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
2019	14,809	1,160,328	7.835			0	0	2	0	6	8
2020	18,558	1,023,274	5.514			0	0	3	1	2	6
2021	16,266	262,890	1.616			0	0	0	4	5	9
2022	17,738	495,256	2.792			0	0	0	2	5	7
2023	23,137	139,772	0.604			0	0	0	3	2	5
TOTAL	90,508	3,081,520	3.405			0	0	5	10	20	35

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	417,520	0	357,076	0	0	275,657	0	101,770	8,305
2020	0	0	669,603	39,969	1,512	0	0	246,615	41,084	10,398	14,093
2021	0	0	0	96,911	19,494	0	0	0	106,142	27,884	12,459
2022	0	0	0	113,305	96,191	0	0	0	147,587	96,193	41,980
2023	0	0	0	72,172	5,865	0	0	0	38,922	20,826	1,987
TOTAL	0	0	1,087,123	322,357	480,138	0	0	522,272	333,735	257,071	78,824

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	555,719	0	673,088	0	0	428,371	0	187,766	9,302
2020	0	0	878,238	83,110	16,692	0	0	341,601	75,973	23,788	19,660
2021	0	0	31,808	153,883	37,407	0	0	32,702	138,400	46,080	17,542
2022	0	0	105,334	166,348	150,009	0	0	123,098	184,549	144,749	50,124
2023	9	0	102,722	80,113	20,283	169	0	42,829	32,894	21,591	2,369
TOTAL	9	0	1,673,821	483,454	897,479	169	0	968,601	431,816	423,972	98,996

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,642,601	2,236,722	98,996	
IBNR + FREQUENCY ADJUSTMENT	(812,771)	(343,647)	555	
TOTAL LOSSES	1,829,829	1,893,075	99,552	
EXPECTED LOSSES	2,752,756	1,149,122	87,623	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.022	2.092	0.110	4.223
INDICATED (POST-TEST)	1.787	1.849	0.097	3.733
PRESENT ON RATE LEVEL	2.867	1.197	0.091	4.155
DERIVED BY FORMULA	2.856	1.223	0.092	4.170
UNDERLYING PRESENT RATE	3.041	1.270	0.097	4.408
PROPOSED	2.845	1.218	0.091	4.155

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.961
IND. RATE				5.961	MINIMUM PREMIUM	2,000
MAN. RATE	8.02	7.03	6.19	+ 5.961	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
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	184	0.001			0	0	0	0	0	0
2023	14,432	9,866	0.068			0	0	0	0	1	1
TOTAL	63,981	222,741	0.348			0	0	0	0	10	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	184
2023	0	0	0	0	2,166	0	0	0	0	2,366	5,334
TOTAL	0	0	0	0	91,920	0	0	0	0	81,242	49,579

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	8,690	0	0	0	0	42,758	42,479
2020	0	0	0	1,158	164,892	0	0	0	786	92,289	1,324
2021	0	0	407	308	10,324	0	0	117	124	3,966	7,299
2022	0	0	0	0	0	0	0	0	0	0	220
2023	3	0	1,820	1,168	2,515	19	0	1,180	808	1,880	6,358
TOTAL	3	0	2,228	2,635	186,420	19	0	1,297	1,718	140,893	57,680

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,547	331,666	57,680	
IBNR + FREQUENCY ADJUSTMENT	(237,723)	(133,890)	353	
TOTAL LOSSES	0	197,776	58,033	
EXPECTED LOSSES	800,516	444,570	59,764	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.309	0.091	0.400
INDICATED (POST-TEST)	0.000	0.273	0.080	0.353
PRESENT ON RATE LEVEL	1.179	0.655	0.088	1.922
DERIVED BY FORMULA	1.168	0.644	0.088	1.899
UNDERLYING PRESENT RATE	1.251	0.695	0.093	2.039
PROPOSED	1.168	0.644	0.088	1.899

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.348
IND. RATE				2.348	MINIMUM PREMIUM	835
MAN. RATE	2.93	2.76	2.53	+ 2.348	PRESENT	830

+ 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
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
2023	2,089	3,467	0.166			0	0	0	0	0	0
TOTAL	9,692	31,918	0.329			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
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
2023	0	0	0	0	0	0	0	0	0	0	3,467
TOTAL	0	0	0	0	17,479	0	0	0	0	9,101	5,338

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	2,610
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	3,917	2,992	25,570	0	0	1,689	1,442	12,627	0
2023	0	0	0	0	0	0	0	0	0	0	4,133
TOTAL	0	0	3,917	2,992	25,570	0	0	1,689	1,442	12,627	6,743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,606	42,631	6,743	
IBNR + FREQUENCY ADJUSTMENT	(33,260)	(30,312)	49	
TOTAL LOSSES	0	12,319	6,791	
EXPECTED LOSSES	110,283	99,845	8,656	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.127	0.070	0.197
INDICATED (POST-TEST)	0.000	0.112	0.062	0.174
PRESENT ON RATE LEVEL	1.073	0.971	0.084	2.128
DERIVED BY FORMULA	1.073	0.962	0.084	2.119
UNDERLYING PRESENT RATE	1.138	1.030	0.089	2.257
PROPOSED	1.073	0.962	0.084	2.119

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.040
IND. RATE				3.040	MINIMUM PREMIUM	1,505
MAN. RATE	3.72	3.48	3.17	+ 3.040	PRESENT	1,495
				+ 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
2019	816	0	0.000			0	0	0	0	0	0
2020	601	199,359	33.171			0	0	1	0	0	1
2021	765	98	0.013			0	0	0	0	0	0
2022	503	5,000	0.994			1	0	0	0	0	1
2023	685	0	0.000			0	0	0	0	0	0
TOTAL	3,370	204,457	6.067			1	0	1	0	0	2

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	162,644	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	1,000	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	4,000	0	162,644	0	0	1,000	0	36,715	0	0	98

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	212,494	2,033	3,155	0	0	50,193	988	742	0
2021	0	0	0	0	0	0	0	0	0	0	138
2022	4,980	0	0	0	0	1,340	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	4,980	0	212,494	2,033	3,155	1,340	0	50,193	988	742	138

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	269,008	6,918	138	
IBNR + FREQUENCY ADJUSTMENT	(11,744)	(5,510)	12	
TOTAL LOSSES	257,263	1,407	150	
EXPECTED LOSSES	38,126	18,069	2,211	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	7.634	0.042	0.004	7.680
INDICATED (POST-TEST)	6.747	0.037	0.004	6.788
PRESENT ON RATE LEVEL	1.066	0.505	0.062	1.634
DERIVED BY FORMULA	1.066	0.505	0.061	1.633
UNDERLYING PRESENT RATE	1.131	0.536	0.066	1.733
PROPOSED	1.067	0.506	0.061	1.634

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.020
IND. RATE				2.020	MINIMUM PREMIUM	1,135
MAN. RATE	2.48	2.33	2.15	+ 2.020	PRESENT	1,140

+ 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
2019	2,171	338,942	15.612			0	0	1	0	0	1
2020	4,576	0	0.000			0	0	0	0	0	0
2021	7,827	2,969	0.038			0	0	0	0	1	1
2022	8,211	0	0.000			0	0	0	0	0	0
2023	6,358	115,200	1.812			0	0	0	0	1	1
TOTAL	29,143	457,111	1.569			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
2019	0	0	117,069	0	0	0	0	219,999	0	0	1,874
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
2023	0	0	0	0	92,681	0	0	0	0	19,770	2,749
TOTAL	0	0	117,069	0	92,862	0	0	219,999	0	22,347	4,834

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	155,819	0	0	0	0	341,878	0	0	2,099
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	13	10	322	0	0	117	124	3,972	297
2022	0	0	0	0	0	0	0	0	0	0	0
2023	148	0	77,889	49,983	107,593	160	0	9,861	6,755	15,711	3,277
TOTAL	148	0	233,721	49,992	107,915	160	0	351,856	6,879	19,683	5,673

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	585,886	184,470	5,673	
IBNR + FREQUENCY ADJUSTMENT	(47,011)	(36,830)	177	
TOTAL LOSSES	538,875	147,640	5,850	
EXPECTED LOSSES	156,553	127,509	28,383	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.849	0.507	0.020	2.376
INDICATED (POST-TEST)	1.634	0.448	0.018	2.100
PRESENT ON RATE LEVEL	0.506	0.412	0.092	1.011
DERIVED BY FORMULA	0.518	0.413	0.090	1.021
UNDERLYING PRESENT RATE	0.537	0.438	0.097	1.072
PROPOSED	0.518	0.413	0.090	1.021

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.262
IND. RATE				1.262	MINIMUM PREMIUM	865
MAN. RATE	1.70	1.52	1.33	+ 1.262	PRESENT	850
				+ 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
2019	91,759	2,265,652	2.469			1	0	3	10	18	32
2020	96,424	1,296,354	1.344			0	0	1	6	30	37
2021	111,790	1,118,974	1.001			0	0	2	7	13	22
2022	126,051	1,426,509	1.132			0	0	2	5	20	27
2023	138,579	1,127,795	0.814			0	0	1	7	23	31
TOTAL	564,603	7,235,284	1.281			1	0	9	35	104	149

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	228,000	0	680,869	172,408	169,231	0	0	472,486	164,854	177,274	200,530
2020	0	0	250,000	109,163	251,667	0	0	250,000	191,696	215,740	28,088
2021	0	0	211,010	236,510	107,288	0	0	221,376	177,215	129,853	35,722
2022	0	0	280,093	128,372	585,773	0	0	148,290	45,499	193,907	44,575
2023	0	0	217,500	238,309	106,698	0	0	250,000	127,257	163,036	24,995
TOTAL	228,000	0	1,639,472	884,762	1,220,657	0	0	1,342,152	706,521	879,810	333,910

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	271,092	0	803,745	335,678	319,000	0	0	599,499	301,353	327,071	224,594
2020	0	0	335,915	210,869	529,418	0	0	362,555	332,734	383,282	39,183
2021	0	0	377,571	385,093	209,404	0	0	348,664	245,320	216,974	50,297
2022	0	0	619,244	290,486	897,256	0	0	304,423	97,340	287,722	53,223
2023	171	0	685,801	339,685	193,349	1,321	41,675	513,366	167,267	173,894	29,794
TOTAL	271,263	0	2,822,276	1,561,810	2,148,426	1,321	41,675	2,128,507	1,144,014	1,388,943	397,090

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,265,042	6,243,194	397,090	
IBNR + FREQUENCY ADJUSTMENT	(1,389,985)	(1,189,242)	2,319	
TOTAL LOSSES	3,875,056	5,053,952	399,408	
EXPECTED LOSSES	4,679,991	4,037,200	369,225	
CREDIBILITY	0.04	0.15	0.16	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.686	0.895	0.071	1.652
INDICATED (POST-TEST)	0.607	0.791	0.063	1.460
PRESENT ON RATE LEVEL	0.781	0.674	0.062	1.517
DERIVED BY FORMULA	0.774	0.692	0.062	1.528
UNDERLYING PRESENT RATE	0.829	0.715	0.065	1.609
PROPOSED	0.769	0.687	0.061	1.517

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.177
IND. RATE				2.177	MINIMUM PREMIUM	1,195
MAN. RATE	2.64	2.48	2.26	+ 2.177	PRESENT	1,175

+ 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
2019	3,479	8,284	0.238			0	0	0	0	0	0
2020	4,193	214,474	5.115			0	0	1	0	0	1
2021	4,954	320,087	6.461			0	0	1	0	2	3
2022	4,476	8,297	0.185			0	0	0	0	2	2
2023	4,676	30,444	0.651			0	0	0	0	1	1
TOTAL	21,778	581,586	2.671			0	0	2	0	5	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	8,284
2020	0	0	106,216	0	0	0	0	108,258	0	0	0
2021	0	0	177,139	0	9,930	0	0	105,765	0	27,216	37
2022	0	0	0	0	1,650	0	0	0	0	798	5,849
2023	0	0	0	0	2,873	0	0	0	0	20,837	6,734
TOTAL	0	0	283,355	0	14,453	0	0	214,023	0	48,851	20,904

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	9,278
2020	0	0	138,771	1,328	2,061	0	0	148,000	2,912	2,187	0
2021	0	0	248,975	5,877	27,653	0	0	139,923	6,203	47,514	52
2022	0	0	370	282	2,414	0	0	148	126	1,107	6,984
2023	5	0	2,414	1,549	3,335	169	0	10,393	7,120	16,559	8,027
TOTAL	5	0	390,531	9,036	35,463	169	0	298,464	16,362	67,367	24,341

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	689,168	128,228	24,341	
IBNR + FREQUENCY ADJUSTMENT	(41,367)	(36,356)	61	
TOTAL LOSSES	647,800	91,872	24,401	
EXPECTED LOSSES	136,968	121,089	10,538	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.975	0.422	0.112	3.508
INDICATED (POST-TEST)	2.629	0.373	0.099	3.101
PRESENT ON RATE LEVEL	0.593	0.524	0.046	1.163
DERIVED BY FORMULA	0.613	0.521	0.047	1.181
UNDERLYING PRESENT RATE	0.629	0.556	0.048	1.233
PROPOSED	0.613	0.521	0.047	1.181

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.460
IND. RATE				1.460	MINIMUM PREMIUM	935
MAN. RATE	1.99	1.76	1.53	+ 1.460	PRESENT	920
				+ 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
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
2023	280	0	0.000			0	0	0	0	0	0
TOTAL	811	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(7,514)	(1,956)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	26,090	7,116	200	
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	3.032	0.827	0.023	3.883
DERIVED BY FORMULA	3.032	0.827	0.023	3.883
UNDERLYING PRESENT RATE	3.217	0.877	0.025	4.119
PROPOSED	3.032	0.827	0.023	3.883

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.974
IND. RATE				4.974	MINIMUM PREMIUM	2,000
MAN. RATE	7.09	6.25	5.11	+ 4.974	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
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
2023	486	0	0.000			0	0	0	0	0	0
TOTAL	1,605	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(2,187)	(2,587)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	7,535	8,756	1,175	
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	0.443	0.514	0.069	1.026
DERIVED BY FORMULA	0.443	0.514	0.069	1.026
UNDERLYING PRESENT RATE	0.470	0.546	0.073	1.088
PROPOSED	0.443	0.514	0.069	1.026

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.268
IND. RATE				1.268	MINIMUM PREMIUM	640
MAN. RATE	1.63	1.50	1.35	+ 1.268	PRESENT	625
				+ 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
2019	38,969	769,678	1.975			0	0	1	3	13	17
2020	40,064	1,163,525	2.904			0	0	1	9	4	14
2021	35,084	300,706	0.857			0	0	0	5	4	9
2022	38,981	174,009	0.446			0	0	1	1	0	2
2023	34,010	38,458	0.113			0	0	0	0	1	1
TOTAL	187,108	2,446,376	1.307			0	0	3	18	22	43

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	105,007	61,475	232,442	0	0	41,709	41,692	94,008	193,345
2020	0	0	276,253	158,492	20,519	0	0	448,658	55,338	34,774	169,491
2021	0	0	0	95,350	24,106	0	0	0	39,494	5,891	135,865
2022	0	0	95,983	17,500	0	0	0	44,950	803	0	14,773
2023	0	0	0	0	3,520	0	0	0	0	4,358	30,580
TOTAL	0	0	477,243	332,817	280,587	0	0	535,317	137,327	139,031	544,054

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	139,764	119,692	438,153	0	0	64,816	76,213	173,445	216,546
2020	0	0	331,969	299,632	49,594	0	0	547,229	104,353	69,406	236,440
2021	0	0	31,642	151,666	45,566	0	0	11,965	51,281	10,234	191,298
2022	0	0	147,632	30,137	11,648	0	0	72,106	5,295	4,673	17,639
2023	6	0	2,958	1,898	4,086	35	0	2,174	1,489	3,463	36,451
TOTAL	6	0	653,966	603,024	549,047	35	0	698,290	238,631	261,221	698,375

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,352,296	1,651,924	698,375	
IBNR + FREQUENCY ADJUSTMENT	(407,553)	(352,982)	1,570	
TOTAL LOSSES	944,744	1,298,943	699,944	
EXPECTED LOSSES	1,352,620	1,144,503	308,274	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.505	0.694	0.374	1.573
INDICATED (POST-TEST)	0.446	0.614	0.331	1.390
PRESENT ON RATE LEVEL	0.681	0.577	0.155	1.413
DERIVED BY FORMULA	0.677	0.579	0.169	1.425
UNDERLYING PRESENT RATE	0.723	0.612	0.165	1.499
PROPOSED	0.671	0.574	0.168	1.413

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.747
IND. RATE				1.747	MINIMUM PREMIUM	725
MAN. RATE	2.02	1.99	1.86	+ 1.747	PRESENT	715

+ 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
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
2023	344	0	0.000			0	0	0	0	0	0
TOTAL	1,404	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(2,007)	(2,706)	12	
TOTAL LOSSES	0	0	12	
EXPECTED LOSSES	6,844	9,758	1,733	
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	0.459	0.655	0.116	1.231
DERIVED BY FORMULA	0.459	0.655	0.116	1.231
UNDERLYING PRESENT RATE	0.487	0.695	0.123	1.306
PROPOSED	0.459	0.655	0.116	1.231

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.522
IND. RATE				1.522	MINIMUM PREMIUM	685
MAN. RATE	2.03	1.81	1.62	+ 1.522	PRESENT	670

+ 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
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
2023	5,042	13,312	0.264			0	0	0	1	0	1
TOTAL	24,478	18,398	0.075			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
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
2023	0	0	0	12,749	0	0	0	0	0	0	563
TOTAL	0	0	0	12,749	0	0	0	0	0	0	5,649

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	5,323
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	398
2023	0	0	17,275	13,593	2,380	0	0	0	0	0	671
TOTAL	0	0	17,275	13,593	2,380	0	0	0	0	0	6,392

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,275	15,973	6,392	
IBNR + FREQUENCY ADJUSTMENT	(109,102)	(51,140)	63	
TOTAL LOSSES	0	0	6,455	
EXPECTED LOSSES	368,828	172,941	10,719	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.026	0.026
INDICATED (POST-TEST)	0.000	0.000	0.023	0.023
PRESENT ON RATE LEVEL	1.420	0.666	0.041	2.128
DERIVED BY FORMULA	1.406	0.653	0.041	2.100
UNDERLYING PRESENT RATE	1.507	0.707	0.044	2.257
PROPOSED	1.406	0.653	0.041	2.100

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.690
IND. RATE				2.690	MINIMUM PREMIUM	1,380
MAN. RATE	3.34	3.15	2.80	+ 2.690	PRESENT	1,365
				+ 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
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
2023	1,141	0	0.000			0	0	0	0	0	0
TOTAL	3,474	77,181	2.222			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
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
2023	0	0	0	0	0	0	0	0	0	0	0
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
2019	0	0	0	0	22,822	0	0	0	0	32,516	0
2020	0	0	0	71	10,125	0	0	0	606	71,126	575
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	1,458
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	71	32,947	0	0	0	606	103,642	2,033

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	137,266	2,033	
IBNR + FREQUENCY ADJUSTMENT	(16,484)	(8,444)	39	
TOTAL LOSSES	0	128,822	2,071	
EXPECTED LOSSES	57,419	30,030	5,030	
CREDIBILITY	0.00	0.00	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	3.708	0.060	3.768
INDICATED (POST-TEST)	0.000	3.277	0.053	3.330
PRESENT ON RATE LEVEL	1.558	0.815	0.136	2.509
DERIVED BY FORMULA	1.558	0.815	0.136	2.508
UNDERLYING PRESENT RATE	1.653	0.864	0.145	2.662
PROPOSED	1.558	0.815	0.136	2.509

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.914
IND. RATE				3.914	MINIMUM PREMIUM	1,820
MAN. RATE	4.32	4.14	4.02	+ 3.914	PRESENT	1,790

+ 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
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
2023	188	0	0.000			0	0	0	0	0	0
TOTAL	1,036	433	0.042			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
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
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	433

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	485
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	485

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	485	
IBNR + FREQUENCY ADJUSTMENT	(2,602)	(1,765)	9	
TOTAL LOSSES	0	0	494	
EXPECTED LOSSES	8,586	5,837	1,695	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.048	0.048
INDICATED (POST-TEST)	0.000	0.000	0.042	0.042
PRESENT ON RATE LEVEL	0.781	0.531	0.154	1.466
DERIVED BY FORMULA	0.781	0.531	0.154	1.466
UNDERLYING PRESENT RATE	0.829	0.563	0.164	1.556
PROPOSED	0.781	0.531	0.154	1.466

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	1.813
IND. RATE				1.813		MINIMUM PREMIUM	735
MAN. RATE	2.36	2.15	1.93	+ 1.813		PRESENT	725
				+ 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
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
2023	10,609	0	0.000			0	0	0	0	0	0
TOTAL	49,997	177,209	0.354			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
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
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	108,627	0	4,744	0	0	26,167	0	25,532	12,139

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	144,583	0	0	0	0	40,664	0	0	88
2020	0	0	0	39	5,595	0	0	0	133	15,622	14,791
2021	0	0	144	109	3,650	0	0	749	794	25,493	2,051
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	144,727	148	9,245	0	0	41,413	927	41,115	16,931

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	186,139	51,435	16,931	
IBNR + FREQUENCY ADJUSTMENT	(160,645)	(45,912)	170	
TOTAL LOSSES	25,494	5,523	17,101	
EXPECTED LOSSES	535,179	153,316	29,949	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.051	0.011	0.034	0.096
INDICATED (POST-TEST)	0.045	0.010	0.030	0.085
PRESENT ON RATE LEVEL	1.009	0.289	0.056	1.354
DERIVED BY FORMULA	0.999	0.281	0.056	1.336
UNDERLYING PRESENT RATE	1.070	0.307	0.060	1.437
PROPOSED	0.999	0.281	0.056	1.336

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.084
IND. RATE				2.084	MINIMUM PREMIUM	1,160
MAN. RATE	2.55	2.40	2.17	+ 2.084	PRESENT	1,145

+ 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
2019	56,027	136,899	0.244			0	0	0	2	2	4
2020	59,054	96,635	0.164			0	0	0	2	3	5
2021	73,148	825,459	1.128			0	0	2	5	1	8
2022	65,089	314,716	0.484			0	0	0	2	1	3
2023	64,919	157,772	0.243			0	0	0	1	3	4
TOTAL	318,237	1,531,481	0.481			0	0	2	12	10	24

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	60,361	5,534	0	0	0	30,547	22,764	17,693
2020	0	0	0	16,422	10,463	0	0	0	30,032	5,402	34,316
2021	0	0	266,297	181,835	7,079	0	0	185,522	165,981	5,989	12,756
2022	0	0	0	66,285	100,071	0	0	0	97,248	12,787	38,325
2023	0	0	0	17,473	62,917	0	0	0	27,452	27,324	22,606
TOTAL	0	0	266,297	342,376	186,064	0	0	185,522	351,260	74,266	125,696

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	117,523	10,432	0	0	0	55,840	42,000	19,816
2020	0	0	1,398	30,852	21,975	0	0	3,255	50,654	9,927	47,871
2021	0	0	430,853	295,208	32,738	0	0	292,710	223,208	23,837	17,960
2022	0	0	71,437	104,814	151,829	0	0	71,721	113,588	25,180	45,760
2023	101	0	76,551	52,561	76,303	221	0	36,510	27,518	25,269	26,946
TOTAL	101	0	580,239	600,958	293,277	221	0	404,197	470,809	126,213	158,354

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	984,758	1,491,256	158,354	
IBNR + FREQUENCY ADJUSTMENT	(851,707)	(394,754)	1,013	
TOTAL LOSSES	133,051	1,096,502	159,367	
EXPECTED LOSSES	2,805,327	1,311,159	182,540	
CREDIBILITY	0.03	0.10	0.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.042	0.345	0.050	0.436
INDICATED (POST-TEST)	0.037	0.305	0.044	0.386
PRESENT ON RATE LEVEL	0.831	0.388	0.054	1.273
DERIVED BY FORMULA	0.807	0.380	0.053	1.240
UNDERLYING PRESENT RATE	0.882	0.412	0.057	1.351
PROPOSED	0.807	0.380	0.053	1.240

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.934
IND. RATE				1.934	MINIMUM PREMIUM	1,105
MAN. RATE	2.51	2.31	2.04	+ 1.934	PRESENT	1,100

+ 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
2019	7,191	77,442	1.077			0	0	0	2	3	5
2020	6,827	24,381	0.357			0	0	0	1	0	1
2021	2,858	40,330	1.411			0	0	0	2	0	2
2022	2,787	53	0.002			0	0	0	0	0	0
2023	2,492	636	0.026			0	0	0	0	0	0
TOTAL	22,155	142,842	0.645			0	0	0	5	3	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	40,038	17,684	0	0	0	6,825	9,818	3,077
2020	0	0	0	20,698	0	0	0	0	1,468	0	2,215
2021	0	0	0	31,152	0	0	0	0	9,178	0	0
2022	0	0	0	0	0	0	0	0	0	0	53
2023	0	0	0	0	0	0	0	0	0	0	636
TOTAL	0	0	0	91,888	17,684	0	0	0	17,471	9,818	5,981

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	77,954	33,334	0	0	0	12,476	18,114	3,446
2020	0	0	1,761	38,693	290	0	0	159	2,472	27	3,090
2021	0	0	9,785	49,133	878	0	0	2,719	11,852	268	0
2022	0	0	0	0	0	0	0	0	0	0	63
2023	0	0	0	0	0	0	0	0	0	0	758
TOTAL	0	0	11,546	165,780	34,503	0	0	2,878	26,800	18,409	7,358

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,424	245,491	7,358	
IBNR + FREQUENCY ADJUSTMENT	(73,936)	(58,287)	38	
TOTAL LOSSES	0	187,204	7,395	
EXPECTED LOSSES	241,855	174,040	11,032	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.845	0.033	0.878
INDICATED (POST-TEST)	0.000	0.747	0.030	0.776
PRESENT ON RATE LEVEL	1.029	0.740	0.047	1.816
DERIVED BY FORMULA	1.019	0.741	0.047	1.806
UNDERLYING PRESENT RATE	1.092	0.786	0.050	1.927
PROPOSED	1.019	0.741	0.047	1.806

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.817
IND. RATE				2.817	MINIMUM PREMIUM	1,425
MAN. RATE	3.28	3.14	2.91	+ 2.817	PRESENT	1,405

+ 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
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
2023	2,277	0	0.000			0	0	0	0	0	0
TOTAL	10,676	20,209	0.189			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
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
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	12,146	0	0	0	0	7,701	362

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	205	155	5,187	0	0	230	244	7,836	0
2022	0	0	2,068	1,580	13,503	0	0	486	415	3,631	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	2,273	1,735	18,689	0	0	716	659	11,467	405

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,989	32,550	405	
IBNR + FREQUENCY ADJUSTMENT	(51,214)	(27,890)	51	
TOTAL LOSSES	0	4,660	456	
EXPECTED LOSSES	170,745	91,709	9,021	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.044	0.004	0.048
INDICATED (POST-TEST)	0.000	0.039	0.004	0.042
PRESENT ON RATE LEVEL	1.508	0.810	0.080	2.397
DERIVED BY FORMULA	1.508	0.802	0.079	2.388
UNDERLYING PRESENT RATE	1.599	0.859	0.084	2.543
PROPOSED	1.508	0.802	0.079	2.388

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.726
IND. RATE				3.726	MINIMUM PREMIUM	1,750
MAN. RATE	4.68	4.29	3.84	+ 3.726	PRESENT	1,725
				+ 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
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	135,292	2.493			0	0	0	1	4	5
2023	4,905	45,939	0.937			0	0	0	0	6	6
TOTAL	22,287	491,812	2.207			0	0	0	4	14	18

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	24,805	41,550	0	0	0	40,148	20,601	8,188
2023	0	0	0	0	29,005	0	0	0	0	13,184	3,750
TOTAL	0	0	0	190,093	106,238	0	0	0	110,080	58,525	26,876

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	58,410	38,748	0	0	0	260	27,502	3,833
2020	0	0	11,513	253,074	25,647	0	0	7,565	117,644	15,113	14,073
2021	0	0	260	196	6,578	0	0	84	89	2,869	2,011
2022	0	0	27,652	39,925	62,818	0	0	32,453	49,321	31,653	9,776
2023	46	0	24,376	15,642	33,672	107	0	6,576	4,505	10,477	4,470
TOTAL	46	0	63,801	367,248	167,462	107	0	46,679	171,819	87,614	34,162

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	110,633	794,143	34,162	
IBNR + FREQUENCY ADJUSTMENT	(38,648)	(37,627)	63	
TOTAL LOSSES	71,984	756,516	34,225	
EXPECTED LOSSES	129,927	126,645	10,556	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.323	3.394	0.154	3.871
INDICATED (POST-TEST)	0.285	3.000	0.136	3.421
PRESENT ON RATE LEVEL	0.550	0.536	0.045	1.130
DERIVED BY FORMULA	0.547	0.585	0.046	1.178
UNDERLYING PRESENT RATE	0.583	0.568	0.047	1.199
PROPOSED	0.547	0.585	0.046	1.178

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.838
IND. RATE				1.838	MINIMUM PREMIUM	1,070
MAN. RATE	2.20	2.02	1.81	+ 1.838	PRESENT	1,020
				+ 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
2019	9,625	17,147	0.178			0	0	0	0	2	2
2020	8,549	3,187	0.037			0	0	0	0	0	0
2021	9,282	5,461	0.059			0	0	0	0	0	0
2022	9,604	269,052	2.801			0	0	1	0	1	2
2023	9,874	322,976	3.271			0	0	1	1	1	3
TOTAL	46,934	617,823	1.316			0	0	2	1	4	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	233,644	0	12,196	0	0	1	0	18,331	4,880
2023	0	0	93,986	64,028	82,786	0	0	32,676	17,274	2,807	29,419
TOTAL	0	0	327,630	64,028	97,738	0	0	32,677	17,274	27,190	51,286

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	5,195	0	0	0	0	11,166	9,340
2020	0	0	0	0	0	0	0	0	0	0	4,446
2021	0	0	0	0	0	0	0	0	0	0	7,689
2022	0	0	330,606	19,097	42,701	0	0	3,404	2,904	25,433	5,827
2023	132	0	274,397	125,037	118,859	23	5,447	58,404	15,965	8,108	35,067
TOTAL	132	0	605,002	144,135	166,756	23	5,447	61,808	18,868	44,706	62,369

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	672,413	374,465	62,369	
IBNR + FREQUENCY ADJUSTMENT	(83,031)	(65,261)	168	
TOTAL LOSSES	589,381	309,204	62,536	
EXPECTED LOSSES	275,728	216,332	30,079	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.256	0.659	0.133	2.048
INDICATED (POST-TEST)	1.110	0.582	0.118	1.810
PRESENT ON RATE LEVEL	0.554	0.434	0.060	1.049
DERIVED BY FORMULA	0.559	0.439	0.062	1.060
UNDERLYING PRESENT RATE	0.587	0.461	0.064	1.112
PROPOSED	0.559	0.439	0.062	1.060

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.654
IND. RATE				1.654	MINIMUM PREMIUM	1,005
MAN. RATE	2.12	1.91	1.68	+ 1.654	PRESENT	975
				+ 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
2019	3,443	86,835	2.522			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
2023	3,641	29,868	0.820			0	0	0	0	0	0
TOTAL	18,759	152,535	0.813			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
2019	0	0	0	27,089	2,560	0	0	0	46,102	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
2023	0	0	0	0	0	0	0	0	0	0	29,868
TOTAL	0	0	0	27,089	36,060	0	0	0	46,102	11,037	32,247

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	52,742	4,826	0	0	0	84,274	16,061	2,664
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	2,352	1,779	59,586	0	0	106	112	3,595	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	35,603
TOTAL	0	0	2,352	54,521	64,412	0	0	106	84,386	19,655	38,267

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,457	222,975	38,267	
IBNR + FREQUENCY ADJUSTMENT	(57,337)	(39,318)	67	
TOTAL LOSSES	0	183,657	38,334	
EXPECTED LOSSES	190,273	128,868	12,532	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.979	0.204	1.183
INDICATED (POST-TEST)	0.000	0.865	0.181	1.046
PRESENT ON RATE LEVEL	0.956	0.648	0.063	1.667
DERIVED BY FORMULA	0.956	0.652	0.065	1.673
UNDERLYING PRESENT RATE	1.014	0.687	0.067	1.768
PROPOSED	0.952	0.649	0.065	1.667

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.600
IND. RATE				2.600	MINIMUM PREMIUM	1,345
MAN. RATE	3.19	2.94	2.67	+ 2.600	PRESENT	1,320

+ 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
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
2023	287	190	0.066			0	0	0	0	0	0
TOTAL	1,655	738	0.045			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
2019	0	0	0	0	0	0	0	0	0	0	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
2023	0	0	0	0	0	0	0	0	0	0	190
TOTAL	0	0	0	0	0	0	0	0	0	0	738

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	772
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	226
TOTAL	0	0	0	0	0	0	0	0	0	0	998

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	998	
IBNR + FREQUENCY ADJUSTMENT	(2,918)	(3,020)	7	
TOTAL LOSSES	0	0	1,005	
EXPECTED LOSSES	9,506	10,120	1,416	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.061	0.061
INDICATED (POST-TEST)	0.000	0.000	0.054	0.054
PRESENT ON RATE LEVEL	0.541	0.576	0.081	1.198
DERIVED BY FORMULA	0.541	0.576	0.081	1.198
UNDERLYING PRESENT RATE	0.574	0.611	0.086	1.271
PROPOSED	0.541	0.576	0.081	1.198

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.869
IND. RATE				1.869	MINIMUM PREMIUM	1,085
MAN. RATE	2.37	2.17	1.92	+ 1.869	PRESENT	1,060
				+ 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
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
2023	101	0	0.000			0	0	0	0	0	0
TOTAL	427	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,160)	(1,996)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	3,896	6,585	405	
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	0.860	1.454	0.090	2.403
DERIVED BY FORMULA	0.860	1.454	0.090	2.403
UNDERLYING PRESENT RATE	0.912	1.542	0.095	2.549
PROPOSED	0.860	1.454	0.090	2.403

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				3.749	IND. RATE	3.749
MAN. RATE	5.08	4.49	3.85	+ 3.749	MINIMUM PREMIUM	1,760
				+ PROPOSED	PRESENT	1,730

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
2019	14,728	995,750	6.761			0	0	3	2	9	14
2020	14,531	2,371,208	16.318			0	0	6	3	6	15
2021	15,216	151,688	0.997			0	0	0	0	1	1
2022	16,139	299,405	1.855			0	0	0	2	5	7
2023	18,574	1,431,436	7.707			0	0	1	4	8	13
TOTAL	79,188	5,249,487	6.629			0	0	10	11	29	50

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	508,653	44,065	149,228	0	0	197,498	16,542	37,466	42,298
2020	0	0	1,915,248	110,785	69,063	0	0	187,520	39,396	14,047	35,149
2021	0	0	0	0	65,573	0	0	0	0	62,431	23,684
2022	0	0	0	105,241	23,135	0	0	0	72,651	47,731	50,647
2023	0	0	289,278	97,738	173,857	0	0	441,423	63,498	339,708	25,934
TOTAL	0	0	2,713,179	357,829	480,856	0	0	826,441	192,087	501,383	177,712

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	677,017	85,795	281,295	0	0	306,912	30,239	69,125	47,374
2020	0	0	2,449,311	231,453	181,315	0	0	255,244	71,490	28,824	49,033
2021	0	0	4,603	3,482	116,635	0	0	2,828	2,997	96,231	33,347
2022	0	0	83,000	143,174	42,474	0	0	60,666	90,906	71,780	60,473
2023	278	0	520,478	222,815	242,208	2,752	48,984	605,567	190,193	310,930	30,913
TOTAL	278	0	3,734,410	686,719	863,927	2,752	48,984	1,231,218	385,825	576,890	221,140

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,017,642	2,513,360	221,140	
IBNR + FREQUENCY ADJUSTMENT	(656,996)	(425,420)	969	
TOTAL LOSSES	4,360,646	2,087,940	222,109	
EXPECTED LOSSES	2,200,975	1,423,387	161,682	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.507	2.637	0.280	8.424
INDICATED (POST-TEST)	4.867	2.330	0.248	7.445
PRESENT ON RATE LEVEL	2.620	1.694	0.192	4.507
DERIVED BY FORMULA	2.642	1.720	0.195	4.557
UNDERLYING PRESENT RATE	2.779	1.797	0.204	4.781
PROPOSED	2.642	1.720	0.195	4.557

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	7.108
IND. RATE				7.108	MINIMUM PREMIUM	2,000
MAN. RATE	8.33	7.89	7.22	+ 7.108	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
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
2023	502	0	0.000			0	0	0	0	0	0
TOTAL	2,828	3,492	0.123			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
2019	0	0	0	0	0	0	0	0	0	0	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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	4,917
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	4,917

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	4,917	
IBNR + FREQUENCY ADJUSTMENT	(4,442)	(3,310)	11	
TOTAL LOSSES	0	0	4,927	
EXPECTED LOSSES	14,350	10,938	2,241	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.174	0.174
INDICATED (POST-TEST)	0.000	0.000	0.154	0.154
PRESENT ON RATE LEVEL	0.478	0.365	0.075	0.918
DERIVED BY FORMULA	0.478	0.365	0.075	0.918
UNDERLYING PRESENT RATE	0.507	0.387	0.079	0.973
PROPOSED	0.478	0.365	0.075	0.918

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	1.431
IND. RATE				1.431		MINIMUM PREMIUM	925
MAN. RATE	1.67	1.59	1.47	+ 1.431		PRESENT	900
				+ 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
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
2023	289	0	0.000			0	0	0	0	0	0
TOTAL	929	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(3,538)	(3,491)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	12,176	11,603	1,136	
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	1.235	1.177	0.115	2.528
DERIVED BY FORMULA	1.235	1.177	0.115	2.528
UNDERLYING PRESENT RATE	1.311	1.249	0.122	2.682
PROPOSED	1.235	1.177	0.115	2.528

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	3.943
IND. RATE				3.943		MINIMUM PREMIUM	1,830
MAN. RATE	4.96	4.56	4.05	+ 3.943		PRESENT	1,800
				+ 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
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(236)	(353)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	833	835	223	
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	0.459	0.460	0.123	1.042
DERIVED BY FORMULA	0.459	0.460	0.123	1.042
UNDERLYING PRESENT RATE	0.487	0.488	0.131	1.106
PROPOSED	0.459	0.460	0.123	1.042

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.626
IND. RATE				1.626	MINIMUM PREMIUM	995
MAN. RATE	2.01	1.85	1.67	+ 1.626	PRESENT	970

+ 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
2019	2,755	983,003	35.681			0	0	1	1	7	9
2020	3,746	363,658	9.708			0	0	1	1	0	2
2021	4,882	14,591	0.299			0	0	0	0	3	3
2022	5,101	346,297	6.789			0	0	1	0	1	2
2023	6,091	97,258	1.597			0	0	0	0	4	4
TOTAL	22,575	1,804,807	7.995			0	0	3	2	15	20

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	332,991	14,956	64,668	0	0	529,050	12,823	25,616	2,899
2020	0	0	157,201	39,699	0	0	0	138,400	15,253	0	13,105
2021	0	0	0	0	6,421	0	0	0	0	6,937	1,233
2022	0	0	210,484	0	466	0	0	131,741	0	2,082	1,524
2023	0	0	0	0	27,275	0	0	0	0	67,475	2,508
TOTAL	0	0	700,676	54,655	98,830	0	0	799,191	28,076	102,110	21,269

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	310,377	29,119	121,899	0	0	575,740	23,440	47,262	3,247
2020	0	0	208,761	76,178	3,605	0	0	190,860	29,409	3,072	18,281
2021	0	0	451	341	11,421	0	0	314	333	10,693	1,736
2022	0	0	295,477	15,403	23,077	0	0	210,039	13,148	16,405	1,820
2023	44	0	22,922	14,709	31,664	547	0	33,657	23,056	53,622	2,990
TOTAL	44	0	837,988	135,751	191,666	547	0	1,010,610	89,387	131,054	28,074

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,849,188	547,858	28,074	
IBNR + FREQUENCY ADJUSTMENT	(60,262)	(46,521)	196	
TOTAL LOSSES	1,788,925	501,337	28,270	
EXPECTED LOSSES	203,652	160,593	28,917	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.924	2.221	0.125	10.270
INDICATED (POST-TEST)	7.004	1.963	0.111	9.077
PRESENT ON RATE LEVEL	0.850	0.671	0.121	1.642
DERIVED BY FORMULA	0.912	0.696	0.121	1.729
UNDERLYING PRESENT RATE	0.902	0.711	0.128	1.742
PROPOSED	0.912	0.696	0.121	1.729

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.697
IND. RATE				2.697	MINIMUM PREMIUM	1,380
MAN. RATE	2.98	2.85	2.63	+ 2.697	PRESENT	1,305
				+ 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
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	10,605	0.077			0	0	0	0	0	0
2022	11,797	31,668	0.268			0	0	0	0	1	1
2023	11,067	562,668	5.084			0	0	1	0	1	2
TOTAL	58,194	791,415	1.360			0	0	2	0	2	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	10,605
2022	0	0	0	0	18,902	0	0	0	0	9,250	3,516
2023	0	0	377,000	0	15,314	0	0	25,953	0	121,892	22,509
TOTAL	0	0	552,000	0	34,216	0	0	36,608	0	131,142	37,449

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	228,638	2,188	3,395	0	0	14,566	287	215	1,143
2021	0	0	0	0	0	0	0	0	0	0	14,932
2022	0	0	4,236	3,236	27,652	0	0	1,717	1,465	12,833	4,198
2023	25	0	486,457	56,892	61,095	987	4,326	94,640	44,482	99,759	26,831
TOTAL	25	0	719,331	62,315	92,142	987	4,326	110,923	46,234	112,807	47,103

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	835,592	313,499	47,103	
IBNR + FREQUENCY ADJUSTMENT	(115,933)	(58,411)	193	
TOTAL LOSSES	719,659	255,087	47,296	
EXPECTED LOSSES	382,512	190,498	35,860	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.237	0.438	0.081	1.756
INDICATED (POST-TEST)	1.093	0.387	0.072	1.552
PRESENT ON RATE LEVEL	0.620	0.309	0.058	0.986
DERIVED BY FORMULA	0.624	0.311	0.059	0.994
UNDERLYING PRESENT RATE	0.657	0.327	0.062	1.046
PROPOSED	0.624	0.311	0.059	0.994

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.550
IND. RATE				1.550	MINIMUM PREMIUM	970
MAN. RATE	1.81	1.73	1.58	+ 1.550	PRESENT	940
				+ 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
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
2023	0	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(6)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	33	16	5	
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	0.769	0.389	0.115	1.273
DERIVED BY FORMULA	0.769	0.389	0.115	1.273
UNDERLYING PRESENT RATE	0.816	0.412	0.122	1.351
PROPOSED	0.769	0.389	0.115	1.273

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.986
IND. RATE				1.986	MINIMUM PREMIUM	1,125
MAN. RATE	2.49	2.26	2.04	+ 1.986	PRESENT	1,100
				+ 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
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
2023	411	0	0.000			0	0	0	0	0	0
TOTAL	1,845	386	0.021			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
2019	0	0	0	0	0	0	0	0	0	0	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
2023	0	0	0	0	0	0	0	0	0	0	0
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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	351
2022	0	0	0	0	0	0	0	0	0	0	164
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	514	
IBNR + FREQUENCY ADJUSTMENT	(3,123)	(2,690)	11	
TOTAL LOSSES	0	0	525	
EXPECTED LOSSES	10,394	9,064	1,801	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.028	0.028
INDICATED (POST-TEST)	0.000	0.000	0.025	0.025
PRESENT ON RATE LEVEL	0.531	0.463	0.092	1.086
DERIVED BY FORMULA	0.531	0.463	0.092	1.086
UNDERLYING PRESENT RATE	0.563	0.491	0.098	1.152
PROPOSED	0.531	0.463	0.092	1.086

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.694
IND. RATE				1.694	MINIMUM PREMIUM	1,020
MAN. RATE	2.22	1.99	1.74	+ 1.694	PRESENT	995
				+ 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
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
2023	0	0	0.000			0	0	0	0	0	0
TOTAL	2,570	674	0.026			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
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
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	674

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	389
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	472
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	861

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	861	
IBNR + FREQUENCY ADJUSTMENT	(6,674)	(8,570)	3	
TOTAL LOSSES	0	0	864	
EXPECTED LOSSES	20,768	24,549	2,165	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.034	0.034
INDICATED (POST-TEST)	0.000	0.000	0.030	0.030
PRESENT ON RATE LEVEL	0.762	0.900	0.079	1.741
DERIVED BY FORMULA	0.762	0.900	0.079	1.741
UNDERLYING PRESENT RATE	0.808	0.955	0.084	1.848
PROPOSED	0.762	0.900	0.079	1.741

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.717
IND. RATE				2.717	MINIMUM PREMIUM	1,390
MAN. RATE	3.42	3.14	2.79	+ 2.717	PRESENT	1,360
				+ 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
2019	15,075	118,222	0.784			0	0	0	2	4	6
2020	14,790	104,765	0.708			0	0	0	1	2	3
2021	17,617	581,136	3.299			0	0	1	6	2	9
2022	18,812	338,909	1.802			0	0	0	1	5	6
2023	20,158	64,884	0.322			0	0	0	1	0	1
TOTAL	86,452	1,207,916	1.397			0	0	1	11	13	25

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	40,105	9,275	10,698
2021	0	0	120,000	137,580	2,299	0	0	24,353	273,270	1,395	22,239
2022	0	0	0	85,830	68,097	0	0	0	45,162	117,744	22,076
2023	0	0	0	21,750	0	0	0	0	39,296	0	3,838
TOTAL	0	0	120,000	343,935	102,592	0	0	24,353	417,062	129,474	70,500

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	128,500	38,237	0	0	0	35,151	1,956	13,047
2020	0	0	2,789	61,445	25,213	0	0	4,347	67,674	16,838	14,924
2021	0	0	211,567	220,737	14,737	0	0	112,940	354,068	11,411	31,313
2022	0	0	78,723	125,194	106,657	0	0	54,058	70,460	166,813	26,359
2023	0	0	29,471	23,190	4,061	0	0	32,753	26,026	5,089	4,575
TOTAL	0	0	322,551	559,067	188,906	0	0	204,099	553,379	202,106	90,217

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	526,650	1,503,457	90,217	
IBNR + FREQUENCY ADJUSTMENT	(378,468)	(266,572)	728	
TOTAL LOSSES	148,182	1,236,885	90,944	
EXPECTED LOSSES	1,266,035	899,451	120,311	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.171	1.431	0.105	1.707
INDICATED (POST-TEST)	0.151	1.264	0.093	1.509
PRESENT ON RATE LEVEL	1.380	0.981	0.131	2.492
DERIVED BY FORMULA	1.368	0.992	0.129	2.489
UNDERLYING PRESENT RATE	1.464	1.040	0.139	2.644
PROPOSED	1.368	0.992	0.129	2.489

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.078
IND. RATE				3.078	MINIMUM PREMIUM	1,520
MAN. RATE	3.87	3.63	3.28	+ 3.078	PRESENT	1,530

+ 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
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
2023	2,422	0	0.000			0	0	0	0	0	0
TOTAL	10,808	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(20,079)	(18,701)	35	
TOTAL LOSSES	0	0	35	
EXPECTED LOSSES	68,051	61,812	6,049	
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	0.593	0.539	0.053	1.185
DERIVED BY FORMULA	0.593	0.534	0.052	1.179
UNDERLYING PRESENT RATE	0.630	0.572	0.056	1.258
PROPOSED	0.593	0.534	0.052	1.179

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.458
IND. RATE				1.458	MINIMUM PREMIUM	935
MAN. RATE	1.88	1.77	1.56	+ 1.458	PRESENT	930
				+ 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
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	702	0	0.000			0	0	0	0	0	0
2023	782	0	0.000			0	0	0	0	0	0
TOTAL	3,938	7,885	0.200			0	0	0	1	0	1

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2023	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	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	111
2020	0	0	388	8,519	64	0	0	226	3,504	38	1,601
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	388	8,519	64	0	0	226	3,504	38	1,712

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	613	12,125	1,712	
IBNR + FREQUENCY ADJUSTMENT	(5,965)	(5,356)	9	
TOTAL LOSSES	0	6,769	1,721	
EXPECTED LOSSES	19,782	17,390	1,683	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.172	0.044	0.216
INDICATED (POST-TEST)	0.000	0.152	0.039	0.191
PRESENT ON RATE LEVEL	0.473	0.416	0.040	0.930
DERIVED BY FORMULA	0.473	0.414	0.040	0.927
UNDERLYING PRESENT RATE	0.502	0.442	0.043	0.987
PROPOSED	0.473	0.414	0.040	0.927

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	1.447
IND. RATE				1.447		MINIMUM PREMIUM	930
MAN. RATE	1.81	1.68	1.49	+ 1.447		PRESENT	910
				+ 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
2019	14,942	65,099	0.436			0	0	0	1	0	1
2020	17,335	68,870	0.397			0	0	0	0	4	4
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
2023	26,611	0	0.000			0	0	0	0	0	0
TOTAL	116,688	171,995	0.147			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
2019	0	0	0	27,544	0	0	0	0	33,617	0	3,938
2020	0	0	0	0	11,237	0	0	0	0	53,177	4,456
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
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	27,544	25,072	0	0	0	33,617	72,421	13,341

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	53,628	0	0	0	0	61,452	0	4,411
2020	0	0	0	164	23,354	0	0	0	787	92,374	6,216
2021	0	0	702	531	17,792	0	0	664	704	22,609	3,123
2022	0	0	859	656	5,606	0	0	849	725	6,349	3,258
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	1,561	54,979	46,752	0	0	1,514	63,668	121,332	17,008

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,075	286,731	17,008	
IBNR + FREQUENCY ADJUSTMENT	(251,826)	(281,913)	763	
TOTAL LOSSES	0	4,818	17,771	
EXPECTED LOSSES	830,893	969,196	123,954	
CREDIBILITY	0.02	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.004	0.015	0.019
INDICATED (POST-TEST)	0.000	0.004	0.013	0.017
PRESENT ON RATE LEVEL	0.671	0.783	0.100	1.554
DERIVED BY FORMULA	0.658	0.744	0.095	1.497
UNDERLYING PRESENT RATE	0.712	0.831	0.106	1.649
PROPOSED	0.658	0.744	0.095	1.497

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				2.335	IND. RATE	2.335
MAN. RATE	3.10	2.83	2.49	+ 2.335	MINIMUM PREMIUM	1,250
				+ PROPOSED	PRESENT	1,255

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
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
2023	1,197	0	0.000			0	0	0	0	0	0
TOTAL	4,394	46,773	1.064			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
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
2023	0	0	0	0	0	0	0	0	0	0	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
2019	0	0	0	49,615	0	0	0	0	18,324	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	39	29	982	0	0	15	16	524	0
2022	0	0	573	438	3,742	0	0	1,451	1,238	10,844	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	612	50,083	4,724	0	0	1,466	19,578	11,368	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,078	85,753	0	
IBNR + FREQUENCY ADJUSTMENT	(17,375)	(15,940)	39	
TOTAL LOSSES	0	69,813	39	
EXPECTED LOSSES	58,161	52,269	6,249	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.589	0.001	1.590
INDICATED (POST-TEST)	0.000	1.404	0.001	1.405
PRESENT ON RATE LEVEL	1.248	1.121	0.134	2.503
DERIVED BY FORMULA	1.248	1.124	0.133	2.504
UNDERLYING PRESENT RATE	1.324	1.190	0.142	2.655
PROPOSED	1.247	1.123	0.133	2.503

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.904
IND. RATE				3.904	MINIMUM PREMIUM	1,815
MAN. RATE	4.82	4.48	4.01	+ 3.904	PRESENT	1,785
				+ 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
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
2023	410	343	0.084			0	0	0	0	0	0
TOTAL	2,075	7,835	0.378			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
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
2023	0	0	0	0	0	0	0	0	0	0	343
TOTAL	0	0	0	0	0	0	0	0	0	0	7,835

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	4,828
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	4,479
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	409
TOTAL	0	0	0	0	0	0	0	0	0	0	9,716

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	9,716	
IBNR + FREQUENCY ADJUSTMENT	(3,713)	(4,152)	12	
TOTAL LOSSES	0	0	9,728	
EXPECTED LOSSES	12,344	13,617	2,208	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.469	0.469
INDICATED (POST-TEST)	0.000	0.000	0.414	0.414
PRESENT ON RATE LEVEL	0.561	0.619	0.100	1.280
DERIVED BY FORMULA	0.561	0.619	0.100	1.280
UNDERLYING PRESENT RATE	0.595	0.656	0.106	1.358
PROPOSED	0.561	0.619	0.100	1.280

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.996
IND. RATE				1.996	MINIMUM PREMIUM	1,130
MAN. RATE	2.52	2.31	2.05	+ 1.996	PRESENT	1,105
				+ 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
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
2023	182	0	0.000			0	0	0	0	0	0
TOTAL	716	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,154)	(1,537)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	3,887	5,352	908	
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	0.512	0.705	0.119	1.336
DERIVED BY FORMULA	0.512	0.705	0.119	1.336
UNDERLYING PRESENT RATE	0.543	0.747	0.127	1.417
PROPOSED	0.512	0.705	0.119	1.336

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.084
IND. RATE				2.084	MINIMUM PREMIUM	1,160
MAN. RATE	2.51	2.36	2.14	+ 2.084	PRESENT	1,135
				+ 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
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
2023	233	0	0.000			0	0	0	0	0	0
TOTAL	887	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,798)	(1,196)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSSES	6,146	4,110	728	
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	0.653	0.437	0.077	1.167
DERIVED BY FORMULA	0.653	0.437	0.077	1.167
UNDERLYING PRESENT RATE	0.693	0.463	0.082	1.238
PROPOSED	0.653	0.437	0.077	1.167

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.821
IND. RATE				1.821	MINIMUM PREMIUM	1,065
MAN. RATE	2.31	2.11	1.87	+ 1.821	PRESENT	1,040

+ 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
2019	9,275	342,464	3.692			0	0	1	0	2	3
2020	10,618	88,948	0.838			0	0	0	1	3	4
2021	11,451	223,414	1.951			0	0	0	1	4	5
2022	9,118	119,427	1.310			0	0	0	1	2	3
2023	7,527	3,283	0.044			0	0	0	0	1	1
TOTAL	47,989	777,536	1.620			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
2019	0	0	165,891	0	55,136	0	0	39,358	0	72,415	9,664
2020	0	0	0	17,866	32,878	0	0	0	19,490	17,136	1,578
2021	0	0	0	2,067	150,102	0	0	0	467	67,065	3,713
2022	0	0	0	7,500	65,400	0	0	0	2,546	40,747	3,234
2023	0	0	0	0	2,837	0	0	0	0	0	446
TOTAL	0	0	165,891	27,433	306,353	0	0	39,358	22,503	197,363	18,635

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	220,801	0	103,931	0	0	61,162	0	133,606	10,824
2020	0	0	1,520	33,879	68,580	0	0	2,113	33,075	30,120	2,201
2021	0	0	11,186	11,230	267,045	0	0	3,176	3,822	103,388	5,228
2022	0	0	20,202	21,117	96,289	0	0	9,378	9,375	56,727	3,861
2023	5	0	2,384	1,530	3,293	0	0	0	0	0	532
TOTAL	5	0	256,094	67,757	539,139	0	0	75,830	46,272	323,840	22,646

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	331,928	977,008	22,646	
IBNR + FREQUENCY ADJUSTMENT	(69,514)	(73,821)	94	
TOTAL LOSSES	262,414	903,187	22,740	
EXPECTED LOSSES	225,754	237,381	19,896	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.547	1.882	0.047	2.476
INDICATED (POST-TEST)	0.483	1.663	0.042	2.189
PRESENT ON RATE LEVEL	0.443	0.466	0.039	0.949
DERIVED BY FORMULA	0.444	0.502	0.039	0.985
UNDERLYING PRESENT RATE	0.470	0.495	0.041	1.007
PROPOSED	0.444	0.502	0.039	0.985

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.537
IND. RATE				1.537	MINIMUM PREMIUM	965
MAN. RATE	1.80	1.68	1.52	+ 1.537	PRESENT	920
				+ 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
2019	47,575	392,486	0.825			0	0	1	1	8	10
2020	52,655	722,955	1.373			0	0	1	4	6	11
2021	59,019	629,810	1.067			0	0	1	2	9	12
2022	69,366	542,312	0.782			0	0	1	0	10	11
2023	53,647	844,115	1.573			0	0	0	6	10	16
TOTAL	282,262	3,131,678	1.109			0	0	4	13	43	60

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	108,592	32,690	94,323	0	0	22,432	4,931	86,042	43,476
2020	0	0	188,558	130,096	81,946	0	0	25,775	162,845	76,033	57,702
2021	0	0	118,630	60,515	122,341	0	0	87,886	100,471	101,122	38,845
2022	0	0	157,001	0	43,898	0	0	138,566	0	163,219	39,628
2023	0	0	0	231,096	281,981	0	0	0	185,428	123,099	22,511
TOTAL	0	0	572,781	454,397	624,489	0	0	274,659	453,675	549,515	202,162

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	144,536	63,647	177,799	0	0	34,859	9,014	158,747	48,693
2020	0	0	257,422	246,755	175,788	0	0	52,889	276,050	135,545	80,494
2021	0	0	193,868	105,523	226,005	0	0	149,585	138,661	163,426	54,694
2022	0	0	230,157	18,945	80,923	0	0	250,807	39,336	240,667	47,316
2023	451	0	550,112	398,467	370,497	997	0	215,956	164,872	121,840	26,833
TOTAL	451	0	1,376,095	833,337	1,031,012	997	0	704,097	627,933	820,225	258,030

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,081,641	3,312,508	258,030	
IBNR + FREQUENCY ADJUSTMENT	(847,836)	(488,247)	1,243	
TOTAL LOSSES	1,233,805	2,824,261	259,273	
EXPECTED LOSSES	2,822,112	1,621,953	228,782	
CREDIBILITY	0.03	0.09	0.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.437	1.001	0.092	1.530
INDICATED (POST-TEST)	0.386	0.884	0.081	1.352
PRESENT ON RATE LEVEL	0.942	0.542	0.076	1.560
DERIVED BY FORMULA	0.926	0.572	0.077	1.575
UNDERLYING PRESENT RATE	1.000	0.575	0.081	1.656
PROPOSED	0.917	0.567	0.076	1.560

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.434
IND. RATE				2.434	MINIMUM PREMIUM	1,285
MAN. RATE	2.94	2.76	2.50	+ 2.434	PRESENT	1,260
				+ 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
2019	10,901	169,757	1.557			0	0	0	1	4	5
2020	12,996	251,978	1.939			0	0	1	1	3	5
2021	15,269	315,188	2.064			0	0	0	0	2	2
2022	14,543	30,233	0.208			0	0	0	0	1	1
2023	15,232	111,394	0.731			0	0	0	1	0	1
TOTAL	68,941	878,550	1.274			0	0	1	3	10	14

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	62,569	61,968	0	0	0	21,157	17,247	6,816
2020	0	0	148,950	21,526	25,031	0	0	31,276	7,733	11,845	5,617
2021	0	0	0	0	171,088	0	0	0	0	139,252	4,848
2022	0	0	0	0	5,027	0	0	0	0	8,540	16,666
2023	0	0	0	45,685	0	0	0	0	60,579	0	5,130
TOTAL	0	0	148,950	129,780	263,114	0	0	31,276	89,469	176,884	39,077

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	121,822	116,810	0	0	0	38,675	31,821	7,634
2020	0	0	196,435	42,468	55,213	0	0	43,596	14,039	21,348	7,836
2021	0	0	12,010	9,085	304,314	0	0	6,308	6,684	214,643	6,826
2022	0	0	1,127	861	7,354	0	0	1,585	1,353	11,848	19,899
2023	0	0	61,903	48,709	8,529	0	0	50,493	40,121	7,845	6,115
TOTAL	0	0	271,475	222,945	492,220	0	0	101,981	100,872	287,505	48,310

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	373,457	1,103,542	48,310	
IBNR + FREQUENCY ADJUSTMENT	(167,387)	(72,951)	179	
TOTAL LOSSES	206,070	1,030,591	48,489	
EXPECTED LOSSES	556,383	243,996	30,501	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.299	1.495	0.070	1.864
INDICATED (POST-TEST)	0.264	1.321	0.062	1.648
PRESENT ON RATE LEVEL	0.761	0.334	0.042	1.136
DERIVED BY FORMULA	0.756	0.373	0.043	1.171
UNDERLYING PRESENT RATE	0.807	0.354	0.044	1.205
PROPOSED	0.756	0.373	0.043	1.171

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.827
IND. RATE				1.827	MINIMUM PREMIUM	1,070
MAN. RATE	2.12	1.98	1.82	+ 1.827	PRESENT	1,025
				+ 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
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
2023	6,503	79	0.001			0	0	0	0	0	0
TOTAL	28,607	72,561	0.254			0	0	0	1	1	2

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2023	0	0	0	0	0	0	0	0	0	0	79
TOTAL	0	0	0	54,675	5,532	0	0	0	6,563	5,071	720

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	106,452	10,428	0	0	0	11,997	9,356	0
2020	0	0	0	0	0	0	0	0	0	0	649
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	210
2023	0	0	0	0	0	0	0	0	0	0	94
TOTAL	0	0	0	106,452	10,428	0	0	0	11,997	9,356	953

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	138,233	953	
IBNR + FREQUENCY ADJUSTMENT	(76,101)	(15,831)	58	
TOTAL LOSSES	0	122,402	1,011	
EXPECTED LOSSES	248,564	51,788	10,323	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.428	0.004	0.431
INDICATED (POST-TEST)	0.000	0.378	0.003	0.381
PRESENT ON RATE LEVEL	0.819	0.171	0.034	1.024
DERIVED BY FORMULA	0.811	0.175	0.033	1.019
UNDERLYING PRESENT RATE	0.869	0.181	0.036	1.086
PROPOSED	0.811	0.175	0.033	1.019

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.590
IND. RATE				1.590	MINIMUM PREMIUM	980
MAN. RATE	1.53	1.43	1.64	+ 1.590	PRESENT	960
				+ 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
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
2023	0	0	0.000			0	0	0	0	0	0
TOTAL	9,999	122,794	1.228			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
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
2023	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	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	5,005	110,242	42,768	0	0	2,875	44,924	30,485	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	5,005	110,242	42,768	0	0	2,875	44,924	30,485	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,880	228,418	0	
IBNR + FREQUENCY ADJUSTMENT	(15,535)	(14,012)	4	
TOTAL LOSSES	0	214,406	4	
EXPECTED LOSSES	50,883	36,210	4,282	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.144	0.000	2.144
INDICATED (POST-TEST)	0.000	1.895	0.000	1.895
PRESENT ON RATE LEVEL	0.480	0.341	0.040	0.861
DERIVED BY FORMULA	0.480	0.357	0.040	0.877
UNDERLYING PRESENT RATE	0.509	0.362	0.043	0.914
PROPOSED	0.480	0.357	0.040	0.877

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.367
IND. RATE				1.367	MINIMUM PREMIUM	900
MAN. RATE	1.80	1.59	1.38	+ 1.367	PRESENT	870
				+ 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
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
2023	673	57,482	8.541			0	0	0	0	1	1
TOTAL	1,744	57,482	3.296			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	33,582	0	0	0	0	23,900	0
TOTAL	0	0	0	0	33,582	0	0	0	0	23,900	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	54	0	28,222	18,111	38,985	194	0	11,921	8,167	18,993	0
TOTAL	54	0	28,222	18,111	38,985	194	0	11,921	8,167	18,993	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	40,391	84,256	0	
IBNR + FREQUENCY ADJUSTMENT	(3,331)	(1,971)	12	
TOTAL LOSSES	37,060	82,285	12	
EXPECTED LOSSES	11,898	7,212	1,331	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.125	4.718	0.001	6.844
INDICATED (POST-TEST)	1.878	4.170	0.001	6.049
PRESENT ON RATE LEVEL	0.643	0.390	0.072	1.105
DERIVED BY FORMULA	0.643	0.390	0.072	1.105
UNDERLYING PRESENT RATE	0.682	0.414	0.076	1.172
PROPOSED	0.643	0.390	0.072	1.105

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.723
IND. RATE				1.723	MINIMUM PREMIUM	1,030
MAN. RATE	2.05	1.93	1.77	+ 1.723	PRESENT	1,010

+ 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
2019	25,450	25,954	0.102			0	0	0	0	0	0
2020	25,264	1,147	0.005			0	0	0	0	0	0
2021	28,361	30,196	0.106			0	0	0	1	0	1
2022	27,480	265,413	0.966			0	0	1	2	0	3
2023	25,614	723,826	2.826			0	0	1	3	2	6
TOTAL	132,169	1,046,536	0.792			0	0	2	6	2	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	25,954
2020	0	0	0	0	0	0	0	0	0	0	1,147
2021	0	0	0	14,800	0	0	0	0	13,284	0	2,112
2022	0	0	125,000	59,894	0	0	0	14,780	64,574	0	1,165
2023	0	0	486,366	84,416	2,736	0	0	63,659	75,838	5,650	5,161
TOTAL	0	0	611,366	159,110	2,736	0	0	78,439	153,696	5,650	35,539

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	29,068
2020	0	0	0	0	0	0	0	0	0	0	1,600
2021	0	0	4,649	23,343	417	0	0	3,935	17,154	388	2,974
2022	0	0	219,698	88,328	18,211	0	0	69,569	75,517	6,456	1,391
2023	4	0	727,656	154,221	74,820	46	10,612	149,034	59,103	21,403	6,152
TOTAL	4	0	952,003	265,891	93,449	46	10,612	222,537	151,774	28,247	41,185

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,185,202	539,361	41,185	
IBNR + FREQUENCY ADJUSTMENT	(302,356)	(94,531)	394	
TOTAL LOSSES	882,847	444,831	41,579	
EXPECTED LOSSES	997,671	311,491	73,691	
CREDIBILITY	0.02	0.06	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.668	0.337	0.031	1.036
INDICATED (POST-TEST)	0.590	0.297	0.028	0.916
PRESENT ON RATE LEVEL	0.712	0.222	0.053	0.986
DERIVED BY FORMULA	0.709	0.227	0.051	0.987
UNDERLYING PRESENT RATE	0.755	0.236	0.056	1.046
PROPOSED	0.709	0.227	0.051	0.986

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.538
IND. RATE				1.538	MINIMUM PREMIUM	965
MAN. RATE	1.94	1.78	1.58	+ 1.538	PRESENT	940
				+ 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
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	97,076	1.907			0	0	0	2	2	4
2022	6,713	55,410	0.825			0	0	0	1	2	3
2023	6,426	62,546	0.973			0	0	0	2	2	4
TOTAL	18,230	215,032	1.180			0	0	0	5	6	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	68,325	1,360	0	0	0	18,919	596	7,876
2022	0	0	0	13,316	1,379	0	0	0	6,989	2,026	31,700
2023	0	0	0	23,130	6,107	0	0	0	22,806	2,567	7,936
TOTAL	0	0	0	104,771	8,846	0	0	0	48,714	5,189	47,512

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	21,556	107,834	4,346	0	0	5,631	24,459	1,471	11,089
2022	0	0	10,155	17,850	3,109	0	0	5,360	8,339	3,346	37,850
2023	10	0	36,473	27,955	11,408	21	0	20,289	15,982	4,993	9,460
TOTAL	10	0	68,185	153,640	18,863	21	0	31,280	48,779	9,810	58,399

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	99,495	231,092	58,399	
IBNR + FREQUENCY ADJUSTMENT	(48,693)	(17,868)	93	
TOTAL LOSSES	50,802	213,224	58,492	
EXPECTED LOSSES	168,152	71,262	10,475	
CREDIBILITY	0.00	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.279	1.170	0.321	1.769
INDICATED (POST-TEST)	0.246	1.034	0.284	1.564
PRESENT ON RATE LEVEL	0.869	0.368	0.054	1.292
DERIVED BY FORMULA	0.869	0.375	0.059	1.303
UNDERLYING PRESENT RATE	0.922	0.391	0.057	1.371
PROPOSED	0.869	0.375	0.059	1.303

