,825	400,544	963,954	0	0	84,030	238,167	781,352	63,288
2019	0	0	0	264,702	729,551	0	0	0	166,831	410,423	123,491
2020	0	0	364,442	108,089	389,986	0	0	164,696	42,487	274,200	55,653
2021	0	0	393,987	67,537	632,961	0	0	441,311	24,000	752,744	122,479
2022	0	0	0	85,813	520,142	0	0	0	55,313	399,572	84,151
TOTAL	0	0	958,254	926,685	3,236,594	0	0	690,037	526,798	2,618,291	449,062

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	281,953	727,788	1,766,928	0	0	158,397	379,162	1,245,475	64,237
2019	0	0	29,303	446,699	1,184,887	0	0	16,557	273,965	697,100	135,470
2020	0	0	578,282	208,753	680,734	0	0	354,078	87,909	421,337	78,359
2021	0	0	733,875	188,129	1,009,002	0	0	702,074	136,845	999,396	170,981
2022	1,092	0	581,378	342,719	583,432	3,956	0	294,601	181,427	346,679	100,140
TOTAL	1,092	0	2,204,792	1,914,089	5,224,982	3,956	0	1,525,707	1,059,308	3,709,986	549,187

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,735,547	11,908,365	549,187	
IBNR + FREQUENCY ADJUSTMENT	(1,401,941)	(2,772,935)	3,920	
TOTAL LOSSES	2,333,606	9,135,431	553,107	
EXPECTED LOSSES	4,323,460	9,071,801	678,602	
CREDIBILITY	0.05	0.19	0.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.325	1.272	0.077	1.674
INDICATED (POST-TEST)	0.311	1.219	0.074	1.604
PRESENT ON RATE LEVEL	0.548	1.151	0.086	1.785
DERIVED BY FORMULA	0.537	1.164	0.083	1.784
UNDERLYING PRESENT RATE	0.602	1.263	0.094	1.959
PROPOSED	0.537	1.164	0.083	1.784

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.2149
IND. RATE				2.21	MINIMUM PREMIUM	1,150
MAN. RATE	2.87	2.44	2.36	+ 2.21	PRESENT	1,170

+ PROPOSED

CLASS HOME HEALTH-PROFESSIONAL STAFF PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 942

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	95,390	1,831,973	1.921			0	0	4	5	38	47
2019	98,408	1,650,070	1.677			0	0	3	7	34	44
2020	112,445	2,164,092	1.925			0	0	4	14	36	54
2021	117,292	1,257,090	1.072			0	0	2	4	41	47
2022	149,282	949,439	0.636			0	0	0	4	29	33
TOTAL	572,817	7,852,664	1.371			0	0	13	34	178	225

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	490,959	85,053	513,587	0	0	239,462	39,677	402,570	60,665
2019	0	0	475,518	163,670	440,964	0	0	97,025	120,093	262,617	90,183
2020	0	0	559,580	457,277	230,178	0	0	321,225	272,415	269,753	53,664
2021	0	0	472,576	93,037	243,104	0	0	109,924	141,837	145,003	51,609
2022	0	0	0	177,009	254,430	0	0	0	149,074	348,091	20,835
TOTAL	0	0	1,998,633	976,046	1,682,263	0	0	767,636	723,096	1,428,034	276,956

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	692,743	154,541	941,405	0	0	451,386	63,166	641,697	61,575
2019	0	0	660,276	282,021	725,376	0	0	171,765	199,638	448,616	98,931
2020	0	0	944,193	768,208	435,775	0	0	738,300	437,530	431,807	75,559
2021	0	0	768,368	175,227	422,133	0	0	236,965	152,295	206,701	72,046
2022	534	0	467,422	298,760	307,142	3,446	0	358,450	231,700	316,096	24,794
TOTAL	534	0	3,533,001	1,678,758	2,831,832	3,446	0	1,956,866	1,084,330	2,044,917	332,904

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,493,847	7,639,836	332,904	
IBNR + FREQUENCY ADJUSTMENT	(1,100,337)	(1,649,264)	2,250	
TOTAL LOSSES	4,393,511	5,990,573	335,154	
EXPECTED LOSSES	3,387,265	5,352,432	390,914	
CREDIBILITY	0.05	0.17	0.18	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.767	1.046	0.059	1.871
INDICATED (POST-TEST)	0.735	1.002	0.056	1.793
PRESENT ON RATE LEVEL	0.539	0.851	0.062	1.452
DERIVED BY FORMULA	0.549	0.877	0.061	1.487
UNDERLYING PRESENT RATE	0.591	0.934	0.068	1.594
PROPOSED	0.549	0.877	0.061	1.487

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.8461
IND. RATE				1.85	MINIMUM PREMIUM	1,030
MAN. RATE	2.11	1.90	1.92	+ 1.85	PRESENT	1,025

+ PROPOSED

CLASS HOME CARE PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 943

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	46,422	675,783	1.456			0	0	0	3	16	19
2019	51,272	603,425	1.177			0	0	2	1	13	16
2020	55,455	573,929	1.035			0	0	0	3	15	18
2021	64,462	1,351,762	2.097			0	0	2	5	19	26
2022	80,153	950,315	1.186			0	0	1	1	15	17
TOTAL	297,764	4,155,214	1.395			0	0	5	13	78	96

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	173,999	162,873	0	0	0	111,687	183,557	43,667
2019	0	0	203,901	33,524	199,766	0	0	45,028	17,686	88,767	14,753
2020	0	0	0	88,612	183,624	0	0	0	43,264	238,335	20,094
2021	0	0	315,744	208,421	192,547	0	0	81,318	333,403	184,359	35,970
2022	0	0	181,536	81,899	165,279	0	0	284,726	6,962	188,664	41,249
TOTAL	0	0	701,181	586,455	904,089	0	0	411,072	513,002	883,682	155,733

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	316,156	298,546	0	0	0	177,806	292,590	44,322
2019	0	0	280,441	60,968	327,703	0	0	76,246	31,046	151,313	16,184
2020	0	0	41,665	155,045	312,751	0	0	32,673	78,720	359,237	28,292
2021	0	0	619,528	301,574	344,086	0	0	302,413	327,279	271,798	50,214
2022	347	7,072	483,811	179,895	210,569	1,868	45,358	579,819	103,883	190,888	49,086
TOTAL	347	7,072	1,425,446	1,013,639	1,493,655	1,868	45,358	991,151	718,734	1,265,826	188,099

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,471,242	4,491,855	188,099	
IBNR + FREQUENCY ADJUSTMENT	(1,196,962)	(902,262)	1,193	
TOTAL LOSSES	1,274,280	3,589,593	189,292	
EXPECTED LOSSES	3,704,880	2,965,691	201,691	
CREDIBILITY	0.03	0.11	0.12	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.428	1.206	0.064	1.697
INDICATED (POST-TEST)	0.410	1.155	0.061	1.626
PRESENT ON RATE LEVEL	1.134	0.907	0.062	2.103
DERIVED BY FORMULA	1.112	0.935	0.062	2.108
UNDERLYING PRESENT RATE	1.244	0.996	0.068	2.308
PROPOSED	1.109	0.932	0.061	2.103

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.6112
IND. RATE				2.61	MINIMUM PREMIUM	1,290
MAN. RATE	3.61	3.04	2.78	+ 2.61	PRESENT	1,315

+ PROPOSED

CLASS CLUB COUNTRY, GOLF OR YACHTING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 944

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	43,396	298,267	0.687			0	0	0	2	4	6
2019	46,892	45,757	0.098			0	0	0	1	8	9
2020	49,644	319,825	0.644			0	0	1	2	10	13
2021	52,549	42,560	0.081			0	0	0	0	9	9
2022	64,724	436,344	0.674			0	0	1	0	14	15
TOTAL	257,205	1,142,753	0.444			0	0	2	5	45	52

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	61,626	4,403	0	0	0	169,556	13,553	49,129
2019	0	0	0	118	19,973	0	0	0	185	3,757	21,724
2020	0	0	104,631	38,073	40,129	0	0	9,512	31,933	62,024	33,523
2021	0	0	0	0	9,312	0	0	0	0	19,306	13,942
2022	0	0	139,000	0	95,616	0	0	85,000	0	88,212	28,516
TOTAL	0	0	243,631	99,817	169,433	0	0	94,512	201,674	186,852	146,834

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	111,974	8,071	0	0	0	269,933	21,603	49,866
2019	0	0	255	533	32,318	0	0	35	352	6,346	23,831
2020	0	0	162,161	66,738	74,721	0	0	34,241	51,720	94,798	47,200
2021	0	0	2,166	1,178	14,244	0	0	2,950	2,056	24,681	19,463
2022	201	5,894	273,029	62,640	118,359	873	14,739	202,205	41,602	84,537	33,934
TOTAL	201	5,894	437,611	243,064	247,713	873	14,739	239,431	365,663	231,965	174,295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	698,749	1,088,405	174,295	
IBNR + FREQUENCY ADJUSTMENT	(475,868)	(327,754)	1,080	
TOTAL LOSSES	222,881	760,651	175,375	
EXPECTED LOSSES	1,460,196	1,059,277	192,378	
CREDIBILITY	0.03	0.10	0.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.087	0.296	0.068	0.451
INDICATED (POST-TEST)	0.083	0.283	0.065	0.432
PRESENT ON RATE LEVEL	0.517	0.375	0.068	0.961
DERIVED BY FORMULA	0.504	0.366	0.068	0.938
UNDERLYING PRESENT RATE	0.568	0.412	0.075	1.054
PROPOSED	0.504	0.366	0.068	0.938

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.1650
IND. RATE				1.16	MINIMUM PREMIUM	790
MAN. RATE	1.78	1.43	1.27	+ 1.16	PRESENT	805

+ PROPOSED

CLASS HOTEL RESTAURANT PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 945

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	15,620	220,275	1.410			0	0	1	0	4	5
2019	16,015	869,573	5.430			0	0	3	4	3	10
2020	9,291	177,997	1.916			0	0	0	2	4	6
2021	15,678	217,498	1.387			0	0	0	1	2	3
2022	13,145	191,571	1.457			0	0	1	0	3	4
TOTAL	69,749	1,676,914	2.404			0	0	5	7	16	28

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	153,600	0	7,974	0	0	36,376	0	2,835	19,490
2019	0	0	312,125	72,999	7,645	0	0	391,353	49,132	16,994	19,325
2020	0	0	0	47,415	39,149	0	0	0	36,181	51,985	3,267
2021	0	0	0	84,504	9,009	0	0	0	94,105	8,297	21,583
2022	0	0	110,137	0	26,300	0	0	44,479	0	7,874	2,781
TOTAL	0	0	575,862	204,918	90,077	0	0	472,208	179,418	87,985	66,446

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	216,730	0	14,616	0	0	68,569	0	4,519	19,782
2019	0	0	427,288	123,832	19,596	0	0	649,766	90,878	38,897	21,200
2020	0	0	17,389	79,191	67,797	0	0	16,583	56,963	79,428	4,600
2021	0	0	59,381	105,536	23,008	0	0	48,772	85,898	18,982	30,130
2022	55	4,670	172,112	24,967	39,617	78	7,713	82,931	8,255	11,759	3,309
TOTAL	55	4,670	892,898	333,526	164,634	78	7,713	866,621	241,995	153,586	79,021

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,772,034	893,741	79,021	
IBNR + FREQUENCY ADJUSTMENT	(130,258)	(158,487)	266	
TOTAL LOSSES	1,641,776	735,254	79,287	
EXPECTED LOSSES	387,476	498,538	57,848	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.354	1.054	0.114	3.522
INDICATED (POST-TEST)	2.256	1.010	0.109	3.375
PRESENT ON RATE LEVEL	0.506	0.651	0.076	1.233
DERIVED BY FORMULA	0.524	0.666	0.077	1.266
UNDERLYING PRESENT RATE	0.556	0.715	0.083	1.353
PROPOSED	0.524	0.666	0.077	1.266

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.5723
IND. RATE				1.57	MINIMUM PREMIUM	930
MAN. RATE	2.18	1.86	1.63	+ 1.57	PRESENT	930

+ PROPOSED

CLASS TEMPORARY MEDICAL STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 946

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	18,492	86,454	0.468			0	0	0	1	1	2
2019	20,630	146,886	0.712			0	0	0	2	0	2
2020	35,485	507,689	1.431			0	0	2	1	6	9
2021	96,582	386,975	0.401			0	0	1	2	11	14
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	171,189	1,128,004	0.659			0	0	3	6	18	27

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	25,608	8,036	0	0	0	38,257	5,552	9,001
2019	0	0	0	93,708	0	0	0	0	33,602	0	19,576
2020	0	0	220,435	59,554	63,636	0	0	121,071	14,144	25,260	3,589
2021	0	0	128,253	53,962	118,149	0	0	26,566	23,464	30,978	5,603
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	348,688	232,832	189,821	0	0	147,637	109,467	61,790	37,769

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	46,530	14,730	0	0	0	60,905	8,850	9,136
2019	0	0	7,197	153,747	1,584	0	0	2,913	53,982	884	21,475
2020	0	0	333,744	105,855	121,398	0	0	241,394	28,583	44,583	5,053
2021	0	0	240,128	89,626	197,502	0	0	51,188	26,603	43,795	7,822
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	581,069	395,758	335,214	0	0	295,495	170,073	98,112	43,486

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	876,564	999,156	43,486	
IBNR + FREQUENCY ADJUSTMENT	(337,851)	(388,508)	244	
TOTAL LOSSES	538,713	610,648	43,730	
EXPECTED LOSSES	963,767	1,267,979	86,978	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.315	0.357	0.026	0.697
INDICATED (POST-TEST)	0.302	0.342	0.024	0.668
PRESENT ON RATE LEVEL	0.513	0.675	0.046	1.234
DERIVED BY FORMULA	0.509	0.652	0.045	1.205
UNDERLYING PRESENT RATE	0.563	0.741	0.051	1.354
PROPOSED	0.509	0.652	0.045	1.205

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.4814
IND. RATE				1.48	MINIMUM PREMIUM	900
MAN. RATE	2.16	1.79	1.62	+ 1.48	PRESENT	920

+ PROPOSED

CLASS TEMPORARY-MAINTENANCE OR SERVICE PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 947

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	16,332	113,200	0.693			0	0	0	0	5	5
2019	13,090	353,605	2.701			0	0	1	4	3	8
2020	19,955	161,784	0.811			0	0	0	0	3	3
2021	22,316	517,996	2.321			0	0	0	2	3	5
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	71,693	1,146,585	1.599			0	0	1	6	14	21

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	59,008	0	0	0	0	36,342	17,850
2019	0	0	135,024	75,868	9,608	0	0	37,777	76,848	9,073	9,407
2020	0	0	0	0	97,644	0	0	0	0	58,782	5,358
2021	0	0	0	40,169	88,597	0	0	0	321,976	65,172	2,082
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	135,024	116,037	254,857	0	0	37,777	398,824	169,369	34,697

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	108,162	0	0	0	0	57,929	18,118
2019	0	0	188,322	126,341	19,420	0	0	69,011	124,717	18,196	10,319
2020	0	0	8,104	6,230	164,462	0	0	4,285	3,539	88,173	7,544
2021	0	0	47,838	60,832	139,904	0	0	172,492	297,814	111,972	2,906
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	244,264	193,403	431,948	0	0	245,788	426,070	276,270	38,888

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	490,052	1,327,691	38,888	
IBNR + FREQUENCY ADJUSTMENT	(78,297)	(436,778)	274	
TOTAL LOSSES	411,756	890,913	39,161	
EXPECTED LOSSES	218,229	1,264,696	129,528	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.574	1.243	0.055	1.872
INDICATED (POST-TEST)	0.550	1.191	0.052	1.794
PRESENT ON RATE LEVEL	0.277	1.607	0.165	2.049
DERIVED BY FORMULA	0.280	1.591	0.160	2.031
UNDERLYING PRESENT RATE	0.304	1.764	0.181	2.249
PROPOSED	0.280	1.591	0.160	2.031

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.4970
IND. RATE				2.50	MINIMUM PREMIUM	1,255
MAN. RATE	3.68	2.99	2.69	+ 2.50	PRESENT	

+ PROPOSED

CLASS MAILING OR ADDRESSING COMPANY — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 948

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	10,090	6,270	0.062			0	0	0	0	0	0
2019	10,960	19,828	0.181			0	0	0	0	1	1
2020	10,359	186,207	1.798			0	0	0	2	0	2
2021	9,804	2,876	0.029			0	0	0	0	0	0
2022	9,901	283	0.003			0	0	0	0	0	0
TOTAL	51,114	215,464	0.422			0	0	0	2	1	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	6,270
2019	0	0	0	0	5,000	0	0	0	0	3,511	11,317
2020	0	0	0	63,592	0	0	0	0	117,754	0	4,861
2021	0	0	0	0	0	0	0	0	0	0	2,876
2022	0	0	0	0	0	0	0	0	0	0	283
TOTAL	0	0	0	63,592	5,000	0	0	0	117,754	3,511	25,607

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	6,364
2019	0	0	62	85	8,090	0	0	18	51	5,926	12,415
2020	0	0	18,963	102,860	2,493	0	0	41,638	175,206	4,722	6,844
2021	0	0	0	0	0	0	0	0	0	0	4,015
2022	0	0	0	0	0	0	0	0	0	0	337
TOTAL	0	0	19,025	102,945	10,583	0	0	41,656	175,257	10,648	29,975

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	60,680	299,433	29,975	
IBNR + FREQUENCY ADJUSTMENT	(51,454)	(68,256)	124	
TOTAL LOSSES	9,226	231,177	30,099	
EXPECTED LOSSES	153,972	212,047	26,486	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.018	0.452	0.059	0.529
INDICATED (POST-TEST)	0.017	0.433	0.056	0.507
PRESENT ON RATE LEVEL	0.274	0.378	0.047	0.700
DERIVED BY FORMULA	0.272	0.380	0.048	0.699
UNDERLYING PRESENT RATE	0.301	0.415	0.052	0.768
PROPOSED	0.272	0.380	0.048	0.699

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.9759
IND. RATE				0.98	MINIMUM PREMIUM	730
MAN. RATE	1.37	1.12	1.00	+ 0.98	PRESENT	715
				+ PROPOSED		

CLASS TEMPORARY MARKETING STAFF — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 949

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	6,046	175	0.003			0	0	0	0	0	0
2019	7,511	183	0.002			0	0	0	0	0	0
2020	6,400	0	0.000			0	0	0	0	0	0
2021	9,375	1,518	0.016			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	29,332	1,876	0.006			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	175
2019	0	0	0	0	0	0	0	0	0	0	183
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	1,518
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,876

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	178
2019	0	0	0	0	0	0	0	0	0	0	201
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,119
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,498

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,498	
IBNR + FREQUENCY ADJUSTMENT	(1,737)	(20,416)	0	
TOTAL LOSSES	0	0	2,498	
EXPECTED LOSSES	4,875	60,271	175	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.009	0.009
INDICATED (POST-TEST)	0.000	0.000	0.008	0.008
PRESENT ON RATE LEVEL	0.015	0.187	0.001	0.203
DERIVED BY FORMULA	0.015	0.183	0.001	0.199
UNDERLYING PRESENT RATE	0.017	0.205	0.001	0.223
PROPOSED	0.015	0.183	0.001	0.199

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.2780
IND. RATE				0.28	MINIMUM PREMIUM	485
MAN. RATE	0.36	0.31	0.29	+ 0.28	PRESENT	470

+ PROPOSED

CLASS SALESPERSON - OUTSIDE PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 951

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,061,060	2,099,927	0.198			0	0	4	8	18	30
2019	1,172,260	1,635,997	0.140			0	0	5	5	11	21
2020	1,164,155	2,107,736	0.181			0	0	2	19	21	42
2021	1,386,878	3,114,192	0.225			0	0	4	12	19	35
2022	1,523,077	2,486,187	0.163			1	0	1	10	23	35
TOTAL	6,307,430	11,444,039	0.181			1	0	16	54	92	163

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	931,610	184,207	137,529	0	0	302,056	156,596	269,584	118,345
2019	0	0	742,769	82,869	232,624	0	0	333,679	30,938	115,966	97,152
2020	0	0	366,307	414,476	305,570	0	0	169,211	546,422	189,182	116,568
2021	0	0	973,578	464,383	324,222	0	0	334,424	653,133	278,322	86,130
2022	947,071	0	98,416	377,250	243,850	0	0	63,500	324,764	307,670	123,666
TOTAL	947,071	0	3,112,680	1,523,185	1,243,795	0	0	1,202,870	1,711,853	1,160,724	541,861

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,314,502	334,704	252,091	0	0	569,376	249,301	429,717	120,120
2019	0	0	1,012,484	149,277	392,047	0	0	553,577	61,360	204,149	106,576
2020	0	0	665,269	698,995	550,663	0	0	534,819	832,820	314,247	164,128
2021	0	0	1,726,747	675,561	629,297	0	0	807,917	646,201	440,422	120,237
2022	1,064,614	4,173	862,172	498,507	337,480	3,046	11,011	623,260	353,502	313,585	147,163
TOTAL	1,064,614	4,173	5,581,173	2,357,044	2,161,578	3,046	11,011	3,088,948	2,143,185	1,702,120	658,224

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,752,965	8,363,926	658,224	
IBNR + FREQUENCY ADJUSTMENT	(2,271,927)	(2,003,648)	3,345	
TOTAL LOSSES	7,481,038	6,360,278	661,568	
EXPECTED LOSSES	6,949,329	6,487,934	608,815	
CREDIBILITY	0.23	0.83	0.88	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.119	0.101	0.010	0.230
INDICATED (POST-TEST)	0.114	0.097	0.010	0.220
PRESENT ON RATE LEVEL	0.100	0.094	0.009	0.203
DERIVED BY FORMULA	0.103	0.096	0.010	0.209
UNDERLYING PRESENT RATE	0.110	0.103	0.010	0.223
PROPOSED	0.103	0.096	0.010	0.209

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.2924
IND. RATE				0.29	MINIMUM PREMIUM	490
MAN. RATE	0.34	0.29	0.29	+ 0.29	PRESENT	470

+ PROPOSED

CLASS OFFICE MACHINE SERVICE OR REPAIR — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 952

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	51,188	360,002	0.703			0	0	1	1	2	4
2019	51,648	118,171	0.229			0	0	0	3	1	4
2020	54,608	238,395	0.437			0	0	0	5	1	6
2021	58,513	222,124	0.380			0	0	1	0	5	6
2022	64,752	85,049	0.131			0	0	0	0	2	2
TOTAL	280,709	1,023,741	0.365			0	0	2	9	11	22

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	168,373	39,163	11,624	0	0	69,609	47,691	9,975	13,567
2019	0	0	0	43,308	18,148	0	0	0	29,080	22,639	4,996
2020	0	0	0	122,012	2,592	0	0	0	105,501	6,206	2,084
2021	0	0	88,893	0	50,838	0	0	34,421	0	43,571	4,401
2022	0	0	0	0	33,257	0	0	0	0	47,411	4,381
TOTAL	0	0	257,266	204,483	116,459	0	0	104,030	182,272	129,802	29,429

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	237,574	71,159	21,307	0	0	131,213	75,924	15,900	13,771
2019	0	0	3,549	71,364	30,095	0	0	2,637	47,045	38,975	5,481
2020	0	0	36,599	197,520	9,149	0	0	37,758	157,349	13,540	2,934
2021	0	0	133,857	11,987	85,309	0	0	51,501	7,370	58,427	6,144
2022	70	0	29,735	16,585	36,420	469	0	28,333	16,736	40,219	5,213
TOTAL	70	0	441,315	368,615	182,279	469	0	251,441	304,424	167,061	33,543

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	693,296	1,022,379	33,543	
IBNR + FREQUENCY ADJUSTMENT	(136,124)	(119,455)	358	
TOTAL LOSSES	557,172	902,924	33,900	
EXPECTED LOSSES	413,489	381,226	67,550	
CREDIBILITY	0.03	0.10	0.11	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.198	0.322	0.012	0.532
INDICATED (POST-TEST)	0.190	0.308	0.012	0.510
PRESENT ON RATE LEVEL	0.134	0.124	0.022	0.280
DERIVED BY FORMULA	0.136	0.142	0.021	0.299
UNDERLYING PRESENT RATE	0.147	0.136	0.024	0.307
PROPOSED	0.136	0.142	0.021	0.299

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.3711
IND. RATE				0.37	MINIMUM PREMIUM	520
MAN. RATE	0.44	0.38	0.37	+ 0.37	PRESENT	500

+ PROPOSED

CLASS OFFICE — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 953

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	5,539,202	3,310,451	0.060			0	0	4	20	46	70
2019	6,160,154	2,228,281	0.036			0	0	3	8	36	47
2020	6,444,266	1,830,523	0.028			0	0	2	11	27	40
2021	7,198,969	1,739,583	0.024			0	0	2	8	27	37
2022	6,414,645	2,012,866	0.031			0	0	1	12	47	60
TOTAL	31,757,236	11,121,704	0.035			0	0	12	59	183	254

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	571,322	399,757	717,874	0	0	102,361	350,105	756,744	412,288
2019	0	0	449,155	100,089	347,731	0	0	286,015	279,357	394,295	371,639
2020	0	0	380,719	168,295	324,691	0	0	240,928	116,668	453,133	146,089
2021	0	0	235,472	163,338	413,285	0	0	163,461	108,573	358,994	296,460
2022	0	0	104,767	297,955	477,135	0	0	29,473	189,939	582,895	330,702
TOTAL	0	0	1,741,435	1,129,434	2,280,716	0	0	822,238	1,044,642	2,546,061	1,557,178

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	806,135	726,358	1,242,185	0	0	192,950	557,367	1,164,396	418,472
2019	0	0	618,638	175,787	572,944	0	0	497,927	463,056	679,359	407,688
2020	0	0	613,758	302,374	573,995	0	0	541,037	212,843	696,569	205,693
2021	0	0	530,113	268,785	669,989	0	0	322,619	149,280	481,547	413,858
2022	1,002	4,442	971,836	538,534	580,799	5,771	5,111	591,840	348,046	524,351	393,535
TOTAL	1,002	4,442	3,540,480	2,011,839	3,639,912	5,771	5,111	2,146,373	1,730,592	3,546,222	1,839,247

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,703,179	10,928,566	1,839,247	
IBNR + FREQUENCY ADJUSTMENT	(1,361,255)	(3,565,823)	8,189	
TOTAL LOSSES	4,341,924	7,362,742	1,847,437	
EXPECTED LOSSES	4,102,421	11,306,612	1,661,434	
CREDIBILITY	0.68	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.014	0.023	0.006	0.043
INDICATED (POST-TEST)	0.013	0.022	0.006	0.041
PRESENT ON RATE LEVEL	0.012	0.032	0.005	0.049
DERIVED BY FORMULA	0.013	0.022	0.006	0.040
UNDERLYING PRESENT RATE	0.013	0.036	0.005	0.054
PROPOSED	0.013	0.022	0.006	0.041

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.0571
IND. RATE				0.06	MINIMUM PREMIUM	410
MAN. RATE	0.09	0.08	0.07	+ 0.06	PRESENT	400

+ PROPOSED

CLASS SECURITY AGENCY — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 954

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	49,875	640,585	1.284			0	0	0	6	13	19
2019	46,818	54,024	0.115			0	0	0	0	3	3
2020	40,147	235,342	0.586			0	0	0	5	6	11
2021	43,452	189,470	0.436			0	0	0	1	7	8
2022	57,308	23,688	0.041			0	0	0	0	3	3
TOTAL	237,600	1,143,109	0.481			0	0	0	12	32	44

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	174,995	152,504	0	0	0	182,055	98,126	32,905
2019	0	0	0	0	17,806	0	0	0	0	15,213	21,005
2020	0	0	0	62,840	9,544	0	0	0	144,508	9,383	9,067
2021	0	0	0	9,840	73,430	0	0	0	7,115	87,681	11,404
2022	0	0	0	0	8,158	0	0	0	0	13,994	1,536
TOTAL	0	0	0	247,675	261,442	0	0	0	333,678	224,397	75,917

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	317,966	279,540	0	0	0	289,832	156,413	33,399
2019	0	0	219	303	28,810	0	0	78	221	25,677	23,042
2020	0	0	19,531	102,253	18,538	0	0	51,782	215,578	19,869	12,766
2021	0	0	23,750	21,445	113,393	0	0	16,989	15,766	112,725	15,920
2022	17	0	7,294	4,068	8,934	139	0	8,363	4,940	11,871	1,828
TOTAL	17	0	50,794	446,035	449,215	139	0	77,212	526,336	326,554	86,955

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	128,162	1,748,140	86,955	
IBNR + FREQUENCY ADJUSTMENT	(532,910)	(411,140)	424	
TOTAL LOSSES	0	1,337,000	87,380	
EXPECTED LOSSES	1,616,210	1,303,918	79,598	
CREDIBILITY	0.03	0.09	0.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.563	0.037	0.599
INDICATED (POST-TEST)	0.000	0.539	0.035	0.574
PRESENT ON RATE LEVEL	0.620	0.500	0.031	1.150
DERIVED BY FORMULA	0.601	0.504	0.031	1.136
UNDERLYING PRESENT RATE	0.680	0.549	0.034	1.263
PROPOSED	0.601	0.504	0.031	1.136

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.3964
IND. RATE				1.40	MINIMUM PREMIUM	875
MAN. RATE	1.99	1.65	1.51	+ 1.40	PRESENT	890

+ PROPOSED

CLASS ENGINEERING CONSULTING FIRM — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 955

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	827,717	254,167	0.031			0	0	0	4	4	8
2019	706,695	132,711	0.019			0	0	0	1	3	4
2020	927,987	226,045	0.024			0	0	0	2	3	5
2021	954,904	658,195	0.069			0	0	1	1	4	6
2022	1,025,615	860,089	0.084			0	0	1	3	1	5
TOTAL	4,442,918	2,131,207	0.048			0	0	2	11	15	28

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	38,291	27,929	0	0	0	131,594	23,845	32,508
2019	0	0	0	19,254	22,069	0	0	0	29,993	20,500	40,895
2020	0	0	0	53,745	42,344	0	0	0	54,926	44,448	30,582
2021	0	0	234,079	41,797	45,846	0	0	220,216	13,415	42,397	60,445
2022	0	0	415,762	85,283	10,000	0	0	189,668	68,726	0	90,650
TOTAL	0	0	649,841	238,370	148,188	0	0	409,884	298,654	131,190	255,080

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	69,575	51,194	0	0	0	209,498	38,009	32,996
2019	0	0	1,750	31,965	36,033	0	0	2,705	48,481	35,389	44,862
2020	0	0	19,541	89,634	73,427	0	0	22,662	84,400	68,875	43,059
2021	0	0	360,342	72,065	94,564	0	0	300,148	34,098	72,835	84,381
2022	21	17,628	685,488	132,533	65,518	0	32,888	402,921	73,518	31,254	107,874
TOTAL	21	17,628	1,067,121	395,772	320,735	0	32,888	728,435	449,994	246,362	313,172

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,846,094	1,412,864	313,172	
IBNR + FREQUENCY ADJUSTMENT	(319,622)	(373,068)	1,228	
TOTAL LOSSES	1,526,472	1,039,795	314,400	
EXPECTED LOSSES	969,217	1,188,048	230,936	
CREDIBILITY	0.18	0.66	0.70	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.034	0.023	0.007	0.065
INDICATED (POST-TEST)	0.033	0.022	0.007	0.062
PRESENT ON RATE LEVEL	0.020	0.024	0.005	0.049
DERIVED BY FORMULA	0.022	0.023	0.006	0.051
UNDERLYING PRESENT RATE	0.022	0.027	0.005	0.054
PROPOSED	0.022	0.023	0.006	0.051

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.0719
IND. RATE				0.07	MINIMUM PREMIUM	415
MAN. RATE	0.09	0.07	0.07	+ 0.07	PRESENT	400
				+ PROPOSED		

CLASS LAW FIRM PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 956

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	454,843	27,008	0.006			0	0	0	0	1	1
2019	472,843	13,520,841	2.859			0	1	1	2	4	8
2020	526,532	225,104	0.043			0	0	0	1	3	4
2021	582,759	262,793	0.045			0	0	1	0	0	1
2022	636,688	14,503	0.002			0	0	0	1	1	2
TOTAL	2,673,665	14,050,249	0.526			0	1	2	4	9	16

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	16,333	0	0	0	0	6,736	3,939
2019	0	3,819,047	117,700	35,835	52,164	0	9,296,814	135,257	13,700	45,615	4,709
2020	0	0	0	4,260	69,274	0	0	0	23,232	117,063	11,275
2021	0	0	163,731	0	0	0	0	90,000	0	0	9,062
2022	0	0	0	2,133	125	0	0	0	3,802	2,613	5,830
TOTAL	0	3,819,047	281,431	42,228	137,896	0	9,296,814	225,257	40,734	172,027	34,815

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	29,938	0	0	0	0	10,737	3,998
2019	0	359,781	162,371	61,164	87,267	0	704,060	224,486	26,715	80,433	5,166
2020	0	0	7,020	11,310	116,845	0	0	16,749	41,614	176,526	15,875
2021	0	0	224,770	10,233	13,901	0	0	117,252	7,137	7,128	12,651
2022	0	0	3,003	2,133	481	26	0	5,398	3,698	2,747	6,938
TOTAL	0	359,781	397,164	84,841	248,432	26	704,060	363,885	79,164	277,572	44,627

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,824,917	690,008	44,627	
IBNR + FREQUENCY ADJUSTMENT	(428,675)	(147,265)	353	
TOTAL LOSSES	1,396,242	542,744	44,980	
EXPECTED LOSSES	1,308,603	474,413	64,780	
CREDIBILITY	0.13	0.47	0.50	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.052	0.020	0.002	0.074
INDICATED (POST-TEST)	0.050	0.019	0.002	0.071
PRESENT ON RATE LEVEL	0.045	0.016	0.002	0.063
DERIVED BY FORMULA	0.045	0.018	0.002	0.065
UNDERLYING PRESENT RATE	0.049	0.018	0.002	0.069
PROPOSED	0.045	0.018	0.002	0.065

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.0906
IND. RATE				0.09	MINIMUM PREMIUM	420
MAN. RATE	0.10	0.10	0.09	+ 0.09	PRESENT	405
				+ PROPOSED		

CLASS PHYSICIAN OR DENTIST — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 957

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,013,679	2,935,771	0.290			0	0	7	11	32	50
2019	1,032,196	2,239,367	0.217			0	0	2	16	31	49
2020	1,073,301	2,365,173	0.220			0	0	7	6	24	37
2021	1,176,877	1,903,500	0.162			0	0	3	14	27	44
2022	1,345,540	1,784,651	0.133			0	0	2	2	42	46
TOTAL	5,641,593	11,228,462	0.199			0	0	21	49	156	226

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,240,183	110,365	388,900	0	0	615,170	113,571	245,919	221,663
2019	0	0	494,711	297,217	355,853	0	0	278,403	197,585	277,676	337,922
2020	0	0	1,020,880	164,524	132,223	0	0	466,687	255,542	145,608	179,709
2021	0	0	507,267	267,078	197,745	0	0	203,693	272,026	222,188	233,503
2022	0	0	217,726	38,483	468,446	0	0	132,353	48,504	600,249	278,890
TOTAL	0	0	3,480,767	877,667	1,543,167	0	0	1,696,306	887,228	1,491,640	1,251,687

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,684,909	200,533	712,854	0	0	1,103,228	180,805	391,995	224,988
2019	0	0	695,409	499,927	590,292	0	0	477,689	329,771	480,206	370,700
2020	0	0	1,498,966	299,871	284,178	0	0	1,005,087	412,181	252,274	253,030
2021	0	0	923,424	386,667	374,703	0	0	436,640	285,564	324,388	325,970
2022	984	9,232	764,757	294,408	540,576	5,942	22,950	640,423	263,588	531,077	331,879
TOTAL	984	9,232	5,567,466	1,681,407	2,502,601	5,942	22,950	3,663,068	1,471,909	1,979,939	1,506,568

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,269,642	7,635,857	1,506,568	
IBNR + FREQUENCY ADJUSTMENT	(2,272,709)	(2,473,256)	6,325	
TOTAL LOSSES	6,996,933	5,162,600	1,512,893	
EXPECTED LOSSES	6,926,307	7,934,053	1,168,704	
CREDIBILITY	0.22	0.77	0.82	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.124	0.092	0.027	0.242
INDICATED (POST-TEST)	0.119	0.088	0.026	0.232
PRESENT ON RATE LEVEL	0.112	0.128	0.019	0.259
DERIVED BY FORMULA	0.113	0.097	0.024	0.235
UNDERLYING PRESENT RATE	0.123	0.141	0.021	0.284
PROPOSED	0.113	0.097	0.024	0.235

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.3279
IND. RATE				0.33	MINIMUM PREMIUM	505
MAN. RATE	0.47	0.39	0.37	+ 0.33	PRESENT	500

+ PROPOSED

CLASS REHABILITATION HOSPITALS — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 958

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	65,250	906,703	1.390			0	0	1	4	15	20
2019	75,075	1,286,295	1.713			0	0	1	6	25	32
2020	78,733	1,263,873	1.605			0	0	1	2	31	34
2021	83,030	674,232	0.812			0	0	1	3	20	24
2022	99,678	829,518	0.832			0	0	0	3	25	28
TOTAL	401,766	4,960,621	1.235			0	0	4	18	116	138

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	236,153	129,080	39,032	0	0	322,650	50,299	69,392	60,097
2019	0	0	182,012	145,524	473,515	0	0	53,726	96,808	209,738	124,972
2020	0	0	319,088	82,313	434,994	0	0	70,611	55,602	223,696	77,569
2021	0	0	91,748	102,886	236,913	0	0	17,887	29,096	125,796	69,906
2022	0	0	0	68,906	321,415	0	0	0	128,240	219,116	91,841
TOTAL	0	0	829,001	528,709	1,505,869	0	0	464,874	360,045	847,738	424,385

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	295,156	234,538	71,546	0	0	538,734	80,076	110,611	60,998
2019	0	0	262,844	249,104	772,101	0	0	98,068	160,170	357,767	137,094
2020	0	0	510,405	168,807	753,086	0	0	172,763	99,706	341,347	109,217
2021	0	0	250,804	162,809	381,407	0	0	57,212	41,101	164,824	97,589
2022	675	0	380,779	227,197	363,082	2,169	0	260,351	170,963	203,778	109,291
TOTAL	675	0	1,699,988	1,042,456	2,341,222	2,169	0	1,127,128	552,016	1,178,326	514,189

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,829,960	5,114,021	514,189	
IBNR + FREQUENCY ADJUSTMENT	(483,241)	(573,882)	2,027	
TOTAL LOSSES	2,346,720	4,540,139	516,216	
EXPECTED LOSSES	1,483,172	1,855,713	363,308	
CREDIBILITY	0.04	0.13	0.14	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.584	1.130	0.128	1.843
INDICATED (POST-TEST)	0.560	1.083	0.123	1.766
PRESENT ON RATE LEVEL	0.336	0.421	0.082	0.840
DERIVED BY FORMULA	0.345	0.507	0.088	0.940
UNDERLYING PRESENT RATE	0.369	0.462	0.090	0.921
PROPOSED	0.345	0.507	0.088	0.940

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.3126
IND. RATE				1.31	MINIMUM PREMIUM	840
MAN. RATE	1.31	1.18	1.20	+ 1.31	PRESENT	780

+ PROPOSED

CLASS VETERINARIANS PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 959

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	51,801	1,262,632	2.437			0	0	3	1	10	14
2019	54,390	600,970	1.105			0	0	1	2	15	18
2020	62,486	252,086	0.403			0	0	0	1	13	14
2021	72,057	559,639	0.777			0	0	0	4	20	24
2022	85,030	490,565	0.577			0	0	0	2	10	12
TOTAL	325,764	3,165,892	0.972			0	0	4	10	68	82

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	631,046	20,283	4,557	0	0	453,073	56,665	27,428	69,580
2019	0	0	122,849	27,311	37,339	0	0	175,513	36,744	121,676	79,538
2020	0	0	0	18,036	31,278	0	0	0	1,813	113,324	87,635
2021	0	0	0	55,586	169,985	0	0	0	28,698	225,597	79,773
2022	0	0	0	103,195	15,865	0	0	0	148,004	53,846	169,655
TOTAL	0	0	753,895	224,411	259,024	0	0	628,586	271,924	541,871	486,181

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	890,406	36,854	8,353	0	0	854,043	90,211	43,720	70,624
2019	0	0	168,489	46,992	63,235	0	0	293,262	66,041	210,333	87,253
2020	0	0	7,974	31,169	53,389	0	0	8,902	9,520	170,059	123,390
2021	0	0	77,220	90,174	266,079	0	0	48,958	49,952	290,957	111,363
2022	33	0	154,066	108,114	33,998	533	0	181,529	127,051	66,339	201,889
TOTAL	33	0	1,298,155	313,303	425,054	533	0	1,386,694	342,774	781,408	594,520

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,685,416	1,862,539	594,520	
IBNR + FREQUENCY ADJUSTMENT	(330,570)	(360,163)	2,627	
TOTAL LOSSES	2,354,846	1,502,376	597,146	
EXPECTED LOSSES	1,019,358	1,178,618	452,427	
CREDIBILITY	0.03	0.11	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.723	0.461	0.183	1.367
INDICATED (POST-TEST)	0.693	0.442	0.176	1.310
PRESENT ON RATE LEVEL	0.285	0.330	0.127	0.741
DERIVED BY FORMULA	0.297	0.342	0.132	0.772
UNDERLYING PRESENT RATE	0.313	0.362	0.139	0.814
PROPOSED	0.297	0.342	0.132	0.772

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.9584
IND. RATE				0.96	MINIMUM PREMIUM	720
MAN. RATE	1.14	1.00	0.98	+ 0.96	PRESENT	705
				+ PROPOSED		

CLASS NURSING AND CONVALESCENT HOME — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 960

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	208,481	3,009,271	1.443			0	0	6	13	39	58
2019	201,050	4,060,747	2.020			0	0	8	11	47	66
2020	168,014	1,919,215	1.142			0	0	2	7	34	43
2021	188,230	1,988,845	1.057			0	0	3	11	39	53
2022	184,083	1,016,302	0.552			0	0	1	5	33	39
TOTAL	949,858	11,994,380	1.263			0	0	20	47	192	259

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	720,983	377,705	408,708	0	0	637,704	318,914	346,658	198,599
2019	0	0	1,547,389	358,848	422,019	0	0	1,054,575	227,405	272,658	177,853
2020	0	0	600,676	137,817	383,341	0	0	366,005	89,258	231,532	110,586
2021	0	0	351,326	332,286	242,824	0	0	285,260	404,258	261,040	111,851
2022	0	0	131,173	149,597	217,376	0	0	80,241	113,389	256,389	68,137
TOTAL	0	0	3,351,547	1,356,253	1,674,268	0	0	2,423,785	1,153,224	1,368,277	667,026

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,017,307	686,290	749,162	0	0	1,202,072	507,711	552,573	201,578
2019	0	0	1,907,960	613,429	715,551	0	0	1,504,714	396,173	486,676	195,105
2020	0	0	875,130	261,492	681,741	0	0	717,828	163,919	368,360	155,705
2021	0	0	764,038	463,181	437,537	0	0	615,593	415,629	392,285	156,144
2022	456	5,562	574,113	267,778	275,030	2,538	13,914	408,759	183,157	242,487	81,083
TOTAL	456	5,562	5,138,548	2,292,171	2,859,021	2,538	13,914	4,448,965	1,666,589	2,042,382	789,615

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,609,984	8,860,162	789,615	
IBNR + FREQUENCY ADJUSTMENT	(2,435,213)	(2,499,564)	4,226	
TOTAL LOSSES	7,174,770	6,360,597	793,841	
EXPECTED LOSSES	7,255,535	7,766,030	907,592	
CREDIBILITY	0.07	0.23	0.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.755	0.670	0.084	1.509
INDICATED (POST-TEST)	0.724	0.642	0.080	1.446
PRESENT ON RATE LEVEL	0.696	0.745	0.087	1.528
DERIVED BY FORMULA	0.698	0.721	0.085	1.504
UNDERLYING PRESENT RATE	0.764	0.818	0.096	1.677
PROPOSED	0.698	0.721	0.085	1.504

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.8682
IND. RATE				1.87	MINIMUM PREMIUM	1,035
MAN. RATE	2.64	2.20	2.02	+ 1.87	PRESENT	1,060

+ PROPOSED

CLASS HOSPITALS PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 961

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	457,455	1,047,991	0.229			0	0	1	15	14	30
2019	493,270	1,349,045	0.273			0	0	3	14	19	36
2020	516,057	2,063,506	0.400			0	0	2	20	14	36
2021	569,947	399,840	0.070			0	0	0	12	12	24
2022	625,600	659,051	0.105			0	0	0	1	28	29
TOTAL	2,662,329	5,519,433	0.207			0	0	6	62	87	155

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	188,085	399,148	19,900	0	0	54,288	316,426	19,084	51,060
2019	0	0	395,603	355,756	39,817	0	0	121,203	303,776	47,355	85,535
2020	0	0	608,241	329,802	26,471	0	0	571,208	366,671	49,129	111,984
2021	0	0	0	140,685	20,898	0	0	0	134,195	28,069	75,993
2022	0	0	0	70,136	206,850	0	0	0	42,229	263,688	76,148
TOTAL	0	0	1,191,929	1,295,527	313,936	0	0	746,699	1,163,297	407,325	400,720

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	265,388	725,252	36,477	0	0	102,333	503,750	30,420	51,826
2019	0	0	562,153	589,350	78,032	0	0	226,467	492,327	90,679	93,832
2020	0	0	666,138	545,100	79,142	0	0	873,738	567,532	107,731	157,673
2021	0	0	100,231	176,446	47,328	0	0	72,031	124,221	47,827	106,086
2022	434	0	280,014	171,258	237,820	2,611	0	200,193	123,909	229,582	90,616
TOTAL	434	0	1,873,924	2,207,406	478,799	2,611	0	1,474,761	1,811,739	506,238	500,034

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,351,730	5,004,182	500,034	
IBNR + FREQUENCY ADJUSTMENT	(1,336,572)	(1,215,669)	2,154	
TOTAL LOSSES	2,015,158	3,788,514	502,188	
EXPECTED LOSSES	4,075,381	3,906,765	399,904	
CREDIBILITY	0.13	0.47	0.50	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.076	0.142	0.019	0.237
INDICATED (POST-TEST)	0.073	0.136	0.018	0.227
PRESENT ON RATE LEVEL	0.139	0.134	0.014	0.287
DERIVED BY FORMULA	0.131	0.135	0.016	0.282
UNDERLYING PRESENT RATE	0.153	0.147	0.015	0.315
PROPOSED	0.131	0.135	0.016	0.282

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.3931
IND. RATE				0.39	MINIMUM PREMIUM	525
MAN. RATE	0.51	0.45	0.41	+ 0.39	PRESENT	510

+ PROPOSED

CLASS ACCOUNTING/FINANCIAL AUDIT FIRM PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 962

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	105,610	1,647	0.002			0	0	0	0	0	0
2019	96,366	2,343	0.002			0	0	0	0	0	0
2020	103,656	956	0.001			0	0	0	0	0	0
2021	136,818	919	0.001			0	0	0	0	0	0
2022	158,415	11,862	0.007			0	0	0	0	0	0
TOTAL	600,865	17,727	0.003			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	1,647
2019	0	0	0	0	0	0	0	0	0	0	2,343
2020	0	0	0	0	0	0	0	0	0	0	956
2021	0	0	0	0	0	0	0	0	0	0	919
2022	0	0	0	0	0	0	0	0	0	0	11,862
TOTAL	0	0	0	0	0	0	0	0	0	0	17,727

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	1,672
2019	0	0	0	0	0	0	0	0	0	0	2,570
2020	0	0	0	0	0	0	0	0	0	0	1,346
2021	0	0	0	0	0	0	0	0	0	0	1,283
2022	0	0	0	0	0	0	0	0	0	0	14,116
TOTAL	0	0	0	0	0	0	0	0	0	0	20,987

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	20,987	
IBNR + FREQUENCY ADJUSTMENT	(41,381)	(13,293)	348	
TOTAL LOSSES	0	0	21,335	
EXPECTED LOSSES	127,266	43,574	59,862	
CREDIBILITY	0.05	0.17	0.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.004	0.004
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	0.019	0.007	0.009	0.035
DERIVED BY FORMULA	0.018	0.005	0.008	0.032
UNDERLYING PRESENT RATE	0.021	0.007	0.010	0.038
PROPOSED	0.018	0.005	0.008	0.032

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.0445
IND. RATE				0.04	MINIMUM PREMIUM	405
MAN. RATE	0.08	0.06	0.05	+ 0.04	PRESENT	390
				+ PROPOSED		

CLASS CHURCH PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 963

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	68,804	203,915	0.296			0	0	0	4	0	4
2019	67,415	22,903	0.034			0	0	0	0	3	3
2020	64,673	229,748	0.355			0	0	1	0	1	2
2021	74,365	131,278	0.177			0	0	0	0	2	2
2022	75,278	57,412	0.076			0	0	0	0	4	4
TOTAL	350,535	645,256	0.184			0	0	1	4	10	15

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	69,143	0	0	0	0	64,311	0	70,461
2019	0	0	0	0	1,853	0	0	0	0	11,410	9,640
2020	0	0	90,939	0	1,199	0	0	90,939	0	30,039	16,632
2021	0	0	0	0	4,818	0	0	0	0	85,875	40,585
2022	0	0	0	0	12,250	0	0	0	0	34,032	11,130
TOTAL	0	0	90,939	69,143	20,120	0	0	90,939	64,311	161,356	148,448

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	125,633	0	0	0	0	102,383	0	71,518
2019	0	0	23	32	2,998	0	0	58	165	19,258	10,575
2020	0	0	128,278	2,332	6,921	0	0	178,366	6,328	49,660	23,418
2021	0	0	1,121	609	7,370	0	0	13,122	9,146	109,783	56,657
2022	26	0	10,953	6,109	13,415	337	0	20,338	12,013	28,869	13,245
TOTAL	26	0	140,374	134,715	30,704	337	0	211,883	130,036	207,570	175,412

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	352,620	503,024	175,412	
IBNR + FREQUENCY ADJUSTMENT	(103,287)	(144,534)	467	
TOTAL LOSSES	249,333	358,490	175,879	
EXPECTED LOSSES	311,240	457,488	92,635	
CREDIBILITY	0.03	0.12	0.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.071	0.102	0.050	0.224
INDICATED (POST-TEST)	0.068	0.098	0.048	0.214
PRESENT ON RATE LEVEL	0.081	0.119	0.024	0.224
DERIVED BY FORMULA	0.081	0.116	0.027	0.224
UNDERLYING PRESENT RATE	0.089	0.131	0.026	0.246
PROPOSED	0.080	0.116	0.027	0.224

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.3125
IND. RATE				0.31	MINIMUM PREMIUM	495
MAN. RATE	0.37	0.33	0.32	+ 0.31	PRESENT	480

+ PROPOSED

CLASS WORK CENTER — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 964

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	12,771	359,221	2.813			0	0	0	9	5	14
2019	13,521	39,648	0.293			0	0	0	1	3	4
2020	9,896	99,709	1.008			0	0	0	3	3	6
2021	8,236	21,749	0.264			0	0	0	1	0	1
2022	8,227	19,437	0.236			0	0	0	0	1	1
TOTAL	52,651	539,764	1.025			0	0	0	14	12	26

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	103,330	7,988	0	0	0	195,669	12,720	39,514
2019	0	0	0	10,514	1,816	0	0	0	4,655	4,436	18,227
2020	0	0	0	45,943	5,923	0	0	0	27,782	5,176	14,885
2021	0	0	0	2,599	0	0	0	0	16,387	0	2,763
2022	0	0	0	0	5,000	0	0	0	0	5,000	9,437
TOTAL	0	0	0	162,386	20,727	0	0	0	244,493	27,332	84,826

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	187,751	14,642	0	0	0	311,505	20,276	40,107
2019	0	0	830	17,281	3,116	0	0	426	7,543	7,610	19,995
2020	0	0	14,192	74,691	11,777	0	0	10,201	41,648	8,878	20,958
2021	0	0	1,762	3,211	284	0	0	8,272	14,804	1,458	3,857
2022	11	0	4,471	2,494	5,476	50	0	2,988	1,765	4,242	11,230
TOTAL	11	0	21,254	285,427	35,294	50	0	21,887	377,265	42,463	96,147

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	43,201	740,449	96,147	
IBNR + FREQUENCY ADJUSTMENT	(60,011)	(111,681)	212	
TOTAL LOSSES	0	628,768	96,359	
EXPECTED LOSSES	175,927	334,660	53,283	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.194	0.183	1.377
INDICATED (POST-TEST)	0.000	1.144	0.175	1.320
PRESENT ON RATE LEVEL	0.304	0.579	0.092	0.976
DERIVED BY FORMULA	0.301	0.596	0.096	0.993
UNDERLYING PRESENT RATE	0.334	0.636	0.101	1.071
PROPOSED	0.301	0.596	0.096	0.993

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.2331
IND. RATE				1.23	MINIMUM PREMIUM	815
MAN. RATE	2.16	1.58	1.29	+ 1.23	PRESENT	810

+ PROPOSED

CLASS COLLEGE OR SCHOOL, N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 965

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	298,516	956,974	0.321			0	0	2	0	12	14
2019	284,734	526,557	0.185			0	0	0	2	9	11
2020	315,185	1,416,935	0.450			0	0	3	3	8	14
2021	329,393	327,110	0.099			0	0	0	0	9	9
2022	336,931	623,168	0.185			0	0	0	2	9	11
TOTAL	1,564,759	3,850,744	0.246			0	0	5	7	47	59

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	432,936	0	175,576	0	0	54,465	0	150,242	143,755
2019	0	0	0	118,497	89,798	0	0	0	100,672	172,807	44,783
2020	0	0	385,161	101,940	168,109	0	0	321,092	47,859	282,391	110,383
2021	0	0	0	0	63,175	0	0	0	0	153,436	110,499
2022	0	0	0	100,126	164,534	0	0	0	137,784	98,516	122,208
TOTAL	0	0	818,097	320,563	661,192	0	0	375,557	286,315	857,392	531,628

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	610,873	0	321,831	0	0	102,667	0	239,486	145,911
2019	0	0	10,205	195,945	147,296	0	0	9,610	164,235	294,311	49,127
2020	0	0	583,042	185,092	307,742	0	0	647,932	103,870	441,450	155,419
2021	0	0	14,695	7,992	96,632	0	0	23,445	16,341	196,153	154,257
2022	346	0	282,831	179,275	196,311	975	0	197,911	135,358	102,806	145,428
TOTAL	346	0	1,501,645	568,304	1,069,813	975	0	981,564	419,804	1,274,205	650,142

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,484,530	3,332,126	650,142	
IBNR + FREQUENCY ADJUSTMENT	(319,694)	(589,349)	2,727	
TOTAL LOSSES	2,164,836	2,742,777	652,868	
EXPECTED LOSSES	964,147	1,861,989	538,284	
CREDIBILITY	0.09	0.33	0.35	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.138	0.175	0.042	0.355
INDICATED (POST-TEST)	0.133	0.168	0.040	0.341
PRESENT ON RATE LEVEL	0.056	0.108	0.031	0.196
DERIVED BY FORMULA	0.063	0.128	0.034	0.225
UNDERLYING PRESENT RATE	0.062	0.119	0.034	0.215
PROPOSED	0.063	0.128	0.034	0.225

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.3147
IND. RATE				0.31	MINIMUM PREMIUM	495
MAN. RATE	0.31	0.28	0.28	+ 0.31	PRESENT	470

+ PROPOSED

CLASS TV, AUDIO/VIDEO EQUIPMENT SERVICE — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 966

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	5,995	203,452	3.394			0	0	1	0	3	4
2019	5,670	13	0.000			0	0	0	0	0	0
2020	5,968	103	0.002			0	0	0	0	0	0
2021	6,961	2,029	0.029			0	0	0	0	0	0
2022	7,946	2,566	0.032			0	0	0	0	0	0
TOTAL	32,540	208,163	0.640			0	0	1	0	3	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	138,481	0	12,384	0	0	14,435	0	33,406	4,746
2019	0	0	0	0	0	0	0	0	0	0	13
2020	0	0	0	0	0	0	0	0	0	0	103
2021	0	0	0	0	0	0	0	0	0	0	2,029
2022	0	0	0	0	0	0	0	0	0	0	2,566
TOTAL	0	0	138,481	0	12,384	0	0	14,435	0	33,406	9,457

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	195,397	0	22,700	0	0	27,210	0	53,249	4,817
2019	0	0	0	0	0	0	0	0	0	0	14
2020	0	0	0	0	0	0	0	0	0	0	145
2021	0	0	0	0	0	0	0	0	0	0	2,832
2022	0	0	0	0	0	0	0	0	0	0	3,054
TOTAL	0	0	195,397	0	22,700	0	0	27,210	0	53,249	10,862

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	222,607	75,949	10,862	
IBNR + FREQUENCY ADJUSTMENT	(85,368)	(64,961)	121	
TOTAL LOSSES	137,239	10,988	10,984	
EXPECTED LOSSES	260,379	209,223	22,066	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.422	0.034	0.034	0.489
INDICATED (POST-TEST)	0.404	0.032	0.032	0.469
PRESENT ON RATE LEVEL	0.729	0.586	0.062	1.377
DERIVED BY FORMULA	0.726	0.575	0.061	1.361
UNDERLYING PRESENT RATE	0.800	0.643	0.068	1.511
PROPOSED	0.726	0.575	0.061	1.361

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.6906
IND. RATE				1.69	MINIMUM PREMIUM	975
MAN. RATE	2.40	2.03	1.82	+ 1.69	PRESENT	990

+ PROPOSED

CLASS THEATRES PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 967

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	16,367	244,785	1.496			0	0	1	0	4	5
2019	13,173	42,861	0.325			0	0	0	1	5	6
2020	8,611	0	0.000			0	0	0	0	0	0
2021	14,345	69,658	0.486			0	0	0	1	2	3
2022	20,538	126,506	0.616			0	0	0	0	2	2
TOTAL	73,034	483,810	0.662			0	0	1	2	13	16

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	123,521	0	32,374	0	0	70,400	0	1,533	16,957
2019	0	0	0	4,000	16,121	0	0	0	5,000	13,741	3,999
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	14,295	14,393	0	0	0	9,704	22,821	8,445
2022	0	0	0	0	39,433	0	0	0	0	80,178	6,895
TOTAL	0	0	123,521	18,295	102,321	0	0	70,400	14,704	118,273	36,296

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	174,288	0	59,342	0	0	132,704	0	2,444	17,211
2019	0	0	505	6,837	26,151	0	0	504	8,232	23,324	4,387
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	13,038	19,481	23,577	0	0	8,386	11,197	30,038	11,789
2022	83	0	35,257	19,665	43,183	794	0	47,914	28,303	68,015	8,205
TOTAL	83	0	223,089	45,983	152,253	794	0	189,508	47,732	123,820	41,593

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	413,473	369,787	41,593	
IBNR + FREQUENCY ADJUSTMENT	(53,630)	(65,167)	262	
TOTAL LOSSES	359,843	304,621	41,855	
EXPECTED LOSSES	164,435	212,397	44,507	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.493	0.417	0.057	0.967
INDICATED (POST-TEST)	0.472	0.400	0.055	0.927
PRESENT ON RATE LEVEL	0.205	0.265	0.056	0.526
DERIVED BY FORMULA	0.208	0.270	0.055	0.534
UNDERLYING PRESENT RATE	0.225	0.291	0.061	0.577
PROPOSED	0.208	0.270	0.055	0.534

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.6562
IND. RATE				0.66	MINIMUM PREMIUM	620
MAN. RATE	0.73	0.70	0.69	+ 0.66	PRESENT	610

+ PROPOSED

CLASS AMATEUR SPORTS REC AMUSE INDOOR — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 968

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	12,942	4,271	0.033			0	0	0	0	0	0
2019	11,219	44,491	0.397			0	0	0	1	1	2
2020	10,301	25,366	0.246			0	0	0	0	3	3
2021	13,233	113,135	0.855			0	0	0	0	3	3
2022	13,510	10,333	0.076			0	0	0	0	2	2
TOTAL	61,205	197,596	0.323			0	0	0	1	9	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	4,271
2019	0	0	0	2,129	680	0	0	0	2,041	2,940	36,701
2020	0	0	0	0	5,528	0	0	0	0	7,409	12,429
2021	0	0	0	0	33,331	0	0	0	0	78,279	1,525
2022	0	0	0	0	1,733	0	0	0	0	2,210	6,390
TOTAL	0	0	0	2,129	41,272	0	0	0	2,041	90,838	61,316

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	4,335
2019	0	0	172	3,505	1,136	0	0	192	3,321	5,016	40,261
2020	0	0	459	353	9,311	0	0	540	446	11,114	17,500
2021	0	0	7,753	4,216	50,983	0	0	11,961	8,337	100,072	2,129
2022	4	0	1,549	864	1,898	22	0	1,321	780	1,875	7,604
TOTAL	4	0	9,933	8,938	63,328	22	0	14,014	12,884	118,076	71,829

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23,972	203,226	71,829	
IBNR + FREQUENCY ADJUSTMENT	(81,677)	(43,667)	165	
TOTAL LOSSES	0	159,559	71,994	
EXPECTED LOSSES	245,819	138,528	32,315	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.261	0.118	0.378
INDICATED (POST-TEST)	0.000	0.250	0.113	0.363
PRESENT ON RATE LEVEL	0.366	0.206	0.048	0.620
DERIVED BY FORMULA	0.362	0.208	0.051	0.621
UNDERLYING PRESENT RATE	0.402	0.226	0.053	0.681
PROPOSED	0.362	0.208	0.051	0.620

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.7702
IND. RATE				0.77	MINIMUM PREMIUM	655
MAN. RATE	1.00	0.88	0.82	+ 0.77	PRESENT	655

+ PROPOSED

CLASS AMUSEMENT, OUTDOOR — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 969

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	17,373	564,448	3.249			0	0	1	1	4	6
2019	17,254	83,954	0.487			0	0	0	0	3	3
2020	15,229	37,791	0.248			0	0	0	0	6	6
2021	18,262	44,180	0.242			0	0	0	2	3	5
2022	20,431	29,832	0.146			0	0	0	0	5	5
TOTAL	88,549	760,205	0.859			0	0	1	3	21	25

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	109,689	70,275	27,296	0	0	267,665	4,750	65,287	19,486
2019	0	0	0	0	34,117	0	0	0	0	42,150	7,687
2020	0	0	0	0	11,682	0	0	0	0	10,547	15,562
2021	0	0	0	14,954	3,216	0	0	0	7,702	7,865	10,443
2022	0	0	0	0	11,115	0	0	0	0	12,368	6,349
TOTAL	0	0	109,689	85,229	87,426	0	0	267,665	12,452	138,217	59,527

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	154,771	127,690	50,034	0	0	504,549	7,562	104,067	19,778
2019	0	0	420	580	55,201	0	0	215	611	71,141	8,433
2020	0	0	970	745	19,676	0	0	769	635	15,821	21,911
2021	0	0	10,885	18,881	6,552	0	0	5,090	7,796	10,740	14,578
2022	23	0	9,938	5,543	12,172	122	0	7,391	4,366	10,492	7,555
TOTAL	23	0	176,984	153,439	143,635	122	0	518,013	20,970	212,261	72,256

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	695,143	530,304	72,256	
IBNR + FREQUENCY ADJUSTMENT	(262,644)	(206,343)	489	
TOTAL LOSSES	432,499	323,962	72,745	
EXPECTED LOSSES	795,963	658,223	93,162	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.488	0.366	0.082	0.936
INDICATED (POST-TEST)	0.468	0.351	0.079	0.897
PRESENT ON RATE LEVEL	0.819	0.677	0.096	1.592
DERIVED BY FORMULA	0.815	0.661	0.095	1.571
UNDERLYING PRESENT RATE	0.899	0.743	0.105	1.747
PROPOSED	0.815	0.661	0.095	1.571

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.9322
IND. RATE				1.93	MINIMUM PREMIUM	1,055
MAN. RATE	2.75	2.30	2.09	+ 1.93	PRESENT	1,080

+ PROPOSED

CLASS ATHLETIC TEAM: CONTACT SPORTS — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 970

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	11	0	0.000			0	0	0	0	0	0
2022	1	0	0.000			0	0	0	0	0	0
TOTAL	12	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(53)	(47)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	160	195	205	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.008	0.008
INDICATED (POST-TEST)	0.000	0.000	0.008	0.008
PRESENT ON RATE LEVEL	1.211	1.479	1.560	4.251
DERIVED BY FORMULA	1.211	1.479	1.560	4.251
UNDERLYING PRESENT RATE	1.330	1.624	1.712	4.665
PROPOSED	1.211	1.479	1.560	4.251

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.2266
IND. RATE				5.23	MINIMUM PREMIUM	2,000
MAN. RATE	6.24	5.92	5.58	+ 5.23	PRESENT	2,000

+ PROPOSED

CLASS COMMERCIAL BUILDINGS PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 971

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	180,251	2,213,528	1.228			0	0	2	21	45	68
2019	190,381	2,581,134	1.356			0	0	2	20	30	52
2020	194,578	3,138,365	1.613			0	0	5	16	30	51
2021	213,225	1,254,110	0.588			0	0	2	7	32	41
2022	237,508	1,277,820	0.538			0	0	0	10	31	41
TOTAL	1,015,943	10,464,957	1.030			0	0	11	74	168	253