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.033
IND. RATE				2.033	MINIMUM PREMIUM	1,140
MAN. RATE	2.44	2.27	2.07	+ 2.033	PRESENT	1,110
				+ 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
2019	718	0	0.000			0	0	0	0	0	0
2020	143	0	0.000			0	0	0	0	0	0
2021	1,020	0	0.000			0	0	0	0	0	0
2022	2,305	0	0.000			0	0	0	0	0	0
2023	3,110	0	0.000			0	0	0	0	0	0
TOTAL	7,296	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(9,589)	(5,904)	43	
TOTAL LOSSES	0	0	43	
EXPECTED LOSSES	34,639	23,249	4,436	
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	0.448	0.300	0.057	0.805
DERIVED BY FORMULA	0.448	0.297	0.057	0.802
UNDERLYING PRESENT RATE	0.475	0.319	0.061	0.854
PROPOSED	0.448	0.297	0.057	0.802

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.250
IND. RATE				1.250	MINIMUM PREMIUM	860
MAN. RATE	1.57	1.44	1.29	+ 1.250	PRESENT	840

+ 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
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.446	0.500	0.096	1.042
DERIVED BY FORMULA	0.446	0.500	0.096	1.042
UNDERLYING PRESENT RATE	0.473	0.531	0.102	1.106
PROPOSED	0.446	0.500	0.096	1.042

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.626
IND. RATE				1.626	MINIMUM PREMIUM	995
MAN. RATE	2.00	1.86	1.67	+ 1.626	PRESENT	970
				+ 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
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
2023	5,038	0	0.000			0	0	0	0	0	0
TOTAL	24,895	170,967	0.687			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
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
2023	0	0	0	0	0	0	0	0	0	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
2019	0	0	0	44,181	528	0	0	0	2,524	4,917	801
2020	0	0	0	0	0	0	0	0	0	0	762
2021	0	0	132,688	2,859	5,339	0	0	9,777	345	392	0
2022	0	0	15,773	28,218	1,749	0	0	13,714	22,062	1,471	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	148,461	75,258	7,616	0	0	23,491	24,931	6,780	1,562

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	171,952	114,586	1,562	
IBNR + FREQUENCY ADJUSTMENT	(50,501)	(28,500)	64	
TOTAL LOSSES	121,451	86,086	1,627	
EXPECTED LOSSES	167,329	94,770	11,560	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.488	0.346	0.007	0.840
INDICATED (POST-TEST)	0.431	0.306	0.006	0.743
PRESENT ON RATE LEVEL	0.634	0.359	0.044	1.036
DERIVED BY FORMULA	0.632	0.358	0.043	1.032
UNDERLYING PRESENT RATE	0.672	0.381	0.046	1.099
PROPOSED	0.632	0.358	0.043	1.032

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.610
IND. RATE				1.610	MINIMUM PREMIUM	990
MAN. RATE	2.01	1.86	1.66	+ 1.610	PRESENT	965
				+ 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
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	87,084	1.228			0	0	0	2	2	4
2023	6,021	738,723	12.269			0	0	1	0	5	6
TOTAL	26,628	937,293	3.520			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
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	12,255	7,139	0	0	0	62,726	3,996	968
2023	0	0	143,053	0	174,005	0	0	236,316	0	181,734	3,615
TOTAL	0	0	143,053	63,505	198,278	0	0	236,316	65,039	192,496	38,606

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	2,737	0	0	0	0	2,131	3,400
2020	0	0	4,361	96,006	29,132	0	0	251	3,956	7,235	1,405
2021	0	0	141	107	3,575	0	0	67	71	2,266	42,212
2022	0	0	10,661	17,433	11,449	0	0	45,472	72,592	10,343	1,156
2023	278	0	325,937	112,295	218,439	1,472	39,394	398,781	87,881	170,750	4,309
TOTAL	278	0	341,101	225,841	265,332	1,472	39,394	444,570	164,500	192,724	52,482

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	826,815	848,397	52,482	
IBNR + FREQUENCY ADJUSTMENT	(107,322)	(69,937)	231	
TOTAL LOSSES	719,493	778,460	52,713	
EXPECTED LOSSES	355,480	242,921	36,389	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.702	2.923	0.198	5.823
INDICATED (POST-TEST)	2.388	2.584	0.175	5.147
PRESENT ON RATE LEVEL	1.258	0.860	0.129	2.247
DERIVED BY FORMULA	1.270	0.894	0.130	2.294
UNDERLYING PRESENT RATE	1.335	0.912	0.137	2.384
PROPOSED	1.270	0.894	0.130	2.294

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.578
IND. RATE				3.578	MINIMUM PREMIUM	1,700
MAN. RATE	4.25	3.95	3.60	+ 3.578	PRESENT	1,640
				+ 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
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	9,529	0.297			0	0	0	0	2	2
2023	3,112	9,432	0.303			0	0	0	0	1	1
TOTAL	15,199	28,815	0.190			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
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	640
2023	0	0	0	0	4,047	0	0	0	0	3,212	2,173
TOTAL	0	0	0	321	8,880	0	0	0	8,389	7,268	3,957

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	148
2020	0	0	27	600	4	0	0	909	14,127	152	604
2021	0	0	0	0	0	0	0	0	0	0	815
2022	0	0	1,083	827	7,070	0	0	753	642	5,627	764
2023	6	0	3,401	2,183	4,698	26	0	1,602	1,098	2,553	2,590
TOTAL	6	0	4,511	3,610	11,773	26	0	3,264	15,867	8,332	4,921

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,808	39,582	4,921	
IBNR + FREQUENCY ADJUSTMENT	(23,157)	(14,427)	29	
TOTAL LOSSES	0	25,155	4,950	
EXPECTED LOSSES	76,914	47,715	5,207	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.166	0.033	0.198
INDICATED (POST-TEST)	0.000	0.146	0.029	0.175
PRESENT ON RATE LEVEL	0.477	0.296	0.032	0.805
DERIVED BY FORMULA	0.477	0.294	0.032	0.804
UNDERLYING PRESENT RATE	0.506	0.314	0.034	0.854
PROPOSED	0.477	0.294	0.032	0.804

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.254
IND. RATE				1.254	MINIMUM PREMIUM	860
MAN. RATE	1.60	1.46	1.29	+ 1.254	PRESENT	840
				+ 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
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	134,585	0.987			0	0	0	1	2	3
2022	13,862	162,652	1.173			0	0	0	1	3	4
2023	13,927	36,685	0.263			0	0	0	0	4	4
TOTAL	62,739	598,525	0.954			0	0	1	3	10	14

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	74,096	2,217	5,759
2022	0	0	0	5,680	48,967	0	0	0	12,298	83,193	12,514
2023	0	0	0	0	10,914	0	0	0	0	19,568	6,203
TOTAL	0	0	103,422	79,508	67,948	0	0	75,863	108,107	105,336	58,341

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	137,655	52,818	0	0	0	117,891	39,691	0	20,943
2020	0	0	0	33	4,684	0	0	0	5	622	21,157
2021	0	0	15,077	73,964	11,657	0	0	22,048	95,787	5,581	8,109
2022	0	0	15,173	15,897	72,100	0	0	24,210	27,286	116,363	14,942
2023	17	0	9,172	5,886	12,670	159	0	9,761	6,686	15,551	7,394
TOTAL	17	0	177,077	148,598	101,111	159	0	173,910	169,456	138,116	72,544

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	351,162	557,280	72,544	
IBNR + FREQUENCY ADJUSTMENT	(172,422)	(159,164)	389	
TOTAL LOSSES	178,740	398,117	72,933	
EXPECTED LOSSES	573,533	536,202	66,011	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.285	0.635	0.116	1.036
INDICATED (POST-TEST)	0.252	0.561	0.103	0.915
PRESENT ON RATE LEVEL	0.862	0.806	0.099	1.766
DERIVED BY FORMULA	0.856	0.798	0.099	1.753
UNDERLYING PRESENT RATE	0.914	0.855	0.105	1.874
PROPOSED	0.856	0.798	0.099	1.753

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.735
IND. RATE				2.735	MINIMUM PREMIUM	1,395
MAN. RATE	3.45	3.18	2.83	+ 2.735	PRESENT	1,375
				+ 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
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
2023	255	0	0.000			0	0	0	0	0	0
TOTAL	485	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(832)	(901)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	3,204	3,811	500	
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	0.623	0.741	0.097	1.461
DERIVED BY FORMULA	0.623	0.741	0.097	1.461
UNDERLYING PRESENT RATE	0.661	0.786	0.103	1.550
PROPOSED	0.623	0.741	0.097	1.461

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.278
IND. RATE				2.278	MINIMUM PREMIUM	1,230
MAN. RATE	2.91	2.65	2.34	+ 2.278	PRESENT	1,205
				+ 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
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	5,796	20,377	0.352			0	0	0	1	2	3
2022	5,851	0	0.000			0	0	0	0	0	0
2023	6,496	83,265	1.282			0	0	0	0	1	1
TOTAL	27,545	112,093	0.407			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
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	10,558	0	0	0	2,235	2,810	4,240
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	36,777	0	0	0	0	45,294	1,194
TOTAL	0	0	0	1,905	47,335	0	0	0	6,208	48,104	8,541

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	2,669	0	0	0	0	7,263	0	3,480
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	909	1,403	18,795	0	0	789	3,021	4,397	5,970
2022	0	0	0	0	0	0	0	0	0	0	0
2023	59	0	30,907	19,834	42,694	367	0	22,593	15,477	35,995	1,423
TOTAL	59	0	31,816	23,906	61,489	367	0	23,382	25,761	40,392	10,873

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	55,624	151,547	10,873	
IBNR + FREQUENCY ADJUSTMENT	(64,678)	(42,980)	111	
TOTAL LOSSES	0	108,568	10,984	
EXPECTED LOSSES	215,777	145,374	18,247	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.394	0.040	0.434
INDICATED (POST-TEST)	0.000	0.348	0.035	0.384
PRESENT ON RATE LEVEL	0.738	0.497	0.062	1.298
DERIVED BY FORMULA	0.731	0.494	0.062	1.287
UNDERLYING PRESENT RATE	0.783	0.528	0.066	1.377
PROPOSED	0.731	0.494	0.062	1.287

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.008
IND. RATE				2.008	MINIMUM PREMIUM	1,135
MAN. RATE	2.45	2.29	2.08	+ 2.008	PRESENT	1,115
				+ 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
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
2023	160	0	0.000			0	0	0	0	0	0
TOTAL	1,220	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(2,761)	(3,676)	13	
TOTAL LOSSES	0	0	13	
EXPECTED LOSSES	8,887	12,707	2,643	
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	0.982	0.204	1.873
DERIVED BY FORMULA	0.687	0.982	0.204	1.873
UNDERLYING PRESENT RATE	0.728	1.042	0.217	1.987
PROPOSED	0.687	0.982	0.204	1.873

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	2.921
IND. RATE				2.921		MINIMUM PREMIUM	1,460
MAN. RATE	3.50	3.31	3.00	+ 2.921		PRESENT	1,435
				+ 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
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
2023	0	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(161)	(111)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	417	389	37	
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	0.728	0.680	0.065	1.473
DERIVED BY FORMULA	0.728	0.680	0.065	1.473
UNDERLYING PRESENT RATE	0.773	0.721	0.069	1.563
PROPOSED	0.728	0.680	0.065	1.473

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.298
IND. RATE				2.298	MINIMUM PREMIUM	1,235
MAN. RATE	2.79	2.62	2.36	+ 2.298	PRESENT	1,210
				+ 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
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
2023	400	0	0.000			0	0	0	0	0	0
TOTAL	1,831	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,901)	(3,594)	12	
TOTAL LOSSES	0	0	12	
EXPECTED LOSSES	6,425	12,242	2,067	
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	0.331	0.630	0.106	1.067
DERIVED BY FORMULA	0.331	0.630	0.106	1.067
UNDERLYING PRESENT RATE	0.351	0.669	0.113	1.132
PROPOSED	0.331	0.630	0.106	1.067

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.665
IND. RATE				1.665	MINIMUM PREMIUM	1,010
MAN. RATE	2.10	1.91	1.71	+ 1.665	PRESENT	985
				+ 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
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	228,714	10.453			0	0	1	0	1	2
2022	2,301	0	0.000			0	0	0	0	0	0
2023	2,545	0	0.000			0	0	0	0	0	0
TOTAL	10,567	232,538	2.201			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
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	82,350	0	214	0	0	142,422	0	1,302	2,426
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	82,350	0	214	0	0	142,422	0	1,302	6,250

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	2,638
2020	0	0	0	0	0	0	0	0	0	0	2,049
2021	0	0	115,437	2,498	5,025	0	0	186,817	6,657	9,498	3,416
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	115,437	2,498	5,025	0	0	186,817	6,657	9,498	8,103

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	302,254	23,678	8,103	
IBNR + FREQUENCY ADJUSTMENT	(25,667)	(17,549)	39	
TOTAL LOSSES	276,587	6,129	8,142	
EXPECTED LOSSES	85,861	59,631	6,353	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.617	0.058	0.077	2.753
INDICATED (POST-TEST)	2.313	0.051	0.068	2.433
PRESENT ON RATE LEVEL	0.766	0.532	0.057	1.354
DERIVED BY FORMULA	0.766	0.527	0.057	1.350
UNDERLYING PRESENT RATE	0.813	0.564	0.060	1.437
PROPOSED	0.769	0.529	0.057	1.354

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				2.113	IND. RATE	2.113
MAN. RATE	2.82	2.50	2.17	+ 2.113	MINIMUM PREMIUM	1,170
				+ PROPOSED	PRESENT	1,145

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
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	84,977	1.421			0	0	0	1	1	2
2023	8,976	32,055	0.357			0	0	0	0	0	0
TOTAL	32,584	117,032	0.359			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	64,340	640	0	0	0	17,678	214	2,105
2023	0	0	0	0	0	0	0	0	0	0	32,055
TOTAL	0	0	0	64,340	640	0	0	0	17,678	214	34,160

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	47,716	85,219	6,212	0	0	12,646	20,314	1,649	2,513
2023	0	0	0	0	0	0	0	0	0	0	38,210
TOTAL	0	0	47,716	85,219	6,212	0	0	12,646	20,314	1,649	40,723

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	60,362	113,394	40,723	
IBNR + FREQUENCY ADJUSTMENT	(65,685)	(61,288)	175	
TOTAL LOSSES	0	52,106	40,898	
EXPECTED LOSSES	228,902	201,227	27,306	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.160	0.126	0.285
INDICATED (POST-TEST)	0.000	0.141	0.111	0.252
PRESENT ON RATE LEVEL	0.662	0.582	0.079	1.323
DERIVED BY FORMULA	0.656	0.573	0.080	1.308
UNDERLYING PRESENT RATE	0.702	0.618	0.084	1.404
PROPOSED	0.656	0.573	0.080	1.308

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.041
IND. RATE				2.041	MINIMUM PREMIUM	1,145
MAN. RATE	2.65	2.41	2.12	+ 2.041	PRESENT	1,130

+ 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
2019	12,063	193,217	1.602			0	0	1	1	2	4
2020	11,547	218,540	1.893			0	0	0	0	5	5
2021	11,961	193,201	1.615			0	0	1	1	3	5
2022	12,418	190,910	1.537			0	0	0	1	6	7
2023	13,897	859,684	6.186			0	0	1	1	8	10
TOTAL	61,886	1,655,552	2.675			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
2019	0	0	101,804	3,000	980	0	0	74,401	1,660	2,971	8,401
2020	0	0	0	0	128,312	0	0	0	0	53,187	37,041
2021	0	0	106,759	8,219	26,345	0	0	27,637	11,129	5,880	7,232
2022	0	0	0	31,957	25,073	0	0	0	30,482	21,194	82,204
2023	0	0	194,161	38,135	208,528	0	0	102,991	22,042	277,624	16,203
TOTAL	0	0	402,724	81,311	389,238	0	0	205,029	65,313	360,856	151,081

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	135,501	5,841	1,847	0	0	115,619	3,034	5,481	9,409
2020	0	0	0	1,873	266,671	0	0	0	787	92,391	51,672
2021	0	0	154,064	17,586	53,113	0	0	39,803	15,933	10,842	10,183
2022	0	0	29,248	46,565	39,300	0	0	25,670	38,326	31,736	98,152
2023	334	0	470,825	178,165	271,509	2,249	17,169	291,141	120,699	234,955	19,314
TOTAL	334	0	789,638	250,031	632,440	2,249	17,169	472,233	178,779	375,407	188,730

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,281,623	1,436,657	188,730	
IBNR + FREQUENCY ADJUSTMENT	(219,258)	(138,526)	285	
TOTAL LOSSES	1,062,365	1,298,131	189,015	
EXPECTED LOSSES	731,840	460,739	49,142	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.717	2.098	0.305	4.120
INDICATED (POST-TEST)	1.517	1.854	0.270	3.641
PRESENT ON RATE LEVEL	1.115	0.702	0.075	1.891
DERIVED BY FORMULA	1.119	0.736	0.083	1.938
UNDERLYING PRESENT RATE	1.183	0.744	0.079	2.006
PROPOSED	1.119	0.736	0.083	1.938

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.023
IND. RATE				3.023	MINIMUM PREMIUM	1,500
MAN. RATE	3.78	3.43	3.03	+ 3.023	PRESENT	1,445
				+ 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
2019	10,555	968,836	9.179			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	137,074	1.472			0	0	0	1	4	5
2023	10,110	3,271	0.032			0	0	0	0	0	0
TOTAL	46,201	1,195,627	2.588			0	0	1	3	7	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	563,618	16,281	38,686	0	0	318,232	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	21,915	40,717	0	0	0	7,538	61,615	5,289
2023	0	0	0	0	0	0	0	0	0	0	3,271
TOTAL	0	0	563,618	80,429	79,403	0	0	318,232	73,473	63,527	16,945

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	534,058	31,699	72,923	0	0	352,064	44,585	3,528	6,403
2020	0	0	3,594	78,950	591	0	0	4,503	69,962	752	2,546
2021	0	0	0	0	0	0	0	0	0	0	1,187
2022	0	0	25,329	35,960	61,362	0	0	16,811	18,407	86,061	6,315
2023	0	0	0	0	0	0	0	0	0	0	3,899
TOTAL	0	0	562,980	146,609	134,876	0	0	373,378	132,954	90,341	20,350

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	936,358	504,781	20,350	
IBNR + FREQUENCY ADJUSTMENT	(211,259)	(87,673)	182	
TOTAL LOSSES	725,099	417,108	20,532	
EXPECTED LOSSES	710,024	288,599	32,405	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.569	0.903	0.044	2.517
INDICATED (POST-TEST)	1.387	0.798	0.039	2.224
PRESENT ON RATE LEVEL	1.449	0.589	0.066	2.104
DERIVED BY FORMULA	1.448	0.595	0.065	2.108
UNDERLYING PRESENT RATE	1.537	0.625	0.070	2.232
PROPOSED	1.448	0.595	0.065	2.108

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.289
IND. RATE				3.289	MINIMUM PREMIUM	1,595
MAN. RATE	4.22	3.81	3.37	+ 3.289	PRESENT	1,565
				+ 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
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
2023	1,769	0	0.000			0	0	0	0	0	0
TOTAL	7,568	5,000	0.066			0	0	0	1	0	1

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2023	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	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	9,735	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	9,735	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	9,735	0	
IBNR + FREQUENCY ADJUSTMENT	(23,314)	(9,291)	32	
TOTAL LOSSES	0	444	32	
EXPECTED LOSSES	79,247	31,270	5,250	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.006	0.000	0.006
INDICATED (POST-TEST)	0.000	0.005	0.000	0.006
PRESENT ON RATE LEVEL	0.987	0.389	0.065	1.442
DERIVED BY FORMULA	0.987	0.386	0.065	1.437
UNDERLYING PRESENT RATE	1.047	0.413	0.069	1.530
PROPOSED	0.987	0.386	0.065	1.437

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.242
IND. RATE				2.242	MINIMUM PREMIUM	1,215
MAN. RATE	2.71	2.55	2.31	+ 2.242	PRESENT	1,195
				+ 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
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
2023	2,790	0	0.000			0	0	0	0	0	0
TOTAL	16,277	23,241	0.143			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
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
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	17,021	0	0	0	0	3,888	2,332

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	8,990	0	0	0	0	1,987	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,584
2022	0	0	2,746	2,098	17,923	0	0	522	445	3,900	593
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	2,746	2,098	26,913	0	0	522	445	5,887	3,177

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,267	35,343	3,177	
IBNR + FREQUENCY ADJUSTMENT	(25,243)	(19,600)	16	
TOTAL LOSSES	0	15,743	3,193	
EXPECTED LOSSES	81,762	62,448	3,457	
CREDIBILITY	0.00	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.097	0.020	0.116
INDICATED (POST-TEST)	0.000	0.085	0.017	0.103
PRESENT ON RATE LEVEL	0.473	0.362	0.020	0.855
DERIVED BY FORMULA	0.473	0.359	0.020	0.852
UNDERLYING PRESENT RATE	0.502	0.384	0.021	0.907
PROPOSED	0.473	0.359	0.020	0.852

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	1.330
IND. RATE				1.330		MINIMUM PREMIUM	890
MAN. RATE	1.66	1.53	1.37	+ 1.330		PRESENT	865
				+ 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
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
2023	263	0	0.000			0	0	0	0	0	0
TOTAL	1,291	40,647	3.148			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
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
2023	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	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	11,728	0	0	0	0	63,514	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	11,728	0	0	0	0	63,514	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	75,243	0	
IBNR + FREQUENCY ADJUSTMENT	(3,462)	(2,250)	4	
TOTAL LOSSES	0	72,993	4	
EXPECTED LOSSES	11,380	7,297	815	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	5.654	0.000	5.654
INDICATED (POST-TEST)	0.000	4.997	0.000	4.997
PRESENT ON RATE LEVEL	0.831	0.533	0.060	1.423
DERIVED BY FORMULA	0.831	0.533	0.060	1.423
UNDERLYING PRESENT RATE	0.881	0.565	0.063	1.510
PROPOSED	0.831	0.533	0.060	1.423

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.220
IND. RATE				2.220	MINIMUM PREMIUM	1,210
MAN. RATE	2.77	2.56	2.28	+ 2.220	PRESENT	1,185

+ 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
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
2023	0	0	0.000			0	0	0	0	0	0
TOTAL	1,240	934	0.075			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
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
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	934

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	1,046
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,046

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,046	
IBNR + FREQUENCY ADJUSTMENT	(1,046)	(853)	1	
TOTAL LOSSES	0	0	1,047	
EXPECTED LOSSES	3,138	2,399	457	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.084	0.084
INDICATED (POST-TEST)	0.000	0.000	0.075	0.075
PRESENT ON RATE LEVEL	0.239	0.182	0.035	0.456
DERIVED BY FORMULA	0.239	0.182	0.035	0.456
UNDERLYING PRESENT RATE	0.253	0.193	0.037	0.483
PROPOSED	0.239	0.182	0.035	0.456

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.711
IND. RATE				0.711	MINIMUM PREMIUM	665
MAN. RATE	0.89	0.82	0.73	+ 0.711	PRESENT	645

+ 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
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
2023	2,272	0	0.000			0	0	0	0	0	0
TOTAL	9,233	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(12,257)	(12,818)	26	
TOTAL LOSSES	0	0	26	
EXPECTED LOSSES	40,548	42,552	4,332	
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	0.414	0.434	0.044	0.893
DERIVED BY FORMULA	0.414	0.430	0.044	0.888
UNDERLYING PRESENT RATE	0.439	0.461	0.047	0.947
PROPOSED	0.414	0.430	0.044	0.888

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.385
IND. RATE				1.385	MINIMUM PREMIUM	910
MAN. RATE	1.71	1.59	1.43	+ 1.385	PRESENT	885
				+ 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
2019	3,426	27,938	0.815			0	0	0	0	1	1
2020	3,599	0	0.000			0	0	0	0	0	0
2021	3,472	0	0.000			0	0	0	0	0	0
2022	4,098	11,857	0.289			0	0	0	0	0	0
2023	4,351	0	0.000			0	0	0	0	0	0
TOTAL	18,946	39,795	0.210			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
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	0	0	0	0	0	0	11,857
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	27,010	0	0	0	0	928	11,857

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	50,914	0	0	0	0	1,712	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	14,157
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	50,914	0	0	0	0	1,712	14,157

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	52,626	14,157	
IBNR + FREQUENCY ADJUSTMENT	(18,612)	(12,555)	42	
TOTAL LOSSES	0	40,071	14,200	
EXPECTED LOSSES	62,638	41,908	7,114	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.211	0.075	0.286
INDICATED (POST-TEST)	0.000	0.187	0.066	0.253
PRESENT ON RATE LEVEL	0.312	0.208	0.035	0.556
DERIVED BY FORMULA	0.312	0.208	0.036	0.556
UNDERLYING PRESENT RATE	0.331	0.221	0.038	0.589
PROPOSED	0.312	0.208	0.036	0.556

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.867
IND. RATE				0.867	MINIMUM PREMIUM	720
MAN. RATE	1.04	0.97	0.89	+ 0.867	PRESENT	700
				+ 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
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
2023	156	0	0.000			0	0	0	0	0	0
TOTAL	780	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,282)	(800)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	4,267	2,649	367	
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	0.516	0.320	0.044	0.880
DERIVED BY FORMULA	0.516	0.320	0.044	0.880
UNDERLYING PRESENT RATE	0.547	0.340	0.047	0.934
PROPOSED	0.516	0.320	0.044	0.880

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.373
IND. RATE				1.373	MINIMUM PREMIUM	905
MAN. RATE	1.74	1.59	1.41	+ 1.373	PRESENT	880
				+ 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
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	13,604	0.231			0	0	0	0	5	5
2023	4,615	26,064	0.565			0	0	0	0	2	2
TOTAL	13,942	59,307	0.425			0	0	0	1	8	9

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	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	6,237	0	0	0	0	4,798	2,569
2023	0	0	0	0	12,497	0	0	0	0	12,215	1,352
TOTAL	0	0	0	1,090	20,657	0	0	0	1,066	29,949	6,545

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	477	1,821	3,451	0	0	902	1,997	19,971	3,695
2022	0	0	1,398	1,068	9,124	0	0	891	760	6,657	3,067
2023	20	0	10,502	6,740	14,508	99	0	6,093	4,174	9,707	1,612
TOTAL	20	0	12,378	9,629	27,083	99	0	7,885	6,931	36,335	8,374

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,382	79,978	8,374	
IBNR + FREQUENCY ADJUSTMENT	(35,064)	(20,656)	97	
TOTAL LOSSES	0	59,321	8,470	
EXPECTED LOSSES	125,425	80,174	11,362	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.425	0.061	0.486
INDICATED (POST-TEST)	0.000	0.376	0.054	0.430
PRESENT ON RATE LEVEL	0.848	0.542	0.077	1.467
DERIVED BY FORMULA	0.848	0.540	0.077	1.465
UNDERLYING PRESENT RATE	0.900	0.575	0.081	1.556
PROPOSED	0.848	0.540	0.077	1.465

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.285
IND. RATE				2.285	MINIMUM PREMIUM	1,235
MAN. RATE	2.82	2.62	2.35	+ 2.285	PRESENT	1,210
				+ 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
2019	32,236	753,835	2.338			0	0	3	3	1	7
2020	33,277	115,143	0.346			0	0	0	1	2	3
2021	35,444	660,235	1.863			0	0	1	8	2	11
2022	39,794	444,870	1.118			0	0	0	6	2	8
2023	37,670	139,350	0.370			0	0	0	4	4	8
TOTAL	178,421	2,113,433	1.185			0	0	4	22	11	37

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	463,197	54,363	69	0	0	159,889	39,297	2,357	34,663
2020	0	0	0	41,945	5,618	0	0	0	11,371	29,010	27,199
2021	0	0	88,740	238,918	1,116	0	0	118,000	184,559	6,178	22,724
2022	0	0	0	199,361	12,857	0	0	0	176,073	43,782	12,797
2023	0	0	0	40,676	24,360	0	0	0	29,491	33,640	11,183
TOTAL	0	0	551,937	575,263	44,020	0	0	277,889	440,791	114,967	108,566

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	616,515	105,845	130	0	0	248,468	71,835	4,349	38,823
2020	0	0	3,570	78,494	12,263	0	0	1,233	19,578	50,599	37,943
2021	0	0	199,500	379,561	13,727	0	0	209,680	244,081	21,119	31,995
2022	0	0	150,289	265,916	35,156	0	0	133,684	208,926	74,213	15,280
2023	39	0	75,588	56,506	35,874	272	0	41,360	31,027	30,553	13,330
TOTAL	39	0	1,045,462	886,321	97,150	272	0	634,424	575,447	180,832	137,370

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,680,197	1,739,751	137,370	
IBNR + FREQUENCY ADJUSTMENT	(777,993)	(474,074)	1,719	
TOTAL LOSSES	902,204	1,265,677	139,090	
EXPECTED LOSSES	2,597,565	1,577,767	302,568	
CREDIBILITY	0.02	0.07	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.506	0.709	0.078	1.293
INDICATED (POST-TEST)	0.447	0.627	0.069	1.143
PRESENT ON RATE LEVEL	1.372	0.834	0.160	2.366
DERIVED BY FORMULA	1.354	0.819	0.153	2.326
UNDERLYING PRESENT RATE	1.456	0.884	0.170	2.510
PROPOSED	1.354	0.819	0.153	2.326

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.629
IND. RATE				3.629	MINIMUM PREMIUM	1,715
MAN. RATE	4.60	4.25	3.79	+ 3.629	PRESENT	1,710

+ 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
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	152,355	0.614			0	0	0	3	3	6
2022	19,040	21,737	0.114			0	0	0	0	1	1
2023	17,165	35,708	0.208			0	0	0	0	1	1
TOTAL	100,176	832,925	0.831			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
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	84,857	2,125	0	0	0	14,727	31,643	19,003
2022	0	0	0	0	1,708	0	0	0	0	9,914	10,115
2023	0	0	0	0	1,328	0	0	0	0	2,073	32,307
TOTAL	0	0	199,502	84,857	142,803	0	0	186,132	14,727	106,569	98,335

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	265,537	0	0	0	0	289,249	0	0	28,060
2020	0	0	0	2,010	286,061	0	0	0	931	109,331	16,539
2021	0	0	26,803	133,949	6,173	0	0	5,796	20,536	49,205	26,756
2022	0	0	383	292	2,499	0	0	1,840	1,570	13,755	12,077
2023	2	0	1,116	716	1,542	17	0	1,034	708	1,647	38,510
TOTAL	2	0	293,839	136,967	296,274	17	0	297,919	23,746	173,938	121,943

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	591,776	630,926	121,943	
IBNR + FREQUENCY ADJUSTMENT	(312,398)	(250,655)	790	
TOTAL LOSSES	279,378	380,271	122,733	
EXPECTED LOSSES	1,013,258	817,573	159,265	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.279	0.380	0.123	0.781
INDICATED (POST-TEST)	0.246	0.335	0.108	0.690
PRESENT ON RATE LEVEL	0.953	0.769	0.150	1.873
DERIVED BY FORMULA	0.946	0.748	0.148	1.842
UNDERLYING PRESENT RATE	1.011	0.816	0.159	1.987
PROPOSED	0.946	0.748	0.148	1.842

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.873
IND. RATE				2.873	MINIMUM PREMIUM	1,445
MAN. RATE	3.63	3.35	3.00	+ 2.873	PRESENT	1,435

+ 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
2019	1,930	0	0.000			0	0	0	0	0	0
2020	2,086	95,792	4.592			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
2023	789	10,382	1.316			0	0	0	0	1	1
TOTAL	8,678	109,673	1.264			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	25,456	0	0	0	0	66,479	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
2023	0	0	0	0	4,729	0	0	0	0	5,653	0
TOTAL	0	0	0	0	30,185	0	0	0	0	72,132	7,356

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	372	52,905	0	0	0	984	115,481	5,381
2021	0	0	0	0	0	0	0	0	0	0	2,822
2022	0	0	0	0	0	0	0	0	0	0	1,785
2023	8	0	3,974	2,550	5,490	46	0	2,820	1,932	4,492	0
TOTAL	8	0	3,974	2,922	58,395	46	0	2,820	2,916	119,973	9,987

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,847	184,206	9,987	
IBNR + FREQUENCY ADJUSTMENT	(24,989)	(10,544)	12	
TOTAL LOSSES	0	173,662	10,000	
EXPECTED LOSSES	80,284	32,948	3,423	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.001	0.115	2.116
INDICATED (POST-TEST)	0.000	1.769	0.102	1.870
PRESENT ON RATE LEVEL	0.872	0.358	0.037	1.267
DERIVED BY FORMULA	0.872	0.372	0.038	1.282
UNDERLYING PRESENT RATE	0.925	0.380	0.039	1.344
PROPOSED	0.872	0.372	0.038	1.282

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.000
IND. RATE				2.000	MINIMUM PREMIUM	1,130
MAN. RATE	2.54	2.30	2.03	+ 2.000	PRESENT	1,095

+ 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
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
2023	453	0	0.000			0	0	0	0	0	0
TOTAL	2,247	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
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	413
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	413

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	413	
IBNR + FREQUENCY ADJUSTMENT	(2,570)	(1,738)	2	
TOTAL LOSSES	0	0	415	
EXPECTED LOSSES	8,519	5,698	364	
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	0.016	0.016
PRESENT ON RATE LEVEL	0.357	0.239	0.015	0.612
DERIVED BY FORMULA	0.357	0.239	0.015	0.612
UNDERLYING PRESENT RATE	0.379	0.254	0.016	0.649
PROPOSED	0.357	0.239	0.015	0.612

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.954
IND. RATE				0.954	MINIMUM PREMIUM	755
MAN. RATE	1.29	1.14	0.98	+ 0.954	PRESENT	730
				+ 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
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
2023	2,681	0	0.000			0	0	0	0	0	0
TOTAL	9,329	22,367	0.240			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
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
2023	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
2019	0	0	0	0	3,252	0	0	0	0	21,247	544
2020	0	0	0	0	0	0	0	0	0	0	1,814
2021	0	0	7	5	171	0	0	305	323	10,383	715
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	7	5	3,422	0	0	305	323	31,630	3,073

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	312	35,381	3,073	
IBNR + FREQUENCY ADJUSTMENT	(4,957)	(4,211)	15	
TOTAL LOSSES	0	31,170	3,088	
EXPECTED LOSSES	16,695	14,519	2,146	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.334	0.033	0.367
INDICATED (POST-TEST)	0.000	0.295	0.029	0.325
PRESENT ON RATE LEVEL	0.169	0.147	0.022	0.337
DERIVED BY FORMULA	0.169	0.148	0.022	0.339
UNDERLYING PRESENT RATE	0.179	0.156	0.023	0.358
PROPOSED	0.168	0.147	0.022	0.337

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	0.526
IND. RATE				0.526		MINIMUM PREMIUM	600
MAN. RATE	0.66	0.60	0.54	+ 0.526		PRESENT	575
				+ 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
2019	28,564	75,642	0.265			0	0	0	0	8	8
2020	24,297	163,754	0.674			0	0	0	1	2	3
2021	21,592	323,360	1.498			0	0	1	1	4	6
2022	22,796	295,669	1.297			0	0	0	0	9	9
2023	24,454	13,454	0.055			0	0	0	0	1	1
TOTAL	121,703	871,879	0.716			0	0	1	2	24	27

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	32,134	5,226
2021	0	0	100,578	65,493	8,064	0	0	120,727	7,572	12,094	8,832
2022	0	0	0	0	166,314	0	0	0	0	121,588	7,767
2023	0	0	0	0	1,115	0	0	0	0	6,898	5,441
TOTAL	0	0	100,578	112,243	224,771	0	0	120,727	53,906	225,182	34,472

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	30,100	0	0	0	0	96,803	8,071
2020	0	0	3,978	87,881	69,883	0	0	5,023	78,502	56,659	7,290
2021	0	0	162,108	106,761	21,863	0	0	161,100	15,948	25,213	12,435
2022	0	0	37,271	28,473	243,301	0	0	22,567	19,260	168,691	9,274
2023	2	0	937	601	1,294	56	0	3,441	2,357	5,482	6,486
TOTAL	2	0	204,294	223,716	366,440	56	0	192,130	116,067	352,848	43,556

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	396,482	1,059,071	43,556	
IBNR + FREQUENCY ADJUSTMENT	(353,737)	(212,454)	569	
TOTAL LOSSES	42,745	846,618	44,125	
EXPECTED LOSSES	1,174,505	692,486	107,506	
CREDIBILITY	0.02	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.035	0.696	0.036	0.767
INDICATED (POST-TEST)	0.031	0.615	0.032	0.678
PRESENT ON RATE LEVEL	0.910	0.536	0.083	1.529
DERIVED BY FORMULA	0.892	0.540	0.080	1.513
UNDERLYING PRESENT RATE	0.965	0.569	0.088	1.622
PROPOSED	0.892	0.540	0.080	1.513

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.359
IND. RATE				2.359	MINIMUM PREMIUM	1,260
MAN. RATE	2.88	2.70	2.45	+ 2.359	PRESENT	1,240
				+ 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
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
2023	1	0	0.000			0	0	0	0	0	0
TOTAL	4	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(5)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	17	22	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	0.404	0.512	0.076	0.992
DERIVED BY FORMULA	0.404	0.512	0.076	0.992
UNDERLYING PRESENT RATE	0.429	0.544	0.080	1.053
PROPOSED	0.404	0.512	0.076	0.992

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.548
IND. RATE				1.548	MINIMUM PREMIUM	965
MAN. RATE	2.02	1.82	1.59	+ 1.548	PRESENT	940
				+ 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
2019	862	0	0.000			0	0	0	0	0	0
2020	459	370,043	80.619			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
2023	69	0	0.000			0	0	0	0	0	0
TOTAL	1,611	370,043	22.970			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	194,391	0	5,917	0	0	169,735	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	194,391	0	5,917	0	0	169,735	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	253,972	2,516	16,068	0	0	232,045	4,566	3,429	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	253,972	2,516	16,068	0	0	232,045	4,566	3,429	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	486,017	26,579	0	
IBNR + FREQUENCY ADJUSTMENT	(4,150)	(2,197)	2	
TOTAL LOSSES	481,867	24,382	2	
EXPECTED LOSSES	13,168	6,272	1,256	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	29.911	1.513	0.000	31.425
INDICATED (POST-TEST)	26.435	1.338	0.000	27.773
PRESENT ON RATE LEVEL	0.770	0.367	0.074	1.211
DERIVED BY FORMULA	0.770	0.367	0.074	1.211
UNDERLYING PRESENT RATE	0.817	0.389	0.078	1.285
PROPOSED	0.770	0.367	0.074	1.211

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	1.889
IND. RATE				1.889		MINIMUM PREMIUM	1,090
MAN. RATE	2.32	2.16	1.94	+ 1.889		PRESENT	1,065
				+ 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
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
2023	92	0	0.000			0	0	0	0	0	0
TOTAL	1,146	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(2,951)	(1,726)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	9,441	5,040	924	
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	0.777	0.415	0.076	1.267
DERIVED BY FORMULA	0.777	0.415	0.076	1.267
UNDERLYING PRESENT RATE	0.824	0.440	0.081	1.344
PROPOSED	0.777	0.415	0.076	1.267

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.977
IND. RATE				1.977	MINIMUM PREMIUM	1,120
MAN. RATE	2.53	2.30	2.03	+ 1.977	PRESENT	1,095

+ 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
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
2023	738	0	0.000			0	0	0	0	0	0
TOTAL	3,277	2,423	0.074			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
2019	0	0	0	0	0	0	0	0	0	0	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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	3,412
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,412

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,412	
IBNR + FREQUENCY ADJUSTMENT	(3,141)	(1,565)	7	
TOTAL LOSSES	0	0	3,419	
EXPECTED LOSSES	10,434	5,223	1,269	
CREDIBILITY	0.00	0.00	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.104	0.104
INDICATED (POST-TEST)	0.000	0.000	0.092	0.092
PRESENT ON RATE LEVEL	0.300	0.150	0.037	0.487
DERIVED BY FORMULA	0.300	0.150	0.037	0.487
UNDERLYING PRESENT RATE	0.318	0.159	0.039	0.517
PROPOSED	0.300	0.150	0.037	0.487

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.759
IND. RATE				0.759	MINIMUM PREMIUM	685
MAN. RATE	0.97	0.89	0.78	+ 0.759	PRESENT	665

+ 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
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	28,691	3.268			0	0	0	0	1	1
2023	2,361	0	0.000			0	0	0	0	0	0
TOTAL	6,565	28,691	0.437			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	4,936	0	0	0	0	23,755	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	4,936	0	0	0	0	23,755	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	1,106	845	7,221	0	0	4,409	3,763	32,958	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	1,106	845	7,221	0	0	4,409	3,763	32,958	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,515	44,786	0	
IBNR + FREQUENCY ADJUSTMENT	(3,462)	(2,267)	12	
TOTAL LOSSES	2,053	42,519	12	
EXPECTED LOSSES	11,903	7,870	1,528	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.031	0.648	0.000	0.679
INDICATED (POST-TEST)	0.028	0.572	0.000	0.600
PRESENT ON RATE LEVEL	0.171	0.113	0.022	0.306
DERIVED BY FORMULA	0.171	0.118	0.022	0.310
UNDERLYING PRESENT RATE	0.181	0.120	0.023	0.324
PROPOSED	0.171	0.118	0.022	0.310

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.484
IND. RATE				0.484	MINIMUM PREMIUM	585
MAN. RATE	0.68	0.58	0.49	+ 0.484	PRESENT	560
				+ 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
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	50,884	0.411			0	0	0	1	0	1
2022	13,559	643	0.005			0	0	0	0	0	0
2023	16,707	110,773	0.663			0	0	0	0	2	2
TOTAL	63,773	238,938	0.375			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
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	20,991	0	0	0	0	20,457	0	9,436
2022	0	0	0	0	0	0	0	0	0	0	643
2023	0	0	0	0	35,901	0	0	0	0	66,478	8,394
TOTAL	0	0	0	36,831	75,901	0	0	0	38,093	66,478	21,635

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	30,840	0	0	0	0	32,239	0	3,349
2020	0	0	0	584	83,132	0	0	0	0	0	240
2021	0	0	6,593	33,107	592	0	0	6,059	26,416	597	13,286
2022	0	0	0	0	0	0	0	0	0	0	768
2023	57	0	30,171	19,361	41,677	538	0	33,159	22,716	52,830	10,006
TOTAL	57	0	36,764	83,893	125,401	538	0	39,219	81,370	53,427	27,648

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	76,579	344,092	27,648	
IBNR + FREQUENCY ADJUSTMENT	(110,304)	(68,506)	206	
TOTAL LOSSES	0	275,586	27,854	
EXPECTED LOSSES	373,160	232,981	31,539	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.432	0.044	0.476
INDICATED (POST-TEST)	0.000	0.382	0.039	0.421
PRESENT ON RATE LEVEL	0.552	0.344	0.047	0.943
DERIVED BY FORMULA	0.546	0.345	0.046	0.938
UNDERLYING PRESENT RATE	0.585	0.365	0.049	1.000
PROPOSED	0.546	0.345	0.046	0.938

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.463
IND. RATE				1.463	MINIMUM PREMIUM	935
MAN. RATE	1.76	1.65	1.51	+ 1.463	PRESENT	915
				+ 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
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	85,439	0.424			0	0	0	1	4	5
2022	34,142	704,302	2.063			0	0	0	8	10	18
2023	33,127	88,538	0.267			0	0	0	0	5	5
TOTAL	114,721	1,072,798	0.935			0	0	1	9	20	30

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	20,001
2022	0	0	0	269,214	43,360	0	0	0	314,601	58,998	18,129
2023	0	0	0	0	52,123	0	0	0	0	26,547	9,868
TOTAL	0	0	131,360	293,304	107,623	0	0	60,758	316,825	113,441	49,487

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	174,840	0	0	0	0	94,418	0	0	0
2020	0	0	0	8	1,166	0	0	0	5	610	2,077
2021	0	0	8,380	38,610	21,275	0	0	1,907	4,194	42,523	28,161
2022	0	0	208,774	363,540	85,507	0	0	235,292	370,256	105,921	21,646
2023	83	0	43,804	28,110	60,510	215	0	13,242	9,071	21,097	11,763
TOTAL	83	0	435,798	430,267	168,457	215	0	344,858	383,526	170,150	63,647

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	780,954	1,152,401	63,647	
IBNR + FREQUENCY ADJUSTMENT	(201,261)	(95,139)	356	
TOTAL LOSSES	579,693	1,057,261	64,003	
EXPECTED LOSSES	697,717	339,726	48,903	
CREDIBILITY	0.02	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.505	0.922	0.056	1.483
INDICATED (POST-TEST)	0.447	0.815	0.049	1.310
PRESENT ON RATE LEVEL	0.573	0.279	0.040	0.893
DERIVED BY FORMULA	0.571	0.306	0.041	0.917
UNDERLYING PRESENT RATE	0.608	0.296	0.043	0.947
PROPOSED	0.571	0.306	0.041	0.917

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.431
IND. RATE				1.431	MINIMUM PREMIUM	925
MAN. RATE	1.62	1.54	1.43	+ 1.431	PRESENT	885

+ 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
2019	37,056	240,339	0.649			0	0	0	0	4	4
2020	21,029	130,831	0.622			0	0	0	0	4	4
2021	22,617	304,141	1.345			0	0	0	2	7	9
2022	26,059	404,878	1.554			0	0	1	2	2	5
2023	27,023	200,588	0.742			0	0	0	0	5	5
TOTAL	133,784	1,280,777	0.957			0	0	1	4	22	27

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	155,430	0	0	0	0	68,893	16,016
2020	0	0	0	0	99,415	0	0	0	0	24,482	6,934
2021	0	0	0	76,263	109,912	0	0	0	45,924	45,440	26,602
2022	0	0	125,358	82,268	57,040	0	0	60,238	6,213	73,761	0
2023	0	0	0	0	79,350	0	0	0	0	120,175	1,063
TOTAL	0	0	125,358	158,531	501,147	0	0	60,238	52,137	332,751	50,615

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	292,986	0	0	0	0	127,108	17,938
2020	0	0	0	1,451	206,614	0	0	0	362	42,528	9,673
2021	0	0	31,670	126,118	197,651	0	0	15,661	61,483	71,382	37,456
2022	0	0	249,527	127,715	103,528	0	0	113,983	24,672	108,992	0
2023	127	0	66,686	42,793	92,117	973	0	59,943	41,064	95,503	1,267
TOTAL	127	0	347,882	298,079	892,896	973	0	189,588	127,581	445,512	66,334

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	538,570	1,764,068	66,334	
IBNR + FREQUENCY ADJUSTMENT	(337,553)	(121,456)	356	
TOTAL LOSSES	201,018	1,642,613	66,690	
EXPECTED LOSSES	1,117,380	400,725	67,688	
CREDIBILITY	0.02	0.06	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.150	1.228	0.050	1.428
INDICATED (POST-TEST)	0.133	1.085	0.044	1.262
PRESENT ON RATE LEVEL	0.787	0.282	0.048	1.117
DERIVED BY FORMULA	0.774	0.331	0.047	1.152
UNDERLYING PRESENT RATE	0.835	0.300	0.051	1.185
PROPOSED	0.774	0.331	0.047	1.152

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.797
IND. RATE				1.797	MINIMUM PREMIUM	1,055
MAN. RATE	2.09	1.97	1.79	+ 1.797	PRESENT	1,015
				+ 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
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
2023	840	42,125	5.015			0	0	0	1	0	1
TOTAL	5,552	42,843	0.772			0	0	0	1	0	1

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2023	0	0	0	7,700	0	0	0	0	34,425	0	0
TOTAL	0	0	0	7,700	0	0	0	0	34,425	0	718

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	804
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	10,434	8,210	1,438	0	0	28,693	22,800	4,458	0
TOTAL	0	0	10,434	8,210	1,438	0	0	28,693	22,800	4,458	804

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	39,127	36,905	804	
IBNR + FREQUENCY ADJUSTMENT	(6,195)	(3,105)	9	
TOTAL LOSSES	32,931	33,800	813	
EXPECTED LOSSES	20,176	9,911	1,899	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.593	0.609	0.015	1.217
INDICATED (POST-TEST)	0.524	0.538	0.013	1.075
PRESENT ON RATE LEVEL	0.343	0.168	0.032	0.543
DERIVED BY FORMULA	0.343	0.172	0.032	0.547
UNDERLYING PRESENT RATE	0.363	0.179	0.034	0.576
PROPOSED	0.343	0.172	0.032	0.547

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.853
IND. RATE				0.853	MINIMUM PREMIUM	715
MAN. RATE	1.01	0.95	0.87	+ 0.853	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
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
2023	671	0	0.000			0	0	0	0	0	0
TOTAL	2,736	1,185	0.043			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
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
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,185

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	956
2020	0	0	0	0	0	0	0	0	0	0	462
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,418

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,418	
IBNR + FREQUENCY ADJUSTMENT	(3,352)	(2,343)	7	
TOTAL LOSSES	0	0	1,426	
EXPECTED LOSSES	11,502	8,005	1,147	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.052	0.052
INDICATED (POST-TEST)	0.000	0.000	0.046	0.046
PRESENT ON RATE LEVEL	0.396	0.276	0.040	0.712
DERIVED BY FORMULA	0.396	0.276	0.040	0.712
UNDERLYING PRESENT RATE	0.420	0.293	0.042	0.755
PROPOSED	0.396	0.276	0.040	0.712

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.110
IND. RATE				1.110	MINIMUM PREMIUM	810
MAN. RATE	1.42	1.29	1.14	+ 1.110	PRESENT	785
				+ 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
2019	364	0	0.000			0	0	0	0	0	0
2020	441	0	0.000			0	0	0	0	0	0
2021	786	0	0.000			0	0	0	0	0	0
2022	460	0	0.000			0	0	0	0	0	0
2023	853	0	0.000			0	0	0	0	0	0
TOTAL	2,904	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(2,446)	(2,446)	9	
TOTAL LOSSES	0	0	9	
EXPECTED LOSSES	8,076	8,507	1,301	
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	0.262	0.276	0.042	0.580
DERIVED BY FORMULA	0.262	0.276	0.042	0.580
UNDERLYING PRESENT RATE	0.278	0.293	0.045	0.616
PROPOSED	0.262	0.276	0.042	0.580

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.906
IND. RATE				0.906	MINIMUM PREMIUM	735
MAN. RATE	1.17	1.06	0.93	+ 0.906	PRESENT	715
				+ 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
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
2023	1,385	2,380	0.172			0	0	0	0	0	0
TOTAL	6,009	3,050	0.051			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	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
2023	0	0	0	0	0	0	0	0	0	0	2,380
TOTAL	0	0	0	0	0	0	0	0	0	0	3,050

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	800
2023	0	0	0	0	0	0	0	0	0	0	2,837
TOTAL	0	0	0	0	0	0	0	0	0	0	3,637

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,637	
IBNR + FREQUENCY ADJUSTMENT	(5,866)	(2,734)	9	
TOTAL LOSSES	0	0	3,646	
EXPECTED LOSSES	20,027	9,041	1,572	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.061	0.061
INDICATED (POST-TEST)	0.000	0.000	0.054	0.054
PRESENT ON RATE LEVEL	0.314	0.142	0.025	0.481
DERIVED BY FORMULA	0.314	0.140	0.025	0.479
UNDERLYING PRESENT RATE	0.333	0.150	0.026	0.510
PROPOSED	0.314	0.140	0.025	0.479

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.748
IND. RATE				0.748	MINIMUM PREMIUM	680
MAN. RATE	0.92	0.85	0.77	+ 0.748	PRESENT	660

+ 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
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	4	2	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	0.342	0.227	0.050	0.618
DERIVED BY FORMULA	0.342	0.227	0.050	0.618
UNDERLYING PRESENT RATE	0.362	0.241	0.053	0.656
PROPOSED	0.342	0.227	0.050	0.618

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.964
IND. RATE				0.964	MINIMUM PREMIUM	755
MAN. RATE	1.15	1.09	0.99	+ 0.964	PRESENT	735

+ 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
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
2023	3,849	0	0.000			0	0	0	0	0	0
TOTAL	18,639	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(18,183)	(7,608)	22	
TOTAL LOSSES	0	0	22	
EXPECTED LOSSES	61,223	25,032	3,847	
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	0.310	0.127	0.019	0.456
DERIVED BY FORMULA	0.310	0.124	0.019	0.453
UNDERLYING PRESENT RATE	0.328	0.134	0.021	0.483
PROPOSED	0.310	0.124	0.019	0.453

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.706
IND. RATE				0.706	MINIMUM PREMIUM	665
MAN. RATE	0.84	0.80	0.73	+ 0.706	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
2019	22,345	13,674	0.061			0	0	0	0	1	1
2020	19,879	40,544	0.204			0	0	0	0	3	3
2021	35,112	34,147	0.097			0	0	0	0	1	1
2022	25,413	24,578	0.097			0	0	0	0	1	1
2023	25,083	6,884	0.027			0	0	0	0	0	0
TOTAL	127,832	119,827	0.094			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
2019	0	0	0	0	251	0	0	0	0	164	13,259
2020	0	0	0	0	8,411	0	0	0	0	29,540	2,593
2021	0	0	0	0	11,500	0	0	0	0	11,969	10,678
2022	0	0	0	0	7,102	0	0	0	0	15,570	1,906
2023	0	0	0	0	0	0	0	0	0	0	6,884
TOTAL	0	0	0	0	27,264	0	0	0	0	57,243	35,320

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	473	0	0	0	0	303	14,850
2020	0	0	0	123	17,481	0	0	0	437	51,314	3,617
2021	0	0	807	611	20,455	0	0	542	575	18,449	15,035
2022	0	0	1,592	1,216	10,390	0	0	2,890	2,466	21,602	2,276
2023	0	0	0	0	0	0	0	0	0	0	8,206
TOTAL	0	0	2,399	1,949	48,798	0	0	3,432	3,478	91,667	43,983

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,831	145,893	43,983	
IBNR + FREQUENCY ADJUSTMENT	(107,912)	(56,184)	252	
TOTAL LOSSES	0	89,709	44,236	
EXPECTED LOSSES	349,119	188,738	46,230	
CREDIBILITY	0.02	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.070	0.035	0.105
INDICATED (POST-TEST)	0.000	0.062	0.031	0.093
PRESENT ON RATE LEVEL	0.257	0.139	0.034	0.431
DERIVED BY FORMULA	0.252	0.135	0.034	0.421
UNDERLYING PRESENT RATE	0.273	0.148	0.036	0.457
PROPOSED	0.252	0.135	0.034	0.421

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.657
IND. RATE				0.657	MINIMUM PREMIUM	645
MAN. RATE	0.83	0.78	0.69	+ 0.657	PRESENT	630
				+ 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
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
2023	1,139	0	0.000			0	0	0	0	0	0
TOTAL	7,454	274	0.004			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
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
2023	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	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	382
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	382

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	382	
IBNR + FREQUENCY ADJUSTMENT	(6,413)	(4,285)	5	
TOTAL LOSSES	0	0	387	
EXPECTED LOSSES	20,992	13,387	1,161	
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	0.005	0.005
PRESENT ON RATE LEVEL	0.265	0.169	0.015	0.449
DERIVED BY FORMULA	0.265	0.168	0.015	0.448
UNDERLYING PRESENT RATE	0.282	0.180	0.016	0.477
PROPOSED	0.265	0.168	0.015	0.448

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.698
IND. RATE				0.698	MINIMUM PREMIUM	660
MAN. RATE	0.90	0.82	0.72	+ 0.698	PRESENT	640
				+ 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
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
2023	2,023	86,138	4.258			0	0	0	0	1	1
TOTAL	7,533	86,138	1.143			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	43,659	0	0	0	0	42,479	0
TOTAL	0	0	0	0	43,659	0	0	0	0	42,479	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	70	0	36,691	23,545	50,684	344	0	21,189	14,515	33,758	0
TOTAL	70	0	36,691	23,545	50,684	344	0	21,189	14,515	33,758	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	58,293	122,502	0	
IBNR + FREQUENCY ADJUSTMENT	(22,187)	(14,925)	33	
TOTAL LOSSES	36,106	107,577	33	
EXPECTED LOSSES	77,184	52,801	4,701	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.479	1.428	0.000	1.908
INDICATED (POST-TEST)	0.424	1.262	0.000	1.686
PRESENT ON RATE LEVEL	0.966	0.661	0.059	1.685
DERIVED BY FORMULA	0.966	0.667	0.058	1.691
UNDERLYING PRESENT RATE	1.025	0.701	0.062	1.788
PROPOSED	0.963	0.665	0.058	1.686

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				2.630	IND. RATE	2.630
MAN. RATE	3.21	2.98	2.70	+ 2.630	MINIMUM PREMIUM	1,355
				+ PROPOSED	PRESENT	1,330

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
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	3,562	0.055			0	0	0	0	0	0
2023	6,686	1,216	0.018			0	0	0	0	0	0
TOTAL	25,196	23,659	0.094			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
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	3,562
2023	0	0	0	0	0	0	0	0	0	0	1,216
TOTAL	0	0	0	10,221	0	0	0	0	6,615	0	6,823

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	870	19,107	143	0	0	717	11,140	120	0
2021	0	0	0	0	0	0	0	0	0	0	2,879
2022	0	0	0	0	0	0	0	0	0	0	4,253
2023	0	0	0	0	0	0	0	0	0	0	1,449
TOTAL	0	0	870	19,107	143	0	0	717	11,140	120	8,582

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,587	30,510	8,582	
IBNR + FREQUENCY ADJUSTMENT	(28,156)	(30,398)	137	
TOTAL LOSSES	0	112	8,719	
EXPECTED LOSSES	95,496	105,358	19,385	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.035	0.035
INDICATED (POST-TEST)	0.000	0.000	0.031	0.031
PRESENT ON RATE LEVEL	0.357	0.394	0.073	0.824
DERIVED BY FORMULA	0.354	0.386	0.072	0.812
UNDERLYING PRESENT RATE	0.379	0.418	0.077	0.874
PROPOSED	0.354	0.386	0.072	0.812

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.266
IND. RATE				1.266	MINIMUM PREMIUM	865
MAN. RATE	1.56	1.47	1.32	+ 1.266	PRESENT	850

+ 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
2019	8,472	85,050	1.004			0	0	0	0	3	3
2020	9,397	88,531	0.942			0	0	0	0	6	6
2021	8,292	93,188	1.124			0	0	0	0	2	2
2022	10,104	119,498	1.183			0	0	0	1	3	4
2023	11,181	93,623	0.837			0	0	0	2	1	3
TOTAL	47,446	479,890	1.011			0	0	0	3	15	18

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	28,006	0	0	0	0	49,346	7,698
2020	0	0	0	0	46,950	0	0	0	0	27,071	14,510
2021	0	0	0	0	72,897	0	0	0	0	17,279	3,012
2022	0	0	0	501	77,340	0	0	0	0	30,265	11,392
2023	0	0	0	31,599	496	0	0	0	14,156	15,822	31,550
TOTAL	0	0	0	32,100	225,689	0	0	0	14,156	139,783	68,162

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	52,791	0	0	0	0	91,043	8,622
2020	0	0	0	685	97,576	0	0	0	401	47,025	20,241
2021	0	0	5,117	3,871	129,662	0	0	783	829	26,634	4,241
2022	0	0	17,702	13,903	113,182	0	0	5,617	4,794	41,990	13,602
2023	1	0	43,233	33,958	6,475	128	0	19,691	14,782	14,407	37,608
TOTAL	1	0	66,053	52,418	399,686	128	0	26,091	20,806	221,099	84,314

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	92,273	694,009	84,314	
IBNR + FREQUENCY ADJUSTMENT	(226,415)	(126,714)	305	
TOTAL LOSSES	0	567,296	84,619	
EXPECTED LOSSES	765,221	422,152	50,525	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.196	0.178	1.374
INDICATED (POST-TEST)	0.000	1.057	0.158	1.214
PRESENT ON RATE LEVEL	1.520	0.839	0.100	2.459
DERIVED BY FORMULA	1.505	0.845	0.102	2.452
UNDERLYING PRESENT RATE	1.613	0.890	0.106	2.609
PROPOSED	1.505	0.845	0.102	2.452

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.825
IND. RATE				3.825	MINIMUM PREMIUM	1,785
MAN. RATE	4.73	4.39	3.94	+ 3.825	PRESENT	1,765
				+ 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
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
2023	137	0	0.000			0	0	0	0	0	0
TOTAL	137	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(172)	(149)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	721	722	118	
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	0.496	0.497	0.081	1.074
DERIVED BY FORMULA	0.496	0.497	0.081	1.074
UNDERLYING PRESENT RATE	0.526	0.527	0.086	1.139
PROPOSED	0.496	0.497	0.081	1.074

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.675
IND. RATE				1.675	MINIMUM PREMIUM	1,015
MAN. RATE	2.17	1.96	1.72	+ 1.675	PRESENT	990
				+ 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
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
2023	385	0	0.000			0	0	0	0	0	0
TOTAL	1,780	720	0.040			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
2019	0	0	0	0	0	0	0	0	0	0	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
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	720

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	1,014
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,014

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,014	
IBNR + FREQUENCY ADJUSTMENT	(5,536)	(6,071)	16	
TOTAL LOSSES	0	0	1,029	
EXPECTED LOSSES	18,550	20,252	2,689	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.058	0.058
INDICATED (POST-TEST)	0.000	0.000	0.051	0.051
PRESENT ON RATE LEVEL	0.982	1.072	0.142	2.197
DERIVED BY FORMULA	0.982	1.072	0.142	2.197
UNDERLYING PRESENT RATE	1.042	1.138	0.151	2.331
PROPOSED	0.982	1.072	0.142	2.197

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				3.427	IND. RATE	3.427
MAN. RATE	4.27	3.92	3.52	+ 3.427	MINIMUM PREMIUM	1,645
				+ PROPOSED	PRESENT	1,615

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
2019	20,296	334,269	1.647			0	0	0	4	6	10
2020	21,045	377,474	1.794			0	0	0	7	19	26
2021	24,107	7,426,042	30.805			0	0	1	4	11	16
2022	0	0	0.000			0	0	0	0	0	0
2023	0	0	0.000			0	0	0	0	0	0
TOTAL	65,448	8,137,785	12.434			0	0	1	15	36	52

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	102,517	14,135	0	0	0	197,873	14,321	5,423
2020	0	0	0	138,205	128,575	0	0	0	36,259	58,687	15,748
2021	0	0	192,427	72,429	152,567	0	0	6,790,848	84,097	117,623	16,051
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	192,427	313,151	295,277	0	0	6,790,848	318,229	190,631	37,222

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	199,601	26,644	0	0	0	361,712	26,422	6,074
2020	0	0	11,761	260,238	269,152	0	0	3,930	61,929	102,601	21,968
2021	0	0	60,788	122,920	274,506	0	0	932,169	146,362	219,673	22,600
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	72,549	582,758	570,303	0	0	936,099	570,002	348,697	50,642

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,008,648	2,071,760	50,642	
IBNR + FREQUENCY ADJUSTMENT	(130,254)	(451,096)	292	
TOTAL LOSSES	878,394	1,620,664	50,934	
EXPECTED LOSSES	382,770	1,297,095	196,743	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.342	2.476	0.078	3.896
INDICATED (POST-TEST)	1.186	2.189	0.069	3.443
PRESENT ON RATE LEVEL	0.551	1.868	0.283	2.703
DERIVED BY FORMULA	0.558	1.878	0.275	2.710
UNDERLYING PRESENT RATE	0.585	1.982	0.301	2.867
PROPOSED	0.558	1.878	0.275	2.710

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.228
IND. RATE				4.228	MINIMUM PREMIUM	1,930
MAN. RATE	5.05	4.77	4.33	+ 4.228	PRESENT	

+ 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
2019	144,930	261,913	0.181			0	0	0	3	2	5
2020	138,398	256,565	0.185			0	0	0	2	4	6
2021	193,137	156,364	0.081			0	0	0	1	4	5
2022	197,521	497,752	0.252			0	0	1	0	6	7
2023	188,227	127,527	0.068			0	0	0	1	4	5
TOTAL	862,213	1,300,121	0.151			0	0	1	7	20	28

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	109,740	38,229	0	0	0	60,659	31,598	21,687
2020	0	0	0	84,507	33,580	0	0	0	40,563	52,738	45,177
2021	0	0	0	24,919	30,580	0	0	0	5,431	85,455	9,979
2022	0	0	205,022	0	25,636	0	0	160,504	0	67,274	39,316
2023	0	0	0	17,775	25,033	0	0	0	11,510	59,018	14,191
TOTAL	0	0	205,022	236,941	153,058	0	0	160,504	118,163	296,083	130,350

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	213,664	72,062	0	0	0	110,885	58,298	24,289
2020	0	0	7,192	158,468	70,972	0	0	4,397	69,089	92,345	63,022
2021	0	0	9,974	40,926	55,095	0	0	5,480	11,115	131,879	14,050
2022	0	0	293,452	19,314	59,317	0	0	267,912	26,273	109,804	46,943
2023	40	0	45,123	32,452	32,379	478	0	39,032	27,790	48,392	16,916
TOTAL	40	0	355,741	464,824	289,826	478	0	316,821	245,151	440,718	165,221

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	673,079	1,440,519	165,221	
IBNR + FREQUENCY ADJUSTMENT	(677,078)	(297,689)	1,005	
TOTAL LOSSES	0	1,142,831	166,225	
EXPECTED LOSSES	2,247,408	1,007,245	171,091	
CREDIBILITY	0.06	0.19	0.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.133	0.019	0.152
INDICATED (POST-TEST)	0.000	0.117	0.017	0.134
PRESENT ON RATE LEVEL	0.246	0.110	0.019	0.375
DERIVED BY FORMULA	0.231	0.111	0.018	0.361
UNDERLYING PRESENT RATE	0.261	0.117	0.020	0.397
PROPOSED	0.231	0.111	0.018	0.361

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.563
IND. RATE				0.563	MINIMUM PREMIUM	615
MAN. RATE	0.82	0.72	0.60	+ 0.563	PRESENT	600
				+ 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
2019	23,835	14,333	0.060			0	0	0	0	1	1
2020	27,315	208,874	0.765			0	0	1	0	1	2
2021	30,764	396,372	1.288			0	0	1	2	0	3
2022	30,822	221,074	0.717			0	0	0	2	0	2
2023	34,103	451,539	1.324			0	0	0	0	4	4
TOTAL	146,839	1,292,192	0.880			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
2019	0	0	0	0	13,000	0	0	0	0	1,163	170
2020	0	0	96,005	0	25,000	0	0	86,555	0	1,314	0
2021	0	0	112,517	101,398	0	0	0	62,216	115,663	0	4,578
2022	0	0	0	123,928	0	0	0	0	93,967	0	3,179
2023	0	0	0	0	159,594	0	0	0	0	290,020	1,925
TOTAL	0	0	208,522	225,326	197,594	0	0	148,771	209,630	292,497	9,852

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	24,505	0	0	0	0	2,146	190
2020	0	0	125,431	1,565	53,820	0	0	118,329	2,348	4,031	0
2021	0	0	189,553	163,323	9,205	0	0	115,843	152,236	6,650	6,446
2022	0	0	91,632	163,932	10,162	0	0	67,008	107,799	7,188	3,796
2023	255	0	134,123	86,069	185,273	2,349	0	144,662	99,100	230,479	2,295
TOTAL	255	0	540,739	414,889	282,965	2,349	0	445,842	361,483	250,494	12,727

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	989,186	1,309,831	12,727	
IBNR + FREQUENCY ADJUSTMENT	(577,081)	(104,824)	205	
TOTAL LOSSES	412,105	1,205,007	12,931	
EXPECTED LOSSES	1,928,551	351,776	33,909	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.281	0.821	0.009	1.110
INDICATED (POST-TEST)	0.248	0.725	0.008	0.981
PRESENT ON RATE LEVEL	1.238	0.226	0.022	1.486
DERIVED BY FORMULA	1.218	0.256	0.021	1.495
UNDERLYING PRESENT RATE	1.313	0.240	0.023	1.576
PROPOSED	1.211	0.254	0.021	1.486

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.317
IND. RATE				2.317	MINIMUM PREMIUM	1,245
MAN. RATE	2.89	2.67	2.38	+ 2.317	PRESENT	1,220

+ 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
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	385,182	0.483			0	0	1	3	0	4
2022	89,112	1,560,900	1.752			1	0	0	2	2	5
2023	134,188	120,516	0.090			0	0	0	1	1	2
TOTAL	425,340	2,238,821	0.526			1	0	1	8	6	16

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	90,123	52,050	0	0	0	169,999	35,264	0	37,746
2022	785,142	0	0	30,052	50,710	402,561	0	0	65,670	1,314	225,451
2023	0	0	0	10,000	1,721	0	0	0	800	21,211	86,784
TOTAL	785,142	0	90,123	136,825	58,168	402,561	0	169,999	116,659	47,378	431,966

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	87,076	7,122	0	0	0	27,283	10,376	73,564
2020	0	0	0	29	4,071	0	0	0	285	33,403	22,743
2021	0	0	142,665	84,815	6,551	0	0	233,365	53,407	9,972	53,146
2022	506,448	0	33,585	48,434	76,648	279,414	0	47,073	75,545	6,847	269,188
2023	3	0	14,996	11,590	3,865	172	0	11,247	7,778	16,960	103,447
TOTAL	506,451	0	191,246	231,944	98,256	279,586	0	291,685	164,297	77,557	522,088

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,268,968	572,055	522,088	
IBNR + FREQUENCY ADJUSTMENT	(342,479)	(281,043)	1,944	
TOTAL LOSSES	926,489	291,012	524,032	
EXPECTED LOSSES	1,172,215	987,916	262,147	
CREDIBILITY	0.04	0.12	0.13	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.218	0.068	0.123	0.409
INDICATED (POST-TEST)	0.193	0.060	0.109	0.362
PRESENT ON RATE LEVEL	0.260	0.219	0.058	0.537
DERIVED BY FORMULA	0.257	0.200	0.065	0.522
UNDERLYING PRESENT RATE	0.276	0.232	0.062	0.569
PROPOSED	0.257	0.200	0.065	0.522

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.814
IND. RATE				0.814	MINIMUM PREMIUM	705
MAN. RATE	0.99	0.94	0.86	+ 0.814	PRESENT	690

+ 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
2019	16,869	54,990	0.326			0	0	0	1	0	1
2020	14,643	0	0.000			0	0	0	0	0	0
2021	14,118	79,825	0.565			0	0	0	1	0	1
2022	17,465	1,305	0.007			0	0	0	0	0	0
2023	11,295	1,825	0.016			0	0	0	0	0	0
TOTAL	74,390	137,945	0.185			0	0	0	2	0	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	20,348	0	0	0	0	34,000	0	642
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	57,684	0	0	0	0	21,685	0	456
2022	0	0	0	0	0	0	0	0	0	0	1,305
2023	0	0	0	0	0	0	0	0	0	0	1,825
TOTAL	0	0	0	78,032	0	0	0	0	55,685	0	4,228

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	39,618	0	0	0	0	62,152	0	719
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	18,119	90,979	1,627	0	0	6,423	28,002	633	642
2022	0	0	0	0	0	0	0	0	0	0	1,558
2023	0	0	0	0	0	0	0	0	0	0	2,175
TOTAL	0	0	18,119	130,597	1,627	0	0	6,423	90,154	633	5,095

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,542	223,010	5,095	
IBNR + FREQUENCY ADJUSTMENT	(111,596)	(31,590)	103	
TOTAL LOSSES	0	191,420	5,198	
EXPECTED LOSSES	368,160	102,261	22,190	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.257	0.007	0.264
INDICATED (POST-TEST)	0.000	0.227	0.006	0.234
PRESENT ON RATE LEVEL	0.466	0.130	0.028	0.624
DERIVED BY FORMULA	0.462	0.133	0.027	0.623
UNDERLYING PRESENT RATE	0.495	0.137	0.030	0.662
PROPOSED	0.462	0.133	0.027	0.623

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.971
IND. RATE				0.971	MINIMUM PREMIUM	760
MAN. RATE	1.14	1.07	1.00	+ 0.971	PRESENT	740

+ 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
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	154,821	0.533			0	0	0	1	2	3
2023	27,635	93,152	0.337			0	0	0	1	3	4
TOTAL	134,129	275,682	0.206			0	0	0	2	6	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	78,122	39,372	0	0	0	1,654	27,611	8,062
2023	0	0	0	26,893	32,594	0	0	0	2,926	29,844	895
TOTAL	0	0	0	105,015	72,820	0	0	0	4,580	63,836	29,431

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	12,293
2020	0	0	0	12	1,775	0	0	0	94	11,084	2,899
2021	0	0	0	0	0	0	0	0	0	0	10,447
2022	0	0	66,587	110,080	64,003	0	0	6,304	6,271	38,434	9,626
2023	52	0	63,832	46,251	42,859	242	0	17,325	12,136	24,096	1,067
TOTAL	52	0	130,419	156,344	108,637	242	0	23,629	18,501	73,614	36,332

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	154,342	357,097	36,332	
IBNR + FREQUENCY ADJUSTMENT	(266,896)	(132,088)	436	
TOTAL LOSSES	0	225,009	36,768	
EXPECTED LOSSES	886,489	438,750	78,120	
CREDIBILITY	0.02	0.06	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.168	0.027	0.195
INDICATED (POST-TEST)	0.000	0.148	0.024	0.172
PRESENT ON RATE LEVEL	0.623	0.308	0.055	0.986
DERIVED BY FORMULA	0.611	0.299	0.053	0.962
UNDERLYING PRESENT RATE	0.661	0.327	0.058	1.046
PROPOSED	0.611	0.299	0.053	0.962

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.501
IND. RATE				1.501	MINIMUM PREMIUM	950
MAN. RATE	1.98	1.80	1.58	+ 1.501	PRESENT	940
				+ 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
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
2023	4,905	14,073	0.287			0	0	0	0	1	1
TOTAL	23,869	378,288	1.585			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
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
2023	0	0	0	0	9,520	0	0	0	0	4,089	464
TOTAL	0	0	0	0	208,809	0	0	0	0	167,272	2,207

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	566	0	0	0	0	6,314	0
2020	0	0	0	2,905	413,559	0	0	0	2,364	277,521	279
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	1,842
2023	15	0	8,001	5,134	11,052	33	0	2,040	1,397	3,250	553
TOTAL	15	0	8,001	8,039	425,176	33	0	2,040	3,762	287,084	2,674

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,089	724,061	2,674	
IBNR + FREQUENCY ADJUSTMENT	(72,105)	(35,736)	102	
TOTAL LOSSES	0	688,325	2,777	
EXPECTED LOSSES	241,833	119,633	17,879	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.884	0.012	2.895
INDICATED (POST-TEST)	0.000	2.549	0.010	2.559
PRESENT ON RATE LEVEL	0.955	0.472	0.071	1.498
DERIVED BY FORMULA	0.945	0.514	0.069	1.529
UNDERLYING PRESENT RATE	1.013	0.501	0.075	1.589
PROPOSED	0.945	0.514	0.069	1.529

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				2.385	IND. RATE	2.385
MAN. RATE	2.97	2.71	2.40	+ 2.385	MINIMUM PREMIUM	1,270
				+ PROPOSED	PRESENT	1,225

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
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	279,955	0.290			0	0	1	0	2	3
2023	88,847	8,275	0.009			0	0	0	0	0	0
TOTAL	440,659	3,558,962	0.808			0	0	2	1	6	9

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	165,324	0	19,822	0	0	27,011	0	47,009	20,789
2023	0	0	0	0	0	0	0	0	0	0	8,275
TOTAL	0	0	1,461,302	76,478	39,416	0	0	1,789,360	69,929	79,417	43,060

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	386,113	148,903	32,369	0	0	613,029	127,830	57,027	4,880
2020	0	0	0	35	5,034	0	0	0	22	2,604	2,567
2021	0	0	0	0	0	0	0	0	0	0	10,981
2022	0	0	236,441	15,429	46,588	0	0	51,710	10,074	67,992	24,822
2023	0	0	0	0	0	0	0	0	0	0	9,864
TOTAL	0	0	622,554	164,367	83,991	0	0	664,740	137,927	127,623	53,113

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,287,294	513,908	53,113	
IBNR + FREQUENCY ADJUSTMENT	(650,046)	(180,230)	399	
TOTAL LOSSES	637,247	333,678	53,512	
EXPECTED LOSSES	2,159,915	597,701	72,886	
CREDIBILITY	0.04	0.12	0.14	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.145	0.076	0.012	0.232
INDICATED (POST-TEST)	0.128	0.067	0.011	0.205
PRESENT ON RATE LEVEL	0.462	0.128	0.016	0.605
DERIVED BY FORMULA	0.449	0.121	0.015	0.584
UNDERLYING PRESENT RATE	0.490	0.136	0.017	0.642
PROPOSED	0.449	0.121	0.015	0.584

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.911
IND. RATE				0.911	MINIMUM PREMIUM	740
MAN. RATE	1.13	1.10	0.97	+ 0.911	PRESENT	730

+ 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
2019	52,196	1,071,974	2.054			0	0	3	4	6	13
2020	44,555	469,101	1.053			0	0	1	1	9	11
2021	45,779	1,013,013	2.213			0	0	2	3	6	11
2022	56,358	875,555	1.554			0	0	2	4	7	13
2023	59,496	591,793	0.995			0	0	1	0	12	13
TOTAL	258,384	4,021,436	1.556			0	0	9	12	40	61

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	380,745	153,835	58,734	0	0	368,560	42,844	48,935	18,321
2020	0	0	139,855	7,500	72,289	0	0	10,266	7,780	184,587	46,824
2021	0	0	235,330	54,872	55,514	0	0	434,454	85,943	138,871	8,029
2022	0	0	261,864	179,800	34,360	0	0	176,626	107,995	78,534	36,376
2023	0	0	129,051	0	124,484	0	0	71,903	0	195,103	71,252
TOTAL	0	0	1,146,845	396,007	345,381	0	0	1,061,809	244,562	646,030	180,802

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	506,772	299,517	110,714	0	0	572,742	78,319	90,285	20,520
2020	0	0	183,359	16,824	153,056	0	0	14,878	16,110	320,994	65,319
2021	0	0	350,971	96,599	113,563	0	0	601,447	137,759	239,418	11,305
2022	0	0	508,118	262,786	92,871	0	0	372,670	153,517	135,342	43,433
2023	199	0	266,730	83,782	159,341	1,580	11,986	191,072	74,511	163,058	84,932
TOTAL	199	0	1,815,949	759,507	629,545	1,580	11,986	1,752,808	460,216	949,097	225,509

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,582,524	2,798,366	225,509	
IBNR + FREQUENCY ADJUSTMENT	(1,609,917)	(729,289)	1,410	
TOTAL LOSSES	1,972,607	2,069,076	226,919	
EXPECTED LOSSES	5,412,889	2,444,948	237,953	
CREDIBILITY	0.03	0.09	0.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.763	0.801	0.088	1.652
INDICATED (POST-TEST)	0.675	0.708	0.078	1.460
PRESENT ON RATE LEVEL	1.975	0.892	0.087	2.953
DERIVED BY FORMULA	1.936	0.875	0.086	2.897
UNDERLYING PRESENT RATE	2.095	0.946	0.092	3.133
PROPOSED	1.936	0.875	0.086	2.897

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.156
IND. RATE				4.156	MINIMUM PREMIUM	1,905
MAN. RATE	5.43	4.97	4.40	+ 4.156	PRESENT	1,920

+ 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
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
2023	17,022	333,473	1.959			0	0	0	2	3	5
TOTAL	64,313	444,901	0.692			0	0	0	3	3	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2023	0	0	0	99,843	25,139	0	0	0	99,184	45,754	63,553
TOTAL	0	0	0	156,232	25,139	0	0	0	148,221	45,754	69,555

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	4,015
2020	0	0	4,799	105,414	789	0	0	5,316	82,578	888	252
2021	0	0	0	0	0	0	0	0	0	0	1,250
2022	0	0	0	0	0	0	0	0	0	0	1,610
2023	40	0	156,414	120,010	47,825	371	0	105,492	81,324	49,205	75,755
TOTAL	40	0	161,213	225,424	48,614	371	0	110,808	163,902	50,093	82,883

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	272,431	488,032	82,883	
IBNR + FREQUENCY ADJUSTMENT	(397,116)	(100,768)	177	
TOTAL LOSSES	0	387,264	83,059	
EXPECTED LOSSES	1,331,994	339,959	27,126	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.602	0.129	0.731
INDICATED (POST-TEST)	0.000	0.532	0.114	0.646
PRESENT ON RATE LEVEL	1.952	0.498	0.040	2.490
DERIVED BY FORMULA	1.933	0.499	0.043	2.475
UNDERLYING PRESENT RATE	2.071	0.529	0.042	2.642
PROPOSED	1.933	0.499	0.043	2.475

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.551
IND. RATE				3.551	MINIMUM PREMIUM	1,690
MAN. RATE	4.43	4.11	3.71	+ 3.551	PRESENT	1,680

+ 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
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	0	0.000			0	0	0	0	0	0
2023	972	1,898	0.195			0	0	0	0	0	0
TOTAL	5,387	2,099	0.039			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
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	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	1,898
TOTAL	0	0	0	0	0	0	0	0	0	0	2,099

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	225
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	2,262
TOTAL	0	0	0	0	0	0	0	0	0	0	2,488

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,488	
IBNR + FREQUENCY ADJUSTMENT	(35,903)	(20,865)	28	
TOTAL LOSSES	0	0	2,515	
EXPECTED LOSSES	116,366	71,234	5,355	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.047	0.047
INDICATED (POST-TEST)	0.000	0.000	0.041	0.041
PRESENT ON RATE LEVEL	2.036	1.246	0.094	3.376
DERIVED BY FORMULA	2.036	1.234	0.093	3.363
UNDERLYING PRESENT RATE	2.160	1.322	0.099	3.582
PROPOSED	2.036	1.234	0.093	3.363

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.826
IND. RATE				4.826	MINIMUM PREMIUM	2,000
MAN. RATE	5.69	5.43	5.03	+ 4.826	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
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	109,467	1.127			0	0	0	1	1	2
2022	10,811	43,249	0.400			0	0	0	1	1	2
2023	4,794	231,035	4.819			0	0	0	1	0	1
TOTAL	38,660	386,478	1.000			0	0	0	3	2	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	13,856	0
2022	0	0	0	12,341	7,665	0	0	0	11,200	10,867	1,176
2023	0	0	0	82,500	0	0	0	0	63,716	0	84,819
TOTAL	0	0	0	152,023	13,593	0	0	0	107,417	24,723	88,722

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	1,903
2020	0	0	0	0	0	0	0	0	0	0	1,434
2021	0	0	18,377	90,502	12,157	0	0	10,254	42,634	22,307	0
2022	0	0	10,843	17,637	12,225	0	0	10,004	14,570	15,934	1,404
2023	0	0	111,788	87,962	15,403	0	0	53,107	42,199	8,251	101,104
TOTAL	0	0	141,007	196,101	39,785	0	0	73,365	99,403	46,492	105,845

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	214,373	381,779	105,845	
IBNR + FREQUENCY ADJUSTMENT	(95,869)	(52,115)	41	
TOTAL LOSSES	118,504	329,665	105,887	
EXPECTED LOSSES	316,465	167,412	8,906	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.307	0.853	0.274	1.433
INDICATED (POST-TEST)	0.271	0.754	0.242	1.267
PRESENT ON RATE LEVEL	0.772	0.408	0.022	1.201
DERIVED BY FORMULA	0.767	0.415	0.028	1.210
UNDERLYING PRESENT RATE	0.819	0.433	0.023	1.275
PROPOSED	0.767	0.415	0.028	1.210

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.736
IND. RATE				1.736	MINIMUM PREMIUM	1,035
MAN. RATE	2.15	1.99	1.79	+ 1.736	PRESENT	1,015
				+ 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
2019	56,280	913,701	1.623			0	0	4	5	4	13
2020	60,432	600,302	0.993			0	0	1	2	10	13
2021	66,018	1,542,354	2.336			1	0	2	4	3	10
2022	69,004	479,479	0.695			0	0	1	3	8	12
2023	78,632	1,154,736	1.469			0	0	2	2	8	12
TOTAL	330,366	4,690,572	1.420			1	0	10	16	33	60

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	429,552	87,290	5,770	0	0	309,556	47,273	5,638	28,622
2020	0	0	109,813	34,155	225,385	0	0	46,237	15,641	153,563	15,508
2021	239,116	0	455,329	105,287	17,900	369,500	0	258,411	62,738	12,413	21,660
2022	0	0	107,127	61,821	163,007	0	0	46,290	36,221	63,126	1,887
2023	0	0	255,783	65,430	285,218	0	0	122,000	20,307	294,692	111,306
TOTAL	239,116	0	1,357,604	353,983	697,280	369,500	0	782,494	182,180	529,432	178,983

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	571,734	169,954	10,876	0	0	481,050	86,415	10,402	32,057
2020	0	0	146,377	68,513	471,026	0	0	64,906	29,856	267,971	21,634
2021	302,673	0	672,516	180,760	60,488	496,091	0	358,000	93,574	34,558	30,497
2022	0	0	232,572	117,482	254,931	0	0	111,211	56,056	95,101	2,253
2023	456	0	649,669	256,576	372,715	2,387	20,337	322,994	127,456	250,412	132,677
TOTAL	303,129	0	2,272,868	793,284	1,170,036	498,478	20,337	1,338,161	393,357	658,445	219,117

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,432,974	3,015,122	219,117	
IBNR + FREQUENCY ADJUSTMENT	(1,020,858)	(561,779)	758	
TOTAL LOSSES	3,412,116	2,453,343	219,876	
EXPECTED LOSSES	3,422,161	1,887,953	124,245	
CREDIBILITY	0.03	0.10	0.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.033	0.743	0.067	1.842
INDICATED (POST-TEST)	0.913	0.656	0.059	1.628
PRESENT ON RATE LEVEL	0.976	0.539	0.035	1.551
DERIVED BY FORMULA	0.975	0.550	0.038	1.563
UNDERLYING PRESENT RATE	1.036	0.571	0.038	1.645
PROPOSED	0.975	0.550	0.038	1.563

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.243
IND. RATE				2.243	MINIMUM PREMIUM	1,215
MAN. RATE	2.80	2.58	2.31	+ 2.243	PRESENT	1,195
				+ 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
2019	97,675	977,692	1.001			0	0	1	5	21	27
2020	96,144	1,301,457	1.354			0	0	3	4	17	24
2021	109,142	1,005,290	0.921			0	0	2	3	16	21
2022	122,189	1,611,361	1.319			1	0	3	12	15	31
2023	137,348	1,660,834	1.209			0	0	2	1	19	22
TOTAL	562,498	6,556,634	1.166			1	0	11	25	88	125

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	138,000	143,909	367,757	0	0	83,838	73,882	128,905	41,401
2020	0	0	485,851	195,052	138,965	0	0	166,319	175,886	113,018	26,366
2021	0	0	520,192	48,225	114,819	0	0	142,527	35,175	122,432	21,920
2022	3,733	0	357,121	356,648	106,670	106,664	0	303,457	275,226	80,683	21,159
2023	0	0	546,822	54,880	310,028	0	0	451,424	22,506	250,067	25,107
TOTAL	3,733	0	2,047,986	798,714	1,038,239	106,664	0	1,147,565	582,675	695,105	135,953

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	183,678	280,191	693,222	0	0	130,284	135,056	237,830	46,369
2020	0	0	651,363	372,732	300,967	0	0	246,441	302,339	202,867	36,781
2021	0	0	752,309	97,867	234,927	0	0	202,861	57,897	197,241	30,863
2022	4,648	0	788,758	516,034	223,290	142,898	0	694,160	358,046	164,129	25,264
2023	496	0	1,021,828	296,251	432,987	2,026	75,252	732,104	149,604	251,931	29,928
TOTAL	5,144	0	3,397,936	1,563,076	1,885,394	144,923	75,252	2,005,849	1,002,942	1,053,998	169,204

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,629,105	5,505,410	169,204	
IBNR + FREQUENCY ADJUSTMENT	(1,750,360)	(1,026,246)	1,820	
TOTAL LOSSES	3,878,746	4,479,164	171,024	
EXPECTED LOSSES	5,887,035	3,473,738	292,598	
CREDIBILITY	0.04	0.15	0.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.690	0.796	0.030	1.516
INDICATED (POST-TEST)	0.609	0.704	0.027	1.340
PRESENT ON RATE LEVEL	0.987	0.582	0.049	1.618
DERIVED BY FORMULA	0.971	0.600	0.045	1.617
UNDERLYING PRESENT RATE	1.047	0.618	0.052	1.716
PROPOSED	0.971	0.600	0.045	1.617

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.320
IND. RATE				2.320	MINIMUM PREMIUM	1,245
MAN. RATE	2.91	2.68	2.41	+ 2.320	PRESENT	1,230
				+ 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
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	1,432	0	0.000			0	0	0	0	0	0
2023	2,183	0	0.000			0	0	0	0	0	0
TOTAL	7,735	1,038	0.013			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
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	1,163
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,163

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,163	
IBNR + FREQUENCY ADJUSTMENT	(76,676)	(24,739)	38	
TOTAL LOSSES	0	0	1,201	
EXPECTED LOSSES	260,744	84,321	5,800	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.016	0.016
INDICATED (POST-TEST)	0.000	0.000	0.014	0.014
PRESENT ON RATE LEVEL	3.177	1.028	0.071	4.276
DERIVED BY FORMULA	3.177	1.017	0.070	4.265
UNDERLYING PRESENT RATE	3.371	1.090	0.075	4.536
PROPOSED	3.177	1.017	0.070	4.265

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	6.119
IND. RATE				6.119	MINIMUM PREMIUM	2,000
MAN. RATE	7.30	6.92	6.37	+ 6.119	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
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	30	17	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	2.834	1.588	0.141	4.564
DERIVED BY FORMULA	2.834	1.588	0.141	4.564
UNDERLYING PRESENT RATE	3.007	1.685	0.150	4.842
PROPOSED	2.834	1.588	0.141	4.564

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	6.549
IND. RATE				6.549	MINIMUM PREMIUM	2,000
MAN. RATE	7.97	7.75	6.80	+ 6.549	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
2019	16,949	485,933	2.867			0	0	1	2	1	4
2020	20,085	155,767	0.776			0	0	0	2	2	4
2021	14,607	154,207	1.056			0	0	0	2	0	2
2022	17,742	96,643	0.545			0	0	0	1	1	2
2023	21,077	1,021,787	4.848			1	0	1	4	4	10
TOTAL	90,460	1,914,337	2.116			1	0	2	11	8	22

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	98,690	0	0	0	0	54,840	0	677
2022	0	0	0	22,741	509	0	0	0	47,076	1,421	24,896
2023	471,676	0	110,000	10,060	84,734	227,007	0	14,083	18,641	80,259	5,327
TOTAL	471,676	0	426,231	220,786	134,125	227,007	0	126,958	163,446	102,628	41,480

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	420,903	78,386	11,925	0	0	175,408	8,365	2,212	5,002
2020	0	0	4,173	92,287	89,131	0	0	4,153	64,811	34,999	8,529
2021	0	0	30,999	155,654	2,783	0	0	16,244	70,815	1,601	953
2022	0	0	16,929	30,169	2,609	0	0	33,834	54,231	5,573	29,726
2023	627,040	0	223,024	70,613	112,885	291,650	2,348	73,933	41,307	67,765	6,350
TOTAL	627,040	0	696,027	427,109	219,332	291,650	2,348	303,571	239,529	112,150	50,560

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,920,637	998,121	50,560	
IBNR + FREQUENCY ADJUSTMENT	(261,198)	(132,387)	199	
TOTAL LOSSES	1,659,439	865,734	50,759	
EXPECTED LOSSES	884,291	434,804	33,653	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.834	0.957	0.056	2.848
INDICATED (POST-TEST)	1.621	0.846	0.050	2.517
PRESENT ON RATE LEVEL	0.921	0.453	0.035	1.410
DERIVED BY FORMULA	0.928	0.469	0.036	1.433
UNDERLYING PRESENT RATE	0.978	0.481	0.037	1.495
PROPOSED	0.928	0.469	0.036	1.433

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.056
IND. RATE				2.056	MINIMUM PREMIUM	1,150
MAN. RATE	2.52	2.32	2.10	+ 2.056	PRESENT	1,120
				+ 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
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	174,127	2.001			0	0	0	0	2	2
2023	8,859	20,812	0.235			0	0	0	0	1	1
TOTAL	35,657	470,156	1.319			0	0	1	0	6	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	52,669	0	0	0	0	121,244	214
2023	0	0	0	0	14,872	0	0	0	0	3,088	2,852
TOTAL	0	0	94,026	0	116,183	0	0	103,357	0	149,916	6,674

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	125,149	0	403	0	0	160,617	0	959	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	3,400	2,572	86,139	0	0	1,135	1,203	38,634	5,080
2022	0	0	11,803	9,017	77,049	0	0	22,503	19,205	168,214	256
2023	24	0	12,498	8,020	17,265	25	0	1,540	1,055	2,454	3,400
TOTAL	24	0	152,850	19,609	180,857	25	0	185,795	21,463	210,261	8,735

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	338,694	432,190	8,735	
IBNR + FREQUENCY ADJUSTMENT	(148,219)	(70,036)	154	
TOTAL LOSSES	190,475	362,153	8,889	
EXPECTED LOSSES	499,615	240,854	23,810	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.534	1.016	0.025	1.575
INDICATED (POST-TEST)	0.472	0.898	0.022	1.392
PRESENT ON RATE LEVEL	1.321	0.637	0.063	2.020
DERIVED BY FORMULA	1.312	0.642	0.062	2.016
UNDERLYING PRESENT RATE	1.401	0.675	0.067	2.143
PROPOSED	1.312	0.642	0.062	2.016

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.892
IND. RATE				2.892	MINIMUM PREMIUM	1,450
MAN. RATE	3.62	3.35	3.01	+ 2.892	PRESENT	1,440

+ 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
2019	3,918	20,501	0.523			0	0	0	0	1	1
2020	3,295	15,675	0.476			0	0	0	1	0	1
2021	2,945	55,418	1.882			0	0	0	0	1	1
2022	3,544	17,918	0.506			0	0	0	0	0	0
2023	3,338	12,204	0.366			0	0	0	0	1	1
TOTAL	17,040	121,716	0.714			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
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	30,855	0	0	0	0	15,913	8,650
2022	0	0	0	0	0	0	0	0	0	0	17,918
2023	0	0	0	0	7,501	0	0	0	0	4,236	467
TOTAL	0	0	0	9,339	58,356	0	0	0	6,336	20,650	27,035

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	37,700	0	0	0	0	924	0
2020	0	0	795	17,458	131	0	0	687	10,670	115	0
2021	0	0	2,166	1,638	54,882	0	0	721	764	24,528	12,179
2022	0	0	0	0	0	0	0	0	0	0	21,394
2023	12	0	6,304	4,045	8,708	34	0	2,113	1,447	3,366	557
TOTAL	12	0	9,265	23,142	101,420	34	0	3,521	12,881	28,934	34,130

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,832	166,377	34,130	
IBNR + FREQUENCY ADJUSTMENT	(182,390)	(71,257)	135	
TOTAL LOSSES	0	95,120	34,264	
EXPECTED LOSSES	607,748	233,138	25,494	
CREDIBILITY	0.00	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.558	0.201	0.759
INDICATED (POST-TEST)	0.000	0.493	0.178	0.671
PRESENT ON RATE LEVEL	3.362	1.290	0.141	4.793
DERIVED BY FORMULA	3.362	1.282	0.142	4.785
UNDERLYING PRESENT RATE	3.567	1.368	0.150	5.084
PROPOSED	3.362	1.282	0.142	4.785

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	6.866
IND. RATE				6.866	MINIMUM PREMIUM	2,000
MAN. RATE	8.34	7.82	7.14	+ 6.866	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
2019	20,019	868,372	4.338			0	0	3	0	5	8
2020	16,058	228,551	1.423			0	0	0	3	1	4
2021	17,930	363,240	2.026			0	0	2	0	3	5
2022	21,775	17,737	0.081			0	0	0	1	1	2
2023	26,146	95,851	0.367			1	0	0	0	1	2
TOTAL	101,928	1,573,751	1.544			1	0	5	4	11	21

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	504,978	0	75,991	0	0	220,171	0	46,085	21,147
2020	0	0	0	112,533	40,862	0	0	0	46,914	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
2023	10,800	0	0	0	14,166	0	0	0	0	69,400	1,485
TOTAL	10,800	0	720,267	124,189	156,662	0	0	289,829	50,767	194,946	26,291

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	672,126	0	143,243	0	0	342,146	0	85,027	23,685
2020	0	0	9,577	210,966	86,499	0	0	5,085	79,395	46,893	2,422
2021	0	0	303,496	7,823	56,405	0	0	93,701	5,724	83,919	1,890
2022	0	0	8,788	15,548	2,065	0	0	2,913	4,561	1,528	694
2023	14,377	0	11,905	7,640	16,445	562	0	34,617	23,714	55,152	1,770
TOTAL	14,377	0	1,005,892	241,977	304,657	562	0	478,462	113,395	272,518	30,460

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,499,292	932,547	30,460	
IBNR + FREQUENCY ADJUSTMENT	(435,030)	(216,781)	409	
TOTAL LOSSES	1,064,262	715,767	30,869	
EXPECTED LOSSES	1,469,920	737,515	64,411	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.044	0.702	0.030	1.777
INDICATED (POST-TEST)	0.923	0.621	0.027	1.570
PRESENT ON RATE LEVEL	1.359	0.682	0.060	2.101
DERIVED BY FORMULA	1.355	0.679	0.058	2.092
UNDERLYING PRESENT RATE	1.442	0.724	0.063	2.229
PROPOSED	1.355	0.679	0.058	2.092

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.001
IND. RATE				3.001	MINIMUM PREMIUM	1,490
MAN. RATE	3.83	3.51	3.13	+ 3.001	PRESENT	1,480
				+ 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
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	176,832	1.887			0	0	1	1	2	4
2022	6,629	406,680	6.135			0	0	1	1	0	2
2023	5,893	52,403	0.889			0	0	0	1	0	1
TOTAL	33,842	893,939	2.642			1	0	2	6	6	15

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	20,302	1,242	600	8,272
2022	0	0	113,189	35,587	0	0	0	191,761	65,875	0	268
2023	0	0	0	27,544	0	0	0	0	14,602	0	10,257
TOTAL	4,775	0	217,804	234,518	24,585	0	0	212,063	138,135	20,411	41,648

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	532	0	0	0	0	3,203	13,635
2020	5,865	0	11,219	246,778	47,676	0	0	6,115	95,272	32,419	14,894
2021	0	0	159,209	65,657	11,019	0	0	27,017	2,573	2,029	11,647
2022	0	0	185,151	55,315	14,961	0	0	352,144	94,230	24,714	320
2023	0	0	37,322	29,367	5,142	0	0	12,171	9,671	1,891	12,226
TOTAL	5,865	0	392,902	397,117	79,331	0	0	397,447	201,746	64,256	52,723

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	796,214	742,450	52,723	
IBNR + FREQUENCY ADJUSTMENT	(161,778)	(80,435)	128	
TOTAL LOSSES	634,436	662,016	52,851	
EXPECTED LOSSES	518,879	267,794	25,459	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.875	1.956	0.156	3.987
INDICATED (POST-TEST)	1.657	1.729	0.138	3.524
PRESENT ON RATE LEVEL	1.445	0.746	0.071	2.262
DERIVED BY FORMULA	1.447	0.766	0.072	2.285
UNDERLYING PRESENT RATE	1.533	0.791	0.075	2.400
PROPOSED	1.447	0.766	0.072	2.285

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.279
IND. RATE				3.279	MINIMUM PREMIUM	1,590
MAN. RATE	3.90	3.68	3.37	+ 3.279	PRESENT	1,565
				+ 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
2019	14,823	426,388	2.877			0	0	1	0	12	13
2020	14,522	244,539	1.684			0	0	0	1	16	17
2021	16,941	93,548	0.552			0	0	0	1	6	7
2022	18,173	652,263	3.589			0	0	1	0	7	8
2023	19,508	262,842	1.347			0	0	0	2	7	9
TOTAL	83,967	1,679,580	2.000			0	0	2	4	48	54

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	99,961	0	125,494	0	0	44,103	0	120,498	36,332
2020	0	0	0	16,500	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	9,150
2022	0	0	358,110	0	18,821	0	0	242,948	0	25,243	7,141
2023	0	0	0	97,498	24,130	0	0	0	74,395	57,209	9,610
TOTAL	0	0	458,071	139,286	313,932	0	0	287,051	97,255	315,744	68,241

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	133,048	0	236,556	0	0	68,536	0	222,319	40,692
2020	0	0	1,404	32,698	263,988	0	0	808	13,845	152,426	8,381
2021	0	0	9,247	40,871	33,756	0	0	5,702	21,104	39,176	12,883
2022	0	0	505,352	29,221	65,530	0	0	390,235	27,572	59,880	8,526
2023	39	0	152,389	116,966	46,215	463	0	90,544	68,820	55,098	11,455
TOTAL	39	0	801,439	219,755	646,046	463	0	555,825	131,341	528,899	81,938

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,357,766	1,526,041	81,938	
IBNR + FREQUENCY ADJUSTMENT	(461,351)	(355,524)	632	
TOTAL LOSSES	896,415	1,170,517	82,569	
EXPECTED LOSSES	1,543,565	1,197,707	104,870	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.068	1.394	0.098	2.560
INDICATED (POST-TEST)	0.944	1.232	0.087	2.262
PRESENT ON RATE LEVEL	1.733	1.345	0.118	3.195
DERIVED BY FORMULA	1.725	1.340	0.116	3.181
UNDERLYING PRESENT RATE	1.838	1.426	0.125	3.390
PROPOSED	1.725	1.340	0.116	3.181

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.564
IND. RATE				4.564	MINIMUM PREMIUM	2,000
MAN. RATE	5.56	5.21	4.76	+ 4.564	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
2019	15,773	363,863	2.307			0	0	1	2	6	9
2020	15,359	1,282,925	8.353			0	0	2	1	1	4
2021	20,161	23,352	0.116			0	0	0	0	4	4
2022	23,288	217,793	0.935			0	0	0	1	6	7
2023	24,599	295,173	1.200			0	0	0	0	5	5
TOTAL	99,180	2,183,106	2.201			0	0	3	4	22	29

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	95,699	69,297	50,766	0	0	97,786	13,146	33,816	3,353
2020	0	0	527,863	49,133	15,000	0	0	655,425	28,662	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	143,281	0	0	0	10,462	48,787	11,469
2023	0	0	0	0	181,607	0	0	0	0	103,500	10,066
TOTAL	0	0	623,562	122,224	396,011	0	0	753,211	52,270	204,250	31,578

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	127,375	134,921	95,694	0	0	151,959	24,031	62,391	3,755
2020	0	0	647,920	98,228	41,422	0	0	812,790	64,258	19,530	3,886
2021	0	0	376	284	9,528	0	0	638	676	21,720	5,497
2022	0	0	34,915	29,548	209,917	0	0	16,515	19,730	68,487	13,694
2023	291	0	152,623	97,941	210,828	838	0	51,626	35,366	82,251	11,999
TOTAL	291	0	963,209	360,922	567,389	838	0	1,033,529	144,061	254,379	38,831

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,997,867	1,326,751	38,831	
IBNR + FREQUENCY ADJUSTMENT	(358,578)	(225,564)	387	
TOTAL LOSSES	1,639,289	1,101,187	39,218	
EXPECTED LOSSES	1,207,281	773,115	60,698	
CREDIBILITY	0.01	0.05	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.653	1.110	0.040	2.803
INDICATED (POST-TEST)	1.461	0.981	0.035	2.477
PRESENT ON RATE LEVEL	1.147	0.735	0.058	1.940
DERIVED BY FORMULA	1.151	0.747	0.057	1.954
UNDERLYING PRESENT RATE	1.217	0.780	0.061	2.058
PROPOSED	1.151	0.747	0.057	1.954

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.804
IND. RATE				2.804	MINIMUM PREMIUM	1,420
MAN. RATE	3.38	3.20	2.89	+ 2.804	PRESENT	1,395
				+ 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
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	1	1	2
2023	7,145	26,007	0.364			0	0	0	0	2	2
TOTAL	38,110	457,583	1.201			0	0	1	3	7	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	52,241	7,200	0	0	0	48,200	2,691	2,152
2023	0	0	0	0	2,262	0	0	0	0	1,803	21,942
TOTAL	0	0	96,762	83,512	19,314	0	0	41,701	172,497	16,881	26,916

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	128,790	60,885	6,582	0	0	64,803	227,215	16,515	2,417
2020	0	0	0	93	13,218	0	0	0	51	5,969	926
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	40,241	70,337	14,817	0	0	34,871	55,721	7,421	2,569
2023	4	0	1,901	1,220	2,626	15	0	899	616	1,433	26,155
TOTAL	4	0	170,932	132,534	37,243	15	0	100,574	283,603	31,337	32,068

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	271,524	484,717	32,068	
IBNR + FREQUENCY ADJUSTMENT	(148,146)	(79,232)	103	
TOTAL LOSSES	123,378	405,486	32,171	
EXPECTED LOSSES	488,358	259,582	20,068	
CREDIBILITY	0.01	0.02	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.324	1.064	0.084	1.472
INDICATED (POST-TEST)	0.286	0.940	0.075	1.301
PRESENT ON RATE LEVEL	1.208	0.642	0.050	1.900
DERIVED BY FORMULA	1.199	0.648	0.050	1.897
UNDERLYING PRESENT RATE	1.281	0.681	0.053	2.015
PROPOSED	1.199	0.648	0.050	1.897

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.722
IND. RATE				2.722	MINIMUM PREMIUM	1,390
MAN. RATE	3.19	3.05	2.83	+ 2.722	PRESENT	1,375
				+ 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
2019	44,867	2,687,037	5.989			1	0	2	4	5	12
2020	40,568	540,600	1.333			0	0	2	3	5	10
2021	48,472	939,372	1.938			0	0	2	4	7	13
2022	49,206	123,321	0.251			0	0	0	3	3	6
2023	46,181	1,238,076	2.681			0	0	1	2	6	9
TOTAL	229,294	5,528,406	2.411			1	0	7	16	26	50

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	763,122	0	713,620	163,721	213,747	49,273	0	672,501	18,411	61,510	31,132
2020	0	0	180,337	68,501	27,426	0	0	140,048	75,121	32,550	16,617
2021	0	0	445,433	103,652	36,051	0	0	171,963	95,704	48,815	37,754
2022	0	0	0	14,536	57,776	0	0	0	15,734	14,748	20,527
2023	0	0	440,240	99,700	75,562	0	0	404,016	78,192	137,648	2,718
TOTAL	763,122	0	1,779,630	450,110	410,562	49,273	0	1,388,528	283,162	295,271	108,748

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	907,352	0	759,254	318,765	402,913	68,342	0	834,945	33,655	113,486	34,868
2020	0	0	241,440	130,710	61,457	0	0	199,603	130,753	60,731	23,181
2021	0	0	659,407	178,846	92,169	0	0	256,054	133,888	87,083	53,158
2022	0	0	23,696	29,119	85,712	0	0	13,957	20,386	21,665	24,509
2023	121	0	662,291	194,669	148,747	1,115	56,467	575,531	135,778	157,253	3,240
TOTAL	907,473	0	2,346,088	852,110	790,999	69,457	56,467	1,880,090	454,460	440,219	138,955

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,259,574	2,537,787	138,955	
IBNR + FREQUENCY ADJUSTMENT	(873,442)	(546,674)	791	
TOTAL LOSSES	4,386,132	1,991,113	139,746	
EXPECTED LOSSES	2,888,895	1,816,448	144,080	
CREDIBILITY	0.02	0.08	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.913	0.868	0.061	2.842
INDICATED (POST-TEST)	1.691	0.767	0.054	2.512
PRESENT ON RATE LEVEL	1.188	0.747	0.059	1.994
DERIVED BY FORMULA	1.198	0.748	0.059	2.005
UNDERLYING PRESENT RATE	1.260	0.792	0.063	2.115
PROPOSED	1.198	0.748	0.059	2.005

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.876
IND. RATE				2.876	MINIMUM PREMIUM	1,445
MAN. RATE	3.47	3.30	2.97	+ 2.876	PRESENT	1,425
				+ 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
2019	45,741	2,432,059	5.317			0	0	3	3	14	20
2020	46,973	1,008,781	2.148			0	0	2	9	16	27
2021	51,884	1,949,136	3.757			0	0	3	8	18	29
2022	64,991	2,382,785	3.666			1	0	4	6	16	27
2023	71,268	4,365,263	6.125			0	0	4	2	23	29
TOTAL	280,857	12,138,024	4.322			1	0	16	28	87	132

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	1,022,568	131,836	178,685	0	0	743,229	78,748	178,069	98,924
2020	0	0	192,820	329,159	62,412	0	0	106,006	236,530	59,987	21,867
2021	0	0	529,912	375,722	302,236	0	0	101,081	216,853	374,668	48,664
2022	5,181	0	578,558	140,790	394,518	25,121	0	628,727	74,806	469,476	65,608
2023	0	0	1,368,997	20,734	554,809	0	0	1,660,988	32,945	702,351	24,439
TOTAL	5,181	0	3,692,855	998,241	1,492,660	25,121	0	3,240,031	639,882	1,784,551	259,502

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	1,068,402	256,685	336,821	0	0	820,948	143,951	328,537	110,795
2020	0	0	279,931	618,651	138,060	0	0	170,561	402,056	110,626	30,504
2021	0	0	881,956	624,641	578,070	0	0	213,752	302,686	589,162	68,519
2022	6,451	0	1,004,402	295,898	650,244	33,655	0	1,141,035	221,358	721,581	78,336
2023	888	0	1,675,179	442,580	755,959	5,689	164,863	1,667,573	369,718	672,629	29,131
TOTAL	7,339	0	4,909,870	2,238,454	2,459,153	39,344	164,863	4,013,868	1,439,769	2,422,535	317,285

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,135,283	8,559,911	317,285	
IBNR + FREQUENCY ADJUSTMENT	(1,646,833)	(1,290,966)	1,634	
TOTAL LOSSES	7,488,450	7,268,945	318,920	
EXPECTED LOSSES	5,583,549	4,402,107	254,255	
CREDIBILITY	0.03	0.09	0.10	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.666	2.588	0.114	5.368
INDICATED (POST-TEST)	2.356	2.287	0.100	4.744
PRESENT ON RATE LEVEL	1.874	1.477	0.085	3.437
DERIVED BY FORMULA	1.888	1.550	0.087	3.526
UNDERLYING PRESENT RATE	1.988	1.567	0.091	3.646
PROPOSED	1.888	1.550	0.087	3.526

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.058
IND. RATE				5.058	MINIMUM PREMIUM	2,000
MAN. RATE	6.08	5.60	5.12	+ 5.058	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
2019	24,392	6,256,006	25.648			0	0	5	1	8	14
2020	22,814	8,132,192	35.646			0	0	2	0	2	4
2021	23,534	128,581	0.546			0	0	0	1	2	3
2022	26,791	1,443,533	5.388			0	0	1	3	3	7
2023	27,911	164,820	0.591			0	0	0	0	3	3
TOTAL	125,442	16,125,132	12.855			0	0	8	5	18	31

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	2,170,433	17,438	38,061	0	0	3,965,090	16,007	44,007	4,970
2020	0	0	2,434,721	0	28,422	0	0	5,628,415	0	37,601	3,033
2021	0	0	0	75,000	20,149	0	0	0	5,940	21,693	5,799
2022	0	0	238,958	157,918	41,679	0	0	830,043	64,024	14,374	96,537
2023	0	0	0	0	74,272	0	0	0	0	82,365	8,183
TOTAL	0	0	4,844,112	250,356	202,583	0	0	10,423,548	85,971	200,040	118,522

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	1,158,710	33,952	71,745	0	0	1,229,829	29,261	81,193	5,566
2020	0	0	721,234	7,304	69,811	0	0	976,257	19,651	79,877	4,231
2021	0	0	24,972	119,360	37,954	0	0	2,742	8,712	33,611	8,165
2022	0	0	354,492	227,876	91,236	0	0	947,971	130,724	82,848	115,265
2023	119	0	62,418	40,055	86,222	667	0	41,084	28,144	65,455	9,754
TOTAL	119	0	2,321,826	428,546	356,968	667	0	3,197,883	216,492	342,984	142,982

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,520,495	1,344,990	142,982	
IBNR + FREQUENCY ADJUSTMENT	(708,605)	(297,561)	225	
TOTAL LOSSES	4,811,890	1,047,429	143,207	
EXPECTED LOSSES	2,372,386	992,269	38,713	
CREDIBILITY	0.02	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	3.836	0.835	0.114	4.785
INDICATED (POST-TEST)	3.390	0.738	0.101	4.229
PRESENT ON RATE LEVEL	1.783	0.746	0.029	2.557
DERIVED BY FORMULA	1.815	0.745	0.033	2.593
UNDERLYING PRESENT RATE	1.891	0.791	0.031	2.713
PROPOSED	1.815	0.745	0.033	2.593

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.721
IND. RATE				3.721	MINIMUM PREMIUM	1,750
MAN. RATE	4.47	4.19	3.81	+ 3.721	PRESENT	1,715
				+ 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
2019	20,535	1,898,294	9.244			0	0	3	3	3	9
2020	19,494	239,992	1.231			0	0	1	0	4	5
2021	20,759	36,028	0.174			0	0	0	0	1	1
2022	22,154	266,404	1.203			0	0	0	2	3	5
2023	34,498	951,362	2.758			0	0	2	1	3	6
TOTAL	117,440	3,392,080	2.888			0	0	6	6	14	26

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	1,074,953	87,243	90,817	0	0	539,820	45,415	55,235	4,811
2020	0	0	127,070	0	33,600	0	0	23,885	0	36,956	18,481
2021	0	0	0	0	6,834	0	0	0	0	20,874	8,320
2022	0	0	0	77,056	32,741	0	0	0	136,509	11,518	8,580
2023	0	0	391,429	62,218	17,869	0	0	418,216	21,240	25,866	14,524
TOTAL	0	0	1,593,452	226,517	181,861	0	0	981,921	203,164	150,449	54,716

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	1,391,308	169,862	171,190	0	0	816,499	83,019	101,909	5,388
2020	0	0	166,017	2,079	72,296	0	0	32,653	1,189	64,679	25,781
2021	0	0	480	363	12,156	0	0	946	1,002	32,175	11,715
2022	0	0	64,312	107,535	54,215	0	0	99,482	158,428	26,423	10,245
2023	29	0	591,036	126,468	77,335	210	69,717	575,917	68,533	69,896	17,313
TOTAL	29	0	2,213,153	406,307	387,193	210	69,717	1,525,498	312,171	295,081	70,441

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,808,606	1,400,751	70,441	
IBNR + FREQUENCY ADJUSTMENT	(474,656)	(190,197)	458	
TOTAL LOSSES	3,333,950	1,210,554	70,899	
EXPECTED LOSSES	1,614,565	652,605	66,080	
CREDIBILITY	0.02	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.839	1.031	0.060	3.930
INDICATED (POST-TEST)	2.509	0.911	0.053	3.473
PRESENT ON RATE LEVEL	1.296	0.524	0.053	1.873
DERIVED BY FORMULA	1.320	0.543	0.053	1.916
UNDERLYING PRESENT RATE	1.375	0.556	0.056	1.987
PROPOSED	1.320	0.543	0.053	1.916

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.750
IND. RATE				2.750	MINIMUM PREMIUM	1,400
MAN. RATE	3.25	3.06	2.79	+ 2.750	PRESENT	1,360
				+ 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
2019	12,772	79,529	0.623			0	0	0	1	3	4
2020	17,491	165,902	0.948			0	0	1	0	3	4
2021	11,664	131,060	1.124			0	0	0	0	3	3
2022	14,452	115,386	0.798			0	0	0	1	1	2
2023	16,991	223,571	1.316			0	0	0	1	2	3
TOTAL	73,370	715,448	0.975			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
2019	0	0	0	10,888	35,140	0	0	0	3,520	23,030	6,951
2020	0	0	85,995	0	1,660	0	0	12,098	0	2,752	63,397
2021	0	0	0	0	79,716	0	0	0	0	33,096	18,248
2022	0	0	0	50,317	7,230	0	0	0	42,113	6,817	8,909
2023	0	0	0	50,697	70,197	0	0	0	53,198	49,093	386
TOTAL	0	0	85,995	111,902	193,943	0	0	12,098	98,831	114,788	97,891

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	21,199	66,239	0	0	0	6,435	42,490	7,785
2020	0	0	112,352	1,099	5,118	0	0	16,539	366	5,025	88,439
2021	0	0	5,596	4,233	141,791	0	0	1,499	1,589	51,014	25,693
2022	0	0	38,825	67,797	14,703	0	0	31,296	49,392	12,680	10,637
2023	112	0	127,688	91,910	90,957	398	0	68,828	52,008	45,903	460
TOTAL	112	0	284,461	186,239	318,808	398	0	118,163	109,789	157,112	133,015

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	403,134	771,948	133,015	
IBNR + FREQUENCY ADJUSTMENT	(774,777)	(148,098)	302	
TOTAL LOSSES	0	623,849	133,317	
EXPECTED LOSSES	2,631,054	483,873	51,228	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.850	0.182	1.032
INDICATED (POST-TEST)	0.000	0.751	0.161	0.912
PRESENT ON RATE LEVEL	3.380	0.622	0.066	4.068
DERIVED BY FORMULA	3.346	0.627	0.070	4.043
UNDERLYING PRESENT RATE	3.586	0.659	0.070	4.315
PROPOSED	3.346	0.627	0.070	4.043

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.801
IND. RATE				5.801	MINIMUM PREMIUM	2,000
MAN. RATE	7.55	6.84	6.06	+ 5.801	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
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	12,899	130,657	1.013			0	0	0	2	0	2
2023	22,420	53,180	0.237			0	0	0	0	1	1
TOTAL	66,766	184,496	0.276			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
2019	0	0	0	0	0	0	0	0	0	0	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	86,663	0	0	0	0	43,994	0	0
2023	0	0	0	0	41,765	0	0	0	0	11,415	0
TOTAL	0	0	0	86,663	41,765	0	0	0	43,994	11,415	659

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	928
2022	0	0	64,079	114,638	7,106	0	0	31,372	50,470	3,366	0
2023	67	0	35,099	22,524	48,485	92	0	5,694	3,901	9,072	0
TOTAL	67	0	99,178	137,162	55,591	92	0	37,066	54,370	12,437	928

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	136,403	259,560	928	
IBNR + FREQUENCY ADJUSTMENT	(328,358)	(65,103)	201	
TOTAL LOSSES	0	194,458	1,128	
EXPECTED LOSSES	1,138,862	227,746	26,433	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.291	0.002	0.293
INDICATED (POST-TEST)	0.000	0.257	0.001	0.259
PRESENT ON RATE LEVEL	1.608	0.322	0.037	1.967
DERIVED BY FORMULA	1.592	0.319	0.036	1.947
UNDERLYING PRESENT RATE	1.706	0.341	0.040	2.086
PROPOSED	1.592	0.319	0.036	1.947

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.793
IND. RATE				2.793	MINIMUM PREMIUM	1,415
MAN. RATE	3.87	3.43	2.93	+ 2.793	PRESENT	1,410
				+ 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
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
2023	343	0	0.000			0	0	0	0	0	0
TOTAL	2,324	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(20,528)	(6,720)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	66,365	22,812	1,182	
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	2.692	0.925	0.048	3.665
DERIVED BY FORMULA	2.692	0.925	0.048	3.665
UNDERLYING PRESENT RATE	2.856	0.982	0.051	3.888
PROPOSED	2.692	0.925	0.048	3.665

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.258
IND. RATE				5.258	MINIMUM PREMIUM	2,000
MAN. RATE	6.36	5.97	5.46	+ 5.258	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
2019	5,137	41,871	0.815			0	0	0	0	0	0
2020	5,372	34,825	0.648			0	0	0	0	1	1
2021	5,485	0	0.000			0	0	0	0	0	0
2022	4,165	23,229	0.558			0	0	0	0	1	1
2023	6,180	91,161	1.475			0	0	0	1	0	1
TOTAL	26,339	191,086	0.725			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
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	596
2023	0	0	0	32,254	0	0	0	0	50,000	0	8,907
TOTAL	0	0	0	32,254	19,740	0	0	0	50,000	27,429	61,663

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	46,896
2020	0	0	0	255	36,281	0	0	0	105	12,297	14,353
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	512	391	3,340	0	0	3,777	3,223	28,234	712
2023	0	0	43,704	34,389	6,022	0	0	41,675	33,115	6,475	10,617
TOTAL	0	0	44,216	35,035	45,643	0	0	45,452	36,443	47,006	72,577

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	89,668	164,126	72,577	
IBNR + FREQUENCY ADJUSTMENT	(228,113)	(86,494)	177	
TOTAL LOSSES	0	77,632	72,754	
EXPECTED LOSSES	755,442	285,330	30,195	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.295	0.276	0.571
INDICATED (POST-TEST)	0.000	0.260	0.244	0.505
PRESENT ON RATE LEVEL	2.704	1.021	0.108	3.833
DERIVED BY FORMULA	2.676	1.006	0.111	3.793
UNDERLYING PRESENT RATE	2.868	1.083	0.115	4.066
PROPOSED	2.676	1.006	0.111	3.793

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.442
IND. RATE				5.442	MINIMUM PREMIUM	2,000
MAN. RATE	6.70	6.29	5.71	+ 5.442	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
2019	8,391	503,703	6.003			0	0	0	3	3	6
2020	9,825	281,969	2.870			0	0	0	3	1	4
2021	11,767	186,884	1.588			0	0	1	1	2	4
2022	12,366	993,181	8.032			0	0	1	3	3	7
2023	13,866	396,881	2.862			0	0	0	1	4	5
TOTAL	56,215	2,362,618	4.203			0	0	2	11	13	26

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	104,654	151,990	0	0	0	146,284	97,645	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	1,752	1,827
2022	0	0	143,027	162,895	135,880	0	0	364,759	139,241	41,494	5,885
2023	0	0	0	39,877	45,789	0	0	0	259,000	52,215	0
TOTAL	0	0	276,555	456,268	340,856	0	0	402,023	681,118	193,772	12,026

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	203,761	286,501	0	0	0	267,407	180,155	3,506
2020	0	0	11,977	263,144	7,756	0	0	14,807	230,032	3,629	1,652
2021	0	0	190,007	17,042	15,609	0	0	48,944	1,809	4,661	2,572
2022	0	0	351,605	249,153	227,354	0	0	687,472	201,801	105,645	7,027
2023	73	0	92,514	67,211	60,601	423	0	241,921	189,378	75,036	0
TOTAL	73	0	646,103	800,311	597,822	423	0	993,143	890,428	369,126	14,756

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,639,743	2,657,686	14,756	
IBNR + FREQUENCY ADJUSTMENT	(692,668)	(420,395)	276	
TOTAL LOSSES	947,075	2,237,291	15,033	
EXPECTED LOSSES	2,327,054	1,428,143	43,716	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.685	3.980	0.027	5.691
INDICATED (POST-TEST)	1.489	3.517	0.024	5.030
PRESENT ON RATE LEVEL	3.902	2.395	0.073	6.370
DERIVED BY FORMULA	3.878	2.428	0.072	6.378
UNDERLYING PRESENT RATE	4.140	2.541	0.078	6.758
PROPOSED	3.873	2.425	0.072	6.370

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	9.140
IND. RATE				9.140	MINIMUM PREMIUM	2,000
MAN. RATE	11.60	10.64	9.49	+ 9.140	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
2019	41,509	243,672	0.587			0	0	1	1	3	5
2020	44,667	21,034	0.047			0	0	0	0	2	2
2021	43,828	145,402	0.332			0	0	1	0	3	4
2022	42,399	300,850	0.710			0	0	1	1	0	2
2023	47,093	25,112	0.053			0	0	0	0	3	3
TOTAL	219,496	736,070	0.335			0	0	3	2	11	16

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	126,614	16,492	0	0	0	132,500	14,384	0	10,860
2023	0	0	0	0	4,904	0	0	0	0	4,735	15,473
TOTAL	0	0	301,603	78,206	24,688	0	0	180,848	51,647	43,384	55,694

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	111,297	120,157	20,788	0	0	29,908	68,117	44,372	7,562
2020	0	0	0	60	8,565	0	0	0	85	9,983	15,577
2021	0	0	128,390	3,005	13,398	0	0	38,562	1,772	15,175	16,112
2022	0	0	189,872	31,033	14,824	0	0	221,118	29,394	14,695	12,967
2023	8	0	4,121	2,645	5,693	38	0	2,362	1,618	3,763	18,444
TOTAL	8	0	433,679	156,901	63,267	38	0	291,950	100,986	87,988	70,661

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	725,676	409,142	70,661	
IBNR + FREQUENCY ADJUSTMENT	(355,322)	(139,756)	347	
TOTAL LOSSES	370,354	269,386	71,008	
EXPECTED LOSSES	1,181,758	460,311	61,634	
CREDIBILITY	0.02	0.08	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.169	0.123	0.032	0.324
INDICATED (POST-TEST)	0.149	0.108	0.029	0.286
PRESENT ON RATE LEVEL	0.507	0.198	0.026	0.732
DERIVED BY FORMULA	0.500	0.191	0.027	0.718
UNDERLYING PRESENT RATE	0.538	0.210	0.028	0.776
PROPOSED	0.500	0.191	0.027	0.718

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.030
IND. RATE				1.030	MINIMUM PREMIUM	780
MAN. RATE	1.33	1.23	1.09	+ 1.030	PRESENT	770
				+ 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
2019	120,150	545,155	0.454			0	0	0	4	24	28
2020	124,574	1,048,086	0.841			0	0	1	11	10	22
2021	135,021	994,869	0.737			0	0	2	4	15	21
2022	132,550	598,343	0.451			0	0	1	1	14	16
2023	152,693	253,469	0.166			0	0	0	3	16	19
TOTAL	664,988	3,439,922	0.517			0	0	4	23	79	106

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	90,990	113,166	0	0	0	55,381	202,098	83,520
2020	0	0	256,200	219,805	142,098	0	0	112,600	143,032	81,308	93,043
2021	0	0	292,995	98,678	130,711	0	0	114,304	76,066	218,884	63,231
2022	0	0	196,839	22,667	103,556	0	0	65,656	13,500	141,612	54,513
2023	0	0	0	35,028	74,049	0	0	0	15,442	115,349	13,601
TOTAL	0	0	746,034	467,168	563,580	0	0	292,560	303,421	759,251	307,908

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	177,158	213,318	0	0	0	101,236	372,871	93,542
2020	0	0	353,431	416,181	303,370	0	0	169,440	245,098	146,104	129,795
2021	0	0	450,832	171,424	251,803	0	0	182,333	114,023	345,621	89,029
2022	0	0	316,191	62,043	174,294	0	0	140,395	44,307	204,242	65,089
2023	118	0	109,694	77,281	92,503	934	0	70,407	49,642	93,668	16,212
TOTAL	118	0	1,230,148	904,086	1,035,289	934	0	562,575	554,306	1,162,505	393,668

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,793,776	3,656,186	393,668	
IBNR + FREQUENCY ADJUSTMENT	(1,256,431)	(754,724)	2,328	
TOTAL LOSSES	537,345	2,901,462	395,996	
EXPECTED LOSSES	4,190,828	2,519,047	393,194	
CREDIBILITY	0.05	0.16	0.18	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.081	0.436	0.060	0.577
INDICATED (POST-TEST)	0.071	0.386	0.053	0.510
PRESENT ON RATE LEVEL	0.594	0.357	0.056	1.007
DERIVED BY FORMULA	0.568	0.362	0.055	0.985
UNDERLYING PRESENT RATE	0.630	0.379	0.059	1.068
PROPOSED	0.568	0.362	0.055	0.985

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.413
IND. RATE				1.413	MINIMUM PREMIUM	920
MAN. RATE	1.83	1.68	1.50	+ 1.413	PRESENT	910

+ 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
2019	7,880	1,577	0.020			0	0	0	0	1	1
2020	7,861	49,244	0.626			0	0	0	1	1	2
2021	9,888	17,385	0.176			0	0	0	0	2	2
2022	10,116	84,765	0.838			0	0	0	1	3	4
2023	9,498	20,370	0.214			0	0	0	0	2	2
TOTAL	45,243	173,341	0.383			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
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	14,063
2022	0	0	0	46,189	7,782	0	0	0	4,172	20,142	6,480
2023	0	0	0	0	8,191	0	0	0	0	2,131	10,048
TOTAL	0	0	0	62,452	17,477	0	0	0	20,997	28,334	44,081

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	72	0	0	0	0	1,729	674
2020	0	0	1,384	30,410	1,298	0	0	1,824	28,374	5,087	17,979
2021	0	0	67	50	1,692	0	0	107	114	3,655	19,801
2022	0	0	35,896	62,431	15,172	0	0	6,713	7,977	28,264	7,737
2023	13	0	6,884	4,417	9,509	17	0	1,063	728	1,694	11,977
TOTAL	13	0	44,231	97,309	27,742	17	0	9,708	37,193	40,428	58,168

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	53,969	202,671	58,168	
IBNR + FREQUENCY ADJUSTMENT	(255,102)	(153,582)	305	
TOTAL LOSSES	0	49,089	58,473	
EXPECTED LOSSES	846,189	514,564	53,598	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.108	0.129	0.238
INDICATED (POST-TEST)	0.000	0.096	0.114	0.210
PRESENT ON RATE LEVEL	1.763	1.072	0.112	2.947
DERIVED BY FORMULA	1.745	1.043	0.112	2.900
UNDERLYING PRESENT RATE	1.870	1.137	0.118	3.126
PROPOSED	1.745	1.043	0.112	2.900

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.161
IND. RATE				4.161	MINIMUM PREMIUM	1,910
MAN. RATE	4.87	4.70	4.39	+ 4.161	PRESENT	1,920
				+ 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
2019	121,612	1,047,461	0.861			0	0	3	3	9	15
2020	109,929	2,407,740	2.190			0	0	5	4	18	27
2021	119,603	2,507,639	2.097			0	0	7	5	16	28
2022	130,057	1,023,253	0.787			0	0	3	4	17	24
2023	133,890	1,245,002	0.930			1	0	1	5	18	25
TOTAL	615,091	8,231,095	1.338			1	0	19	21	78	119

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	475,290	52,880	103,345	0	0	261,272	37,691	86,355	30,628
2020	0	0	1,239,120	60,702	214,979	0	0	604,277	47,604	189,339	51,719
2021	0	0	1,376,897	189,742	73,088	0	0	478,587	249,607	99,351	40,367
2022	0	0	362,792	89,135	103,828	0	0	154,157	53,063	151,311	108,967
2023	450,000	0	104,089	80,347	235,913	0	0	75,088	49,236	212,711	37,618
TOTAL	450,000	0	3,558,188	472,806	731,153	0	0	1,573,381	437,201	739,067	269,299

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	632,611	102,957	194,805	0	0	406,017	68,899	159,325	34,303
2020	0	0	1,624,076	132,104	471,680	0	0	831,267	99,222	341,969	72,148
2021	0	0	1,994,588	344,724	213,009	0	0	706,005	349,245	185,602	56,837
2022	0	0	598,280	162,094	197,800	0	0	311,248	99,841	229,805	130,107
2023	598,472	0	437,888	226,321	300,832	1,723	12,517	245,046	113,484	183,782	44,841
TOTAL	598,472	0	5,287,443	968,201	1,378,126	1,723	12,517	2,499,583	730,692	1,100,483	338,235

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,399,739	4,177,502	338,235	
IBNR + FREQUENCY ADJUSTMENT	(1,652,494)	(961,633)	1,763	
TOTAL LOSSES	6,747,245	3,215,870	339,998	
EXPECTED LOSSES	5,510,279	3,204,737	307,914	
CREDIBILITY	0.05	0.16	0.17	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.097	0.523	0.055	1.675
INDICATED (POST-TEST)	0.969	0.462	0.049	1.480
PRESENT ON RATE LEVEL	0.844	0.491	0.047	1.383
DERIVED BY FORMULA	0.851	0.486	0.047	1.385
UNDERLYING PRESENT RATE	0.896	0.521	0.050	1.467
PROPOSED	0.851	0.486	0.047	1.385

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.987
IND. RATE				1.987	MINIMUM PREMIUM	1,125
MAN. RATE	2.41	2.28	2.06	+ 1.987	PRESENT	1,110

+ 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
2019	108,767	1,054,651	0.970			0	0	2	2	18	22
2020	118,755	567,122	0.478			0	0	1	3	20	24
2021	120,298	880,234	0.732			0	0	3	2	25	30
2022	132,639	3,431,620	2.587			1	0	2	4	20	27
2023	150,460	2,116,741	1.407			1	0	2	4	32	39
TOTAL	630,919	8,050,368	1.276			2	0	10	15	115	142

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	155,194	0	0	24,462	57,803	123,048	54,411
2021	0	0	321,357	14,488	153,983	0	0	172,040	17,586	118,475	82,305
2022	611,206	0	344,463	204,893	180,570	1,798,662	0	20,020	65,509	77,650	128,647
2023	3,500	0	313,600	105,021	524,301	617	0	425,750	129,774	569,174	45,004
TOTAL	614,706	0	1,403,744	460,574	1,119,863	1,799,279	0	814,290	370,839	1,070,779	396,294

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	438,426	153,611	199,461	0	0	267,316	183,105	336,587	96,238
2020	0	0	128,898	110,524	325,183	0	0	39,708	99,819	215,287	75,903
2021	0	0	465,774	40,732	292,423	0	0	236,172	36,361	192,180	115,885
2022	239,793	0	675,349	327,023	317,608	759,380	0	92,986	89,400	114,797	153,605
2023	5,491	0	976,870	435,183	664,301	5,401	70,973	947,206	326,885	516,557	53,645
TOTAL	245,283	0	2,685,317	1,067,073	1,798,976	764,782	70,973	1,583,388	735,571	1,375,408	495,276

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,349,742	4,977,028	495,276	
IBNR + FREQUENCY ADJUSTMENT	(1,522,034)	(951,275)	2,763	
TOTAL LOSSES	3,827,709	4,025,753	498,039	
EXPECTED LOSSES	5,119,207	3,188,745	452,958	
CREDIBILITY	0.05	0.16	0.17	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.607	0.638	0.079	1.324
INDICATED (POST-TEST)	0.536	0.564	0.070	1.170
PRESENT ON RATE LEVEL	0.765	0.476	0.068	1.309
DERIVED BY FORMULA	0.753	0.490	0.068	1.312
UNDERLYING PRESENT RATE	0.811	0.505	0.072	1.389
PROPOSED	0.752	0.489	0.068	1.309

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.878
IND. RATE				1.878	MINIMUM PREMIUM	1,085
MAN. RATE	2.47	2.22	1.95	+ 1.878	PRESENT	1,070
				+ 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
2019	21,772	306,247	1.407			0	0	0	1	3	4
2020	17,640	348,426	1.975			0	0	1	2	3	6
2021	23,043	522,011	2.265			0	0	1	0	5	6
2022	28,889	812,293	2.812			0	0	3	0	4	7
2023	29,929	515,135	1.721			0	0	1	0	4	5
TOTAL	121,273	2,504,112	2.065			0	0	6	3	19	28

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	25,000	150,957	0	0	0	0	79,279	51,011
2020	0	0	100,361	38,087	50,507	0	0	90,495	26,406	18,651	23,919
2021	0	0	223,005	0	70,693	0	0	185,338	0	29,444	13,531
2022	0	0	289,295	0	112,623	0	0	374,728	0	31,717	3,930
2023	0	0	101,667	0	86,686	0	0	250,000	0	58,950	17,832
TOTAL	0	0	714,328	63,087	471,466	0	0	900,561	26,406	218,041	110,223

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	48,675	284,554	0	0	0	0	146,270	57,132
2020	0	0	134,363	73,192	107,449	0	0	126,578	47,178	34,705	33,367
2021	0	0	317,526	10,489	138,319	0	0	244,368	9,994	55,134	19,052
2022	0	0	431,206	40,342	195,537	0	0	602,229	41,485	82,451	4,692
2023	139	0	200,565	59,865	112,315	477	41,675	355,379	47,418	74,698	21,256
TOTAL	139	0	1,083,661	232,562	838,174	477	41,675	1,328,554	146,076	393,257	135,499