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	246,097	555,846	288,860	0	0	118,804	491,061	304,018	208,842
2019	0	0	239,693	697,869	470,805	0	0	91,105	602,838	403,001	75,823
2020	0	0	757,329	425,155	365,983	0	0	813,900	388,433	260,433	127,132
2021	0	0	196,754	127,333	311,083	0	0	132,659	160,639	256,932	68,710
2022	0	0	0	320,641	300,134	0	0	0	289,259	269,283	98,503
TOTAL	0	0	1,439,873	2,126,844	1,736,865	0	0	1,156,468	1,932,230	1,493,667	579,010

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	347,243	1,009,972	529,480	0	0	223,946	781,769	484,605	211,975
2019	0	0	383,141	1,156,017	778,159	0	0	204,572	977,027	698,117	83,178
2020	0	0	1,160,783	728,699	671,471	0	0	1,591,981	630,461	443,722	179,002
2021	0	0	428,781	208,956	506,442	0	0	293,178	183,004	353,265	95,919
2022	630	0	702,979	461,019	380,332	2,666	0	452,815	306,216	268,813	117,219
TOTAL	630	0	3,022,926	3,564,664	2,865,884	2,666	0	2,766,491	2,878,478	2,248,522	687,292

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,792,713	11,557,548	687,292	
IBNR + FREQUENCY ADJUSTMENT	(2,256,494)	(2,808,624)	3,997	
TOTAL LOSSES	3,536,219	8,748,923	691,289	
EXPECTED LOSSES	6,869,870	8,998,614	747,203	
CREDIBILITY	0.07	0.25	0.26	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.348	0.861	0.068	1.277
INDICATED (POST-TEST)	0.334	0.825	0.065	1.224
PRESENT ON RATE LEVEL	0.616	0.807	0.067	1.490
DERIVED BY FORMULA	0.596	0.812	0.067	1.474
UNDERLYING PRESENT RATE	0.676	0.886	0.074	1.635
PROPOSED	0.596	0.812	0.067	1.474

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.8309
IND. RATE				1.83	MINIMUM PREMIUM	1,020
MAN. RATE	2.34	2.06	1.97	+ 1.83	PRESENT	1,040
				+ PROPOSED		

CLASS HOTELS - ALL OTHER EMPLOYEES — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 973

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	60,800	185,903	0.306			0	0	0	6	8	14
2019	60,701	129,926	0.214			0	0	0	1	10	11
2020	52,554	451,567	0.859			0	0	0	9	8	17
2021	70,315	839,637	1.194			0	0	1	9	5	15
2022	82,772	545,532	0.659			0	0	0	3	22	25
TOTAL	327,142	2,152,565	0.658			0	0	1	28	53	82

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	69,809	31,653	0	0	0	35,976	18,348	30,117
2019	0	0	0	21,754	46,121	0	0	0	14,470	14,309	33,272
2020	0	0	0	103,555	87,830	0	0	0	180,683	32,060	47,439
2021	0	0	137,240	288,482	44,492	0	0	58,735	251,768	30,573	28,347
2022	0	0	0	47,649	125,920	0	0	0	23,347	327,976	20,640
TOTAL	0	0	137,240	531,249	336,016	0	0	58,735	506,244	423,266	159,815

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	126,843	58,020	0	0	0	57,274	29,247	30,569
2019	0	0	2,238	36,476	74,991	0	0	1,328	23,454	24,531	36,499
2020	0	0	38,170	173,104	151,991	0	0	66,227	270,768	55,335	66,794
2021	0	0	394,314	370,596	111,209	0	0	208,284	235,361	66,144	39,572
2022	264	0	177,173	109,063	145,571	3,247	0	219,558	132,819	281,481	24,562
TOTAL	264	0	611,895	816,082	541,783	3,247	0	495,396	719,675	456,738	197,996

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,110,803	2,534,279	197,996	
IBNR + FREQUENCY ADJUSTMENT	(584,185)	(680,073)	1,197	
TOTAL LOSSES	526,617	1,854,206	199,193	
EXPECTED LOSSES	1,787,781	2,208,560	213,354	
CREDIBILITY	0.03	0.12	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.161	0.567	0.061	0.789
INDICATED (POST-TEST)	0.154	0.543	0.058	0.756
PRESENT ON RATE LEVEL	0.498	0.615	0.059	1.172
DERIVED BY FORMULA	0.488	0.606	0.059	1.153
UNDERLYING PRESENT RATE	0.546	0.675	0.065	1.287
PROPOSED	0.488	0.606	0.059	1.153

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.4322
IND. RATE				1.43	MINIMUM PREMIUM	885
MAN. RATE	2.09	1.72	1.55	+ 1.43	PRESENT	900
				+ PROPOSED		

CLASS RETIREMENT / LIFE CARE COMMUNITY — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 974

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	47,496	504,188	1.062			0	0	2	0	16	18
2019	48,356	431,201	0.892			0	0	1	2	12	15
2020	67,218	646,435	0.962			0	0	1	4	11	16
2021	59,007	611,050	1.036			0	0	0	5	19	24
2022	54,822	293,799	0.536			0	0	0	0	14	14
TOTAL	276,899	2,486,673	0.898			0	0	4	11	72	87

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	170,335	0	44,012	0	0	177,137	0	85,816	26,888
2019	0	0	164,245	95,797	56,634	0	0	19,101	28,099	38,546	28,779
2020	0	0	150,000	83,537	180,101	0	0	4,306	36,792	127,032	64,667
2021	0	0	0	200,684	78,143	0	0	0	134,891	141,153	56,179
2022	0	0	0	0	119,455	0	0	0	0	155,910	18,434
TOTAL	0	0	484,580	380,018	478,345	0	0	200,544	199,782	548,457	194,947

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	240,343	0	80,674	0	0	333,903	0	136,791	27,291
2019	0	0	229,900	160,206	96,406	0	0	34,134	46,271	66,232	31,571
2020	0	0	251,284	150,332	314,704	0	0	30,612	62,604	192,241	91,051
2021	0	0	154,220	257,810	141,442	0	0	89,661	136,893	192,455	78,426
2022	251	0	106,805	59,572	130,815	1,544	0	93,172	55,036	132,258	21,936
TOTAL	251	0	982,551	627,920	764,041	1,544	0	581,483	300,805	719,978	250,275

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,565,828	2,412,745	250,275	
IBNR + FREQUENCY ADJUSTMENT	(556,631)	(626,663)	1,098	
TOTAL LOSSES	1,009,197	1,786,082	251,374	
EXPECTED LOSSES	1,674,392	1,962,307	225,310	
CREDIBILITY	0.03	0.10	0.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.364	0.645	0.091	1.100
INDICATED (POST-TEST)	0.349	0.618	0.087	1.054
PRESENT ON RATE LEVEL	0.551	0.646	0.074	1.271
DERIVED BY FORMULA	0.545	0.643	0.076	1.263
UNDERLYING PRESENT RATE	0.605	0.709	0.081	1.395
PROPOSED	0.545	0.643	0.076	1.263

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.5688
IND. RATE				1.57	MINIMUM PREMIUM	930
MAN. RATE	2.19	1.84	1.68	+ 1.57	PRESENT	945

+ PROPOSED

CLASS RESTAURANT, N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 975

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	310,093	1,937,603	0.625			1	0	1	14	63	79
2019	304,374	2,041,328	0.671			0	0	3	20	46	69
2020	288,132	2,151,121	0.747			0	0	3	12	67	82
2021	355,293	1,511,563	0.425			0	0	1	14	54	69
2022	397,517	1,686,603	0.424			0	0	2	8	53	63
TOTAL	1,655,409	9,328,218	0.563			1	0	10	68	283	362

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	194,520	0	152,527	285,829	350,942	0	0	47,231	278,732	383,341	244,481
2019	0	0	345,505	389,974	152,219	0	0	365,588	349,231	226,145	212,666
2020	0	0	348,078	256,281	216,357	0	0	367,107	389,464	425,329	148,505
2021	0	0	82,521	212,018	236,016	0	0	175,086	379,116	255,019	171,787
2022	0	0	320,400	156,161	336,544	0	0	62,063	124,199	497,619	189,617
TOTAL	194,520	0	1,249,031	1,300,263	1,292,078	0	0	1,017,075	1,520,742	1,787,453	967,056

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	256,572	0	215,216	519,351	643,277	0	0	89,030	443,741	611,046	248,148
2019	0	0	498,496	646,771	259,515	0	0	634,359	575,250	399,208	233,295
2020	0	0	584,997	436,970	393,218	0	0	879,917	623,334	672,187	209,095
2021	0	0	311,909	296,941	391,168	0	0	458,447	383,537	373,624	239,815
2022	707	13,585	944,864	353,942	425,170	4,926	10,762	531,857	273,965	446,556	225,644
TOTAL	257,279	13,585	2,555,481	2,253,976	2,112,348	4,926	10,762	2,593,610	2,299,827	2,502,620	1,155,997

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,435,643	9,168,770	1,155,997	
IBNR + FREQUENCY ADJUSTMENT	(1,276,647)	(2,361,232)	6,275	
TOTAL LOSSES	4,158,996	6,807,538	1,162,272	
EXPECTED LOSSES	3,887,492	7,599,722	1,156,535	
CREDIBILITY	0.10	0.34	0.36	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.251	0.411	0.070	0.733
INDICATED (POST-TEST)	0.241	0.394	0.067	0.702
PRESENT ON RATE LEVEL	0.214	0.418	0.064	0.696
DERIVED BY FORMULA	0.217	0.410	0.065	0.692
UNDERLYING PRESENT RATE	0.235	0.459	0.070	0.764
PROPOSED	0.218	0.413	0.065	0.696

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.8641
IND. RATE				0.86	MINIMUM PREMIUM	685
MAN. RATE	1.19	1.00	0.92	+ 0.86	PRESENT	685
				+ PROPOSED		

CLASS COMMUNITY CENTER — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 976

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	65,811	331,560	0.504			0	0	1	1	11	13
2019	61,601	467,147	0.758			0	0	0	4	15	19
2020	59,972	286,695	0.478			0	0	0	1	12	13
2021	66,680	291,799	0.438			0	0	0	2	10	12
2022	76,228	501,249	0.658			0	0	0	2	14	16
TOTAL	330,292	1,878,450	0.569			0	0	1	10	62	73

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	120,161	1,605	32,892	0	0	48,141	3,777	84,962	40,022
2019	0	0	0	93,285	91,180	0	0	0	117,018	84,534	81,130
2020	0	0	0	15,975	85,328	0	0	0	10,130	132,083	43,179
2021	0	0	0	37,566	81,339	0	0	0	46,495	106,966	19,433
2022	0	0	0	11,748	188,152	0	0	0	30,302	218,783	52,264
TOTAL	0	0	120,161	160,179	478,891	0	0	48,141	207,722	627,328	236,028

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	169,547	2,916	60,291	0	0	90,746	6,013	135,429	40,622
2019	0	0	8,286	154,603	149,106	0	0	10,577	189,215	145,754	89,000
2020	0	0	11,846	31,283	144,344	0	0	13,211	23,024	198,531	60,796
2021	0	0	44,385	56,698	128,518	0	0	39,815	53,395	140,883	27,128
2022	395	0	184,151	105,239	207,938	2,166	0	161,322	99,351	189,824	62,194
TOTAL	395	0	418,216	350,740	690,197	2,166	0	315,671	370,998	810,421	279,741

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	736,447	2,222,356	279,741	
IBNR + FREQUENCY ADJUSTMENT	(290,080)	(537,226)	1,400	
TOTAL LOSSES	446,368	1,685,131	281,140	
EXPECTED LOSSES	878,218	1,706,745	266,804	
CREDIBILITY	0.03	0.12	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.135	0.510	0.085	0.730
INDICATED (POST-TEST)	0.130	0.489	0.082	0.700
PRESENT ON RATE LEVEL	0.242	0.471	0.074	0.787
DERIVED BY FORMULA	0.239	0.473	0.075	0.786
UNDERLYING PRESENT RATE	0.266	0.517	0.081	0.863
PROPOSED	0.239	0.473	0.075	0.786

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.9766
IND. RATE				0.98	MINIMUM PREMIUM	730
MAN. RATE	1.34	1.12	1.04	+ 0.98	PRESENT	725

+ PROPOSED

CLASS BARBER SHOPS OR BEAUTY PARLORS — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 977

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	59,030	88,948	0.151			0	0	0	2	3	5
2019	57,211	152,147	0.266			0	0	1	0	1	2
2020	56,072	8,429	0.015			0	0	0	1	1	2
2021	65,533	45,276	0.069			0	0	0	1	4	5
2022	71,826	1,494	0.002			0	0	0	0	0	0
TOTAL	309,672	296,294	0.096			0	0	1	4	9	14

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	14,127	23,202	0	0	0	1,742	46,054	3,823
2019	0	0	130,816	0	4,529	0	0	11,383	0	4,360	1,059
2020	0	0	0	1,482	1,010	0	0	0	879	1,181	3,877
2021	0	0	0	646	24,961	0	0	0	8,519	10,461	689
2022	0	0	0	0	0	0	0	0	0	0	1,494
TOTAL	0	0	130,816	16,255	53,702	0	0	11,383	11,140	62,056	10,942

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	25,669	42,529	0	0	0	2,773	73,410	3,880
2019	0	0	176,749	1,725	9,840	0	0	18,795	404	7,618	1,162
2020	0	0	526	2,462	1,759	0	0	397	1,379	1,807	5,459
2021	0	0	6,244	3,956	38,251	0	0	5,899	8,810	14,132	962
2022	0	0	0	0	0	0	0	0	0	0	1,778
TOTAL	0	0	183,518	33,811	92,379	0	0	25,091	13,366	96,967	13,241

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	208,609	236,523	13,241	
IBNR + FREQUENCY ADJUSTMENT	(104,257)	(100,657)	161	
TOTAL LOSSES	104,353	135,866	13,401	
EXPECTED LOSSES	316,333	321,739	30,361	
CREDIBILITY	0.03	0.11	0.12	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.034	0.044	0.004	0.082
INDICATED (POST-TEST)	0.032	0.042	0.004	0.078
PRESENT ON RATE LEVEL	0.093	0.095	0.009	0.197
DERIVED BY FORMULA	0.091	0.089	0.008	0.188
UNDERLYING PRESENT RATE	0.102	0.104	0.010	0.216
PROPOSED	0.091	0.089	0.008	0.188

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.2341
IND. RATE				0.23	MINIMUM PREMIUM	470
MAN. RATE	0.33	0.28	0.26	+ 0.23	PRESENT	460

+ PROPOSED

CLASS CAMP, SUMMER OR WINTER, N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 978

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,489	4,344	0.097			0	0	0	0	1	1
2019	4,537	35,302	0.778			0	0	0	0	1	1
2020	4,319	23,953	0.555			0	0	0	0	1	1
2021	3,907	1,516	0.039			0	0	0	0	0	0
2022	4,559	32,859	0.721			0	0	0	0	2	2
TOTAL	21,811	97,974	0.449			0	0	0	0	5	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	752	0	0	0	0	492	3,100
2019	0	0	0	0	726	0	0	0	0	1,814	32,762
2020	0	0	0	0	1,166	0	0	0	0	1,696	21,091
2021	0	0	0	0	0	0	0	0	0	0	1,516
2022	0	0	0	0	8,312	0	0	0	0	22,209	2,338
TOTAL	0	0	0	0	10,956	0	0	0	0	26,211	60,807

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	1,378	0	0	0	0	784	3,147
2019	0	0	9	12	1,175	0	0	9	26	3,062	35,940
2020	0	0	97	74	1,964	0	0	124	102	2,544	29,696
2021	0	0	0	0	0	0	0	0	0	0	2,116
2022	17	0	7,432	4,145	9,102	220	0	13,272	7,840	18,840	2,782
TOTAL	17	0	7,537	4,232	13,619	220	0	13,405	7,968	25,230	73,681

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,180	51,049	73,681	
IBNR + FREQUENCY ADJUSTMENT	(57,389)	(36,089)	105	
TOTAL LOSSES	0	14,961	73,786	
EXPECTED LOSSES	172,291	112,262	21,463	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.069	0.338	0.407
INDICATED (POST-TEST)	0.000	0.066	0.324	0.390
PRESENT ON RATE LEVEL	0.720	0.469	0.090	1.278
DERIVED BY FORMULA	0.713	0.461	0.094	1.268
UNDERLYING PRESENT RATE	0.790	0.515	0.098	1.403
PROPOSED	0.713	0.461	0.094	1.268

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.5743
IND. RATE				1.57	MINIMUM PREMIUM	930
MAN. RATE	2.07	1.79	1.69	+ 1.57	PRESENT	950

+ PROPOSED

CLASS RESIDENTIAL ELDERLY NON-MEDICAL PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 979

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	27,817	465,791	1.674			0	0	0	5	12	17
2019	29,803	849,802	2.851			0	0	2	7	6	15
2020	32,693	825,741	2.526			0	0	0	5	19	24
2021	39,289	423,067	1.077			0	0	0	5	11	16
2022	43,848	256,629	0.585			0	0	0	1	8	9
TOTAL	173,450	2,821,030	1.626			0	0	2	23	56	81

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	115,385	62,280	0	0	0	137,333	99,337	51,456
2019	0	0	267,064	169,224	41,873	0	0	52,778	88,813	167,426	62,624
2020	0	0	0	191,515	154,834	0	0	0	220,518	203,375	55,499
2021	0	0	0	121,428	80,487	0	0	0	78,738	101,051	41,363
2022	0	0	0	15,000	114,556	0	0	0	11,301	85,852	29,920
TOTAL	0	0	267,064	612,552	454,030	0	0	52,778	536,703	657,041	240,862

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	209,655	114,159	0	0	0	218,634	158,343	52,228
2019	0	0	374,235	281,723	75,738	0	0	95,595	146,684	286,121	68,699
2020	0	0	69,961	319,654	268,294	0	0	92,801	340,352	313,905	78,143
2021	0	0	101,037	160,194	136,373	0	0	55,188	81,894	136,191	57,743
2022	241	0	122,757	71,694	127,867	850	0	62,709	38,555	74,406	35,605
TOTAL	241	0	667,990	1,042,919	722,431	850	0	306,293	826,119	968,966	292,417

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	975,374	3,560,436	292,417	
IBNR + FREQUENCY ADJUSTMENT	(460,965)	(529,661)	1,019	
TOTAL LOSSES	514,409	3,030,774	293,436	
EXPECTED LOSSES	1,417,263	1,730,055	179,041	
CREDIBILITY	0.02	0.08	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.297	1.747	0.169	2.213
INDICATED (POST-TEST)	0.284	1.674	0.162	2.121
PRESENT ON RATE LEVEL	0.744	0.909	0.094	1.747
DERIVED BY FORMULA	0.735	0.970	0.099	1.805
UNDERLYING PRESENT RATE	0.817	0.997	0.103	1.918
PROPOSED	0.735	0.970	0.099	1.805

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.2412
IND. RATE				2.24	MINIMUM PREMIUM	1,165
MAN. RATE	2.83	2.43	2.31	+ 2.24	PRESENT	1,155

+ PROPOSED

CLASS CITY, TOWN, VILLAGE — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 980

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	23,060	118,728	0.515			0	0	0	0	10	10
2019	23,139	695,084	3.004			0	0	2	2	14	18
2020	24,176	168,778	0.698			0	0	0	0	9	9
2021	28,595	169,791	0.594			0	0	0	0	10	10
2022	26,664	247,861	0.930			0	0	0	1	8	9
TOTAL	125,634	1,400,242	1.115			0	0	2	3	51	56

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	30,582	0	0	0	0	44,777	43,369
2019	0	0	326,097	53,828	25,603	0	0	152,786	16,947	68,706	51,117
2020	0	0	0	0	65,061	0	0	0	0	83,650	20,067
2021	0	0	0	0	56,516	0	0	0	0	80,165	33,110
2022	0	0	0	48,612	67,616	0	0	0	17,194	77,643	36,796
TOTAL	0	0	326,097	102,440	245,378	0	0	152,786	34,141	354,941	184,459

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	56,057	0	0	0	0	71,375	44,020
2019	0	0	444,908	92,860	48,596	0	0	253,794	32,790	119,891	56,075
2020	0	0	5,400	4,151	109,582	0	0	6,098	5,036	125,475	28,254
2021	0	0	13,146	7,149	86,447	0	0	12,249	8,538	102,483	46,222
2022	142	0	126,349	80,922	81,878	769	0	63,750	39,960	68,265	43,787
TOTAL	142	0	589,803	185,082	382,560	769	0	335,892	86,323	487,489	218,358

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	926,605	1,141,454	218,358	
IBNR + FREQUENCY ADJUSTMENT	(273,187)	(310,731)	692	
TOTAL LOSSES	653,418	830,723	219,050	
EXPECTED LOSSES	824,457	989,183	136,795	
CREDIBILITY	0.02	0.06	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.520	0.661	0.174	1.356
INDICATED (POST-TEST)	0.498	0.634	0.167	1.299
PRESENT ON RATE LEVEL	0.598	0.717	0.099	1.414
DERIVED BY FORMULA	0.596	0.712	0.103	1.412
UNDERLYING PRESENT RATE	0.656	0.787	0.109	1.552
PROPOSED	0.596	0.712	0.103	1.412

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.7528
IND. RATE				1.75	MINIMUM PREMIUM	995
MAN. RATE	2.48	2.05	1.87	+ 1.75	PRESENT	1,010
				+ PROPOSED		

CLASS CASINO GAMBLING-ALL INCL. OFFICE — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 981

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	40,670	124,533	0.306			0	0	0	2	2	4
2019	46,844	713,104	1.522			0	0	1	7	9	17
2020	40,527	384,371	0.948			0	0	1	5	3	9
2021	51,397	202,215	0.393			0	0	0	4	13	17
2022	56,899	1,036,441	1.822			0	0	2	2	16	20
TOTAL	236,337	2,460,664	1.041			0	0	4	20	43	67

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	4,490	37,081	0	0	0	21,419	32,380	29,163
2019	0	0	117,867	133,990	61,993	0	0	100,236	186,589	69,980	42,449
2020	0	0	163,342	33,039	24,899	0	0	64,204	57,881	21,968	19,038
2021	0	0	0	96,495	23,899	0	0	0	35,261	36,367	10,193
2022	0	0	408,700	85,803	111,569	0	0	191,500	113,601	103,957	21,311
TOTAL	0	0	689,909	353,817	259,441	0	0	355,940	414,751	264,652	122,154

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	8,158	67,969	0	0	0	34,099	51,614	29,600
2019	0	0	170,256	222,376	104,832	0	0	181,843	303,767	125,305	46,567
2020	0	0	242,149	59,080	52,037	0	0	146,451	90,635	38,522	26,806
2021	0	0	70,973	122,233	47,093	0	0	23,357	35,728	49,630	14,229
2022	234	17,329	767,478	182,930	176,136	1,029	33,206	513,551	143,199	125,915	25,360
TOTAL	234	17,329	1,250,856	594,778	448,068	1,029	33,206	865,201	607,428	390,985	142,562

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,167,856	2,041,259	142,562	
IBNR + FREQUENCY ADJUSTMENT	(377,447)	(374,880)	889	
TOTAL LOSSES	1,790,409	1,666,378	143,451	
EXPECTED LOSSES	1,153,914	1,214,369	162,787	
CREDIBILITY	0.03	0.09	0.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.758	0.705	0.061	1.523
INDICATED (POST-TEST)	0.726	0.676	0.058	1.460
PRESENT ON RATE LEVEL	0.445	0.468	0.063	0.976
DERIVED BY FORMULA	0.453	0.487	0.062	1.002
UNDERLYING PRESENT RATE	0.488	0.514	0.069	1.071
PROPOSED	0.453	0.487	0.062	1.002

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.2448
IND. RATE				1.24	MINIMUM PREMIUM	820
MAN. RATE	1.69	1.41	1.29	+ 1.24	PRESENT	810

+ PROPOSED

CLASS HOUSING AUTHORITY PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 983

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,635	111,020	4.213			0	0	0	1	2	3
2019	2,522	169,317	6.714			0	0	0	1	3	4
2020	2,679	64,915	2.423			0	0	0	1	2	3
2021	2,634	226,175	8.587			0	0	1	0	2	3
2022	2,833	360,242	12.716			0	0	0	0	3	3
TOTAL	13,303	931,669	7.003			0	0	1	3	12	16

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	38,986	19,101	0	0	0	42,299	4,486	6,148
2019	0	0	0	30,000	87,070	0	0	0	2,722	39,480	10,045
2020	0	0	0	30,000	20,218	0	0	0	0	14,541	156
2021	0	0	162,801	0	1,297	0	0	61,028	0	1,049	0
2022	0	0	0	0	150,004	0	0	0	0	205,167	5,071
TOTAL	0	0	162,801	98,986	277,690	0	0	61,028	45,021	264,723	21,420

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	70,838	35,012	0	0	0	67,340	7,151	6,240
2019	0	0	3,375	50,701	141,386	0	0	437	4,945	66,706	11,019
2020	0	0	10,624	49,815	35,229	0	0	1,060	875	21,812	220
2021	0	0	223,795	10,339	15,806	0	0	79,668	4,951	6,174	0
2022	315	0	134,119	74,807	164,269	2,031	0	122,608	72,424	174,043	6,034
TOTAL	315	0	371,913	256,500	391,703	2,031	0	203,773	150,536	275,886	23,514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	578,031	1,074,624	23,514	
IBNR + FREQUENCY ADJUSTMENT	(72,405)	(58,463)	86	
TOTAL LOSSES	505,626	1,016,161	23,600	
EXPECTED LOSSES	217,896	183,453	17,224	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.801	7.639	0.177	11.617
INDICATED (POST-TEST)	3.642	7.320	0.170	11.132
PRESENT ON RATE LEVEL	1.492	1.256	0.118	2.867
DERIVED BY FORMULA	1.492	1.317	0.118	2.928
UNDERLYING PRESENT RATE	1.638	1.379	0.129	3.146
PROPOSED	1.492	1.317	0.118	2.928

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.6359
IND. RATE				3.64	MINIMUM PREMIUM	1,645
MAN. RATE	5.00	4.14	3.79	+ 3.64	PRESENT	1,660
				+ PROPOSED		

CLASS INSURANCE COMPANY — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 984

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	296,310	42,383	0.014			0	0	0	2	0	2
2019	300,613	308,682	0.103			0	0	2	0	3	5
2020	336,638	578,725	0.172			0	0	1	2	1	4
2021	368,999	15,096	0.004			0	0	0	1	0	1
2022	402,510	90,531	0.022			0	0	0	1	3	4
TOTAL	1,705,070	1,035,417	0.061			0	0	3	6	7	16

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	6,292	0	0	0	0	18,264	0	17,827
2019	0	0	180,662	0	16,402	0	0	62,783	0	14,349	34,486
2020	0	0	81,168	33,531	145,446	0	0	40,699	34,761	226,500	16,620
2021	0	0	0	5,709	0	0	0	0	9,181	0	206
2022	0	0	0	5,500	24,139	0	0	0	3,500	55,536	1,856
TOTAL	0	0	261,830	51,032	185,987	0	0	103,482	65,706	296,385	70,995

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	11,433	0	0	0	0	29,076	0	18,094
2019	0	0	244,222	2,555	30,007	0	0	103,615	2,085	25,650	37,831
2020	0	0	136,477	65,529	250,664	0	0	107,650	67,379	343,203	23,401
2021	0	0	3,870	7,053	623	0	0	4,635	8,294	817	288
2022	51	0	29,038	17,379	27,321	550	0	36,720	22,159	47,600	2,209
TOTAL	51	0	413,607	103,948	308,615	550	0	252,619	128,994	417,270	81,823

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	666,827	958,827	81,823	
IBNR + FREQUENCY ADJUSTMENT	(203,750)	(218,467)	634	
TOTAL LOSSES	463,077	740,360	82,457	
EXPECTED LOSSES	621,035	701,951	117,269	
CREDIBILITY	0.10	0.35	0.37	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.027	0.043	0.005	0.075
INDICATED (POST-TEST)	0.026	0.042	0.005	0.072
PRESENT ON RATE LEVEL	0.033	0.038	0.006	0.077
DERIVED BY FORMULA	0.032	0.039	0.006	0.077
UNDERLYING PRESENT RATE	0.036	0.041	0.007	0.084
PROPOSED	0.032	0.039	0.006	0.077

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.1074
IND. RATE				0.11	MINIMUM PREMIUM	430
MAN. RATE	0.12	0.11	0.11	+ 0.11	PRESENT	410

+ PROPOSED

CLASS POLICE AND SALARIED FIREMEN — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 985

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	12,270	36,577	0.298			0	0	0	1	1	2
2019	13,227	179,137	1.354			0	0	1	0	0	1
2020	13,673	13,297	0.097			0	0	0	0	0	0
2021	15,536	1,030,373	6.632			1	0	0	0	1	2
2022	14,761	86,581	0.587			0	0	0	0	3	3
TOTAL	69,467	1,345,965	1.938			1	0	1	1	5	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	10,000	4,305	0	0	0	164	6,647	15,461
2019	0	0	100,346	0	0	0	0	53,197	0	0	25,594
2020	0	0	0	0	0	0	0	0	0	0	13,297
2021	956,750	0	0	0	1,938	56,919	0	0	0	3,572	11,194
2022	0	0	0	0	21,572	0	0	0	0	42,078	22,931
TOTAL	956,750	0	100,346	10,000	27,815	56,919	0	53,197	164	52,297	88,477

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	18,170	7,891	0	0	0	261	10,595	15,693
2019	0	0	135,537	1,264	1,927	0	0	87,732	1,591	1,213	28,077
2020	0	0	0	0	0	0	0	0	0	0	18,722
2021	995,853	0	451	245	2,964	68,260	0	546	380	4,566	15,627
2022	45	0	19,288	10,758	23,623	417	0	25,146	14,854	35,695	27,288
TOTAL	995,898	0	155,276	30,437	36,406	68,677	0	113,424	17,086	52,069	105,406

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,333,275	135,998	105,406	
IBNR + FREQUENCY ADJUSTMENT	(258,902)	(147,348)	514	
TOTAL LOSSES	1,074,373	0	105,921	
EXPECTED LOSSES	782,659	469,192	101,445	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.547	0.000	0.152	1.699
INDICATED (POST-TEST)	1.482	0.000	0.146	1.628
PRESENT ON RATE LEVEL	1.027	0.615	0.133	1.775
DERIVED BY FORMULA	1.031	0.591	0.134	1.755
UNDERLYING PRESENT RATE	1.127	0.675	0.146	1.948
PROPOSED	1.031	0.591	0.134	1.755

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.1584
IND. RATE				2.16	MINIMUM PREMIUM	1,135
MAN. RATE	2.79	2.41	2.33	+ 2.16	PRESENT	1,160

+ PROPOSED

CLASS ADULT SHELTER OR HALFWAY HOUSE PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 986

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	17,842	6,150	0.034			0	0	0	0	0	0
2019	18,943	10,919	0.058			0	0	0	0	2	2
2020	21,108	88,373	0.419			0	0	0	1	3	4
2021	21,902	90,571	0.414			0	0	0	1	0	1
2022	23,380	80,567	0.345			0	0	0	0	4	4
TOTAL	103,175	276,580	0.268			0	0	0	2	9	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	6,150
2019	0	0	0	0	5,069	0	0	0	0	2,256	3,594
2020	0	0	0	21,424	36,128	0	0	0	9,520	6,895	14,406
2021	0	0	0	40,000	0	0	0	0	41,352	0	9,219
2022	0	0	0	0	28,067	0	0	0	0	48,715	3,785
TOTAL	0	0	0	61,424	69,264	0	0	0	50,872	57,866	37,154

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	6,242
2019	0	0	62	86	8,202	0	0	12	33	3,808	3,943
2020	0	0	9,387	36,958	61,690	0	0	3,869	14,580	10,724	20,284
2021	0	0	27,116	49,416	4,368	0	0	20,874	37,357	3,680	12,870
2022	59	0	25,095	13,997	30,736	482	0	29,112	17,196	41,325	4,504
TOTAL	59	0	61,660	100,457	104,996	482	0	53,867	69,166	59,537	47,842

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	116,069	334,157	47,842	
IBNR + FREQUENCY ADJUSTMENT	(149,511)	(132,559)	205	
TOTAL LOSSES	0	201,599	48,048	
EXPECTED LOSSES	454,372	423,160	38,986	
CREDIBILITY	0.01	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.195	0.047	0.242
INDICATED (POST-TEST)	0.000	0.187	0.045	0.232
PRESENT ON RATE LEVEL	0.401	0.374	0.034	0.809
DERIVED BY FORMULA	0.397	0.364	0.035	0.797
UNDERLYING PRESENT RATE	0.440	0.410	0.038	0.888
PROPOSED	0.397	0.364	0.035	0.797