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,454,506	1,610,069	135,499	
IBNR + FREQUENCY ADJUSTMENT	(665,629)	(255,882)	351	
TOTAL LOSSES	1,788,877	1,354,187	135,850	
EXPECTED LOSSES	2,244,969	877,435	55,589	
CREDIBILITY	0.02	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.475	1.117	0.112	2.704
INDICATED (POST-TEST)	1.304	0.987	0.099	2.390
PRESENT ON RATE LEVEL	1.745	0.682	0.043	2.470
DERIVED BY FORMULA	1.736	0.697	0.047	2.480
UNDERLYING PRESENT RATE	1.851	0.724	0.046	2.621
PROPOSED	1.729	0.694	0.046	2.470

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.544
IND. RATE				3.544	MINIMUM PREMIUM	1,685
MAN. RATE	4.45	4.10	3.68	+ 3.544	PRESENT	1,670
				+ 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
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	3,100	27,305	0.881			0	0	0	0	1	1
2022	4,541	567	0.012			0	0	0	0	0	0
2023	4,505	142,440	3.162			0	0	0	1	0	1
TOTAL	18,591	300,497	1.616			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
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	15,459	0	0	0	0	11,846	0
2022	0	0	0	0	0	0	0	0	0	0	567
2023	0	0	0	73,440	0	0	0	0	69,000	0	0
TOTAL	0	0	0	141,116	21,678	0	0	0	105,824	29,855	2,024

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	11,723	0	0	0	0	33,227	332
2020	0	0	5,759	126,514	947	0	0	3,992	62,012	667	1,620
2021	0	0	1,085	821	27,497	0	0	537	569	18,259	0
2022	0	0	0	0	0	0	0	0	0	0	677
2023	0	0	99,511	78,302	13,711	0	0	57,512	45,699	8,936	0
TOTAL	0	0	106,356	205,636	53,878	0	0	62,040	108,279	61,088	2,628

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	168,395	428,882	2,628	
IBNR + FREQUENCY ADJUSTMENT	(121,538)	(52,330)	120	
TOTAL LOSSES	46,857	376,551	2,748	
EXPECTED LOSSES	413,622	177,442	19,238	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.252	2.025	0.015	2.292
INDICATED (POST-TEST)	0.223	1.790	0.013	2.026
PRESENT ON RATE LEVEL	2.097	0.900	0.098	3.094
DERIVED BY FORMULA	2.097	0.917	0.096	3.110
UNDERLYING PRESENT RATE	2.225	0.954	0.103	3.283
PROPOSED	2.086	0.913	0.095	3.094

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.440
IND. RATE				4.440	MINIMUM PREMIUM	2,000
MAN. RATE	5.45	5.09	4.61	+ 4.440	PRESENT	1,995
				+ 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
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
2023	3,133	0	0.000			0	0	0	0	0	0
TOTAL	17,130	4,665	0.027			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
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
2023	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
2019	0	0	0	0	1,879	0	0	0	0	6,767	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	1,879	0	0	0	0	6,767	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	8,647	0	
IBNR + FREQUENCY ADJUSTMENT	(34,253)	(16,390)	19	
TOTAL LOSSES	0	0	19	
EXPECTED LOSSES	113,194	53,974	3,608	
CREDIBILITY	0.00	0.01	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	0.623	0.297	0.020	0.940
DERIVED BY FORMULA	0.623	0.294	0.019	0.936
UNDERLYING PRESENT RATE	0.661	0.315	0.021	0.997
PROPOSED	0.623	0.294	0.019	0.936

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	1.343
IND. RATE				1.343		MINIMUM PREMIUM	895
MAN. RATE	1.56	1.50	1.40	+ 1.343		PRESENT	875
				+ 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
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	4,590	248,800	5.420			0	0	0	2	2	4
2023	5,767	133,112	2.308			0	0	0	2	0	2
TOTAL	23,935	612,323	2.558			0	0	1	6	6	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	0	81,499	43,331	0	0	0	44,794	79,176	0
2023	0	0	0	74,395	0	0	0	0	57,450	0	1,267
TOTAL	0	0	105,291	196,761	59,342	0	0	7,566	137,719	100,838	4,806

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	9,796	0	0	0	0	16,963	0
2020	0	0	141,040	77,800	15,012	0	0	14,189	60,096	18,664	4,937
2021	0	0	340	257	8,625	0	0	99	105	3,362	0
2022	0	0	69,971	115,225	70,072	0	0	46,638	63,929	113,276	0
2023	0	0	100,805	79,320	13,890	0	0	47,885	38,049	7,440	1,510
TOTAL	0	0	312,157	272,603	117,394	0	0	108,810	162,179	159,705	6,447

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	420,967	711,880	6,447	
IBNR + FREQUENCY ADJUSTMENT	(157,542)	(104,534)	119	
TOTAL LOSSES	263,425	607,346	6,567	
EXPECTED LOSSES	528,618	349,598	20,009	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.101	2.537	0.027	3.665
INDICATED (POST-TEST)	0.973	2.243	0.024	3.240
PRESENT ON RATE LEVEL	2.082	1.377	0.079	3.537
DERIVED BY FORMULA	2.071	1.394	0.078	3.542
UNDERLYING PRESENT RATE	2.209	1.461	0.084	3.753
PROPOSED	2.068	1.392	0.078	3.537

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.075
IND. RATE				5.075	MINIMUM PREMIUM	2,000
MAN. RATE	5.99	5.70	5.27	+ 5.075	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
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
2023	543	0	0.000			0	0	0	0	0	0
TOTAL	2,358	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(19,288)	(6,635)	9	
TOTAL LOSSES	0	0	9	
EXPECTED LOSSES	64,440	22,117	1,597	
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	2.576	0.884	0.064	3.524
DERIVED BY FORMULA	2.576	0.884	0.064	3.524
UNDERLYING PRESENT RATE	2.733	0.938	0.068	3.739
PROPOSED	2.576	0.884	0.064	3.524

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.056
IND. RATE				5.056	MINIMUM PREMIUM	2,000
MAN. RATE	5.58	5.50	5.25	+ 5.056	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
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	38,293	0.502			0	0	0	0	3	3
2023	9,749	15,087	0.155			0	0	0	0	1	1
TOTAL	42,540	101,157	0.238			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
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	18,563	0
2023	0	0	0	0	4,981	0	0	0	0	4,893	5,213
TOTAL	0	0	0	13,528	33,465	0	0	0	13,397	26,592	14,175

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	7,532
2020	0	0	1,151	25,417	18,383	0	0	1,452	22,607	5,690	1,169
2021	0	0	0	0	0	0	0	0	0	0	1,970
2022	0	0	4,421	3,378	28,863	0	0	3,445	2,940	25,754	0
2023	8	0	4,186	2,686	5,782	40	0	2,441	1,672	3,888	6,214
TOTAL	8	0	9,759	31,481	53,028	40	0	7,338	27,219	35,333	16,885

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,145	147,061	16,885	
IBNR + FREQUENCY ADJUSTMENT	(201,425)	(155,634)	165	
TOTAL LOSSES	0	0	17,050	
EXPECTED LOSSES	674,113	512,007	28,618	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.040	0.040
INDICATED (POST-TEST)	0.000	0.000	0.035	0.035
PRESENT ON RATE LEVEL	1.494	1.135	0.063	2.692
DERIVED BY FORMULA	1.479	1.100	0.063	2.642
UNDERLYING PRESENT RATE	1.585	1.204	0.067	2.856
PROPOSED	1.479	1.100	0.063	2.642

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.790
IND. RATE				3.790	MINIMUM PREMIUM	1,775
MAN. RATE	4.72	4.44	4.01	+ 3.790	PRESENT	1,785
				+ 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
2019	3,121	5,153	0.165			0	0	0	0	1	1
2020	3,004	230	0.008			0	0	0	0	0	0
2021	3,349	105,915	3.163			0	0	1	0	0	1
2022	3,533	210,452	5.957			0	0	0	1	1	2
2023	3,266	707	0.022			0	0	0	0	0	0
TOTAL	16,273	322,457	1.982			0	0	1	1	2	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	85,000	0	0	0	0	20,000	0	0	915
2022	0	0	0	75,552	2,899	0	0	0	120,450	11,551	0
2023	0	0	0	0	0	0	0	0	0	0	707
TOTAL	0	0	85,000	75,552	6,051	0	0	20,000	120,450	13,552	1,852

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	5,942	0	0	0	0	3,692	0
2020	0	0	0	0	0	0	0	0	0	0	321
2021	0	0	119,136	2,567	4,794	0	0	26,226	926	1,052	1,288
2022	0	0	56,513	100,436	10,436	0	0	88,037	140,010	25,240	0
2023	0	0	0	0	0	0	0	0	0	0	843
TOTAL	0	0	175,649	103,003	21,172	0	0	114,263	140,936	29,984	2,452

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	289,912	295,095	2,452	
IBNR + FREQUENCY ADJUSTMENT	(88,186)	(48,725)	78	
TOTAL LOSSES	201,726	246,370	2,530	
EXPECTED LOSSES	292,504	161,455	14,197	
CREDIBILITY	0.00	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.240	1.514	0.016	2.769
INDICATED (POST-TEST)	1.096	1.338	0.014	2.447
PRESENT ON RATE LEVEL	1.694	0.935	0.082	2.712
DERIVED BY FORMULA	1.694	0.939	0.081	2.714
UNDERLYING PRESENT RATE	1.797	0.992	0.087	2.877
PROPOSED	1.693	0.938	0.081	2.712

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.891
IND. RATE				3.891	MINIMUM PREMIUM	1,810
MAN. RATE	4.60	4.40	4.04	+ 3.891	PRESENT	1,800
				+ 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
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	2,054	0.037			0	0	0	0	0	0
2023	5,395	21,834	0.405			0	0	0	0	2	2
TOTAL	20,811	60,265	0.290			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
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	2,054
2023	0	0	0	0	7,145	0	0	0	0	14,479	210
TOTAL	0	0	0	0	21,237	0	0	0	0	29,402	9,626

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	7,113
2020	0	0	0	136	19,391	0	0	0	181	21,288	0
2021	0	0	334	253	8,470	0	0	121	128	4,112	1,423
2022	0	0	0	0	0	0	0	0	0	0	2,452
2023	11	0	6,005	3,853	8,295	117	0	7,222	4,947	11,506	250
TOTAL	11	0	6,339	4,242	36,155	117	0	7,343	5,257	36,907	11,239

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,811	82,562	11,239	
IBNR + FREQUENCY ADJUSTMENT	(87,193)	(63,432)	203	
TOTAL LOSSES	0	19,129	11,442	
EXPECTED LOSSES	297,264	220,869	30,189	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.092	0.055	0.147
INDICATED (POST-TEST)	0.000	0.081	0.049	0.130
PRESENT ON RATE LEVEL	1.346	1.000	0.137	2.484
DERIVED BY FORMULA	1.346	0.982	0.135	2.463
UNDERLYING PRESENT RATE	1.428	1.061	0.145	2.635
PROPOSED	1.346	0.982	0.135	2.463

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.534
IND. RATE				3.534	MINIMUM PREMIUM	1,680
MAN. RATE	4.08	3.94	3.70	+ 3.534	PRESENT	1,675

+ 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
2019	80,207	695,818	0.868			0	0	0	4	12	16
2020	94,465	1,082,104	1.146			0	0	3	3	2	8
2021	81,247	375,029	0.462			0	0	1	1	11	13
2022	86,097	1,084,880	1.260			0	0	2	5	10	17
2023	94,451	1,330,075	1.408			0	0	2	2	9	13
TOTAL	436,467	4,567,906	1.047			0	0	8	15	44	67

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	169,264	197,746	0	0	0	148,547	152,602	27,659
2020	0	0	600,988	116,334	56,233	0	0	195,723	64,565	6,057	42,204
2021	0	0	101,631	251	119,681	0	0	29,744	1,747	104,265	17,710
2022	0	0	202,431	210,220	207,982	0	0	186,555	120,764	122,388	34,540
2023	0	0	285,800	99,674	226,473	0	0	319,309	69,004	298,554	31,261
TOTAL	0	0	1,190,850	595,743	808,115	0	0	731,331	404,627	683,866	153,374

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	329,557	372,751	0	0	0	271,544	281,551	30,978
2020	0	0	795,091	225,808	130,157	0	0	274,572	114,082	15,644	58,875
2021	0	0	150,926	9,820	218,616	0	0	44,244	8,638	162,330	24,936
2022	0	0	486,117	328,423	343,034	0	0	405,716	176,079	198,180	41,241
2023	362	0	684,408	265,278	314,360	2,418	53,229	622,781	182,554	281,768	37,263
TOTAL	362	0	2,116,542	1,158,885	1,378,917	2,418	53,229	1,347,312	752,896	939,472	193,292

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,519,864	4,230,171	193,292	
IBNR + FREQUENCY ADJUSTMENT	(1,137,181)	(595,613)	1,170	
TOTAL LOSSES	2,382,683	3,634,558	194,462	
EXPECTED LOSSES	3,807,232	1,953,876	206,409	
CREDIBILITY	0.04	0.12	0.14	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.546	0.833	0.045	1.423
INDICATED (POST-TEST)	0.482	0.736	0.039	1.258
PRESENT ON RATE LEVEL	0.822	0.422	0.045	1.289
DERIVED BY FORMULA	0.809	0.460	0.044	1.312
UNDERLYING PRESENT RATE	0.872	0.448	0.047	1.367
PROPOSED	0.794	0.451	0.043	1.289

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.849
IND. RATE				1.849	MINIMUM PREMIUM	1,075
MAN. RATE	2.36	2.14	1.92	+ 1.849	PRESENT	1,060

+ 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
2019	6,818	540,196	7.923			0	0	2	1	1	4
2020	9,856	114,382	1.161			0	0	0	0	5	5
2021	7,364	46,016	0.625			0	0	0	1	2	3
2022	7,956	93,389	1.174			0	0	0	1	0	1
2023	9,104	249,722	2.743			0	0	0	1	3	4
TOTAL	41,098	1,043,705	2.540			0	0	2	4	11	17

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	267,491	41,930	4,898	0	0	190,207	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	22,173	0	0	0	3,257	14,198	2,436
2022	0	0	0	76,013	0	0	0	0	8,950	0	8,426
2023	0	0	0	5,000	89,997	0	0	0	139	140,991	13,595
TOTAL	0	0	267,491	126,895	153,811	0	0	190,207	42,485	233,427	29,389

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	356,031	81,638	9,233	0	0	295,582	55,094	8,747	885
2020	0	0	0	536	76,363	0	0	0	1,088	127,672	5,778
2021	0	0	2,798	7,410	39,551	0	0	1,608	4,887	21,980	3,430
2022	0	0	56,204	100,550	6,233	0	0	6,382	10,267	685	10,061
2023	144	0	82,408	53,866	105,411	1,142	0	70,442	48,269	112,064	16,205
TOTAL	144	0	497,441	244,001	236,790	1,142	0	374,014	119,605	271,147	36,359

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	872,741	871,544	36,359	
IBNR + FREQUENCY ADJUSTMENT	(182,744)	(114,929)	129	
TOTAL LOSSES	689,996	756,614	36,487	
EXPECTED LOSSES	615,541	374,723	22,336	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.679	1.841	0.089	3.609
INDICATED (POST-TEST)	1.484	1.627	0.078	3.189
PRESENT ON RATE LEVEL	1.412	0.859	0.051	2.322
DERIVED BY FORMULA	1.412	0.882	0.052	2.347
UNDERLYING PRESENT RATE	1.498	0.912	0.054	2.464
PROPOSED	1.412	0.882	0.052	2.347

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.367
IND. RATE				3.367	MINIMUM PREMIUM	1,620
MAN. RATE	3.85	3.73	3.46	+ 3.367	PRESENT	1,595
				+ 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
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	27,917	34,721	0.124			0	0	0	0	2	2
2023	25,544	39,071	0.153			0	0	0	0	1	1
TOTAL	104,547	485,820	0.465			1	0	0	0	4	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	27,907	0	0	0	0	6,481	333
2023	0	0	0	0	15,615	0	0	0	0	15,400	8,056
TOTAL	400,000	0	0	0	53,522	0	0	0	0	23,409	8,889

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	146	20,783	0	0	0	23	2,654	0
2021	506,320	0	0	0	0	0	0	0	0	0	704
2022	0	0	6,254	4,778	40,825	0	0	1,203	1,027	8,992	398
2023	25	0	13,123	8,421	18,127	125	0	7,682	5,262	12,238	9,603
TOTAL	506,345	0	19,377	13,345	79,736	125	0	8,884	6,311	23,884	10,704

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	534,731	123,276	10,704	
IBNR + FREQUENCY ADJUSTMENT	(268,082)	(68,491)	131	
TOTAL LOSSES	266,649	54,785	10,836	
EXPECTED LOSSES	913,465	234,944	20,424	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.255	0.052	0.010	0.318
INDICATED (POST-TEST)	0.225	0.046	0.009	0.281
PRESENT ON RATE LEVEL	0.824	0.212	0.018	1.054
DERIVED BY FORMULA	0.818	0.204	0.018	1.039
UNDERLYING PRESENT RATE	0.874	0.225	0.020	1.118
PROPOSED	0.818	0.204	0.018	1.039

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.491
IND. RATE				1.491	MINIMUM PREMIUM	945
MAN. RATE	1.95	1.78	1.57	+ 1.491	PRESENT	935

+ 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
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
2023	246	0	0.000			0	0	0	0	0	0
TOTAL	1,301	21,867	1.681			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
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	246
2020	0	0	0	80	11,335	0	0	0	240	28,129	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	80	11,335	0	0	0	240	28,129	246

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	39,783	246	
IBNR + FREQUENCY ADJUSTMENT	(11,150)	(4,025)	8	
TOTAL LOSSES	0	35,758	254	
EXPECTED LOSSES	37,040	13,249	1,499	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.748	0.020	2.768
INDICATED (POST-TEST)	0.000	2.429	0.017	2.446
PRESENT ON RATE LEVEL	2.684	0.960	0.109	3.752
DERIVED BY FORMULA	2.684	0.960	0.109	3.752
UNDERLYING PRESENT RATE	2.847	1.018	0.115	3.981
PROPOSED	2.684	0.960	0.109	3.752

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.384
IND. RATE				5.384	MINIMUM PREMIUM	2,000
MAN. RATE	6.39	6.07	5.59	+ 5.384	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
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
2023	634	0	0.000			0	0	0	0	0	0
TOTAL	3,459	8,368	0.242			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
2019	0	0	0	0	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
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	3,886	0	0	0	0	3,173	1,309

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	273	206	6,912	0	0	144	152	4,891	1,843
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	273	206	6,912	0	0	144	152	4,891	1,843

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	417	12,162	1,843	
IBNR + FREQUENCY ADJUSTMENT	(16,556)	(12,294)	23	
TOTAL LOSSES	0	0	1,866	
EXPECTED LOSSES	54,283	40,204	4,285	
CREDIBILITY	0.00	0.00	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.054	0.054
INDICATED (POST-TEST)	0.000	0.000	0.048	0.048
PRESENT ON RATE LEVEL	1.479	1.096	0.117	2.692
DERIVED BY FORMULA	1.479	1.096	0.116	2.691
UNDERLYING PRESENT RATE	1.569	1.162	0.124	2.856
PROPOSED	1.479	1.096	0.116	2.691

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.861
IND. RATE				3.861	MINIMUM PREMIUM	1,800
MAN. RATE	4.72	4.44	4.01	+ 3.861	PRESENT	1,785

+ 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
2019	1,402	337	0.024			0	0	0	0	0	0
2020	1,793	1,515	0.084			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
2023	0	0	0.000			0	0	0	0	0	0
TOTAL	5,651	2,003	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
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
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,003

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	377
2020	0	0	0	0	0	0	0	0	0	0	2,113
2021	0	0	0	0	0	0	0	0	0	0	213
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,703

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,703	
IBNR + FREQUENCY ADJUSTMENT	0	(96,284)	39	
TOTAL LOSSES	0	0	2,742	
EXPECTED LOSSES	0	280,042	23,373	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.049	0.049
INDICATED (POST-TEST)	0.000	0.000	0.043	0.043
PRESENT ON RATE LEVEL	0.000	4.671	0.390	5.061
DERIVED BY FORMULA	0.000	4.624	0.386	5.011
UNDERLYING PRESENT RATE	0.000	4.956	0.414	5.369
PROPOSED	0.000	4.624	0.386	5.011

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	7.190
IND. RATE				7.190	MINIMUM PREMIUM	2,000
MAN. RATE	9.30	8.49	7.54	+ 7.190	PRESENT	
				+ 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
2019	21	0	0.000			0	0	0	0	0	0
2020	27	0	0.000			0	0	0	0	0	0
2021	17	31,663	186.253			0	0	0	0	1	1
2022	118	0	0.000			0	0	0	0	0	0
2023	161	0	0.000			0	0	0	0	0	0
TOTAL	344	31,663	9.204			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	18,372	0	0	0	0	13,291	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	18,372	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	1,290	976	32,678	0	0	602	638	20,487	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	1,290	976	32,678	0	0	602	638	20,487	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,892	54,779	0	
IBNR + FREQUENCY ADJUSTMENT	(527)	(367)	3	
TOTAL LOSSES	1,365	54,411	3	
EXPECTED LOSSES	2,009	1,436	244	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.397	15.817	0.001	16.215
INDICATED (POST-TEST)	0.351	13.979	0.001	14.331
PRESENT ON RATE LEVEL	0.550	0.393	0.067	1.011
DERIVED BY FORMULA	0.550	0.393	0.067	1.011
UNDERLYING PRESENT RATE	0.584	0.417	0.071	1.072
PROPOSED	0.550	0.393	0.067	1.011

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.249
IND. RATE				1.249	MINIMUM PREMIUM	860
MAN. RATE	1.48	1.42	1.33	+ 1.249	PRESENT	850
				+ 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
2019	1,375	65,014	4.728			0	0	0	0	1	1
2020	1,668	4,846	0.291			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
2023	4,598	14,976	0.326			0	0	0	0	1	1
TOTAL	13,014	86,922	0.668			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
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
2023	0	0	0	0	6,403	0	0	0	0	8,573	0
TOTAL	0	0	0	0	43,217	0	0	0	0	41,619	2,086

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	67,679	0	0	0	0	53,708	0
2020	0	0	0	13	1,891	0	0	0	58	6,837	0
2021	0	0	0	0	0	0	0	0	0	0	2,937
2022	0	0	0	0	0	0	0	0	0	0	0
2023	10	0	5,381	3,453	7,433	69	0	4,276	2,929	6,813	0
TOTAL	10	0	5,381	3,466	77,004	69	0	4,276	2,988	67,358	2,937

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,737	150,816	2,937	
IBNR + FREQUENCY ADJUSTMENT	(21,754)	(34,358)	101	
TOTAL LOSSES	0	116,457	3,038	
EXPECTED LOSSES	76,303	124,285	12,371	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.895	0.023	0.918
INDICATED (POST-TEST)	0.000	0.791	0.021	0.812
PRESENT ON RATE LEVEL	0.553	0.900	0.090	1.542
DERIVED BY FORMULA	0.553	0.899	0.089	1.541
UNDERLYING PRESENT RATE	0.586	0.955	0.095	1.636
PROPOSED	0.553	0.899	0.089	1.541

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				1.974	IND. RATE	1.974
MAN. RATE	2.31	2.23	2.03	+ 1.974	MINIMUM PREMIUM	1,120
				+ PROPOSED	PRESENT	1,095

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
2019	1,036	22,216	2.144			0	0	0	1	0	1
2020	2,564	26,743	1.043			0	0	0	0	2	2
2021	3,611	2,538	0.070			0	0	0	0	1	1
2022	4,144	3,624	0.087			0	0	0	0	0	0
2023	3,490	79,850	2.288			0	0	0	0	1	1
TOTAL	14,845	134,971	0.909			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
2019	0	0	0	4,106	0	0	0	0	18,110	0	0
2020	0	0	0	0	9,846	0	0	0	0	16,897	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	3,624
2023	0	0	0	0	38,955	0	0	0	0	34,724	6,171
TOTAL	0	0	0	4,106	48,872	0	0	0	18,110	53,299	10,584

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	7,994	0	0	0	0	33,105	0	0
2020	0	0	0	144	20,463	0	0	0	250	29,352	0
2021	0	0	5	4	126	0	0	76	81	2,586	1,111
2022	0	0	0	0	0	0	0	0	0	0	4,327
2023	62	0	32,738	21,008	45,223	281	0	17,320	11,865	27,595	7,356
TOTAL	62	0	32,743	29,150	65,812	281	0	17,396	45,301	59,533	12,794

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	50,483	199,797	12,794	
IBNR + FREQUENCY ADJUSTMENT	(43,354)	(24,502)	63	
TOTAL LOSSES	7,129	175,294	12,856	
EXPECTED LOSSES	146,214	84,665	9,649	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.048	1.181	0.087	1.315
INDICATED (POST-TEST)	0.042	1.044	0.077	1.163
PRESENT ON RATE LEVEL	0.928	0.538	0.061	1.527
DERIVED BY FORMULA	0.928	0.543	0.061	1.532
UNDERLYING PRESENT RATE	0.985	0.570	0.065	1.620
PROPOSED	0.925	0.541	0.061	1.527

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.956
IND. RATE				1.956	MINIMUM PREMIUM	1,115
MAN. RATE	2.27	2.20	2.01	+ 1.956	PRESENT	1,090
				+ 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
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
2023	131	0	0.000			0	0	0	0	0	0
TOTAL	776	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(3,927)	(5,981)	9	
TOTAL LOSSES	0	0	9	
EXPECTED LOSSES	12,862	19,777	1,890	
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	1.562	2.402	0.230	4.194
DERIVED BY FORMULA	1.562	2.402	0.230	4.194
UNDERLYING PRESENT RATE	1.657	2.549	0.244	4.450
PROPOSED	1.562	2.402	0.230	4.194

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.373
IND. RATE				5.373	MINIMUM PREMIUM	2,000
MAN. RATE	7.27	6.62	5.52	+ 5.373	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
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
2023	0	0	0.000			0	0	0	0	0	0
TOTAL	187	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(42)	(56)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	126	163	70	
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	0.064	0.082	0.035	0.181
DERIVED BY FORMULA	0.064	0.082	0.035	0.181
UNDERLYING PRESENT RATE	0.068	0.087	0.037	0.192
PROPOSED	0.064	0.082	0.035	0.181

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.282
IND. RATE				0.282	MINIMUM PREMIUM	510
MAN. RATE	0.35	0.33	0.29	+ 0.282	PRESENT	490

+ 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
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	384,374	5.301			0	0	1	0	2	3
2022	6,094	13,445	0.221			0	0	0	0	2	2
2023	4,981	9,559	0.192			0	0	0	0	1	1
TOTAL	26,740	455,228	1.702			0	0	1	1	7	9

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	282,771	0	18,006	0	0	61,010	0	22,115	472
2022	0	0	0	0	4,738	0	0	0	0	8,440	267
2023	0	0	0	0	2,107	0	0	0	0	88	7,364
TOTAL	0	0	282,771	125	44,500	0	0	61,010	285	54,399	12,138

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	243	13,683	0	0	0	521	30,020	4,225
2020	0	0	0	181	25,750	0	0	0	111	13,002	367
2021	0	0	397,596	9,496	47,976	0	0	81,004	3,886	37,297	665
2022	0	0	1,062	811	6,931	0	0	1,566	1,337	11,710	319
2023	3	0	1,771	1,136	2,446	1	0	44	30	70	8,778
TOTAL	3	0	400,428	11,868	96,786	1	0	82,615	5,885	92,099	14,353

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	483,047	206,638	14,353	
IBNR + FREQUENCY ADJUSTMENT	(25,561)	(16,684)	51	
TOTAL LOSSES	457,486	189,954	14,404	
EXPECTED LOSSES	83,090	56,184	9,457	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.711	0.710	0.054	2.475
INDICATED (POST-TEST)	1.512	0.628	0.048	2.187
PRESENT ON RATE LEVEL	0.293	0.198	0.033	0.524
DERIVED BY FORMULA	0.305	0.207	0.034	0.545
UNDERLYING PRESENT RATE	0.311	0.210	0.035	0.556
PROPOSED	0.305	0.207	0.034	0.545

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.699
IND. RATE				0.699	MINIMUM PREMIUM	660
MAN. RATE	0.97	0.85	0.69	+ 0.699	PRESENT	630

+ 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
2019	3,967	165	0.004			0	0	0	0	0	0
2020	4,180	0	0.000			0	0	0	0	0	0
2021	3,341	278,097	8.324			0	0	1	0	1	2
2022	4,633	55,195	1.191			0	0	0	0	2	2
2023	3,607	0	0.000			0	0	0	0	0	0
TOTAL	19,728	333,457	1.690			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
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	0
2022	0	0	0	0	16,385	0	0	0	0	37,539	1,271
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	151,504	0	18,285	0	0	124,693	0	37,539	1,436

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	185
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	212,481	4,676	11,924	0	0	163,510	5,773	6,559	0
2022	0	0	3,672	2,805	23,970	0	0	6,967	5,946	52,082	1,518
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	216,153	7,481	35,894	0	0	170,477	11,719	58,640	1,702

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	386,630	113,735	1,702	
IBNR + FREQUENCY ADJUSTMENT	(10,729)	(9,462)	16	
TOTAL LOSSES	375,901	104,274	1,719	
EXPECTED LOSSES	35,985	30,814	3,173	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.905	0.529	0.009	2.443
INDICATED (POST-TEST)	1.684	0.467	0.008	2.159
PRESENT ON RATE LEVEL	0.172	0.147	0.015	0.334
DERIVED BY FORMULA	0.172	0.154	0.015	0.341
UNDERLYING PRESENT RATE	0.182	0.156	0.016	0.355
PROPOSED	0.172	0.154	0.015	0.341

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.436
IND. RATE				0.436	MINIMUM PREMIUM	565
MAN. RATE	0.62	0.54	0.44	+ 0.436	PRESENT	540

+ 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
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	1,075,680	4.885			0	0	1	1	6	8
2023	20,850	6,570	0.032			0	0	0	0	2	2
TOTAL	104,019	1,281,867	1.232			0	0	1	1	12	14

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	355,524	49,757	64,124	0	0	530,721	29,600	43,215	2,739
2023	0	0	0	0	2,043	0	0	0	0	3,084	1,443
TOTAL	0	0	355,524	49,757	94,859	0	0	530,721	29,600	201,990	19,416

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	51,517	0	0	0	0	271,433	3,885
2020	0	0	0	20	2,831	0	0	0	127	14,892	9,531
2021	0	0	0	0	0	0	0	0	0	0	6,946
2022	0	0	343,291	91,948	120,032	0	0	523,660	71,034	94,109	3,270
2023	3	0	1,717	1,102	2,372	25	0	1,538	1,054	2,451	1,720
TOTAL	3	0	345,008	93,069	176,751	25	0	525,198	72,214	382,885	25,352

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	870,235	724,919	25,352	
IBNR + FREQUENCY ADJUSTMENT	(391,037)	(209,882)	505	
TOTAL LOSSES	479,198	515,037	25,857	
EXPECTED LOSSES	1,306,093	688,144	93,621	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.461	0.495	0.025	0.981
INDICATED (POST-TEST)	0.407	0.438	0.022	0.867
PRESENT ON RATE LEVEL	1.184	0.624	0.085	1.892
DERIVED BY FORMULA	1.176	0.614	0.082	1.872
UNDERLYING PRESENT RATE	1.256	0.662	0.090	2.007
PROPOSED	1.176	0.614	0.082	1.872

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.398
IND. RATE				2.398	MINIMUM PREMIUM	1,275
MAN. RATE	3.05	2.78	2.49	+ 2.398	PRESENT	1,255
				+ 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
2019	34,869	60,097	0.172			0	0	0	0	1	1
2020	33,810	164,520	0.487			0	0	0	0	2	2
2021	35,028	20,604	0.059			0	0	0	0	2	2
2022	33,995	5,019	0.015			0	0	0	0	0	0
2023	36,150	60,235	0.167			0	0	0	0	3	3
TOTAL	173,852	310,475	0.179			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
2019	0	0	0	0	7,259	0	0	0	0	35,904	16,934
2020	0	0	0	0	51,654	0	0	0	0	106,993	5,873
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
2023	0	0	0	0	23,473	0	0	0	0	27,830	8,932
TOTAL	0	0	0	0	88,656	0	0	0	0	183,289	38,530

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	13,683	0	0	0	0	66,243	18,966
2020	0	0	0	754	107,353	0	0	0	1,583	185,858	8,193
2021	0	0	440	333	11,152	0	0	569	603	19,363	2,495
2022	0	0	0	0	0	0	0	0	0	0	5,993
2023	38	0	19,727	12,659	27,250	225	0	13,882	9,510	22,117	10,647
TOTAL	38	0	20,167	13,746	159,438	225	0	14,451	11,696	293,580	46,294

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	34,881	478,460	46,294	
IBNR + FREQUENCY ADJUSTMENT	(333,771)	(120,673)	285	
TOTAL LOSSES	0	357,787	46,578	
EXPECTED LOSSES	1,106,387	397,613	51,577	
CREDIBILITY	0.02	0.07	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.206	0.027	0.233
INDICATED (POST-TEST)	0.000	0.182	0.024	0.206
PRESENT ON RATE LEVEL	0.600	0.216	0.028	0.843
DERIVED BY FORMULA	0.588	0.213	0.028	0.829
UNDERLYING PRESENT RATE	0.636	0.229	0.030	0.895
PROPOSED	0.588	0.213	0.028	0.829

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.062
IND. RATE				1.062	MINIMUM PREMIUM	790
MAN. RATE	1.35	1.25	1.11	+ 1.062	PRESENT	775
				+ 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
2019	44,727	405,380	0.906			0	0	1	1	3	5
2020	33,858	251,656	0.743			0	0	0	4	2	6
2021	38,977	315,140	0.809			0	0	1	1	8	10
2022	35,901	368,973	1.028			0	0	1	0	9	10
2023	37,947	295,159	0.778			0	0	0	0	4	4
TOTAL	191,410	1,636,308	0.855			0	0	3	6	26	35

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	144,832	58,910	73,921	0	0	2,625	33,528	68,900	22,664
2020	0	0	0	106,009	11,714	0	0	0	100,129	22,501	11,303
2021	0	0	146,229	5,670	47,526	0	0	38,264	19,552	37,626	20,273
2022	0	0	93,840	0	136,678	0	0	21,544	0	107,279	9,632
2023	0	0	0	0	179,876	0	0	0	0	94,724	20,559
TOTAL	0	0	384,901	170,589	449,715	0	0	62,433	153,209	331,030	84,431

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	192,771	114,698	139,341	0	0	4,079	61,289	127,121	25,384
2020	0	0	9,021	198,344	25,829	0	0	10,854	168,950	40,899	15,768
2021	0	0	210,072	15,882	92,942	0	0	57,671	28,825	60,580	28,544
2022	0	0	162,315	30,231	209,931	0	0	54,196	19,089	151,049	11,501
2023	288	0	151,168	97,007	208,818	767	0	47,248	32,367	75,277	24,506
TOTAL	288	0	725,348	456,162	676,861	767	0	174,049	310,521	454,926	105,703

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	900,452	1,898,471	105,703	
IBNR + FREQUENCY ADJUSTMENT	(366,320)	(318,288)	332	
TOTAL LOSSES	534,132	1,580,182	106,034	
EXPECTED LOSSES	1,204,201	1,047,463	62,769	
CREDIBILITY	0.02	0.07	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.279	0.826	0.055	1.160
INDICATED (POST-TEST)	0.247	0.730	0.049	1.025
PRESENT ON RATE LEVEL	0.593	0.516	0.031	1.140
DERIVED BY FORMULA	0.586	0.531	0.032	1.149
UNDERLYING PRESENT RATE	0.629	0.547	0.033	1.209
PROPOSED	0.581	0.526	0.032	1.140

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.460
IND. RATE				1.460	MINIMUM PREMIUM	935
MAN. RATE	1.76	1.66	1.50	+ 1.460	PRESENT	910
				+ 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
2019	21,138	813,326	3.848			0	0	1	5	13	19
2020	29,253	222,198	0.760			0	0	0	2	11	13
2021	24,669	687,960	2.789			0	0	2	1	3	6
2022	29,614	668,833	2.259			0	0	2	1	8	11
2023	25,264	118,315	0.468			0	0	0	1	6	7
TOTAL	129,938	2,510,632	1.932			0	0	5	10	41	56

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	35,013	24,123
2021	0	0	287,007	70,097	76,638	0	0	109,749	100,688	29,222	14,559
2022	0	0	318,593	11,322	111,785	0	0	128,648	4,570	83,764	10,151
2023	0	0	0	17,912	39,737	0	0	0	25,431	29,400	5,835
TOTAL	0	0	780,195	300,280	420,871	0	0	309,634	326,459	291,002	82,191

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	232,386	339,972	233,836	0	0	110,702	233,443	209,598	30,826
2020	0	0	2,241	50,235	143,065	0	0	7,378	115,141	62,053	33,652
2021	0	0	429,666	123,294	154,480	0	0	175,061	136,502	53,756	20,499
2022	0	0	480,504	57,308	198,357	0	0	223,536	31,028	129,763	12,120
2023	64	0	57,666	40,528	49,475	238	0	35,861	26,889	26,657	6,955
TOTAL	64	0	1,202,463	611,336	779,213	238	0	552,539	543,004	481,827	104,052

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,755,305	2,415,380	104,052	
IBNR + FREQUENCY ADJUSTMENT	(660,661)	(520,898)	796	
TOTAL LOSSES	1,094,643	1,894,482	104,848	
EXPECTED LOSSES	2,215,248	1,702,413	146,368	
CREDIBILITY	0.02	0.06	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.842	1.458	0.081	2.381
INDICATED (POST-TEST)	0.745	1.289	0.071	2.104
PRESENT ON RATE LEVEL	1.607	1.235	0.106	2.948
DERIVED BY FORMULA	1.590	1.238	0.104	2.932
UNDERLYING PRESENT RATE	1.705	1.310	0.113	3.128
PROPOSED	1.590	1.238	0.104	2.932

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.756
IND. RATE				3.756	MINIMUM PREMIUM	1,760
MAN. RATE	4.41	4.26	3.88	+ 3.756	PRESENT	1,740
				+ 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
2019	5,056	428,589	8.477			0	0	2	1	4	7
2020	4,565	173,551	3.802			0	0	0	0	2	2
2021	5,443	1,143,048	21.000			0	0	1	1	4	6
2022	5,610	78,746	1.404			0	0	0	0	2	2
2023	6,920	28,153	0.407			0	0	0	0	0	0
TOTAL	27,594	1,852,087	6.712			0	0	3	2	12	17

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	47,433	79,229	0	0	656,257	19,653	116,951	19,525
2022	0	0	0	0	22,489	0	0	0	0	44,202	12,055
2023	0	0	0	0	0	0	0	0	0	0	28,153
TOTAL	0	0	476,031	56,053	215,172	0	0	756,806	28,835	239,260	79,930

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	362,073	16,783	28,358	0	0	156,253	16,785	24,638	10,986
2020	0	0	0	1,437	204,526	0	0	0	958	112,482	14,491
2021	0	0	282,545	84,665	152,808	0	0	799,907	58,845	212,481	27,491
2022	0	0	5,040	3,850	32,899	0	0	8,204	7,002	61,326	14,394
2023	0	0	0	0	0	0	0	0	0	0	33,558
TOTAL	0	0	649,658	106,735	418,590	0	0	964,364	83,590	410,928	100,921

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,614,022	1,019,843	100,921	
IBNR + FREQUENCY ADJUSTMENT	(113,696)	(129,741)	166	
TOTAL LOSSES	1,500,326	890,103	101,086	
EXPECTED LOSSES	381,227	439,833	26,417	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.437	3.226	0.366	9.029
INDICATED (POST-TEST)	4.805	2.851	0.324	7.980
PRESENT ON RATE LEVEL	1.302	1.502	0.090	2.895
DERIVED BY FORMULA	1.337	1.529	0.095	2.962
UNDERLYING PRESENT RATE	1.382	1.594	0.096	3.071
PROPOSED	1.337	1.529	0.095	2.962

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.662
IND. RATE				3.662	MINIMUM PREMIUM	1,730
MAN. RATE	4.81	4.33	3.81	+ 3.662	PRESENT	1,715
				+ 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
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
2023	5,211	7,160	0.137			0	0	0	0	1	1
TOTAL	22,104	302,236	1.367			1	0	0	0	4	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2023	0	0	0	0	2,115	0	0	0	0	5,045	0
TOTAL	246,210	0	0	0	32,146	4,567	0	0	0	19,142	171

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	292,744	0	0	0	26,296	6,334	0	0	0	7,146	0
2020	0	0	0	163	23,217	0	0	0	108	12,648	0
2021	0	0	0	0	0	0	0	0	0	0	241
2022	0	0	1,100	841	7,183	0	0	546	466	4,083	0
2023	3	0	1,777	1,141	2,455	41	0	2,516	1,724	4,009	0
TOTAL	292,747	0	2,878	2,144	59,151	6,375	0	3,063	2,298	27,886	241

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	305,063	91,479	241	
IBNR + FREQUENCY ADJUSTMENT	(72,574)	(26,861)	24	
TOTAL LOSSES	232,489	64,618	265	
EXPECTED LOSSES	242,327	90,528	3,986	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.052	0.292	0.001	1.345
INDICATED (POST-TEST)	0.930	0.258	0.001	1.189
PRESENT ON RATE LEVEL	1.033	0.386	0.017	1.436
DERIVED BY FORMULA	1.032	0.383	0.017	1.433
UNDERLYING PRESENT RATE	1.096	0.410	0.018	1.524
PROPOSED	1.032	0.383	0.017	1.433

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.055
IND. RATE				2.055	MINIMUM PREMIUM	1,150
MAN. RATE	2.79	2.45	2.14	+ 2.055	PRESENT	1,135

+ 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
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
2023	16	0	0.000			0	0	0	0	0	0
TOTAL	17	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(135)	(72)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	563	341	63	
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	3.120	1.889	0.348	5.357
DERIVED BY FORMULA	3.120	1.889	0.348	5.357
UNDERLYING PRESENT RATE	3.310	2.004	0.369	5.683
PROPOSED	3.120	1.889	0.348	5.357

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	6.862
IND. RATE				6.862	MINIMUM PREMIUM	2,000
MAN. RATE	9.60	8.56	7.05	+ 6.862	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
2019	23,796	370,793	1.558			0	0	2	3	1	6
2020	24,810	310,560	1.252			0	0	0	3	5	8
2021	32,867	492,167	1.497			0	0	0	4	5	9
2022	31,294	166,067	0.531			0	0	0	2	3	5
2023	34,666	122,490	0.353			0	0	0	2	4	6
TOTAL	147,433	1,462,077	0.992			0	0	2	14	18	34

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	186,364	32,416	511	0	0	93,975	44,481	111	12,935
2020	0	0	0	103,610	50,353	0	0	0	97,791	48,308	10,498
2021	0	0	0	95,496	81,664	0	0	0	160,958	138,927	15,122
2022	0	0	0	21,863	52,690	0	0	0	4,343	69,418	17,753
2023	0	0	0	51,000	7,461	0	0	0	469	13,431	50,129
TOTAL	0	0	186,364	304,385	192,679	0	0	93,975	308,042	270,195	106,437

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	248,050	63,114	963	0	0	146,037	81,311	205	14,487
2020	0	0	8,817	194,424	106,099	0	0	10,601	165,395	85,686	14,645
2021	0	0	35,728	154,953	147,949	0	0	53,969	214,514	218,842	21,292
2022	0	0	27,973	37,941	78,873	0	0	15,981	15,978	96,643	21,197
2023	12	0	75,375	58,400	18,183	109	0	7,090	4,900	10,734	59,754
TOTAL	12	0	395,944	508,831	352,067	109	0	233,678	482,098	412,110	131,375

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	629,743	1,755,106	131,375	
IBNR + FREQUENCY ADJUSTMENT	(255,434)	(388,354)	711	
TOTAL LOSSES	374,310	1,366,752	132,086	
EXPECTED LOSSES	849,997	1,315,365	116,476	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.254	0.927	0.090	1.271
INDICATED (POST-TEST)	0.224	0.819	0.079	1.123
PRESENT ON RATE LEVEL	0.543	0.841	0.074	1.459
DERIVED BY FORMULA	0.537	0.840	0.075	1.452
UNDERLYING PRESENT RATE	0.577	0.892	0.079	1.548
PROPOSED	0.537	0.840	0.075	1.452

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.859
IND. RATE				1.859	MINIMUM PREMIUM	1,080
MAN. RATE	2.25	2.11	1.92	+ 1.859	PRESENT	1,060

+ 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
2019	3,085	259,322	8.406			0	0	1	0	1	2
2020	3,171	445,123	14.037			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
2023	2,530	56,713	2.242			0	0	0	0	1	1
TOTAL	15,056	770,000	5.114			0	0	2	2	10	14

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	182,722	0	5,541	0	0	57,551	0	5,921	7,587
2020	0	0	138,081	96,037	34,950	0	0	118,215	42,628	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
2023	0	0	0	0	38,713	0	0	0	0	18,000	0
TOTAL	0	0	320,803	96,037	83,005	0	0	175,766	42,628	42,369	9,392

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	243,203	0	10,445	0	0	89,434	0	10,924	8,497
2020	0	0	188,576	181,768	76,660	0	0	166,233	75,191	29,584	0
2021	0	0	267	202	6,761	0	0	147	155	4,988	2,541
2022	0	0	0	0	0	0	0	0	0	0	0
2023	62	0	32,534	20,878	44,942	146	0	8,978	6,151	14,305	0
TOTAL	62	0	464,580	202,848	138,807	146	0	264,792	81,497	59,801	11,039

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	729,579	482,953	11,039	
IBNR + FREQUENCY ADJUSTMENT	(56,162)	(43,322)	69	
TOTAL LOSSES	673,417	439,630	11,108	
EXPECTED LOSSES	184,270	140,213	14,130	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.473	2.920	0.074	7.466
INDICATED (POST-TEST)	3.953	2.581	0.065	6.599
PRESENT ON RATE LEVEL	1.154	0.878	0.088	2.120
DERIVED BY FORMULA	1.154	0.895	0.088	2.137
UNDERLYING PRESENT RATE	1.224	0.931	0.094	2.249
PROPOSED	1.154	0.895	0.088	2.137

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.737
IND. RATE				2.737	MINIMUM PREMIUM	1,395
MAN. RATE	3.49	3.20	2.79	+ 2.737	PRESENT	1,360
				+ 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
2019	6,397	799,629	12.500			0	0	1	2	4	7
2020	7,067	432,650	6.122			0	0	0	6	6	12
2021	7,776	344,510	4.430			0	0	1	0	3	4
2022	7,920	180,852	2.283			0	0	0	1	0	1
2023	6,635	36,940	0.557			0	0	0	0	2	2
TOTAL	35,795	1,794,581	5.013			0	0	2	9	15	26

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	578,457	51,051	5,433	0	0	110,000	49,825	4,286	577
2020	0	0	0	138,281	117,554	0	0	0	124,279	40,562	11,974
2021	0	0	126,511	0	93,314	0	0	71,400	0	42,087	11,198
2022	0	0	0	71,521	0	0	0	0	103,000	0	6,331
2023	0	0	0	0	19,359	0	0	0	0	14,681	2,900
TOTAL	0	0	704,968	260,853	235,660	0	0	181,400	277,104	101,616	32,980

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	643,104	99,396	10,241	0	0	142,783	91,080	7,908	646
2020	0	0	11,768	260,219	246,248	0	0	13,472	209,886	72,710	16,704
2021	0	0	183,868	8,776	173,113	0	0	95,533	5,326	68,629	15,767
2022	0	0	52,883	94,608	5,865	0	0	73,449	118,162	7,880	7,559
2023	31	0	16,269	10,440	22,474	119	0	7,323	5,016	11,667	3,457
TOTAL	31	0	907,892	473,439	457,941	119	0	332,560	429,470	168,792	44,133

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,240,603	1,529,643	44,133	
IBNR + FREQUENCY ADJUSTMENT	(197,100)	(215,189)	289	
TOTAL LOSSES	1,043,503	1,314,454	44,422	
EXPECTED LOSSES	651,140	707,933	54,790	
CREDIBILITY	0.01	0.02	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.915	3.672	0.124	6.711
INDICATED (POST-TEST)	2.576	3.245	0.110	5.932
PRESENT ON RATE LEVEL	1.715	1.864	0.144	3.723
DERIVED BY FORMULA	1.723	1.892	0.143	3.758
UNDERLYING PRESENT RATE	1.819	1.978	0.153	3.950
PROPOSED	1.723	1.892	0.143	3.758

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.647
IND. RATE				4.647	MINIMUM PREMIUM	2,000
MAN. RATE	6.18	5.56	4.90	+ 4.647	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
2019	5,363	892,080	16.634			0	0	2	4	3	9
2020	5,953	1,096,244	18.415			0	0	2	1	4	7
2021	5,495	152,947	2.783			0	0	0	1	3	4
2022	3,796	2,619	0.069			0	0	0	0	1	1
2023	4,294	2,037	0.047			0	0	0	0	0	0
TOTAL	24,901	2,145,927	8.618			0	0	4	6	11	21

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	307,435	149,472	32,022	0	0	127,933	183,927	77,175	14,116
2020	0	0	220,465	63,377	341,573	0	0	195,311	13,756	258,858	2,904
2021	0	0	0	61,014	32,358	0	0	0	39,502	10,983	9,090
2022	0	0	0	0	1,592	0	0	0	0	63	964
2023	0	0	0	0	0	0	0	0	0	0	2,037
TOTAL	0	0	527,900	273,863	407,545	0	0	323,244	237,185	347,079	29,111

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	409,196	291,022	60,361	0	0	198,808	336,219	142,388	15,810
2020	0	0	293,431	126,163	706,828	0	0	268,501	32,199	447,788	4,051
2021	0	0	21,436	97,949	59,276	0	0	12,198	51,536	18,083	12,799
2022	0	0	357	273	2,329	0	0	12	10	87	1,151
2023	0	0	0	0	0	0	0	0	0	0	2,428
TOTAL	0	0	724,420	515,407	828,795	0	0	479,518	419,964	608,346	36,239

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,203,938	2,372,512	36,239	
IBNR + FREQUENCY ADJUSTMENT	(75,407)	(82,619)	84	
TOTAL LOSSES	1,128,531	2,289,893	36,323	
EXPECTED LOSSES	245,402	262,983	17,520	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.532	9.196	0.146	13.874
INDICATED (POST-TEST)	4.005	8.127	0.129	12.262
PRESENT ON RATE LEVEL	0.929	0.995	0.066	1.991
DERIVED BY FORMULA	0.960	1.138	0.068	2.165
UNDERLYING PRESENT RATE	0.986	1.056	0.070	2.112
PROPOSED	0.960	1.138	0.068	2.165

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.774
IND. RATE				2.774	MINIMUM PREMIUM	1,410
MAN. RATE	3.23	2.93	2.62	+ 2.774	PRESENT	1,300
				+ 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
2019	79,385	2,919,195	3.677			0	0	6	21	41	68
2020	95,867	2,935,311	3.062			0	0	3	23	65	91
2021	99,509	6,256,220	6.287			0	0	10	21	78	109
2022	111,155	4,334,914	3.900			0	0	6	18	89	113
2023	116,049	2,717,992	2.342			0	0	1	9	92	102
TOTAL	501,965	19,163,632	3.818			0	0	26	92	365	483

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	750,372	662,348	321,859	0	0	318,795	345,768	448,545	71,508
2020	0	0	556,917	771,781	443,456	0	0	293,066	394,045	417,003	59,043
2021	0	0	1,736,663	804,009	750,562	0	0	1,850,504	593,633	446,775	74,074
2022	0	0	870,622	678,025	904,222	0	0	574,449	571,310	672,501	63,785
2023	0	0	103,100	345,538	998,485	0	0	30,000	321,919	774,793	144,157
TOTAL	0	0	4,017,674	3,261,701	3,418,584	0	0	3,066,814	2,226,675	2,759,617	412,567

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	998,745	1,289,592	606,704	0	0	495,407	632,064	827,566	80,089
2020	0	0	793,291	1,456,203	943,244	0	0	443,365	677,627	737,428	82,365
2021	0	0	2,621,534	1,357,844	1,450,902	0	0	1,802,237	844,744	770,395	104,296
2022	0	0	1,925,712	1,115,076	1,471,019	0	0	1,446,395	817,825	1,035,672	76,159
2023	1,598	0	1,436,845	920,195	1,235,499	6,276	5,001	693,903	481,227	660,759	171,835
TOTAL	1,598	0	7,776,126	6,138,910	5,707,368	6,276	5,001	4,881,308	3,453,486	4,031,818	514,745

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,670,308	19,331,583	514,745	
IBNR + FREQUENCY ADJUSTMENT	(2,340,281)	(2,190,868)	1,970	
TOTAL LOSSES	10,330,028	17,140,715	516,715	
EXPECTED LOSSES	7,866,608	7,345,342	325,995	
CREDIBILITY	0.04	0.14	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.058	3.415	0.103	5.576
INDICATED (POST-TEST)	1.819	3.018	0.091	4.928
PRESENT ON RATE LEVEL	1.477	1.379	0.061	2.918
DERIVED BY FORMULA	1.491	1.609	0.066	3.165
UNDERLYING PRESENT RATE	1.567	1.463	0.065	3.095
PROPOSED	1.491	1.609	0.066	3.165

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.055
IND. RATE				4.055	MINIMUM PREMIUM	1,870
MAN. RATE	3.92	3.96	3.84	+ 4.055	PRESENT	1,725
				+ 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
2019	18,469	481,551	2.607			0	0	1	0	3	4
2020	20,698	336,624	1.626			0	0	0	2	6	8
2021	20,933	756,955	3.616			0	0	2	1	4	7
2022	25,760	256,110	0.994			0	0	1	1	6	8
2023	26,131	595,687	2.280			0	0	1	1	5	7
TOTAL	111,991	2,426,927	2.167			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
2019	0	0	385,655	0	19,911	0	0	35,902	0	29,260	10,823
2020	0	0	0	127,498	17,214	0	0	0	166,294	14,717	10,901
2021	0	0	394,546	36,230	81,015	0	0	69,219	17,965	120,477	37,503
2022	0	0	100,490	16,730	48,473	0	0	16,948	3,474	42,599	27,396
2023	0	0	109,595	50,316	281,654	0	0	44,756	27,257	78,277	3,832
TOTAL	0	0	990,286	230,774	448,267	0	0	166,825	214,990	285,330	90,455

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	513,307	0	37,532	0	0	55,792	0	53,985	12,122
2020	0	0	10,850	238,596	37,561	0	0	18,026	280,257	28,575	15,207
2021	0	0	570,063	73,359	167,375	0	0	101,546	32,186	189,869	52,804
2022	0	0	164,251	37,745	82,975	0	0	37,355	12,382	61,106	32,711
2023	451	0	442,553	219,681	348,959	634	7,461	120,121	49,682	70,722	4,568
TOTAL	451	0	1,701,024	569,381	674,402	634	7,461	332,839	374,507	404,257	117,411

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,042,408	2,022,547	117,411	
IBNR + FREQUENCY ADJUSTMENT	(337,669)	(276,271)	650	
TOTAL LOSSES	1,704,739	1,746,276	118,062	
EXPECTED LOSSES	1,139,874	928,838	106,938	
CREDIBILITY	0.02	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.522	1.559	0.105	3.187
INDICATED (POST-TEST)	1.345	1.378	0.093	2.817
PRESENT ON RATE LEVEL	0.959	0.782	0.090	1.831
DERIVED BY FORMULA	0.967	0.812	0.090	1.869
UNDERLYING PRESENT RATE	1.018	0.829	0.095	1.943
PROPOSED	0.967	0.812	0.090	1.869

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.311
IND. RATE				2.311	MINIMUM PREMIUM	1,240
MAN. RATE	2.79	2.62	2.41	+ 2.311	PRESENT	1,230

+ 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
2019	83,478	2,195,458	2.630			0	0	5	10	26	41
2020	90,122	5,070,774	5.627			0	0	11	11	21	43
2021	105,108	3,222,505	3.066			0	0	12	10	18	40
2022	113,485	2,380,735	2.098			1	0	5	5	20	31
2023	118,893	1,734,084	1.459			0	0	3	12	22	37
TOTAL	511,086	14,603,556	2.857			1	0	36	48	107	192

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	698,098	350,077	370,144	0	0	243,218	174,488	324,196	35,237
2020	0	0	2,455,246	420,187	525,829	0	0	1,334,114	143,282	174,066	18,050
2021	0	0	1,928,433	246,138	102,318	0	0	704,106	121,683	94,513	25,314
2022	567,366	0	723,680	112,234	358,362	1,500	0	346,458	67,404	173,879	29,852
2023	0	0	295,174	357,579	252,631	0	0	149,301	339,604	300,667	39,128
TOTAL	567,366	0	6,100,631	1,486,215	1,609,284	1,500	0	2,777,197	846,461	1,067,321	147,581

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	929,168	681,600	697,721	0	0	377,961	318,964	598,142	39,465
2020	0	0	3,243,537	823,865	1,146,345	0	0	1,839,399	279,751	331,913	25,180
2021	0	0	2,787,386	451,881	297,698	0	0	963,618	194,266	186,271	35,642
2022	706,427	0	1,178,835	262,499	610,451	2,010	0	631,691	138,579	281,943	35,643
2023	404	0	1,067,628	555,572	393,955	2,435	24,888	627,706	343,946	299,551	46,641
TOTAL	706,832	0	9,206,555	2,775,416	3,146,169	4,445	24,888	4,440,375	1,275,506	1,697,819	182,571

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,383,095	8,894,911	182,571	
IBNR + FREQUENCY ADJUSTMENT	(3,850,349)	(1,863,226)	1,339	
TOTAL LOSSES	10,532,746	7,031,685	183,910	
EXPECTED LOSSES	12,898,505	6,285,526	220,529	
CREDIBILITY	0.04	0.14	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.061	1.376	0.036	3.473
INDICATED (POST-TEST)	1.821	1.216	0.032	3.069
PRESENT ON RATE LEVEL	2.379	1.159	0.041	3.579
DERIVED BY FORMULA	2.357	1.167	0.039	3.563
UNDERLYING PRESENT RATE	2.524	1.230	0.043	3.797
PROPOSED	2.357	1.167	0.039	3.563

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.564
IND. RATE				4.564	MINIMUM PREMIUM	2,000
MAN. RATE	5.47	5.20	4.71	+ 4.564	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
2019	5,243	11,381	0.217			0	0	0	0	2	2
2020	6,617	215,721	3.260			0	0	0	2	2	4
2021	5,975	15,204	0.254			0	0	0	0	2	2
2022	5,706	22,766	0.399			0	0	0	1	0	1
2023	5,194	337,376	6.495			0	0	0	1	2	3
TOTAL	28,735	602,448	2.097			0	0	0	4	8	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	5,165	0	0	0	0	4,804	1,412
2020	0	0	0	13,738	158,364	0	0	0	7,629	31,250	4,740
2021	0	0	0	0	6,080	0	0	0	0	9,124	0
2022	0	0	0	5,333	0	0	0	0	185	0	17,248
2023	0	0	0	61,572	149,128	0	0	0	17,000	109,012	664
TOTAL	0	0	0	80,643	318,737	0	0	0	24,814	154,190	24,064

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	9,736	0	0	0	0	8,863	1,581
2020	0	0	1,169	27,994	329,320	0	0	827	13,310	54,422	6,612
2021	0	0	427	323	10,814	0	0	413	438	14,064	0
2022	0	0	3,943	7,054	437	0	0	132	212	14	20,594
2023	239	0	208,757	146,073	184,618	883	0	68,545	48,509	88,833	791
TOTAL	239	0	214,296	181,444	534,926	883	0	69,917	62,468	166,197	29,579

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	285,335	945,036	29,579	
IBNR + FREQUENCY ADJUSTMENT	(202,885)	(83,525)	72	
TOTAL LOSSES	82,450	861,510	29,651	
EXPECTED LOSSES	670,401	269,875	14,051	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.287	2.998	0.103	3.388
INDICATED (POST-TEST)	0.254	2.650	0.091	2.995
PRESENT ON RATE LEVEL	2.199	0.885	0.046	3.130
DERIVED BY FORMULA	2.180	0.921	0.047	3.147
UNDERLYING PRESENT RATE	2.333	0.939	0.049	3.321
PROPOSED	2.168	0.916	0.047	3.130

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.010
IND. RATE				4.010	MINIMUM PREMIUM	1,855
MAN. RATE	4.93	4.61	4.12	+ 4.010	PRESENT	1,825

+ 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
2019	29,724	158,230	0.532			0	0	0	0	8	8
2020	38,552	1,030,114	2.672			0	0	2	5	9	16
2021	32,988	2,163,341	6.558			0	0	1	4	8	13
2022	38,665	84,051	0.217			0	0	0	1	5	6
2023	36,221	20,320	0.056			0	0	0	0	1	1
TOTAL	176,150	3,456,056	1.962			0	0	3	10	31	44

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	66,998	0	0	0	0	66,218	25,014
2020	0	0	353,026	208,696	30,506	0	0	207,195	116,563	81,890	32,238
2021	0	0	1,179,992	190,382	54,070	0	0	630,571	55,747	29,890	22,689
2022	0	0	0	2,834	25,772	0	0	0	1,701	34,050	19,694
2023	0	0	0	0	686	0	0	0	0	3,702	15,932
TOTAL	0	0	1,533,018	401,912	178,032	0	0	837,766	174,011	215,750	115,567

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	126,291	0	0	0	0	122,172	28,016
2020	0	0	478,988	394,995	73,171	0	0	295,892	203,078	148,546	44,972
2021	0	0	617,621	315,053	123,807	0	0	294,834	83,219	58,792	31,946
2022	0	0	7,871	8,161	37,934	0	0	7,533	7,345	47,371	23,515
2023	1	0	577	370	796	30	0	1,847	1,265	2,942	18,991
TOTAL	1	0	1,105,057	718,579	362,000	30	0	600,105	294,907	379,824	147,439

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,705,194	1,755,309	147,439	
IBNR + FREQUENCY ADJUSTMENT	(556,639)	(458,393)	832	
TOTAL LOSSES	1,148,555	1,296,916	148,272	
EXPECTED LOSSES	1,868,123	1,504,239	149,102	
CREDIBILITY	0.02	0.07	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.652	0.736	0.084	1.472
INDICATED (POST-TEST)	0.576	0.651	0.074	1.301
PRESENT ON RATE LEVEL	1.000	0.805	0.080	1.884
DERIVED BY FORMULA	0.991	0.794	0.079	1.865
UNDERLYING PRESENT RATE	1.061	0.854	0.085	1.999
PROPOSED	0.991	0.794	0.079	1.865

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.306
IND. RATE				2.306	MINIMUM PREMIUM	1,240
MAN. RATE	2.95	2.74	2.48	+ 2.306	PRESENT	1,255
				+ 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
2019	34,395	329,689	0.959			0	0	1	1	4	6
2020	33,853	707,430	2.090			0	0	1	2	4	7
2021	37,177	757,571	2.038			0	0	1	0	5	6
2022	40,278	841,847	2.090			0	0	1	0	3	4
2023	44,864	905,366	2.018			0	0	0	0	10	10
TOTAL	190,567	3,541,903	1.859			0	0	4	3	26	33

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	89,825	62,471	21,854	0	0	38,645	46,169	47,651	23,074
2020	0	0	385,350	75,635	10,380	0	0	140,818	58,997	22,736	13,514
2021	0	0	458,908	0	29,511	0	0	190,505	0	66,084	12,563
2022	0	0	377,689	0	4,492	0	0	364,023	0	12,588	83,055
2023	0	0	0	0	154,664	0	0	0	0	721,655	29,047
TOTAL	0	0	1,311,772	138,106	220,901	0	0	733,991	105,166	870,714	161,253

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	119,557	121,631	41,195	0	0	60,054	84,397	87,916	25,843
2020	0	0	509,896	146,360	30,107	0	0	198,908	103,475	43,407	18,852
2021	0	0	645,277	15,426	78,374	0	0	252,803	11,992	111,882	17,689
2022	0	0	424,714	22,749	38,695	0	0	465,449	30,307	47,324	99,168
2023	234	0	122,981	78,919	169,881	5,341	0	328,991	225,375	524,152	34,624
TOTAL	234	0	1,822,425	385,086	358,253	5,341	0	1,306,204	455,547	814,682	196,175

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,134,204	2,013,567	196,175	
IBNR + FREQUENCY ADJUSTMENT	(508,679)	(260,537)	743	
TOTAL LOSSES	2,625,525	1,753,030	196,918	
EXPECTED LOSSES	1,705,118	875,609	122,915	
CREDIBILITY	0.02	0.07	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.378	0.920	0.103	2.401
INDICATED (POST-TEST)	1.218	0.813	0.091	2.122
PRESENT ON RATE LEVEL	0.843	0.433	0.061	1.337
DERIVED BY FORMULA	0.851	0.460	0.063	1.374
UNDERLYING PRESENT RATE	0.895	0.459	0.064	1.419
PROPOSED	0.851	0.460	0.063	1.374

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.699
IND. RATE				1.699	MINIMUM PREMIUM	1,020
MAN. RATE	2.11	1.93	1.76	+ 1.699	PRESENT	1,005
				+ 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
2019	127,394	1,658,726	1.302			0	0	2	12	17	31
2020	133,237	1,306,818	0.981			0	0	3	9	14	26
2021	143,058	1,224,653	0.856			0	0	1	7	21	29
2022	156,085	1,860,361	1.192			0	0	2	6	31	39
2023	165,711	2,651,056	1.600			0	0	2	6	26	34
TOTAL	725,485	8,701,614	1.199			0	0	10	40	109	159

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	382,522	244,014	189,449	0	0	300,479	199,998	224,535	117,729
2020	0	0	506,036	105,844	74,225	0	0	418,685	95,682	61,429	44,917
2021	0	0	155,069	167,415	143,974	0	0	441,801	137,896	146,091	32,407
2022	0	0	435,395	109,193	518,991	0	0	221,375	74,083	439,798	61,526
2023	0	0	395,383	213,694	446,356	0	0	617,976	394,407	525,969	57,271
TOTAL	0	0	1,874,405	840,160	1,372,995	0	0	2,000,316	902,066	1,397,822	313,850

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	509,137	475,095	357,111	0	0	466,944	365,596	414,267	131,856
2020	0	0	670,143	205,274	165,561	0	0	582,756	173,300	116,898	62,659
2021	0	0	280,037	276,375	269,554	0	0	626,796	205,533	252,450	45,629
2022	0	0	808,033	264,989	814,512	0	0	486,751	176,192	638,556	73,462
2023	714	0	1,017,652	504,810	590,359	4,260	66,312	1,109,852	484,341	513,388	68,267
TOTAL	714	0	3,285,002	1,726,542	2,197,096	4,260	66,312	3,273,101	1,404,962	1,935,559	381,874

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,629,389	7,264,159	381,874	
IBNR + FREQUENCY ADJUSTMENT	(1,547,989)	(1,134,433)	2,215	
TOTAL LOSSES	5,081,400	6,129,727	384,089	
EXPECTED LOSSES	5,185,348	3,799,390	372,277	
CREDIBILITY	0.05	0.17	0.19	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.700	0.845	0.053	1.598
INDICATED (POST-TEST)	0.619	0.747	0.047	1.413
PRESENT ON RATE LEVEL	0.674	0.494	0.048	1.216
DERIVED BY FORMULA	0.671	0.537	0.048	1.256
UNDERLYING PRESENT RATE	0.715	0.524	0.051	1.290
PROPOSED	0.671	0.537	0.048	1.256

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.553
IND. RATE				1.553	MINIMUM PREMIUM	970
MAN. RATE	1.85	1.74	1.60	+ 1.553	PRESENT	945

+ 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
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	187,555	1.524			0	0	0	1	1	2
2022	13,252	0	0.000			0	0	0	0	0	0
2023	14,172	142,037	1.002			0	0	0	1	3	4
TOTAL	60,777	375,851	0.618			0	0	0	2	6	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	128,198	1,349	18,128
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	30,835	17,720	0	0	0	35,517	56,781	1,184
TOTAL	0	0	0	69,835	31,633	0	0	0	163,715	89,510	21,158