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.9892
IND. RATE				0.99	MINIMUM PREMIUM	730
MAN. RATE	1.42	1.19	1.07	+ 0.99	PRESENT	735

+ PROPOSED

CLASS BANK

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 988

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,222,683	657,746	0.054			0	0	1	6	9	16
2019	1,452,190	1,034,141	0.071			0	0	2	3	17	22
2020	1,568,351	624,004	0.040			0	0	0	5	4	9
2021	1,689,959	1,106,875	0.065			0	0	2	4	10	16
2022	3,207,853	636,091	0.020			0	0	0	1	19	20
TOTAL	9,141,036	4,058,857	0.044			0	0	5	19	59	83

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	181,805	152,873	33,223	0	0	27,519	146,899	54,690	60,737
2019	0	0	471,542	153,888	98,869	0	0	122,339	71,217	51,343	64,943
2020	0	0	0	187,792	99,665	0	0	0	131,300	166,977	38,270
2021	0	0	379,399	211,743	67,806	0	0	115,328	178,529	119,355	34,715
2022	0	0	0	62,093	163,855	0	0	0	18,319	340,172	51,652
TOTAL	0	0	1,032,746	768,389	463,418	0	0	265,186	546,264	732,537	250,317

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	256,527	277,770	60,898	0	0	51,873	233,863	87,176	61,648
2019	0	0	649,946	260,106	171,624	0	0	208,198	118,813	91,319	71,242
2020	0	0	64,272	310,112	175,227	0	0	58,600	205,413	255,731	53,884
2021	0	0	680,151	293,877	159,049	0	0	258,608	183,140	177,606	48,462
2022	344	0	230,670	142,007	189,441	3,368	0	221,772	133,454	291,125	61,466
TOTAL	344	0	1,881,566	1,283,873	756,239	3,368	0	799,052	874,683	902,957	296,703

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,684,330	3,817,752	296,703	
IBNR + FREQUENCY ADJUSTMENT	(549,880)	(807,617)	2,795	
TOTAL LOSSES	2,134,450	3,010,135	299,498	
EXPECTED LOSSES	1,760,332	2,758,275	394,974	
CREDIBILITY	0.30	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.023	0.033	0.003	0.060
INDICATED (POST-TEST)	0.022	0.032	0.003	0.057
PRESENT ON RATE LEVEL	0.018	0.027	0.004	0.049
DERIVED BY FORMULA	0.019	0.032	0.003	0.054
UNDERLYING PRESENT RATE	0.019	0.030	0.004	0.054
PROPOSED	0.019	0.032	0.003	0.054

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.0750
IND. RATE				0.07	MINIMUM PREMIUM	415
MAN. RATE	0.10	0.08	0.07	+ 0.07	PRESENT	400

+ PROPOSED

CLASS ATHLETIC TEAM: NON-CONTACT SPORTS — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 991

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,299	95,583	7.358			0	0	0	1	1	2
2019	1,406	36,798	2.617			0	0	0	0	0	0
2020	611	0	0.000			0	0	0	0	0	0
2021	2,100	107,560	5.122			0	0	0	0	0	0
2022	1,967	147,526	7.500			0	0	0	0	0	0
TOTAL	7,383	387,467	5.248			0	0	0	1	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	5,385	1,987	0	0	0	51,636	7,091	29,484
2019	0	0	0	0	0	0	0	0	0	0	36,798
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	107,560
2022	0	0	0	0	0	0	0	0	0	0	147,526
TOTAL	0	0	0	5,385	1,987	0	0	0	51,636	7,091	321,368

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	9,785	3,642	0	0	0	82,205	11,303	29,926
2019	0	0	0	0	0	0	0	0	0	0	40,367
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	150,154
2022	0	0	0	0	0	0	0	0	0	0	175,556
TOTAL	0	0	0	9,785	3,642	0	0	0	82,205	11,303	396,003

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	106,934	396,003	
IBNR + FREQUENCY ADJUSTMENT	(24,960)	(19,508)	204	
TOTAL LOSSES	0	87,426	396,207	
EXPECTED LOSSES	77,005	66,356	34,420	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.184	5.366	6.551
INDICATED (POST-TEST)	0.000	1.135	5.143	6.277
PRESENT ON RATE LEVEL	0.950	0.819	0.425	2.194
DERIVED BY FORMULA	0.950	0.822	0.472	2.244
UNDERLYING PRESENT RATE	1.043	0.899	0.466	2.408
PROPOSED	0.950	0.822	0.472	2.244

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.7595
IND. RATE				2.76	MINIMUM PREMIUM	1,340
MAN. RATE	3.70	3.14	2.88	+ 2.76	PRESENT	1,350

+ PROPOSED

CLASS SANITARY COMPANY — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 992

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,081	18,974	0.616			0	0	0	1	0	1
2019	3,282	6,921	0.211			0	0	0	0	1	1
2020	4,560	240,282	5.269			0	0	1	0	0	1
2021	4,610	31,715	0.688			0	0	0	1	0	1
2022	6,357	19,262	0.303			0	0	0	0	1	1
TOTAL	21,890	317,154	1.449			0	0	1	2	2	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	12,668	0	0	0	0	4,216	0	2,090
2019	0	0	0	0	1,970	0	0	0	0	1,888	3,063
2020	0	0	198,600	0	0	0	0	38,039	0	0	3,643
2021	0	0	0	17,855	0	0	0	0	10,432	0	3,428
2022	0	0	0	0	7,148	0	0	0	0	1,905	10,209
TOTAL	0	0	198,600	30,523	9,118	0	0	38,039	14,648	3,793	22,433

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	23,018	0	0	0	0	6,712	0	2,121
2019	0	0	24	33	3,187	0	0	10	27	3,187	3,360
2020	0	0	279,927	4,925	10,705	0	0	73,693	1,891	1,925	5,129
2021	0	0	12,104	22,058	1,950	0	0	5,266	9,424	928	4,785
2022	15	0	6,391	3,565	7,828	19	0	1,138	672	1,616	12,149
TOTAL	15	0	298,446	53,599	23,670	19	0	80,107	18,727	7,656	27,545

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	378,587	103,651	27,545	
IBNR + FREQUENCY ADJUSTMENT	(79,458)	(64,421)	111	
TOTAL LOSSES	299,129	39,230	27,656	
EXPECTED LOSSES	248,357	213,491	17,670	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.367	0.179	0.126	1.672
INDICATED (POST-TEST)	1.310	0.172	0.121	1.602
PRESENT ON RATE LEVEL	1.034	0.889	0.074	1.996
DERIVED BY FORMULA	1.036	0.874	0.074	1.985
UNDERLYING PRESENT RATE	1.135	0.975	0.081	2.191
PROPOSED	1.036	0.874	0.074	1.985

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.4410
IND. RATE				2.44	MINIMUM PREMIUM	1,230
MAN. RATE	3.31	2.79	2.62	+ 2.44	PRESENT	1,265

+ PROPOSED

CLASS RUBBISH OR GARBAGE REMOVAL — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 995

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	41,709	953,302	2.286			0	0	2	5	6	13
2019	51,558	2,274,046	4.411			0	0	4	9	7	20
2020	51,959	1,108,852	2.134			0	0	2	4	18	24
2021	56,628	1,441,681	2.546			0	0	3	11	13	27
2022	65,775	1,257,084	1.911			0	0	2	7	11	20
TOTAL	267,629	7,034,965	2.629			0	0	13	36	55	104

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	273,740	224,100	84,299	0	0	111,146	148,228	97,600	14,189
2019	0	0	968,736	328,648	136,885	0	0	424,156	249,503	139,117	27,001
2020	0	0	364,538	70,568	81,234	0	0	262,759	150,417	119,527	59,809
2021	0	0	511,165	260,480	171,207	0	0	163,254	200,223	108,120	27,232
2022	0	0	252,062	192,874	183,543	0	0	39,269	303,406	241,861	44,069
TOTAL	0	0	2,370,241	1,076,670	657,168	0	0	1,000,584	1,051,777	706,225	172,300

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	386,247	407,190	154,520	0	0	209,510	235,979	155,574	14,402
2019	0	0	1,335,396	553,746	245,634	0	0	721,859	415,526	251,034	29,620
2020	0	0	541,602	128,367	159,237	0	0	570,944	244,060	198,618	84,211
2021	0	0	918,129	375,402	333,721	0	0	330,281	205,342	168,970	38,016
2022	385	10,687	765,629	305,935	256,822	2,394	6,809	519,766	311,697	252,011	52,442
TOTAL	385	10,687	3,947,003	1,770,641	1,149,934	2,394	6,809	2,352,360	1,412,605	1,026,207	218,691

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,319,639	5,359,387	218,691	
IBNR + FREQUENCY ADJUSTMENT	(1,873,003)	(947,015)	951	
TOTAL LOSSES	4,446,636	4,412,372	219,642	
EXPECTED LOSSES	5,753,357	3,071,039	170,941	
CREDIBILITY	0.03	0.10	0.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.661	1.649	0.082	3.392
INDICATED (POST-TEST)	1.592	1.580	0.079	3.251
PRESENT ON RATE LEVEL	1.959	1.045	0.058	3.062
DERIVED BY FORMULA	1.948	1.099	0.060	3.107
UNDERLYING PRESENT RATE	2.150	1.147	0.064	3.361
PROPOSED	1.948	1.099	0.060	3.107

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.8204
IND. RATE				3.82	MINIMUM PREMIUM	1,710
MAN. RATE	5.24	4.39	4.02	+ 3.82	PRESENT	1,735

+ PROPOSED

CLASS UNDERTAKERS

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 997

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	9,910	89,482	0.903			0	0	0	0	2	2
2019	10,066	23,133	0.230			0	0	0	0	0	0
2020	12,273	432,561	3.524			0	0	1	1	2	4
2021	11,723	210,155	1.793			0	0	1	0	0	1
2022	13,628	29,646	0.218			0	0	0	1	0	1
TOTAL	57,600	784,977	1.363			0	0	2	2	4	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	25,704	0	0	0	0	61,361	2,417
2019	0	0	0	0	0	0	0	0	0	0	23,133
2020	0	0	167,000	1,642	78,600	0	0	89,500	0	95,737	82
2021	0	0	138,700	0	0	0	0	40,000	0	0	31,455
2022	0	0	0	3,291	0	0	0	0	16,311	0	10,044
TOTAL	0	0	305,700	4,933	104,304	0	0	129,500	16,311	157,098	67,131

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	47,115	0	0	0	0	97,809	2,453
2019	0	0	0	0	0	0	0	0	0	0	25,377
2020	0	0	242,400	11,812	141,452	0	0	180,368	10,212	148,134	115
2021	0	0	190,407	8,669	11,776	0	0	52,112	3,172	3,168	43,911
2022	0	0	4,461	3,196	530	0	0	16,459	11,907	2,277	11,952
TOTAL	0	0	437,268	23,677	200,873	0	0	248,939	25,291	251,389	83,809

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	686,207	501,229	83,809	
IBNR + FREQUENCY ADJUSTMENT	(41,494)	(25,990)	82	
TOTAL LOSSES	644,714	475,239	83,891	
EXPECTED LOSSES	126,510	83,001	15,241	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.119	0.825	0.146	2.090
INDICATED (POST-TEST)	1.073	0.791	0.140	2.003
PRESENT ON RATE LEVEL	0.200	0.131	0.024	0.356
DERIVED BY FORMULA	0.209	0.158	0.029	0.395
UNDERLYING PRESENT RATE	0.220	0.144	0.026	0.390
PROPOSED	0.209	0.158	0.029	0.395

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.4908
IND. RATE				0.49	MINIMUM PREMIUM	560
MAN. RATE	0.61	0.52	0.47	+ 0.49	PRESENT	530
				+ PROPOSED		

CLASS CEMETERY PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 999

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,595	6,676	0.419			0	0	0	0	2	2
2019	1,526	50,702	3.323			0	0	0	0	1	1
2020	1,497	0	0.000			0	0	0	0	0	0
2021	1,543	0	0.000			0	0	0	0	0	0
2022	1,621	40,947	2.526			0	0	0	0	2	2
TOTAL	7,782	98,325	1.263			0	0	0	0	5	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	3,643	0	0	0	0	1,807	1,226
2019	0	0	0	0	19,981	0	0	0	0	30,554	167
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	9,615	0	0	0	0	31,332	0
TOTAL	0	0	0	0	33,239	0	0	0	0	63,693	1,393

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	6,678	0	0	0	0	2,880	1,244
2019	0	0	246	340	32,329	0	0	156	443	51,569	183
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	20	0	8,597	4,795	10,529	310	0	18,724	11,060	26,579	0
TOTAL	20	0	8,843	5,135	49,536	310	0	18,880	11,503	81,028	1,428

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	28,053	147,203	1,428	
IBNR + FREQUENCY ADJUSTMENT	(31,992)	(26,582)	43	
TOTAL LOSSES	0	120,621	1,471	
EXPECTED LOSSES	96,016	83,223	8,765	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.550	0.019	1.569
INDICATED (POST-TEST)	0.000	1.485	0.018	1.503
PRESENT ON RATE LEVEL	1.124	0.974	0.103	2.201
DERIVED BY FORMULA	1.124	0.979	0.102	2.205
UNDERLYING PRESENT RATE	1.234	1.069	0.113	2.416
PROPOSED	1.122	0.978	0.102	2.201

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.7333
IND. RATE				2.73	MINIMUM PREMIUM	1,330
MAN. RATE	3.55	3.09	2.91	+ 2.73	PRESENT	1,360

+ PROPOSED

CLASS TREE PRUNING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2005

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	32	0	0.000			0	0	0	0	0	0
TOTAL	32	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(376)	(218)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,632	1,107	42	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	4.646	3.151	0.121	7.918
DERIVED BY FORMULA	4.646	3.151	0.121	7.918
UNDERLYING PRESENT RATE	5.099	3.459	0.133	8.690
PROPOSED	4.646	3.151	0.121	7.918

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	11.2078
IND. RATE				11.21	MINIMUM PREMIUM	2,000
MAN. RATE	9.12	10.12	12.04	+ 11.21	PRESENT	2,000
				+ PROPOSED		

CLASS LANDSCAPE CONTRACTOR - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2012

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	370	0	0.000			0	0	0	0	0	0
TOTAL	370	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,423)	(1,796)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	6,173	9,130	400	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.520	2.248	0.099	3.867
DERIVED BY FORMULA	1.520	2.248	0.099	3.867
UNDERLYING PRESENT RATE	1.668	2.468	0.108	4.244
PROPOSED	1.520	2.248	0.099	3.867

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.4736
IND. RATE				5.47	MINIMUM PREMIUM	2,000
MAN. RATE	6.34	6.11	5.88	+ 5.47	PRESENT	2,000
				+ PROPOSED		

CLASS NURSERY - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2013

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	28	0	0.000			0	0	0	0	0	0
TOTAL	28	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(80)	(84)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	347	429	21	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.129	1.396	0.070	2.594
DERIVED BY FORMULA	1.129	1.396	0.070	2.594
UNDERLYING PRESENT RATE	1.239	1.532	0.076	2.848
PROPOSED	1.129	1.396	0.070	2.594

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	3.2218
IND. RATE				3.22		MINIMUM PREMIUM	1,500
MAN. RATE	5.38	4.31	3.43	+ 3.22		PRESENT	1,535
				+ PROPOSED			

CLASS SAND EXCAVATION - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2055

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	14	0	0.000			0	0	0	0	0	0
TOTAL	14	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(95)	(65)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	413	332	10	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	2.687	2.163	0.063	4.913
DERIVED BY FORMULA	2.687	2.163	0.063	4.913
UNDERLYING PRESENT RATE	2.950	2.374	0.069	5.393
PROPOSED	2.687	2.163	0.063	4.913

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	6.0415
IND. RATE				6.04	MINIMUM PREMIUM	2,000
MAN. RATE	8.06	6.91	6.45	+ 6.04	PRESENT	2,000

+ PROPOSED

CLASS GRAIN MILLING - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2101

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	177	0	0.000			0	0	0	0	0	0
TOTAL	177	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(788)	(341)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	3,419	1,733	184	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.760	0.892	0.095	2.747
DERIVED BY FORMULA	1.760	0.892	0.095	2.747
UNDERLYING PRESENT RATE	1.932	0.979	0.104	3.015
PROPOSED	1.760	0.892	0.095	2.747

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.2311
IND. RATE				4.23	MINIMUM PREMIUM	1,850
MAN. RATE	5.90	4.84	4.49	+ 4.23	PRESENT	1,895
				+ PROPOSED		

CLASS FOOD PRODUCTS MFG - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2104

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,586	0	0.000			0	0	0	0	0	0
2019	4,665	9,376	0.201			0	0	0	0	1	1
2020	9,665	30,223	0.313			0	0	0	2	5	7
2021	10,023	185,686	1.853			0	0	1	1	2	4
2022	484	4,949	1.023			0	0	0	0	1	1
TOTAL	29,423	230,234	0.782			0	0	1	3	9	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	3,111	0	0	0	0	6,265	0
2020	0	0	0	4,640	15,954	0	0	0	700	7,798	1,131
2021	0	0	114,729	15,396	7,054	0	0	37,358	1,162	4,816	5,171
2022	0	0	0	0	3,027	0	0	0	0	1,922	0
TOTAL	0	0	114,729	20,036	29,146	0	0	37,358	1,862	20,801	6,302

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	38	53	5,034	0	0	32	91	10,574	0
2020	0	0	2,708	8,523	27,053	0	0	816	1,511	11,725	1,592
2021	0	0	169,578	27,083	22,212	0	0	49,992	4,525	9,219	7,219
2022	6	0	2,706	1,510	3,315	19	0	1,149	678	1,630	0
TOTAL	6	0	175,030	37,169	57,613	19	0	51,989	6,805	33,149	8,811

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	227,045	134,736	8,811	
IBNR + FREQUENCY ADJUSTMENT	(204,278)	(98,318)	69	
TOTAL LOSSES	22,766	36,418	8,880	
EXPECTED LOSSES	579,829	292,143	26,862	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.077	0.124	0.030	0.231
INDICATED (POST-TEST)	0.074	0.119	0.029	0.222
PRESENT ON RATE LEVEL	1.795	0.905	0.083	2.783
DERIVED BY FORMULA	1.778	0.889	0.082	2.749
UNDERLYING PRESENT RATE	1.971	0.993	0.091	3.055
PROPOSED	1.778	0.889	0.082	2.749

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.2353
IND. RATE				4.24	MINIMUM PREMIUM	1,855
MAN. RATE	5.17	4.93	4.55	+ 4.24	PRESENT	1,915
				+ PROPOSED		

CLASS BAKERY, WHOLESALE - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2105

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	93	0	0.000			0	0	0	0	0	0
TOTAL	93	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(417)	(434)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,810	2,208	78	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.773	2.163	0.077	4.013
DERIVED BY FORMULA	1.773	2.163	0.077	4.013
UNDERLYING PRESENT RATE	1.946	2.374	0.084	4.404
PROPOSED	1.773	2.163	0.077	4.013

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	6.1818
IND. RATE				6.18	MINIMUM PREMIUM	2,000
MAN. RATE	8.66	7.11	6.56	+ 6.18	PRESENT	2,000

+ PROPOSED

CLASS PROCESSED MEAT MFG. - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2106

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	507	0	0.000			0	0	0	0	0	0
TOTAL	507	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,410)	(2,735)	12	
TOTAL LOSSES	0	0	12	
EXPECTED LOSSES	14,787	13,901	757	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	2.657	2.498	0.136	5.291
DERIVED BY FORMULA	2.657	2.498	0.136	5.291
UNDERLYING PRESENT RATE	2.916	2.742	0.149	5.808
PROPOSED	2.657	2.498	0.136	5.291

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	8.1513
IND. RATE				8.15	MINIMUM PREMIUM	2,000
MAN. RATE	10.08	9.37	8.65	+ 8.15	PRESENT	2,000

+ PROPOSED

CLASS CANDY MFG. - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2107

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	507	0	0.000			0	0	0	0	0	0
2019	362	0	0.000			0	0	0	0	0	0
2020	461	0	0.000			0	0	0	0	0	0
2021	656	14,180	2.162			0	0	0	0	1	1
2022	155	0	0.000			0	0	0	0	0	0
TOTAL	2,141	14,180	0.662			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	12,098	0	0	0	0	2,082	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	12,098	0	0	0	0	2,082	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	2,814	1,530	18,505	0	0	318	222	2,662	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	2,814	1,530	18,505	0	0	318	222	2,662	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,132	22,919	0	
IBNR + FREQUENCY ADJUSTMENT	(13,103)	(7,999)	3	
TOTAL LOSSES	0	14,920	3	
EXPECTED LOSSES	37,320	24,034	1,032	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.697	0.000	0.697
INDICATED (POST-TEST)	0.000	0.668	0.000	0.668
PRESENT ON RATE LEVEL	1.588	1.023	0.044	2.655
DERIVED BY FORMULA	1.588	1.023	0.044	2.655
UNDERLYING PRESENT RATE	1.743	1.123	0.048	2.914
PROPOSED	1.588	1.023	0.044	2.655

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.0898
IND. RATE				4.09	MINIMUM PREMIUM	1,800
MAN. RATE	4.38	4.57	4.34	+ 4.09	PRESENT	1,840

+ PROPOSED

CLASS BREWERY - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2108

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	157	0	0.000			0	0	0	0	0	0
TOTAL	157	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(393)	(464)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	1,704	2,357	176	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.989	1.368	0.102	2.459
DERIVED BY FORMULA	0.989	1.368	0.102	2.459
UNDERLYING PRESENT RATE	1.086	1.502	0.112	2.699
PROPOSED	0.989	1.368	0.102	2.459

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	3.7882
IND. RATE				3.79		MINIMUM PREMIUM	1,700
MAN. RATE	5.47	4.38	4.02	+ 3.79		PRESENT	1,735
				+ PROPOSED			

CLASS DAIRY PRODUCTS MFG. - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2109

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	26	0	0.000			0	0	0	0	0	0
TOTAL	26	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(110)	(109)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	479	552	31	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.677	1.935	0.107	3.719
DERIVED BY FORMULA	1.677	1.935	0.107	3.719
UNDERLYING PRESENT RATE	1.841	2.124	0.118	4.082
PROPOSED	1.677	1.935	0.107	3.719

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.7294
IND. RATE				5.73	MINIMUM PREMIUM	2,000
MAN. RATE	8.66	7.11	6.08	+ 5.73	PRESENT	2,000

+ PROPOSED

CLASS CARBONATED BEVERAGE - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2112

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	79	0	0.000			0	0	0	0	0	0
TOTAL	79	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(738)	(716)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	3,200	3,640	226	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.005	0.005
INDICATED (POST-TEST)	0.000	0.000	0.004	0.004
PRESENT ON RATE LEVEL	3.690	4.197	0.260	8.148
DERIVED BY FORMULA	3.690	4.197	0.260	8.148
UNDERLYING PRESENT RATE	4.050	4.607	0.286	8.943
PROPOSED	3.690	4.197	0.260	8.148

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	12.5520
IND. RATE				12.55	MINIMUM PREMIUM	2,000
MAN. RATE	10.08	11.29	13.32	+ 12.55	PRESENT	2,000
				+ PROPOSED		

CLASS PRESERVING OF FOOD - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2113

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	30	0	0.000			0	0	0	0	0	0
TOTAL	30	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(62)	(70)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	270	357	41	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.819	1.083	0.123	2.025
DERIVED BY FORMULA	0.819	1.083	0.123	2.025
UNDERLYING PRESENT RATE	0.899	1.188	0.135	2.222
PROPOSED	0.819	1.083	0.123	2.025

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	3.1192
IND. RATE				3.12		MINIMUM PREMIUM	1,465
MAN. RATE	4.11	3.42	3.31	+ 3.12		PRESENT	1,495
				+ PROPOSED			

CLASS RENDERING WORKS - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2114

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	92	0	0.000			0	0	0	0	0	0
TOTAL	92	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(513)	(723)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	2,224	3,674	199	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.004	0.004
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	2.202	3.638	0.197	6.038
DERIVED BY FORMULA	2.202	3.638	0.197	6.038
UNDERLYING PRESENT RATE	2.417	3.993	0.216	6.627
PROPOSED	2.202	3.638	0.197	6.038

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	9.3009
IND. RATE				9.30		MINIMUM PREMIUM	2,000
MAN. RATE	10.08	10.45	9.87	+ 9.30		PRESENT	2,000
				+ PROPOSED			

CLASS DYEING - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2139

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	30	0	0.000			0	0	0	0	0	0
TOTAL	30	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(103)	(180)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	446	917	45	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.354	2.785	0.137	4.276
DERIVED BY FORMULA	1.354	2.785	0.137	4.276
UNDERLYING PRESENT RATE	1.486	3.057	0.150	4.693
PROPOSED	1.354	2.785	0.137	4.276

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	6.5870
IND. RATE				6.59	MINIMUM PREMIUM	2,000
MAN. RATE	8.83	7.36	6.99	+ 6.59	PRESENT	2,000

+ PROPOSED

CLASS LAUNDRY, N.O.C. - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2141

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	34	0	0.000			0	0	0	0	0	0
2022	151	0	0.000			0	0	0	0	0	0
TOTAL	185	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,365)	(1,163)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	5,431	5,664	470	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.004	0.004
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	2.675	2.789	0.231	5.696
DERIVED BY FORMULA	2.675	2.789	0.231	5.696
UNDERLYING PRESENT RATE	2.936	3.062	0.254	6.251
PROPOSED	2.675	2.789	0.231	5.696

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	7.0729
IND. RATE				7.07	MINIMUM PREMIUM	2,000
MAN. RATE	6.41	7.18	7.53	+ 7.07	PRESENT	2,000

+ PROPOSED

CLASS DRY CLEANING PLANT - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2142

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	111	0	0.000			0	0	0	0	0	0
TOTAL	111	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(303)	(410)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	1,315	2,082	114	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.080	1.709	0.093	2.882
DERIVED BY FORMULA	1.080	1.709	0.093	2.882
UNDERLYING PRESENT RATE	1.185	1.876	0.103	3.163
PROPOSED	1.080	1.709	0.093	2.882

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.5787
IND. RATE				3.58	MINIMUM PREMIUM	1,625
MAN. RATE	5.45	4.45	3.81	+ 3.58	PRESENT	1,665

+ PROPOSED

CLASS APPAREL MFG. - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2161

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	43	0	0.000			0	0	0	0	0	0
2019	18	0	0.000			0	0	0	0	0	0
2020	138	0	0.000			0	0	0	0	0	0
2021	39	0	0.000			0	0	0	0	0	0
2022	94	0	0.000			0	0	0	0	0	0
TOTAL	332	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,388)	(1,085)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	4,311	3,360	354	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.183	0.922	0.097	2.202
DERIVED BY FORMULA	1.183	0.922	0.097	2.202
UNDERLYING PRESENT RATE	1.299	1.012	0.107	2.417
PROPOSED	1.183	0.922	0.097	2.202

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.3924
IND. RATE				3.39	MINIMUM PREMIUM	1,560
MAN. RATE	3.35	3.75	3.60	+ 3.39	PRESENT	1,595

+ PROPOSED

CLASS TEXTILE PRODUCTS - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2163

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	27	0	0.000			0	0	0	0	0	0
TOTAL	27	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(81)	(145)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	350	737	51	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	1.181	2.488	0.173	3.842
DERIVED BY FORMULA	1.181	2.488	0.173	3.842
UNDERLYING PRESENT RATE	1.296	2.730	0.190	4.216
PROPOSED	1.181	2.488	0.173	3.842

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.9179
IND. RATE				5.92	MINIMUM PREMIUM	2,000
MAN. RATE	8.66	7.11	6.28	+ 5.92	PRESENT	2,000

+ PROPOSED

CLASS MATTRESS MFG. - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2165

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	31	0	0.000			0	0	0	0	0	0
TOTAL	31	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(173)	(230)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	751	1,169	78	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.004	0.004
INDICATED (POST-TEST)	0.000	0.000	0.004	0.004
PRESENT ON RATE LEVEL	2.206	3.436	0.230	5.872
DERIVED BY FORMULA	2.206	3.436	0.230	5.872
UNDERLYING PRESENT RATE	2.421	3.771	0.253	6.445
PROPOSED	2.206	3.436	0.230	5.872

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	9.0465
IND. RATE				9.05	MINIMUM PREMIUM	2,000
MAN. RATE	10.08	10.08	9.60	+ 9.05	PRESENT	2,000

+ PROPOSED

CLASS INJECTION MOLDING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2221

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	543	0	0.000			0	0	0	0	0	0
2019	302	0	0.000			0	0	0	0	0	0
2020	169	0	0.000			0	0	0	0	0	0
2021	170	2,481	1.459			0	0	0	0	0	0
2022	2,948	0	0.000			0	0	0	0	0	0
TOTAL	4,132	2,481	0.060			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,481
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,481

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	3,463
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,463

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,463	
IBNR + FREQUENCY ADJUSTMENT	(14,838)	(10,061)	72	
TOTAL LOSSES	0	0	3,536	
EXPECTED LOSSES	54,627	40,616	6,016	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.086	0.086
INDICATED (POST-TEST)	0.000	0.000	0.082	0.082
PRESENT ON RATE LEVEL	1.205	0.896	0.133	2.233
DERIVED BY FORMULA	1.205	0.887	0.132	2.223
UNDERLYING PRESENT RATE	1.322	0.983	0.146	2.451
PROPOSED	1.205	0.887	0.132	2.223

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.4250
IND. RATE				3.42	MINIMUM PREMIUM	1,570
MAN. RATE	3.51	3.79	3.65	+ 3.42	PRESENT	1,610
				+ PROPOSED		

CLASS PLASTIC ARTICLES - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2222

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,208	11,235	0.930			0	0	0	0	1	1
2019	1,370	1,989	0.145			0	0	0	0	0	0
2020	1,162	587	0.051			0	0	0	0	0	0
2021	1,376	3,233	0.235			0	0	0	0	2	2
2022	1,797	2,480	0.138			0	0	0	0	1	1
TOTAL	6,913	19,524	0.282			0	0	0	0	4	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	1,672	0	0	0	0	1,151	8,412
2019	0	0	0	0	0	0	0	0	0	0	1,989
2020	0	0	0	0	0	0	0	0	0	0	587
2021	0	0	0	0	1,798	0	0	0	0	490	945
2022	0	0	0	0	945	0	0	0	0	1,535	0
TOTAL	0	0	0	0	4,415	0	0	0	0	3,176	11,933

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	3,065	0	0	0	0	1,835	8,538
2019	0	0	0	0	0	0	0	0	0	0	2,182
2020	0	0	0	0	0	0	0	0	0	0	826
2021	0	0	418	227	2,750	0	0	75	52	626	1,319
2022	2	0	845	471	1,035	15	0	917	542	1,302	0
TOTAL	2	0	1,263	699	6,850	15	0	992	594	3,763	12,866

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,273	11,906	12,866	
IBNR + FREQUENCY ADJUSTMENT	(48,069)	(29,790)	71	
TOTAL LOSSES	0	0	12,937	
EXPECTED LOSSES	147,854	96,790	12,490	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.187	0.187
INDICATED (POST-TEST)	0.000	0.000	0.179	0.179
PRESENT ON RATE LEVEL	1.949	1.276	0.165	3.389
DERIVED BY FORMULA	1.949	1.263	0.165	3.376
UNDERLYING PRESENT RATE	2.139	1.400	0.181	3.720
PROPOSED	1.949	1.263	0.165	3.376

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.2012
IND. RATE				5.20	MINIMUM PREMIUM	2,000
MAN. RATE	5.64	5.82	5.54	+ 5.20	PRESENT	2,000

+ PROPOSED

CLASS RUBBER GOODS MFG. - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2225

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	1,214	1,438	0.118			0	0	0	0	0	0
TOTAL	1,214	1,438	0.118			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	1,438
TOTAL	0	0	0	0	0	0	0	0	0	0	1,438

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	1,711
TOTAL	0	0	0	0	0	0	0	0	0	0	1,711

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,711	
IBNR + FREQUENCY ADJUSTMENT	(4,072)	(2,537)	15	
TOTAL LOSSES	0	0	1,726	
EXPECTED LOSSES	17,660	12,895	907	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.142	0.142
INDICATED (POST-TEST)	0.000	0.000	0.136	0.136
PRESENT ON RATE LEVEL	1.325	0.968	0.068	2.361
DERIVED BY FORMULA	1.325	0.968	0.068	2.361
UNDERLYING PRESENT RATE	1.455	1.062	0.075	2.592
PROPOSED	1.325	0.968	0.068	2.361

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.6374
IND. RATE				3.64	MINIMUM PREMIUM	1,645
MAN. RATE	5.03	4.10	3.86	+ 3.64	PRESENT	1,680

+ PROPOSED

CLASS BOX MFG. - PAPER - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2257

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	529	0	0.000			0	0	0	0	0	0
TOTAL	529	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,484)	(1,330)	11	
TOTAL LOSSES	0	0	11	
EXPECTED LOSSES	6,435	6,762	691	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.108	1.165	0.119	2.392
DERIVED BY FORMULA	1.108	1.165	0.119	2.392
UNDERLYING PRESENT RATE	1.216	1.278	0.131	2.625
PROPOSED	1.108	1.165	0.119	2.392

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.6846
IND. RATE				3.68	MINIMUM PREMIUM	1,660
MAN. RATE	4.97	4.12	3.91	+ 3.68	PRESENT	1,700
				+ PROPOSED		

CLASS PAPER PRODUCTS N.O.C. - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2259

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	2,953	0	0.000			0	0	0	0	0	0
TOTAL	2,953	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(9,424)	(4,448)	48	
TOTAL LOSSES	0	0	48	
EXPECTED LOSSES	40,868	22,610	2,940	
CREDIBILITY	0.00	0.00	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.261	0.698	0.091	2.049
DERIVED BY FORMULA	1.261	0.698	0.090	2.048
UNDERLYING PRESENT RATE	1.384	0.766	0.100	2.249
PROPOSED	1.261	0.698	0.090	2.048

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.1555
IND. RATE				3.16	MINIMUM PREMIUM	1,480
MAN. RATE	4.60	3.71	3.35	+ 3.16	PRESENT	1,505

+ PROPOSED

CLASS PRINTING N.O.C. - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2281

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	199	0	0.000			0	0	0	0	0	0
2019	414	0	0.000			0	0	0	0	0	0
2020	392	0	0.000			0	0	0	0	0	0
2021	290	12,841	4.428			0	0	0	0	1	1
2022	151	0	0.000			0	0	0	0	0	0
TOTAL	1,446	12,841	0.888			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	11,973	0	0	0	0	868	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	11,973	0	0	0	0	868	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	2,785	1,515	18,314	0	0	133	92	1,110	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	2,785	1,515	18,314	0	0	133	92	1,110	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,918	21,031	0	
IBNR + FREQUENCY ADJUSTMENT	(7,648)	(3,981)	7	
TOTAL LOSSES	0	17,050	7	
EXPECTED LOSSES	22,519	12,000	1,984	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.179	0.000	1.180
INDICATED (POST-TEST)	0.000	1.130	0.000	1.130
PRESENT ON RATE LEVEL	1.419	0.756	0.125	2.300
DERIVED BY FORMULA	1.419	0.756	0.125	2.300
UNDERLYING PRESENT RATE	1.557	0.830	0.137	2.524
PROPOSED	1.419	0.756	0.125	2.300

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	3.5432
IND. RATE				3.54		MINIMUM PREMIUM	1,610
MAN. RATE	3.82	4.04	3.76	+ 3.54		PRESENT	1,650
				+ PROPOSED			

CLASS NEWSPAPER PRINTING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2282

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	332	0	0.000			0	0	0	0	0	0
TOTAL	332	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,846)	(1,847)	13	
TOTAL LOSSES	0	0	13	
EXPECTED LOSSES	8,004	9,391	772	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.004	0.004
INDICATED (POST-TEST)	0.000	0.000	0.004	0.004
PRESENT ON RATE LEVEL	2.196	2.577	0.212	4.985
DERIVED BY FORMULA	2.196	2.577	0.212	4.985
UNDERLYING PRESENT RATE	2.411	2.829	0.233	5.472
PROPOSED	2.196	2.577	0.212	4.985

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	7.6801
IND. RATE				7.68	MINIMUM PREMIUM	2,000
MAN. RATE	10.08	8.65	8.15	+ 7.68	PRESENT	2,000

+ PROPOSED

CLASS CARPENTRY SHOP - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2305

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	146	235	0.161			0	0	0	0	0	0
TOTAL	146	235	0.161			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	235
TOTAL	0	0	0	0	0	0	0	0	0	0	235

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	280
TOTAL	0	0	0	0	0	0	0	0	0	0	280

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	280	
IBNR + FREQUENCY ADJUSTMENT	(562)	(791)	4	
TOTAL LOSSES	0	0	284	
EXPECTED LOSSES	2,438	4,020	266	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.195	0.195
INDICATED (POST-TEST)	0.000	0.000	0.186	0.186
PRESENT ON RATE LEVEL	1.522	2.509	0.166	4.196
DERIVED BY FORMULA	1.522	2.509	0.166	4.196
UNDERLYING PRESENT RATE	1.670	2.753	0.182	4.606
PROPOSED	1.522	2.509	0.166	4.196

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	6.4645
IND. RATE				6.46	MINIMUM PREMIUM	2,000
MAN. RATE	8.85	7.27	6.86	+ 6.46	PRESENT	2,000
				+ PROPOSED		

CLASS WOOD TURNED PRODUCTS - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2306

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	26	0	0.000			0	0	0	0	0	0
TOTAL	26	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(73)	(129)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	318	657	48	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	1.116	2.302	0.167	3.585
DERIVED BY FORMULA	1.116	2.302	0.167	3.585
UNDERLYING PRESENT RATE	1.225	2.526	0.183	3.934
PROPOSED	1.116	2.302	0.167	3.585

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.5221
IND. RATE				5.52	MINIMUM PREMIUM	2,000
MAN. RATE	8.66	7.11	5.86	+ 5.52	PRESENT	2,000

+ PROPOSED

CLASS CABINET WORKS - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2311

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	2	0	0.000			0	0	0	0	0	0
TOTAL	2	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(6)	(7)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	28	33	2	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.282	1.513	0.105	2.900
DERIVED BY FORMULA	1.282	1.513	0.105	2.900
UNDERLYING PRESENT RATE	1.408	1.660	0.115	3.182
PROPOSED	1.282	1.513	0.105	2.900

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.4667
IND. RATE				4.47	MINIMUM PREMIUM	1,930
MAN. RATE	5.98	5.00	4.74	+ 4.47	PRESENT	1,980
				+ PROPOSED		

CLASS FURNITURE ASSEMBLY - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2319

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	3	0	0.000			0	0	0	0	0	0
TOTAL	3	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(9)	(19)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	39	98	11	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.006	0.006
INDICATED (POST-TEST)	0.000	0.000	0.006	0.006
PRESENT ON RATE LEVEL	1.199	2.973	0.343	4.514
DERIVED BY FORMULA	1.199	2.973	0.343	4.514
UNDERLYING PRESENT RATE	1.316	3.263	0.376	4.955
PROPOSED	1.199	2.973	0.343	4.514

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	6.9545
IND. RATE				6.95		MINIMUM PREMIUM	2,000
MAN. RATE	8.84	7.53	7.38	+ 6.95		PRESENT	2,000
				+ PROPOSED			

CLASS FURNITURE UPHOLSTERING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2327

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	1	0	0.000			0	0	0	0	0	0
TOTAL	1	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1)	(4)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	6	21	2	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	0.585	1.932	0.181	2.698
DERIVED BY FORMULA	0.585	1.932	0.181	2.698
UNDERLYING PRESENT RATE	0.642	2.120	0.199	2.961
PROPOSED	0.585	1.932	0.181	2.698

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.1557
IND. RATE				4.16	MINIMUM PREMIUM	1,825
MAN. RATE	5.62	4.64	4.41	+ 4.16	PRESENT	1,870
				+ PROPOSED		

CLASS SMELTING - NONFERROUS - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2402

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	62	0	0.000			0	0	0	0	0	0
TOTAL	62	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(220)	(223)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	956	1,134	67	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.404	1.666	0.099	3.169
DERIVED BY FORMULA	1.404	1.666	0.099	3.169
UNDERLYING PRESENT RATE	1.541	1.828	0.108	3.478
PROPOSED	1.404	1.666	0.099	3.169

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.8813
IND. RATE				4.88	MINIMUM PREMIUM	2,000
MAN. RATE	8.66	7.11	5.18	+ 4.88	PRESENT	2,000

+ PROPOSED

CLASS NONFERROUS METALS - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2403

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	1	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(5)	(6)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	13	13	1	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.172	1.193	0.131	2.496
DERIVED BY FORMULA	1.172	1.193	0.131	2.496
UNDERLYING PRESENT RATE	1.287	1.309	0.143	2.739
PROPOSED	1.172	1.193	0.131	2.496

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.8448
IND. RATE				3.84	MINIMUM PREMIUM	1,715
MAN. RATE	4.48	4.44	4.08	+ 3.84	PRESENT	1,755

+ PROPOSED

CLASS TUBE OR PIPE MFG. - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2407

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	555	2,263	0.408			0	0	0	0	1	1
TOTAL	555	2,263	0.408			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	576	0	0	0	0	1,687	0
TOTAL	0	0	0	0	576	0	0	0	0	1,687	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	1	0	515	287	631	17	0	1,008	596	1,431	0
TOTAL	1	0	515	287	631	17	0	1,008	596	1,431	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,541	2,945	0	
IBNR + FREQUENCY ADJUSTMENT	(1,666)	(2,183)	14	
TOTAL LOSSES	0	762	14	
EXPECTED LOSSES	7,223	11,095	835	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.137	0.002	0.140
INDICATED (POST-TEST)	0.000	0.132	0.002	0.134
PRESENT ON RATE LEVEL	1.186	1.821	0.137	3.144
DERIVED BY FORMULA	1.186	1.821	0.137	3.144
UNDERLYING PRESENT RATE	1.301	1.999	0.150	3.451
PROPOSED	1.186	1.821	0.137	3.144

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.8436
IND. RATE				4.84	MINIMUM PREMIUM	2,000
MAN. RATE	7.20	5.53	5.14	+ 4.84	PRESENT	2,000
				+ PROPOSED		

CLASS STEEL FABRICATING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2411

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	212	0	0.000			0	0	0	0	0	0
TOTAL	212	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,088)	(981)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	4,716	4,988	274	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	2.027	2.144	0.118	4.288
DERIVED BY FORMULA	2.027	2.144	0.118	4.288
UNDERLYING PRESENT RATE	2.225	2.353	0.129	4.707
PROPOSED	2.027	2.144	0.118	4.288

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	6.6058
IND. RATE				6.61	MINIMUM PREMIUM	2,000
MAN. RATE	9.42	7.58	7.01	+ 6.61	PRESENT	2,000

+ PROPOSED

CLASS IRON WORKS-ORNAMENTAL - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2413

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	70	0	0.000			0	0	0	0	0	0
TOTAL	70	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(460)	(275)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,993	1,397	88	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	2.594	1.818	0.114	4.527
DERIVED BY FORMULA	2.594	1.818	0.114	4.527
UNDERLYING PRESENT RATE	2.847	1.996	0.125	4.968
PROPOSED	2.594	1.818	0.114	4.527

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	6.9733
IND. RATE				6.97	MINIMUM PREMIUM	2,000
MAN. RATE	10.08	8.22	7.40	+ 6.97	PRESENT	2,000
				+ PROPOSED		

CLASS FABRICATED PLATE WORK - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2415

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	18	0	0.000			0	0	0	0	0	0
TOTAL	18	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(78)	(46)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	339	235	22	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.718	1.187	0.111	3.016
DERIVED BY FORMULA	1.718	1.187	0.111	3.016
UNDERLYING PRESENT RATE	1.885	1.303	0.122	3.310
PROPOSED	1.718	1.187	0.111	3.016

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.6458
IND. RATE				4.65	MINIMUM PREMIUM	1,995
MAN. RATE	6.38	5.26	4.93	+ 4.65	PRESENT	2,000
				+ PROPOSED		

CLASS CAR MFG, RAILROAD - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2416

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	56	0	0.000			0	0	0	0	0	0
TOTAL	56	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(118)	(135)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	512	687	20	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.832	1.117	0.033	1.982
DERIVED BY FORMULA	0.832	1.117	0.033	1.982
UNDERLYING PRESENT RATE	0.913	1.226	0.036	2.175
PROPOSED	0.832	1.117	0.033	1.982

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.0532
IND. RATE				3.05	MINIMUM PREMIUM	1,440
MAN. RATE	4.12	3.43	3.24	+ 3.05	PRESENT	1,470
				+ PROPOSED		

CLASS TOOL MFG. - FORGED - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2433

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	62	0	0.000			0	0	0	0	0	0
TOTAL	62	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(232)	(220)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,004	1,116	69	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.475	1.640	0.102	3.218
DERIVED BY FORMULA	1.475	1.640	0.102	3.218
UNDERLYING PRESENT RATE	1.619	1.801	0.112	3.532
PROPOSED	1.475	1.640	0.102	3.218

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.9567
IND. RATE				4.96	MINIMUM PREMIUM	2,000
MAN. RATE	6.83	5.62	5.26	+ 4.96	PRESENT	2,000

+ PROPOSED

CLASS HARDWARE MFG. - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2445

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	10	0	0.000			0	0	0	0	0	0
TOTAL	10	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(18)	(29)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	79	146	8	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.724	1.330	0.075	2.129
DERIVED BY FORMULA	0.724	1.330	0.075	2.129
UNDERLYING PRESENT RATE	0.794	1.460	0.082	2.336
PROPOSED	0.724	1.330	0.075	2.129

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	3.2794
IND. RATE				3.28		MINIMUM PREMIUM	1,520
MAN. RATE	4.35	3.58	3.48	+ 3.28		PRESENT	1,555
				+ PROPOSED			

CLASS AUTOMOBILE BODY MFG. - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2451

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	11	0	0.000			0	0	0	0	0	0
2019	40	0	0.000			0	0	0	0	0	0
2020	40	0	0.000			0	0	0	0	0	0
2021	61	0	0.000			0	0	0	0	0	0
2022	122	6,884	5.643			0	0	0	0	1	1
TOTAL	274	6,884	2.512			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	516	0	0	0	0	5,656	712
TOTAL	0	0	0	0	516	0	0	0	0	5,656	712

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	1	0	461	257	565	56	0	3,380	1,997	4,798	847
TOTAL	1	0	461	257	565	56	0	3,380	1,997	4,798	847

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,898	7,617	847	
IBNR + FREQUENCY ADJUSTMENT	(1,735)	(924)	5	
TOTAL LOSSES	2,164	6,693	852	
EXPECTED LOSSES	5,877	3,476	526	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.790	2.443	0.311	3.543
INDICATED (POST-TEST)	0.757	2.341	0.298	3.396
PRESENT ON RATE LEVEL	1.954	1.156	0.175	3.285
DERIVED BY FORMULA	1.954	1.156	0.175	3.285
UNDERLYING PRESENT RATE	2.145	1.269	0.192	3.605
PROPOSED	1.954	1.156	0.175	3.285

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.0604
IND. RATE				5.06	MINIMUM PREMIUM	2,000
MAN. RATE	5.47	5.72	5.37	+ 5.06	PRESENT	2,000

+ PROPOSED

CLASS SHEET METAL SHOP - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2454

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	244	95	0.039			0	0	0	0	0	0
TOTAL	244	95	0.039			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	95
TOTAL	0	0	0	0	0	0	0	0	0	0	95

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	113
TOTAL	0	0	0	0	0	0	0	0	0	0	113

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	113	
IBNR + FREQUENCY ADJUSTMENT	(1,492)	(1,365)	12	
TOTAL LOSSES	0	0	125	
EXPECTED LOSSES	6,472	6,939	743	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.051	0.051
INDICATED (POST-TEST)	0.000	0.000	0.049	0.049
PRESENT ON RATE LEVEL	2.417	2.591	0.277	5.285
DERIVED BY FORMULA	2.417	2.591	0.277	5.285
UNDERLYING PRESENT RATE	2.652	2.844	0.304	5.801
PROPOSED	2.417	2.591	0.277	5.285

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	8.1418
IND. RATE				8.14	MINIMUM PREMIUM	2,000
MAN. RATE	10.08	9.25	8.64	+ 8.14	PRESENT	2,000

+ PROPOSED

CLASS METAL FURNITURE MFG. - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2456

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	154	0	0.000			0	0	0	0	0	0
2022	2,385	25,061	1.051			0	0	0	0	1	1
TOTAL	2,539	25,061	0.987			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	12,909	0	0	0	0	11,866	286
TOTAL	0	0	0	0	12,909	0	0	0	0	11,866	286

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	27	0	11,542	6,438	14,137	117	0	7,091	4,189	10,066	340
TOTAL	27	0	11,542	6,438	14,137	117	0	7,091	4,189	10,066	340

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,778	34,829	340	
IBNR + FREQUENCY ADJUSTMENT	(12,034)	(12,292)	120	
TOTAL LOSSES	6,743	22,537	461	
EXPECTED LOSSES	50,688	61,591	7,731	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.266	0.888	0.018	1.171
INDICATED (POST-TEST)	0.255	0.851	0.017	1.123
PRESENT ON RATE LEVEL	1.819	2.210	0.277	4.306
DERIVED BY FORMULA	1.819	2.210	0.277	4.306
UNDERLYING PRESENT RATE	1.996	2.426	0.304	4.727
PROPOSED	1.819	2.210	0.277	4.306

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	6.6341
IND. RATE				6.63	MINIMUM PREMIUM	2,000
MAN. RATE	9.06	7.47	7.04	+ 6.63	PRESENT	2,000

+ PROPOSED

CLASS EYELET MFG. - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2459

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	1,312	0	0.000			0	0	0	0	0	0
TOTAL	1,312	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(986)	(1,256)	9	
TOTAL LOSSES	0	0	9	
EXPECTED LOSSES	4,277	6,384	527	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.297	0.443	0.037	0.777
DERIVED BY FORMULA	0.297	0.443	0.037	0.777
UNDERLYING PRESENT RATE	0.326	0.487	0.040	0.853
PROPOSED	0.297	0.443	0.037	0.777

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.1968
IND. RATE				1.20	MINIMUM PREMIUM	805
MAN. RATE	2.72	1.69	1.27	+ 1.20	PRESENT	805
				+ PROPOSED		

CLASS MACHINE SHOP - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2461

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	200	525	0.263			0	0	0	0	0	0
TOTAL	200	525	0.263			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	525
TOTAL	0	0	0	0	0	0	0	0	0	0	525

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	625
TOTAL	0	0	0	0	0	0	0	0	0	0	625

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	625	
IBNR + FREQUENCY ADJUSTMENT	(813)	(686)	5	
TOTAL LOSSES	0	0	630	
EXPECTED LOSSES	3,525	3,485	308	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.315	0.315
INDICATED (POST-TEST)	0.000	0.000	0.302	0.302
PRESENT ON RATE LEVEL	1.606	1.588	0.140	3.334
DERIVED BY FORMULA	1.606	1.588	0.140	3.334
UNDERLYING PRESENT RATE	1.763	1.743	0.154	3.659
PROPOSED	1.606	1.588	0.140	3.334

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.1358
IND. RATE				5.14	MINIMUM PREMIUM	2,000
MAN. RATE	7.40	5.75	5.45	+ 5.14	PRESENT	2,000
				+ PROPOSED		

CLASS PRINTED CIRCUIT BOARD - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2471

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	4,040	6,998	0.173			0	0	0	0	1	1
TOTAL	4,040	6,998	0.173			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	2,743	0	0	0	0	4,255	0
TOTAL	0	0	0	0	2,743	0	0	0	0	4,255	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	6	0	2,453	1,368	3,004	42	0	2,543	1,502	3,610	0
TOTAL	6	0	2,453	1,368	3,004	42	0	2,543	1,502	3,610	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,043	9,483	0	
IBNR + FREQUENCY ADJUSTMENT	(5,527)	(4,134)	45	
TOTAL LOSSES	0	5,349	45	
EXPECTED LOSSES	23,968	21,016	2,755	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.132	0.001	0.134
INDICATED (POST-TEST)	0.000	0.127	0.001	0.128
PRESENT ON RATE LEVEL	0.541	0.474	0.062	1.077
DERIVED BY FORMULA	0.541	0.470	0.062	1.073
UNDERLYING PRESENT RATE	0.593	0.520	0.068	1.182
PROPOSED	0.541	0.470	0.062	1.073

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.6522
IND. RATE				1.65	MINIMUM PREMIUM	960
MAN. RATE	2.72	1.92	1.76	+ 1.65	PRESENT	970
				+ PROPOSED		

CLASS ELECTRONIC COMPONENT - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2472

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,330	0	0.000			0	0	0	0	0	0
2019	547	0	0.000			0	0	0	0	0	0
2020	1,113	144	0.013			0	0	0	0	0	0
2021	521	24,923	4.784			0	0	0	0	1	1
2022	1,225	0	0.000			0	0	0	0	0	0
TOTAL	4,736	25,067	0.529			0	0	0	0	1	1

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	144
2021	0	0	0	0	8,755	0	0	0	0	16,168	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	8,755	0	0	0	0	16,168	144

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	203
2021	0	0	2,036	1,108	13,392	0	0	2,470	1,722	20,669	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	2,036	1,108	13,392	0	0	2,470	1,722	20,669	203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,507	36,890	203	
IBNR + FREQUENCY ADJUSTMENT	(6,249)	(5,505)	10	
TOTAL LOSSES	0	31,385	213	
EXPECTED LOSSES	18,717	16,653	1,833	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.663	0.004	0.667
INDICATED (POST-TEST)	0.000	0.635	0.004	0.639
PRESENT ON RATE LEVEL	0.360	0.320	0.035	0.716
DERIVED BY FORMULA	0.360	0.324	0.035	0.719
UNDERLYING PRESENT RATE	0.395	0.352	0.039	0.786
PROPOSED	0.359	0.322	0.035	0.716

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.1025
IND. RATE				1.10	MINIMUM PREMIUM	770
MAN. RATE	1.69	1.36	1.17	+ 1.10	PRESENT	770

+ PROPOSED

CLASS ELECTR APPARATUS MFG - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2473

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	167	0	0.000			0	0	0	0	0	0
TOTAL	167	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(403)	(371)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	1,750	1,885	144	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.955	1.028	0.078	2.061
DERIVED BY FORMULA	0.955	1.028	0.078	2.061
UNDERLYING PRESENT RATE	1.048	1.129	0.086	2.263
PROPOSED	0.955	1.028	0.078	2.061

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	3.1757
IND. RATE				3.18		MINIMUM PREMIUM	1,485
MAN. RATE	4.38	3.55	3.37	+ 3.18		PRESENT	1,515
				+ PROPOSED			

CLASS ELECTRIC POWER EQPT - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2474

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	2,114	26,688	1.262			0	0	0	0	2	2
TOTAL	2,114	26,688	1.262			0	0	0	0	2	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	5,213	0	0	0	0	17,901	3,574
TOTAL	0	0	0	0	5,213	0	0	0	0	17,901	3,574

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	11	0	4,661	2,600	5,709	177	0	10,698	6,319	15,185	4,253
TOTAL	11	0	4,661	2,600	5,709	177	0	10,698	6,319	15,185	4,253

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,547	29,813	4,253	
IBNR + FREQUENCY ADJUSTMENT	(5,350)	(3,567)	25	
TOTAL LOSSES	10,197	26,246	4,278	
EXPECTED LOSSES	23,200	18,133	1,531	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.482	1.242	0.202	1.926
INDICATED (POST-TEST)	0.462	1.190	0.194	1.846
PRESENT ON RATE LEVEL	1.000	0.782	0.066	1.847
DERIVED BY FORMULA	1.000	0.782	0.066	1.847
UNDERLYING PRESENT RATE	1.097	0.858	0.072	2.028
PROPOSED	1.000	0.782	0.066	1.847

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.8459
IND. RATE				2.85	MINIMUM PREMIUM	1,375
MAN. RATE	3.83	3.19	3.02	+ 2.85	PRESENT	1,395
				+ PROPOSED		

CLASS BATTERY MFG. - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2475

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	11	0	0.000			0	0	0	0	0	0
2019	124	0	0.000			0	0	0	0	0	0
2020	274	0	0.000			0	0	0	0	0	0
2021	110	0	0.000			0	0	0	0	0	0
2022	62	0	0.000			0	0	0	0	0	0
TOTAL	581	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,282)	(1,315)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	9,867	3,945	621	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.547	0.619	0.097	2.263
DERIVED BY FORMULA	1.547	0.619	0.097	2.263
UNDERLYING PRESENT RATE	1.698	0.679	0.107	2.484
PROPOSED	1.547	0.619	0.097	2.263

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.4867
IND. RATE				3.49	MINIMUM PREMIUM	1,595
MAN. RATE	4.14	3.94	3.70	+ 3.49	PRESENT	1,630
				+ PROPOSED		

CLASS IND CONTROL SYSTEMS - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2476

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	134	0	0.000			0	0	0	0	0	0
TOTAL	134	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(200)	(147)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	866	746	79	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.589	0.507	0.054	1.150
DERIVED BY FORMULA	0.589	0.507	0.054	1.150
UNDERLYING PRESENT RATE	0.647	0.557	0.059	1.262
PROPOSED	0.589	0.507	0.054	1.150

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.7716
IND. RATE				1.77	MINIMUM PREMIUM	1,000
MAN. RATE	2.72	2.00	1.88	+ 1.77	PRESENT	1,010
				+ PROPOSED		

CLASS OFFICE MACHINE MFG. - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2483

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	77	0	0.000			0	0	0	0	0	0
TOTAL	77	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(92)	(144)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	401	731	62	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.474	0.865	0.074	1.413
DERIVED BY FORMULA	0.474	0.865	0.074	1.413
UNDERLYING PRESENT RATE	0.520	0.950	0.081	1.551
PROPOSED	0.474	0.865	0.074	1.413

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.1768
IND. RATE				2.18	MINIMUM PREMIUM	1,140
MAN. RATE	3.04	2.47	2.31	+ 2.18	PRESENT	1,155

+ PROPOSED

CLASS COMMUNICATIONS EQUIP - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2485

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	47	46,355	98.628			0	0	0	0	2	2
TOTAL	47	46,355	98.628			0	0	0	0	2	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	45,343	0	0	0	0	1,012	0
TOTAL	0	0	0	0	45,343	0	0	0	0	1,012	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	95	0	40,541	22,613	49,655	10	0	605	357	858	0
TOTAL	95	0	40,541	22,613	49,655	10	0	605	357	858	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	41,251	73,483	0	
IBNR + FREQUENCY ADJUSTMENT	(65)	(44)	0	
TOTAL LOSSES	41,186	73,439	0	
EXPECTED LOSSES	282	223	21	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	87.630	156.254	0.001	243.885
INDICATED (POST-TEST)	83.976	149.738	0.001	233.715
PRESENT ON RATE LEVEL	0.548	0.433	0.041	1.022
DERIVED BY FORMULA	0.548	0.433	0.041	1.022
UNDERLYING PRESENT RATE	0.601	0.475	0.045	1.121
PROPOSED	0.548	0.433	0.041	1.022

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	1.5737
IND. RATE				1.57		MINIMUM PREMIUM	930
MAN. RATE	2.72	1.81	1.67	+ 1.57		PRESENT	940
				+ PROPOSED			

CLASS SURGICAL INSTR MFG - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2487

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	1,185	0	0.000			0	0	0	0	0	0
TOTAL	1,185	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,602)	(989)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	6,948	5,030	434	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.534	0.387	0.033	0.954
DERIVED BY FORMULA	0.534	0.387	0.033	0.954
UNDERLYING PRESENT RATE	0.586	0.424	0.037	1.047
PROPOSED	0.534	0.387	0.033	0.954

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.4701
IND. RATE				1.47	MINIMUM PREMIUM	895
MAN. RATE	2.72	1.69	1.56	+ 1.47	PRESENT	905

+ PROPOSED

CLASS ELEC MEASUR EQPT MFG - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2488

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	913	4,095	0.449			0	0	0	0	3	3
TOTAL	913	4,095	0.449			0	0	0	0	3	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	2,239	0	0	0	0	1,856	0
TOTAL	0	0	0	0	2,239	0	0	0	0	1,856	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	5	0	2,002	1,117	2,452	18	0	1,109	655	1,574	0
TOTAL	5	0	2,002	1,117	2,452	18	0	1,109	655	1,574	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,134	5,798	0	
IBNR + FREQUENCY ADJUSTMENT	(1,069)	(854)	10	
TOTAL LOSSES	2,065	4,944	10	
EXPECTED LOSSES	4,635	4,343	584	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.226	0.541	0.001	0.769
INDICATED (POST-TEST)	0.217	0.519	0.001	0.737
PRESENT ON RATE LEVEL	0.463	0.433	0.058	0.954
DERIVED BY FORMULA	0.463	0.433	0.058	0.954
UNDERLYING PRESENT RATE	0.508	0.476	0.064	1.047
PROPOSED	0.463	0.433	0.058	0.954

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.4701
IND. RATE				1.47	MINIMUM PREMIUM	895
MAN. RATE	2.72	1.69	1.56	+ 1.47	PRESENT	905

+ PROPOSED

CLASS DENTAL LABORATORY - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2489

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	0	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(0)	(0)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	1	1	0	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.476	0.532	0.026	1.034
DERIVED BY FORMULA	0.476	0.532	0.026	1.034
UNDERLYING PRESENT RATE	0.523	0.584	0.028	1.135
PROPOSED	0.476	0.532	0.026	1.034

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.5926
IND. RATE				1.59	MINIMUM PREMIUM	940
MAN. RATE	2.72	1.83	1.69	+ 1.59	PRESENT	950

+ PROPOSED

CLASS POWDER METAL PRODUCTS - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2506

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	42	0	0.000			0	0	0	0	0	0
TOTAL	42	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(67)	(110)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	289	558	56	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.626	1.209	0.122	1.957
DERIVED BY FORMULA	0.626	1.209	0.122	1.957
UNDERLYING PRESENT RATE	0.687	1.327	0.134	2.148
PROPOSED	0.626	1.209	0.122	1.957

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.0155
IND. RATE				3.02	MINIMUM PREMIUM	1,430
MAN. RATE	3.86	3.29	3.20	+ 3.02	PRESENT	1,455

+ PROPOSED

CLASS CONCRETE PRODUCTS MFG - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2511

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	280	0	0.000			0	0	0	0	0	0
TOTAL	280	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,923)	(1,515)	9	
TOTAL LOSSES	0	0	9	
EXPECTED LOSSES	8,338	7,701	523	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	2.713	2.506	0.170	5.389
DERIVED BY FORMULA	2.713	2.506	0.170	5.389
UNDERLYING PRESENT RATE	2.978	2.750	0.187	5.915
PROPOSED	2.713	2.506	0.170	5.389

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	8.3020
IND. RATE				8.30	MINIMUM PREMIUM	2,000
MAN. RATE	10.08	9.40	8.81	+ 8.30	PRESENT	2,000

+ PROPOSED

CLASS GLASS PRODUCTS MFG - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2536

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	45	0	0.000			0	0	0	0	0	0
TOTAL	45	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(197)	(318)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	855	1,618	119	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.004	0.004
INDICATED (POST-TEST)	0.000	0.000	0.004	0.004
PRESENT ON RATE LEVEL	1.731	3.277	0.241	5.248
DERIVED BY FORMULA	1.731	3.277	0.241	5.248
UNDERLYING PRESENT RATE	1.899	3.596	0.265	5.761
PROPOSED	1.731	3.277	0.241	5.248

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	8.0853
IND. RATE				8.09	MINIMUM PREMIUM	2,000
MAN. RATE	10.08	9.07	8.58	+ 8.09	PRESENT	2,000

+ PROPOSED

CLASS CHEMICAL PRODUCTS MFG - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2551

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	127	0	0.000			0	0	0	0	0	0
2022	5,868	0	0.000			0	0	0	0	0	0
TOTAL	5,995	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(7,606)	(4,351)	40	
TOTAL LOSSES	0	0	40	
EXPECTED LOSSES	32,645	22,007	2,503	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.496	0.334	0.038	0.869
DERIVED BY FORMULA	0.496	0.331	0.038	0.865
UNDERLYING PRESENT RATE	0.545	0.367	0.042	0.953
PROPOSED	0.496	0.331	0.038	0.865

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.3324
IND. RATE				1.33	MINIMUM PREMIUM	850
MAN. RATE	2.72	1.69	1.42	+ 1.33	PRESENT	855
				+ PROPOSED		

CLASS GASES MFG. - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2553

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	88	0	0.000			0	0	0	0	0	0
TOTAL	88	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(490)	(131)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	2,124	668	38	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	2.199	0.692	0.039	2.930
DERIVED BY FORMULA	2.199	0.692	0.039	2.930
UNDERLYING PRESENT RATE	2.414	0.759	0.043	3.216
PROPOSED	2.199	0.692	0.039	2.930

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.5138
IND. RATE				4.51	MINIMUM PREMIUM	1,945
MAN. RATE	6.68	5.31	4.79	+ 4.51	PRESENT	1,995
				+ PROPOSED		

CLASS DRUG MFG. - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2555

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	735	448	0.061			0	0	0	0	0	0
2022	2,390	126,885	5.309			0	0	0	1	0	1
TOTAL	3,125	127,333	4.075			0	0	0	1	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	448
2022	0	0	0	86,538	0	0	0	0	40,347	0	0
TOTAL	0	0	0	86,538	0	0	0	0	40,347	0	448