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	24,567	0	0	0	0	57,896	329
2020	0	0	0	0	0	0	0	0	0	0	2,165
2021	0	0	12,312	61,558	2,665	0	0	38,033	165,607	5,823	25,524
2022	0	0	0	0	0	0	0	0	0	0	0
2023	28	0	56,673	42,433	26,328	460	0	57,926	42,925	49,723	1,411
TOTAL	28	0	68,985	103,990	53,560	460	0	95,959	208,532	113,442	29,430

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	165,432	479,524	29,430	
IBNR + FREQUENCY ADJUSTMENT	(91,919)	(69,923)	92	
TOTAL LOSSES	73,513	409,601	29,522	
EXPECTED LOSSES	308,275	235,057	15,181	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.121	0.674	0.049	0.843
INDICATED (POST-TEST)	0.107	0.596	0.043	0.745
PRESENT ON RATE LEVEL	0.478	0.365	0.024	0.866
DERIVED BY FORMULA	0.474	0.371	0.024	0.870
UNDERLYING PRESENT RATE	0.507	0.387	0.025	0.919
PROPOSED	0.472	0.370	0.024	0.866

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.071
IND. RATE				1.071	MINIMUM PREMIUM	795
MAN. RATE	1.43	1.28	1.14	+ 1.071	PRESENT	785

+ 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
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	10,404	188,554	1.812			0	0	0	1	4	5
2023	11,350	235,714	2.077			0	0	0	0	9	9
TOTAL	34,340	525,762	1.531			0	0	0	6	14	20

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	71,267	38,158	0	0	0	27,811	44,547	6,771
2023	0	0	0	0	111,959	0	0	0	0	122,471	1,284
TOTAL	0	0	0	115,916	151,765	0	0	0	77,467	170,798	9,816

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	85,892	3,106	0	0	0	81,549	6,974	1,972
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	168	842	15	0	0	1,494	6,515	147	0
2022	0	0	61,246	100,805	61,665	0	0	28,100	38,961	63,932	8,085
2023	179	0	94,090	60,379	129,973	992	0	61,089	41,848	97,328	1,531
TOTAL	179	0	155,504	247,918	194,760	992	0	90,683	168,873	168,381	11,587

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	247,358	779,932	11,587	
IBNR + FREQUENCY ADJUSTMENT	(125,052)	(129,076)	95	
TOTAL LOSSES	122,306	650,856	11,682	
EXPECTED LOSSES	442,385	472,782	12,162	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.356	1.895	0.034	2.286
INDICATED (POST-TEST)	0.315	1.675	0.030	2.020
PRESENT ON RATE LEVEL	1.214	1.298	0.033	2.545
DERIVED BY FORMULA	1.205	1.305	0.033	2.544
UNDERLYING PRESENT RATE	1.288	1.377	0.035	2.700
PROPOSED	1.205	1.305	0.033	2.544

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.259
IND. RATE				3.259	MINIMUM PREMIUM	1,585
MAN. RATE	4.35	3.84	3.35	+ 3.259	PRESENT	1,555

+ 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
2019	310,608	3,012,873	0.970			0	0	6	13	47	66
2020	316,326	1,966,065	0.622			0	0	4	6	40	50
2021	362,201	2,229,681	0.616			0	0	3	7	26	36
2022	379,432	2,806,759	0.740			0	1	5	3	31	40
2023	384,160	2,232,091	0.581			0	0	1	3	44	48
TOTAL	1,752,727	12,247,469	0.699			0	1	19	32	188	240

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	739,713	306,465	550,838	0	0	598,870	316,980	344,098	155,909
2020	0	0	747,328	153,394	195,731	0	0	383,636	93,765	266,623	125,588
2021	0	0	724,948	209,299	343,672	0	0	453,980	140,530	270,819	86,433
2022	0	465,350	752,455	76,379	335,482	0	200,000	528,803	123,000	226,836	98,454
2023	0	0	101,977	105,179	460,960	0	0	50,673	177,827	1,202,579	132,896
TOTAL	0	465,350	3,066,421	850,716	1,886,683	0	200,000	2,015,962	852,102	2,310,955	599,280

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	984,558	596,687	1,038,330	0	0	930,644	579,439	634,861	174,618
2020	0	0	989,438	298,954	423,433	0	0	534,633	172,166	472,597	175,195
2021	0	0	1,105,954	370,249	658,079	0	0	649,197	215,485	445,423	121,698
2022	0	537,478	1,309,738	214,703	579,371	0	186,105	1,007,008	229,069	378,804	117,554
2023	681	0	628,236	354,788	525,355	7,560	8,447	680,321	442,559	771,149	158,412
TOTAL	681	537,478	5,017,923	1,835,381	3,224,567	7,560	194,552	3,801,803	1,638,719	2,702,835	747,477

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,559,996	9,401,502	747,477	
IBNR + FREQUENCY ADJUSTMENT	(1,647,953)	(2,011,106)	4,528	
TOTAL LOSSES	7,912,044	7,390,396	752,005	
EXPECTED LOSSES	5,492,175	6,727,070	779,189	
CREDIBILITY	0.10	0.31	0.34	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.451	0.422	0.043	0.916
INDICATED (POST-TEST)	0.399	0.373	0.038	0.810
PRESENT ON RATE LEVEL	0.295	0.362	0.042	0.699
DERIVED BY FORMULA	0.306	0.365	0.041	0.711
UNDERLYING PRESENT RATE	0.313	0.384	0.044	0.742
PROPOSED	0.306	0.365	0.041	0.711

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.880
IND. RATE				0.880	MINIMUM PREMIUM	725
MAN. RATE	1.05	1.01	0.92	+ 0.880	PRESENT	710

+ 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
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	12,509	514	0.004			0	0	0	0	0	0
2023	13,708	35,804	0.261			0	0	0	0	2	2
TOTAL	51,380	104,269	0.203			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
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
2023	0	0	0	0	6,055	0	0	0	0	29,749	0
TOTAL	0	0	0	0	19,664	0	0	0	0	73,091	11,514

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	17,276	0	0	0	0	72,531	694
2020	0	0	0	0	0	0	0	0	0	0	13,773
2021	0	0	312	236	7,905	0	0	183	193	6,212	714
2022	0	0	0	0	0	0	0	0	0	0	614
2023	10	0	5,089	3,265	7,029	241	0	14,839	10,165	23,642	0
TOTAL	10	0	5,401	3,501	32,210	241	0	15,021	10,359	102,384	15,795

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,673	148,454	15,795	
IBNR + FREQUENCY ADJUSTMENT	(35,322)	(21,123)	58	
TOTAL LOSSES	0	127,331	15,853	
EXPECTED LOSSES	121,046	72,343	8,613	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.248	0.031	0.279
INDICATED (POST-TEST)	0.000	0.219	0.027	0.246
PRESENT ON RATE LEVEL	0.222	0.133	0.016	0.371
DERIVED BY FORMULA	0.220	0.135	0.016	0.371
UNDERLYING PRESENT RATE	0.236	0.141	0.017	0.393
PROPOSED	0.219	0.135	0.016	0.371

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.483
IND. RATE				0.483	MINIMUM PREMIUM	585
MAN. RATE	0.68	0.60	0.53	+ 0.483	PRESENT	575
				+ 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
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
2023	1,629	0	0.000			0	0	0	0	0	0
TOTAL	5,315	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(9,171)	(10,352)	20	
TOTAL LOSSES	0	0	20	
EXPECTED LOSSES	31,351	36,056	2,858	
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	0.556	0.639	0.051	1.246
DERIVED BY FORMULA	0.556	0.633	0.050	1.239
UNDERLYING PRESENT RATE	0.590	0.678	0.054	1.322
PROPOSED	0.556	0.633	0.050	1.239

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.532
IND. RATE				1.532	MINIMUM PREMIUM	960
MAN. RATE	1.84	1.76	1.64	+ 1.532	PRESENT	960
				+ 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
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	348,277	2.316			0	0	0	5	7	12
2023	14,922	549,673	3.684			0	0	1	0	10	11
TOTAL	75,024	3,267,444	4.355			0	0	6	14	32	52

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	97,266	15,390	2,276	0	0	33,366	5,235	1,453	13,707
2022	0	0	0	178,085	25,229	0	0	0	124,253	13,802	6,908
2023	0	0	135,500	0	105,236	0	0	50,000	0	242,716	16,221
TOTAL	0	0	1,486,479	359,565	311,224	0	0	410,479	219,105	408,275	72,317

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	983,552	226,644	290,369	0	0	335,024	142,825	207,297	13,533
2020	0	0	474,399	97,733	58,473	0	0	93,243	21,713	67,487	32,640
2021	0	0	141,322	27,331	9,968	0	0	45,369	8,375	4,148	19,299
2022	0	0	137,330	239,890	51,510	0	0	91,166	144,729	28,654	8,248
2023	168	0	258,655	74,233	137,737	1,966	8,335	186,262	88,391	198,456	19,335
TOTAL	168	0	1,995,258	665,832	548,058	1,966	8,335	751,064	406,033	506,042	93,056

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,756,791	2,125,964	93,056	
IBNR + FREQUENCY ADJUSTMENT	(340,843)	(323,522)	383	
TOTAL LOSSES	2,415,949	1,802,442	93,440	
EXPECTED LOSSES	1,134,318	1,055,974	71,542	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.220	2.402	0.125	5.747
INDICATED (POST-TEST)	2.846	2.123	0.110	5.079
PRESENT ON RATE LEVEL	1.425	1.327	0.090	2.842
DERIVED BY FORMULA	1.439	1.359	0.091	2.889
UNDERLYING PRESENT RATE	1.512	1.408	0.095	3.015
PROPOSED	1.439	1.359	0.091	2.889

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.572
IND. RATE				3.572	MINIMUM PREMIUM	1,695
MAN. RATE	4.64	4.19	3.74	+ 3.572	PRESENT	1,690
				+ 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
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	6,864	0	0.000			0	0	0	0	0	0
2023	384,264	1,510	0.000			0	0	0	0	0	0
TOTAL	391,128	1,510	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	1,510
TOTAL	0	0	0	0	0	0	0	0	0	0	1,510

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	1,800
TOTAL	0	0	0	0	0	0	0	0	0	0	1,800

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,800	
IBNR + FREQUENCY ADJUSTMENT	(10,087)	(23,864)	303	
TOTAL LOSSES	0	0	2,102	
EXPECTED LOSSES	42,156	115,023	16,905	
CREDIBILITY	0.03	0.11	0.13	

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	0.010	0.028	0.004	0.042
DERIVED BY FORMULA	0.010	0.025	0.004	0.038
UNDERLYING PRESENT RATE	0.011	0.029	0.004	0.045
PROPOSED	0.010	0.025	0.004	0.038

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.050
IND. RATE				0.050	MINIMUM PREMIUM	430
MAN. RATE	0.08	0.07	0.06	+ 0.050	PRESENT	410

+ 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
2019	5,347	123,936	2.318			0	0	0	0	4	4
2020	4,256	101,667	2.389			0	0	0	2	1	3
2021	4,420	14,191	0.321			0	0	0	0	2	2
2022	5,100	330,624	6.483			0	0	0	1	6	7
2023	6,608	311,307	4.711			0	0	1	0	5	6
TOTAL	25,731	881,725	3.427			0	0	1	3	18	22

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	18,851	1,205	0
2021	0	0	0	0	9,869	0	0	0	0	4,322	0
2022	0	0	0	13,400	178,029	0	0	0	15,049	123,915	231
2023	0	0	145,981	0	33,011	0	0	49,713	0	73,129	9,473
TOTAL	0	0	145,981	92,777	336,818	0	0	49,713	33,900	211,432	11,104

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	214,277	0	0	0	0	16,349	1,568
2020	0	0	6,755	148,420	5,754	0	0	2,043	31,763	2,434	0
2021	0	0	693	524	17,554	0	0	196	207	6,662	0
2022	0	0	49,804	48,204	261,537	0	0	33,730	36,892	173,071	276
2023	53	0	211,124	36,634	55,096	592	8,287	101,298	30,412	63,654	11,292
TOTAL	53	0	268,376	233,782	554,219	592	8,287	137,267	99,275	262,169	13,136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	414,575	1,149,445	13,136	
IBNR + FREQUENCY ADJUSTMENT	(70,148)	(63,412)	86	
TOTAL LOSSES	344,427	1,086,033	13,222	
EXPECTED LOSSES	236,632	214,278	13,706	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.339	4.221	0.051	5.611
INDICATED (POST-TEST)	1.183	3.730	0.045	4.959
PRESENT ON RATE LEVEL	0.867	0.785	0.050	1.702
DERIVED BY FORMULA	0.870	0.844	0.050	1.764
UNDERLYING PRESENT RATE	0.920	0.833	0.053	1.806
PROPOSED	0.870	0.844	0.050	1.764

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.181
IND. RATE				2.181	MINIMUM PREMIUM	1,195
MAN. RATE	2.68	2.47	2.24	+ 2.181	PRESENT	1,170

+ 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
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	21,730	0.972			0	0	0	1	0	1
2023	1,735	58,214	3.355			0	0	0	1	0	1
TOTAL	7,928	79,944	1.008			0	0	0	2	0	2

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	8,795	0	0	0	0	12,935	0	0
2023	0	0	0	50,912	0	0	0	0	7,302	0	0
TOTAL	0	0	0	59,707	0	0	0	0	20,237	0	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	6,503	11,634	721	0	0	9,224	14,839	990	0
2023	0	0	68,986	54,282	9,505	0	0	6,086	4,836	946	0
TOTAL	0	0	75,489	65,916	10,226	0	0	15,310	19,675	1,935	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	90,799	97,753	0	
IBNR + FREQUENCY ADJUSTMENT	(33,678)	(30,572)	30	
TOTAL LOSSES	57,121	67,181	30	
EXPECTED LOSSES	112,621	106,120	4,936	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.720	0.847	0.000	1.568
INDICATED (POST-TEST)	0.637	0.749	0.000	1.386
PRESENT ON RATE LEVEL	1.339	1.262	0.059	2.659
DERIVED BY FORMULA	1.339	1.257	0.058	2.654
UNDERLYING PRESENT RATE	1.421	1.339	0.062	2.821
PROPOSED	1.339	1.257	0.058	2.654

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.399
IND. RATE				3.399	MINIMUM PREMIUM	1,635
MAN. RATE	4.41	4.01	3.50	+ 3.399	PRESENT	1,610

+ 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
2019	64,083	1,150,260	1.795			0	0	2	4	20	26
2020	74,342	493,644	0.664			0	0	0	3	22	25
2021	80,849	1,035,140	1.280			0	0	1	5	17	23
2022	88,887	1,556,585	1.751			0	0	2	2	20	24
2023	89,670	816,974	0.911			0	0	0	2	17	19
TOTAL	397,831	5,052,603	1.270			0	0	5	16	96	117

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	229,550	156,470	116,261	0	0	94,543	120,373	347,831	85,232
2020	0	0	0	56,102	134,095	0	0	0	30,059	229,906	43,482
2021	0	0	404,528	224,095	108,150	0	0	157,057	35,883	59,818	45,609
2022	0	0	377,361	73,698	190,789	0	0	445,151	80,468	336,793	52,325
2023	0	0	0	57,210	270,434	0	0	0	9,530	377,402	102,398
TOTAL	0	0	1,011,439	567,575	819,729	0	0	696,751	276,313	1,351,750	329,046

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	305,531	304,647	219,152	0	0	146,920	220,042	641,748	95,460
2020	0	0	4,774	106,835	279,475	0	0	3,258	54,022	399,914	60,657
2021	0	0	644,967	371,402	221,501	0	0	219,287	56,479	101,512	64,217
2022	0	0	626,799	157,623	325,300	0	0	828,304	188,974	519,095	62,476
2023	433	0	304,792	206,842	324,628	3,057	0	196,191	135,270	301,156	122,058
TOTAL	433	0	1,886,863	1,147,349	1,370,056	3,057	0	1,393,961	654,787	1,963,425	404,869

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,284,313	5,135,616	404,869	
IBNR + FREQUENCY ADJUSTMENT	(1,657,241)	(936,757)	2,082	
TOTAL LOSSES	1,627,072	4,198,860	406,951	
EXPECTED LOSSES	5,553,589	3,140,401	349,513	
CREDIBILITY	0.04	0.12	0.13	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.409	1.055	0.102	1.567
INDICATED (POST-TEST)	0.361	0.933	0.090	1.385
PRESENT ON RATE LEVEL	1.316	0.744	0.083	2.143
DERIVED BY FORMULA	1.278	0.767	0.084	2.128
UNDERLYING PRESENT RATE	1.396	0.789	0.088	2.273
PROPOSED	1.278	0.767	0.084	2.128

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.631
IND. RATE				2.631	MINIMUM PREMIUM	1,355
MAN. RATE	3.39	3.11	2.82	+ 2.631	PRESENT	1,375

+ 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
2019	6,620	1,021,518	15.431			0	0	2	0	3	5
2020	9,094	687,860	7.564			0	0	3	2	5	10
2021	8,147	127,430	1.564			0	0	0	0	3	3
2022	9,522	68,391	0.718			0	0	0	0	3	3
2023	10,763	77,094	0.716			0	0	0	3	2	5
TOTAL	44,146	1,982,293	4.490			0	0	5	5	16	26

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	478,353	0	125,986	0	0	361,757	0	50,818	4,604
2020	0	0	330,969	33,556	13,636	0	0	241,314	26,402	35,161	6,822
2021	0	0	0	0	54,378	0	0	0	0	69,897	3,155
2022	0	0	0	0	28,825	0	0	0	0	34,950	4,616
2023	0	0	0	51,746	1,724	0	0	0	15,156	6,563	1,905
TOTAL	0	0	809,322	85,302	224,549	0	0	603,071	41,558	197,389	21,102

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	636,688	0	237,484	0	0	562,170	0	93,759	5,156
2020	0	0	435,267	67,066	35,230	0	0	332,762	51,473	66,431	9,517
2021	0	0	3,817	2,887	96,722	0	0	3,166	3,355	107,739	4,442
2022	0	0	6,460	4,935	42,168	0	0	6,487	5,536	48,490	5,512
2023	3	0	71,565	56,101	11,662	53	0	15,906	12,280	7,178	2,271
TOTAL	3	0	1,153,796	130,989	423,267	53	0	920,492	72,644	323,597	26,898

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,074,344	950,497	26,898	
IBNR + FREQUENCY ADJUSTMENT	(143,315)	(86,367)	252	
TOTAL LOSSES	1,931,029	864,130	27,150	
EXPECTED LOSSES	485,594	288,889	40,439	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	4.374	1.957	0.061	6.393
INDICATED (POST-TEST)	3.866	1.730	0.054	5.650
PRESENT ON RATE LEVEL	1.037	0.617	0.086	1.740
DERIVED BY FORMULA	1.065	0.650	0.085	1.801
UNDERLYING PRESENT RATE	1.100	0.654	0.092	1.846
PROPOSED	1.065	0.650	0.085	1.801

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.226
IND. RATE				2.226	MINIMUM PREMIUM	1,210
MAN. RATE	2.81	2.55	2.29	+ 2.226	PRESENT	1,185
				+ 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
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
2023	4,601	10,626	0.231			0	0	0	0	1	1
TOTAL	20,347	41,935	0.206			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
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
2023	0	0	0	0	1,669	0	0	0	0	8,957	0
TOTAL	0	0	0	0	9,489	0	0	0	0	29,560	2,886

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	5,874	0	0	0	0	15,206	304
2020	0	0	0	69	9,776	0	0	0	183	21,472	745
2021	0	0	0	0	0	0	0	0	0	0	1,584
2022	0	0	0	0	0	0	0	0	0	0	1,141
2023	3	0	1,403	900	1,938	73	0	4,468	3,061	7,118	0
TOTAL	3	0	1,403	969	17,588	73	0	4,468	3,244	43,797	3,774

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,946	65,597	3,774	
IBNR + FREQUENCY ADJUSTMENT	(90,582)	(55,300)	127	
TOTAL LOSSES	0	10,297	3,901	
EXPECTED LOSSES	302,349	186,217	21,527	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.051	0.019	0.070
INDICATED (POST-TEST)	0.000	0.045	0.017	0.062
PRESENT ON RATE LEVEL	1.401	0.863	0.100	2.363
DERIVED BY FORMULA	1.401	0.846	0.098	2.345
UNDERLYING PRESENT RATE	1.486	0.915	0.106	2.507
PROPOSED	1.401	0.846	0.098	2.345

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	2.899
IND. RATE				2.899		MINIMUM PREMIUM	1,455
MAN. RATE	3.92	3.53	3.11	+ 2.899		PRESENT	1,475
				+ 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
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
2023	1,231	0	0.000			0	0	0	0	0	0
TOTAL	7,643	5,030	0.066			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
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
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	1,247	0	0	0	0	237	3,546

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	164
2020	0	0	0	18	2,592	0	0	0	4	412	3,503
2021	0	0	0	0	0	0	0	0	0	0	1,252
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	18	2,592	0	0	0	4	412	4,918

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	3,025	4,918	
IBNR + FREQUENCY ADJUSTMENT	(43,610)	(16,420)	36	
TOTAL LOSSES	0	0	4,954	
EXPECTED LOSSES	141,387	52,219	7,860	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.065	0.065
INDICATED (POST-TEST)	0.000	0.000	0.057	0.057
PRESENT ON RATE LEVEL	1.744	0.644	0.097	2.485
DERIVED BY FORMULA	1.744	0.638	0.097	2.478
UNDERLYING PRESENT RATE	1.850	0.683	0.103	2.636
PROPOSED	1.744	0.638	0.097	2.478

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.064
IND. RATE				3.064	MINIMUM PREMIUM	1,515
MAN. RATE	4.18	3.74	3.27	+ 3.064	PRESENT	1,530

+ 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
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	27,891	1.496			0	0	0	0	0	0
2022	2,349	25,203	1.073			0	0	0	0	0	0
2023	2,513	1,528	0.061			0	0	0	0	1	1
TOTAL	10,653	80,671	0.757			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
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	27,891
2022	0	0	0	0	0	0	0	0	0	0	25,203
2023	0	0	0	0	496	0	0	0	0	1,032	0
TOTAL	0	0	0	0	18,747	0	0	0	0	7,157	54,767

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	34,403	0	0	0	0	11,301	1,425
2020	0	0	0	0	0	0	0	0	0	0	559
2021	0	0	0	0	0	0	0	0	0	0	39,271
2022	0	0	0	0	0	0	0	0	0	0	30,092
2023	1	0	417	267	576	8	0	515	353	820	0
TOTAL	1	0	417	267	34,979	8	0	515	353	12,121	71,347

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	941	47,720	71,347	
IBNR + FREQUENCY ADJUSTMENT	(56,556)	(21,012)	67	
TOTAL LOSSES	0	26,708	71,414	
EXPECTED LOSSES	189,897	71,128	11,195	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.251	0.670	0.921
INDICATED (POST-TEST)	0.000	0.222	0.592	0.814
PRESENT ON RATE LEVEL	1.680	0.629	0.099	2.409
DERIVED BY FORMULA	1.680	0.625	0.104	2.410
UNDERLYING PRESENT RATE	1.783	0.668	0.105	2.555
PROPOSED	1.680	0.625	0.104	2.409

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				2.978	IND. RATE	2.978
MAN. RATE	4.09	3.63	3.17	+ 2.978	MINIMUM PREMIUM	1,480
				+ PROPOSED	PRESENT	1,495

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
2019	3,251	136,085	4.186			0	0	1	0	0	1
2020	2,607	3,689	0.142			0	0	0	0	0	0
2021	3,302	9,735	0.295			0	0	0	0	1	1
2022	3,798	0	0.000			0	0	0	0	0	0
2023	3,684	7,579	0.206			0	0	0	0	0	0
TOTAL	16,642	157,088	0.944			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
2019	0	0	94,449	0	0	0	0	39,454	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	4,500
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	7,579
TOTAL	0	0	94,449	0	4,466	0	0	39,454	0	769	17,950

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	125,712	0	0	0	0	61,312	0	0	2,444
2020	0	0	0	0	0	0	0	0	0	0	5,146
2021	0	0	314	237	7,944	0	0	35	37	1,185	6,336
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	9,034
TOTAL	0	0	126,025	237	7,944	0	0	61,346	37	1,185	22,960

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	187,371	9,403	22,960	
IBNR + FREQUENCY ADJUSTMENT	(74,443)	(66,181)	96	
TOTAL LOSSES	112,928	0	23,057	
EXPECTED LOSSES	248,457	223,375	16,478	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.679	0.000	0.139	0.817
INDICATED (POST-TEST)	0.600	0.000	0.122	0.722
PRESENT ON RATE LEVEL	1.407	1.265	0.093	2.766
DERIVED BY FORMULA	1.407	1.253	0.094	2.754
UNDERLYING PRESENT RATE	1.493	1.342	0.099	2.934
PROPOSED	1.407	1.253	0.094	2.754

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.405
IND. RATE				3.405	MINIMUM PREMIUM	1,635
MAN. RATE	4.36	4.01	3.64	+ 3.405	PRESENT	1,655
				+ 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
2019	307,704	2,932,416	0.953			0	0	3	4	26	33
2020	305,339	1,736,619	0.569			0	0	2	17	21	40
2021	342,099	1,431,294	0.418			0	0	4	5	13	22
2022	366,694	2,322,449	0.633			0	0	3	12	18	33
2023	358,360	2,951,895	0.824			0	0	1	3	12	16
TOTAL	1,680,196	11,374,673	0.677			0	0	13	41	90	144

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	1,051,376	88,412	330,834	0	0	707,752	105,347	401,712	246,983
2020	0	0	206,687	328,581	334,937	0	0	137,489	195,642	338,965	194,318
2021	0	0	536,746	79,625	100,164	0	0	301,783	65,378	194,244	153,354
2022	0	0	567,985	395,676	191,581	0	0	380,853	258,389	316,587	211,378
2023	0	0	383,112	75,872	180,229	0	0	1,806,286	76,639	279,778	149,979
TOTAL	0	0	2,745,906	968,166	1,137,745	0	0	3,334,163	701,395	1,531,286	956,012

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	1,118,781	172,138	623,622	0	0	749,934	192,574	741,159	276,621
2020	0	0	297,999	621,723	704,709	0	0	209,169	338,176	595,134	271,074
2021	0	0	784,345	147,113	210,680	0	0	423,892	107,719	317,191	215,922
2022	0	0	1,104,768	596,107	371,036	0	0	814,144	381,490	495,822	252,385
2023	288	0	358,493	188,799	232,929	2,266	65,137	713,451	189,003	275,860	178,775
TOTAL	288	0	3,664,387	1,725,880	2,142,976	2,266	65,137	2,910,590	1,208,963	2,425,165	1,194,777

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,642,668	7,502,984	1,194,777	
IBNR + FREQUENCY ADJUSTMENT	(1,853,237)	(1,920,276)	7,840	
TOTAL LOSSES	4,789,432	5,582,708	1,202,618	
EXPECTED LOSSES	6,172,925	6,403,327	1,374,129	
CREDIBILITY	0.09	0.30	0.33	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.285	0.332	0.072	0.689
INDICATED (POST-TEST)	0.252	0.294	0.063	0.609
PRESENT ON RATE LEVEL	0.346	0.359	0.077	0.783
DERIVED BY FORMULA	0.338	0.340	0.073	0.750
UNDERLYING PRESENT RATE	0.367	0.381	0.082	0.830
PROPOSED	0.338	0.340	0.073	0.750

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.927
IND. RATE				0.927	MINIMUM PREMIUM	745
MAN. RATE	1.44	1.24	1.03	+ 0.927	PRESENT	750
				+ 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
2019	40,045	758,322	1.894			1	0	1	2	10	14
2020	41,898	412,653	0.985			0	0	0	3	14	17
2021	46,424	1,539,327	3.316			0	0	3	5	11	19
2022	49,744	665,378	1.338			0	0	0	6	15	21
2023	51,617	752,808	1.458			0	0	1	4	14	19
TOTAL	229,728	4,128,488	1.797			1	0	5	20	64	90

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	476,776	0	87,180	59,970	54,823	0	0	5,259	5,535	42,462	26,317
2020	0	0	0	116,625	79,745	0	0	0	107,517	75,307	33,459
2021	0	0	673,010	96,200	218,561	0	0	220,658	106,202	185,072	39,624
2022	0	0	0	187,122	197,193	0	0	0	54,475	186,867	39,721
2023	0	0	115,711	64,184	223,376	0	0	15,863	84,281	213,358	36,035
TOTAL	476,776	0	875,901	524,101	773,698	0	0	241,780	358,010	703,066	175,156

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	566,887	0	116,037	116,762	103,341	0	0	8,172	10,118	78,342	29,475
2020	0	0	9,925	219,183	167,367	0	0	11,655	182,173	132,762	46,675
2021	0	0	988,850	183,657	429,425	0	0	329,190	156,239	299,978	55,791
2022	0	0	182,549	281,284	303,818	0	0	73,529	92,093	263,427	47,427
2023	357	0	420,051	203,826	284,596	1,728	2,644	197,355	130,454	182,237	42,954
TOTAL	567,244	0	1,717,411	1,004,713	1,288,546	1,728	2,644	619,901	571,078	956,746	222,322

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,908,928	3,821,082	222,322	
IBNR + FREQUENCY ADJUSTMENT	(922,805)	(772,797)	1,166	
TOTAL LOSSES	1,986,124	3,048,285	223,488	
EXPECTED LOSSES	3,084,765	2,587,968	197,592	
CREDIBILITY	0.02	0.08	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.865	1.327	0.097	2.289
INDICATED (POST-TEST)	0.764	1.173	0.086	2.023
PRESENT ON RATE LEVEL	1.266	1.062	0.081	2.409
DERIVED BY FORMULA	1.256	1.071	0.082	2.408
UNDERLYING PRESENT RATE	1.343	1.127	0.086	2.555
PROPOSED	1.256	1.071	0.082	2.408

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.977
IND. RATE				2.977	MINIMUM PREMIUM	1,480
MAN. RATE	3.85	3.51	3.17	+ 2.977	PRESENT	1,495
				+ 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
2019	4,896	248,859	5.083			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	6,365	776	0.012			0	0	0	0	1	1
2023	6,656	4,302	0.065			0	0	0	0	0	0
TOTAL	28,180	348,807	1.238			0	0	0	4	6	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2023	0	0	0	0	0	0	0	0	0	0	4,302
TOTAL	0	0	0	131,084	104,615	0	0	0	60,531	21,136	31,441

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	204,645	102,280	0	0	0	100,257	38,195	15,617
2020	0	0	2,211	49,294	104,854	0	0	616	9,578	429	10,796
2021	0	0	0	0	0	0	0	0	0	0	7,046
2022	0	0	17	13	114	0	0	46	39	341	540
2023	0	0	0	0	0	0	0	0	0	0	5,128
TOTAL	0	0	2,228	253,952	207,249	0	0	662	109,874	38,966	39,126

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,890	610,040	39,126	
IBNR + FREQUENCY ADJUSTMENT	(90,433)	(102,811)	170	
TOTAL LOSSES	0	507,229	39,296	
EXPECTED LOSSES	304,454	346,987	27,764	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.800	0.139	1.939
INDICATED (POST-TEST)	0.000	1.591	0.123	1.714
PRESENT ON RATE LEVEL	1.018	1.161	0.093	2.272
DERIVED BY FORMULA	1.008	1.169	0.093	2.271
UNDERLYING PRESENT RATE	1.080	1.231	0.099	2.410
PROPOSED	1.008	1.169	0.093	2.271

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.808
IND. RATE				2.808	MINIMUM PREMIUM	1,420
MAN. RATE	3.72	3.37	2.99	+ 2.808	PRESENT	1,430

+ 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
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	24,328	12,939	0.053			0	0	0	0	1	1
2023	29,145	7,880	0.027			0	0	0	0	2	2
TOTAL	113,189	145,911	0.129			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
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	5,181	0	0	0	0	6,231	1,527
2023	0	0	0	0	1,331	0	0	0	0	549	6,000
TOTAL	0	0	0	950	20,359	0	0	0	24,228	87,232	13,142

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	1,850	24,614	0	0	0	44,289	123,997	0
2020	0	0	0	12	1,640	0	0	0	196	23,008	3,248
2021	0	0	0	0	0	0	0	0	0	0	4,628
2022	0	0	1,161	887	7,579	0	0	1,156	987	8,645	1,823
2023	2	0	1,119	718	1,545	4	0	274	188	436	7,152
TOTAL	2	0	2,280	3,466	35,379	4	0	1,430	45,659	156,086	16,851

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,717	240,590	16,851	
IBNR + FREQUENCY ADJUSTMENT	(57,866)	(50,053)	111	
TOTAL LOSSES	0	190,537	16,962	
EXPECTED LOSSES	195,277	170,597	17,342	
CREDIBILITY	0.02	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.168	0.015	0.183
INDICATED (POST-TEST)	0.000	0.149	0.013	0.162
PRESENT ON RATE LEVEL	0.163	0.142	0.014	0.319
DERIVED BY FORMULA	0.159	0.142	0.014	0.316
UNDERLYING PRESENT RATE	0.173	0.151	0.015	0.339
PROPOSED	0.159	0.142	0.014	0.316

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.391
IND. RATE				0.391	MINIMUM PREMIUM	550
MAN. RATE	0.51	0.47	0.42	+ 0.391	PRESENT	535
				+ 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
2019	15,250	278,047	1.823			0	0	0	2	5	7
2020	15,594	85,741	0.550			0	0	0	2	2	4
2021	20,330	291,823	1.435			0	0	0	2	8	10
2022	22,424	250,323	1.116			0	0	1	0	5	6
2023	22,141	228,564	1.032			0	0	0	3	1	4
TOTAL	95,739	1,134,498	1.185			0	0	1	9	21	31

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	83,394	36,675	0	0	0	109,466	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	42,884	141,923	0	0	0	32,409	63,169	11,438
2022	0	0	135,290	0	61,091	0	0	18,796	0	32,462	2,684
2023	0	0	0	76,917	1,849	0	0	0	93,170	5,435	51,193
TOTAL	0	0	135,290	216,299	253,200	0	0	18,796	275,733	145,378	89,802

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	162,368	69,132	0	0	0	200,104	66,010	14,262
2020	0	0	1,115	24,667	24,421	0	0	4,411	68,645	15,561	16,395
2021	0	0	23,433	75,173	253,648	0	0	12,461	44,882	98,315	16,105
2022	0	0	203,543	20,308	103,765	0	0	35,937	6,971	46,966	3,205
2023	3	0	105,776	83,006	16,507	44	0	80,368	63,564	16,385	61,022
TOTAL	3	0	333,867	365,522	467,473	44	0	133,177	384,165	243,237	110,989

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	467,091	1,460,397	110,989	
IBNR + FREQUENCY ADJUSTMENT	(158,570)	(207,077)	237	
TOTAL LOSSES	308,521	1,253,319	111,226	
EXPECTED LOSSES	530,675	703,795	38,921	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.322	1.309	0.116	1.748
INDICATED (POST-TEST)	0.285	1.157	0.103	1.544
PRESENT ON RATE LEVEL	0.522	0.693	0.038	1.254
DERIVED BY FORMULA	0.520	0.711	0.042	1.273
UNDERLYING PRESENT RATE	0.554	0.735	0.041	1.330
PROPOSED	0.520	0.711	0.042	1.273

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.574
IND. RATE				1.574	MINIMUM PREMIUM	975
MAN. RATE	1.86	1.78	1.65	+ 1.574	PRESENT	965
				+ 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
2019	7,282	44,503	0.611			0	0	0	1	1	2
2020	7,202	2,680	0.037			0	0	0	0	0	0
2021	7,032	7,441	0.106			0	0	0	0	1	1
2022	9,136	1,190,645	13.032			1	0	1	0	3	5
2023	10,105	11,116	0.110			0	0	0	0	1	1
TOTAL	40,757	1,256,385	3.083			1	0	1	1	6	9

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	1,398	6,703	0	0	0	19,615	12,405	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	554,155	0	174,018	0	15,427	189	0	348,660	0	96,944	1,252
2023	0	0	0	0	4,062	0	0	0	0	6,257	797
TOTAL	554,155	0	174,018	1,398	26,266	189	0	348,660	19,615	116,122	15,962

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	2,722	12,635	0	0	0	35,856	22,887	4,908
2020	0	0	0	0	0	0	0	0	0	0	3,739
2021	0	0	5	4	132	0	0	23	25	795	9,646
2022	689,978	0	216,700	13,704	38,737	253	0	502,509	44,980	165,739	1,495
2023	6	0	3,414	2,191	4,716	51	0	3,121	2,138	4,972	950
TOTAL	689,985	0	220,119	18,620	56,219	304	0	505,654	82,999	194,394	20,738

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,416,061	352,231	20,738	
IBNR + FREQUENCY ADJUSTMENT	(50,813)	(44,479)	140	
TOTAL LOSSES	1,365,248	307,753	20,878	
EXPECTED LOSSES	172,366	150,249	22,353	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.350	0.755	0.051	4.156
INDICATED (POST-TEST)	2.960	0.667	0.045	3.673
PRESENT ON RATE LEVEL	0.399	0.347	0.052	0.798
DERIVED BY FORMULA	0.424	0.357	0.052	0.833
UNDERLYING PRESENT RATE	0.423	0.369	0.055	0.846
PROPOSED	0.424	0.357	0.052	0.833

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.030
IND. RATE				1.030	MINIMUM PREMIUM	780
MAN. RATE	1.25	1.16	1.05	+ 1.030	PRESENT	755
				+ 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
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	170,495	0.745			0	0	0	0	1	1
2022	25,201	5,754	0.023			0	0	0	0	0	0
2023	27,158	31,375	0.116			0	0	0	0	2	2
TOTAL	119,075	237,040	0.199			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
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	0	3,502	0	0	0	0	51,866	115,127
2022	0	0	0	0	0	0	0	0	0	0	5,754
2023	0	0	0	0	7,691	0	0	0	0	6,482	17,202
TOTAL	0	0	0	0	17,280	0	0	0	0	73,349	146,411

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	3,307
2020	0	0	0	89	12,651	0	0	0	222	26,058	7,498
2021	0	0	246	186	6,229	0	0	2,350	2,490	79,946	162,099
2022	0	0	0	0	0	0	0	0	0	0	6,870
2023	12	0	6,464	4,148	8,928	53	0	3,233	2,215	5,151	20,505
TOTAL	12	0	6,709	4,423	27,808	53	0	5,583	4,926	111,156	200,279

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,357	148,313	200,279	
IBNR + FREQUENCY ADJUSTMENT	(71,814)	(45,154)	401	
TOTAL LOSSES	0	103,159	200,680	
EXPECTED LOSSES	240,539	150,967	67,809	
CREDIBILITY	0.02	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.087	0.169	0.255
INDICATED (POST-TEST)	0.000	0.077	0.149	0.226
PRESENT ON RATE LEVEL	0.190	0.120	0.054	0.364
DERIVED BY FORMULA	0.187	0.117	0.059	0.363
UNDERLYING PRESENT RATE	0.202	0.127	0.057	0.386
PROPOSED	0.187	0.117	0.059	0.363

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.473
IND. RATE				0.473	MINIMUM PREMIUM	580
MAN. RATE	0.62	0.56	0.52	+ 0.473	PRESENT	570

+ 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
2019	4,946	366,360	7.407			1	0	0	0	1	2
2020	4,584	71,968	1.570			0	0	0	0	1	1
2021	5,456	114,241	2.094			0	0	0	0	2	2
2022	6,173	115,580	1.872			0	0	0	0	2	2
2023	5,968	36,968	0.619			0	0	0	0	1	1
TOTAL	27,127	705,117	2.599			1	0	0	0	7	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	349,463	0	0	0	1,002	317	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	48,673	2,537
2022	0	0	0	0	72,239	0	0	0	0	40,830	2,511
2023	0	0	0	0	18,862	0	0	0	0	13,479	4,627
TOTAL	349,463	0	0	0	202,816	317	0	0	0	142,846	9,675

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	415,512	0	0	0	1,889	440	0	0	0	28,741	0
2020	0	0	0	696	99,098	0	0	0	359	42,187	0
2021	0	0	4,425	3,347	112,113	0	0	2,205	2,336	75,025	3,572
2022	0	0	16,189	12,367	105,678	0	0	7,578	6,467	56,648	2,998
2023	30	0	15,852	10,172	21,897	109	0	6,723	4,606	10,712	5,515
TOTAL	415,542	0	36,465	26,583	340,675	549	0	16,506	13,769	213,312	12,086

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	469,062	594,339	12,086	
IBNR + FREQUENCY ADJUSTMENT	(100,299)	(68,516)	133	
TOTAL LOSSES	368,763	525,823	12,219	
EXPECTED LOSSES	335,045	230,409	22,770	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.359	1.938	0.045	3.343
INDICATED (POST-TEST)	1.201	1.713	0.040	2.954
PRESENT ON RATE LEVEL	1.164	0.801	0.079	2.044
DERIVED BY FORMULA	1.165	0.819	0.078	2.062
UNDERLYING PRESENT RATE	1.235	0.849	0.084	2.168
PROPOSED	1.165	0.819	0.078	2.062

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.549
IND. RATE				2.549	MINIMUM PREMIUM	1,330
MAN. RATE	3.13	2.93	2.69	+ 2.549	PRESENT	1,325

+ 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
2019	153,921	271,186	0.176			0	0	1	1	3	5
2020	158,069	63,734	0.040			0	0	0	3	4	7
2021	155,469	202,812	0.130			0	0	0	3	3	6
2022	0	0	0.000			0	0	0	0	0	0
2023	0	0	0.000			0	0	0	0	0	0
TOTAL	467,459	537,732	0.115			0	0	1	7	10	18

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	86,490	25,000	60,362	0	0	13,149	5,360	73,858	6,967
2020	0	0	0	43,077	7,900	0	0	0	4,965	1,527	6,265
2021	0	0	0	117,838	20,586	0	0	0	52,400	4,477	7,511
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	86,490	185,915	88,848	0	0	13,149	62,725	79,862	20,743

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	115,118	48,675	113,782	0	0	20,434	9,798	136,268	7,803
2020	0	0	3,666	80,643	17,022	0	0	538	8,384	2,742	8,740
2021	0	0	38,458	186,947	39,939	0	0	15,724	67,879	8,431	10,575
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	157,242	316,266	170,743	0	0	36,695	86,061	147,441	27,118

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	193,938	720,511	27,118	
IBNR + FREQUENCY ADJUSTMENT	(24,369)	(171,617)	40	
TOTAL LOSSES	169,569	548,894	27,158	
EXPECTED LOSSES	72,267	488,842	28,384	
CREDIBILITY	0.04	0.13	0.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.036	0.117	0.006	0.160
INDICATED (POST-TEST)	0.032	0.104	0.005	0.141
PRESENT ON RATE LEVEL	0.015	0.099	0.006	0.119
DERIVED BY FORMULA	0.015	0.099	0.006	0.120
UNDERLYING PRESENT RATE	0.015	0.105	0.006	0.126
PROPOSED	0.015	0.099	0.006	0.120

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.156
IND. RATE				0.156	MINIMUM PREMIUM	465
MAN. RATE	0.17	0.17	0.17	+ 0.156	PRESENT	

+ 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
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	6,407	0	0.000			0	0	0	0	0	0
2023	6,594	571	0.009			0	0	0	0	0	0
TOTAL	30,777	46,813	0.152			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
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
2023	0	0	0	0	0	0	0	0	0	0	571
TOTAL	0	0	0	0	3,738	0	0	0	0	42,220	855

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	318
2020	0	0	0	55	7,769	0	0	0	625	73,340	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	681
TOTAL	0	0	0	55	7,769	0	0	0	625	73,340	999

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	81,788	999	
IBNR + FREQUENCY ADJUSTMENT	(5,294)	(10,045)	22	
TOTAL LOSSES	0	71,744	1,021	
EXPECTED LOSSES	17,640	33,304	3,849	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.233	0.003	0.236
INDICATED (POST-TEST)	0.000	0.206	0.003	0.209
PRESENT ON RATE LEVEL	0.054	0.102	0.012	0.168
DERIVED BY FORMULA	0.053	0.104	0.012	0.169
UNDERLYING PRESENT RATE	0.057	0.108	0.013	0.178
PROPOSED	0.053	0.104	0.012	0.169

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.220
IND. RATE				0.220	MINIMUM PREMIUM	490
MAN. RATE	0.30	0.27	0.24	+ 0.220	PRESENT	475

+ 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
2019	88,194	205,183	0.233			0	0	0	3	12	15
2020	93,816	117,766	0.126			0	0	0	1	8	9
2021	107,230	776,130	0.724			0	0	1	5	19	25
2022	117,500	459,872	0.391			0	0	0	3	22	25
2023	131,545	511,402	0.389			0	0	1	1	11	13
TOTAL	538,285	2,070,353	0.385			0	0	2	13	72	87

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	45,470	64,648	0	0	0	17,450	40,118	37,497
2020	0	0	0	23,789	19,365	0	0	0	8,191	43,947	22,474
2021	0	0	87,272	116,336	138,752	0	0	40,323	120,119	210,592	62,736
2022	0	0	0	112,453	84,752	0	0	0	70,835	150,686	41,146
2023	0	0	100,617	13,201	87,994	0	0	106,040	35,419	136,480	31,651
TOTAL	0	0	187,889	311,249	395,511	0	0	146,363	252,014	581,823	195,504

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	88,530	121,861	0	0	0	31,899	74,018	41,997
2020	0	0	2,024	44,754	40,579	0	0	888	14,444	76,489	31,351
2021	0	0	168,602	193,488	255,001	0	0	97,995	167,085	330,235	88,332
2022	0	0	102,141	163,262	133,205	0	0	78,480	105,131	214,481	49,128
2023	141	0	218,233	74,510	116,178	1,105	17,677	235,864	81,662	124,860	37,728
TOTAL	141	0	491,000	564,544	666,824	1,105	17,677	413,226	400,220	820,082	248,536

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	923,149	2,451,672	248,536	
IBNR + FREQUENCY ADJUSTMENT	(283,241)	(600,697)	1,548	
TOTAL LOSSES	639,908	1,850,974	250,084	
EXPECTED LOSSES	952,437	2,034,101	247,791	
CREDIBILITY	0.04	0.14	0.16	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.119	0.344	0.046	0.509
INDICATED (POST-TEST)	0.105	0.304	0.041	0.450
PRESENT ON RATE LEVEL	0.167	0.356	0.043	0.566
DERIVED BY FORMULA	0.164	0.349	0.043	0.556
UNDERLYING PRESENT RATE	0.177	0.378	0.046	0.601
PROPOSED	0.164	0.349	0.043	0.556

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.724
IND. RATE				0.724	MINIMUM PREMIUM	670
MAN. RATE	0.94	0.86	0.81	+ 0.724	PRESENT	675
				+ 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
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
2023	8,365	20,925	0.250			0	0	0	0	3	3
TOTAL	34,681	57,944	0.167			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
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
2023	0	0	0	0	4,170	0	0	0	0	16,755	0
TOTAL	0	0	0	0	7,310	0	0	0	0	46,750	3,884

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	3,851
2020	0	0	0	0	0	0	0	0	0	0	512
2021	0	0	220	167	5,585	0	0	1,359	1,440	46,234	0
2022	0	0	0	0	0	0	0	0	0	0	94
2023	7	0	3,504	2,249	4,841	136	0	8,357	5,725	13,315	0
TOTAL	7	0	3,725	2,416	10,426	136	0	9,716	7,165	59,549	4,457

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,583	79,556	4,457	
IBNR + FREQUENCY ADJUSTMENT	(25,339)	(27,957)	75	
TOTAL LOSSES	0	51,599	4,531	
EXPECTED LOSSES	85,037	95,890	11,971	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.149	0.013	0.162
INDICATED (POST-TEST)	0.000	0.131	0.012	0.143
PRESENT ON RATE LEVEL	0.231	0.261	0.033	0.524
DERIVED BY FORMULA	0.229	0.258	0.032	0.519
UNDERLYING PRESENT RATE	0.245	0.276	0.035	0.556
PROPOSED	0.229	0.258	0.032	0.519

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.642
IND. RATE				0.642	MINIMUM PREMIUM	640
MAN. RATE	0.87	0.78	0.69	+ 0.642	PRESENT	630

+ 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
2019	190,532	1,147,129	0.602			0	0	1	8	46	55
2020	199,316	785,848	0.394			0	0	0	4	41	45
2021	242,083	1,855,821	0.767			0	0	0	8	47	55
2022	269,212	1,012,261	0.376			0	0	1	7	38	46
2023	280,634	1,273,715	0.454			1	0	1	4	42	48
TOTAL	1,181,777	6,074,774	0.514			1	0	3	31	214	249

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	189,400	71,233	276,693	0	0	224,700	29,585	269,375	86,143
2020	0	0	0	30,845	287,404	0	0	0	25,948	350,603	91,048
2021	0	0	0	293,805	557,089	0	0	0	388,121	535,145	81,661
2022	0	0	196,038	134,816	255,136	0	0	46,948	63,408	189,654	126,261
2023	198,983	0	103,781	52,199	261,433	0	0	74,035	40,270	477,634	65,380
TOTAL	198,983	0	489,219	582,898	1,637,755	0	0	345,683	547,332	1,822,411	450,493

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	252,091	138,691	521,566	0	0	349,184	54,081	496,997	96,480
2020	0	0	2,625	61,858	597,744	0	0	2,813	48,885	609,502	127,012
2021	0	0	131,392	492,971	999,180	0	0	139,204	526,868	836,206	114,979
2022	0	0	431,959	236,285	405,152	0	0	155,129	107,351	272,794	150,756
2023	264,887	0	420,808	210,033	325,168	3,869	12,342	368,343	197,956	393,038	77,933
TOTAL	264,887	0	1,238,875	1,139,838	2,848,809	3,869	12,342	1,014,672	935,141	2,608,536	567,159

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,534,644	7,532,324	567,159	
IBNR + FREQUENCY ADJUSTMENT	(760,432)	(1,513,675)	3,706	
TOTAL LOSSES	1,774,212	6,018,648	570,865	
EXPECTED LOSSES	2,552,213	5,135,319	600,352	
CREDIBILITY	0.07	0.24	0.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.150	0.509	0.048	0.708
INDICATED (POST-TEST)	0.133	0.450	0.043	0.625
PRESENT ON RATE LEVEL	0.204	0.410	0.048	0.661
DERIVED BY FORMULA	0.199	0.419	0.047	0.664
UNDERLYING PRESENT RATE	0.216	0.435	0.051	0.701
PROPOSED	0.198	0.417	0.046	0.661

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.817
IND. RATE				0.817	MINIMUM PREMIUM	705
MAN. RATE	1.02	0.97	0.87	+ 0.817	PRESENT	695

+ 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
2019	42,071	243,939	0.580			0	0	0	3	6	9
2020	32,986	255,009	0.773			0	0	0	3	6	9
2021	48,559	178,173	0.367			0	0	0	4	7	11
2022	49,887	388,304	0.778			0	0	0	5	8	13
2023	56,521	501,219	0.887			0	0	0	6	6	12
TOTAL	230,024	1,566,644	0.681			0	0	0	21	33	54

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	73,299	30,477	0	0	0	39,274	70,093	30,796
2020	0	0	0	90,652	7,471	0	0	0	113,299	18,668	24,919
2021	0	0	0	63,501	48,818	0	0	0	37,429	13,523	14,902
2022	0	0	0	67,912	49,849	0	0	0	143,508	102,763	24,272
2023	0	0	0	80,660	103,019	0	0	0	235,929	38,052	43,559
TOTAL	0	0	0	376,024	239,634	0	0	0	569,439	243,099	138,448

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	142,713	57,449	0	0	0	71,793	129,322	34,492
2020	0	0	7,714	169,574	16,796	0	0	12,282	191,072	34,479	34,762
2021	0	0	23,373	102,746	88,623	0	0	11,699	48,981	21,937	20,982
2022	0	0	61,385	98,368	78,493	0	0	121,408	180,910	153,552	28,981
2023	165	0	195,871	141,558	134,654	308	0	215,627	169,258	60,793	51,922
TOTAL	165	0	288,344	654,959	376,015	308	0	361,016	662,014	400,082	171,139

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	649,833	2,093,071	171,139	
IBNR + FREQUENCY ADJUSTMENT	(526,918)	(472,716)	1,145	
TOTAL LOSSES	122,915	1,620,354	172,284	
EXPECTED LOSSES	1,758,427	1,618,438	183,244	
CREDIBILITY	0.02	0.08	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.053	0.704	0.075	0.833
INDICATED (POST-TEST)	0.047	0.623	0.066	0.736
PRESENT ON RATE LEVEL	0.721	0.663	0.075	1.459
DERIVED BY FORMULA	0.707	0.660	0.074	1.441
UNDERLYING PRESENT RATE	0.764	0.704	0.080	1.548
PROPOSED	0.707	0.660	0.074	1.441

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.782
IND. RATE				1.782	MINIMUM PREMIUM	1,050
MAN. RATE	2.42	2.17	1.92	+ 1.782	PRESENT	1,060
				+ 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
2019	7,745	109,866	1.419			0	0	0	0	2	2
2020	8,646	140,569	1.626			0	0	0	1	0	1
2021	11,189	38,689	0.346			0	0	0	0	1	1
2022	14,107	34,891	0.247			0	0	0	0	1	1
2023	16,186	24,628	0.152			0	0	0	0	2	2
TOTAL	57,873	348,643	0.602			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
2019	0	0	0	0	59,010	0	0	0	0	50,747	109
2020	0	0	0	44,769	0	0	0	0	90,657	0	5,143
2021	0	0	0	0	8,299	0	0	0	0	7,008	23,382
2022	0	0	0	0	3,159	0	0	0	0	19,529	12,203
2023	0	0	0	0	3,596	0	0	0	0	3,581	17,451
TOTAL	0	0	0	44,769	74,064	0	0	0	90,657	80,865	58,288

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	111,234	0	0	0	0	93,628	122
2020	0	0	3,810	83,691	627	0	0	9,827	152,666	1,641	7,174
2021	0	0	583	441	14,761	0	0	317	336	10,802	32,922
2022	0	0	708	541	4,621	0	0	3,625	3,093	27,095	14,570
2023	6	0	3,022	1,939	4,175	29	0	1,786	1,224	2,846	20,802
TOTAL	6	0	8,122	86,612	135,418	29	0	15,555	157,320	136,012	75,590

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23,713	515,361	75,590	
IBNR + FREQUENCY ADJUSTMENT	(35,544)	(46,340)	174	
TOTAL LOSSES	0	469,022	75,765	
EXPECTED LOSSES	121,311	161,523	25,066	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.810	0.131	0.941
INDICATED (POST-TEST)	0.000	0.716	0.116	0.832
PRESENT ON RATE LEVEL	0.198	0.263	0.041	0.501
DERIVED BY FORMULA	0.196	0.277	0.044	0.516
UNDERLYING PRESENT RATE	0.210	0.279	0.043	0.532
PROPOSED	0.196	0.277	0.044	0.516

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.638
IND. RATE				0.638	MINIMUM PREMIUM	640
MAN. RATE	0.78	0.72	0.66	+ 0.638	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
2019	10,374	151	0.001			0	0	0	0	0	0
2020	10,849	285,722	2.634			0	0	1	0	0	1
2021	12,315	23,023	0.187			0	0	0	0	1	1
2022	10,729	0	0.000			0	0	0	0	0	0
2023	10,393	0	0.000			0	0	0	0	0	0
TOTAL	54,660	308,896	0.565			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
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
2023	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	1,523

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	169
2020	0	0	165,272	1,581	2,454	0	0	217,672	4,283	3,216	0
2021	0	0	326	247	8,267	0	0	770	816	26,208	1,932
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	165,599	1,828	10,721	0	0	218,443	5,099	29,425	2,101

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	384,041	47,073	2,101	
IBNR + FREQUENCY ADJUSTMENT	(9,732)	(3,350)	9	
TOTAL LOSSES	374,309	43,723	2,110	
EXPECTED LOSSES	31,950	10,989	1,662	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.685	0.080	0.004	0.769
INDICATED (POST-TEST)	0.605	0.071	0.003	0.679
PRESENT ON RATE LEVEL	0.055	0.019	0.003	0.077
DERIVED BY FORMULA	0.061	0.021	0.003	0.084
UNDERLYING PRESENT RATE	0.058	0.020	0.003	0.082
PROPOSED	0.061	0.021	0.003	0.084

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.109
IND. RATE				0.109	MINIMUM PREMIUM	450
MAN. RATE	0.14	0.12	0.11	+ 0.109	PRESENT	430

+ 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
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	1,254	0	0.000			0	0	0	0	0	0
2023	1,481	0	0.000			0	0	0	0	0	0
TOTAL	5,723	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(6,591)	(4,463)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	22,312	15,240	1,200	
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	0.367	0.251	0.020	0.638
DERIVED BY FORMULA	0.367	0.248	0.020	0.636
UNDERLYING PRESENT RATE	0.390	0.266	0.021	0.677
PROPOSED	0.367	0.248	0.020	0.636

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.814
IND. RATE				0.814	MINIMUM PREMIUM	705
MAN. RATE	0.94	0.90	0.84	+ 0.814	PRESENT	685

+ 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
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	17,758	2,106	0.012			0	0	0	0	0	0
2023	16,280	714	0.004			0	0	0	0	0	0
TOTAL	70,574	4,903	0.007			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
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
2023	0	0	0	0	0	0	0	0	0	0	714
TOTAL	0	0	0	0	0	0	0	0	0	0	4,903

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	2,333
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	2,515
2023	0	0	0	0	0	0	0	0	0	0	851
TOTAL	0	0	0	0	0	0	0	0	0	0	5,699

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	5,699	
IBNR + FREQUENCY ADJUSTMENT	(3,872)	(2,923)	20	
TOTAL LOSSES	0	0	5,718	
EXPECTED LOSSES	13,033	9,952	3,190	
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	0.007	0.007
PRESENT ON RATE LEVEL	0.017	0.013	0.004	0.035
DERIVED BY FORMULA	0.017	0.013	0.004	0.034
UNDERLYING PRESENT RATE	0.018	0.014	0.005	0.037
PROPOSED	0.017	0.013	0.004	0.034

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.045
IND. RATE				0.045	MINIMUM PREMIUM	425
MAN. RATE	0.06	0.06	0.05	+ 0.045	PRESENT	405

+ 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
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
2023	3,571	0	0.000			0	0	0	0	0	0
TOTAL	18,905	532,368	2.816			0	0	1	3	6	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	165,000	95,258	11,428	0	0	0	125,363	111,005	24,314

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	98,390	8,520	0	0	0	50,405	149,351	16,690
2020	0	0	219,379	85,724	11,552	0	0	10,600	164,900	27,957	5,639
2021	0	0	224	169	5,676	0	0	679	719	23,092	2,161
2022	0	0	0	0	0	0	0	0	0	0	4,579
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	219,603	184,283	25,748	0	0	11,279	216,024	200,399	29,069

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	230,881	626,455	29,069	
IBNR + FREQUENCY ADJUSTMENT	(58,981)	(45,520)	73	
TOTAL LOSSES	171,900	580,935	29,142	
EXPECTED LOSSES	191,582	151,304	13,714	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.909	3.073	0.154	4.136
INDICATED (POST-TEST)	0.804	2.716	0.136	3.656
PRESENT ON RATE LEVEL	0.955	0.754	0.068	1.778
DERIVED BY FORMULA	0.955	0.794	0.070	1.819
UNDERLYING PRESENT RATE	1.013	0.800	0.073	1.886
PROPOSED	0.955	0.794	0.070	1.819

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.249
IND. RATE				2.249	MINIMUM PREMIUM	1,220
MAN. RATE	2.76	2.56	2.34	+ 2.249	PRESENT	1,205
				+ 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
2019	1,949	4,933	0.253			0	0	0	0	0	0
2020	1,859	0	0.000			0	0	0	0	0	0
2021	1,785	0	0.000			0	0	0	0	0	0
2022	1,629	0	0.000			0	0	0	0	0	0
2023	1,696	53,060	3.129			0	0	0	0	1	1
TOTAL	8,918	57,993	0.650			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
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
2023	0	0	0	0	18,415	0	0	0	0	34,645	0
TOTAL	0	0	0	0	18,415	0	0	0	0	34,645	4,933

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	5,525
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	29	0	15,476	9,931	21,378	281	0	17,281	11,838	27,532	0
TOTAL	29	0	15,476	9,931	21,378	281	0	17,281	11,838	27,532	5,525

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	33,067	70,680	5,525	
IBNR + FREQUENCY ADJUSTMENT	(888,128)	(801,677)	1,501	
TOTAL LOSSES	0	0	7,026	
EXPECTED LOSSES	2,925,863	2,602,125	291,345	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.079	0.079
INDICATED (POST-TEST)	0.000	0.000	0.070	0.070
PRESENT ON RATE LEVEL	30.925	27.504	3.079	61.508
DERIVED BY FORMULA	30.925	27.228	3.049	61.203
UNDERLYING PRESENT RATE	32.809	29.178	3.267	65.254
PROPOSED	30.925	27.228	3.049	61.203

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	75.672
IND. RATE				75.672	MINIMUM PREMIUM	486
MAN. RATE	100.62	93.17	80.95	+ 75.672	PRESENT	472
				+ 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
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
2023	20	0	0.000			0	0	0	0	0	0
TOTAL	99	3,089	3.120			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
2019	0	0	0	0	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
2023	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	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	140	106	3,557	0	0	49	52	1,679	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	140	106	3,557	0	0	49	52	1,679	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	190	5,394	0	
IBNR + FREQUENCY ADJUSTMENT	(1,650)	(6,522)	18	
TOTAL LOSSES	0	0	18	
EXPECTED LOSSES	5,455	20,988	3,404	
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	0.016	0.016
PRESENT ON RATE LEVEL	5.194	19.983	3.241	28.418
DERIVED BY FORMULA	5.194	19.983	3.241	28.418
UNDERLYING PRESENT RATE	5.510	21.200	3.438	30.148
PROPOSED	5.194	19.983	3.241	28.418

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	35.136
IND. RATE				35.136	MINIMUM PREMIUM	445
MAN. RATE	42.71	40.10	37.40	+ 35.136	PRESENT	428

+ 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
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
2023	459	197,240	42.972			0	0	0	1	1	2
TOTAL	2,675	229,323	8.573			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
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
2023	0	0	0	87,759	126	0	0	0	107,395	1,895	65
TOTAL	0	0	0	90,909	9,816	0	0	0	111,454	14,980	2,164

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	302
2020	0	0	0	0	0	0	0	0	0	0	2,551
2021	0	0	1,395	5,275	10,359	0	0	1,695	5,763	16,880	0
2022	0	0	878	670	5,729	0	0	410	350	3,068	0
2023	0	0	119,019	93,637	16,531	15	0	90,459	71,775	15,414	77
TOTAL	0	0	121,292	99,582	32,619	15	0	92,564	77,889	35,361	2,931

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	213,871	245,450	2,931	
IBNR + FREQUENCY ADJUSTMENT	(8,952)	(5,189)	8	
TOTAL LOSSES	204,919	240,261	2,940	
EXPECTED LOSSES	29,185	16,989	1,697	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.661	8.982	0.110	16.752
INDICATED (POST-TEST)	6.770	7.938	0.097	14.806
PRESENT ON RATE LEVEL	1.028	0.599	0.060	1.687
DERIVED BY FORMULA	1.028	0.599	0.060	1.687
UNDERLYING PRESENT RATE	1.091	0.635	0.063	1.790
PROPOSED	1.028	0.599	0.060	1.687

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.086
IND. RATE				2.086	MINIMUM PREMIUM	1,160
MAN. RATE	2.91	2.57	2.22	+ 2.086	PRESENT	1,165
				+ 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
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	25,682	570,968	2.223			0	0	1	3	9	13
2022	17,086	582,704	3.410			0	0	0	11	2	13
2023	33,022	104,314	0.316			0	0	0	1	6	7
TOTAL	109,625	1,594,942	1.455			0	0	2	15	20	37

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	71,222	59,926	0	0	127,931	29,181	64,640	6,703
2022	0	0	0	326,477	2,264	0	0	0	236,760	5,107	12,096
2023	0	0	0	12,444	14,285	0	0	0	11,700	40,300	25,585
TOTAL	0	0	313,249	410,143	90,963	0	0	330,378	277,641	127,162	45,406

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	135,608	0	0	0	0	314,603	0	0	314
2020	0	0	0	212	30,110	0	0	0	253	29,730	1,035
2021	0	0	322,827	121,897	120,520	0	0	179,328	46,707	107,217	9,438
2022	0	0	241,904	432,251	30,083	0	0	169,781	272,420	25,198	14,443
2023	23	0	28,867	20,972	18,907	326	0	29,854	21,519	33,542	30,497
TOTAL	23	0	729,206	575,331	199,620	326	0	693,565	340,900	195,687	55,726

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,423,120	1,311,538	55,726	
IBNR + FREQUENCY ADJUSTMENT	(283,295)	(181,218)	510	
TOTAL LOSSES	1,139,825	1,130,320	56,236	
EXPECTED LOSSES	945,833	625,721	72,104	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.040	1.031	0.051	2.122
INDICATED (POST-TEST)	0.919	0.911	0.045	1.876
PRESENT ON RATE LEVEL	0.813	0.538	0.062	1.413
DERIVED BY FORMULA	0.814	0.557	0.061	1.432
UNDERLYING PRESENT RATE	0.863	0.571	0.066	1.499
PROPOSED	0.814	0.557	0.061	1.432

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.771
IND. RATE				1.771	MINIMUM PREMIUM	1,050
MAN. RATE	2.23	2.03	1.86	+ 1.771	PRESENT	1,040
				+ 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
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
2023	43	53,604	124.660			0	0	0	0	1	1
TOTAL	223	108,547	48.676			0	0	0	0	3	3

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	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
2023	0	0	0	0	1,983	0	0	0	0	35,407	16,214
TOTAL	0	0	0	0	11,543	0	0	0	0	80,790	16,214

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	370	280	9,383	0	0	839	889	28,564	0
2022	0	0	960	734	6,269	0	0	4,984	4,253	37,254	0
2023	3	0	1,667	1,069	2,302	287	0	17,661	12,099	28,138	19,327
TOTAL	3	0	2,997	2,083	17,953	287	0	23,484	17,241	93,956	19,327

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	26,771	131,234	19,327	
IBNR + FREQUENCY ADJUSTMENT	(57,959)	(84,748)	154	
TOTAL LOSSES	0	46,486	19,481	
EXPECTED LOSSES	192,603	276,491	29,166	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	20.846	8.736	29.582
INDICATED (POST-TEST)	0.000	18.423	7.721	26.144
PRESENT ON RATE LEVEL	81.411	116.870	12.328	210.610
DERIVED BY FORMULA	81.411	116.870	12.328	210.610
UNDERLYING PRESENT RATE	86.369	123.987	13.079	223.435
PROPOSED	81.411	116.870	12.328	210.610

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	260.398
IND. RATE				260.398	MINIMUM PREMIUM	670
MAN. RATE	312.74	297.79	277.18	+ 260.398	PRESENT	670
				+ 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
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	1,968	0	0.000			0	0	0	0	0	0
2023	2,243	124,755	5.562			0	0	0	0	2	2
TOTAL	9,121	138,116	1.514			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
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
2023	0	0	0	0	42,839	0	0	0	0	78,181	3,735
TOTAL	0	0	0	0	47,839	0	0	0	0	84,651	5,626

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	9,425	0	0	0	0	11,937	149
2020	0	0	0	0	0	0	0	0	0	0	2,182
2021	0	0	0	0	0	0	0	0	0	0	273
2022	0	0	0	0	0	0	0	0	0	0	0
2023	69	0	36,002	23,103	49,732	633	0	38,997	26,714	62,130	4,452
TOTAL	69	0	36,002	23,103	59,157	633	0	38,997	26,714	74,068	7,056

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	75,700	183,042	7,056	
IBNR + FREQUENCY ADJUSTMENT	(230,521)	(157,152)	340	
TOTAL LOSSES	0	25,890	7,396	
EXPECTED LOSSES	776,144	531,311	54,290	
CREDIBILITY	0.03	0.08	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.284	0.081	0.365
INDICATED (POST-TEST)	0.000	0.251	0.072	0.323
PRESENT ON RATE LEVEL	80.210	54.908	5.611	140.728
DERIVED BY FORMULA	77.804	50.535	5.167	133.506
UNDERLYING PRESENT RATE	85.094	58.251	5.952	149.298
PROPOSED	77.804	50.535	5.167	133.506