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	625
2022	0	0	117,302	84,028	13,941	0	0	40,714	29,453	5,632	0
TOTAL	0	0	117,302	84,028	13,941	0	0	40,714	29,453	5,632	625

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	158,016	133,055	625	
IBNR + FREQUENCY ADJUSTMENT	(4,101)	(4,703)	42	
TOTAL LOSSES	153,915	128,353	668	
EXPECTED LOSSES	15,955	22,636	3,161	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	4.925	4.107	0.021	9.054
INDICATED (POST-TEST)	4.720	3.936	0.020	8.676
PRESENT ON RATE LEVEL	0.465	0.660	0.092	1.217
DERIVED BY FORMULA	0.465	0.693	0.091	1.249
UNDERLYING PRESENT RATE	0.511	0.724	0.101	1.336
PROPOSED	0.465	0.693	0.091	1.249

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.9246
IND. RATE				1.92	MINIMUM PREMIUM	1,050
MAN. RATE	2.72	2.06	1.99	+ 1.92	PRESENT	1,050

+ PROPOSED

CLASS PAINT OR COLORS MFG. - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2563

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	869	0	0.000			0	0	0	0	0	0
2019	564	0	0.000			0	0	0	0	0	0
2020	665	0	0.000			0	0	0	0	0	0
2021	452	513	0.113			0	0	0	0	0	0
2022	113	0	0.000			0	0	0	0	0	0
TOTAL	2,663	513	0.019			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	513
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	513

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	716
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	716

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	716	
IBNR + FREQUENCY ADJUSTMENT	(9,189)	(2,960)	4	
TOTAL LOSSES	0	0	720	
EXPECTED LOSSES	25,484	8,219	1,698	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.027	0.027
INDICATED (POST-TEST)	0.000	0.000	0.026	0.026
PRESENT ON RATE LEVEL	0.872	0.281	0.058	1.211
DERIVED BY FORMULA	0.872	0.281	0.058	1.211
UNDERLYING PRESENT RATE	0.957	0.309	0.064	1.329
PROPOSED	0.872	0.281	0.058	1.211

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.8658
IND. RATE				1.87	MINIMUM PREMIUM	1,035
MAN. RATE	2.18	2.14	1.98	+ 1.87	PRESENT	1,045

+ PROPOSED

CLASS SOAP MFG. - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2571

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	2,879	5,705	0.198			0	0	0	0	0	0
TOTAL	2,879	5,705	0.198			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	5,705
TOTAL	0	0	0	0	0	0	0	0	0	0	5,705

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	6,789
TOTAL	0	0	0	0	0	0	0	0	0	0	6,789

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	6,789	
IBNR + FREQUENCY ADJUSTMENT	(8,087)	(6,165)	49	
TOTAL LOSSES	0	0	6,838	
EXPECTED LOSSES	35,070	31,336	2,987	
CREDIBILITY	0.00	0.00	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.238	0.238
INDICATED (POST-TEST)	0.000	0.000	0.228	0.228
PRESENT ON RATE LEVEL	1.110	0.992	0.095	2.196
DERIVED BY FORMULA	1.110	0.992	0.096	2.197
UNDERLYING PRESENT RATE	1.218	1.088	0.104	2.410
PROPOSED	1.109	0.991	0.096	2.196

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.3830
IND. RATE				3.38	MINIMUM PREMIUM	1,555
MAN. RATE	4.88	3.94	3.59	+ 3.38	PRESENT	1,590
				+ PROPOSED		

CLASS OIL REFINING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2581

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	0	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1)	(0)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	3	2	0	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.818	0.421	0.027	1.266
DERIVED BY FORMULA	0.818	0.421	0.027	1.266
UNDERLYING PRESENT RATE	0.897	0.463	0.030	1.390
PROPOSED	0.818	0.421	0.027	1.266

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.9507
IND. RATE				1.95	MINIMUM PREMIUM	1,065
MAN. RATE	2.87	2.16	2.07	+ 1.95	PRESENT	1,075

+ PROPOSED

CLASS ROAD CONSTR-PAVING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2601

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	2	0	0.000			0	0	0	0	0	0
TOTAL	2	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(20)	(13)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	87	67	3	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	3.941	3.073	0.147	7.162
DERIVED BY FORMULA	3.941	3.073	0.147	7.162
UNDERLYING PRESENT RATE	4.325	3.373	0.162	7.860
PROPOSED	3.941	3.073	0.147	7.162

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	10.1373
IND. RATE				10.14	MINIMUM PREMIUM	2,000
MAN. RATE	16.18	13.11	10.89	+ 10.14	PRESENT	2,000
				+ PROPOSED		

CLASS DRILLING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2607

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	298	0	0.000			0	0	0	0	0	0
TOTAL	298	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,146)	(887)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	4,971	4,508	114	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.520	1.378	0.035	2.933
DERIVED BY FORMULA	1.520	1.378	0.035	2.933
UNDERLYING PRESENT RATE	1.668	1.513	0.038	3.219
PROPOSED	1.520	1.378	0.035	2.933

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.1517
IND. RATE				4.15	MINIMUM PREMIUM	1,820
MAN. RATE	5.86	4.79	4.46	+ 4.15	PRESENT	1,885
				+ PROPOSED		

CLASS FLAT CEMENT WORK - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2608

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	2	0	0.000			0	0	0	0	0	0
TOTAL	2	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(10)	(8)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	42	40	1	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.929	1.833	0.059	3.821
DERIVED BY FORMULA	1.929	1.833	0.059	3.821
UNDERLYING PRESENT RATE	2.117	2.012	0.065	4.194
PROPOSED	1.929	1.833	0.059	3.821

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.4084
IND. RATE				5.41	MINIMUM PREMIUM	2,000
MAN. RATE	7.49	6.24	5.81	+ 5.41	PRESENT	2,000

+ PROPOSED

CLASS EXCAVATION - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2609

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	135	0	0.000			0	0	0	0	0	0
2019	117	0	0.000			0	0	0	0	0	0
2020	251	0	0.000			0	0	0	0	0	0
2021	188	0	0.000			0	0	0	0	0	0
2022	370	0	0.000			0	0	0	0	0	0
TOTAL	1,061	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(11,044)	(2,897)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	35,291	9,747	912	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	3.031	0.837	0.078	3.946
DERIVED BY FORMULA	3.031	0.837	0.078	3.946
UNDERLYING PRESENT RATE	3.326	0.919	0.086	4.331
PROPOSED	3.031	0.837	0.078	3.946

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.5853
IND. RATE				5.59	MINIMUM PREMIUM	2,000
MAN. RATE	5.85	6.39	6.00	+ 5.59	PRESENT	2,000

+ PROPOSED

CLASS WALLBOARD INSTALLATION - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2645

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	38	0	0.000			0	0	0	0	0	0
TOTAL	38	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(258)	(192)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,120	977	43	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	2.684	2.343	0.103	5.130
DERIVED BY FORMULA	2.684	2.343	0.103	5.130
UNDERLYING PRESENT RATE	2.946	2.571	0.113	5.630
PROPOSED	2.684	2.343	0.103	5.130

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	7.2608
IND. RATE				7.26	MINIMUM PREMIUM	2,000
MAN. RATE	10.26	8.47	7.80	+ 7.26	PRESENT	2,000

+ PROPOSED

CLASS FURNITURE INSTALLATION - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2646

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	91	0	0.000			0	0	0	0	0	0
TOTAL	91	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(646)	(486)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	2,800	2,469	110	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	2.804	2.472	0.110	5.386
DERIVED BY FORMULA	2.804	2.472	0.110	5.386
UNDERLYING PRESENT RATE	3.077	2.714	0.121	5.912
PROPOSED	2.804	2.472	0.110	5.386

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	7.6239
IND. RATE				7.62	MINIMUM PREMIUM	2,000
MAN. RATE	10.22	8.62	8.19	+ 7.62	PRESENT	2,000
				+ PROPOSED		

CLASS INSULATION WORK - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2647

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	2	0	0.000			0	0	0	0	0	0
TOTAL	2	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(17)	(19)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	73	99	4	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	3.340	4.502	0.194	8.036
DERIVED BY FORMULA	3.340	4.502	0.194	8.036
UNDERLYING PRESENT RATE	3.666	4.941	0.213	8.820
PROPOSED	3.340	4.502	0.194	8.036

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	11.3753
IND. RATE				11.38	MINIMUM PREMIUM	2,000
MAN. RATE	16.18	13.11	12.22	+ 11.38	PRESENT	2,000

+ PROPOSED

CLASS CABINET INSTALLATION - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2648

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	199	0	0.000			0	0	0	0	0	0
TOTAL	199	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,125)	(1,072)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	4,879	5,452	213	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	2.234	2.496	0.097	4.827
DERIVED BY FORMULA	2.234	2.496	0.097	4.827
UNDERLYING PRESENT RATE	2.452	2.739	0.107	5.298
PROPOSED	2.234	2.496	0.097	4.827

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	6.8326
IND. RATE				6.83	MINIMUM PREMIUM	2,000
MAN. RATE	8.93	7.63	7.34	+ 6.83	PRESENT	2,000

+ PROPOSED

CLASS COMMERCIAL CARPENTRY - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2651

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	176	0	0.000			0	0	0	0	0	0
2019	70	204,512	292.160			0	0	0	1	3	4
2020	471	877	0.186			0	0	0	0	0	0
2021	362	2,649	0.732			0	0	0	0	1	1
2022	513	0	0.000			0	0	0	0	0	0
TOTAL	1,592	208,038	13.068			0	0	0	1	4	5

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	47,388	37,352	0	0	0	111,569	7,182	1,021
2020	0	0	0	0	0	0	0	0	0	0	877
2021	0	0	0	0	1,368	0	0	0	0	1,281	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	47,388	38,720	0	0	0	111,569	8,463	1,898

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	4,099	78,384	61,236	0	0	9,710	179,340	15,056	1,120
2020	0	0	0	0	0	0	0	0	0	0	1,235
2021	0	0	318	173	2,092	0	0	196	136	1,638	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	4,417	78,558	63,329	0	0	9,905	179,476	16,694	2,355

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,322	338,056	2,355	
IBNR + FREQUENCY ADJUSTMENT	(15,661)	(10,443)	16	
TOTAL LOSSES	0	327,613	2,370	
EXPECTED LOSSES	49,615	35,000	2,258	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	20.579	0.149	20.728
INDICATED (POST-TEST)	0.000	19.721	0.143	19.863
PRESENT ON RATE LEVEL	2.839	2.003	0.129	4.972
DERIVED BY FORMULA	2.839	2.003	0.129	4.972
UNDERLYING PRESENT RATE	3.116	2.198	0.142	5.457
PROPOSED	2.839	2.003	0.129	4.972

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	7.0374
IND. RATE				7.04	MINIMUM PREMIUM	2,000
MAN. RATE	6.92	7.68	7.56	+ 7.04	PRESENT	2,000
				+ PROPOSED		

CLASS CARPENTRY, RESIDENTIAL - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2652

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	252	204,038	80.967			0	0	1	1	0	2
TOTAL	252	204,038	80.967			0	0	1	1	0	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	101,537	8,976	0	0	0	71,475	22,050	0	0
TOTAL	0	0	101,537	8,976	0	0	0	71,475	22,050	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	4,305	149,161	19,641	11,417	0	12,394	147,954	24,895	11,241	0
TOTAL	0	4,305	149,161	19,641	11,417	0	12,394	147,954	24,895	11,241	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	313,813	67,194	0	
IBNR + FREQUENCY ADJUSTMENT	(2,360)	(2,611)	6	
TOTAL LOSSES	311,453	64,582	6	
EXPECTED LOSSES	10,234	13,274	374	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	123.593	25.628	0.002	149.223
INDICATED (POST-TEST)	118.439	24.559	0.002	143.000
PRESENT ON RATE LEVEL	3.700	4.799	0.135	8.635
DERIVED BY FORMULA	3.700	4.799	0.135	8.635
UNDERLYING PRESENT RATE	4.061	5.267	0.149	9.477
PROPOSED	3.700	4.799	0.135	8.635

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	12.2224
IND. RATE				12.22		MINIMUM PREMIUM	2,000
MAN. RATE	16.42	13.93	13.13	+ 12.22		PRESENT	2,000
				+ PROPOSED			

CLASS MASONRY - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2653

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	64	0	0.000			0	0	0	0	0	0
TOTAL	64	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(556)	(354)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	2,410	1,798	32	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	3.431	2.560	0.045	6.037
DERIVED BY FORMULA	3.431	2.560	0.045	6.037
UNDERLYING PRESENT RATE	3.766	2.810	0.050	6.626
PROPOSED	3.431	2.560	0.045	6.037

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	8.5455
IND. RATE				8.55	MINIMUM PREMIUM	2,000
MAN. RATE	11.56	9.83	9.18	+ 8.55	PRESENT	2,000
				+ PROPOSED		

CLASS CONCRETE CONSTRUCTION - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2654

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	1	0	0.000			0	0	0	0	0	0
TOTAL	1	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(6)	(4)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	28	19	1	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	2.521	1.733	0.087	4.340
DERIVED BY FORMULA	2.521	1.733	0.087	4.340
UNDERLYING PRESENT RATE	2.767	1.902	0.096	4.764
PROPOSED	2.521	1.733	0.087	4.340

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	6.1438
IND. RATE				6.14	MINIMUM PREMIUM	2,000
MAN. RATE	8.26	7.01	6.60	+ 6.14	PRESENT	2,000

+ PROPOSED

CLASS IRON ERECTION - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2655

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	6	0	0.000			0	0	0	0	0	0
TOTAL	6	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(102)	(28)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	443	143	7	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	6.734	2.167	0.102	9.003
DERIVED BY FORMULA	6.734	2.167	0.102	9.003
UNDERLYING PRESENT RATE	7.391	2.379	0.111	9.881
PROPOSED	6.734	2.167	0.102	9.003

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	12.7437
IND. RATE				12.74	MINIMUM PREMIUM	2,000
MAN. RATE	18.94	15.45	13.69	+ 12.74	PRESENT	2,000

+ PROPOSED

CLASS RIGGING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2657

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	8	0	0.000			0	0	0	0	0	0
TOTAL	8	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(105)	(53)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	456	271	7	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	5.198	3.089	0.079	8.365
DERIVED BY FORMULA	5.198	3.089	0.079	8.365
UNDERLYING PRESENT RATE	5.705	3.390	0.086	9.181
PROPOSED	5.198	3.089	0.079	8.365

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	11.8408
IND. RATE				11.84	MINIMUM PREMIUM	2,000
MAN. RATE	16.26	13.65	12.72	+ 11.84	PRESENT	2,000
				+ PROPOSED		

CLASS IRON ERECT ORNAMENTAL - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2658

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	16	0	0.000			0	0	0	0	0	0
TOTAL	16	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(212)	(120)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	920	611	30	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	5.237	3.481	0.174	8.891
DERIVED BY FORMULA	5.237	3.481	0.174	8.891
UNDERLYING PRESENT RATE	5.748	3.821	0.191	9.759
PROPOSED	5.237	3.481	0.174	8.891

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	12.5855
IND. RATE				12.59	MINIMUM PREMIUM	2,000
MAN. RATE	17.24	14.46	13.52	+ 12.59	PRESENT	2,000

+ PROPOSED

CLASS ELECTRICAL WIRING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2661

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,489	550	0.022			0	0	0	0	0	0
2019	2,359	534,528	22.659			0	0	1	0	0	1
2020	1,022	126,555	12.383			0	0	1	0	0	1
2021	4,142	0	0.000			0	0	0	0	0	0
2022	1,238	42,885	3.464			0	0	0	0	1	1
TOTAL	11,250	704,518	6.262			0	0	2	0	1	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	550
2019	0	0	439,997	0	0	0	0	94,531	0	0	0
2020	0	0	109,274	0	0	0	0	7,241	0	0	10,040
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	31,581	0	0	0	0	5,500	5,804
TOTAL	0	0	549,271	0	31,581	0	0	101,772	0	5,500	16,394

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	558
2019	0	0	594,304	5,544	8,448	0	0	155,901	2,826	2,155	0
2020	0	0	154,022	2,710	5,890	0	0	14,028	360	366	14,136
2021	0	0	0	0	0	0	0	0	0	0	0
2022	66	0	28,237	15,749	34,584	54	0	3,287	1,942	4,666	6,907
TOTAL	66	0	776,562	24,003	48,922	54	0	173,215	5,128	7,187	21,601

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	949,898	85,241	21,601	
IBNR + FREQUENCY ADJUSTMENT	(38,900)	(56,996)	35	
TOTAL LOSSES	910,999	28,245	21,637	
EXPECTED LOSSES	112,823	182,202	9,485	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.098	0.251	0.192	8.541
INDICATED (POST-TEST)	7.760	0.241	0.184	8.185
PRESENT ON RATE LEVEL	0.914	1.476	0.077	2.466
DERIVED BY FORMULA	0.914	1.463	0.078	2.455
UNDERLYING PRESENT RATE	1.003	1.620	0.084	2.707
PROPOSED	0.918	1.470	0.078	2.466

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.4908
IND. RATE				3.49	MINIMUM PREMIUM	1,595
MAN. RATE	3.74	4.00	3.75	+ 3.49	PRESENT	1,645
				+ PROPOSED		

CLASS PLUMBING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2663

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	519	0	0.000			0	0	0	0	0	0
TOTAL	519	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,156)	(1,885)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	9,349	9,583	436	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.641	1.682	0.077	3.400
DERIVED BY FORMULA	1.641	1.682	0.077	3.400
UNDERLYING PRESENT RATE	1.801	1.846	0.084	3.732
PROPOSED	1.641	1.682	0.077	3.400

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.8126
IND. RATE				4.81	MINIMUM PREMIUM	2,000
MAN. RATE	6.32	5.37	5.17	+ 4.81	PRESENT	2,000
				+ PROPOSED		

CLASS HVAC CONTRACTOR - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2664

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	67	0	0.000			0	0	0	0	0	0
TOTAL	67	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(259)	(245)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,123	1,246	78	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.527	1.695	0.105	3.328
DERIVED BY FORMULA	1.527	1.695	0.105	3.328
UNDERLYING PRESENT RATE	1.676	1.860	0.116	3.652
PROPOSED	1.527	1.695	0.105	3.328

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.7102
IND. RATE				4.71	MINIMUM PREMIUM	2,000
MAN. RATE	6.81	5.57	5.06	+ 4.71	PRESENT	2,000
				+ PROPOSED		

CLASS PAINTING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2665

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	21	0	0.000			0	0	0	0	0	0
TOTAL	21	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(186)	(100)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	807	510	16	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	3.501	2.212	0.067	5.781
DERIVED BY FORMULA	3.501	2.212	0.067	5.781
UNDERLYING PRESENT RATE	3.843	2.428	0.074	6.345
PROPOSED	3.501	2.212	0.067	5.781

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	8.1824
IND. RATE				8.18	MINIMUM PREMIUM	2,000
MAN. RATE	11.67	9.54	8.79	+ 8.18	PRESENT	2,000

+ PROPOSED

CLASS PLATE GLASS INSTALL - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2666

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	13	0	0.000			0	0	0	0	0	0
TOTAL	13	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(134)	(85)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	583	434	23	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	4.084	3.039	0.164	7.287
DERIVED BY FORMULA	4.084	3.039	0.164	7.287
UNDERLYING PRESENT RATE	4.482	3.335	0.180	7.998
PROPOSED	4.084	3.039	0.164	7.287

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	10.3141
IND. RATE				10.31	MINIMUM PREMIUM	2,000
MAN. RATE	15.79	12.61	11.08	+ 10.31	PRESENT	2,000

+ PROPOSED

CLASS MACHINERY ERECTION - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2675

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	317	0	0.000			0	0	0	0	0	0
TOTAL	317	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,336)	(931)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	5,793	4,731	253	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.665	1.360	0.073	3.097
DERIVED BY FORMULA	1.665	1.360	0.073	3.097
UNDERLYING PRESENT RATE	1.827	1.492	0.080	3.400
PROPOSED	1.665	1.360	0.073	3.097

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.3844
IND. RATE				4.38	MINIMUM PREMIUM	1,900
MAN. RATE	6.25	5.16	4.71	+ 4.38	PRESENT	1,970

+ PROPOSED

CLASS AIRCRAFT MFG. - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2744

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	1	0	0.000			0	0	0	0	0	0
TOTAL	1	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(0)	(1)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	2	5	1	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.187	0.417	0.099	0.703
DERIVED BY FORMULA	0.187	0.417	0.099	0.703
UNDERLYING PRESENT RATE	0.205	0.458	0.109	0.772
PROPOSED	0.187	0.417	0.099	0.703

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.0837
IND. RATE				1.08	MINIMUM PREMIUM	765
MAN. RATE	2.72	1.69	1.15	+ 1.08	PRESENT	765

+ PROPOSED

CLASS ELECTRIC UTILITIES - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2755

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	1,500	0	0.000			0	0	0	0	0	0
TOTAL	1,500	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(4,343)	(2,225)	12	
TOTAL LOSSES	0	0	12	
EXPECTED LOSSES	18,835	11,309	708	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.144	0.687	0.043	1.874
DERIVED BY FORMULA	1.144	0.687	0.043	1.874
UNDERLYING PRESENT RATE	1.256	0.754	0.047	2.057
PROPOSED	1.144	0.687	0.043	1.874

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	2.3042
IND. RATE				2.30		MINIMUM PREMIUM	1,185
MAN. RATE	3.22	2.71	2.46	+ 2.30		PRESENT	1,210
				+ PROPOSED			

CLASS TELECOMMUNICATIONS CO - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2757

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	51	0	0.000			0	0	0	0	0	0
TOTAL	51	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(145)	(177)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	631	901	24	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.127	1.610	0.043	2.780
DERIVED BY FORMULA	1.127	1.610	0.043	2.780
UNDERLYING PRESENT RATE	1.237	1.768	0.047	3.052
PROPOSED	1.127	1.610	0.043	2.780

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.4189
IND. RATE				3.42	MINIMUM PREMIUM	1,570
MAN. RATE	4.42	3.80	3.65	+ 3.42	PRESENT	1,610
				+ PROPOSED		

CLASS FURNITURE MOVING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2806

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	57	753	1.321			0	0	0	0	2	2
TOTAL	57	753	1.321			0	0	0	0	2	2

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	218	0	0	0	0	535	0
TOTAL	0	0	0	0	218	0	0	0	0	535	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	195	109	239	5	0	320	189	454	0
TOTAL	0	0	195	109	239	5	0	320	189	454	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	520	990	0	
IBNR + FREQUENCY ADJUSTMENT	(458)	(613)	2	
TOTAL LOSSES	63	377	2	
EXPECTED LOSSES	1,984	3,118	136	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.110	0.661	0.004	0.775
INDICATED (POST-TEST)	0.106	0.633	0.004	0.743
PRESENT ON RATE LEVEL	3.172	4.984	0.217	8.373
DERIVED BY FORMULA	3.172	4.984	0.217	8.373
UNDERLYING PRESENT RATE	3.481	5.471	0.238	9.190
PROPOSED	3.172	4.984	0.217	8.373

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	10.3980
IND. RATE				10.40	MINIMUM PREMIUM	2,000
MAN. RATE	9.12	10.12	11.07	+ 10.40	PRESENT	2,000
				+ PROPOSED		

CLASS PARCEL DELIVERY CO - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2808

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	139	0	0.000			0	0	0	0	0	0
TOTAL	139	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(951)	(1,154)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	4,122	5,865	136	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	2.702	3.844	0.089	6.635
DERIVED BY FORMULA	2.702	3.844	0.089	6.635
UNDERLYING PRESENT RATE	2.965	4.219	0.098	7.282
PROPOSED	2.702	3.844	0.089	6.635

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	8.1584
IND. RATE				8.16	MINIMUM PREMIUM	2,000
MAN. RATE	9.12	8.35	8.71	+ 8.16	PRESENT	2,000

+ PROPOSED

CLASS TRUCKING, N.O.C. - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2811

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	69	0	0.000			0	0	0	0	0	0
TOTAL	69	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(770)	(552)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	3,338	2,805	47	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	4.407	3.704	0.063	8.174
DERIVED BY FORMULA	4.407	3.704	0.063	8.174
UNDERLYING PRESENT RATE	4.837	4.065	0.069	8.971
PROPOSED	4.407	3.704	0.063	8.174

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	10.0505
IND. RATE				10.05	MINIMUM PREMIUM	2,000
MAN. RATE	9.12	10.12	10.73	+ 10.05	PRESENT	2,000
				+ PROPOSED		

CLASS WAREHOUSING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2813

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,595	322,053	8.958			0	0	0	4	11	15
2019	3,320	147,452	4.441			0	0	0	3	6	9
2020	4,351	252,822	5.811			0	0	0	3	16	19
2021	4,039	330,433	8.181			0	0	1	3	3	7
2022	4,286	7,577	0.177			0	0	0	0	1	1
TOTAL	19,591	1,060,337	5.412			0	0	1	13	37	51

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	94,347	112,685	0	0	0	25,530	64,478	25,013
2019	0	0	0	85,381	5,608	0	0	0	28,871	12,575	15,017
2020	0	0	0	88,631	22,171	0	0	0	116,440	18,300	7,280
2021	0	0	129,002	91,617	29,945	0	0	19,376	40,161	17,142	3,190
2022	0	0	0	0	4,080	0	0	0	0	2,463	1,034
TOTAL	0	0	129,002	359,976	174,489	0	0	19,376	211,002	114,958	51,534

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	171,428	206,552	0	0	0	40,644	102,778	25,388
2019	0	0	6,626	140,180	10,517	0	0	2,567	46,564	21,983	16,474
2020	0	0	28,270	144,775	40,817	0	0	42,507	174,353	32,119	10,250
2021	0	0	246,166	125,034	66,761	0	0	48,136	39,644	27,023	4,453
2022	9	0	3,648	2,035	4,468	24	0	1,472	869	2,089	1,230
TOTAL	9	0	284,710	583,453	329,114	24	0	94,682	302,073	185,993	57,796

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	379,425	1,400,633	57,796	
IBNR + FREQUENCY ADJUSTMENT	(140,104)	(128,168)	184	
TOTAL LOSSES	239,321	1,272,464	57,980	
EXPECTED LOSSES	423,407	404,302	35,932	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.222	6.495	0.296	8.013
INDICATED (POST-TEST)	1.171	6.224	0.284	7.679
PRESENT ON RATE LEVEL	1.969	1.880	0.167	4.016
DERIVED BY FORMULA	1.969	1.967	0.169	4.106
UNDERLYING PRESENT RATE	2.161	2.064	0.183	4.408
PROPOSED	1.969	1.967	0.169	4.106

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.0984
IND. RATE				5.10	MINIMUM PREMIUM	2,000
MAN. RATE	5.91	5.78	5.31	+ 5.10	PRESENT	2,000
				+ PROPOSED		

CLASS MOBILE EQPT DEALER - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2814

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	167	0	0.000			0	0	0	0	0	0
TOTAL	167	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(635)	(408)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	2,752	2,075	150	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.502	1.132	0.082	2.715
DERIVED BY FORMULA	1.502	1.132	0.082	2.715
UNDERLYING PRESENT RATE	1.648	1.242	0.090	2.980
PROPOSED	1.502	1.132	0.082	2.715

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.3721
IND. RATE				3.37	MINIMUM PREMIUM	1,555
MAN. RATE	5.38	4.31	3.59	+ 3.37	PRESENT	1,590
				+ PROPOSED		

CLASS AUTO SERVICE CENTER - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2815

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	81	2,009	2.480			0	0	0	0	0	0
TOTAL	81	2,009	2.480			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	2,009
TOTAL	0	0	0	0	0	0	0	0	0	0	2,009

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	2,391
TOTAL	0	0	0	0	0	0	0	0	0	0	2,391

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,391	
IBNR + FREQUENCY ADJUSTMENT	(247)	(219)	1	
TOTAL LOSSES	0	0	2,392	
EXPECTED LOSSES	1,070	1,115	62	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	2.953	2.953
INDICATED (POST-TEST)	0.000	0.000	2.830	2.830
PRESENT ON RATE LEVEL	1.203	1.254	0.069	2.526
DERIVED BY FORMULA	1.203	1.254	0.069	2.526
UNDERLYING PRESENT RATE	1.321	1.376	0.076	2.773
PROPOSED	1.203	1.254	0.069	2.526

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.1372
IND. RATE				3.14	MINIMUM PREMIUM	1,475
MAN. RATE	4.56	3.59	3.34	+ 3.14	PRESENT	1,505
				+ PROPOSED		

CLASS GASOLINE STATION - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2816

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	9	0	0.000			0	0	0	0	0	0
TOTAL	9	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(20)	(18)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	88	93	3	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.894	0.940	0.034	1.868
DERIVED BY FORMULA	0.894	0.940	0.034	1.868
UNDERLYING PRESENT RATE	0.982	1.031	0.038	2.051
PROPOSED	0.894	0.940	0.034	1.868

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.3201
IND. RATE				2.32	MINIMUM PREMIUM	1,190
MAN. RATE	3.58	2.78	2.47	+ 2.32	PRESENT	1,215
				+ PROPOSED		

CLASS BUS OPERATION - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2817

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	224	0	0.000			0	0	0	0	0	0
TOTAL	224	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,330)	(2,064)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	5,768	10,491	129	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	2.346	4.267	0.052	6.665
DERIVED BY FORMULA	2.346	4.267	0.052	6.665
UNDERLYING PRESENT RATE	2.575	4.683	0.058	7.316
PROPOSED	2.346	4.267	0.052	6.665

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	8.1959
IND. RATE				8.20	MINIMUM PREMIUM	2,000
MAN. RATE	9.12	9.69	8.75	+ 8.20	PRESENT	2,000

+ PROPOSED

CLASS AUTOMOBILE DEALER - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2818

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	89	0	0.000			0	0	0	0	0	0
2022	138	0	0.000			0	0	0	0	0	0
TOTAL	227	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(390)	(480)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	1,419	2,229	177	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.570	0.895	0.071	1.535
DERIVED BY FORMULA	0.570	0.895	0.071	1.535
UNDERLYING PRESENT RATE	0.625	0.982	0.078	1.685
PROPOSED	0.570	0.895	0.071	1.535

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.9068
IND. RATE				1.91	MINIMUM PREMIUM	1,050
MAN. RATE	2.42	2.10	2.03	+ 1.91	PRESENT	1,060

+ PROPOSED

CLASS AUTOMOBILE AUCTION - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2820

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	4	0	0.000			0	0	0	0	0	0
TOTAL	4	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(10)	(14)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	42	72	3	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.965	1.634	0.072	2.670
DERIVED BY FORMULA	0.965	1.634	0.072	2.670
UNDERLYING PRESENT RATE	1.059	1.793	0.079	2.931
PROPOSED	0.965	1.634	0.072	2.670

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.3157
IND. RATE				3.32	MINIMUM PREMIUM	1,535
MAN. RATE	4.42	3.71	3.53	+ 3.32	PRESENT	1,570

+ PROPOSED

CLASS BEVERAGE DISTRIBUTOR - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2821

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	77	0	0.000			0	0	0	0	0	0
TOTAL	77	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(507)	(581)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	2,200	2,955	112	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	2.603	3.497	0.133	6.233
DERIVED BY FORMULA	2.603	3.497	0.133	6.233
UNDERLYING PRESENT RATE	2.857	3.838	0.146	6.841
PROPOSED	2.603	3.497	0.133	6.233

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	7.7398
IND. RATE				7.74	MINIMUM PREMIUM	2,000
MAN. RATE	9.12	9.21	8.24	+ 7.74	PRESENT	2,000
				+ PROPOSED		

CLASS LUMBER DEALER - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2855

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	45	0	0.000			0	0	0	0	0	0
2022	475	0	0.000			0	0	0	0	0	0
TOTAL	520	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,501)	(1,958)	12	
TOTAL LOSSES	0	0	12	
EXPECTED LOSSES	14,567	9,754	761	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	2.552	1.709	0.133	4.395
DERIVED BY FORMULA	2.552	1.709	0.133	4.395
UNDERLYING PRESENT RATE	2.801	1.876	0.146	4.823
PROPOSED	2.552	1.709	0.133	4.395

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.4573
IND. RATE				5.46	MINIMUM PREMIUM	2,000
MAN. RATE	8.03	6.43	5.81	+ 5.46	PRESENT	2,000

+ PROPOSED

CLASS METAL SERVICE CENTER - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2857

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	113	0	0.000			0	0	0	0	0	0
TOTAL	113	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(543)	(388)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	2,353	1,971	160	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.897	1.589	0.129	3.616
DERIVED BY FORMULA	1.897	1.589	0.129	3.616
UNDERLYING PRESENT RATE	2.082	1.744	0.142	3.968
PROPOSED	1.897	1.589	0.129	3.616

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.4898
IND. RATE				4.49	MINIMUM PREMIUM	1,940
MAN. RATE	7.75	6.22	4.78	+ 4.49	PRESENT	1,995
				+ PROPOSED		