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	165.067
IND. RATE				165.067	MINIMUM PREMIUM	575
MAN. RATE	226.29	216.90	185.21	+ 165.067	PRESENT	577
				+ 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
2019	42,498	469,322	1.104			0	0	1	4	13	18
2020	37,115	279,752	0.754			0	0	0	5	12	17
2021	45,567	466,009	1.023			0	0	0	2	12	14
2022	47,530	302,331	0.636			0	0	0	5	15	20
2023	46,112	430,072	0.933			0	0	0	2	15	17
TOTAL	218,822	1,947,486	0.890			0	0	1	18	67	86

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	143,994	29,937	27,973	0	0	92,000	72,662	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	21,721	118,009	0	0	0	60,643	246,605	19,031
2022	0	0	0	119,611	55,475	0	0	0	77,394	28,955	20,896
2023	0	0	0	71,237	61,692	0	0	0	45,482	210,290	41,371
TOTAL	0	0	143,994	325,093	287,614	0	0	92,000	318,623	647,310	132,852

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	191,656	58,287	52,729	0	0	142,968	132,826	142,098	28,827
2020	0	0	7,028	154,745	52,002	0	0	6,769	106,402	147,814	36,013
2021	0	0	15,107	40,525	210,515	0	0	29,134	90,145	381,888	26,796
2022	0	0	100,872	167,719	90,962	0	0	60,564	93,373	46,093	24,950
2023	99	0	148,372	109,223	84,918	1,703	0	142,802	101,979	173,007	49,314
TOTAL	99	0	463,035	530,499	491,127	1,703	0	382,236	524,725	890,901	165,900

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	847,073	2,437,252	165,900	
IBNR + FREQUENCY ADJUSTMENT	(29,268)	(43,803)	69	
TOTAL LOSSES	817,805	2,393,449	165,969	
EXPECTED LOSSES	97,097	146,462	12,210	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.374	1.094	0.076	1.543
INDICATED (POST-TEST)	0.330	0.967	0.067	1.364
PRESENT ON RATE LEVEL	0.418	0.631	0.053	1.102
DERIVED BY FORMULA	0.417	0.641	0.053	1.111
UNDERLYING PRESENT RATE	0.444	0.669	0.056	1.169
PROPOSED	0.417	0.641	0.053	1.111

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.374
IND. RATE				1.374	MINIMUM PREMIUM	905
MAN. RATE	1.69	1.60	1.45	+ 1.374	PRESENT	895

+ 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
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
2023	5,372	4,467	0.083			0	0	0	0	2	2
TOTAL	31,578	45,217	0.143			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
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
2023	0	0	0	0	1,281	0	0	0	0	825	2,361
TOTAL	0	0	0	9,770	1,983	0	0	0	15,815	1,053	16,596

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	18,598	0	0	0	0	25,563	0	11,604
2020	0	0	0	0	0	0	0	0	0	0	4,245
2021	0	0	68	344	6	0	0	542	2,364	53	1,056
2022	0	0	157	120	1,027	0	0	42	36	316	97
2023	2	0	1,077	691	1,487	7	0	412	282	656	2,814
TOTAL	2	0	1,302	19,753	2,520	7	0	996	28,245	1,025	19,816

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,307	51,543	19,816	
IBNR + FREQUENCY ADJUSTMENT	(40,850)	(37,390)	81	
TOTAL LOSSES	0	14,154	19,897	
EXPECTED LOSSES	130,036	123,754	16,033	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.045	0.063	0.108
INDICATED (POST-TEST)	0.000	0.040	0.056	0.095
PRESENT ON RATE LEVEL	0.388	0.369	0.048	0.805
DERIVED BY FORMULA	0.384	0.363	0.048	0.795
UNDERLYING PRESENT RATE	0.412	0.392	0.051	0.854
PROPOSED	0.384	0.363	0.048	0.795

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.983
IND. RATE				0.983	MINIMUM PREMIUM	765
MAN. RATE	1.32	1.19	1.06	+ 0.983	PRESENT	760

+ 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
2019	102,058	373,148	0.366			0	0	0	3	12	15
2020	95,018	1,420,559	1.495			0	0	0	13	17	30
2021	108,446	923,878	0.852			0	0	2	5	18	25
2022	111,938	639,724	0.571			0	0	0	6	15	21
2023	119,134	1,252,259	1.051			0	0	0	3	23	26
TOTAL	536,594	4,609,568	0.859			0	0	2	30	85	117

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	99,784	45,107	0	0	0	132,278	51,724	44,255
2020	0	0	0	390,484	138,180	0	0	0	526,519	314,306	51,070
2021	0	0	269,530	167,538	221,545	0	0	34,585	27,915	169,015	33,750
2022	0	0	0	143,557	213,104	0	0	0	101,888	142,820	38,355
2023	0	0	0	122,192	202,504	0	0	0	131,278	741,680	54,605
TOTAL	0	0	269,530	923,555	820,440	0	0	34,585	919,878	1,419,545	222,035

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	194,279	85,027	0	0	0	241,804	95,431	49,566
2020	0	0	33,230	731,988	292,646	0	0	57,075	891,310	555,511	71,243
2021	0	0	445,949	284,145	413,988	0	0	61,276	45,761	263,154	47,520
2022	0	0	153,903	226,381	323,522	0	0	99,164	139,509	205,943	45,796
2023	290	0	317,760	227,946	233,044	4,520	0	388,062	277,831	460,930	65,089
TOTAL	290	0	950,842	1,664,739	1,348,227	4,520	0	605,577	1,596,215	1,580,968	279,213

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,561,228	6,190,148	279,213	
IBNR + FREQUENCY ADJUSTMENT	(546,841)	(824,302)	1,556	
TOTAL LOSSES	1,014,387	5,365,846	280,769	
EXPECTED LOSSES	1,821,191	2,755,531	267,821	
CREDIBILITY	0.04	0.14	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.189	1.000	0.052	1.241
INDICATED (POST-TEST)	0.167	0.884	0.046	1.097
PRESENT ON RATE LEVEL	0.320	0.484	0.047	0.851
DERIVED BY FORMULA	0.314	0.540	0.047	0.901
UNDERLYING PRESENT RATE	0.339	0.514	0.050	0.903
PROPOSED	0.314	0.540	0.047	0.901

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.114
IND. RATE				1.114	MINIMUM PREMIUM	810
MAN. RATE	1.21	1.18	1.12	+ 1.114	PRESENT	780

+ 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
2019	219,480	3,296,871	1.502			0	0	6	19	61	86
2020	229,689	3,774,310	1.643			0	0	4	26	68	98
2021	245,115	5,210,630	2.126			0	0	8	28	68	104
2022	274,018	3,367,143	1.229			0	0	4	41	39	84
2023	292,757	1,971,266	0.673			0	0	1	26	58	85
TOTAL	1,261,059	17,620,220	1.397			0	0	23	140	294	457

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	999,351	345,742	524,434	0	0	713,925	221,194	334,071	158,154
2020	0	0	952,321	516,267	359,860	0	0	856,333	429,578	503,623	156,328
2021	0	0	1,506,800	618,046	552,941	0	0	922,442	655,396	822,268	132,737
2022	0	0	461,215	835,162	295,473	0	0	620,754	663,927	270,003	220,609
2023	0	0	96,598	509,115	213,237	0	0	22,079	605,696	364,004	160,537
TOTAL	0	0	4,016,285	2,824,332	1,945,945	0	0	3,135,533	2,575,791	2,293,969	828,365

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	1,330,136	673,160	988,558	0	0	1,109,439	404,343	616,361	177,132
2020	0	0	1,030,187	979,798	769,773	0	0	962,195	748,875	896,154	218,078
2021	0	0	2,255,502	1,047,722	1,082,331	0	0	1,403,777	927,179	1,333,609	186,894
2022	0	0	1,330,957	1,188,914	549,804	0	0	1,511,427	864,825	489,082	263,407
2023	341	0	990,402	670,278	353,698	2,948	3,681	715,202	527,941	370,171	191,360
TOTAL	341	0	6,937,183	4,559,872	3,744,163	2,948	3,681	5,702,040	3,473,163	3,705,377	1,036,871

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,646,194	15,482,575	1,036,871	
IBNR + FREQUENCY ADJUSTMENT	(270,936)	(291,989)	559	
TOTAL LOSSES	12,375,258	15,190,586	1,037,430	
EXPECTED LOSSES	909,443	980,012	92,798	
CREDIBILITY	0.03	0.12	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.981	1.205	0.082	2.268
INDICATED (POST-TEST)	0.867	1.065	0.073	2.005
PRESENT ON RATE LEVEL	0.680	0.733	0.069	1.482
DERIVED BY FORMULA	0.685	0.772	0.070	1.528
UNDERLYING PRESENT RATE	0.721	0.777	0.074	1.572
PROPOSED	0.685	0.772	0.070	1.528

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.889
IND. RATE				1.889	MINIMUM PREMIUM	1,090
MAN. RATE	2.13	2.07	1.95	+ 1.889	PRESENT	1,070
				+ 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
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	26,575	0.248			0	0	0	1	2	3
2023	12,951	7,900	0.061			0	0	0	0	1	1
TOTAL	44,223	163,153	0.369			0	0	0	3	5	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	10,189	0	0	0	1,043	10,521	3,739
2023	0	0	0	0	881	0	0	0	0	5,508	1,511
TOTAL	0	0	0	44,553	39,635	0	0	0	35,289	33,632	10,044

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	3,664	80,481	603	0	0	3,687	57,276	616	1,253
2021	0	0	2,137	2,176	50,820	0	0	867	1,147	27,140	5,486
2022	0	0	3,084	3,177	14,994	0	0	2,696	2,863	14,677	4,464
2023	1	0	740	475	1,023	45	0	2,747	1,882	4,377	1,801
TOTAL	1	0	9,625	86,310	67,440	45	0	9,997	63,168	46,810	13,004

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,668	263,728	13,004	
IBNR + FREQUENCY ADJUSTMENT	(4,537)	(4,935)	12	
TOTAL LOSSES	15,132	258,792	13,016	
EXPECTED LOSSES	15,598	17,251	1,729	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.034	0.585	0.029	0.649
INDICATED (POST-TEST)	0.030	0.517	0.026	0.573
PRESENT ON RATE LEVEL	0.332	0.368	0.037	0.737
DERIVED BY FORMULA	0.332	0.369	0.037	0.738
UNDERLYING PRESENT RATE	0.353	0.390	0.039	0.782
PROPOSED	0.332	0.369	0.037	0.737

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.911
IND. RATE				0.911	MINIMUM PREMIUM	740
MAN. RATE	1.23	1.11	0.97	+ 0.911	PRESENT	730

+ 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
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	4,713	7,428	0.158			0	0	0	0	1	1
2022	5,487	116,869	2.130			0	0	0	2	0	2
2023	5,101	0	0.000			0	0	0	0	0	0
TOTAL	23,389	216,388	0.925			0	0	0	3	7	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	38,478	0	0	0	0	77,006	0	1,385
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	52,468	33,626	0	0	0	80,258	36,202	13,834

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	27,239	37,114	0	0	0	5,945	44,365	9,368
2020	0	0	0	142	20,199	0	0	0	137	16,122	5,231
2021	0	0	296	224	7,503	0	0	130	138	4,432	472
2022	0	0	28,451	50,899	3,155	0	0	54,913	88,341	5,891	1,654
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	28,747	78,503	67,971	0	0	55,043	94,561	70,809	16,724

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	83,790	311,844	16,724	
IBNR + FREQUENCY ADJUSTMENT	(20,589)	(34,033)	50	
TOTAL LOSSES	63,201	277,811	16,774	
EXPECTED LOSSES	68,678	115,046	8,585	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.270	1.188	0.072	1.530
INDICATED (POST-TEST)	0.239	1.050	0.063	1.352
PRESENT ON RATE LEVEL	0.277	0.464	0.035	0.775
DERIVED BY FORMULA	0.276	0.475	0.035	0.787
UNDERLYING PRESENT RATE	0.294	0.492	0.037	0.822
PROPOSED	0.276	0.475	0.035	0.787

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.973
IND. RATE				0.973	MINIMUM PREMIUM	760
MAN. RATE	1.16	1.09	1.02	+ 0.973	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
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	180,484	0.601			0	0	0	1	1	2
2023	33,798	207	0.001			0	0	0	0	0	0
TOTAL	148,983	411,634	0.276			0	0	1	1	5	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	7,500	40,792	0	0	0	0	125,674	6,518
2023	0	0	0	0	0	0	0	0	0	0	207
TOTAL	0	0	81,142	7,500	111,409	0	0	32,266	0	168,945	10,372

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	89,426	0	0	0	0	69,660	418
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	115,356	3,681	45,800	0	0	42,560	1,759	10,198	4,610
2022	0	0	14,687	16,905	60,290	0	0	23,325	19,907	174,360	7,782
2023	0	0	0	0	0	0	0	0	0	0	247
TOTAL	0	0	130,043	20,586	195,515	0	0	65,885	21,665	254,218	13,057

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	195,928	491,985	13,057	
IBNR + FREQUENCY ADJUSTMENT	(59,543)	(54,039)	103	
TOTAL LOSSES	136,385	437,945	13,160	
EXPECTED LOSSES	198,839	179,937	17,538	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.092	0.294	0.009	0.394
INDICATED (POST-TEST)	0.081	0.260	0.008	0.349
PRESENT ON RATE LEVEL	0.126	0.114	0.011	0.251
DERIVED BY FORMULA	0.125	0.123	0.011	0.258
UNDERLYING PRESENT RATE	0.133	0.121	0.012	0.266
PROPOSED	0.125	0.123	0.011	0.258

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.319
IND. RATE				0.319	MINIMUM PREMIUM	525
MAN. RATE	0.37	0.35	0.33	+ 0.319	PRESENT	505

+ 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
2019	4,702	175,726	3.737			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	148,715	5.923			0	0	0	0	2	2
2023	3,415	24,105	0.706			0	0	0	0	2	2
TOTAL	21,072	444,962	2.112			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
2019	0	0	0	29,847	94,446	0	0	0	6,057	36,808	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	19,324	0	0	0	0	124,032	5,359
2023	0	0	0	0	11,086	0	0	0	0	7,103	5,916
TOTAL	0	0	0	54,186	161,672	0	0	0	20,695	185,868	22,541

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	58,112	178,031	0	0	0	11,072	67,911	9,596
2020	0	0	1,832	40,709	65,664	0	0	1,436	22,515	25,322	717
2021	0	0	1,259	4,714	9,624	0	0	571	1,969	5,414	3,075
2022	0	0	4,331	3,308	28,269	0	0	23,020	19,647	172,082	6,399
2023	18	0	9,317	5,979	12,870	58	0	3,543	2,427	5,645	7,052
TOTAL	18	0	16,738	112,822	294,457	58	0	28,570	57,630	276,373	26,839

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	45,383	741,282	26,839	
IBNR + FREQUENCY ADJUSTMENT	(65,200)	(59,231)	132	
TOTAL LOSSES	0	682,051	26,971	
EXPECTED LOSSES	204,766	191,252	28,636	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	3.237	0.128	3.365
INDICATED (POST-TEST)	0.000	2.861	0.113	2.974
PRESENT ON RATE LEVEL	0.916	0.856	0.128	1.900
DERIVED BY FORMULA	0.916	0.896	0.128	1.939
UNDERLYING PRESENT RATE	0.972	0.908	0.136	2.015
PROPOSED	0.916	0.896	0.128	1.939

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.398
IND. RATE				2.398	MINIMUM PREMIUM	1,275
MAN. RATE	3.10	2.80	2.50	+ 2.398	PRESENT	1,260
				+ 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
2019	49,980	472,919	0.946			0	0	1	3	12	16
2020	53,844	520,248	0.966			0	0	1	6	9	16
2021	68,075	1,341,253	1.970			0	0	3	3	9	15
2022	73,481	862,104	1.173			0	0	1	1	7	9
2023	65,375	84,746	0.130			0	0	0	1	4	5
TOTAL	310,755	3,281,270	1.056			0	0	6	14	41	61

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	89,231	72,619	122,243	0	0	8,470	96,412	31,931	52,013
2020	0	0	103,962	109,010	106,092	0	0	21,122	75,387	78,493	26,182
2021	0	0	612,401	121,514	18,602	0	0	357,157	93,842	97,067	40,670
2022	0	0	402,882	4,219	139,433	0	0	180,159	22,869	68,853	43,689
2023	0	0	0	908	38,692	0	0	0	3,815	24,443	16,888
TOTAL	0	0	1,208,476	308,270	425,062	0	0	566,908	292,325	300,787	179,442

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	118,766	141,389	230,428	0	0	13,162	176,241	58,913	58,255
2020	0	0	145,103	206,632	224,034	0	0	37,048	128,682	138,141	36,524
2021	0	0	877,948	210,706	70,253	0	0	489,622	141,990	170,708	57,263
2022	0	0	497,039	53,453	239,401	0	0	263,714	51,487	112,404	52,165
2023	62	0	33,747	21,835	45,087	198	0	15,372	10,879	19,919	20,130
TOTAL	62	0	1,672,603	634,014	809,204	198	0	818,918	509,278	500,085	224,337

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,491,781	2,452,582	224,337	
IBNR + FREQUENCY ADJUSTMENT	(495,581)	(516,500)	986	
TOTAL LOSSES	1,996,200	1,936,081	225,323	
EXPECTED LOSSES	1,649,128	1,736,935	171,031	
CREDIBILITY	0.03	0.10	0.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.642	0.623	0.073	1.338
INDICATED (POST-TEST)	0.568	0.551	0.064	1.182
PRESENT ON RATE LEVEL	0.500	0.527	0.052	1.079
DERIVED BY FORMULA	0.502	0.529	0.053	1.085
UNDERLYING PRESENT RATE	0.531	0.559	0.055	1.145
PROPOSED	0.502	0.529	0.053	1.085

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.341
IND. RATE				1.341	MINIMUM PREMIUM	895
MAN. RATE	1.66	1.57	1.42	+ 1.341	PRESENT	885

+ 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
2019	839	0	0.000			0	0	0	0	0	0
2020	690	0	0.000			0	0	0	0	0	0
2021	564	0	0.000			0	0	0	0	0	0
2022	767	0	0.000			0	0	0	0	0	0
2023	1,092	3,521	0.322			0	0	0	0	1	1
TOTAL	3,952	3,521	0.089			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	3,346	0	0	0	0	175	0
TOTAL	0	0	0	0	3,346	0	0	0	0	175	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	5	0	2,812	1,804	3,884	1	0	87	60	139	0
TOTAL	5	0	2,812	1,804	3,884	1	0	87	60	139	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,906	5,888	0	
IBNR + FREQUENCY ADJUSTMENT	(7,125)	(4,528)	9	
TOTAL LOSSES	0	1,360	9	
EXPECTED LOSSES	24,347	15,300	1,448	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.034	0.000	0.035
INDICATED (POST-TEST)	0.000	0.030	0.000	0.031
PRESENT ON RATE LEVEL	0.581	0.365	0.035	0.980
DERIVED BY FORMULA	0.581	0.362	0.034	0.976
UNDERLYING PRESENT RATE	0.616	0.387	0.037	1.040
PROPOSED	0.581	0.362	0.034	0.976

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.207
IND. RATE				1.207	MINIMUM PREMIUM	845
MAN. RATE	1.53	1.42	1.29	+ 1.207	PRESENT	840

+ 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
2019	155,643	4,606,992	2.960			0	0	8	13	98	119
2020	236,015	5,933,327	2.514			0	0	13	20	76	109
2021	332,032	6,051,413	1.823			0	0	13	15	89	117
2022	474,451	10,927,066	2.303			0	0	21	28	159	208
2023	496,893	6,992,039	1.407			0	0	2	3	185	190
TOTAL	1,695,034	34,510,837	2.036			0	0	57	79	607	743

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	1,905,956	353,417	963,705	0	0	689,844	195,972	433,365	64,733
2020	0	0	2,072,876	846,041	630,799	0	0	1,347,249	464,207	451,423	120,732
2021	0	0	2,132,552	488,381	1,072,202	0	0	1,139,082	302,569	635,376	281,251
2022	0	0	2,880,579	1,464,823	2,280,466	0	0	1,665,717	958,077	1,154,554	522,850
2023	0	0	234,157	20,102	3,516,767	0	0	132,200	45,568	2,502,275	540,970
TOTAL	0	0	9,226,120	3,172,764	8,463,939	0	0	4,974,092	1,966,393	5,176,993	1,530,536

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	2,440,924	688,103	1,816,584	0	0	995,575	358,237	799,558	72,501
2020	0	0	2,780,211	1,616,710	1,363,048	0	0	1,892,144	824,647	819,783	168,421
2021	0	0	3,217,654	891,612	2,041,174	0	0	1,612,082	473,945	1,048,119	396,001
2022	0	0	5,636,459	2,537,790	3,762,703	0	0	3,548,312	1,444,062	1,846,024	624,283
2023	5,627	0	3,276,877	1,948,231	4,113,272	20,268	22,038	1,458,491	899,630	2,009,186	644,836
TOTAL	5,627	0	17,352,125	7,682,445	13,096,781	20,268	22,038	9,506,604	4,000,520	6,522,671	1,906,043

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	26,906,662	31,302,417	1,906,043	
IBNR + FREQUENCY ADJUSTMENT	(3,830,668)	(5,181,525)	9,475	
TOTAL LOSSES	23,075,994	26,120,893	1,915,517	
EXPECTED LOSSES	13,224,681	18,416,587	1,288,174	
CREDIBILITY	0.09	0.31	0.33	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.361	1.541	0.113	3.015
INDICATED (POST-TEST)	1.203	1.362	0.100	2.665
PRESENT ON RATE LEVEL	0.735	1.024	0.072	1.831
DERIVED BY FORMULA	0.778	1.129	0.081	1.987
UNDERLYING PRESENT RATE	0.780	1.087	0.076	1.943
PROPOSED	0.778	1.129	0.081	1.987

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.457
IND. RATE				2.457	MINIMUM PREMIUM	1,295
MAN. RATE	2.53	2.47	2.41	+ 2.457	PRESENT	1,230

+ 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
2019	69,819	1,265,846	1.813			1	0	1	6	18	26
2020	76,583	675,495	0.882			0	0	1	5	23	29
2021	85,968	871,247	1.013			0	0	0	3	24	27
2022	89,400	886,761	0.992			0	0	0	10	15	25
2023	94,777	712,666	0.752			0	0	2	6	13	21
TOTAL	416,547	4,412,015	1.059			1	0	4	30	93	128

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	122,325	0	153,360	196,423	24,000	24,664	0	339,369	305,658	44,435	55,612
2020	0	0	116,181	93,026	137,514	0	0	58,330	63,719	171,521	35,204
2021	0	0	0	80,806	272,326	0	0	0	261,676	213,483	42,956
2022	0	0	0	271,695	32,165	0	0	0	427,561	87,899	67,441
2023	0	0	207,044	53,291	63,520	0	0	93,006	130,041	97,241	68,523
TOTAL	122,325	0	476,585	695,241	529,525	24,664	0	490,705	1,188,655	614,579	269,736

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	145,444	0	204,122	382,436	45,240	34,209	0	527,379	558,743	81,983	62,285
2020	0	0	159,707	177,363	289,352	0	0	86,650	111,410	300,281	49,110
2021	0	0	44,498	141,908	486,665	0	0	87,179	348,149	336,704	60,482
2022	0	0	208,099	364,905	69,333	0	0	321,208	504,421	154,659	80,525
2023	102	0	385,680	117,784	107,479	788	15,504	278,164	129,500	104,479	81,679
TOTAL	145,546	0	1,002,107	1,184,395	998,069	34,997	15,504	1,300,580	1,652,224	978,105	334,081

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,498,734	4,812,793	334,081	
IBNR + FREQUENCY ADJUSTMENT	(658,513)	(927,468)	1,971	
TOTAL LOSSES	1,840,221	3,885,325	336,052	
EXPECTED LOSSES	2,200,721	3,109,613	330,745	
CREDIBILITY	0.04	0.12	0.13	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.442	0.933	0.081	1.455
INDICATED (POST-TEST)	0.390	0.824	0.071	1.286
PRESENT ON RATE LEVEL	0.498	0.704	0.075	1.277
DERIVED BY FORMULA	0.494	0.718	0.074	1.286
UNDERLYING PRESENT RATE	0.528	0.747	0.079	1.354
PROPOSED	0.494	0.718	0.074	1.286

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.590
IND. RATE				1.590	MINIMUM PREMIUM	980
MAN. RATE	1.86	1.81	1.68	+ 1.590	PRESENT	975

+ 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
2019	24,229	172,457	0.712			0	0	1	1	3	5
2020	24,869	167,325	0.673			0	0	0	3	1	4
2021	33,828	881,010	2.604			0	0	2	1	6	9
2022	31,273	203,469	0.651			0	0	0	0	5	5
2023	33,456	55,635	0.166			0	0	0	0	6	6
TOTAL	147,655	1,479,896	1.002			0	0	3	5	21	29

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	102,041	25,000	3,110	0	0	3,790	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	266,084	34,232	8,035	0	0	519,769	13,806	6,780	32,304
2022	0	0	0	0	83,531	0	0	0	0	101,249	18,689
2023	0	0	0	0	20,565	0	0	0	0	22,188	12,882
TOTAL	0	0	368,125	131,987	121,830	0	0	523,559	103,931	149,320	81,144

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	135,817	48,675	5,862	0	0	5,890	33,151	20,836	10,179
2020	0	0	6,191	136,104	14,712	0	0	7,804	121,347	14,870	11,412
2021	0	0	384,260	62,453	30,264	0	0	685,970	42,218	38,194	45,484
2022	0	0	18,719	14,301	122,197	0	0	18,792	16,038	140,473	22,315
2023	33	0	17,283	11,091	23,874	180	0	11,067	7,582	17,633	15,355
TOTAL	33	0	562,270	272,624	196,911	180	0	729,522	220,335	232,005	104,745

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,292,005	921,874	104,745	
IBNR + FREQUENCY ADJUSTMENT	(282,701)	(210,141)	473	
TOTAL LOSSES	1,009,304	711,733	105,218	
EXPECTED LOSSES	936,924	709,668	79,266	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.684	0.482	0.071	1.237
INDICATED (POST-TEST)	0.604	0.426	0.063	1.093
PRESENT ON RATE LEVEL	0.598	0.453	0.051	1.102
DERIVED BY FORMULA	0.598	0.451	0.051	1.101
UNDERLYING PRESENT RATE	0.635	0.481	0.054	1.169
PROPOSED	0.598	0.451	0.051	1.101

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.361
IND. RATE				1.361	MINIMUM PREMIUM	900
MAN. RATE	1.76	1.61	1.45	+ 1.361	PRESENT	895

+ 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
2019	108,295	200,845	0.185			0	0	0	0	11	11
2020	125,976	270,694	0.215			0	0	1	2	10	13
2021	151,218	1,566,494	1.036			0	0	4	6	6	16
2022	151,853	945,963	0.623			0	0	0	9	14	23
2023	148,861	662,676	0.445			0	0	0	5	9	14
TOTAL	686,203	3,646,672	0.531			0	0	5	22	50	77

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	73,466	0	0	0	0	67,077	60,302
2020	0	0	84,000	16,327	31,344	0	0	14,071	5,098	64,396	55,458
2021	0	0	503,812	264,624	20,791	0	0	393,595	290,861	13,038	79,773
2022	0	0	0	278,981	158,863	0	0	0	351,603	88,332	68,184
2023	0	0	0	159,434	73,099	0	0	0	165,733	215,441	48,969
TOTAL	0	0	587,812	719,366	357,563	0	0	407,666	813,295	448,284	312,686

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	138,483	0	0	0	0	123,757	67,538
2020	0	0	111,135	32,029	67,000	0	0	19,789	9,917	112,239	77,364
2021	0	0	790,721	433,684	72,858	0	0	602,865	394,438	49,293	112,320
2022	0	0	241,880	396,233	255,277	0	0	267,123	417,351	149,449	81,412
2023	117	0	277,465	209,411	114,627	1,745	0	245,600	183,381	192,673	58,371
TOTAL	117	0	1,421,201	1,071,358	648,246	1,745	0	1,135,377	1,005,087	627,412	397,005

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,558,440	3,352,102	397,005	
IBNR + FREQUENCY ADJUSTMENT	(337,804)	(456,519)	1,623	
TOTAL LOSSES	2,220,637	2,895,584	398,628	
EXPECTED LOSSES	1,123,710	1,529,891	278,085	
CREDIBILITY	0.05	0.17	0.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.324	0.422	0.058	0.804
INDICATED (POST-TEST)	0.286	0.373	0.051	0.710
PRESENT ON RATE LEVEL	0.154	0.210	0.038	0.403
DERIVED BY FORMULA	0.161	0.238	0.041	0.439
UNDERLYING PRESENT RATE	0.164	0.223	0.041	0.427
PROPOSED	0.161	0.238	0.041	0.439

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.543
IND. RATE				0.543	MINIMUM PREMIUM	605
MAN. RATE	0.59	0.54	0.53	+ 0.543	PRESENT	575

+ 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
2019	280,388	1,502,916	0.536			0	0	0	17	69	86
2020	284,689	4,430,723	1.556			1	0	5	35	67	108
2021	335,953	2,892,550	0.861			0	0	3	28	59	90
2022	359,375	3,162,548	0.880			0	0	5	17	69	91
2023	374,320	3,579,913	0.956			0	0	2	11	81	94
TOTAL	1,634,725	15,568,650	0.952			1	0	15	108	345	469

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	344,499	478,825	0	0	0	117,207	348,660	213,725
2020	410,236	0	922,610	828,218	451,686	0	0	605,950	398,338	565,764	247,921
2021	0	0	366,915	646,036	674,465	0	0	106,253	327,527	590,336	181,018
2022	0	0	535,297	363,743	808,019	0	0	327,482	340,178	558,676	229,153
2023	0	0	405,581	233,353	1,301,626	0	0	321,200	89,898	1,017,469	210,786
TOTAL	410,236	0	2,230,403	2,415,849	3,714,621	0	0	1,360,885	1,273,148	3,080,905	1,082,603

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	670,740	902,585	0	0	0	214,254	643,278	239,372
2020	503,893	0	1,275,871	1,566,398	968,233	0	0	871,574	695,475	1,002,239	345,850
2021	0	0	764,535	1,065,823	1,238,583	0	0	263,085	456,191	925,097	254,873
2022	0	0	1,201,211	658,462	1,268,834	0	0	867,426	510,610	834,730	273,609
2023	2,083	0	1,823,179	993,191	1,592,410	8,241	41,792	909,355	434,561	848,156	251,257
TOTAL	505,975	0	5,064,796	4,954,613	5,970,644	8,241	41,792	2,911,441	2,311,091	4,253,499	1,364,961

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,532,246	17,489,848	1,364,961	
IBNR + FREQUENCY ADJUSTMENT	(2,133,411)	(3,629,171)	7,992	
TOTAL LOSSES	6,398,835	13,860,677	1,372,953	
EXPECTED LOSSES	7,132,271	12,222,583	1,333,850	
CREDIBILITY	0.09	0.30	0.33	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.391	0.848	0.084	1.323
INDICATED (POST-TEST)	0.346	0.749	0.074	1.170
PRESENT ON RATE LEVEL	0.411	0.705	0.077	1.193
DERIVED BY FORMULA	0.405	0.718	0.076	1.200
UNDERLYING PRESENT RATE	0.436	0.748	0.082	1.266
PROPOSED	0.403	0.714	0.076	1.193

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.475
IND. RATE				1.475	MINIMUM PREMIUM	940
MAN. RATE	1.73	1.70	1.57	+ 1.475	PRESENT	935

+ 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
2019	1,493	8,520	0.571			0	0	0	0	1	1
2020	1,933	6,982	0.361			0	0	0	0	1	1
2021	2,731	82,948	3.037			0	0	0	1	3	4
2022	0	0	0.000			0	0	0	0	0	0
2023	0	0	0.000			0	0	0	0	0	0
TOTAL	6,157	98,450	1.599			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
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	18,171	29,786	0	0	0	26,656	5,612	2,723
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	18,171	34,224	0	0	0	26,656	12,382	7,017

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	4,524	0	0	0	0	3,369	4,809
2020	0	0	0	30	4,236	0	0	0	73	8,588	0
2021	0	0	7,798	30,241	53,493	0	0	8,150	34,690	9,429	3,834
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	7,798	30,271	62,252	0	0	8,150	34,763	21,386	8,643

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,948	148,672	8,643	
IBNR + FREQUENCY ADJUSTMENT	0	(23,565)	36	
TOTAL LOSSES	15,948	125,108	8,680	
EXPECTED LOSSES	0	68,689	21,641	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.259	2.032	0.141	2.432
INDICATED (POST-TEST)	0.229	1.796	0.125	2.149
PRESENT ON RATE LEVEL	0.000	1.052	0.331	1.383
DERIVED BY FORMULA	0.000	1.059	0.329	1.388
UNDERLYING PRESENT RATE	0.000	1.116	0.351	1.467
PROPOSED	0.000	1.059	0.329	1.388

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.716
IND. RATE				1.716	MINIMUM PREMIUM	1,030
MAN. RATE	2.21	2.01	1.82	+ 1.716	PRESENT	
				+ 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
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	705,377	8.546			0	0	1	0	0	1
2022	8,418	1,707	0.020			0	0	0	0	0	0
2023	8,595	111,907	1.302			0	0	0	0	4	4
TOTAL	42,330	826,031	1.951			0	0	1	2	4	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	310,572	0	0	0	0	394,211	0	0	594
2022	0	0	0	0	0	0	0	0	0	0	1,707
2023	0	0	0	0	52,180	0	0	0	0	57,982	1,745
TOTAL	0	0	310,572	2,817	52,180	0	0	394,211	1,701	57,982	6,568

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	1,270
2020	0	0	240	5,266	39	0	0	184	2,864	31	1,936
2021	0	0	378,859	8,162	15,244	0	0	449,903	15,888	18,045	836
2022	0	0	0	0	0	0	0	0	0	0	2,038
2023	83	0	43,852	28,141	60,576	470	0	28,921	19,812	46,078	2,080
TOTAL	83	0	422,951	41,569	75,859	470	0	479,009	38,565	64,155	8,161

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	902,512	220,148	8,161	
IBNR + FREQUENCY ADJUSTMENT	(23,419)	(17,941)	55	
TOTAL LOSSES	879,093	202,207	8,216	
EXPECTED LOSSES	77,728	58,912	10,086	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.077	0.478	0.019	2.574
INDICATED (POST-TEST)	1.835	0.422	0.017	2.275
PRESENT ON RATE LEVEL	0.173	0.131	0.022	0.327
DERIVED BY FORMULA	0.190	0.140	0.022	0.352
UNDERLYING PRESENT RATE	0.184	0.139	0.024	0.347
PROPOSED	0.190	0.140	0.022	0.352

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.435
IND. RATE				0.435	MINIMUM PREMIUM	565
MAN. RATE	0.51	0.47	0.43	+ 0.435	PRESENT	540

+ 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
2019	4,969	1,137	0.023			0	0	0	0	0	0
2020	4,210	9,640	0.229			0	0	0	0	2	2
2021	4,275	113,076	2.645			0	0	1	0	0	1
2022	6,845	14,799	0.216			0	0	0	0	2	2
2023	7,158	2,492	0.035			0	0	0	0	0	0
TOTAL	27,457	141,144	0.514			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
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	25,188	0	0	2,271
2022	0	0	0	0	2,895	0	0	0	0	6,536	5,368
2023	0	0	0	0	0	0	0	0	0	0	2,492
TOTAL	0	0	85,617	0	5,853	0	0	25,188	0	12,892	11,594

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	1,273
2020	0	0	0	43	6,148	0	0	0	94	11,041	455
2021	0	0	120,001	2,586	4,829	0	0	33,029	1,166	1,325	3,198
2022	0	0	649	496	4,235	0	0	1,213	1,035	9,068	6,409
2023	0	0	0	0	0	0	0	0	0	0	2,970
TOTAL	0	0	120,650	3,124	15,212	0	0	34,242	2,296	21,434	14,306

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	154,892	42,065	14,306	
IBNR + FREQUENCY ADJUSTMENT	(69,323)	(36,354)	77	
TOTAL LOSSES	85,569	5,711	14,382	
EXPECTED LOSSES	237,580	124,755	11,714	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.312	0.021	0.052	0.385
INDICATED (POST-TEST)	0.275	0.018	0.046	0.340
PRESENT ON RATE LEVEL	0.816	0.428	0.040	1.284
DERIVED BY FORMULA	0.810	0.420	0.040	1.271
UNDERLYING PRESENT RATE	0.865	0.454	0.043	1.362
PROPOSED	0.810	0.420	0.040	1.271

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				1.571	IND. RATE	1.571
MAN. RATE	2.17	1.92	1.69	+ 1.571	MINIMUM PREMIUM	975
				+ PROPOSED	PRESENT	980

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
2019	33,677	1,447,087	4.297			1	0	3	8	2	14
2020	34,018	357,905	1.052			0	0	0	8	12	20
2021	38,145	1,654,845	4.338			0	0	1	2	13	16
2022	41,514	716,291	1.725			0	0	1	6	6	13
2023	39,483	379,329	0.961			0	0	0	5	7	12
TOTAL	186,837	4,555,457	2.438			1	0	5	29	40	75

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	175,000	0	450,389	82,760	877	10,528	0	582,961	65,338	710	78,524
2020	0	0	0	115,244	57,671	0	0	0	113,965	50,959	20,066
2021	0	0	402,880	39,863	32,666	0	0	1,054,615	29,829	71,724	23,268
2022	0	0	162,611	54,310	148,665	0	0	198,179	72,854	22,947	56,725
2023	0	0	0	81,185	32,584	0	0	0	206,449	34,685	24,426
TOTAL	175,000	0	1,015,880	373,362	272,463	10,528	0	1,835,755	488,435	181,025	203,009

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	208,075	0	599,468	161,134	1,653	14,602	0	905,921	119,438	1,310	87,947
2020	0	0	9,807	216,279	121,471	0	0	12,354	192,671	90,584	27,992
2021	0	0	254,601	69,765	68,868	0	0	599,300	62,723	134,955	32,761
2022	0	0	301,665	109,131	239,237	0	0	371,593	106,496	57,743	67,730
2023	52	0	137,389	104,132	52,984	281	0	189,376	148,583	54,299	29,116
TOTAL	208,127	0	1,302,930	660,441	484,213	14,883	0	2,078,545	629,910	338,891	245,546

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,604,485	2,113,456	245,546	
IBNR + FREQUENCY ADJUSTMENT	(364,823)	(467,871)	1,087	
TOTAL LOSSES	3,239,662	1,645,585	246,633	
EXPECTED LOSSES	1,215,576	1,560,355	191,072	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.734	0.881	0.132	2.747
INDICATED (POST-TEST)	1.532	0.778	0.117	2.428
PRESENT ON RATE LEVEL	0.613	0.787	0.096	1.497
DERIVED BY FORMULA	0.632	0.787	0.098	1.516
UNDERLYING PRESENT RATE	0.651	0.835	0.102	1.588
PROPOSED	0.632	0.787	0.098	1.516

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.875
IND. RATE				1.875	MINIMUM PREMIUM	1,085
MAN. RATE	2.19	2.07	1.97	+ 1.875	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
2019	4,801	63,535	1.323			0	0	0	0	3	3
2020	6,178	194,685	3.151			0	0	0	1	0	1
2021	6,085	2,208	0.036			0	0	0	0	0	0
2022	6,126	464,884	7.589			0	0	1	0	0	1
2023	6,315	2,628	0.042			0	0	0	0	0	0
TOTAL	29,505	727,940	2.467			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
2019	0	0	0	0	45,701	0	0	0	0	16,330	1,504
2020	0	0	0	75,989	0	0	0	0	116,300	0	2,396
2021	0	0	0	0	0	0	0	0	0	0	2,208
2022	0	0	220,501	0	0	0	0	241,000	0	0	3,383
2023	0	0	0	0	0	0	0	0	0	0	2,628
TOTAL	0	0	220,501	75,989	45,701	0	0	241,000	116,300	16,330	12,119

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	86,146	0	0	0	0	30,129	1,684
2020	0	0	6,467	142,054	1,064	0	0	12,607	195,849	2,105	3,342
2021	0	0	0	0	0	0	0	0	0	0	3,109
2022	0	0	309,429	16,052	23,461	0	0	383,527	23,449	24,727	4,039
2023	0	0	0	0	0	0	0	0	0	0	3,133
TOTAL	0	0	315,896	158,106	110,672	0	0	396,134	219,299	56,960	15,308

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	712,030	545,037	15,308	
IBNR + FREQUENCY ADJUSTMENT	(24,470)	(23,594)	53	
TOTAL LOSSES	687,560	521,443	15,361	
EXPECTED LOSSES	81,634	77,944	9,288	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.330	1.767	0.052	4.150
INDICATED (POST-TEST)	2.060	1.562	0.046	3.667
PRESENT ON RATE LEVEL	0.261	0.249	0.030	0.539
DERIVED BY FORMULA	0.279	0.275	0.030	0.584
UNDERLYING PRESENT RATE	0.277	0.264	0.031	0.572
PROPOSED	0.279	0.275	0.030	0.584

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.722
IND. RATE				0.722	MINIMUM PREMIUM	670
MAN. RATE	0.83	0.78	0.71	+ 0.722	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
2019	69,197	4,762	0.007			0	0	0	0	1	1
2020	62,622	351	0.001			0	0	0	0	0	0
2021	115,079	39,864	0.035			0	0	0	1	1	2
2022	148,609	11,666	0.008			0	0	0	0	0	0
2023	94,689	2,079	0.002			0	0	0	0	1	1
TOTAL	490,196	58,722	0.012			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
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	23,016	2,696	0	0	0	11,065	349	2,738
2022	0	0	0	0	0	0	0	0	0	0	11,666
2023	0	0	0	0	1,611	0	0	0	0	468	0
TOTAL	0	0	0	23,016	7,089	0	0	0	11,065	1,252	16,300

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	5,244	0	0	0	0	803	1,730
2020	0	0	0	0	0	0	0	0	0	0	490
2021	0	0	7,419	36,444	5,444	0	0	3,293	14,305	861	3,855
2022	0	0	0	0	0	0	0	0	0	0	13,929
2023	3	0	1,354	869	1,870	4	0	233	160	372	0
TOTAL	3	0	8,772	37,313	12,559	4	0	3,527	14,465	2,036	20,004

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,306	66,372	20,004	
IBNR + FREQUENCY ADJUSTMENT	(123,488)	(66,285)	85	
TOTAL LOSSES	0	87	20,089	
EXPECTED LOSSES	411,179	228,528	14,822	
CREDIBILITY	0.04	0.13	0.15	
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	0.079	0.044	0.003	0.126
DERIVED BY FORMULA	0.076	0.038	0.003	0.117
UNDERLYING PRESENT RATE	0.084	0.047	0.003	0.134
PROPOSED	0.076	0.038	0.003	0.117

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.152
IND. RATE				0.152	MINIMUM PREMIUM	465
MAN. RATE	0.25	0.21	0.18	+ 0.152	PRESENT	450
				+ 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
2019	27,330	964,637	3.530			0	0	1	1	19	21
2020	39,509	192,962	0.488			0	0	0	2	16	18
2021	24,732	296,738	1.200			0	0	0	1	4	5
2022	0	0	0.000			0	0	0	0	0	0
2023	0	0	0.000			0	0	0	0	0	0
TOTAL	91,571	1,454,337	1.588			0	0	1	4	39	44

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	187,309	75,076	177,653	0	0	244,348	117,295	152,901	10,055
2020	0	0	0	16,263	115,349	0	0	0	9,353	40,098	11,899
2021	0	0	0	83,655	100,847	0	0	0	85,108	23,012	4,116
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	187,309	174,994	393,849	0	0	244,348	211,756	216,011	26,070

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	249,308	146,173	334,876	0	0	379,717	214,415	282,102	11,262
2020	0	0	1,384	32,086	239,958	0	0	1,014	16,344	69,824	16,599
2021	0	0	33,355	137,296	181,736	0	0	26,251	111,005	37,956	5,795
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	284,048	315,555	756,569	0	0	406,982	341,764	389,882	33,656

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	691,030	1,803,769	33,656	
IBNR + FREQUENCY ADJUSTMENT	(95,597)	(653,599)	224	
TOTAL LOSSES	595,433	1,150,170	33,880	
EXPECTED LOSSES	290,907	1,805,255	162,589	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.650	1.256	0.037	1.943
INDICATED (POST-TEST)	0.575	1.110	0.033	1.717
PRESENT ON RATE LEVEL	0.299	1.858	0.167	2.325
DERIVED BY FORMULA	0.302	1.828	0.161	2.291
UNDERLYING PRESENT RATE	0.318	1.971	0.178	2.467
PROPOSED	0.302	1.828	0.161	2.291

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.833
IND. RATE				2.833	MINIMUM PREMIUM	1,430
MAN. RATE	3.97	3.51	3.06	+ 2.833	PRESENT	
				+ 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
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
2023	172	0	0.000			0	0	0	0	0	0
TOTAL	592	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,930)	(1,874)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	6,588	6,225	931	
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	1.049	0.991	0.148	2.188
DERIVED BY FORMULA	1.049	0.991	0.148	2.188
UNDERLYING PRESENT RATE	1.113	1.052	0.157	2.322
PROPOSED	1.049	0.991	0.148	2.188

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	2.803
IND. RATE				2.803		MINIMUM PREMIUM	1,420
MAN. RATE	3.49	3.26	2.88	+ 2.803		PRESENT	1,395
				+ 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
2019	8,380	1,458	0.017			0	0	0	0	0	0
2020	8,707	150,073	1.724			0	0	0	0	2	2
2021	10,497	1,486	0.014			0	0	0	0	0	0
2022	10,700	306,658	2.866			0	0	1	0	0	1
2023	12,267	4,350	0.035			0	0	0	0	0	0
TOTAL	50,551	464,025	0.918			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
2019	0	0	0	0	0	0	0	0	0	0	1,458
2020	0	0	0	0	72,807	0	0	0	0	70,136	7,130
2021	0	0	0	0	0	0	0	0	0	0	1,486
2022	0	0	145,448	0	0	0	0	145,448	0	0	15,762
2023	0	0	0	0	0	0	0	0	0	0	4,350
TOTAL	0	0	145,448	0	72,807	0	0	145,448	0	70,136	30,186

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	1,633
2020	0	0	0	1,063	151,315	0	0	0	1,038	121,833	9,946
2021	0	0	0	0	0	0	0	0	0	0	2,092
2022	0	0	204,107	10,589	15,476	0	0	231,466	14,152	14,923	18,820
2023	0	0	0	0	0	0	0	0	0	0	5,185
TOTAL	0	0	204,107	11,652	166,790	0	0	231,466	15,190	136,756	37,677

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	435,573	330,388	37,677	
IBNR + FREQUENCY ADJUSTMENT	(93,488)	(97,377)	235	
TOTAL LOSSES	342,085	233,012	37,912	
EXPECTED LOSSES	313,001	329,616	37,894	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.677	0.461	0.075	1.213
INDICATED (POST-TEST)	0.598	0.407	0.066	1.072
PRESENT ON RATE LEVEL	0.584	0.615	0.071	1.269
DERIVED BY FORMULA	0.584	0.608	0.071	1.263
UNDERLYING PRESENT RATE	0.619	0.652	0.075	1.346
PROPOSED	0.584	0.608	0.071	1.263

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.561
IND. RATE				1.561	MINIMUM PREMIUM	970
MAN. RATE	2.35	1.99	1.67	+ 1.561	PRESENT	970

+ 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
2019	122,534	1,687,553	1.377			0	0	0	11	49	60
2020	139,912	1,473,211	1.053			0	0	3	3	46	52
2021	159,115	2,638,066	1.658			0	0	2	2	50	54
2022	185,672	1,091,594	0.588			0	0	0	6	44	50
2023	197,259	986,163	0.500			0	0	0	5	42	47
TOTAL	804,492	7,876,587	0.979			0	0	5	27	231	263

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	259,741	729,551	0	0	0	164,210	410,560	123,491
2020	0	0	432,371	108,089	398,415	0	0	171,621	42,487	264,898	55,330
2021	0	0	439,830	39,820	743,359	0	0	432,841	11,903	838,318	131,995
2022	0	0	0	93,516	536,565	0	0	0	70,917	287,654	102,942
2023	0	0	0	192,202	286,340	0	0	0	102,982	303,948	100,691
TOTAL	0	0	872,201	693,368	2,694,230	0	0	604,462	392,499	2,105,378	514,449

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	505,716	1,375,204	0	0	0	300,176	757,483	138,310
2020	0	0	574,091	213,283	837,927	0	0	239,229	80,085	464,390	77,185
2021	0	0	681,157	115,559	1,348,142	0	0	609,086	75,650	1,315,298	185,849
2022	0	0	189,390	215,563	792,609	0	0	103,959	126,920	404,516	122,913
2023	458	0	501,074	359,349	368,296	2,462	0	237,445	172,064	254,884	120,024
TOTAL	458	0	1,945,712	1,409,470	4,722,178	2,462	0	1,189,719	754,896	3,196,572	644,281

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,138,351	10,083,115	644,281	
IBNR + FREQUENCY ADJUSTMENT	(1,231,398)	(2,651,823)	4,081	
TOTAL LOSSES	1,906,953	7,431,292	648,362	
EXPECTED LOSSES	4,156,075	9,010,738	646,258	
CREDIBILITY	0.06	0.19	0.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.237	0.924	0.081	1.241
INDICATED (POST-TEST)	0.209	0.816	0.071	1.097
PRESENT ON RATE LEVEL	0.487	1.056	0.076	1.618
DERIVED BY FORMULA	0.470	1.010	0.075	1.555
UNDERLYING PRESENT RATE	0.517	1.120	0.080	1.717
PROPOSED	0.470	1.010	0.075	1.555

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.923
IND. RATE				1.923	MINIMUM PREMIUM	1,100
MAN. RATE	2.44	2.36	2.13	+ 1.923	PRESENT	1,130

+ 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
2019	98,377	1,674,233	1.702			0	0	3	8	34	45
2020	112,002	2,201,605	1.966			0	0	4	14	37	55
2021	116,009	1,279,647	1.103			0	0	1	6	40	47
2022	144,737	2,393,719	1.654			0	0	3	5	27	35
2023	158,861	1,656,751	1.043			0	0	2	8	47	57
TOTAL	629,986	9,205,955	1.461			0	0	13	41	185	239

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	475,518	189,946	440,964	0	0	94,912	134,257	262,617	76,019
2020	0	0	559,581	457,272	251,268	0	0	321,225	272,610	285,886	53,763
2021	0	0	294,155	198,842	354,454	0	0	48,582	130,664	201,341	51,609
2022	0	0	814,988	235,213	501,988	0	0	271,974	179,679	371,292	18,585
2023	0	0	221,886	337,724	332,558	0	0	73,546	314,777	324,271	51,989
TOTAL	0	0	2,366,128	1,418,997	1,881,232	0	0	810,239	1,031,987	1,445,407	251,965

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	632,914	369,825	831,217	0	0	147,493	245,422	484,528	85,141
2020	0	0	770,006	865,488	539,468	0	0	468,698	471,947	508,036	74,999
2021	0	0	499,627	341,319	652,665	0	0	111,529	180,640	316,718	72,665
2022	0	0	1,430,085	456,411	840,360	0	0	629,860	291,403	556,780	22,190
2023	532	0	1,015,831	568,053	474,614	2,627	12,260	520,010	327,304	306,655	61,971
TOTAL	532	0	4,348,463	2,601,095	3,338,325	2,627	12,260	1,877,590	1,516,717	2,172,717	316,968

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,241,472	9,628,854	316,968	
IBNR + FREQUENCY ADJUSTMENT	(983,911)	(1,569,243)	2,380	
TOTAL LOSSES	5,257,561	8,059,611	319,347	
EXPECTED LOSSES	3,339,165	5,328,679	371,560	
CREDIBILITY	0.05	0.16	0.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.835	1.279	0.051	2.165
INDICATED (POST-TEST)	0.738	1.131	0.045	1.913
PRESENT ON RATE LEVEL	0.500	0.797	0.056	1.352
DERIVED BY FORMULA	0.512	0.851	0.054	1.416
UNDERLYING PRESENT RATE	0.530	0.846	0.059	1.435
PROPOSED	0.512	0.851	0.054	1.416

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.751
IND. RATE				1.751	MINIMUM PREMIUM	1,040
MAN. RATE	1.90	1.92	1.78	+ 1.751	PRESENT	1,010

+ 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
2019	51,294	628,773	1.226			0	0	2	1	14	17
2020	55,868	687,850	1.231			0	0	1	3	14	18
2021	65,523	1,452,460	2.217			0	0	2	6	18	26
2022	84,006	904,313	1.076			0	0	1	3	14	18
2023	108,379	539,418	0.498			0	0	1	0	13	14
TOTAL	365,070	4,212,814	1.154			0	0	7	13	73	93

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	203,901	33,524	207,017	0	0	45,028	17,686	110,289	11,328
2020	0	0	93,863	88,612	143,394	0	0	109,593	93,264	139,030	20,094
2021	0	0	270,125	262,789	128,112	0	0	86,370	600,096	68,998	35,970
2022	0	0	181,536	169,008	124,439	0	0	207,837	83,247	105,787	32,459
2023	0	0	208,287	0	179,697	0	0	27,946	0	98,604	24,884
TOTAL	0	0	957,712	553,933	782,659	0	0	476,774	794,293	522,708	124,735

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	271,392	65,271	390,227	0	0	69,974	32,330	203,483	12,687
2020	0	0	130,173	168,918	301,077	0	0	159,934	162,062	245,411	28,031
2021	0	0	470,143	429,431	250,519	0	0	294,131	782,215	128,419	50,646
2022	0	0	407,601	258,084	215,216	0	0	409,749	132,480	174,461	38,756
2023	288	0	412,667	123,780	232,542	799	4,659	85,622	36,742	81,474	29,662
TOTAL	288	0	1,691,976	1,045,484	1,389,581	799	4,659	1,019,411	1,145,829	833,249	159,782

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,717,132	4,414,143	159,782	
IBNR + FREQUENCY ADJUSTMENT	(1,139,892)	(942,280)	1,552	
TOTAL LOSSES	1,577,239	3,471,863	161,334	
EXPECTED LOSSES	3,912,288	3,287,122	216,520	
CREDIBILITY	0.03	0.11	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.432	0.951	0.044	1.427
INDICATED (POST-TEST)	0.382	0.841	0.039	1.261
PRESENT ON RATE LEVEL	1.010	0.849	0.056	1.915
DERIVED BY FORMULA	0.991	0.848	0.054	1.893
UNDERLYING PRESENT RATE	1.072	0.900	0.059	2.031
PROPOSED	0.991	0.848	0.054	1.893

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.341
IND. RATE				2.341	MINIMUM PREMIUM	1,255
MAN. RATE	3.04	2.78	2.52	+ 2.341	PRESENT	1,265

+ 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
2019	46,892	45,757	0.098			0	0	0	1	8	9
2020	49,644	320,716	0.646			0	0	1	2	10	13
2021	52,549	42,560	0.081			0	0	0	0	9	9
2022	65,085	455,521	0.700			0	0	1	0	13	14
2023	71,252	680,751	0.955			0	0	0	2	13	15
TOTAL	285,422	1,545,305	0.541			0	0	2	5	53	60

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	32,177	62,024	34,170
2021	0	0	0	0	9,312	0	0	0	0	19,306	13,942
2022	0	0	163,500	0	92,509	0	0	85,000	0	51,708	62,804
2023	0	0	0	125,726	212,476	0	0	0	137,472	157,651	47,426
TOTAL	0	0	268,131	163,917	374,399	0	0	94,512	169,834	294,446	180,066

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	230	37,649	0	0	0	338	6,932	24,331
2020	0	0	139,940	73,067	85,963	0	0	16,492	55,360	108,516	47,667
2021	0	0	654	494	16,563	0	0	875	927	29,758	19,630
2022	0	0	250,171	27,740	152,728	0	0	144,866	16,461	80,461	74,988
2023	340	0	348,924	248,637	270,136	1,277	0	193,219	144,917	143,088	56,532
TOTAL	340	0	739,688	350,169	563,040	1,277	0	355,452	218,003	368,755	223,148

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,096,757	1,499,967	223,148	
IBNR + FREQUENCY ADJUSTMENT	(408,909)	(296,296)	1,181	
TOTAL LOSSES	687,848	1,203,670	224,329	
EXPECTED LOSSES	1,385,124	1,005,582	186,175	
CREDIBILITY	0.03	0.09	0.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.241	0.422	0.079	0.741
INDICATED (POST-TEST)	0.213	0.373	0.069	0.655
PRESENT ON RATE LEVEL	0.457	0.332	0.061	0.851
DERIVED BY FORMULA	0.450	0.336	0.062	0.848
UNDERLYING PRESENT RATE	0.485	0.352	0.065	0.903
PROPOSED	0.450	0.336	0.062	0.848

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.049
IND. RATE				1.049	MINIMUM PREMIUM	790
MAN. RATE	1.43	1.27	1.12	+ 1.049	PRESENT	780

+ 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
2019	16,015	874,861	5.463			0	0	3	4	3	10
2020	9,291	136,529	1.469			0	0	0	2	4	6
2021	15,678	223,659	1.427			0	0	1	0	2	3
2022	13,145	189,961	1.445			0	0	1	0	2	3
2023	13,889	147,789	1.064			0	0	0	0	3	3
TOTAL	68,018	1,572,799	2.312			0	0	5	6	14	25

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	317,212	72,999	7,645	0	0	391,554	49,132	16,994	19,325
2020	0	0	0	47,415	31,896	0	0	0	36,181	17,770	3,267
2021	0	0	90,664	0	9,009	0	0	94,106	0	8,297	21,583
2022	0	0	115,137	0	25,800	0	0	40,106	0	5,290	3,628
2023	0	0	0	0	24,950	0	0	0	0	112,203	10,636
TOTAL	0	0	523,013	120,414	99,300	0	0	525,766	85,313	160,554	58,439

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	422,209	142,129	14,411	0	0	608,475	89,813	31,354	21,644
2020	0	0	4,035	89,103	66,953	0	0	3,922	61,192	31,523	4,557
2021	0	0	127,707	3,216	21,138	0	0	123,777	4,755	17,739	30,389
2022	0	0	167,354	12,799	49,993	0	0	64,807	4,740	11,454	4,332
2023	40	0	20,968	13,456	28,964	909	0	55,967	38,340	89,168	12,678
TOTAL	40	0	742,273	260,703	181,460	909	0	856,947	198,840	181,238	73,600

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,600,169	822,241	73,600	
IBNR + FREQUENCY ADJUSTMENT	(100,212)	(123,650)	260	
TOTAL LOSSES	1,499,957	698,591	73,861	
EXPECTED LOSSES	326,517	415,087	47,938	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.205	1.027	0.109	3.341
INDICATED (POST-TEST)	1.949	0.908	0.096	2.953
PRESENT ON RATE LEVEL	0.452	0.575	0.066	1.094
DERIVED BY FORMULA	0.467	0.589	0.068	1.124
UNDERLYING PRESENT RATE	0.480	0.610	0.070	1.161
PROPOSED	0.467	0.589	0.068	1.124

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.389
IND. RATE				1.389	MINIMUM PREMIUM	910
MAN. RATE	1.86	1.63	1.44	+ 1.389	PRESENT	890

+ 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
2019	20,630	146,886	0.712			0	0	0	2	0	2
2020	35,485	550,622	1.552			0	0	2	1	6	9
2021	96,565	373,912	0.387			0	0	1	2	11	14
2022	0	0	0.000			0	0	0	0	0	0
2023	0	0	0.000			0	0	0	0	0	0
TOTAL	152,680	1,071,420	0.702			0	0	3	5	17	25

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	93,708	0	0	0	0	33,602	0	19,576
2020	0	0	257,474	59,554	63,636	0	0	126,965	14,144	25,260	3,589
2021	0	0	128,253	43,373	118,149	0	0	26,566	20,990	30,978	5,603
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	385,727	196,635	181,785	0	0	153,531	68,736	56,238	28,768

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	182,449	0	0	0	0	61,424	0	21,925
2020	0	0	341,458	115,478	138,083	0	0	175,107	27,608	46,700	5,007
2021	0	0	201,677	78,555	218,608	0	0	42,457	29,821	49,760	7,889
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	543,135	376,482	356,692	0	0	217,564	118,853	96,460	34,821

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	760,698	948,487	34,821	
IBNR + FREQUENCY ADJUSTMENT	(268,557)	(310,474)	135	
TOTAL LOSSES	492,142	638,013	34,956	
EXPECTED LOSSES	743,029	951,923	65,026	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.322	0.418	0.023	0.763
INDICATED (POST-TEST)	0.285	0.369	0.020	0.674
PRESENT ON RATE LEVEL	0.459	0.588	0.040	1.087
DERIVED BY FORMULA	0.455	0.575	0.039	1.069
UNDERLYING PRESENT RATE	0.487	0.623	0.043	1.153
PROPOSED	0.455	0.575	0.039	1.069

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.369
IND. RATE				1.369	MINIMUM PREMIUM	905
MAN. RATE	1.79	1.62	1.43	+ 1.369	PRESENT	
				+ 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
2019	13,330	354,998	2.663			0	0	1	4	3	8
2020	16,989	161,784	0.952			0	0	0	0	3	3
2021	22,414	433,298	1.933			0	0	0	2	3	5
2022	0	0	0.000			0	0	0	0	0	0
2023	0	0	0.000			0	0	0	0	0	0
TOTAL	52,733	950,080	1.802			0	0	1	6	9	16

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	135,024	75,868	9,608	0	0	37,777	76,848	9,073	10,800
2020	0	0	0	0	97,644	0	0	0	0	58,782	5,358
2021	0	0	0	64,351	87,922	0	0	0	250,598	28,345	2,082
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	135,024	140,219	195,174	0	0	37,777	327,446	96,200	18,240

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	179,717	147,715	18,111	0	0	58,705	140,478	16,740	12,096
2020	0	0	0	1,426	202,934	0	0	0	870	102,110	7,474
2021	0	0	26,385	106,163	158,202	0	0	75,511	324,958	51,008	2,931
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	206,102	255,304	379,246	0	0	134,217	466,306	169,858	22,502

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	340,318	1,270,714	22,502	
IBNR + FREQUENCY ADJUSTMENT	(48,570)	(276,631)	133	
TOTAL LOSSES	291,748	994,083	22,634	
EXPECTED LOSSES	141,253	802,439	80,752	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.553	1.885	0.043	2.481
INDICATED (POST-TEST)	0.489	1.666	0.038	2.193
PRESENT ON RATE LEVEL	0.252	1.434	0.144	1.831
DERIVED BY FORMULA	0.255	1.441	0.141	1.837
UNDERLYING PRESENT RATE	0.268	1.522	0.153	1.943
PROPOSED	0.255	1.441	0.141	1.837

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.354
IND. RATE				2.354	MINIMUM PREMIUM	1,255
MAN. RATE	2.99	2.69	2.41	+ 2.354	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
2019	10,960	19,828	0.181			0	0	0	0	1	1
2020	10,359	186,508	1.800			0	0	0	2	0	2
2021	9,804	11,762	0.120			0	0	0	1	0	1
2022	9,901	71,778	0.725			0	0	0	1	0	1
2023	8,972	91,311	1.018			0	0	0	1	1	2
TOTAL	49,996	381,187	0.762			0	0	0	5	2	7

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	118,055	0	4,861
2021	0	0	0	2,272	0	0	0	0	6,614	0	2,876
2022	0	0	0	43,200	0	0	0	0	28,295	0	283
2023	0	0	0	10,780	32,913	0	0	0	18,801	26,386	2,431
TOTAL	0	0	0	119,844	37,913	0	0	0	171,765	29,897	21,768

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	9,425	0	0	0	0	6,478	12,675
2020	0	0	5,412	118,879	890	0	0	12,797	198,805	2,137	6,781
2021	0	0	714	3,583	64	0	0	1,959	8,541	193	4,049
2022	0	0	31,942	57,145	3,542	0	0	20,177	32,460	2,165	338
2023	53	0	42,267	29,244	40,221	214	0	28,832	21,468	23,404	2,898
TOTAL	53	0	80,334	208,851	54,143	214	0	63,765	261,273	34,376	26,741

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	144,366	558,643	26,741	
IBNR + FREQUENCY ADJUSTMENT	(38,929)	(55,299)	112	
TOTAL LOSSES	105,437	503,344	26,854	
EXPECTED LOSSES	128,398	179,262	22,415	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.211	1.007	0.054	1.271
INDICATED (POST-TEST)	0.186	0.890	0.047	1.124
PRESENT ON RATE LEVEL	0.242	0.338	0.042	0.622
DERIVED BY FORMULA	0.242	0.355	0.042	0.638
UNDERLYING PRESENT RATE	0.257	0.359	0.045	0.660
PROPOSED	0.242	0.355	0.042	0.638

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.831
IND. RATE				0.831	MINIMUM PREMIUM	710
MAN. RATE	1.12	1.00	0.89	+ 0.831	PRESENT	700

+ 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
2019	7,511	183	0.002			0	0	0	0	0	0
2020	8,366	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
2023	0	0	0.000			0	0	0	0	0	0
TOTAL	25,252	1,701	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
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
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,701

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	205
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,137
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,342

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,342	
IBNR + FREQUENCY ADJUSTMENT	(1,294)	(16,234)	0	
TOTAL LOSSES	0	0	2,343	
EXPECTED LOSSES	3,807	46,593	176	
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	0.014	0.174	0.001	0.189
DERIVED BY FORMULA	0.014	0.170	0.001	0.185
UNDERLYING PRESENT RATE	0.015	0.185	0.001	0.200
PROPOSED	0.014	0.170	0.001	0.185

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.241
IND. RATE				0.241	MINIMUM PREMIUM	495
MAN. RATE	0.31	0.29	0.27	+ 0.241	PRESENT	

+ 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
2019	1,171,013	1,674,861	0.143			0	0	5	5	11	21
2020	1,164,823	2,449,193	0.210			0	0	3	18	21	42
2021	1,383,567	3,285,635	0.237			0	0	5	12	16	33
2022	1,532,857	2,702,555	0.176			1	0	3	10	17	31
2023	1,562,826	2,443,457	0.156			0	0	3	5	36	44
TOTAL	6,815,086	12,555,701	0.184			1	0	19	50	101	171

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	742,769	82,869	271,489	0	0	333,678	30,938	115,966	97,152
2020	0	0	559,864	467,741	305,570	0	0	353,622	455,951	189,182	117,263
2021	0	0	1,132,478	550,352	333,222	0	0	369,916	565,332	268,918	65,417
2022	978,679	0	546,381	254,051	176,611	0	0	231,986	161,395	249,985	103,467
2023	0	0	388,163	195,016	561,440	0	0	229,480	196,260	756,208	116,890
TOTAL	978,679	0	3,369,655	1,550,029	1,648,332	0	0	1,518,682	1,409,876	1,580,259	500,189

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	988,626	161,346	511,757	0	0	518,536	56,555	213,957	108,810
2020	0	0	771,267	885,855	652,476	0	0	532,862	780,134	344,024	163,582
2021	0	0	1,783,539	919,910	672,094	0	0	664,704	760,048	450,475	92,107
2022	999,096	0	994,160	406,071	337,331	0	0	530,671	247,322	382,978	123,540
2023	898	0	1,223,691	560,784	732,785	6,125	38,254	839,998	413,416	651,938	139,333
TOTAL	999,995	0	5,761,283	2,933,965	2,906,443	6,125	38,254	3,086,770	2,257,475	2,043,373	627,372

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,892,427	10,141,255	627,372	
IBNR + FREQUENCY ADJUSTMENT	(2,089,317)	(1,926,137)	3,975	
TOTAL LOSSES	7,803,111	8,215,118	631,347	
EXPECTED LOSSES	6,994,549	6,499,246	661,410	
CREDIBILITY	0.23	0.77	0.84	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.114	0.121	0.009	0.244
INDICATED (POST-TEST)	0.101	0.107	0.008	0.216
PRESENT ON RATE LEVEL	0.097	0.090	0.009	0.196
DERIVED BY FORMULA	0.098	0.103	0.008	0.209
UNDERLYING PRESENT RATE	0.103	0.095	0.010	0.208
PROPOSED	0.098	0.103	0.008	0.209