CLASS FERROUS SCRAP DEALER - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2858

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	55	0	0.000			0	0	0	0	0	0
TOTAL	55	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(360)	(276)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,559	1,404	87	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	2.583	2.326	0.144	5.053
DERIVED BY FORMULA	2.583	2.326	0.144	5.053
UNDERLYING PRESENT RATE	2.835	2.553	0.158	5.546
PROPOSED	2.583	2.326	0.144	5.053

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	6.2745
IND. RATE				6.27	MINIMUM PREMIUM	2,000
MAN. RATE	9.12	7.55	6.68	+ 6.27	PRESENT	2,000

+ PROPOSED

CLASS RECYCLING CENTER - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2862

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	3	0	0.000			0	0	0	0	0	0
TOTAL	3	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(19)	(21)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	82	109	4	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	2.504	3.314	0.135	5.953
DERIVED BY FORMULA	2.504	3.314	0.135	5.953
UNDERLYING PRESENT RATE	2.748	3.637	0.149	6.534
PROPOSED	2.504	3.314	0.135	5.953

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	7.3922
IND. RATE				7.39	MINIMUM PREMIUM	2,000
MAN. RATE	9.12	8.65	7.87	+ 7.39	PRESENT	2,000

+ PROPOSED

CLASS POULTRY DEALER - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2865

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	18,768	0	0.000			0	0	0	0	0	0
TOTAL	18,768	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(31,319)	(42,685)	397	
TOTAL LOSSES	0	0	397	
EXPECTED LOSSES	135,817	216,974	24,273	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.659	1.053	0.118	1.830
DERIVED BY FORMULA	0.659	1.032	0.116	1.807
UNDERLYING PRESENT RATE	0.724	1.156	0.129	2.009
PROPOSED	0.659	1.032	0.116	1.807

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.2440
IND. RATE				2.24	MINIMUM PREMIUM	1,165
MAN. RATE	3.55	2.83	2.42	+ 2.24	PRESENT	1,190

+ PROPOSED

CLASS APARTMENT HOUSE - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2880

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	360	10,813	3.004			0	0	0	0	0	0
TOTAL	360	10,813	3.004			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	10,813
TOTAL	0	0	0	0	0	0	0	0	0	0	10,813

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	12,867
TOTAL	0	0	0	0	0	0	0	0	0	0	12,867

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	12,867	
IBNR + FREQUENCY ADJUSTMENT	(2,067)	(2,173)	8	
TOTAL LOSSES	0	0	12,875	
EXPECTED LOSSES	8,963	11,047	463	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	3.576	3.576
INDICATED (POST-TEST)	0.000	0.000	3.427	3.427
PRESENT ON RATE LEVEL	2.268	2.796	0.117	5.181
DERIVED BY FORMULA	2.268	2.796	0.117	5.181
UNDERLYING PRESENT RATE	2.490	3.069	0.129	5.687
PROPOSED	2.268	2.796	0.117	5.181

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	6.4341
IND. RATE				6.43	MINIMUM PREMIUM	2,000
MAN. RATE	6.34	7.04	6.85	+ 6.43	PRESENT	2,000
				+ PROPOSED		

CLASS PLUMBING SUPPLIES - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2885

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	30	0	0.000			0	0	0	0	0	0
TOTAL	30	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(72)	(112)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	310	569	18	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.942	1.727	0.054	2.723
DERIVED BY FORMULA	0.942	1.727	0.054	2.723
UNDERLYING PRESENT RATE	1.034	1.895	0.059	2.989
PROPOSED	0.942	1.727	0.054	2.723

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	3.3814
IND. RATE				3.38		MINIMUM PREMIUM	1,555
MAN. RATE	4.40	3.77	3.60	+ 3.38		PRESENT	1,595
				+ PROPOSED			

CLASS ELECTRICAL SUPPLIES - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2886

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	33	188	0.570			0	0	0	0	0	0
TOTAL	33	188	0.570			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	188
TOTAL	0	0	0	0	0	0	0	0	0	0	188

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	224
TOTAL	0	0	0	0	0	0	0	0	0	0	224

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	224	
IBNR + FREQUENCY ADJUSTMENT	(58)	(67)	0	
TOTAL LOSSES	0	0	224	
EXPECTED LOSSES	252	342	25	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.679	0.679
INDICATED (POST-TEST)	0.000	0.000	0.651	0.651
PRESENT ON RATE LEVEL	0.696	0.943	0.070	1.709
DERIVED BY FORMULA	0.696	0.943	0.070	1.709
UNDERLYING PRESENT RATE	0.764	1.035	0.077	1.876
PROPOSED	0.696	0.943	0.070	1.709

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.1228
IND. RATE				2.12	MINIMUM PREMIUM	1,120
MAN. RATE	3.52	2.72	2.26	+ 2.12	PRESENT	1,140
				+ PROPOSED		

CLASS CLUB, N.O.C. - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2896

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	1,006	0	0.000			0	0	0	0	0	0
TOTAL	1,006	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,086)	(1,514)	9	
TOTAL LOSSES	0	0	9	
EXPECTED LOSSES	4,711	7,695	540	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.427	0.697	0.049	1.172
DERIVED BY FORMULA	0.427	0.697	0.049	1.172
UNDERLYING PRESENT RATE	0.468	0.765	0.054	1.287
PROPOSED	0.427	0.697	0.049	1.172

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.4559
IND. RATE				1.46	MINIMUM PREMIUM	895
MAN. RATE	2.23	1.74	1.55	+ 1.46	PRESENT	900
				+ PROPOSED		

CLASS FAST FOOD RESTAURANT - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2897

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	2	0	0.000			0	0	0	0	0	0
TOTAL	2	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2)	(5)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	8	24	2	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.373	1.079	0.069	1.520
DERIVED BY FORMULA	0.373	1.079	0.069	1.520
UNDERLYING PRESENT RATE	0.409	1.184	0.075	1.669
PROPOSED	0.373	1.079	0.069	1.520

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	1.8880
IND. RATE				1.89		MINIMUM PREMIUM	1,040
MAN. RATE	2.61	2.10	2.01	+ 1.89		PRESENT	1,055

+ PROPOSED

CLASS CATERER - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2898

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	834	0	0.000			0	0	0	0	0	0
TOTAL	834	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,788)	(3,214)	16	
TOTAL LOSSES	0	0	16	
EXPECTED LOSSES	12,092	16,337	997	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.321	1.785	0.109	3.215
DERIVED BY FORMULA	1.321	1.785	0.109	3.215
UNDERLYING PRESENT RATE	1.450	1.959	0.120	3.528
PROPOSED	1.321	1.785	0.109	3.215

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.9920
IND. RATE				3.99	MINIMUM PREMIUM	1,765
MAN. RATE	6.13	4.79	4.25	+ 3.99	PRESENT	1,810
				+ PROPOSED		

CLASS INVESTIGATIVE AGENCY - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2904

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	143	1,282	0.897			0	0	0	0	1	1
TOTAL	143	1,282	0.897			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	831	0	0	0	0	451	0
TOTAL	0	0	0	0	831	0	0	0	0	451	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	2	0	743	414	910	4	0	270	159	383	0
TOTAL	2	0	743	414	910	4	0	270	159	383	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,019	1,866	0	
IBNR + FREQUENCY ADJUSTMENT	(96)	(96)	0	
TOTAL LOSSES	923	1,770	0	
EXPECTED LOSSES	415	487	18	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.645	1.238	0.000	1.884
INDICATED (POST-TEST)	0.619	1.186	0.000	1.805
PRESENT ON RATE LEVEL	0.265	0.310	0.012	0.587
DERIVED BY FORMULA	0.265	0.310	0.012	0.587
UNDERLYING PRESENT RATE	0.290	0.340	0.013	0.644
PROPOSED	0.265	0.310	0.012	0.587

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.7212
IND. RATE				0.72	MINIMUM PREMIUM	640
MAN. RATE	0.59	0.65	0.77	+ 0.72	PRESENT	635

+ PROPOSED

CLASS FRUIT/VEGETABLE DEALER - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2907

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	22	0	0.000			0	0	0	0	0	0
TOTAL	22	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(97)	(89)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	421	453	24	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.745	1.878	0.098	3.721
DERIVED BY FORMULA	1.745	1.878	0.098	3.721
UNDERLYING PRESENT RATE	1.915	2.061	0.108	4.085
PROPOSED	1.745	1.878	0.098	3.721

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.6213
IND. RATE				4.62	MINIMUM PREMIUM	1,985
MAN. RATE	7.35	5.71	4.92	+ 4.62	PRESENT	2,000
				+ PROPOSED		

CLASS MEAT DEALER-WHOLESALE - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2910

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	51	0	0.000			0	0	0	0	0	0
TOTAL	51	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(249)	(180)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,081	917	51	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.931	1.639	0.091	3.661
DERIVED BY FORMULA	1.931	1.639	0.091	3.661
UNDERLYING PRESENT RATE	2.120	1.799	0.100	4.018
PROPOSED	1.931	1.639	0.091	3.661

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.5462
IND. RATE				4.55	MINIMUM PREMIUM	1,960
MAN. RATE	4.40	4.88	4.84	+ 4.55	PRESENT	2,000

+ PROPOSED

CLASS GROCERY-WHOLESALE - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2911

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	1,735	0	0.000			0	0	0	0	0	0
TOTAL	1,735	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(6,370)	(5,138)	28	
TOTAL LOSSES	0	0	28	
EXPECTED LOSSES	27,625	26,116	1,715	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.451	1.371	0.090	2.912
DERIVED BY FORMULA	1.451	1.371	0.090	2.912
UNDERLYING PRESENT RATE	1.592	1.505	0.099	3.196
PROPOSED	1.451	1.371	0.090	2.912

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.6163
IND. RATE				3.62	MINIMUM PREMIUM	1,640
MAN. RATE	5.53	4.31	3.85	+ 3.62	PRESENT	1,680

+ PROPOSED

CLASS DEPARTMENT STORE - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2914

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3	0	0.000			0	0	0	0	0	0
2019	4	0	0.000			0	0	0	0	0	0
2020	32	0	0.000			0	0	0	0	0	0
2021	133	0	0.000			0	0	0	0	0	0
2022	303	0	0.000			0	0	0	0	0	0
TOTAL	475	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,822)	(1,231)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	6,697	5,449	709	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.285	1.045	0.136	2.466
DERIVED BY FORMULA	1.285	1.045	0.136	2.466
UNDERLYING PRESENT RATE	1.410	1.147	0.149	2.706
PROPOSED	1.285	1.045	0.136	2.466

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.0621
IND. RATE				3.06	MINIMUM PREMIUM	1,445
MAN. RATE	3.31	3.44	3.26	+ 3.06	PRESENT	1,475

+ PROPOSED

CLASS DRY GOODS STORE - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2916

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	439	2,440	0.556			0	0	0	0	1	1
TOTAL	439	2,440	0.556			0	0	0	0	1	1

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	1,376	0	0	0	0	1,064	0
TOTAL	0	0	0	0	1,376	0	0	0	0	1,064	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	3	0	1,230	686	1,507	11	0	636	376	903	0
TOTAL	3	0	1,230	686	1,507	11	0	636	376	903	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,880	3,471	0	
IBNR + FREQUENCY ADJUSTMENT	(639)	(1,106)	5	
TOTAL LOSSES	1,240	2,365	5	
EXPECTED LOSSES	2,772	5,622	317	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.283	0.539	0.001	0.823
INDICATED (POST-TEST)	0.271	0.516	0.001	0.788
PRESENT ON RATE LEVEL	0.575	1.167	0.066	1.808
DERIVED BY FORMULA	0.575	1.167	0.066	1.808
UNDERLYING PRESENT RATE	0.631	1.281	0.072	1.984
PROPOSED	0.575	1.167	0.066	1.808

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	2.2449
IND. RATE				2.24		MINIMUM PREMIUM	1,165
MAN. RATE	3.07	2.43	2.39	+ 2.24		PRESENT	1,180
				+ PROPOSED			

CLASS GROCERY STORE-RETAIL - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2917

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	8	0	0.000			0	0	0	0	0	0
TOTAL	8	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(24)	(31)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	106	158	8	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.205	1.795	0.094	3.094
DERIVED BY FORMULA	1.205	1.795	0.094	3.094
UNDERLYING PRESENT RATE	1.323	1.970	0.103	3.396
PROPOSED	1.205	1.795	0.094	3.094

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.8417
IND. RATE				3.84	MINIMUM PREMIUM	1,715
MAN. RATE	4.40	4.21	4.09	+ 3.84	PRESENT	1,760
				+ PROPOSED		

CLASS BAKERY SHOP-RETAIL - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2918

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	108	0	0.000			0	0	0	0	0	0
TOTAL	108	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(170)	(230)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	737	1,171	65	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.621	0.988	0.055	1.664
DERIVED BY FORMULA	0.621	0.988	0.055	1.664
UNDERLYING PRESENT RATE	0.682	1.084	0.060	1.826
PROPOSED	0.621	0.988	0.055	1.664

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.0664
IND. RATE				2.07	MINIMUM PREMIUM	1,105
MAN. RATE	3.73	2.98	2.20	+ 2.07	PRESENT	1,120

+ PROPOSED

CLASS FURNITURE-WHOLESALE - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2921

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	27	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	13	0	0.000			0	0	0	0	0	0
2021	3	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	43	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(376)	(363)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	968	892	84	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	2.045	1.885	0.177	4.107
DERIVED BY FORMULA	2.045	1.885	0.177	4.107
UNDERLYING PRESENT RATE	2.245	2.069	0.195	4.508
PROPOSED	2.045	1.885	0.177	4.107

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	5.1004
IND. RATE				5.10		MINIMUM PREMIUM	2,000
MAN. RATE	6.99	6.09	5.43	+ 5.10		PRESENT	2,000
				+ PROPOSED			

CLASS FURNITURE STORE-RETAIL - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2922

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	83	0	0.000			0	0	0	0	0	0
TOTAL	83	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(191)	(246)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	829	1,249	66	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.910	1.371	0.072	2.352
DERIVED BY FORMULA	0.910	1.371	0.072	2.352
UNDERLYING PRESENT RATE	0.998	1.504	0.079	2.582
PROPOSED	0.910	1.371	0.072	2.352

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.9212
IND. RATE				2.92	MINIMUM PREMIUM	1,395
MAN. RATE	4.07	3.30	3.11	+ 2.92	PRESENT	1,425

+ PROPOSED

CLASS PACKAGING-NON-CRATING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2923

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	788	88,677	11.253			0	0	0	2	0	2
2019	1,757	7,953	0.453			0	0	0	0	1	1
2020	3,088	0	0.000			0	0	0	0	0	0
2021	4,158	51,886	1.248			0	0	0	1	0	1
2022	71	10,406	14.656			0	0	0	1	0	1
TOTAL	9,862	158,922	1.611			0	0	0	4	1	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	49,119	0	0	0	0	35,655	0	3,903
2019	0	0	0	0	7,200	0	0	0	0	594	159
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	33,080	0	0	0	0	18,806	0	0
2022	0	0	0	4,675	0	0	0	0	5,731	0	0
TOTAL	0	0	0	86,874	7,200	0	0	0	60,192	594	4,062

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	89,249	0	0	0	0	56,763	0	3,962
2019	0	0	89	122	11,650	0	0	3	9	1,003	174
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	22,425	40,867	3,612	0	0	9,493	16,989	1,674	0
2022	0	0	6,337	4,539	753	0	0	5,783	4,184	800	0
TOTAL	0	0	28,850	134,778	16,015	0	0	15,279	77,944	3,476	4,136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	44,130	232,214	4,136	
IBNR + FREQUENCY ADJUSTMENT	(38,250)	(32,913)	24	
TOTAL LOSSES	5,880	199,301	4,160	
EXPECTED LOSSES	110,005	102,179	8,876	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.060	2.021	0.042	2.123
INDICATED (POST-TEST)	0.057	1.937	0.040	2.034
PRESENT ON RATE LEVEL	1.016	0.944	0.082	2.042
DERIVED BY FORMULA	1.016	0.954	0.082	2.052
UNDERLYING PRESENT RATE	1.115	1.036	0.090	2.242
PROPOSED	1.012	0.949	0.081	2.042

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.5361
IND. RATE				2.54	MINIMUM PREMIUM	1,265
MAN. RATE	3.36	2.94	2.70	+ 2.54	PRESENT	1,290
				+ PROPOSED		

CLASS WHOLESALE STORE N.O.C. - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2924

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	24	0	0.000			0	0	0	0	0	0
2022	4,310	1,068	0.025			0	0	0	0	1	1
TOTAL	4,334	1,068	0.025			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	171	0	0	0	0	242	655
TOTAL	0	0	0	0	171	0	0	0	0	242	655

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	153	85	187	2	0	145	85	205	779
TOTAL	0	0	153	85	187	2	0	145	85	205	779

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	300	563	779	
IBNR + FREQUENCY ADJUSTMENT	(15,855)	(25,065)	98	
TOTAL LOSSES	0	0	878	
EXPECTED LOSSES	68,569	127,245	6,039	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.020	0.020
INDICATED (POST-TEST)	0.000	0.000	0.019	0.019
PRESENT ON RATE LEVEL	1.441	2.675	0.127	4.243
DERIVED BY FORMULA	1.441	2.648	0.126	4.216
UNDERLYING PRESENT RATE	1.582	2.936	0.139	4.657
PROPOSED	1.441	2.648	0.126	4.216

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.2349
IND. RATE				5.23	MINIMUM PREMIUM	2,000
MAN. RATE	6.33	5.47	5.61	+ 5.23	PRESENT	2,000
				+ PROPOSED		

CLASS HARDWARE STORE-RETAIL - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2925

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	891	27,032	3.034			0	0	0	0	4	4
TOTAL	891	27,032	3.034			0	0	0	0	4	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	16,522	0	0	0	0	8,685	1,825
TOTAL	0	0	0	0	16,522	0	0	0	0	8,685	1,825

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	35	0	14,772	8,240	18,093	86	0	5,190	3,066	7,367	2,172
TOTAL	35	0	14,772	8,240	18,093	86	0	5,190	3,066	7,367	2,172

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,083	36,766	2,172	
IBNR + FREQUENCY ADJUSTMENT	(2,020)	(3,387)	17	
TOTAL LOSSES	18,063	33,379	2,188	
EXPECTED LOSSES	8,759	17,217	1,023	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.027	3.746	0.246	6.019
INDICATED (POST-TEST)	1.943	3.590	0.235	5.768
PRESENT ON RATE LEVEL	0.896	1.761	0.105	2.761
DERIVED BY FORMULA	0.896	1.761	0.105	2.761
UNDERLYING PRESENT RATE	0.983	1.932	0.115	3.030
PROPOSED	0.896	1.761	0.105	2.761

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.4284
IND. RATE				3.43	MINIMUM PREMIUM	1,575
MAN. RATE	4.40	3.75	3.65	+ 3.43	PRESENT	1,610

+ PROPOSED

CLASS HARDWARE-WHOLESALE - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2926

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	202	0	0.000			0	0	0	0	0	0
2019	204	0	0.000			0	0	0	0	0	0
2020	191	0	0.000			0	0	0	0	0	0
2021	596	1,057	0.177			0	0	0	0	1	1
2022	87	0	0.000			0	0	0	0	0	0
TOTAL	1,280	1,057	0.083			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	720	0	0	0	0	0	337
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	720	0	0	0	0	0	337

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	167	91	1,101	0	0	0	0	0	470
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	167	91	1,101	0	0	0	0	0	470

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	167	1,192	470	
IBNR + FREQUENCY ADJUSTMENT	(6,539)	(3,766)	6	
TOTAL LOSSES	0	0	477	
EXPECTED LOSSES	18,911	12,257	1,774	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.037	0.037
INDICATED (POST-TEST)	0.000	0.000	0.036	0.036
PRESENT ON RATE LEVEL	1.346	0.872	0.126	2.345
DERIVED BY FORMULA	1.346	0.872	0.126	2.345
UNDERLYING PRESENT RATE	1.477	0.958	0.139	2.574
PROPOSED	1.346	0.872	0.126	2.345

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	2.9118
IND. RATE				2.91		MINIMUM PREMIUM	1,395
MAN. RATE	3.66	3.43	3.10	+ 2.91		PRESENT	1,425
				+ PROPOSED			

CLASS PHARMACY - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2927

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	100	0	0.000			0	0	0	0	0	0
TOTAL	100	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(70)	(102)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	302	521	57	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.275	0.475	0.052	0.802
DERIVED BY FORMULA	0.275	0.475	0.052	0.802
UNDERLYING PRESENT RATE	0.302	0.521	0.057	0.880
PROPOSED	0.275	0.475	0.052	0.802

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	0.9956
IND. RATE				1.00		MINIMUM PREMIUM	735
MAN. RATE	1.54	1.17	1.06	+ 1.00		PRESENT	735
				+ PROPOSED			

CLASS RETAIL STORE, N.O.C. - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2928

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,005	872	0.087			0	0	0	0	0	0
2019	2,888	280,323	9.706			0	0	1	0	1	2
2020	2,066	20,022	0.969			0	0	0	0	4	4
2021	2,839	39,648	1.397			0	0	0	0	5	5
2022	1,679	22,320	1.329			0	0	0	1	0	1
TOTAL	10,477	363,185	3.466			0	0	1	1	10	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	872
2019	0	0	167,137	0	1,453	0	0	108,137	0	2,838	758
2020	0	0	0	0	1,686	0	0	0	0	15,632	2,704
2021	0	0	0	0	31,649	0	0	0	0	7,443	556
2022	0	0	0	6,570	0	0	0	0	15,750	0	0
TOTAL	0	0	167,137	6,570	34,788	0	0	108,137	15,750	25,913	4,890

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	885
2019	0	0	225,770	2,131	5,560	0	0	178,354	3,274	7,256	832
2020	0	0	140	108	2,840	0	0	1,140	941	23,448	3,807
2021	0	0	7,362	4,004	48,410	0	0	1,137	793	9,515	776
2022	0	0	8,906	6,379	1,058	0	0	15,893	11,498	2,199	0
TOTAL	0	0	242,177	12,621	57,868	0	0	196,524	16,506	42,417	6,300

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	438,701	129,413	6,300	
IBNR + FREQUENCY ADJUSTMENT	(60,411)	(31,933)	70	
TOTAL LOSSES	378,291	97,480	6,370	
EXPECTED LOSSES	182,979	103,327	15,515	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.611	0.930	0.061	4.602
INDICATED (POST-TEST)	3.460	0.892	0.058	4.410
PRESENT ON RATE LEVEL	1.591	0.899	0.135	2.625
DERIVED BY FORMULA	1.591	0.898	0.134	2.624
UNDERLYING PRESENT RATE	1.746	0.986	0.148	2.881
PROPOSED	1.592	0.899	0.134	2.625

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.2593
IND. RATE				3.26	MINIMUM PREMIUM	1,515
MAN. RATE	3.49	3.50	3.47	+ 3.26	PRESENT	1,550
				+ PROPOSED		

CLASS COPYING OR DUPLICATING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2932

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	0	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(0)	(0)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	1	1	0	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.292	0.361	0.035	0.688
DERIVED BY FORMULA	0.292	0.361	0.035	0.688
UNDERLYING PRESENT RATE	0.321	0.396	0.038	0.755
PROPOSED	0.292	0.361	0.035	0.688

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.8548
IND. RATE				0.85	MINIMUM PREMIUM	685
MAN. RATE	1.20	1.00	0.91	+ 0.85	PRESENT	685

+ PROPOSED

CLASS VENDING MACHINE - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2933

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	88	0	0.000			0	0	0	0	0	0
TOTAL	88	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(337)	(221)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,462	1,125	58	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.514	1.165	0.060	2.738
DERIVED BY FORMULA	1.514	1.165	0.060	2.738
UNDERLYING PRESENT RATE	1.661	1.278	0.066	3.005
PROPOSED	1.514	1.165	0.060	2.738

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.4002
IND. RATE				3.40	MINIMUM PREMIUM	1,565
MAN. RATE	4.40	4.14	3.62	+ 3.40	PRESENT	1,600

+ PROPOSED

CLASS AUTOMOBILE PARTS STORE - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2934

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	1,772	6,604	0.373			0	0	0	0	1	1
TOTAL	1,772	6,604	0.373			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	3,886	0	0	0	0	2,189	529
TOTAL	0	0	0	0	3,886	0	0	0	0	2,189	529

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	8	0	3,474	1,938	4,256	22	0	1,308	773	1,857	630
TOTAL	8	0	3,474	1,938	4,256	22	0	1,308	773	1,857	630

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,812	8,823	630	
IBNR + FREQUENCY ADJUSTMENT	(4,977)	(7,128)	43	
TOTAL LOSSES	0	1,695	673	
EXPECTED LOSSES	21,581	36,232	2,649	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.096	0.038	0.134
INDICATED (POST-TEST)	0.000	0.092	0.036	0.128
PRESENT ON RATE LEVEL	1.110	1.863	0.136	3.109
DERIVED BY FORMULA	1.110	1.863	0.136	3.109
UNDERLYING PRESENT RATE	1.218	2.045	0.150	3.412
PROPOSED	1.110	1.863	0.136	3.109

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	3.8605
IND. RATE				3.86		MINIMUM PREMIUM	1,720
MAN. RATE	4.40	4.37	4.11	+ 3.86		PRESENT	1,765

+ PROPOSED

CLASS BROADCASTING STATION - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2936

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	156	0	0.000			0	0	0	0	0	0
TOTAL	156	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(97)	(85)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	422	431	9	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.246	0.252	0.005	0.504
DERIVED BY FORMULA	0.246	0.252	0.005	0.504
UNDERLYING PRESENT RATE	0.270	0.276	0.006	0.553
PROPOSED	0.246	0.252	0.005	0.504

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.7032
IND. RATE				0.70	MINIMUM PREMIUM	630
MAN. RATE	1.70	1.04	0.72	+ 0.70	PRESENT	620

+ PROPOSED

CLASS RES CARE FACILITY - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2940

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	15	0	0.000			0	0	0	0	0	0
TOTAL	15	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(49)	(73)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	214	371	16	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.299	2.256	0.098	3.653
DERIVED BY FORMULA	1.299	2.256	0.098	3.653
UNDERLYING PRESENT RATE	1.426	2.476	0.108	4.010
PROPOSED	1.299	2.256	0.098	3.653

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.5368
IND. RATE				4.54	MINIMUM PREMIUM	1,955
MAN. RATE	3.66	4.06	4.83	+ 4.54	PRESENT	2,000
				+ PROPOSED		

CLASS SOCIAL REHAB FACILITY - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2941

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	0	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1)	(2)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	3	8	0	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.895	2.736	0.114	3.744
DERIVED BY FORMULA	0.895	2.736	0.114	3.744
UNDERLYING PRESENT RATE	0.982	3.003	0.125	4.109
PROPOSED	0.895	2.736	0.114	3.744

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.6495
IND. RATE				4.65	MINIMUM PREMIUM	1,995
MAN. RATE	6.19	5.06	4.95	+ 4.65	PRESENT	2,000
				+ PROPOSED		

CLASS CLUB-COUNTRY, GOLF - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2944

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	24	0	0.000			0	0	0	0	0	0
TOTAL	24	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(51)	(46)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	222	235	24	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.843	0.890	0.090	1.823
DERIVED BY FORMULA	0.843	0.890	0.090	1.823
UNDERLYING PRESENT RATE	0.925	0.977	0.099	2.001
PROPOSED	0.843	0.890	0.090	1.823

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.2637
IND. RATE				2.26	MINIMUM PREMIUM	1,170
MAN. RATE	3.64	2.77	2.41	+ 2.26	PRESENT	1,190

+ PROPOSED

CLASS HOTEL RESTAURANT - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2945

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	70	0	0.000			0	0	0	0	0	0
TOTAL	70	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(146)	(234)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	634	1,189	77	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.826	1.548	0.100	2.473
DERIVED BY FORMULA	0.826	1.548	0.100	2.473
UNDERLYING PRESENT RATE	0.906	1.699	0.110	2.715
PROPOSED	0.826	1.548	0.100	2.473

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.0715
IND. RATE				3.07	MINIMUM PREMIUM	1,450
MAN. RATE	4.94	3.76	3.27	+ 3.07	PRESENT	1,480

+ PROPOSED

CLASS MAILING OR ADDRESSING - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2948

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	1,196	12,044	1.007			0	0	0	0	1	1
TOTAL	1,196	12,044	1.007			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	6,800	0	0	0	0	3,661	1,583
TOTAL	0	0	0	0	6,800	0	0	0	0	3,661	1,583

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	14	0	6,080	3,391	7,447	36	0	2,188	1,292	3,106	1,884
TOTAL	14	0	6,080	3,391	7,447	36	0	2,188	1,292	3,106	1,884

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,318	15,236	1,884	
IBNR + FREQUENCY ADJUSTMENT	(2,107)	(4,079)	16	
TOTAL LOSSES	6,211	11,156	1,900	
EXPECTED LOSSES	9,137	20,737	985	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.519	0.933	0.159	1.611
INDICATED (POST-TEST)	0.498	0.894	0.152	1.544
PRESENT ON RATE LEVEL	0.696	1.580	0.075	2.351
DERIVED BY FORMULA	0.696	1.580	0.075	2.351
UNDERLYING PRESENT RATE	0.764	1.734	0.082	2.580
PROPOSED	0.696	1.580	0.075	2.351

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		
IND. RATE				3.28	IND. RATE	3.2817
MAN. RATE	5.08	4.10	3.36	+ 3.28	MINIMUM PREMIUM	1,520
				+ PROPOSED	PRESENT	1,510

CLASS SALESPERSON OUTSIDE - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2951

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	2,848	71,897	2.524			0	0	0	1	2	3
TOTAL	2,848	71,897	2.524			0	0	0	1	2	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	5,206	12,624	0	0	0	20,906	14,889	18,272
TOTAL	0	0	0	5,206	12,624	0	0	0	20,906	14,889	18,272

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	27	0	18,344	11,351	14,663	147	0	29,994	20,517	15,549	21,744
TOTAL	27	0	18,344	11,351	14,663	147	0	29,994	20,517	15,549	21,744

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	48,512	62,080	21,744	
IBNR + FREQUENCY ADJUSTMENT	(1,495)	(1,966)	6	
TOTAL LOSSES	47,016	60,114	21,750	
EXPECTED LOSSES	6,485	9,993	361	
CREDIBILITY	0.00	0.00	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.651	2.111	0.764	4.525
INDICATED (POST-TEST)	1.582	2.023	0.732	4.337
PRESENT ON RATE LEVEL	0.207	0.320	0.012	0.539
DERIVED BY FORMULA	0.207	0.320	0.019	0.546
UNDERLYING PRESENT RATE	0.228	0.351	0.013	0.591
PROPOSED	0.207	0.320	0.019	0.546

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.7621
IND. RATE				0.76	MINIMUM PREMIUM	650
MAN. RATE	0.59	0.65	0.77	+ 0.76	PRESENT	635
				+ PROPOSED		

CLASS OFFICE MACHINE SERVICE - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2952

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	147	0	0.000			0	0	0	0	0	0
2022	332	0	0.000			0	0	0	0	0	0
TOTAL	479	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(347)	(288)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	1,308	1,362	193	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.249	0.259	0.037	0.545
DERIVED BY FORMULA	0.249	0.259	0.037	0.545
UNDERLYING PRESENT RATE	0.273	0.284	0.040	0.598
PROPOSED	0.249	0.259	0.037	0.545

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.6763
IND. RATE				0.68	MINIMUM PREMIUM	625
MAN. RATE	1.70	1.04	0.72	+ 0.68	PRESENT	620

+ PROPOSED

CLASS OFFICE - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2953

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,025	0	0.000			0	0	0	0	0	0
2022	160,660	3,394	0.002			0	0	0	0	1	1
TOTAL	161,685	3,394	0.002			0	0	0	0	1	1

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	383	0	0	0	0	359	2,652
TOTAL	0	0	0	0	383	0	0	0	0	359	2,652

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	1	0	342	191	419	4	0	215	127	305	3,156
TOTAL	1	0	342	191	419	4	0	215	127	305	3,156

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	561	1,042	3,156	
IBNR + FREQUENCY ADJUSTMENT	(16,451)	(42,038)	219	
TOTAL LOSSES	0	0	3,375	
EXPECTED LOSSES	71,123	213,368	13,489	
CREDIBILITY	0.02	0.07	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.040	0.120	0.008	0.168
DERIVED BY FORMULA	0.039	0.112	0.007	0.158
UNDERLYING PRESENT RATE	0.044	0.132	0.008	0.184
PROPOSED	0.039	0.112	0.007	0.158

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.2209
IND. RATE				0.22	MINIMUM PREMIUM	465
MAN. RATE	0.18	0.20	0.24	+ 0.22	PRESENT	455