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.272
IND. RATE				0.272	MINIMUM PREMIUM	510
MAN. RATE	0.29	0.29	0.28	+ 0.272	PRESENT	485
				+ 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
2019	51,554	151,478	0.294			0	0	0	4	0	4
2020	54,515	225,999	0.415			0	0	0	5	1	6
2021	58,510	353,256	0.604			0	0	1	0	5	6
2022	57,206	5,884	0.010			0	0	0	0	1	1
2023	64,559	231,400	0.358			0	0	1	0	4	5
TOTAL	286,344	968,017	0.338			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
2019	0	0	0	94,763	0	0	0	0	51,719	0	4,996
2020	0	0	0	117,412	2,592	0	0	0	97,705	6,206	2,084
2021	0	0	199,996	0	50,838	0	0	54,450	0	43,571	4,401
2022	0	0	0	0	2,691	0	0	0	0	1,145	2,048
2023	0	0	141,566	0	15,956	0	0	25,109	0	28,730	20,039
TOTAL	0	0	341,562	212,175	72,077	0	0	79,559	149,424	79,652	33,568

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	184,504	0	0	0	0	94,542	0	5,596
2020	0	0	9,992	219,528	7,031	0	0	10,591	164,627	12,549	2,907
2021	0	0	283,883	8,739	101,705	0	0	73,374	4,612	70,024	6,197
2022	0	0	603	461	3,937	0	0	213	181	1,589	2,445
2023	26	0	191,245	26,867	34,789	233	4,186	47,070	12,556	25,629	23,886
TOTAL	26	0	485,723	440,099	147,462	233	4,186	131,248	276,520	109,791	41,031

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	621,415	973,871	41,031	
IBNR + FREQUENCY ADJUSTMENT	(113,453)	(118,654)	338	
TOTAL LOSSES	507,962	855,217	41,370	
EXPECTED LOSSES	378,061	395,102	57,796	
CREDIBILITY	0.03	0.09	0.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.177	0.299	0.014	0.491
INDICATED (POST-TEST)	0.157	0.264	0.013	0.434
PRESENT ON RATE LEVEL	0.124	0.130	0.019	0.274
DERIVED BY FORMULA	0.125	0.142	0.018	0.286
UNDERLYING PRESENT RATE	0.132	0.138	0.020	0.290
PROPOSED	0.125	0.142	0.018	0.286

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.354
IND. RATE				0.354	MINIMUM PREMIUM	535
MAN. RATE	0.38	0.37	0.36	+ 0.354	PRESENT	515
				+ 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
2019	6,159,952	2,286,350	0.037			0	0	3	7	37	47
2020	6,432,387	2,129,226	0.033			0	0	2	11	27	40
2021	7,203,091	1,835,265	0.025			0	0	2	9	27	38
2022	6,439,965	2,323,250	0.036			0	0	2	17	42	61
2023	6,319,660	3,083,855	0.049			0	0	2	10	47	59
TOTAL	32,555,055	11,657,946	0.036			0	0	11	54	180	245

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	449,155	102,886	347,831	0	0	430,157	197,876	394,395	364,050
2020	0	0	473,776	270,662	329,335	0	0	211,185	275,581	402,778	165,909
2021	0	0	201,394	275,104	420,381	0	0	152,567	106,881	361,816	317,122
2022	0	0	221,139	450,804	415,344	0	0	316,731	223,970	368,615	326,647
2023	0	0	233,584	366,857	365,574	0	0	861,230	303,769	595,112	357,729
TOTAL	0	0	1,579,048	1,466,313	1,878,465	0	0	1,971,870	1,108,077	2,122,716	1,531,457

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	597,825	200,319	655,661	0	0	668,464	361,717	727,659	407,736
2020	0	0	642,022	516,706	697,437	0	0	318,584	475,720	708,920	231,443
2021	0	0	398,195	462,298	766,848	0	0	248,110	162,446	568,849	446,508
2022	0	0	736,727	683,529	668,102	0	0	732,174	346,145	561,047	390,017
2023	585	0	1,035,393	612,027	514,023	4,820	83,083	1,200,028	458,915	567,813	426,413
TOTAL	585	0	3,410,162	2,474,880	3,302,072	4,820	83,083	3,167,359	1,804,944	3,134,287	1,902,116

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,666,010	10,716,183	1,902,116	
IBNR + FREQUENCY ADJUSTMENT	(1,375,721)	(2,432,445)	10,515	
TOTAL LOSSES	5,290,289	8,283,738	1,912,632	
EXPECTED LOSSES	4,526,894	7,991,882	1,970,828	
CREDIBILITY	0.67	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.016	0.025	0.006	0.048
INDICATED (POST-TEST)	0.014	0.022	0.005	0.042
PRESENT ON RATE LEVEL	0.013	0.023	0.006	0.042
DERIVED BY FORMULA	0.014	0.022	0.005	0.042
UNDERLYING PRESENT RATE	0.014	0.025	0.006	0.045
PROPOSED	0.014	0.023	0.005	0.042

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.055
IND. RATE				0.055	MINIMUM PREMIUM	430
MAN. RATE	0.08	0.07	0.06	+ 0.055	PRESENT	410

+ 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
2019	46,818	54,113	0.116			0	0	0	0	3	3
2020	40,147	436,242	1.087			0	0	0	5	6	11
2021	43,576	375,616	0.862			0	0	1	3	4	8
2022	57,308	45,723	0.080			0	0	0	0	3	3
2023	62,438	3,486	0.006			0	0	0	0	0	0
TOTAL	250,287	915,180	0.366			0	0	1	8	16	25

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	17,806	0	0	0	0	15,213	21,094
2020	0	0	0	62,840	90,829	0	0	0	144,923	128,583	9,067
2021	0	0	176,673	88,227	14,440	0	0	19,419	61,639	6,254	8,964
2022	0	0	0	0	9,470	0	0	0	0	30,496	5,757
2023	0	0	0	0	0	0	0	0	0	0	3,486
TOTAL	0	0	176,673	151,067	132,545	0	0	19,419	206,562	180,546	48,368

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	33,564	0	0	0	0	28,068	23,625
2020	0	0	5,348	118,799	189,650	0	0	15,710	245,953	225,985	12,648
2021	0	0	276,351	145,254	38,137	0	0	44,005	80,794	12,461	12,621
2022	0	0	2,122	1,621	13,854	0	0	5,660	4,831	42,310	6,874
2023	0	0	0	0	0	0	0	0	0	0	4,155
TOTAL	0	0	283,821	265,674	275,204	0	0	65,375	331,578	308,824	59,924

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	349,195	1,181,280	59,924	
IBNR + FREQUENCY ADJUSTMENT	(425,616)	(355,114)	468	
TOTAL LOSSES	0	826,167	60,392	
EXPECTED LOSSES	1,441,796	1,207,671	74,244	
CREDIBILITY	0.03	0.09	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.330	0.024	0.354
INDICATED (POST-TEST)	0.000	0.292	0.021	0.313
PRESENT ON RATE LEVEL	0.543	0.455	0.028	1.026
DERIVED BY FORMULA	0.527	0.440	0.027	0.994
UNDERLYING PRESENT RATE	0.576	0.483	0.030	1.088
PROPOSED	0.527	0.440	0.027	0.994

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.274
IND. RATE				1.274	MINIMUM PREMIUM	870
MAN. RATE	1.65	1.51	1.35	+ 1.274	PRESENT	860
				+ 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
2019	753,168	169,722	0.023			0	0	0	1	3	4
2020	975,289	232,253	0.024			0	0	0	2	5	7
2021	1,000,695	711,401	0.071			0	0	1	2	3	6
2022	1,070,448	1,286,777	0.120			0	0	2	1	2	5
2023	1,119,983	898,382	0.080			0	0	1	2	11	14
TOTAL	4,919,583	3,298,535	0.067			0	0	4	8	24	36

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	19,254	22,069	0	0	0	66,364	20,500	41,535
2020	0	0	0	48,874	55,945	0	0	0	38,990	57,862	30,582
2021	0	0	234,079	89,927	41,092	0	0	220,216	34,460	23,026	68,601
2022	0	0	656,178	78,595	10,001	0	0	424,665	17,703	9,210	90,425
2023	0	0	127,199	50,697	156,033	0	0	43,868	77,192	341,775	101,618
TOTAL	0	0	1,017,456	287,347	285,140	0	0	688,749	234,709	452,373	332,761

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	37,488	41,600	0	0	0	121,313	37,823	46,519
2020	0	0	4,159	92,182	116,955	0	0	4,227	66,516	101,218	42,662
2021	0	0	359,216	151,084	88,828	0	0	300,019	55,799	48,082	96,590
2022	0	0	981,169	153,447	90,893	0	0	690,145	63,088	57,703	107,967
2023	250	0	359,612	154,610	205,219	2,768	7,313	292,016	172,695	286,492	121,129
TOTAL	250	0	1,704,156	588,811	543,495	2,768	7,313	1,286,408	479,411	531,317	414,867

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,000,894	2,143,034	414,867	
IBNR + FREQUENCY ADJUSTMENT	(328,738)	(344,221)	1,807	
TOTAL LOSSES	2,672,156	1,798,813	416,674	
EXPECTED LOSSES	1,102,829	1,149,908	301,805	
CREDIBILITY	0.19	0.62	0.68	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.054	0.037	0.008	0.099
INDICATED (POST-TEST)	0.048	0.032	0.007	0.088
PRESENT ON RATE LEVEL	0.021	0.022	0.006	0.049
DERIVED BY FORMULA	0.026	0.028	0.007	0.062
UNDERLYING PRESENT RATE	0.022	0.023	0.006	0.052
PROPOSED	0.026	0.028	0.007	0.062

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.080
IND. RATE				0.080	MINIMUM PREMIUM	440
MAN. RATE	0.07	0.07	0.07	+ 0.080	PRESENT	415

+ 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
2019	472,843	8,864,244	1.875			0	1	1	2	4	8
2020	526,532	102,495	0.019			0	0	0	1	3	4
2021	582,759	354,295	0.061			0	0	1	0	0	1
2022	636,398	14,503	0.002			0	0	0	1	1	2
2023	663,977	25,127	0.004			0	0	0	0	1	1
TOTAL	2,882,509	9,360,664	0.325			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
2019	0	3,819,047	547,360	35,835	52,164	0	4,096,814	249,000	13,700	45,615	4,709
2020	0	0	0	4,260	26,201	0	0	0	23,232	37,527	11,275
2021	0	0	223,023	0	0	0	0	122,210	0	0	9,062
2022	0	0	0	2,133	125	0	0	0	3,802	2,613	5,830
2023	0	0	0	0	10,000	0	0	0	0	0	15,127
TOTAL	0	3,819,047	770,383	42,228	88,490	0	4,096,814	371,210	40,734	85,755	46,003

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	539,274	652,550	69,771	98,329	0	459,806	346,588	25,044	84,160	5,274
2020	0	0	363	8,346	54,513	0	0	2,518	39,678	65,609	15,729
2021	0	0	312,589	6,735	12,578	0	0	160,254	5,658	6,428	12,759
2022	0	0	1,605	2,843	358	0	0	3,196	4,776	3,916	6,961
2023	16	0	8,404	5,393	11,609	0	0	0	0	0	18,031
TOTAL	16	539,274	975,511	93,088	177,388	0	459,806	512,557	75,156	160,113	58,754

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,487,164	505,744	58,754	
IBNR + FREQUENCY ADJUSTMENT	(400,830)	(155,935)	341	
TOTAL LOSSES	2,086,334	349,809	59,095	
EXPECTED LOSSES	1,343,773	524,079	56,569	
CREDIBILITY	0.13	0.44	0.48	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.072	0.012	0.002	0.087
INDICATED (POST-TEST)	0.064	0.011	0.002	0.077
PRESENT ON RATE LEVEL	0.044	0.017	0.002	0.063
DERIVED BY FORMULA	0.047	0.014	0.002	0.063
UNDERLYING PRESENT RATE	0.047	0.018	0.002	0.067
PROPOSED	0.047	0.014	0.002	0.063

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.082
IND. RATE				0.082	MINIMUM PREMIUM	440
MAN. RATE	0.10	0.09	0.09	+ 0.082	PRESENT	420
				+ 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
2019	1,027,715	2,468,687	0.240			0	0	1	16	33	50
2020	1,070,543	2,449,441	0.229			0	0	7	6	24	37
2021	1,175,208	2,547,340	0.217			0	0	5	15	25	45
2022	1,345,242	2,179,064	0.162			0	0	3	11	33	47
2023	1,382,795	2,899,078	0.210			0	0	6	3	41	50
TOTAL	6,001,503	12,543,610	0.209			0	0	22	51	156	229

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	393,638	297,206	595,828	0	0	338,364	194,978	380,593	268,080
2020	0	0	1,052,779	164,519	133,887	0	0	536,831	265,400	105,349	190,676
2021	0	0	834,463	483,518	79,586	0	0	387,344	450,256	123,267	188,906
2022	0	0	475,598	257,450	337,039	0	0	238,495	232,542	360,997	276,943
2023	0	0	804,224	53,860	616,168	0	0	420,634	42,688	725,420	236,084
TOTAL	0	0	3,560,702	1,256,553	1,762,508	0	0	1,921,668	1,185,864	1,695,626	1,160,689

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	442,262	578,660	1,123,136	0	0	443,854	356,420	702,194	300,250
2020	0	0	1,389,456	322,666	300,985	0	0	762,671	462,934	198,649	265,993
2021	0	0	1,327,043	792,031	202,259	0	0	646,874	605,266	223,526	265,980
2022	0	0	933,296	432,879	564,769	0	0	612,368	347,160	543,106	330,670
2023	986	0	1,601,074	493,470	817,770	5,876	70,120	945,885	322,039	628,878	281,412
TOTAL	986	0	5,693,132	2,619,707	3,008,918	5,876	70,120	3,411,651	2,093,819	2,296,353	1,444,304

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,181,764	10,018,797	1,444,304	
IBNR + FREQUENCY ADJUSTMENT	(2,040,692)	(1,764,895)	8,770	
TOTAL LOSSES	7,141,072	8,253,902	1,453,074	
EXPECTED LOSSES	6,851,721	5,936,960	1,457,447	
CREDIBILITY	0.22	0.71	0.78	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.119	0.138	0.024	0.281
INDICATED (POST-TEST)	0.105	0.122	0.021	0.248
PRESENT ON RATE LEVEL	0.108	0.093	0.023	0.224
DERIVED BY FORMULA	0.107	0.113	0.022	0.242
UNDERLYING PRESENT RATE	0.114	0.099	0.024	0.237
PROPOSED	0.107	0.113	0.022	0.242

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.315
IND. RATE				0.315	MINIMUM PREMIUM	525
MAN. RATE	0.39	0.37	0.32	+ 0.315	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
2019	75,075	1,337,697	1.782			0	0	1	6	25	32
2020	78,733	1,218,333	1.547			0	0	1	1	31	33
2021	83,030	705,011	0.849			0	0	1	3	20	24
2022	99,678	1,305,511	1.310			0	0	1	6	22	29
2023	118,582	805,470	0.679			0	0	1	1	30	32
TOTAL	455,098	5,372,022	1.180			0	0	5	17	128	150

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	220,524	145,524	473,515	0	0	65,965	96,808	210,389	124,972
2020	0	0	333,624	32,313	437,494	0	0	73,501	25,352	223,785	92,264
2021	0	0	109,809	119,768	236,914	0	0	17,635	17,528	132,172	71,185
2022	0	0	137,231	171,772	392,232	0	0	65,248	172,003	262,686	104,339
2023	0	0	114,171	34,451	339,653	0	0	38,100	9,102	195,691	74,302
TOTAL	0	0	915,359	503,828	1,879,808	0	0	260,449	320,793	1,024,723	467,062

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	293,517	283,335	892,576	0	0	102,510	176,965	388,168	139,969
2020	0	0	438,630	70,964	916,168	0	0	103,231	47,982	390,681	128,708
2021	0	0	208,159	204,794	430,970	0	0	34,304	29,795	205,169	100,228
2022	0	0	407,484	304,361	602,483	0	0	275,246	245,280	384,303	124,581
2023	543	0	475,547	234,635	413,853	1,585	6,351	154,876	77,053	160,939	88,568
TOTAL	543	0	1,823,337	1,098,088	3,256,050	1,585	6,351	670,166	577,074	1,529,259	582,054

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,501,983	6,460,472	582,054	
IBNR + FREQUENCY ADJUSTMENT	(460,953)	(673,547)	2,586	
TOTAL LOSSES	2,041,030	5,786,925	584,640	
EXPECTED LOSSES	1,563,554	2,291,947	398,155	
CREDIBILITY	0.04	0.13	0.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.448	1.272	0.128	1.849
INDICATED (POST-TEST)	0.396	1.124	0.114	1.634
PRESENT ON RATE LEVEL	0.324	0.475	0.082	0.881
DERIVED BY FORMULA	0.327	0.559	0.087	0.973
UNDERLYING PRESENT RATE	0.344	0.504	0.087	0.935
PROPOSED	0.327	0.559	0.087	0.973

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.266
IND. RATE				1.266	MINIMUM PREMIUM	865
MAN. RATE	1.18	1.20	1.26	+ 1.266	PRESENT	830

+ 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
2019	54,390	765,176	1.407			0	0	1	2	15	18
2020	62,486	252,086	0.403			0	0	0	1	13	14
2021	72,057	529,006	0.734			0	0	0	4	20	24
2022	85,318	960,632	1.126			0	0	1	4	10	15
2023	86,833	436,451	0.503			0	0	0	0	23	23
TOTAL	361,084	2,943,351	0.815			0	0	2	11	81	94

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	287,849	27,311	37,339	0	0	174,719	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	176,054	0	0	0	28,698	189,400	79,268
2022	0	0	295,702	101,706	50,825	0	0	198,632	126,088	58,651	129,028
2023	0	0	0	0	83,118	0	0	0	0	260,292	93,041
TOTAL	0	0	583,551	202,639	378,614	0	0	373,351	193,343	743,343	468,510

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	383,127	53,175	70,384	0	0	271,513	67,168	224,492	89,083
2020	0	0	1,535	34,173	65,258	0	0	197	4,730	196,888	122,251
2021	0	0	29,819	97,019	314,715	0	0	17,080	46,149	292,779	111,609
2022	0	0	437,680	161,451	109,310	0	0	368,247	170,290	108,262	154,059
2023	133	0	69,852	44,826	96,492	2,108	0	129,834	88,942	206,854	110,905
TOTAL	133	0	922,013	390,643	656,159	2,108	0	786,871	377,279	1,029,275	587,907

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,711,125	2,453,356	587,907	
IBNR + FREQUENCY ADJUSTMENT	(305,919)	(349,388)	2,872	
TOTAL LOSSES	1,405,206	2,103,968	590,780	
EXPECTED LOSSES	1,031,866	1,186,986	458,990	
CREDIBILITY	0.03	0.11	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.389	0.583	0.164	1.135
INDICATED (POST-TEST)	0.344	0.515	0.145	1.004
PRESENT ON RATE LEVEL	0.269	0.310	0.120	0.699
DERIVED BY FORMULA	0.272	0.332	0.123	0.727
UNDERLYING PRESENT RATE	0.286	0.329	0.127	0.742
PROPOSED	0.272	0.332	0.123	0.727

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.899
IND. RATE				0.899	MINIMUM PREMIUM	735
MAN. RATE	1.00	0.98	0.92	+ 0.899	PRESENT	710
				+ 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
2019	201,050	3,687,332	1.834			0	0	8	11	48	67
2020	168,014	2,166,856	1.290			0	0	2	7	34	43
2021	188,230	2,591,811	1.377			0	0	2	11	41	54
2022	189,732	1,298,474	0.684			0	0	3	10	27	40
2023	203,721	1,570,750	0.771			0	0	0	9	46	55
TOTAL	950,747	11,315,223	1.190			0	0	15	48	196	259

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	1,390,362	364,360	450,937	0	0	831,079	206,079	322,534	121,981
2020	0	0	602,622	168,904	371,753	0	0	550,202	153,154	209,635	110,586
2021	0	0	400,304	309,815	390,787	0	0	590,769	352,968	435,317	111,851
2022	0	0	327,458	272,619	125,145	0	0	215,484	177,261	108,338	72,169
2023	0	0	0	306,292	393,270	0	0	0	250,865	430,576	189,747
TOTAL	0	0	2,720,746	1,421,990	1,731,892	0	0	2,187,534	1,140,327	1,506,400	606,334

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	1,850,572	709,409	850,016	0	0	1,291,497	376,712	595,075	136,619
2020	0	0	772,151	328,428	786,232	0	0	729,363	275,038	377,462	154,267
2021	0	0	630,681	520,291	724,187	0	0	817,239	501,153	709,099	157,486
2022	0	0	689,141	405,884	240,271	0	0	489,434	241,481	185,977	86,170
2023	629	0	745,530	538,659	513,732	3,488	0	423,867	313,276	374,666	226,178
TOTAL	629	0	4,688,075	2,502,671	3,114,438	3,488	0	3,751,400	1,707,661	2,242,279	760,721

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,443,592	9,567,049	760,721	
IBNR + FREQUENCY ADJUSTMENT	(1,928,346)	(1,992,219)	4,385	
TOTAL LOSSES	6,515,247	7,574,830	765,105	
EXPECTED LOSSES	6,397,190	6,616,975	780,983	
CREDIBILITY	0.06	0.21	0.23	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.685	0.797	0.080	1.562
INDICATED (POST-TEST)	0.606	0.704	0.071	1.381
PRESENT ON RATE LEVEL	0.634	0.656	0.077	1.368
DERIVED BY FORMULA	0.633	0.666	0.076	1.375
UNDERLYING PRESENT RATE	0.673	0.696	0.082	1.451
PROPOSED	0.633	0.666	0.076	1.375

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.700
IND. RATE				1.700	MINIMUM PREMIUM	1,020
MAN. RATE	2.20	2.02	1.80	+ 1.700	PRESENT	1,020
				+ 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
2019	493,270	1,558,727	0.316			0	0	3	14	19	36
2020	516,057	2,065,414	0.400			0	0	2	20	14	36
2021	569,866	488,015	0.086			0	0	0	12	12	24
2022	625,600	887,534	0.142			0	0	2	4	24	30
2023	632,972	756,228	0.119			0	0	0	3	28	31
TOTAL	2,837,765	5,755,918	0.203			0	0	7	53	97	157

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	485,491	375,325	39,817	0	0	180,970	344,040	47,355	85,729
2020	0	0	608,241	329,802	26,471	0	0	571,930	367,857	49,129	111,984
2021	0	0	0	209,387	20,898	0	0	0	152,075	28,069	77,586
2022	0	0	264,453	97,544	105,603	0	0	54,942	101,439	182,148	81,405
2023	0	0	0	101,942	143,637	0	0	0	157,004	177,104	176,541
TOTAL	0	0	1,358,185	1,114,000	336,426	0	0	807,842	1,122,415	483,805	533,245

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	646,189	730,758	75,055	0	0	281,227	628,905	87,370	96,016
2020	0	0	625,076	622,629	68,500	0	0	632,917	631,864	100,767	156,218
2021	0	0	67,235	331,355	43,076	0	0	46,316	197,722	47,706	109,241
2022	0	0	466,897	166,363	190,623	0	0	193,578	150,569	266,109	97,198
2023	230	0	258,844	186,154	185,781	1,435	0	219,202	164,500	161,077	210,437
TOTAL	230	0	2,064,241	2,037,259	563,035	1,435	0	1,373,241	1,773,560	663,029	669,110

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,439,145	5,036,883	669,110	
IBNR + FREQUENCY ADJUSTMENT	(1,111,642)	(1,144,543)	2,632	
TOTAL LOSSES	2,327,504	3,892,340	671,742	
EXPECTED LOSSES	3,718,468	3,833,550	447,187	
CREDIBILITY	0.13	0.43	0.47	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.082	0.137	0.024	0.243
INDICATED (POST-TEST)	0.072	0.121	0.021	0.215
PRESENT ON RATE LEVEL	0.124	0.127	0.015	0.266
DERIVED BY FORMULA	0.117	0.125	0.018	0.259
UNDERLYING PRESENT RATE	0.131	0.135	0.016	0.282
PROPOSED	0.117	0.125	0.018	0.259

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.338
IND. RATE				0.338	MINIMUM PREMIUM	530
MAN. RATE	0.45	0.41	0.38	+ 0.338	PRESENT	520

+ 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
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	136,855	911	0.001			0	0	0	0	0	0
2022	158,193	11,373	0.007			0	0	0	0	0	0
2023	135,632	3,367	0.002			0	0	0	0	0	0
TOTAL	630,702	18,950	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
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	911
2022	0	0	0	0	0	0	0	0	0	0	11,373
2023	0	0	0	0	0	0	0	0	0	0	3,367
TOTAL	0	0	0	0	0	0	0	0	0	0	18,950

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	2,624
2020	0	0	0	0	0	0	0	0	0	0	1,334
2021	0	0	0	0	0	0	0	0	0	0	1,283
2022	0	0	0	0	0	0	0	0	0	0	13,579
2023	0	0	0	0	0	0	0	0	0	0	4,013
TOTAL	0	0	0	0	0	0	0	0	0	0	22,833

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	22,833	
IBNR + FREQUENCY ADJUSTMENT	(32,224)	(9,502)	279	
TOTAL LOSSES	0	0	23,112	
EXPECTED LOSSES	107,666	32,207	47,269	
CREDIBILITY	0.05	0.16	0.17	
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	0.016	0.005	0.007	0.028
DERIVED BY FORMULA	0.015	0.004	0.006	0.026
UNDERLYING PRESENT RATE	0.017	0.005	0.007	0.030
PROPOSED	0.015	0.004	0.006	0.026

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.034
IND. RATE				0.034	MINIMUM PREMIUM	420
MAN. RATE	0.06	0.05	0.04	+ 0.034	PRESENT	405
				+ 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
2019	67,415	22,903	0.034			0	0	0	0	3	3
2020	67,765	253,703	0.374			0	0	1	0	2	3
2021	68,908	131,399	0.191			0	0	0	0	2	2
2022	74,873	51,750	0.069			0	0	0	0	4	4
2023	83,710	3,016	0.004			0	0	0	0	1	1
TOTAL	362,671	462,771	0.128			0	0	1	0	12	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	1,853	0	0	0	0	11,410	9,640
2020	0	0	90,939	0	3,061	0	0	90,939	0	65,632	3,132
2021	0	0	0	0	20,694	0	0	0	0	70,120	40,585
2022	0	0	0	0	12,250	0	0	0	0	28,370	11,130
2023	0	0	0	0	959	0	0	0	0	0	2,057
TOTAL	0	0	90,939	0	38,817	0	0	90,939	0	175,532	66,544

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	3,493	0	0	0	0	21,051	10,797
2020	0	0	118,812	1,181	8,126	0	0	124,323	3,418	115,846	4,369
2021	0	0	1,453	1,099	36,808	0	0	3,176	3,366	108,083	57,144
2022	0	0	2,745	2,097	17,921	0	0	5,265	4,494	39,361	13,289
2023	2	0	806	517	1,113	0	0	0	0	0	2,452
TOTAL	2	0	123,816	4,895	67,461	0	0	132,765	11,277	284,341	88,051

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	256,582	367,974	88,051	
IBNR + FREQUENCY ADJUSTMENT	(86,523)	(125,632)	580	
TOTAL LOSSES	170,058	242,342	88,631	
EXPECTED LOSSES	290,005	419,371	97,711	
CREDIBILITY	0.03	0.11	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.047	0.067	0.024	0.138
INDICATED (POST-TEST)	0.041	0.059	0.022	0.122
PRESENT ON RATE LEVEL	0.075	0.109	0.025	0.210
DERIVED BY FORMULA	0.074	0.104	0.025	0.203
UNDERLYING PRESENT RATE	0.080	0.116	0.027	0.223
PROPOSED	0.074	0.104	0.025	0.203

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.264
IND. RATE				0.264	MINIMUM PREMIUM	505
MAN. RATE	0.33	0.32	0.30	+ 0.264	PRESENT	495
				+ 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
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	28,247	0.343			0	0	0	0	1	1
2023	8,881	5,356	0.060			0	0	0	0	0	0
TOTAL	48,761	194,709	0.399			0	0	0	5	7	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	906	0	0	0	0	4,727	22,614
2023	0	0	0	0	0	0	0	0	0	0	5,356
TOTAL	0	0	0	59,056	8,645	0	0	0	48,824	14,339	63,845

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	20,471	3,423	0	0	0	8,509	8,184	20,414
2020	0	0	3,910	85,972	12,953	0	0	3,012	46,861	9,494	20,765
2021	0	0	816	4,099	73	0	0	4,854	21,161	479	3,890
2022	0	0	203	155	1,325	0	0	877	749	6,558	27,001
2023	0	0	0	0	0	0	0	0	0	0	6,384
TOTAL	0	0	4,929	110,697	17,775	0	0	8,743	77,280	24,715	78,455

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,672	230,468	78,455	
IBNR + FREQUENCY ADJUSTMENT	(38,046)	(77,168)	192	
TOTAL LOSSES	0	153,300	78,647	
EXPECTED LOSSES	125,294	247,738	39,683	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.314	0.161	0.476
INDICATED (POST-TEST)	0.000	0.278	0.143	0.420
PRESENT ON RATE LEVEL	0.242	0.479	0.077	0.798
DERIVED BY FORMULA	0.240	0.473	0.079	0.791
UNDERLYING PRESENT RATE	0.257	0.508	0.081	0.846
PROPOSED	0.240	0.473	0.079	0.791

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.978
IND. RATE				0.978	MINIMUM PREMIUM	760
MAN. RATE	1.58	1.29	1.05	+ 0.978	PRESENT	755

+ 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
2019	288,533	526,977	0.183			0	0	0	2	9	11
2020	316,213	1,477,934	0.467			0	0	3	3	9	15
2021	338,113	495,134	0.146			0	0	1	0	8	9
2022	340,581	756,644	0.222			0	0	0	7	9	16
2023	359,725	774,689	0.215			0	0	0	1	16	17
TOTAL	1,643,165	4,031,378	0.245			0	0	4	13	51	68

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	118,497	89,798	0	0	0	100,672	172,901	45,109
2020	0	0	421,924	101,940	183,354	0	0	339,081	47,812	273,909	109,914
2021	0	0	169,364	0	39,500	0	0	74,850	0	78,586	132,834
2022	0	0	0	215,726	68,453	0	0	0	268,001	123,866	80,598
2023	0	0	0	40,834	239,534	0	0	0	28,228	299,569	166,524
TOTAL	0	0	591,288	476,997	620,639	0	0	413,931	444,713	948,831	534,979

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	230,714	169,269	0	0	0	184,028	319,002	50,522
2020	0	0	559,919	198,518	390,677	0	0	468,740	93,691	483,522	153,330
2021	0	0	240,153	7,212	79,811	0	0	101,711	7,238	125,070	187,030
2022	0	0	174,848	297,082	117,829	0	0	214,101	327,071	192,354	96,234
2023	383	0	256,634	172,718	285,699	2,427	0	172,953	121,058	241,723	198,497
TOTAL	383	0	1,231,555	906,243	1,043,285	2,427	0	957,505	733,086	1,361,671	685,613

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,191,870	4,044,285	685,613	
IBNR + FREQUENCY ADJUSTMENT	(307,893)	(623,863)	3,214	
TOTAL LOSSES	1,883,977	3,420,422	688,827	
EXPECTED LOSSES	1,025,877	2,074,601	556,221	
CREDIBILITY	0.09	0.30	0.33	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.115	0.208	0.042	0.365
INDICATED (POST-TEST)	0.101	0.184	0.037	0.322
PRESENT ON RATE LEVEL	0.059	0.119	0.032	0.210
DERIVED BY FORMULA	0.063	0.138	0.034	0.235
UNDERLYING PRESENT RATE	0.062	0.126	0.034	0.223
PROPOSED	0.063	0.138	0.034	0.235

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.306
IND. RATE				0.306	MINIMUM PREMIUM	520
MAN. RATE	0.28	0.28	0.30	+ 0.306	PRESENT	495

+ 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
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	6,696	2,029	0.030			0	0	0	0	0	0
2022	7,946	2,566	0.032			0	0	0	0	0	0
2023	7,993	1,764	0.022			0	0	0	0	1	1
TOTAL	34,273	6,475	0.019			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
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
2023	0	0	0	0	868	0	0	0	0	215	681
TOTAL	0	0	0	0	868	0	0	0	0	215	5,392

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	15
2020	0	0	0	0	0	0	0	0	0	0	144
2021	0	0	0	0	0	0	0	0	0	0	2,857
2022	0	0	0	0	0	0	0	0	0	0	3,064
2023	1	0	729	468	1,008	2	0	107	73	171	812
TOTAL	1	0	729	468	1,008	2	0	107	73	171	6,891

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	840	1,720	6,891	
IBNR + FREQUENCY ADJUSTMENT	(71,339)	(56,275)	123	
TOTAL LOSSES	0	0	7,013	
EXPECTED LOSSES	240,060	190,129	20,139	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.020	0.020
INDICATED (POST-TEST)	0.000	0.000	0.018	0.018
PRESENT ON RATE LEVEL	0.660	0.523	0.055	1.239
DERIVED BY FORMULA	0.654	0.512	0.055	1.221
UNDERLYING PRESENT RATE	0.700	0.555	0.059	1.314
PROPOSED	0.654	0.512	0.055	1.221

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.509
IND. RATE				1.509	MINIMUM PREMIUM	955
MAN. RATE	2.03	1.82	1.63	+ 1.509	PRESENT	955

+ 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
2019	13,173	33,861	0.257			0	0	0	0	5	5
2020	8,611	0	0.000			0	0	0	0	0	0
2021	14,345	58,984	0.411			0	0	0	2	1	3
2022	20,538	126,741	0.617			0	0	0	0	2	2
2023	24,331	22,803	0.094			0	0	0	0	1	1
TOTAL	80,998	242,389	0.299			0	0	0	2	9	11

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	16,121	0	0	0	0	13,741	3,999
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	19,295	4,393	0	0	0	24,506	2,345	8,445
2022	0	0	0	0	39,433	0	0	0	0	80,229	7,079
2023	0	0	0	0	210	0	0	0	0	0	22,593
TOTAL	0	0	0	19,295	60,157	0	0	0	24,506	96,315	42,116

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	30,388	0	0	0	0	25,352	4,479
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	6,369	30,665	8,358	0	0	7,365	31,757	4,330	11,891
2022	0	0	8,837	6,751	57,687	0	0	14,891	12,708	111,310	8,452
2023	0	0	176	113	244	0	0	0	0	0	26,931
TOTAL	0	0	15,382	37,530	96,676	0	0	22,255	44,465	140,992	51,753

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	37,638	319,663	51,753	
IBNR + FREQUENCY ADJUSTMENT	(46,682)	(58,501)	311	
TOTAL LOSSES	0	261,163	52,063	
EXPECTED LOSSES	160,185	208,390	42,768	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.322	0.064	0.387
INDICATED (POST-TEST)	0.000	0.285	0.057	0.342
PRESENT ON RATE LEVEL	0.186	0.243	0.050	0.479
DERIVED BY FORMULA	0.185	0.244	0.050	0.479
UNDERLYING PRESENT RATE	0.198	0.257	0.053	0.508
PROPOSED	0.185	0.244	0.050	0.479

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.613
IND. RATE				0.613	MINIMUM PREMIUM	630
MAN. RATE	0.70	0.69	0.63	+ 0.613	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
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	103,903	0.785			0	0	0	0	3	3
2022	13,510	11,268	0.083			0	0	0	0	2	2
2023	18,152	1,510	0.008			0	0	0	0	0	0
TOTAL	66,415	186,538	0.281			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
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	32,531	0	0	0	0	69,847	1,525
2022	0	0	0	0	1,733	0	0	0	0	2,210	7,325
2023	0	0	0	0	0	0	0	0	0	0	1,510
TOTAL	0	0	0	2,129	40,472	0	0	0	2,041	82,406	59,490

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	4,145	1,282	0	0	0	3,731	5,424	41,105
2020	0	0	0	81	11,489	0	0	0	110	12,870	17,338
2021	0	0	2,284	1,727	57,863	0	0	3,164	3,353	107,662	2,147
2022	0	0	388	297	2,535	0	0	410	350	3,066	8,746
2023	0	0	0	0	0	0	0	0	0	0	1,800
TOTAL	0	0	2,672	6,250	73,169	0	0	3,574	7,543	129,023	71,137

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,246	215,985	71,137	
IBNR + FREQUENCY ADJUSTMENT	(68,598)	(38,610)	216	
TOTAL LOSSES	0	177,375	71,352	
EXPECTED LOSSES	231,167	132,694	32,314	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.267	0.107	0.375
INDICATED (POST-TEST)	0.000	0.236	0.095	0.331
PRESENT ON RATE LEVEL	0.328	0.188	0.046	0.562
DERIVED BY FORMULA	0.325	0.190	0.048	0.563
UNDERLYING PRESENT RATE	0.348	0.200	0.049	0.597
PROPOSED	0.324	0.190	0.048	0.562

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.695
IND. RATE				0.695	MINIMUM PREMIUM	660
MAN. RATE	0.88	0.82	0.74	+ 0.695	PRESENT	650
				+ 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
2019	17,254	84,837	0.492			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	21,448	29,888	0.139			0	0	0	0	5	5
2023	19,600	158,652	0.809			0	0	0	0	6	6
TOTAL	91,793	355,348	0.387			0	0	0	2	23	25

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	34,117	0	0	0	0	43,033	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	6,405
2023	0	0	0	0	61,671	0	0	0	0	90,381	6,600
TOTAL	0	0	0	14,954	121,801	0	0	0	7,702	164,194	46,697

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	64,311	0	0	0	0	79,396	8,609
2020	0	0	0	171	24,279	0	0	0	156	18,321	21,709
2021	0	0	4,923	23,756	6,142	0	0	2,638	10,323	12,348	14,704
2022	0	0	2,491	1,903	16,260	0	0	2,296	1,959	17,159	7,648
2023	99	0	51,828	33,259	71,594	732	0	45,082	30,883	71,826	7,867
TOTAL	99	0	59,242	59,089	182,585	732	0	50,015	43,321	199,050	60,537

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	110,088	484,046	60,537	
IBNR + FREQUENCY ADJUSTMENT	(213,909)	(172,328)	478	
TOTAL LOSSES	0	311,717	61,015	
EXPECTED LOSSES	714,171	578,968	83,155	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.340	0.066	0.406
INDICATED (POST-TEST)	0.000	0.300	0.059	0.359
PRESENT ON RATE LEVEL	0.733	0.595	0.085	1.413
DERIVED BY FORMULA	0.726	0.583	0.084	1.393
UNDERLYING PRESENT RATE	0.778	0.631	0.091	1.499
PROPOSED	0.726	0.583	0.084	1.393

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.784
IND. RATE				1.784	MINIMUM PREMIUM	1,050
MAN. RATE	2.30	2.09	1.86	+ 1.784	PRESENT	1,040
				+ 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
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
2023	1	0	0.000			0	0	0	0	0	0
TOTAL	13	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(52)	(48)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	140	171	180	
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	0.005	0.005
PRESENT ON RATE LEVEL	1.016	1.240	1.308	3.564
DERIVED BY FORMULA	1.016	1.240	1.308	3.564
UNDERLYING PRESENT RATE	1.077	1.316	1.387	3.781
PROPOSED	1.016	1.240	1.308	3.564

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.565
IND. RATE				4.565	MINIMUM PREMIUM	2,000
MAN. RATE	5.92	5.58	4.69	+ 4.565	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
2019	190,197	2,896,825	1.523			0	0	3	19	30	52
2020	193,218	4,098,283	2.121			0	0	6	15	30	51
2021	213,694	1,268,105	0.593			0	0	2	9	31	42
2022	235,849	2,107,359	0.894			0	0	3	9	29	41
2023	244,509	1,631,580	0.667			0	0	0	12	43	55
TOTAL	1,077,467	12,002,152	1.114			0	0	14	64	163	241

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	394,808	625,136	589,632	0	0	142,398	538,841	529,234	76,776
2020	0	0	1,167,986	313,625	381,301	0	0	1,624,170	227,571	256,498	127,132
2021	0	0	204,019	207,913	271,421	0	0	123,358	152,100	239,707	69,587
2022	0	0	496,830	303,615	333,366	0	0	314,027	191,551	365,691	102,279
2023	0	0	0	299,383	443,602	0	0	0	185,394	624,497	78,704
TOTAL	0	0	2,263,643	1,749,672	2,019,322	0	0	2,203,953	1,295,457	2,015,627	454,478

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	525,489	1,217,140	802,131	0	0	221,286	985,001	723,219	85,989
2020	0	0	1,214,983	603,225	814,499	0	0	1,373,345	413,549	469,628	177,349
2021	0	0	370,312	348,494	500,146	0	0	217,670	213,624	380,414	97,978
2022	0	0	996,402	494,863	565,440	0	0	704,210	308,228	554,233	122,121
2023	710	0	778,467	558,437	570,872	5,058	0	466,025	336,177	520,296	93,815
TOTAL	710	0	3,885,654	3,222,160	3,253,089	5,058	0	2,982,536	2,256,579	2,647,790	577,253

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,873,958	11,379,617	577,253	
IBNR + FREQUENCY ADJUSTMENT	(1,847,350)	(2,507,872)	4,085	
TOTAL LOSSES	5,026,608	8,871,745	581,338	
EXPECTED LOSSES	6,185,173	8,413,299	687,940	
CREDIBILITY	0.07	0.23	0.25	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.467	0.823	0.054	1.344
INDICATED (POST-TEST)	0.412	0.728	0.048	1.188
PRESENT ON RATE LEVEL	0.541	0.736	0.060	1.337
DERIVED BY FORMULA	0.532	0.734	0.057	1.323
UNDERLYING PRESENT RATE	0.574	0.781	0.064	1.419
PROPOSED	0.532	0.734	0.057	1.323

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.636
IND. RATE				1.636	MINIMUM PREMIUM	1,000
MAN. RATE	2.06	1.97	1.76	+ 1.636	PRESENT	1,005

+ 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
2019	60,701	129,926	0.214			0	0	0	1	10	11
2020	52,554	502,239	0.956			0	0	0	9	8	17
2021	70,637	986,872	1.397			0	0	2	8	5	15
2022	82,909	524,779	0.633			0	0	0	4	22	26
2023	90,761	451,484	0.497			0	0	0	0	13	13
TOTAL	357,562	2,595,300	0.726			0	0	2	22	58	82

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	21,754	46,121	0	0	0	14,470	14,309	33,272
2020	0	0	0	143,555	87,830	0	0	0	191,355	32,060	47,439
2021	0	0	266,398	288,878	40,991	0	0	112,977	221,208	28,073	28,347
2022	0	0	0	103,164	79,936	0	0	0	151,579	169,730	20,370
2023	0	0	0	0	232,089	0	0	0	0	178,267	41,128
TOTAL	0	0	266,398	557,351	486,967	0	0	112,977	578,612	422,439	170,556

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	42,355	86,938	0	0	0	26,451	26,400	37,265
2020	0	0	12,217	269,644	184,547	0	0	20,743	322,716	59,155	66,177
2021	0	0	466,998	465,840	96,082	0	0	214,940	292,224	55,674	39,913
2022	0	0	94,193	150,150	125,398	0	0	139,593	200,777	247,079	24,322
2023	371	0	195,048	125,166	269,432	1,444	0	88,920	60,914	141,669	49,025
TOTAL	371	0	768,455	1,053,155	762,397	1,444	0	464,196	903,082	529,977	216,701

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,234,466	3,248,611	216,701	
IBNR + FREQUENCY ADJUSTMENT	(498,699)	(608,735)	1,313	
TOTAL LOSSES	735,767	2,639,876	218,014	
EXPECTED LOSSES	1,680,714	2,092,814	204,056	
CREDIBILITY	0.03	0.11	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.206	0.738	0.061	1.005
INDICATED (POST-TEST)	0.182	0.653	0.054	0.888
PRESENT ON RATE LEVEL	0.443	0.552	0.054	1.049
DERIVED BY FORMULA	0.435	0.563	0.054	1.052
UNDERLYING PRESENT RATE	0.470	0.585	0.057	1.112
PROPOSED	0.434	0.561	0.054	1.049

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.296
IND. RATE				1.296	MINIMUM PREMIUM	875
MAN. RATE	1.72	1.55	1.38	+ 1.296	PRESENT	870
				+ 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
2019	48,356	431,201	0.892			0	0	1	2	12	15
2020	67,218	633,675	0.943			0	0	1	5	10	16
2021	59,007	788,135	1.336			0	0	1	6	18	25
2022	54,822	298,268	0.544			0	0	0	0	14	14
2023	57,773	353,420	0.612			0	0	0	1	15	16
TOTAL	287,176	2,504,699	0.872			0	0	3	14	69	86

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	164,245	95,797	56,634	0	0	19,101	28,099	38,546	28,779
2020	0	0	150,000	138,551	124,229	0	0	4,306	80,589	71,333	64,667
2021	0	0	88,436	226,364	90,846	0	0	94,827	91,595	144,572	51,495
2022	0	0	0	0	113,798	0	0	0	0	166,036	18,434
2023	0	0	0	10,000	147,918	0	0	0	16,000	129,628	49,874
TOTAL	0	0	402,681	470,712	533,425	0	0	118,234	216,283	550,115	213,249

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	218,610	186,517	106,755	0	0	29,683	51,365	71,117	32,232
2020	0	0	207,766	262,696	263,035	0	0	14,623	136,883	125,458	90,210
2021	0	0	201,430	364,516	172,959	0	0	158,026	129,607	230,506	72,505
2022	0	0	25,502	19,482	166,475	0	0	30,816	26,300	230,358	22,010
2023	237	0	137,860	90,434	173,585	1,050	0	77,994	54,891	105,087	59,450
TOTAL	237	0	791,168	923,645	882,809	1,050	0	311,142	399,046	762,527	276,408

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,103,598	2,968,027	276,408	
IBNR + FREQUENCY ADJUSTMENT	(453,765)	(547,517)	1,136	
TOTAL LOSSES	649,833	2,420,510	277,544	
EXPECTED LOSSES	1,507,775	1,779,029	208,734	
CREDIBILITY	0.03	0.09	0.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.226	0.843	0.097	1.166
INDICATED (POST-TEST)	0.200	0.745	0.085	1.030
PRESENT ON RATE LEVEL	0.495	0.584	0.069	1.147
DERIVED BY FORMULA	0.486	0.598	0.070	1.155
UNDERLYING PRESENT RATE	0.525	0.619	0.073	1.217
PROPOSED	0.483	0.595	0.070	1.147

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.419
IND. RATE				1.419	MINIMUM PREMIUM	920
MAN. RATE	1.84	1.68	1.51	+ 1.419	PRESENT	915
				+ 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
2019	303,577	1,937,176	0.638			0	0	2	21	46	69
2020	287,357	1,989,488	0.692			0	0	3	11	67	81
2021	350,842	1,543,459	0.440			0	0	1	16	54	71
2022	398,480	1,613,493	0.405			0	0	1	15	48	64
2023	424,427	2,374,089	0.559			0	0	2	4	67	73
TOTAL	1,764,683	9,457,705	0.536			0	0	9	67	282	358

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	252,019	497,774	152,219	0	0	143,219	453,134	226,145	212,666
2020	0	0	441,486	226,142	219,684	0	0	268,165	298,807	387,453	147,751
2021	0	0	122,062	269,403	249,465	0	0	196,084	325,953	233,996	146,496
2022	0	0	177,500	270,360	374,761	0	0	0	196,391	413,263	181,218
2023	0	0	298,950	38,718	351,260	0	0	78,250	878,733	567,164	161,014
TOTAL	0	0	1,292,017	1,302,397	1,347,389	0	0	685,718	2,153,018	1,828,021	849,145

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	335,437	969,166	286,933	0	0	222,562	828,329	417,238	238,186
2020	0	0	596,046	431,476	468,300	0	0	398,999	516,139	683,870	206,113
2021	0	0	273,214	441,835	458,205	0	0	364,272	441,214	380,513	206,266
2022	0	0	532,974	434,713	589,293	0	0	216,748	290,761	588,385	216,374
2023	562	0	723,203	269,280	449,356	4,594	13,044	1,117,356	784,322	573,238	191,929
TOTAL	562	0	2,460,874	2,546,471	2,252,087	4,594	13,044	2,319,937	2,860,764	2,643,244	1,058,868

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,799,012	10,302,565	1,058,868	
IBNR + FREQUENCY ADJUSTMENT	(1,099,863)	(2,062,978)	6,838	
TOTAL LOSSES	3,699,149	8,239,587	1,065,706	
EXPECTED LOSSES	3,694,256	7,008,504	1,104,080	
CREDIBILITY	0.10	0.31	0.34	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.210	0.467	0.060	0.737
INDICATED (POST-TEST)	0.185	0.413	0.053	0.651
PRESENT ON RATE LEVEL	0.197	0.374	0.059	0.631
DERIVED BY FORMULA	0.196	0.386	0.057	0.639
UNDERLYING PRESENT RATE	0.209	0.397	0.063	0.669
PROPOSED	0.196	0.386	0.057	0.639

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.791
IND. RATE				0.791	MINIMUM PREMIUM	695
MAN. RATE	1.00	0.92	0.83	+ 0.791	PRESENT	680

+ 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
2019	61,601	486,528	0.790			0	0	0	4	15	19
2020	59,972	286,695	0.478			0	0	0	1	12	13
2021	66,510	348,385	0.524			0	0	0	2	10	12
2022	75,918	731,685	0.964			0	0	1	4	11	16
2023	84,840	252,945	0.298			0	0	0	0	8	8
TOTAL	348,841	2,106,238	0.604			0	0	1	11	56	68

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	95,218	91,180	0	0	0	133,860	84,534	81,736
2020	0	0	0	15,975	85,328	0	0	0	10,130	132,083	43,179
2021	0	0	0	37,566	93,428	0	0	0	46,495	151,463	19,433
2022	0	0	117,610	29,531	166,272	0	0	64,000	48,107	238,287	67,878
2023	0	0	0	0	49,455	0	0	0	0	139,636	63,854
TOTAL	0	0	117,610	178,290	485,663	0	0	64,000	238,592	746,003	276,080

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	185,389	171,874	0	0	0	244,696	155,965	91,544
2020	0	0	1,359	31,109	177,561	0	0	1,098	19,014	229,625	60,235
2021	0	0	18,358	64,210	167,240	0	0	20,633	67,309	234,823	27,362
2022	0	0	224,139	76,091	258,175	0	0	180,381	99,160	340,846	81,046
2023	79	0	41,562	26,671	57,412	1,131	0	69,650	47,714	110,969	76,114
TOTAL	79	0	285,418	383,471	832,262	1,131	0	271,762	477,893	1,072,227	336,301

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	558,391	2,765,853	336,301	
IBNR + FREQUENCY ADJUSTMENT	(238,673)	(470,226)	1,551	
TOTAL LOSSES	319,718	2,295,628	337,852	
EXPECTED LOSSES	803,282	1,589,703	250,302	
CREDIBILITY	0.03	0.11	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.092	0.658	0.097	0.847
INDICATED (POST-TEST)	0.081	0.582	0.086	0.748
PRESENT ON RATE LEVEL	0.217	0.430	0.068	0.714
DERIVED BY FORMULA	0.213	0.446	0.070	0.729
UNDERLYING PRESENT RATE	0.230	0.456	0.072	0.758
PROPOSED	0.213	0.446	0.070	0.729

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.901
IND. RATE				0.901	MINIMUM PREMIUM	735
MAN. RATE	1.12	1.04	0.94	+ 0.901	PRESENT	720

+ 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
2019	57,211	139,410	0.244			0	0	1	0	1	2
2020	56,072	8,429	0.015			0	0	0	1	1	2
2021	65,533	64,122	0.098			0	0	0	1	4	5
2022	71,882	1,494	0.002			0	0	0	0	0	0
2023	79,816	8,095	0.010			0	0	0	0	1	1
TOTAL	330,514	221,550	0.067			0	0	1	2	7	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	123,590	0	4,529	0	0	5,872	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	27,365	10,461	689
2022	0	0	0	0	0	0	0	0	0	0	1,494
2023	0	0	0	0	5,031	0	0	0	0	1,618	1,446
TOTAL	0	0	123,590	2,128	35,531	0	0	5,872	28,244	17,620	8,565

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	164,498	0	8,537	0	0	9,125	0	8,044	1,186
2020	0	0	126	2,785	2,120	0	0	95	1,498	2,067	5,408
2021	0	0	1,955	2,344	44,416	0	0	8,579	35,839	16,924	970
2022	0	0	0	0	0	0	0	0	0	0	1,784
2023	8	0	4,228	2,713	5,840	13	0	807	553	1,286	1,724
TOTAL	8	0	170,808	7,843	60,914	13	0	18,607	37,889	28,321	11,072

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	189,436	134,967	11,072	
IBNR + FREQUENCY ADJUSTMENT	(88,354)	(85,393)	168	
TOTAL LOSSES	101,082	49,573	11,240	
EXPECTED LOSSES	296,599	289,039	27,144	
CREDIBILITY	0.03	0.10	0.11	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.031	0.015	0.003	0.049
INDICATED (POST-TEST)	0.027	0.013	0.003	0.043
PRESENT ON RATE LEVEL	0.085	0.082	0.008	0.175
DERIVED BY FORMULA	0.083	0.076	0.007	0.166
UNDERLYING PRESENT RATE	0.090	0.087	0.008	0.185
PROPOSED	0.083	0.076	0.007	0.166

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.205
IND. RATE				0.205	MINIMUM PREMIUM	485
MAN. RATE	0.28	0.26	0.23	+ 0.205	PRESENT	470

+ 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
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	32,990	0.724			0	0	0	1	1	2
2023	5,743	3,786	0.066			0	0	0	0	0	0
TOTAL	23,065	97,547	0.423			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
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	3,992	4,320	0	0	0	18,506	3,833	2,339
2023	0	0	0	0	0	0	0	0	0	0	3,786
TOTAL	0	0	0	3,992	6,212	0	0	0	18,506	7,343	61,494

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	1,369	0	0	0	0	3,347	36,693
2020	0	0	0	17	2,423	0	0	0	25	2,946	29,422
2021	0	0	0	0	0	0	0	0	0	0	2,135
2022	0	0	3,920	6,020	6,647	0	0	13,908	21,837	6,734	2,793
2023	0	0	0	0	0	0	0	0	0	0	4,513
TOTAL	0	0	3,920	6,037	10,439	0	0	13,908	21,862	13,027	75,556

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,828	51,365	75,556	
IBNR + FREQUENCY ADJUSTMENT	(48,249)	(31,528)	133	
TOTAL LOSSES	0	19,837	75,689	
EXPECTED LOSSES	163,011	105,466	21,569	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.086	0.328	0.414
INDICATED (POST-TEST)	0.000	0.076	0.290	0.366
PRESENT ON RATE LEVEL	0.666	0.431	0.088	1.185
DERIVED BY FORMULA	0.660	0.424	0.092	1.176
UNDERLYING PRESENT RATE	0.707	0.457	0.094	1.258
PROPOSED	0.660	0.424	0.092	1.176

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.454
IND. RATE				1.454	MINIMUM PREMIUM	935
MAN. RATE	1.79	1.69	1.56	+ 1.454	PRESENT	930
				+ 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
2019	29,803	872,316	2.927			0	0	2	7	6	15
2020	32,693	829,365	2.537			0	0	0	5	19	24
2021	39,371	564,149	1.433			0	0	1	5	11	17
2022	43,848	228,937	0.522			0	0	0	2	7	9
2023	57,807	282,293	0.488			0	0	0	0	13	13
TOTAL	203,522	2,777,060	1.365			0	0	3	19	56	78

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	267,064	160,780	78,650	0	0	52,778	70,096	180,324	62,624
2020	0	0	0	191,514	154,834	0	0	0	222,926	203,925	56,166
2021	0	0	127,214	140,767	59,043	0	0	34,244	99,756	64,353	38,772
2022	0	0	0	75,953	50,750	0	0	0	50,542	27,181	24,511
2023	0	0	0	0	120,762	0	0	0	0	89,581	71,950
TOTAL	0	0	394,278	569,014	464,039	0	0	87,022	443,320	565,364	254,023

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	355,462	313,039	148,255	0	0	82,017	128,135	332,698	70,139
2020	0	0	16,298	360,277	324,473	0	0	24,165	378,425	358,273	78,352
2021	0	0	226,663	228,995	116,164	0	0	77,367	133,489	103,908	54,591
2022	0	0	67,533	109,159	80,470	0	0	41,086	62,287	41,577	29,266
2023	193	0	101,488	65,127	140,193	726	0	44,683	30,610	71,190	85,764
TOTAL	193	0	767,444	1,076,596	809,555	726	0	269,319	732,947	907,646	318,112

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,037,681	3,526,745	318,112	
IBNR + FREQUENCY ADJUSTMENT	(424,746)	(546,450)	1,349	
TOTAL LOSSES	612,935	2,980,294	319,461	
EXPECTED LOSSES	1,443,797	1,888,412	195,062	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.301	1.464	0.157	1.922
INDICATED (POST-TEST)	0.266	1.294	0.139	1.699
PRESENT ON RATE LEVEL	0.669	0.875	0.090	1.634
DERIVED BY FORMULA	0.661	0.904	0.094	1.659
UNDERLYING PRESENT RATE	0.709	0.928	0.096	1.733
PROPOSED	0.661	0.904	0.094	1.659

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.051
IND. RATE				2.051	MINIMUM PREMIUM	1,150
MAN. RATE	2.43	2.31	2.15	+ 2.051	PRESENT	1,140

+ 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
2019	23,139	650,361	2.811			0	0	2	2	14	18
2020	24,176	168,778	0.698			0	0	0	0	9	9
2021	28,595	209,713	0.733			0	0	0	2	10	12
2022	26,664	215,213	0.807			0	0	0	1	7	8
2023	27,655	52,915	0.191			0	0	0	0	5	5
TOTAL	130,229	1,296,980	0.996			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
2019	0	0	290,560	53,828	25,603	0	0	143,600	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	31,417	70,944	0	0	0	5,586	74,239	27,527
2022	0	0	0	54,047	52,452	0	0	0	17,194	53,136	38,384
2023	0	0	0	0	7,126	0	0	0	0	14,032	31,757
TOTAL	0	0	290,560	139,292	221,186	0	0	143,600	39,727	293,763	168,852

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	386,735	104,803	48,262	0	0	223,154	30,979	126,763	57,251
2020	0	0	0	950	135,216	0	0	0	1,238	145,308	27,993
2021	0	0	14,848	53,318	127,074	0	0	5,018	10,777	114,595	38,758
2022	0	0	51,717	80,473	81,164	0	0	22,123	28,142	75,036	45,830
2023	11	0	5,989	3,843	8,273	114	0	6,999	4,795	11,151	37,854
TOTAL	11	0	459,289	243,387	399,988	114	0	257,294	75,930	472,854	207,687

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	716,709	1,192,159	207,687	
IBNR + FREQUENCY ADJUSTMENT	(226,316)	(269,068)	736	
TOTAL LOSSES	490,393	923,092	208,423	
EXPECTED LOSSES	749,026	895,427	129,669	
CREDIBILITY	0.02	0.06	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.377	0.709	0.160	1.245
INDICATED (POST-TEST)	0.333	0.626	0.141	1.101
PRESENT ON RATE LEVEL	0.542	0.648	0.094	1.284
DERIVED BY FORMULA	0.538	0.647	0.097	1.281
UNDERLYING PRESENT RATE	0.575	0.688	0.100	1.362
PROPOSED	0.538	0.647	0.097	1.281

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.584
IND. RATE				1.584	MINIMUM PREMIUM	980
MAN. RATE	2.05	1.87	1.69	+ 1.584	PRESENT	980
				+ 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
2019	46,844	713,102	1.522			0	0	1	6	10	17
2020	40,527	384,372	0.948			0	0	1	5	3	9
2021	51,397	236,423	0.460			0	0	0	4	13	17
2022	56,899	1,151,648	2.024			0	0	2	4	14	20
2023	58,704	282,542	0.481			0	0	0	1	7	8
TOTAL	254,371	2,768,087	1.088			0	0	4	20	47	71

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	117,867	120,396	75,586	0	0	100,236	169,025	87,543	42,449
2020	0	0	163,343	33,039	24,899	0	0	64,204	57,881	21,968	19,038
2021	0	0	0	108,191	23,899	0	0	0	57,773	36,367	10,193
2022	0	0	439,004	156,495	96,684	0	0	203,726	164,164	69,596	21,979
2023	0	0	0	18,300	35,576	0	0	0	6,850	189,192	32,624
TOTAL	0	0	720,214	436,421	256,644	0	0	368,166	455,693	404,666	126,283

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	156,881	234,411	142,480	0	0	155,767	308,978	161,517	47,543
2020	0	0	216,219	64,168	55,379	0	0	94,048	99,524	40,505	26,558
2021	0	0	35,661	171,908	45,560	0	0	18,760	76,348	57,743	14,352
2022	0	0	746,805	255,179	200,480	0	0	450,971	218,978	129,811	26,243
2023	57	0	54,695	38,698	44,717	1,532	0	100,078	69,184	151,238	38,888
TOTAL	57	0	1,210,260	764,364	488,615	1,532	0	819,623	773,012	540,814	153,583

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,031,473	2,566,805	153,583	
IBNR + FREQUENCY ADJUSTMENT	(332,930)	(352,954)	918	
TOTAL LOSSES	1,698,543	2,213,852	154,502	
EXPECTED LOSSES	1,112,815	1,194,957	152,809	
CREDIBILITY	0.03	0.09	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.668	0.870	0.061	1.599
INDICATED (POST-TEST)	0.590	0.769	0.054	1.413
PRESENT ON RATE LEVEL	0.412	0.443	0.057	0.912
DERIVED BY FORMULA	0.418	0.472	0.056	0.946
UNDERLYING PRESENT RATE	0.437	0.470	0.060	0.967
PROPOSED	0.418	0.472	0.056	0.946

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	1.170
IND. RATE				1.170		MINIMUM PREMIUM	830
MAN. RATE	1.41	1.29	1.20	+ 1.170		PRESENT	805

+ 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
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	182,210	6.918			0	0	1	0	2	3
2022	2,833	471,723	16.651			0	0	0	0	3	3
2023	3,587	98,946	2.758			0	0	0	0	3	3
TOTAL	14,255	987,111	6.925			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
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	116,556	0	1,297	0	0	63,308	0	1,049	0
2022	0	0	0	0	237,755	0	0	0	0	228,853	5,115
2023	0	0	0	0	46,629	0	0	0	0	50,366	1,951
TOTAL	0	0	116,556	60,000	392,969	0	0	63,308	2,722	334,289	17,267

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	58,410	164,127	0	0	0	4,976	72,841	11,250
2020	0	0	2,553	56,377	42,439	0	0	0	215	25,259	218
2021	0	0	163,456	3,589	8,881	0	0	83,063	2,982	4,947	0
2022	0	0	53,281	40,704	347,812	0	0	42,475	36,250	317,511	6,107
2023	75	0	39,187	25,147	54,132	408	0	25,123	17,210	40,026	2,326
TOTAL	75	0	258,477	184,227	617,390	408	0	150,661	61,633	460,583	19,901

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	409,620	1,323,833	19,901	
IBNR + FREQUENCY ADJUSTMENT	(60,292)	(53,387)	101	
TOTAL LOSSES	349,329	1,270,446	20,002	
EXPECTED LOSSES	203,280	179,320	16,137	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.451	8.912	0.140	11.503
INDICATED (POST-TEST)	2.166	7.877	0.124	10.167
PRESENT ON RATE LEVEL	1.344	1.186	0.107	2.637
DERIVED BY FORMULA	1.344	1.253	0.107	2.704
UNDERLYING PRESENT RATE	1.426	1.258	0.113	2.797
PROPOSED	1.344	1.253	0.107	2.704

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.343
IND. RATE				3.343	MINIMUM PREMIUM	1,615
MAN. RATE	4.14	3.79	3.47	+ 3.343	PRESENT	1,600
				+ 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
2019	319,331	299,171	0.094			0	0	2	0	3	5
2020	337,249	806,772	0.239			0	0	1	2	1	4
2021	369,498	15,096	0.004			0	0	0	1	0	1
2022	402,927	134,481	0.033			0	0	0	2	3	5
2023	473,729	79,779	0.017			0	0	0	1	2	3
TOTAL	1,902,734	1,335,299	0.070			0	0	3	6	9	18

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	170,662	0	16,402	0	0	62,784	0	14,349	34,974
2020	0	0	81,168	33,531	212,068	0	0	40,699	34,761	387,925	16,620
2021	0	0	0	5,709	0	0	0	0	9,181	0	206
2022	0	0	0	52,022	17,234	0	0	0	35,407	28,130	1,688
2023	0	0	0	868	13,851	0	0	0	14,618	23,132	27,310
TOTAL	0	0	251,830	92,130	259,555	0	0	103,483	93,967	453,536	80,798

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	227,151	0	30,918	0	0	97,566	0	26,474	39,171
2020	0	0	108,899	65,863	310,357	0	0	59,408	63,650	472,842	23,185
2021	0	0	1,793	9,004	161	0	0	2,719	11,855	268	290
2022	0	0	42,327	71,765	29,477	0	0	30,470	45,075	41,736	2,015
2023	22	0	12,817	8,395	16,242	187	0	23,722	17,586	20,276	32,554
TOTAL	22	0	392,988	155,027	387,155	187	0	213,885	138,165	561,596	97,215

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	607,083	1,241,944	97,215	
IBNR + FREQUENCY ADJUSTMENT	(176,952)	(210,543)	652	
TOTAL LOSSES	430,131	1,031,400	97,867	
EXPECTED LOSSES	595,830	712,011	103,608	
CREDIBILITY	0.10	0.33	0.36	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.023	0.054	0.005	0.082
INDICATED (POST-TEST)	0.020	0.048	0.005	0.072
PRESENT ON RATE LEVEL	0.030	0.035	0.005	0.070
DERIVED BY FORMULA	0.029	0.039	0.005	0.073
UNDERLYING PRESENT RATE	0.031	0.037	0.005	0.074
PROPOSED	0.028	0.039	0.005	0.072

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.094
IND. RATE				0.094	MINIMUM PREMIUM	445
MAN. RATE	0.11	0.11	0.10	+ 0.094	PRESENT	425

+ 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
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	1,032,481	6.646			1	0	0	0	1	2
2022	14,761	104,743	0.710			0	0	0	1	2	3
2023	16,537	117,781	0.712			0	0	0	0	2	2
TOTAL	73,734	1,447,439	1.963			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
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	13,302
2022	0	0	0	15,477	20,934	0	0	0	12,662	32,739	22,931
2023	0	0	0	0	43,113	0	0	0	0	63,398	11,270
TOTAL	956,750	0	100,346	15,477	65,985	56,919	0	53,197	12,662	99,709	86,394

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	133,561	0	0	0	0	82,668	0	0	28,665
2020	0	0	0	0	0	0	0	0	0	0	18,549
2021	939,841	0	136	103	3,447	59,305	0	162	171	5,506	18,729
2022	0	0	16,135	24,057	31,893	0	0	15,106	19,712	46,391	27,380
2023	69	0	36,232	23,251	50,050	514	0	31,623	21,663	50,382	13,434
TOTAL	939,910	0	186,064	47,411	85,390	59,819	0	129,559	41,546	102,279	106,757

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,315,351	276,626	106,757	
IBNR + FREQUENCY ADJUSTMENT	(225,799)	(128,893)	568	
TOTAL LOSSES	1,089,552	147,733	107,326	
EXPECTED LOSSES	750,611	430,086	97,198	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.478	0.200	0.146	1.824
INDICATED (POST-TEST)	1.306	0.177	0.129	1.612
PRESENT ON RATE LEVEL	0.960	0.550	0.124	1.634
DERIVED BY FORMULA	0.963	0.535	0.124	1.622
UNDERLYING PRESENT RATE	1.018	0.583	0.132	1.733
PROPOSED	0.963	0.535	0.124	1.622

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.078
IND. RATE				2.078	MINIMUM PREMIUM	1,160
MAN. RATE	2.41	2.33	2.15	+ 2.078	PRESENT	1,140