+ PROPOSED

CLASS SECURITY AGENCY - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2954

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	1,388	102,223	7.365			0	0	0	0	1	1
TOTAL	1,388	102,223	7.365			0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	82,362	0	0	0	0	19,861	0
TOTAL	0	0	0	0	82,362	0	0	0	0	19,861	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	173	0	73,640	41,074	90,195	197	0	11,869	7,011	16,848	0
TOTAL	173	0	73,640	41,074	90,195	197	0	11,869	7,011	16,848	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	85,878	155,128	0	
IBNR + FREQUENCY ADJUSTMENT	(3,664)	(4,283)	10	
TOTAL LOSSES	82,214	150,845	10	
EXPECTED LOSSES	15,890	21,771	635	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.923	10.868	0.001	16.792
INDICATED (POST-TEST)	5.676	10.415	0.001	16.092
PRESENT ON RATE LEVEL	1.043	1.429	0.042	2.514
DERIVED BY FORMULA	1.043	1.429	0.042	2.514
UNDERLYING PRESENT RATE	1.145	1.569	0.046	2.759
PROPOSED	1.043	1.429	0.042	2.514

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	3.0910
IND. RATE				3.09		MINIMUM PREMIUM	1,455
MAN. RATE	4.49	3.54	3.30	+ 3.09		PRESENT	1,490
				+ PROPOSED			

CLASS ENGINEERING FIRM - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2955

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	3,623	86	0.002			0	0	0	0	0	0
TOTAL	3,623	86	0.002			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	86
TOTAL	0	0	0	0	0	0	0	0	0	0	86

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	102
TOTAL	0	0	0	0	0	0	0	0	0	0	102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	102	
IBNR + FREQUENCY ADJUSTMENT	(467)	(804)	5	
TOTAL LOSSES	0	0	107	
EXPECTED LOSSES	2,026	4,088	284	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	0.051	0.103	0.007	0.161
DERIVED BY FORMULA	0.051	0.102	0.007	0.160
UNDERLYING PRESENT RATE	0.056	0.113	0.008	0.177
PROPOSED	0.051	0.102	0.007	0.160

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.2231
IND. RATE				0.22	MINIMUM PREMIUM	465
MAN. RATE	0.29	0.24	0.23	+ 0.22	PRESENT	450
				+ PROPOSED		

CLASS LAW FIRM - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2956

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2	0	0.000			0	0	0	0	0	0
2022	507	0	0.000			0	0	0	0	0	0
TOTAL	509	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(141)	(61)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	611	311	16	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.109	0.056	0.003	0.168
DERIVED BY FORMULA	0.109	0.056	0.003	0.168
UNDERLYING PRESENT RATE	0.120	0.061	0.003	0.184
PROPOSED	0.109	0.056	0.003	0.168

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.2344
IND. RATE				0.23	MINIMUM PREMIUM	470
MAN. RATE	0.18	0.20	0.24	+ 0.23	PRESENT	455

+ PROPOSED

CLASS PHYSICIAN OR DENTIST - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2957

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	104	0	0.000			0	0	0	0	0	0
2022	3,149	0	0.000			0	0	0	0	0	0
TOTAL	3,253	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,664)	(3,529)	17	
TOTAL LOSSES	0	0	17	
EXPECTED LOSSES	11,376	17,804	1,046	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.319	0.499	0.029	0.847
DERIVED BY FORMULA	0.319	0.494	0.029	0.841
UNDERLYING PRESENT RATE	0.350	0.547	0.032	0.929
PROPOSED	0.319	0.494	0.029	0.841

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.1744
IND. RATE				1.17	MINIMUM PREMIUM	795
MAN. RATE	1.57	1.39	1.21	+ 1.17	PRESENT	785

+ PROPOSED

CLASS REHAB HOSPITAL - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2958

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	351	0	0.000			0	0	0	0	0	0
TOTAL	351	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(758)	(1,333)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	3,286	6,775	505	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.853	1.759	0.131	2.743
DERIVED BY FORMULA	0.853	1.759	0.131	2.743
UNDERLYING PRESENT RATE	0.936	1.930	0.144	3.010
PROPOSED	0.853	1.759	0.131	2.743

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.8286
IND. RATE				3.83	MINIMUM PREMIUM	1,710
MAN. RATE	3.66	4.06	3.92	+ 3.83	PRESENT	1,700
				+ PROPOSED		

CLASS VETERINARIAN - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2959

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	8	0	0.000			0	0	0	0	0	0
TOTAL	8	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(9)	(14)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	41	69	15	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	0.465	0.783	0.167	1.414
DERIVED BY FORMULA	0.465	0.783	0.167	1.414
UNDERLYING PRESENT RATE	0.510	0.859	0.183	1.552
PROPOSED	0.465	0.783	0.167	1.414

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.7565
IND. RATE				1.76	MINIMUM PREMIUM	995
MAN. RATE	2.29	1.93	1.87	+ 1.76	PRESENT	1,010

+ PROPOSED

CLASS NURSING HOME - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2960

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	443	0	0.000			0	0	0	0	0	0
2022	6,205	0	0.000			0	0	0	0	0	0
TOTAL	6,648	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(21,582)	(23,994)	147	
TOTAL LOSSES	0	0	147	
EXPECTED LOSSES	90,646	120,058	9,511	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.242	1.645	0.130	3.018
DERIVED BY FORMULA	1.242	1.629	0.129	3.000
UNDERLYING PRESENT RATE	1.364	1.806	0.143	3.312
PROPOSED	1.242	1.629	0.129	3.000

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	3.7257
IND. RATE				3.73		MINIMUM PREMIUM	1,675
MAN. RATE	3.66	4.06	3.99	+ 3.73		PRESENT	1,725
				+ PROPOSED			

CLASS HOSPITAL - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2961

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	41,356	145,256	0.351			0	0	0	0	2	2
2022	76,043	55,647	0.073			0	0	0	0	3	3
TOTAL	117,399	200,903	0.171			0	0	0	0	5	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	69,021	0	0	0	0	69,731	6,504
2022	0	0	0	0	32,835	0	0	0	0	13,642	9,170
TOTAL	0	0	0	0	101,856	0	0	0	0	83,373	15,674

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	16,054	8,731	105,575	0	0	10,655	7,426	89,144	9,080
2022	69	0	29,358	16,375	35,958	135	0	8,152	4,816	11,573	10,912
TOTAL	69	0	45,412	25,106	141,532	135	0	18,807	12,242	100,717	19,992

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	64,423	279,597	19,992	
IBNR + FREQUENCY ADJUSTMENT	(146,910)	(136,028)	315	
TOTAL LOSSES	0	143,568	20,307	
EXPECTED LOSSES	543,680	637,908	26,431	
CREDIBILITY	0.02	0.06	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.122	0.017	0.140
INDICATED (POST-TEST)	0.000	0.117	0.017	0.134
PRESENT ON RATE LEVEL	0.422	0.495	0.021	0.938
DERIVED BY FORMULA	0.413	0.472	0.020	0.906
UNDERLYING PRESENT RATE	0.463	0.543	0.023	1.029
PROPOSED	0.413	0.472	0.020	0.906

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.2650
IND. RATE				1.27	MINIMUM PREMIUM	830
MAN. RATE	1.67	1.58	1.34	+ 1.27	PRESENT	825

+ PROPOSED

CLASS ACCOUNTING FIRM - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2962

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	66	0	0.000			0	0	0	0	0	0
TOTAL	66	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(9)	(4)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	38	22	11	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.052	0.030	0.016	0.098
DERIVED BY FORMULA	0.052	0.030	0.016	0.098
UNDERLYING PRESENT RATE	0.058	0.033	0.017	0.108
PROPOSED	0.052	0.030	0.016	0.098

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.1367
IND. RATE				0.14	MINIMUM PREMIUM	440
MAN. RATE	0.18	0.17	0.14	+ 0.14	PRESENT	420
				+ PROPOSED		

CLASS TEMPORARY-COLLEGE OR SCHOOL PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2965

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	8,606	112,972	1.313			0	0	0	1	0	1
2019	9,231	64,512	0.699			0	0	0	2	3	5
2020	5,336	3,996	0.075			0	0	0	0	1	1
2021	12,671	71,921	0.568			0	0	0	2	2	4
2022	16,352	95,246	0.582			0	0	0	2	5	7
TOTAL	52,196	348,647	0.668			0	0	0	7	11	18

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	36,825	0	0	0	0	74,219	0	1,928
2019	0	0	0	37,966	10,110	0	0	0	6,623	8,255	1,558
2020	0	0	0	0	399	0	0	0	0	642	2,955
2021	0	0	0	35,205	247	0	0	0	30,871	1,344	4,254
2022	0	0	0	18,425	7,090	0	0	0	40,864	22,998	5,869
TOTAL	0	0	0	128,421	17,846	0	0	0	152,577	33,239	16,564

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	66,911	0	0	0	0	118,157	0	1,957
2019	0	0	3,040	62,463	17,000	0	0	616	10,760	14,107	1,709
2020	0	0	33	25	672	0	0	47	39	963	4,161
2021	0	0	23,923	43,524	4,222	0	0	15,789	28,032	4,466	5,939
2022	15	0	31,314	21,426	10,733	228	0	54,979	37,949	25,214	6,984
TOTAL	15	0	58,310	194,349	32,626	228	0	71,432	194,936	44,749	20,749

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	129,985	466,661	20,749	
IBNR + FREQUENCY ADJUSTMENT	(25,232)	(56,720)	70	
TOTAL LOSSES	104,752	409,941	20,819	
EXPECTED LOSSES	79,271	194,604	10,703	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.201	0.785	0.040	1.026
INDICATED (POST-TEST)	0.192	0.753	0.038	0.983
PRESENT ON RATE LEVEL	0.138	0.340	0.019	0.497
DERIVED BY FORMULA	0.139	0.352	0.019	0.510
UNDERLYING PRESENT RATE	0.152	0.373	0.021	0.545
PROPOSED	0.139	0.352	0.019	0.510

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.7126
IND. RATE				0.71	MINIMUM PREMIUM	635
MAN. RATE	0.54	0.60	0.71	+ 0.71	PRESENT	615

+ PROPOSED

CLASS TELEVISION REPAIR - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2966

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	5	0	0.000			0	0	0	0	0	0
TOTAL	5	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(15)	(15)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	65	76	4	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.189	1.392	0.081	2.663
DERIVED BY FORMULA	1.189	1.392	0.081	2.663
UNDERLYING PRESENT RATE	1.305	1.528	0.089	2.922
PROPOSED	1.189	1.392	0.081	2.663

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.3063
IND. RATE				3.31	MINIMUM PREMIUM	1,530
MAN. RATE	5.38	4.31	3.52	+ 3.31	PRESENT	1,570

+ PROPOSED

CLASS THEATERS - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2967

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	0	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(0)	(0)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	1	2	0	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.346	0.759	0.076	1.181
DERIVED BY FORMULA	0.346	0.759	0.076	1.181
UNDERLYING PRESENT RATE	0.379	0.833	0.083	1.296
PROPOSED	0.346	0.759	0.076	1.181

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.4518
IND. RATE				1.45	MINIMUM PREMIUM	890
MAN. RATE	1.70	1.52	1.55	+ 1.45	PRESENT	900

+ PROPOSED

CLASS AMATEUR SPORTS FAC - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2968

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	1	0	0.000			0	0	0	0	0	0
TOTAL	1	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2)	(1)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	7	5	1	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.596	0.490	0.063	1.150
DERIVED BY FORMULA	0.596	0.490	0.063	1.150
UNDERLYING PRESENT RATE	0.655	0.538	0.069	1.262
PROPOSED	0.596	0.490	0.063	1.150

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.4277
IND. RATE				1.43	MINIMUM PREMIUM	885
MAN. RATE	2.01	1.67	1.52	+ 1.43	PRESENT	890

+ PROPOSED

CLASS AMUSEMENT, OUTDOOR - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2969

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	111	0	0.000			0	0	0	0	0	0
TOTAL	111	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(387)	(464)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	1,679	2,357	159	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.378	1.935	0.130	3.443
DERIVED BY FORMULA	1.378	1.935	0.130	3.443
UNDERLYING PRESENT RATE	1.512	2.124	0.143	3.779
PROPOSED	1.378	1.935	0.130	3.443

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.2338
IND. RATE				4.23	MINIMUM PREMIUM	1,850
MAN. RATE	5.96	4.93	4.52	+ 4.23	PRESENT	1,905
				+ PROPOSED		

CLASS COMMERCIAL BUILDINGS - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2971

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	3	0	0.000			0	0	0	0	0	0
2022	5,368	146,233	2.724			0	0	0	2	3	5
TOTAL	5,371	146,233	2.723			0	0	0	2	3	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	63,993	45,843	0	0	0	27,102	9,295	0
TOTAL	0	0	0	63,993	45,843	0	0	0	27,102	9,295	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	96	0	127,731	84,999	60,512	92	0	32,903	23,066	11,668	0
TOTAL	96	0	127,731	84,999	60,512	92	0	32,903	23,066	11,668	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	160,822	180,245	0	
IBNR + FREQUENCY ADJUSTMENT	(15,724)	(20,286)	101	
TOTAL LOSSES	145,099	159,959	101	
EXPECTED LOSSES	68,169	103,103	6,197	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.702	2.978	0.002	5.682
INDICATED (POST-TEST)	2.589	2.854	0.002	5.445
PRESENT ON RATE LEVEL	1.156	1.749	0.105	3.010
DERIVED BY FORMULA	1.156	1.760	0.104	3.020
UNDERLYING PRESENT RATE	1.269	1.920	0.115	3.304
PROPOSED	1.156	1.760	0.104	3.020

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.7508
IND. RATE				3.75	MINIMUM PREMIUM	1,685
MAN. RATE	5.38	4.31	3.98	+ 3.75	PRESENT	1,720

+ PROPOSED

CLASS HOTEL - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2973

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	78	0	0.000			0	0	0	0	0	0
2022	546	0	0.000			0	0	0	0	0	0
TOTAL	624	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,441)	(1,955)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	5,891	9,648	571	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.860	1.409	0.083	2.352
DERIVED BY FORMULA	0.860	1.409	0.083	2.352
UNDERLYING PRESENT RATE	0.944	1.546	0.092	2.582
PROPOSED	0.860	1.409	0.083	2.352

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.9212
IND. RATE				2.92	MINIMUM PREMIUM	1,395
MAN. RATE	4.94	3.76	3.11	+ 2.92	PRESENT	1,425

+ PROPOSED

CLASS RETIREMENT COMMUNITY - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2974

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	1,123	0	0.000			0	0	0	0	0	0
TOTAL	1,123	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,558)	(3,725)	20	
TOTAL LOSSES	0	0	20	
EXPECTED LOSSES	11,091	18,933	1,209	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.900	1.536	0.098	2.534
DERIVED BY FORMULA	0.900	1.536	0.098	2.534
UNDERLYING PRESENT RATE	0.988	1.686	0.108	2.781
PROPOSED	0.900	1.536	0.098	2.534

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	3.1466
IND. RATE				3.15		MINIMUM PREMIUM	1,475
MAN. RATE	3.66	3.69	3.35	+ 3.15		PRESENT	1,505
				+ PROPOSED			

CLASS RESTAURANT, N.O.C. - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2975

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	40	0	0.000			0	0	0	0	0	0
2022	448	0	0.000			0	0	0	0	0	0
TOTAL	488	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(516)	(1,003)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	2,150	5,000	507	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.401	0.933	0.095	1.430
DERIVED BY FORMULA	0.401	0.933	0.095	1.430
UNDERLYING PRESENT RATE	0.441	1.025	0.104	1.569
PROPOSED	0.401	0.933	0.095	1.430

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	1.7753
IND. RATE				1.78		MINIMUM PREMIUM	1,005
MAN. RATE	2.52	2.04	1.89	+ 1.78		PRESENT	1,015
				+ PROPOSED			

CLASS COMMUNITY CENTER - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2976

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	6	0	0.000			0	0	0	0	0	0
2022	83	0	0.000			0	0	0	0	0	0
TOTAL	89	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(95)	(214)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	397	1,072	104	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.406	1.098	0.107	1.611
DERIVED BY FORMULA	0.406	1.098	0.107	1.611
UNDERLYING PRESENT RATE	0.446	1.205	0.117	1.768
PROPOSED	0.406	1.098	0.107	1.611

YEAR	12-1-22	12-1-23	12-1-24	12-1-25		IND. RATE	2.0007
IND. RATE				2.00		MINIMUM PREMIUM	1,080
MAN. RATE	2.90	2.31	2.13	+ 2.00		PRESENT	1,095
				+ PROPOSED			

CLASS BARBER SHOP - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2977

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	151	0	0.000			0	0	0	0	0	0
TOTAL	151	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(81)	(103)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	353	522	28	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.213	0.315	0.017	0.545
DERIVED BY FORMULA	0.213	0.315	0.017	0.545
UNDERLYING PRESENT RATE	0.233	0.346	0.018	0.598
PROPOSED	0.213	0.315	0.017	0.545

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.6763
IND. RATE				0.68	MINIMUM PREMIUM	625
MAN. RATE	1.70	1.04	0.72	+ 0.68	PRESENT	620

+ PROPOSED

CLASS RES FACILITY ELDERLY - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2979

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	448	0	0.000			0	0	0	0	0	0
TOTAL	448	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,378)	(2,092)	10	
TOTAL LOSSES	0	0	10	
EXPECTED LOSSES	5,975	10,632	613	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.215	2.162	0.125	3.502
DERIVED BY FORMULA	1.215	2.162	0.125	3.502
UNDERLYING PRESENT RATE	1.334	2.373	0.137	3.844
PROPOSED	1.215	2.162	0.125	3.502

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.3489
IND. RATE				4.35	MINIMUM PREMIUM	1,890
MAN. RATE	3.66	4.06	4.63	+ 4.35	PRESENT	1,945
				+ PROPOSED		

CLASS CITY,TOWN - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2980

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	429	0	0.000			0	0	0	0	0	0
TOTAL	429	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,060)	(1,581)	10	
TOTAL LOSSES	0	0	10	
EXPECTED LOSSES	4,597	8,037	615	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.976	1.707	0.131	2.814
DERIVED BY FORMULA	0.976	1.707	0.131	2.814
UNDERLYING PRESENT RATE	1.072	1.873	0.143	3.088
PROPOSED	0.976	1.707	0.131	2.814

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	3.4942
IND. RATE				3.49	MINIMUM PREMIUM	1,595
MAN. RATE	5.23	4.11	3.72	+ 3.49	PRESENT	1,635
				+ PROPOSED		

CLASS HOUSING AUTHORITY - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2983

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	13	0	0.000			0	0	0	0	0	0
TOTAL	13	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(80)	(84)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	347	426	22	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	2.433	2.986	0.155	5.575
DERIVED BY FORMULA	2.433	2.986	0.155	5.575
UNDERLYING PRESENT RATE	2.671	3.277	0.170	6.119
PROPOSED	2.433	2.986	0.155	5.575

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	6.9226
IND. RATE				6.92	MINIMUM PREMIUM	2,000
MAN. RATE	6.34	7.04	7.37	+ 6.92	PRESENT	2,000

+ PROPOSED

CLASS INSURANCE COMPANY - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2984

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	1,507	0	0.000			0	0	0	0	0	0
TOTAL	1,507	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(645)	(1,022)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	2,796	5,193	342	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.169	0.314	0.021	0.504
DERIVED BY FORMULA	0.169	0.314	0.021	0.504
UNDERLYING PRESENT RATE	0.186	0.345	0.023	0.553
PROPOSED	0.169	0.314	0.021	0.504

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.7032
IND. RATE				0.70	MINIMUM PREMIUM	630
MAN. RATE	1.70	1.04	0.72	+ 0.70	PRESENT	620
				+ PROPOSED		

CLASS BANK - ALL EMPLOYEES - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2988

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	13,566	1,564	0.012			0	0	0	0	0	0
TOTAL	13,566	1,564	0.012			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	1,564
TOTAL	0	0	0	0	0	0	0	0	0	0	1,564

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	1,861
TOTAL	0	0	0	0	0	0	0	0	0	0	1,861

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,861	
IBNR + FREQUENCY ADJUSTMENT	(4,657)	(10,215)	47	
TOTAL LOSSES	0	0	1,908	
EXPECTED LOSSES	20,194	51,926	2,885	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.014	0.014
INDICATED (POST-TEST)	0.000	0.000	0.013	0.013
PRESENT ON RATE LEVEL	0.136	0.349	0.019	0.504
DERIVED BY FORMULA	0.136	0.345	0.019	0.500
UNDERLYING PRESENT RATE	0.149	0.383	0.021	0.553
PROPOSED	0.136	0.345	0.019	0.500

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.6983
IND. RATE				0.70	MINIMUM PREMIUM	630
MAN. RATE	1.70	1.04	0.72	+ 0.70	PRESENT	620

+ PROPOSED

CLASS RUBBISH REMOVAL - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2995

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	151	0	0.000			0	0	0	0	0	0
TOTAL	151	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,260)	(975)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	5,466	4,956	132	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	3.298	2.990	0.080	6.368
DERIVED BY FORMULA	3.298	2.990	0.080	6.368
UNDERLYING PRESENT RATE	3.620	3.282	0.088	6.990
PROPOSED	3.298	2.990	0.080	6.368

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	7.8306
IND. RATE				7.83	MINIMUM PREMIUM	2,000
MAN. RATE	9.12	9.11	8.36	+ 7.83	PRESENT	2,000
				+ PROPOSED		

CLASS CEMETERY - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2999

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	40	0	0.000			0	0	0	0	0	0
TOTAL	40	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(186)	(200)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	804	1,016	59	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.832	2.314	0.135	4.281
DERIVED BY FORMULA	1.832	2.314	0.135	4.281
UNDERLYING PRESENT RATE	2.011	2.540	0.148	4.699
PROPOSED	1.832	2.314	0.135	4.281

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	5.3164
IND. RATE				5.32	MINIMUM PREMIUM	2,000
MAN. RATE	6.34	6.07	5.66	+ 5.32	PRESENT	2,000

+ PROPOSED

CLASS EXPLOSIVES/AMMUNITION MFG., NOC — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 4771

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	235	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	235	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(940)	(469)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	2,704	1,185	87	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.048	0.459	0.034	1.542
DERIVED BY FORMULA	1.048	0.459	0.034	1.542
UNDERLYING PRESENT RATE	1.151	0.504	0.037	1.692
PROPOSED	1.048	0.459	0.034	1.542

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.3747
IND. RATE				2.37	MINIMUM PREMIUM	1,210
MAN. RATE	3.09	2.70	2.52	+ 2.37	PRESENT	1,445

+ PROPOSED

CLASS EXPLOSIVES DISTRIBUTING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 4777

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	44	0	0.000			0	0	0	0	0	0
2019	39	0	0.000			0	0	0	0	0	0
2020	12	0	0.000			0	0	0	0	0	0
2021	38	0	0.000			0	0	0	0	0	0
2022	40	0	0.000			0	0	0	0	0	0
TOTAL	173	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,298)	(608)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	3,894	1,952	194	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	2.051	1.028	0.102	3.181
DERIVED BY FORMULA	2.051	1.028	0.102	3.181
UNDERLYING PRESENT RATE	2.251	1.128	0.112	3.491
PROPOSED	2.051	1.028	0.102	3.181

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	4.9002
IND. RATE				4.90	MINIMUM PREMIUM	2,000
MAN. RATE	6.32	5.47	5.20	+ 4.90	PRESENT	2,000
				+ PROPOSED		

CLASS AIRCRAFT OPERATION, SCHEDULED — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 7405

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	50	0	0.000			0	0	0	0	0	0
2019	163	0	0.000			0	0	0	0	0	0
2020	42	0	0.000			0	0	0	0	0	0
2021	148	0	0.000			0	0	0	0	0	0
2022	1,690	0	0.000			0	0	0	0	0	0
TOTAL	2,093	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,638)	(652)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSSES	14,362	2,959	353	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.625	0.129	0.015	0.769
DERIVED BY FORMULA	0.625	0.129	0.015	0.769
UNDERLYING PRESENT RATE	0.686	0.141	0.017	0.844
PROPOSED	0.625	0.129	0.015	0.769

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.9460
IND. RATE				0.95	MINIMUM PREMIUM	720
MAN. RATE	1.34	1.12	1.01	+ 0.95	PRESENT	830

+ PROPOSED

CLASS AIRCRAFT OPERATION COMMUTER — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 7413

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	314	0	0.000			0	0	0	0	0	0
2019	521	0	0.000			0	0	0	0	0	0
2020	288	0	0.000			0	0	0	0	0	0
2021	1,325	0	0.000			0	0	0	0	0	0
2022	1,248	0	0.000			0	0	0	0	0	0
TOTAL	3,696	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,335)	(1,306)	11	
TOTAL LOSSES	0	0	11	
EXPECTED LOSSES	7,529	4,866	1,510	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.186	0.120	0.037	0.343
DERIVED BY FORMULA	0.186	0.119	0.037	0.341
UNDERLYING PRESENT RATE	0.204	0.132	0.041	0.376
PROPOSED	0.186	0.119	0.037	0.341

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.4196
IND. RATE				0.42	MINIMUM PREMIUM	535
MAN. RATE	0.59	0.49	0.45	+ 0.42	PRESENT	560

+ PROPOSED

CLASS AIRCRAFT OPERATION BUSINESS — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 7421

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	5,044	0	0.000			0	0	0	0	0	0
2019	5,098	0	0.000			0	0	0	0	0	0
2020	8,867	0	0.000			0	0	0	0	0	0
2021	9,799	0	0.000			0	0	0	0	0	0
2022	10,898	0	0.000			0	0	0	0	0	0
TOTAL	39,706	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(50,557)	(4,579)	40	
TOTAL LOSSES	0	0	40	
EXPECTED LOSSES	157,482	15,249	6,540	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.361	0.035	0.015	0.411
DERIVED BY FORMULA	0.358	0.034	0.015	0.406
UNDERLYING PRESENT RATE	0.397	0.038	0.016	0.451
PROPOSED	0.358	0.034	0.015	0.406

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.4995
IND. RATE				0.50	MINIMUM PREMIUM	565
MAN. RATE	0.72	0.59	0.54	+ 0.50	PRESENT	560

+ PROPOSED

CLASS AIRCRAFT OPERATION, N.O.C. PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 7424

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	13,562	1,896	0.014			0	0	0	0	0	0
2019	11,717	6,185	0.053			0	0	0	0	0	0
2020	9,795	1,303	0.013			0	0	0	0	0	0
2021	11,100	595	0.005			0	0	0	0	0	0
2022	9,948	245	0.002			0	0	0	0	0	0
TOTAL	56,122	10,224	0.018			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	1,896
2019	0	0	0	0	0	0	0	0	0	0	6,185
2020	0	0	0	0	0	0	0	0	0	0	1,303
2021	0	0	0	0	0	0	0	0	0	0	595
2022	0	0	0	0	0	0	0	0	0	0	245
TOTAL	0	0	0	0	0	0	0	0	0	0	10,224

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	1,924
2019	0	0	0	0	0	0	0	0	0	0	6,785
2020	0	0	0	0	0	0	0	0	0	0	1,835
2021	0	0	0	0	0	0	0	0	0	0	831
2022	0	0	0	0	0	0	0	0	0	0	292
TOTAL	0	0	0	0	0	0	0	0	0	0	11,666

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	11,666	
IBNR + FREQUENCY ADJUSTMENT	(170,435)	(27,884)	55	
TOTAL LOSSES	0	0	11,721	
EXPECTED LOSSES	502,639	85,485	12,498	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.021	0.021
INDICATED (POST-TEST)	0.000	0.000	0.020	0.020
PRESENT ON RATE LEVEL	0.816	0.139	0.020	0.975
DERIVED BY FORMULA	0.808	0.133	0.020	0.961
UNDERLYING PRESENT RATE	0.896	0.152	0.022	1.070
PROPOSED	0.808	0.133	0.020	0.961

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	1.1821
IND. RATE				1.18	MINIMUM PREMIUM	795
MAN. RATE	1.68	1.41	1.28	+ 1.18	PRESENT	805

+ PROPOSED

CLASS AIRPORT OPERATION - GROUND EMPLOYEES PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 7428

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	56,828	121,526	0.214			0	0	0	1	5	6
2019	44,882	75,721	0.169			0	0	0	0	4	4
2020	40,424	185,162	0.458			0	0	0	0	4	4
2021	39,953	93,132	0.233			0	0	0	0	2	2
2022	33,418	95,154	0.285			0	0	0	0	2	2
TOTAL	215,505	570,695	0.265			0	0	0	1	17	18

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	16,332	19,922	0	0	0	27,851	35,695	21,726
2019	0	0	0	0	36,173	0	0	0	0	20,610	18,938
2020	0	0	0	0	109,470	0	0	0	0	56,917	18,775
2021	0	0	0	0	33,514	0	0	0	0	48,067	11,551
2022	0	0	0	0	47,021	0	0	0	0	46,656	1,477
TOTAL	0	0	0	16,332	246,100	0	0	0	27,851	207,945	72,467

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	29,675	36,517	0	0	0	44,339	56,898	22,052
2019	0	0	445	615	58,528	0	0	105	299	34,786	20,775
2020	0	0	9,086	6,984	184,380	0	0	4,149	3,426	85,376	26,435
2021	0	0	7,795	4,240	51,263	0	0	7,345	5,119	61,449	16,125
2022	99	0	42,041	23,449	51,493	462	0	27,882	16,470	39,578	1,758
TOTAL	99	0	59,368	64,963	382,181	462	0	39,481	69,653	278,086	87,145

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	99,409	794,883	87,145	
IBNR + FREQUENCY ADJUSTMENT	(338,758)	(270,763)	442	
TOTAL LOSSES	0	524,120	87,587	
EXPECTED LOSSES	987,044	812,330	110,574	
CREDIBILITY	0.02	0.09	0.09	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.243	0.041	0.284
INDICATED (POST-TEST)	0.000	0.233	0.039	0.272
PRESENT ON RATE LEVEL	0.417	0.343	0.047	0.807
DERIVED BY FORMULA	0.409	0.333	0.046	0.788
UNDERLYING PRESENT RATE	0.458	0.377	0.051	0.886
PROPOSED	0.409	0.333	0.046	0.788

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.9695
IND. RATE				0.97	MINIMUM PREMIUM	725
MAN. RATE	1.41	1.17	1.06	+ 0.97	PRESENT	735

+ PROPOSED

CLASS NON-RATEABLE ELEMENT - CLASS 7405 PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 7445

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	50	0	0.000			0	0	0	0	0	0
2019	163	0	0.000			0	0	0	0	0	0
2020	42	0	0.000			0	0	0	0	0	0
2021	148	0	0.000			0	0	0	0	0	0
2022	1,690	0	0.000			0	0	0	0	0	0
TOTAL	2,093	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(576)	(752)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	2,276	3,414	260	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.099	0.149	0.011	0.259
DERIVED BY FORMULA	0.099	0.149	0.011	0.259
UNDERLYING PRESENT RATE	0.109	0.163	0.012	0.284
PROPOSED	0.099	0.149	0.011	0.259

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.3185
IND. RATE				0.32	MINIMUM PREMIUM	500
MAN. RATE	0.45	0.37	0.34	+ 0.32	PRESENT	-

+ PROPOSED

CLASS NON-RATEABLE ELEMENT - CLASS 7413 PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 7453

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	314	0	0.000			0	0	0	0	0	0
2019	521	0	0.000			0	0	0	0	0	0
2020	288	0	0.000			0	0	0	0	0	0
2021	1,325	0	0.000			0	0	0	0	0	0
2022	1,248	0	0.000			0	0	0	0	0	0
TOTAL	3,696	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(779)	(148)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	2,513	553	25	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.062	0.014	0.001	0.076
DERIVED BY FORMULA	0.062	0.013	0.001	0.076
UNDERLYING PRESENT RATE	0.068	0.015	0.001	0.084
PROPOSED	0.062	0.013	0.001	0.076

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	0.0935
IND. RATE				0.09	MINIMUM PREMIUM	420
MAN. RATE	0.13	0.10	0.10	+ 0.09	PRESENT	-

+ PROPOSED

CLASS AIRPORT OPERATION - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 9428

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	2,143	0	0.000			0	0	0	0	0	0
TOTAL	2,143	0	0.000			0	0	0	0	0	0

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,819)	(4,551)	25	
TOTAL LOSSES	0	0	25	
EXPECTED LOSSES	16,561	23,134	1,515	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.704	0.984	0.064	1.752
DERIVED BY FORMULA	0.704	0.984	0.064	1.752
UNDERLYING PRESENT RATE	0.773	1.080	0.071	1.923
PROPOSED	0.704	0.984	0.064	1.752

YEAR	12-1-22	12-1-23	12-1-24	12-1-25	IND. RATE	2.1543
IND. RATE				2.15	MINIMUM PREMIUM	1,130
MAN. RATE	3.03	2.50	2.30	+ 2.15	PRESENT	1,150

+ PROPOSED