+ 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
2019	18,943	10,919	0.058			0	0	0	0	2	2
2020	21,108	88,238	0.418			0	0	0	1	3	4
2021	21,902	89,321	0.408			0	0	0	1	1	2
2022	23,380	66,202	0.283			0	0	0	1	3	4
2023	23,483	1,968	0.008			0	0	0	0	0	0
TOTAL	108,816	256,648	0.236			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
2019	0	0	0	0	5,069	0	0	0	0	2,256	3,594
2020	0	0	0	23,224	31,128	0	0	0	17,585	1,895	14,406
2021	0	0	0	40,000	2,223	0	0	0	41,352	1,635	4,111
2022	0	0	0	20,000	16,081	0	0	0	10,025	16,715	3,381
2023	0	0	0	0	0	0	0	0	0	0	1,968
TOTAL	0	0	0	83,224	54,501	0	0	0	68,962	22,501	27,460

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	9,555	0	0	0	0	4,162	4,025
2020	0	0	1,976	43,869	65,018	0	0	1,906	29,641	3,610	20,096
2021	0	0	12,720	63,206	5,082	0	0	12,323	53,476	3,728	5,788
2022	0	0	18,392	29,209	25,165	0	0	10,251	14,148	23,957	4,037
2023	0	0	0	0	0	0	0	0	0	0	2,346
TOTAL	0	0	33,088	136,285	104,820	0	0	24,480	97,266	35,457	36,293

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	57,568	373,828	36,293	
IBNR + FREQUENCY ADJUSTMENT	(124,428)	(114,718)	210	
TOTAL LOSSES	0	259,110	36,503	
EXPECTED LOSSES	415,474	381,216	36,618	
CREDIBILITY	0.01	0.05	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.238	0.034	0.272
INDICATED (POST-TEST)	0.000	0.210	0.030	0.240
PRESENT ON RATE LEVEL	0.360	0.330	0.032	0.722
DERIVED BY FORMULA	0.356	0.324	0.032	0.712
UNDERLYING PRESENT RATE	0.382	0.350	0.034	0.766
PROPOSED	0.356	0.324	0.032	0.712

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.880
IND. RATE				0.880	MINIMUM PREMIUM	725
MAN. RATE	1.19	1.07	0.95	+ 0.880	PRESENT	720
				+ 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
2019	1,452,190	1,153,855	0.079			0	0	3	2	17	22
2020	1,604,232	595,584	0.037			0	0	0	5	4	9
2021	1,689,311	1,141,861	0.068			0	0	2	4	10	16
2022	3,207,423	1,106,862	0.035			0	0	2	0	18	20
2023	3,420,296	1,309,914	0.038			0	0	2	3	22	27
TOTAL	11,373,452	5,308,076	0.047			0	0	9	14	71	94

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	571,643	86,203	98,869	0	0	154,738	113,490	51,343	77,569
2020	0	0	0	157,812	104,215	0	0	0	93,873	194,560	45,124
2021	0	0	372,110	234,354	98,678	0	0	145,904	169,688	86,103	35,024
2022	0	0	203,040	0	159,741	0	0	358,555	0	332,337	53,189
2023	0	0	269,303	58,139	162,658	0	0	229,600	63,295	376,221	150,698
TOTAL	0	0	1,416,096	536,508	624,161	0	0	888,797	440,346	1,040,564	361,604

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	760,857	167,837	186,368	0	0	240,463	207,460	94,728	86,877
2020	0	0	13,430	296,535	218,799	0	0	10,176	160,962	339,669	62,948
2021	0	0	602,087	386,101	203,114	0	0	245,486	230,006	145,349	49,314
2022	0	0	318,957	42,038	255,155	0	0	626,228	87,160	497,482	63,508
2023	260	0	553,775	184,449	230,627	3,047	38,274	539,791	195,524	332,757	179,632
TOTAL	260	0	2,249,105	1,076,961	1,094,064	3,047	38,274	1,662,144	881,112	1,409,985	442,279

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,952,831	4,462,120	442,279	
IBNR + FREQUENCY ADJUSTMENT	(596,550)	(983,149)	2,525	
TOTAL LOSSES	3,356,281	3,478,971	444,804	
EXPECTED LOSSES	2,088,015	3,475,379	342,385	
CREDIBILITY	0.33	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.030	0.031	0.004	0.064
INDICATED (POST-TEST)	0.026	0.027	0.003	0.057
PRESENT ON RATE LEVEL	0.017	0.029	0.003	0.049
DERIVED BY FORMULA	0.020	0.027	0.003	0.051
UNDERLYING PRESENT RATE	0.018	0.031	0.003	0.052
PROPOSED	0.020	0.027	0.003	0.051

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.066
IND. RATE				0.066	MINIMUM PREMIUM	435
MAN. RATE	0.08	0.07	0.07	+ 0.066	PRESENT	415

+ 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
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	129,357	6.160			0	0	0	0	0	0
2022	1,967	149,618	7.606			0	0	0	0	0	0
2023	2,090	249,693	11.947			0	0	0	1	0	1
TOTAL	8,174	565,466	6.918			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
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	129,357
2022	0	0	0	0	0	0	0	0	0	0	149,618
2023	0	0	0	41,354	0	0	0	0	32,238	0	176,101
TOTAL	0	0	0	41,354	0	0	0	0	32,238	0	491,874

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	41,214
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	182,135
2022	0	0	0	0	0	0	0	0	0	0	178,644
2023	0	0	56,035	44,092	7,721	0	0	26,870	21,351	4,175	209,912
TOTAL	0	0	56,035	44,092	7,721	0	0	26,870	21,351	4,175	611,905

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	82,905	77,338	611,905	
IBNR + FREQUENCY ADJUSTMENT	(21,240)	(17,017)	228	
TOTAL LOSSES	61,665	60,322	612,133	
EXPECTED LOSSES	70,047	60,591	34,747	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.754	0.738	7.489	8.981
INDICATED (POST-TEST)	0.667	0.652	6.619	7.938
PRESENT ON RATE LEVEL	0.808	0.699	0.401	1.907
DERIVED BY FORMULA	0.808	0.698	0.463	1.969
UNDERLYING PRESENT RATE	0.857	0.741	0.425	2.023
PROPOSED	0.808	0.698	0.463	1.969

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	2.522
IND. RATE				2.522		MINIMUM PREMIUM	1,320
MAN. RATE	3.14	2.88	2.51	+ 2.522		PRESENT	1,265

+ 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
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	170,936	2.689			0	0	1	0	1	2
2023	5,734	96,590	1.685			0	0	0	0	3	3
TOTAL	24,543	546,444	2.226			0	0	2	1	5	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	117,330	0	7,148	0	0	34,344	0	1,905	10,209
2023	0	0	0	0	65,665	0	0	0	0	28,820	2,105
TOTAL	0	0	315,930	17,855	74,783	0	0	72,383	10,432	32,613	22,448

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	3,713	0	0	0	0	3,483	3,431
2020	0	0	259,471	2,483	3,853	0	0	52,003	1,023	768	5,082
2021	0	0	5,608	28,161	504	0	0	3,090	13,471	305	4,827
2022	0	0	166,251	9,765	22,941	0	0	55,009	3,643	6,167	12,190
2023	105	0	55,185	35,413	76,230	233	0	14,375	9,848	22,903	2,509
TOTAL	105	0	486,515	75,822	107,241	233	0	124,477	27,985	33,626	28,038

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	611,331	244,675	28,038	
IBNR + FREQUENCY ADJUSTMENT	(73,185)	(61,995)	111	
TOTAL LOSSES	538,146	182,680	28,149	
EXPECTED LOSSES	248,913	209,999	17,885	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.193	0.744	0.115	3.052
INDICATED (POST-TEST)	1.938	0.658	0.101	2.697
PRESENT ON RATE LEVEL	0.956	0.807	0.069	1.831
DERIVED BY FORMULA	0.966	0.804	0.069	1.839
UNDERLYING PRESENT RATE	1.014	0.856	0.073	1.943
PROPOSED	0.966	0.804	0.069	1.839

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.355
IND. RATE				2.355	MINIMUM PREMIUM	1,260
MAN. RATE	2.79	2.62	2.41	+ 2.355	PRESENT	1,230
				+ 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
2019	51,558	2,697,040	5.231			0	0	5	8	7	20
2020	51,959	1,375,802	2.648			0	0	3	4	18	25
2021	57,932	2,172,922	3.751			0	0	3	10	14	27
2022	65,705	1,211,429	1.844			0	0	3	11	8	22
2023	57,981	1,169,709	2.017			0	0	0	7	9	16
TOTAL	285,135	8,626,902	3.026			0	0	14	40	56	110

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	1,387,778	280,662	136,885	0	0	489,098	236,499	139,117	27,001
2020	0	0	494,536	65,736	81,234	0	0	515,990	38,970	119,527	59,809
2021	0	0	597,230	276,190	566,491	0	0	212,841	158,116	331,758	30,296
2022	0	0	398,037	246,307	100,233	0	0	108,506	149,427	112,063	96,856
2023	0	0	0	259,262	351,989	0	0	0	313,296	201,409	43,753
TOTAL	0	0	2,877,581	1,128,157	1,236,832	0	0	1,326,435	896,308	903,874	257,715

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	1,847,133	546,449	258,028	0	0	760,058	432,320	256,671	30,241
2020	0	0	651,705	130,255	179,343	0	0	709,634	81,275	218,759	83,434
2021	0	0	963,597	483,724	1,049,090	0	0	340,961	229,954	527,184	42,657
2022	0	0	763,147	371,952	209,179	0	0	300,032	199,731	178,040	115,646
2023	563	0	647,112	466,253	457,028	1,631	0	361,595	276,317	200,632	52,154
TOTAL	563	0	4,872,693	1,998,632	2,152,668	1,631	0	2,472,280	1,219,597	1,381,285	324,131

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,347,168	6,752,183	324,131	
IBNR + FREQUENCY ADJUSTMENT	(1,592,056)	(898,361)	914	
TOTAL LOSSES	5,755,111	5,853,823	325,045	
EXPECTED LOSSES	5,303,704	2,990,887	163,790	
CREDIBILITY	0.03	0.09	0.10	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.018	2.053	0.114	4.185
INDICATED (POST-TEST)	1.784	1.814	0.101	3.699
PRESENT ON RATE LEVEL	1.753	0.989	0.054	2.796
DERIVED BY FORMULA	1.754	1.063	0.059	2.876
UNDERLYING PRESENT RATE	1.860	1.049	0.057	2.966
PROPOSED	1.754	1.063	0.059	2.876

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.684
IND. RATE				3.684	MINIMUM PREMIUM	1,735
MAN. RATE	4.39	4.02	3.68	+ 3.684	PRESENT	1,670
				+ 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
2019	10,066	23,133	0.230			0	0	0	0	0	0
2020	12,273	512,561	4.176			0	0	1	1	2	4
2021	11,723	376,856	3.215			0	0	1	0	0	1
2022	13,628	30,243	0.222			0	0	0	1	0	1
2023	14,700	473	0.003			0	0	0	0	0	0
TOTAL	62,390	943,266	1.512			0	0	2	2	2	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	23,133
2020	0	0	167,000	1,642	78,600	0	0	139,500	0	125,737	82
2021	0	0	305,401	0	0	0	0	40,000	0	0	31,455
2022	0	0	0	3,291	0	0	0	0	16,908	0	10,044
2023	0	0	0	0	0	0	0	0	0	0	473
TOTAL	0	0	472,401	4,933	78,600	0	0	179,500	16,908	125,737	65,187

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	25,909
2020	0	0	218,325	6,305	166,617	0	0	190,710	5,613	221,236	114
2021	0	0	428,050	9,223	17,225	0	0	52,452	1,852	2,104	44,289
2022	0	0	2,433	4,353	270	0	0	12,057	19,397	1,293	11,993
2023	0	0	0	0	0	0	0	0	0	0	564
TOTAL	0	0	648,809	19,881	184,112	0	0	255,220	26,862	224,633	82,868

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	904,028	455,488	82,868	
IBNR + FREQUENCY ADJUSTMENT	(33,100)	(25,172)	93	
TOTAL LOSSES	870,928	430,317	82,962	
EXPECTED LOSSES	111,685	84,207	15,337	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.396	0.690	0.133	2.219
INDICATED (POST-TEST)	1.234	0.610	0.118	1.961
PRESENT ON RATE LEVEL	0.169	0.127	0.023	0.319
DERIVED BY FORMULA	0.179	0.142	0.027	0.348
UNDERLYING PRESENT RATE	0.179	0.135	0.025	0.339
PROPOSED	0.179	0.142	0.027	0.348

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.430
IND. RATE				0.430	MINIMUM PREMIUM	565
MAN. RATE	0.52	0.47	0.42	+ 0.430	PRESENT	535
				+ 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
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	1,532	0	0.000			0	0	0	0	0	0
2022	1,621	41,080	2.534			0	0	0	0	2	2
2023	1,436	0	0.000			0	0	0	0	0	0
TOTAL	7,612	91,782	1.206			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
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	31,465	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	29,596	0	0	0	0	62,019	167

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	37,664	0	0	0	0	56,372	187
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	2,155	1,646	14,066	0	0	5,840	4,984	43,655	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	2,155	1,646	51,730	0	0	5,840	4,984	100,027	187

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,995	158,387	187	
IBNR + FREQUENCY ADJUSTMENT	(25,224)	(22,189)	40	
TOTAL LOSSES	0	136,197	227	
EXPECTED LOSSES	83,511	72,761	7,561	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.789	0.003	1.792
INDICATED (POST-TEST)	0.000	1.581	0.003	1.584
PRESENT ON RATE LEVEL	1.034	0.901	0.094	2.029
DERIVED BY FORMULA	1.034	0.908	0.093	2.035
UNDERLYING PRESENT RATE	1.097	0.956	0.099	2.152
PROPOSED	1.031	0.905	0.092	2.029

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
					IND. RATE	2.508
IND. RATE				2.508	MINIMUM PREMIUM	1,315
MAN. RATE	3.09	2.91	2.67	+ 2.508	PRESENT	1,320
				+ 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
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
2023	0	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(476)	(333)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	1,852	1,256	48	
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	5.455	3.700	0.142	9.296
DERIVED BY FORMULA	5.455	3.700	0.142	9.296
UNDERLYING PRESENT RATE	5.787	3.925	0.151	9.863
PROPOSED	5.455	3.700	0.142	9.296

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	13.339
IND. RATE				13.339	MINIMUM PREMIUM	2,000
MAN. RATE	10.12	12.04	13.85	+ 13.339	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
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
2023	47	0	0.000			0	0	0	0	0	0
TOTAL	417	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,694)	(2,542)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	6,642	9,824	431	
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	1.501	2.221	0.097	3.819
DERIVED BY FORMULA	1.501	2.221	0.097	3.819
UNDERLYING PRESENT RATE	1.593	2.356	0.103	4.052
PROPOSED	1.501	2.221	0.097	3.819

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.480
IND. RATE				5.480	MINIMUM PREMIUM	2,000
MAN. RATE	6.11	5.88	5.69	+ 5.480	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
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
2023	0	0	0.000			0	0	0	0	0	0
TOTAL	28	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(102)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	310	384	19	
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	1.045	1.292	0.064	2.401
DERIVED BY FORMULA	1.045	1.292	0.064	2.401
UNDERLYING PRESENT RATE	1.109	1.370	0.068	2.547
PROPOSED	1.045	1.292	0.064	2.401

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	2.969
IND. RATE				2.969		MINIMUM PREMIUM	1,480
MAN. RATE	4.31	3.43	3.16	+ 2.969		PRESENT	1,490
				+ 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
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
2023	0	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(100)	(83)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	388	312	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	2.610	2.101	0.061	4.772
DERIVED BY FORMULA	2.610	2.101	0.061	4.772
UNDERLYING PRESENT RATE	2.769	2.229	0.065	5.062
PROPOSED	2.610	2.101	0.061	4.772

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	6.113
IND. RATE				6.113	MINIMUM PREMIUM	2,000
MAN. RATE	6.91	6.45	6.28	+ 6.113	PRESENT	2,000

+ PROPOSED

CLASS MINERAL MILLING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2059

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(16)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	96	75	6	
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	3.031	2.363	0.198	5.593
DERIVED BY FORMULA	3.031	2.363	0.198	5.593
UNDERLYING PRESENT RATE	3.216	2.507	0.210	5.933
PROPOSED	3.031	2.363	0.198	5.593

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	8.724
IND. RATE				8.724		MINIMUM PREMIUM	2,000
MAN. RATE	8.85	8.26	8.96	+ 8.724		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
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
2023	258	217,838	84.433			0	0	1	0	0	1
TOTAL	435	217,838	50.078			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	190,691	0	0	0	0	27,147	0	0	0
TOTAL	0	0	190,691	0	0	0	0	27,147	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	239,546	24,599	21,910	0	4,525	35,397	2,962	3,024	0
TOTAL	0	0	239,546	24,599	21,910	0	4,525	35,397	2,962	3,024	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	279,468	52,495	0	
IBNR + FREQUENCY ADJUSTMENT	(2,101)	(996)	6	
TOTAL LOSSES	277,368	51,500	6	
EXPECTED LOSSES	8,528	4,322	459	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	63.763	11.839	0.001	75.603
INDICATED (POST-TEST)	56.353	10.463	0.001	66.818
PRESENT ON RATE LEVEL	1.848	0.936	0.099	2.884
DERIVED BY FORMULA	1.848	0.936	0.099	2.884
UNDERLYING PRESENT RATE	1.960	0.993	0.105	3.059
PROPOSED	1.848	0.936	0.099	2.884

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.498
IND. RATE				4.498	MINIMUM PREMIUM	2,000
MAN. RATE	4.84	4.49	4.62	+ 4.498	PRESENT	2,000

+ 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
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	170,672	1.703			0	0	0	1	3	4
2022	484	4,949	1.023			0	0	0	0	1	1
2023	3,769	0	0.000			0	0	0	0	0	0
TOTAL	28,606	215,220	0.752			0	0	0	3	10	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	0	15,396	119,208	0	0	0	1,162	29,735	5,171
2022	0	0	0	0	3,027	0	0	0	0	1,922	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	20,036	141,300	0	0	0	1,862	45,720	6,302

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	5,864	0	0	0	0	11,559	0
2020	0	0	395	8,907	33,222	0	0	76	1,294	13,559	1,578
2021	0	0	13,204	30,613	212,469	0	0	1,691	2,928	45,867	7,281
2022	0	0	678	518	4,428	0	0	357	304	2,667	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	14,277	40,038	255,984	0	0	2,124	4,526	73,652	8,859

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,401	374,200	8,859	
IBNR + FREQUENCY ADJUSTMENT	(179,806)	(91,631)	100	
TOTAL LOSSES	0	282,568	8,959	
EXPECTED LOSSES	553,797	276,860	25,561	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.988	0.031	1.019
INDICATED (POST-TEST)	0.000	0.873	0.028	0.901
PRESENT ON RATE LEVEL	1.825	0.912	0.084	2.821
DERIVED BY FORMULA	1.807	0.911	0.083	2.801
UNDERLYING PRESENT RATE	1.936	0.968	0.089	2.993
PROPOSED	1.807	0.911	0.083	2.801

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.370
IND. RATE				4.370	MINIMUM PREMIUM	1,985
MAN. RATE	4.93	4.55	4.52	+ 4.370	PRESENT	1,965
				+ 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
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
2023	81	0	0.000			0	0	0	0	0	0
TOTAL	174	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(856)	(999)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	3,441	4,199	149	
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	1.864	2.275	0.081	4.220
DERIVED BY FORMULA	1.864	2.275	0.081	4.220
UNDERLYING PRESENT RATE	1.978	2.413	0.086	4.476
PROPOSED	1.864	2.275	0.081	4.220

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	6.582
IND. RATE				6.582	MINIMUM PREMIUM	2,000
MAN. RATE	7.11	6.56	6.76	+ 6.582	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
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
2023	25	0	0.000			0	0	0	0	0	0
TOTAL	532	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(3,922)	(3,779)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	15,303	14,387	783	
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	2.711	2.549	0.139	5.399
DERIVED BY FORMULA	2.711	2.549	0.139	5.399
UNDERLYING PRESENT RATE	2.877	2.704	0.147	5.728
PROPOSED	2.711	2.549	0.139	5.399

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	8.422
IND. RATE				8.422	MINIMUM PREMIUM	2,000
MAN. RATE	9.37	8.65	8.65	+ 8.422	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
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
2023	147	0	0.000			0	0	0	0	0	0
TOTAL	1,781	14,180	0.796			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
2019	0	0	0	0	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
2023	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	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	849	642	21,519	0	0	94	100	3,209	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	849	642	21,519	0	0	94	100	3,209	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	944	25,470	0	
IBNR + FREQUENCY ADJUSTMENT	(10,006)	(6,362)	3	
TOTAL LOSSES	0	19,108	3	
EXPECTED LOSSES	30,408	19,582	841	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.073	0.000	1.073
INDICATED (POST-TEST)	0.000	0.948	0.000	0.948
PRESENT ON RATE LEVEL	1.609	1.036	0.045	2.690
DERIVED BY FORMULA	1.609	1.036	0.045	2.690
UNDERLYING PRESENT RATE	1.707	1.100	0.047	2.854
PROPOSED	1.609	1.036	0.045	2.690

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.197
IND. RATE				4.197	MINIMUM PREMIUM	1,920
MAN. RATE	4.57	4.34	4.31	+ 4.197	PRESENT	1,890

+ 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
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
2023	187	479	0.256			0	0	0	0	0	0
TOTAL	344	479	0.139			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	479
TOTAL	0	0	0	0	0	0	0	0	0	0	479

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	571
TOTAL	0	0	0	0	0	0	0	0	0	0	571

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	571	
IBNR + FREQUENCY ADJUSTMENT	(881)	(1,150)	4	
TOTAL LOSSES	0	0	575	
EXPECTED LOSSES	3,564	4,930	367	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.167	0.167
INDICATED (POST-TEST)	0.000	0.000	0.148	0.148
PRESENT ON RATE LEVEL	0.977	1.351	0.101	2.428
DERIVED BY FORMULA	0.977	1.351	0.101	2.428
UNDERLYING PRESENT RATE	1.036	1.433	0.107	2.576
PROPOSED	0.977	1.351	0.101	2.428

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.788
IND. RATE				3.788	MINIMUM PREMIUM	1,775
MAN. RATE	4.38	4.02	3.89	+ 3.788	PRESENT	1,740
				+ 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
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
2023	26	0	0.000			0	0	0	0	0	0
TOTAL	52	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(236)	(259)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	952	1,098	61	
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	1.725	1.990	0.110	3.826
DERIVED BY FORMULA	1.725	1.990	0.110	3.826
UNDERLYING PRESENT RATE	1.830	2.112	0.117	4.059
PROPOSED	1.725	1.990	0.110	3.826

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.969
IND. RATE				5.969	MINIMUM PREMIUM	2,000
MAN. RATE	7.11	6.08	6.13	+ 5.969	PRESENT	2,000
				+ PROPOSED		

CLASS SLAUGHTERHOUSE - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2111

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	39	0	0.000			0	0	0	0	0	0
TOTAL	39	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(165)	(360)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	692	1,744	54	
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	1.673	4.214	0.130	6.017
DERIVED BY FORMULA	1.673	4.214	0.130	6.017
UNDERLYING PRESENT RATE	1.775	4.471	0.138	6.384
PROPOSED	1.673	4.214	0.130	6.017

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	9.386
IND. RATE				9.386	MINIMUM PREMIUM	2,000
MAN. RATE	#N/A	#N/A	9.64	+ 9.386	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
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
2023	44	0	0.000			0	0	0	0	0	0
TOTAL	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,416)	(1,571)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	5,651	6,428	399	
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	4.331	4.926	0.305	9.563
DERIVED BY FORMULA	4.331	4.926	0.305	9.563
UNDERLYING PRESENT RATE	4.595	5.226	0.324	10.145
PROPOSED	4.331	4.926	0.305	9.563

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	14.917
IND. RATE				14.917	MINIMUM PREMIUM	2,000
MAN. RATE	11.29	13.32	15.32	+ 14.917	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
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
2023	885	0	0.000			0	0	0	0	0	0
TOTAL	915	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,972)	(2,269)	22	
TOTAL LOSSES	0	0	22	
EXPECTED LOSSES	8,232	10,887	1,239	
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	0.848	1.122	0.128	2.097
DERIVED BY FORMULA	0.848	1.122	0.128	2.097
UNDERLYING PRESENT RATE	0.900	1.190	0.135	2.225
PROPOSED	0.848	1.122	0.128	2.097

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.272
IND. RATE				3.272	MINIMUM PREMIUM	1,590
MAN. RATE	3.42	3.31	3.36	+ 3.272	PRESENT	1,560
				+ 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
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
2023	85	0	0.000			0	0	0	0	0	0
TOTAL	177	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,018)	(1,606)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	4,100	6,774	367	
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	2.183	3.607	0.196	5.986
DERIVED BY FORMULA	2.183	3.607	0.196	5.986
UNDERLYING PRESENT RATE	2.316	3.827	0.207	6.350
PROPOSED	2.183	3.607	0.196	5.986

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	9.338
IND. RATE				9.338	MINIMUM PREMIUM	2,000
MAN. RATE	10.45	9.87	9.59	+ 9.338	PRESENT	2,000

+ PROPOSED

CLASS SPINNING OR WEAVING - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2132

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(2)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	13	9	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	1.205	0.895	0.084	2.185
DERIVED BY FORMULA	1.205	0.895	0.084	2.185
UNDERLYING PRESENT RATE	1.279	0.950	0.089	2.318
PROPOSED	1.205	0.895	0.084	2.185

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.408
IND. RATE				3.408	MINIMUM PREMIUM	1,635
MAN. RATE	#N/A	#N/A	3.50	+ 3.408	PRESENT	1,610

+ 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
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
2023	27	0	0.000			0	0	0	0	0	0
TOTAL	57	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(394)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	805	1,657	81	
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	1.332	2.741	0.135	4.207
DERIVED BY FORMULA	1.332	2.741	0.135	4.207
UNDERLYING PRESENT RATE	1.413	2.907	0.143	4.463
PROPOSED	1.332	2.741	0.135	4.207

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	6.563
IND. RATE				6.563	MINIMUM PREMIUM	2,000
MAN. RATE	7.36	6.99	6.74	+ 6.563	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
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
2023	0	0	0.000			0	0	0	0	0	0
TOTAL	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,329)	(1,320)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	4,699	4,901	407	
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	2.394	2.497	0.207	5.098
DERIVED BY FORMULA	2.394	2.497	0.207	5.098
UNDERLYING PRESENT RATE	2.540	2.649	0.220	5.409
PROPOSED	2.394	2.497	0.207	5.098

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	6.304
IND. RATE				6.304	MINIMUM PREMIUM	2,000
MAN. RATE	7.18	7.53	6.71	+ 6.304	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
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
2023	0	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(278)	(453)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	1,079	1,708	93	
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	0.917	1.451	0.079	2.447
DERIVED BY FORMULA	0.917	1.451	0.079	2.447
UNDERLYING PRESENT RATE	0.972	1.539	0.084	2.596
PROPOSED	0.917	1.451	0.079	2.447

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.025
IND. RATE				3.025	MINIMUM PREMIUM	1,500
MAN. RATE	4.45	3.81	3.22	+ 3.025	PRESENT	1,510
				+ 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
2019	18	0	0.000			0	0	0	0	0	0
2020	129	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
2023	133	0	0.000			0	0	0	0	0	0
TOTAL	413	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,419)	(1,206)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	5,143	4,008	422	
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	1.174	0.915	0.096	2.185
DERIVED BY FORMULA	1.174	0.915	0.096	2.185
UNDERLYING PRESENT RATE	1.245	0.970	0.102	2.318
PROPOSED	1.174	0.915	0.096	2.185

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	3.408
IND. RATE				3.408		MINIMUM PREMIUM	1,635
MAN. RATE	3.75	3.60	3.50	+ 3.408		PRESENT	1,610
				+ 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
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
2023	0	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(84)	(183)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	328	690	48	
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	1.143	2.409	0.168	3.720
DERIVED BY FORMULA	1.143	2.409	0.168	3.720
UNDERLYING PRESENT RATE	1.213	2.556	0.178	3.947
PROPOSED	1.143	2.409	0.168	3.720

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.803
IND. RATE				5.803	MINIMUM PREMIUM	2,000
MAN. RATE	7.11	6.28	5.96	+ 5.803	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
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
2023	0	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(187)	(300)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	726	1,130	76	
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	2.206	3.437	0.230	5.874
DERIVED BY FORMULA	2.206	3.437	0.230	5.874
UNDERLYING PRESENT RATE	2.341	3.646	0.244	6.231
PROPOSED	2.206	3.437	0.230	5.874

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	9.162
IND. RATE				9.162	MINIMUM PREMIUM	2,000
MAN. RATE	10.08	9.60	9.41	+ 9.162	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
2019	302	0	0.000			0	0	0	0	0	0
2020	169	0	0.000			0	0	0	0	0	0
2021	213	2,481	1.165			0	0	0	0	0	0
2022	2,948	0	0.000			0	0	0	0	0	0
2023	208	0	0.000			0	0	0	0	0	0
TOTAL	3,840	2,481	0.065			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
2019	0	0	0	0	0	0	0	0	0	0	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
2023	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	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	3,493
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,493

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,493	
IBNR + FREQUENCY ADJUSTMENT	(13,589)	(10,202)	26	
TOTAL LOSSES	0	0	3,519	
EXPECTED LOSSES	50,146	36,912	5,501	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.092	0.092
INDICATED (POST-TEST)	0.000	0.000	0.081	0.081
PRESENT ON RATE LEVEL	1.231	0.906	0.135	2.272
DERIVED BY FORMULA	1.231	0.897	0.134	2.262
UNDERLYING PRESENT RATE	1.306	0.961	0.143	2.410
PROPOSED	1.231	0.897	0.134	2.262

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.529
IND. RATE				3.529	MINIMUM PREMIUM	1,680
MAN. RATE	3.79	3.65	3.64	+ 3.529	PRESENT	1,655
				+ 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
2019	1,370	1,989	0.145			0	0	0	0	0	0
2020	1,242	587	0.047			0	0	0	0	0	0
2021	1,943	3,233	0.166			0	0	0	0	2	2
2022	1,797	2,480	0.138			0	0	0	0	1	1
2023	1,593	1,720	0.108			0	0	0	0	1	1
TOTAL	7,945	10,009	0.126			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
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
2023	0	0	0	0	572	0	0	0	0	503	645
TOTAL	0	0	0	0	3,315	0	0	0	0	2,528	4,166

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	2,228
2020	0	0	0	0	0	0	0	0	0	0	819
2021	0	0	126	95	3,198	0	0	22	24	755	1,331
2022	0	0	212	162	1,382	0	0	285	243	2,130	0
2023	1	0	481	308	664	4	0	251	172	400	769
TOTAL	1	0	819	566	5,245	4	0	558	439	3,285	5,146

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,382	9,534	5,146	
IBNR + FREQUENCY ADJUSTMENT	(52,086)	(32,875)	81	
TOTAL LOSSES	0	0	5,227	
EXPECTED LOSSES	170,957	110,795	14,453	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.066	0.066
INDICATED (POST-TEST)	0.000	0.000	0.058	0.058
PRESENT ON RATE LEVEL	2.028	1.314	0.171	3.514
DERIVED BY FORMULA	2.028	1.301	0.170	3.500
UNDERLYING PRESENT RATE	2.152	1.395	0.182	3.728
PROPOSED	2.028	1.301	0.170	3.500

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.460
IND. RATE				5.460	MINIMUM PREMIUM	2,000
MAN. RATE	5.82	5.54	5.63	+ 5.460	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
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	338	0.028			0	0	0	0	0	0
2023	1,661	0	0.000			0	0	0	0	0	0
TOTAL	2,875	338	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	338
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	338

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	404
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	404

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	404	
IBNR + FREQUENCY ADJUSTMENT	(10,595)	(7,257)	27	
TOTAL LOSSES	0	0	431	
EXPECTED LOSSES	42,959	31,368	2,207	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.015	0.015
INDICATED (POST-TEST)	0.000	0.000	0.013	0.013
PRESENT ON RATE LEVEL	1.408	1.028	0.072	2.509
DERIVED BY FORMULA	1.408	1.028	0.072	2.509
UNDERLYING PRESENT RATE	1.494	1.091	0.077	2.662
PROPOSED	1.408	1.028	0.072	2.509

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.914
IND. RATE				3.914	MINIMUM PREMIUM	1,820
MAN. RATE	4.10	3.86	4.02	+ 3.914	PRESENT	1,790

+ 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
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
2023	91	0	0.000			0	0	0	0	0	0
TOTAL	620	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,927)	(2,043)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSSES	7,571	7,956	813	
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	1.151	1.210	0.124	2.484
DERIVED BY FORMULA	1.151	1.210	0.124	2.484
UNDERLYING PRESENT RATE	1.221	1.283	0.131	2.636
PROPOSED	1.151	1.210	0.124	2.484

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.875
IND. RATE				3.875	MINIMUM PREMIUM	1,805
MAN. RATE	4.12	3.91	3.98	+ 3.875	PRESENT	1,775
				+ 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
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	5,832	22,911	0.393			0	0	0	0	1	1
2023	5,368	8,911	0.166			0	0	0	0	0	0
TOTAL	11,200	31,822	0.284			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	12,500	0	0	0	0	5,705	4,706
2023	0	0	0	0	0	0	0	0	0	0	8,911
TOTAL	0	0	0	0	12,500	0	0	0	0	5,705	13,617

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	2,801	2,140	18,286	0	0	1,059	904	7,915	5,619
2023	0	0	0	0	0	0	0	0	0	0	10,622
TOTAL	0	0	2,801	2,140	18,286	0	0	1,059	904	7,915	16,241

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,860	29,245	16,241	
IBNR + FREQUENCY ADJUSTMENT	(38,223)	(20,187)	122	
TOTAL LOSSES	0	9,058	16,363	
EXPECTED LOSSES	153,860	85,121	10,960	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.081	0.146	0.227
INDICATED (POST-TEST)	0.000	0.071	0.129	0.201
PRESENT ON RATE LEVEL	1.295	0.716	0.092	2.104
DERIVED BY FORMULA	1.295	0.710	0.093	2.097
UNDERLYING PRESENT RATE	1.374	0.760	0.098	2.232
PROPOSED	1.295	0.710	0.093	2.097

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.272
IND. RATE				3.272	MINIMUM PREMIUM	1,590
MAN. RATE	3.71	3.35	3.37	+ 3.272	PRESENT	1,565

+ PROPOSED

CLASS CORRUGATED PAPER BOX - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2261

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(575)	(314)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	2,406	1,520	111	
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	1.692	1.069	0.078	2.840
DERIVED BY FORMULA	1.692	1.069	0.078	2.840
UNDERLYING PRESENT RATE	1.796	1.134	0.083	3.013
PROPOSED	1.692	1.069	0.078	2.840

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.430
IND. RATE				4.430	MINIMUM PREMIUM	2,000
MAN. RATE	#N/A	#N/A	4.55	+ 4.430	PRESENT	1,975

+ PROPOSED

CLASS STATIONARY PRODUCTS - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2265

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(46)	(67)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	193	323	31	
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	0.868	1.452	0.140	2.459
DERIVED BY FORMULA	0.868	1.452	0.140	2.459
UNDERLYING PRESENT RATE	0.921	1.540	0.148	2.609
PROPOSED	0.868	1.452	0.140	2.459

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.836
IND. RATE				3.836	MINIMUM PREMIUM	1,790
MAN. RATE	#N/A	#N/A	3.94	+ 3.836	PRESENT	1,765

+ 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
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
2023	74	0	0.000			0	0	0	0	0	0
TOTAL	1,321	12,841	0.972			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
2019	0	0	0	0	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
2023	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	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	841	636	21,296	0	0	39	42	1,338	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	841	636	21,296	0	0	39	42	1,338	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	880	23,312	0	
IBNR + FREQUENCY ADJUSTMENT	(6,422)	(3,631)	5	
TOTAL LOSSES	0	19,681	5	
EXPECTED LOSSES	20,183	10,755	1,778	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.490	0.000	1.490
INDICATED (POST-TEST)	0.000	1.317	0.000	1.317
PRESENT ON RATE LEVEL	1.440	0.767	0.127	2.334
DERIVED BY FORMULA	1.440	0.767	0.127	2.334
UNDERLYING PRESENT RATE	1.528	0.814	0.135	2.477
PROPOSED	1.440	0.767	0.127	2.334

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.642
IND. RATE				3.642	MINIMUM PREMIUM	1,720
MAN. RATE	4.04	3.76	3.74	+ 3.642	PRESENT	1,690
				+ 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
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
2023	73	0	0.000			0	0	0	0	0	0
TOTAL	405	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(2,466)	(2,904)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	9,712	11,396	937	
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	2.260	2.652	0.218	5.131
DERIVED BY FORMULA	2.260	2.652	0.218	5.131
UNDERLYING PRESENT RATE	2.398	2.814	0.231	5.443
PROPOSED	2.260	2.652	0.218	5.131

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	8.004
IND. RATE				8.004	MINIMUM PREMIUM	2,000
MAN. RATE	8.65	8.15	8.22	+ 8.004	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
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
2023	99	0	0.000			0	0	0	0	0	0
TOTAL	245	235	0.096			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	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
2023	0	0	0	0	0	0	0	0	0	0	0
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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	281
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	281

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	281	
IBNR + FREQUENCY ADJUSTMENT	(979)	(1,561)	4	
TOTAL LOSSES	0	0	285	
EXPECTED LOSSES	3,918	6,459	428	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.116	0.116
INDICATED (POST-TEST)	0.000	0.000	0.103	0.103
PRESENT ON RATE LEVEL	1.507	2.485	0.165	4.157
DERIVED BY FORMULA	1.507	2.485	0.165	4.157
UNDERLYING PRESENT RATE	1.599	2.636	0.175	4.410
PROPOSED	1.507	2.485	0.165	4.157

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	6.485
IND. RATE				6.485	MINIMUM PREMIUM	2,000
MAN. RATE	7.27	6.86	6.66	+ 6.485	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
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
2023	0	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(165)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	301	620	45	
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	1.090	2.248	0.163	3.502
DERIVED BY FORMULA	1.090	2.248	0.163	3.502
UNDERLYING PRESENT RATE	1.157	2.385	0.173	3.715
PROPOSED	1.090	2.248	0.163	3.502

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.462
IND. RATE				5.462	MINIMUM PREMIUM	2,000
MAN. RATE	7.11	5.86	5.61	+ 5.462	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
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
2023	25	0	0.000			0	0	0	0	0	0
TOTAL	27	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(90)	(94)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	376	444	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	1.314	1.550	0.107	2.971
DERIVED BY FORMULA	1.314	1.550	0.107	2.971
UNDERLYING PRESENT RATE	1.394	1.644	0.114	3.152
PROPOSED	1.314	1.550	0.107	2.971

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	4.635
IND. RATE				4.635		MINIMUM PREMIUM	2,000
MAN. RATE	5.00	4.74	4.76	+ 4.635		PRESENT	2,000
				+ 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
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
2023	0	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(25)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	38	94	11	
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	1.188	2.947	0.340	4.475
DERIVED BY FORMULA	1.188	2.947	0.340	4.475
UNDERLYING PRESENT RATE	1.261	3.127	0.360	4.748
PROPOSED	1.188	2.947	0.340	4.475

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	6.981
IND. RATE				6.981	MINIMUM PREMIUM	2,000
MAN. RATE	7.53	7.38	7.17	+ 6.981	PRESENT	2,000

+ PROPOSED

CLASS FURNITURE MFG. - WOOD - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2323

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(13)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	45	63	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	0.002	0.002
PRESENT ON RATE LEVEL	1.417	1.972	0.094	3.483
DERIVED BY FORMULA	1.417	1.972	0.094	3.483
UNDERLYING PRESENT RATE	1.503	2.092	0.100	3.695
PROPOSED	1.417	1.972	0.094	3.483

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.433
IND. RATE				5.433	MINIMUM PREMIUM	2,000
MAN. RATE	#N/A	#N/A	5.58	+ 5.433	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
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	6	20	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	0.570	1.882	0.176	2.628
DERIVED BY FORMULA	0.570	1.882	0.176	2.628
UNDERLYING PRESENT RATE	0.605	1.996	0.187	2.788
PROPOSED	0.570	1.882	0.176	2.628

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	4.099
IND. RATE				4.099		MINIMUM PREMIUM	1,885
MAN. RATE	4.64	4.41	4.21	+ 4.099		PRESENT	1,855
				+ 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
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
2023	3	0	0.000			0	0	0	0	0	0
TOTAL	65	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(244)	(297)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	952	1,129	67	
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	1.380	1.637	0.097	3.115
DERIVED BY FORMULA	1.380	1.637	0.097	3.115
UNDERLYING PRESENT RATE	1.464	1.737	0.103	3.304
PROPOSED	1.380	1.637	0.097	3.115

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.859
IND. RATE				4.859	MINIMUM PREMIUM	2,000
MAN. RATE	7.11	5.18	4.99	+ 4.859	PRESENT	2,000
				+ 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
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
2023	7	0	0.000			0	0	0	0	0	0
TOTAL	562	2,263	0.403			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	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
2023	0	0	0	0	0	0	0	0	0	0	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	129	99	843	0	0	313	267	2,341	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	129	99	843	0	0	313	267	2,341	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	442	3,549	0	
IBNR + FREQUENCY ADJUSTMENT	(1,785)	(2,825)	4	
TOTAL LOSSES	0	724	4	
EXPECTED LOSSES	6,947	10,671	803	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.129	0.001	0.130
INDICATED (POST-TEST)	0.000	0.114	0.001	0.115
PRESENT ON RATE LEVEL	1.165	1.790	0.135	3.090
DERIVED BY FORMULA	1.165	1.790	0.135	3.090
UNDERLYING PRESENT RATE	1.236	1.899	0.143	3.278
PROPOSED	1.165	1.790	0.135	3.090

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				4.820	IND. RATE	4.820
MAN. RATE	5.53	5.14	4.95	+ 4.820	MINIMUM PREMIUM	2,000
					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
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
2023	228	852	0.374			0	0	0	0	0	0
TOTAL	440	852	0.194			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	852
TOTAL	0	0	0	0	0	0	0	0	0	0	852

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	1,016
TOTAL	0	0	0	0	0	0	0	0	0	0	1,016

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,016	
IBNR + FREQUENCY ADJUSTMENT	(2,357)	(2,364)	6	
TOTAL LOSSES	0	0	1,022	
EXPECTED LOSSES	9,517	10,065	552	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.232	0.232
INDICATED (POST-TEST)	0.000	0.000	0.205	0.205
PRESENT ON RATE LEVEL	2.039	2.156	0.118	4.313
DERIVED BY FORMULA	2.039	2.156	0.118	4.313
UNDERLYING PRESENT RATE	2.163	2.287	0.126	4.576
PROPOSED	2.039	2.156	0.118	4.313

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	6.728
IND. RATE				6.728	MINIMUM PREMIUM	2,000
MAN. RATE	7.58	7.01	6.91	+ 6.728	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
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
2023	51	0	0.000			0	0	0	0	0	0
TOTAL	121	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(848)	(573)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	3,398	2,382	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	2.647	1.855	0.117	4.619
DERIVED BY FORMULA	2.647	1.855	0.117	4.619
UNDERLYING PRESENT RATE	2.808	1.968	0.124	4.900
PROPOSED	2.647	1.855	0.117	4.619

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	7.205
IND. RATE				7.205	MINIMUM PREMIUM	2,000
MAN. RATE	8.22	7.40	7.40	+ 7.205	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
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
2023	0	0	0.000			0	0	0	0	0	0
TOTAL	18	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(88)	(63)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	342	236	22	
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	1.792	1.238	0.116	3.146
DERIVED BY FORMULA	1.792	1.238	0.116	3.146
UNDERLYING PRESENT RATE	1.901	1.314	0.123	3.337
PROPOSED	1.792	1.238	0.116	3.146

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.907
IND. RATE				4.907	MINIMUM PREMIUM	2,000
MAN. RATE	5.26	4.93	5.04	+ 4.907	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
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
2023	186	0	0.000			0	0	0	0	0	0
TOTAL	242	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(524)	(636)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	2,153	2,890	84	
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	0.839	1.126	0.033	1.997
DERIVED BY FORMULA	0.839	1.126	0.033	1.997
UNDERLYING PRESENT RATE	0.890	1.194	0.035	2.119
PROPOSED	0.839	1.126	0.033	1.997

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.116
IND. RATE				3.116	MINIMUM PREMIUM	1,530
MAN. RATE	3.43	3.24	3.20	+ 3.116	PRESENT	1,505

+ 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
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
2023	38	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(395)	(427)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,579	1,756	109	
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	1.488	1.655	0.103	3.246
DERIVED BY FORMULA	1.488	1.655	0.103	3.246
UNDERLYING PRESENT RATE	1.579	1.756	0.109	3.443
PROPOSED	1.488	1.655	0.103	3.246

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.063
IND. RATE				5.063	MINIMUM PREMIUM	2,000
MAN. RATE	5.62	5.26	5.20	+ 5.063	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
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
2023	4	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(27)	(49)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	107	198	11	
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	2.128
DERIVED BY FORMULA	0.724	1.330	0.075	2.128
UNDERLYING PRESENT RATE	0.768	1.411	0.079	2.258
PROPOSED	0.724	1.330	0.075	2.128

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				3.320	IND. RATE	3.320
MAN. RATE	3.58	3.48	3.41	+ 3.320	MINIMUM PREMIUM	1,605
				+ PROPOSED	PRESENT	1,575

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
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	6,985	5.725			0	0	0	1	0	1
2023	0	0	0.000			0	0	0	0	0	0
TOTAL	263	6,985	2.656			0	0	0	1	0	1

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	516	0	0	0	0	5,757	0	712
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	516	0	0	0	0	5,757	0	712

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	382	683	42	0	0	4,105	6,604	440	850
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	382	683	42	0	0	4,105	6,604	440	850

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,487	7,770	850	
IBNR + FREQUENCY ADJUSTMENT	(1,687)	(1,002)	1	
TOTAL LOSSES	2,800	6,768	852	
EXPECTED LOSSES	5,533	3,272	495	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.065	2.573	0.324	3.962
INDICATED (POST-TEST)	0.941	2.274	0.286	3.501
PRESENT ON RATE LEVEL	1.983	1.173	0.177	3.333
DERIVED BY FORMULA	1.983	1.173	0.177	3.333
UNDERLYING PRESENT RATE	2.104	1.244	0.188	3.536
PROPOSED	1.983	1.173	0.177	3.333

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.199
IND. RATE				5.199	MINIMUM PREMIUM	2,000
MAN. RATE	5.72	5.37	5.34	+ 5.199	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
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
2023	147	0	0.000			0	0	0	0	0	0
TOTAL	391	95	0.024			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	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
2023	0	0	0	0	0	0	0	0	0	0	0
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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	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
2023	0	0	0	0	0	0	0	0	0	0	0
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	(2,525)	(2,631)	11	
TOTAL LOSSES	0	0	125	
EXPECTED LOSSES	10,087	10,816	1,158	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.032	0.032
INDICATED (POST-TEST)	0.000	0.000	0.028	0.028
PRESENT ON RATE LEVEL	2.432	2.607	0.279	5.318
DERIVED BY FORMULA	2.432	2.607	0.279	5.318
UNDERLYING PRESENT RATE	2.580	2.766	0.296	5.642
PROPOSED	2.432	2.607	0.279	5.318

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	8.296
IND. RATE				8.296	MINIMUM PREMIUM	2,000
MAN. RATE	9.25	8.64	8.52	+ 8.296	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
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
2023	1,628	1,047	0.064			0	0	0	0	1	1
TOTAL	4,167	26,108	0.627			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	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
2023	0	0	0	0	552	0	0	0	0	495	0
TOTAL	0	0	0	0	13,461	0	0	0	0	12,361	286

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	2,893	2,210	18,885	0	0	2,202	1,880	16,463	341
2023	1	0	464	298	641	4	0	247	169	393	0
TOTAL	1	0	3,357	2,508	19,525	4	0	2,449	2,049	16,856	341

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,811	40,938	341	
IBNR + FREQUENCY ADJUSTMENT	(20,491)	(23,729)	120	
TOTAL LOSSES	0	17,209	462	
EXPECTED LOSSES	80,300	97,574	12,248	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.413	0.011	0.424
INDICATED (POST-TEST)	0.000	0.365	0.010	0.375
PRESENT ON RATE LEVEL	1.816	2.207	0.277	4.301
DERIVED BY FORMULA	1.816	2.189	0.274	4.280
UNDERLYING PRESENT RATE	1.927	2.342	0.294	4.563
PROPOSED	1.816	2.189	0.274	4.280

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	6.676
IND. RATE				6.676	MINIMUM PREMIUM	2,000
MAN. RATE	7.47	7.04	6.89	+ 6.676	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
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
2023	1,364	0	0.000			0	0	0	0	0	0
TOTAL	2,676	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(2,116)	(2,999)	12	
TOTAL LOSSES	0	0	12	
EXPECTED LOSSES	8,536	12,741	1,051	
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	0.301	0.449	0.037	0.786
DERIVED BY FORMULA	0.301	0.449	0.037	0.786
UNDERLYING PRESENT RATE	0.319	0.476	0.039	0.834
PROPOSED	0.301	0.449	0.037	0.786

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.227
IND. RATE				1.227	MINIMUM PREMIUM	850
MAN. RATE	1.69	1.27	1.26	+ 1.227	PRESENT	830

+ 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
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
2023	324	0	0.000			0	0	0	0	0	0
TOTAL	524	525	0.100			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	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
2023	0	0	0	0	0	0	0	0	0	0	0
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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	627
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	627

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	627	
IBNR + FREQUENCY ADJUSTMENT	(2,269)	(2,089)	10	
TOTAL LOSSES	0	0	637	
EXPECTED LOSSES	9,227	9,122	805	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.122	0.122
INDICATED (POST-TEST)	0.000	0.000	0.107	0.107
PRESENT ON RATE LEVEL	1.660	1.641	0.145	3.446
DERIVED BY FORMULA	1.660	1.641	0.145	3.446
UNDERLYING PRESENT RATE	1.761	1.741	0.154	3.655
PROPOSED	1.660	1.641	0.145	3.446

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.375
IND. RATE				5.375	MINIMUM PREMIUM	2,000
MAN. RATE	5.75	5.45	5.52	+ 5.375	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
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	7,195	0.178			0	0	0	0	1	1
2023	1,447	0	0.000			0	0	0	0	0	0
TOTAL	5,487	7,195	0.131			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	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	4,452	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	2,743	0	0	0	0	4,452	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	615	470	4,013	0	0	826	705	6,177	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	615	470	4,013	0	0	826	705	6,177	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,441	11,364	0	
IBNR + FREQUENCY ADJUSTMENT	(7,948)	(6,851)	29	
TOTAL LOSSES	0	4,514	29	
EXPECTED LOSSES	31,496	27,416	3,585	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.082	0.001	0.083
INDICATED (POST-TEST)	0.000	0.073	0.000	0.073
PRESENT ON RATE LEVEL	0.541	0.471	0.062	1.074
DERIVED BY FORMULA	0.541	0.467	0.061	1.069
UNDERLYING PRESENT RATE	0.574	0.500	0.065	1.139
PROPOSED	0.541	0.467	0.061	1.069

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.668
IND. RATE				1.668	MINIMUM PREMIUM	1,010
MAN. RATE	1.92	1.76	1.72	+ 1.668	PRESENT	990
				+ 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
2019	547	0	0.000			0	0	0	0	0	0
2020	259	144	0.056			0	0	0	0	0	0
2021	521	24,923	4.784			0	0	0	0	1	1
2022	1,196	0	0.000			0	0	0	0	0	0
2023	849	0	0.000			0	0	0	0	0	0
TOTAL	3,372	25,067	0.743			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
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
2023	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 YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	201
2021	0	0	615	465	15,573	0	0	732	776	24,921	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	615	465	15,573	0	0	732	776	24,921	201

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,347	41,735	201	
IBNR + FREQUENCY ADJUSTMENT	(3,582)	(3,107)	8	
TOTAL LOSSES	0	38,628	209	
EXPECTED LOSSES	12,421	11,159	1,205	
CREDIBILITY	0.00	0.00	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.146	0.006	1.152
INDICATED (POST-TEST)	0.000	1.012	0.005	1.018
PRESENT ON RATE LEVEL	0.347	0.312	0.034	0.693
DERIVED BY FORMULA	0.347	0.312	0.033	0.693
UNDERLYING PRESENT RATE	0.368	0.331	0.036	0.735
PROPOSED	0.347	0.312	0.033	0.693

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.081
IND. RATE				1.081	MINIMUM PREMIUM	800
MAN. RATE	1.36	1.17	1.11	+ 1.081	PRESENT	775

+ 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
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	284	0	0.000			0	0	0	0	0	0
2023	414	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,809)	(1,823)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	7,341	7,910	603	
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	0.991	1.068	0.081	2.141
DERIVED BY FORMULA	0.991	1.068	0.081	2.141
UNDERLYING PRESENT RATE	1.052	1.133	0.086	2.271
PROPOSED	0.991	1.068	0.081	2.141

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	3.340
IND. RATE				3.340		MINIMUM PREMIUM	1,610
MAN. RATE	3.55	3.37	3.43	+ 3.340		PRESENT	1,585
				+ 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
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	24,341	1.151			0	0	0	0	2	2
2023	1,231	560	0.045			0	0	0	0	0	0
TOTAL	3,345	24,901	0.744			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	5,211	0	0	0	0	15,556	3,574
2023	0	0	0	0	0	0	0	0	0	0	560
TOTAL	0	0	0	0	5,211	0	0	0	0	15,556	4,134

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	1,168	892	7,623	0	0	2,887	2,464	21,582	4,267
2023	0	0	0	0	0	0	0	0	0	0	668
TOTAL	0	0	1,168	892	7,623	0	0	2,887	2,464	21,582	4,935

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,055	32,562	4,935	
IBNR + FREQUENCY ADJUSTMENT	(9,548)	(7,263)	24	
TOTAL LOSSES	0	25,299	4,959	
EXPECTED LOSSES	38,125	29,798	2,516	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.756	0.148	0.905
INDICATED (POST-TEST)	0.000	0.668	0.131	0.799
PRESENT ON RATE LEVEL	1.074	0.840	0.071	1.985
DERIVED BY FORMULA	1.074	0.840	0.071	1.986
UNDERLYING PRESENT RATE	1.140	0.891	0.075	2.106
PROPOSED	1.074	0.839	0.071	1.985

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.096
IND. RATE				3.096	MINIMUM PREMIUM	1,525
MAN. RATE	3.19	3.02	3.18	+ 3.096	PRESENT	1,495
				+ 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
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
2023	100	0	0.000			0	0	0	0	0	0
TOTAL	670	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(3,554)	(1,594)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	11,768	4,706	741	
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	1.656	0.662	0.104	2.422
DERIVED BY FORMULA	1.656	0.662	0.104	2.422
UNDERLYING PRESENT RATE	1.756	0.702	0.111	2.569
PROPOSED	1.656	0.662	0.104	2.422

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.778
IND. RATE				3.778	MINIMUM PREMIUM	1,770
MAN. RATE	3.94	3.70	3.88	+ 3.778	PRESENT	1,740
				+ 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
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
2023	146	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(452)	(368)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	1,824	1,570	166	
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	0.614	0.529	0.056	1.198
DERIVED BY FORMULA	0.614	0.529	0.056	1.198
UNDERLYING PRESENT RATE	0.651	0.561	0.059	1.271
PROPOSED	0.614	0.529	0.056	1.198

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.869
IND. RATE				1.869	MINIMUM PREMIUM	1,085
MAN. RATE	2.00	1.88	1.92	+ 1.869	PRESENT	1,060

+ 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
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
2023	119	0	0.000			0	0	0	0	0	0
TOTAL	196	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(236)	(402)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	958	1,749	149	
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	0.461	0.841	0.072	1.373
DERIVED BY FORMULA	0.461	0.841	0.072	1.373
UNDERLYING PRESENT RATE	0.489	0.892	0.076	1.457
PROPOSED	0.461	0.841	0.072	1.373

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.142
IND. RATE				2.142	MINIMUM PREMIUM	1,180
MAN. RATE	2.47	2.31	2.20	+ 2.142	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
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
2023	211	0	0.000			0	0	0	0	0	0
TOTAL	258	46,355	17.967			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	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
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	45,343	0	0	0	0	1,012	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	10,161	7,763	66,332	0	0	188	160	1,404	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	10,161	7,763	66,332	0	0	188	160	1,404	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,349	75,659	0	
IBNR + FREQUENCY ADJUSTMENT	(375)	(266)	2	
TOTAL LOSSES	9,974	75,394	2	
EXPECTED LOSSES	1,548	1,223	117	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.866	29.222	0.001	33.089
INDICATED (POST-TEST)	3.417	25.827	0.001	29.244
PRESENT ON RATE LEVEL	0.565	0.447	0.043	1.055
DERIVED BY FORMULA	0.565	0.447	0.043	1.055
UNDERLYING PRESENT RATE	0.600	0.474	0.045	1.119
PROPOSED	0.565	0.447	0.043	1.055

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.646
IND. RATE				1.646	MINIMUM PREMIUM	1,005
MAN. RATE	1.81	1.67	1.69	+ 1.646	PRESENT	980
				+ 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
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	622	0	0.000			0	0	0	0	0	0
2023	2,034	49,549	2.436			0	0	0	0	1	1
TOTAL	2,656	49,549	1.866			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	6,300	0	0	0	0	40,508	2,741
TOTAL	0	0	0	0	6,300	0	0	0	0	40,508	2,741

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	10	0	5,295	3,398	7,314	328	0	20,205	13,842	32,192	3,267
TOTAL	10	0	5,295	3,398	7,314	328	0	20,205	13,842	32,192	3,267

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	25,838	56,745	3,267	
IBNR + FREQUENCY ADJUSTMENT	(3,831)	(2,512)	15	
TOTAL LOSSES	22,007	54,233	3,282	
EXPECTED LOSSES	15,752	11,404	985	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.829	2.042	0.124	2.994
INDICATED (POST-TEST)	0.732	1.805	0.109	2.646
PRESENT ON RATE LEVEL	0.559	0.405	0.035	0.999
DERIVED BY FORMULA	0.559	0.405	0.035	0.999
UNDERLYING PRESENT RATE	0.593	0.429	0.037	1.060
PROPOSED	0.559	0.405	0.035	0.999

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	1.558
IND. RATE				1.558		MINIMUM PREMIUM	970
MAN. RATE	1.69	1.56	1.60	+ 1.558		PRESENT	945
				+ 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
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	2,219	4,095	0.185			0	0	0	0	3	3
2023	2,055	364	0.018			0	0	0	0	0	0
TOTAL	4,274	4,459	0.104			0	0	0	0	3	3

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	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
2023	0	0	0	0	0	0	0	0	0	0	364
TOTAL	0	0	0	0	2,239	0	0	0	0	1,856	364

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	502	383	3,275	0	0	344	294	2,575	0
2023	0	0	0	0	0	0	0	0	0	0	434
TOTAL	0	0	502	383	3,275	0	0	344	294	2,575	434

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	846	6,528	434	
IBNR + FREQUENCY ADJUSTMENT	(5,214)	(4,663)	29	
TOTAL LOSSES	0	1,865	463	
EXPECTED LOSSES	20,990	19,668	2,644	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.044	0.011	0.054
INDICATED (POST-TEST)	0.000	0.039	0.010	0.048
PRESENT ON RATE LEVEL	0.463	0.434	0.058	0.955
DERIVED BY FORMULA	0.463	0.430	0.058	0.951
UNDERLYING PRESENT RATE	0.491	0.460	0.062	1.013
PROPOSED	0.463	0.430	0.058	0.951

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.483
IND. RATE				1.483	MINIMUM PREMIUM	945
MAN. RATE	1.69	1.56	1.53	+ 1.483	PRESENT	920
				+ 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
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	0.474	0.530	0.026	1.030
DERIVED BY FORMULA	0.474	0.530	0.026	1.030
UNDERLYING PRESENT RATE	0.503	0.562	0.027	1.093
PROPOSED	0.474	0.530	0.026	1.030

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	1.607
IND. RATE				1.607		MINIMUM PREMIUM	990
MAN. RATE	1.83	1.69	1.65	+ 1.607		PRESENT	965
				+ 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
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
2023	70	0	0.000			0	0	0	0	0	0
TOTAL	112	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(181)	(326)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	738	1,425	144	
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	0.621	1.199	0.121	1.941
DERIVED BY FORMULA	0.621	1.199	0.121	1.941
UNDERLYING PRESENT RATE	0.659	1.272	0.128	2.059
PROPOSED	0.621	1.199	0.121	1.941

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.028
IND. RATE				3.028	MINIMUM PREMIUM	1,500
MAN. RATE	3.29	3.20	3.11	+ 3.028	PRESENT	1,475
				+ 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
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
2023	282	225	0.080			0	0	0	0	0	0
TOTAL	562	225	0.040			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	225
TOTAL	0	0	0	0	0	0	0	0	0	0	225

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	268
TOTAL	0	0	0	0	0	0	0	0	0	0	268

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	268	
IBNR + FREQUENCY ADJUSTMENT	(4,121)	(3,620)	12	
TOTAL LOSSES	0	0	280	
EXPECTED LOSSES	16,618	15,350	1,043	
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	0.044	0.044
PRESENT ON RATE LEVEL	2.787	2.574	0.175	5.537
DERIVED BY FORMULA	2.787	2.574	0.175	5.537
UNDERLYING PRESENT RATE	2.957	2.731	0.186	5.874
PROPOSED	2.787	2.574	0.175	5.537

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	8.636
IND. RATE				8.636	MINIMUM PREMIUM	2,000
MAN. RATE	9.40	8.81	8.87	+ 8.636	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
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
2023	0	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(414)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	823	1,559	115	
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	1.725	3.266	0.240	5.231
DERIVED BY FORMULA	1.725	3.266	0.240	5.231
UNDERLYING PRESENT RATE	1.830	3.465	0.255	5.549
PROPOSED	1.725	3.266	0.240	5.231

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	8.159
IND. RATE				8.159	MINIMUM PREMIUM	2,000
MAN. RATE	9.07	8.58	8.38	+ 8.159	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
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
2023	2,497	1,815	0.073			0	0	0	0	0	0
TOTAL	8,492	1,815	0.021			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	1,815
TOTAL	0	0	0	0	0	0	0	0	0	0	1,815

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	2,163
TOTAL	0	0	0	0	0	0	0	0	0	0	2,163

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,163	
IBNR + FREQUENCY ADJUSTMENT	(10,810)	(7,059)	28	
TOTAL LOSSES	0	0	2,191	
EXPECTED LOSSES	42,579	28,417	3,233	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.026	0.026
INDICATED (POST-TEST)	0.000	0.000	0.023	0.023
PRESENT ON RATE LEVEL	0.473	0.315	0.036	0.824
DERIVED BY FORMULA	0.473	0.312	0.036	0.821
UNDERLYING PRESENT RATE	0.501	0.335	0.038	0.874
PROPOSED	0.473	0.312	0.036	0.821

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.280
IND. RATE				1.280	MINIMUM PREMIUM	870
MAN. RATE	1.69	1.42	1.32	+ 1.280	PRESENT	850

+ 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
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
2023	39	0	0.000			0	0	0	0	0	0
TOTAL	127	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(244)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	3,131	985	56	
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	2.324	0.731	0.041	3.096
DERIVED BY FORMULA	2.324	0.731	0.041	3.096
UNDERLYING PRESENT RATE	2.465	0.776	0.044	3.285
PROPOSED	2.324	0.731	0.041	3.096

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.829
IND. RATE				4.829	MINIMUM PREMIUM	2,000
MAN. RATE	5.31	4.79	4.96	+ 4.829	PRESENT	2,000

+ 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
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
2023	2,085	42,490	2.038			0	0	0	0	2	2
TOTAL	5,210	169,823	3.260			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
2019	0	0	0	0	0	0	0	0	0	0	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
2023	0	0	0	0	27,080	0	0	0	0	15,410	0
TOTAL	0	0	0	86,538	27,080	0	0	0	40,347	15,410	448

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	631
2022	0	0	63,986	114,472	7,096	0	0	28,771	46,286	3,087	0
2023	43	0	22,758	14,604	31,437	125	0	7,687	5,266	12,246	0
TOTAL	43	0	86,744	129,077	38,533	125	0	36,458	51,552	15,333	631

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	123,370	234,495	631	
IBNR + FREQUENCY ADJUSTMENT	(6,787)	(9,180)	48	
TOTAL LOSSES	116,583	225,314	679	
EXPECTED LOSSES	25,186	37,484	4,951	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.238	4.325	0.013	6.575
INDICATED (POST-TEST)	1.978	3.822	0.012	5.811
PRESENT ON RATE LEVEL	0.456	0.678	0.090	1.223
DERIVED BY FORMULA	0.456	0.710	0.089	1.254
UNDERLYING PRESENT RATE	0.483	0.719	0.095	1.298
PROPOSED	0.456	0.710	0.089	1.254

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.956
IND. RATE				1.956	MINIMUM PREMIUM	1,115
MAN. RATE	2.06	1.99	1.96	+ 1.956	PRESENT	1,075

+ 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
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
2023	86	0	0.000			0	0	0	0	0	0
TOTAL	1,880	513	0.027			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
2019	0	0	0	0	0	0	0	0	0	0	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
2023	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	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	722
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	722

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	722	
IBNR + FREQUENCY ADJUSTMENT	(6,113)	(2,124)	3	
TOTAL LOSSES	0	0	725	
EXPECTED LOSSES	18,999	6,128	1,266	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.039	0.039
INDICATED (POST-TEST)	0.000	0.000	0.034	0.034
PRESENT ON RATE LEVEL	0.953	0.307	0.063	1.323
DERIVED BY FORMULA	0.953	0.307	0.063	1.323
UNDERLYING PRESENT RATE	1.011	0.326	0.067	1.404
PROPOSED	0.953	0.307	0.063	1.323

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.064
IND. RATE				2.064	MINIMUM PREMIUM	1,155
MAN. RATE	2.14	1.98	2.12	+ 2.064	PRESENT	1,130

+ 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
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
2023	9	0	0.000			0	0	0	0	0	0
TOTAL	9	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(25)	(19)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	105	94	9	
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	1.103	0.986	0.095	2.185
DERIVED BY FORMULA	1.103	0.986	0.095	2.185
UNDERLYING PRESENT RATE	1.171	1.046	0.101	2.318
PROPOSED	1.103	0.986	0.095	2.185

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.408
IND. RATE				3.408	MINIMUM PREMIUM	1,635
MAN. RATE	3.94	3.59	3.50	+ 3.408	PRESENT	1,610
				+ 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
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	0.834	0.430	0.028	1.292
DERIVED BY FORMULA	0.834	0.430	0.028	1.292
UNDERLYING PRESENT RATE	0.885	0.456	0.029	1.371
PROPOSED	0.834	0.430	0.028	1.292

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.016
IND. RATE				2.016	MINIMUM PREMIUM	1,135
MAN. RATE	2.16	2.07	2.07	+ 2.016	PRESENT	1,110

+ 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
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
2023	237	0	0.000			0	0	0	0	0	0
TOTAL	239	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(2,324)	(1,569)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	9,721	7,581	363	
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	3.834	2.990	0.143	6.967
DERIVED BY FORMULA	3.834	2.990	0.143	6.967
UNDERLYING PRESENT RATE	4.067	3.172	0.152	7.392
PROPOSED	3.834	2.990	0.143	6.967

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	9.997
IND. RATE				9.997	MINIMUM PREMIUM	2,000
MAN. RATE	13.11	10.89	10.38	+ 9.997	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
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
2023	1	0	0.000			0	0	0	0	0	0
TOTAL	299	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,222)	(1,144)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	4,755	4,312	109	
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	1.499	1.359	0.034	2.893
DERIVED BY FORMULA	1.499	1.359	0.034	2.893
UNDERLYING PRESENT RATE	1.590	1.442	0.037	3.069
PROPOSED	1.499	1.359	0.034	2.893

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.151
IND. RATE				4.151	MINIMUM PREMIUM	1,905
MAN. RATE	4.79	4.46	4.31	+ 4.151	PRESENT	1,890

+ 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
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
2023	2	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	80	76	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	1.891	1.797	0.058	3.745
DERIVED BY FORMULA	1.891	1.797	0.058	3.745
UNDERLYING PRESENT RATE	2.006	1.906	0.061	3.974
PROPOSED	1.891	1.797	0.058	3.745

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.374
IND. RATE				5.374	MINIMUM PREMIUM	2,000
MAN. RATE	6.24	5.81	5.58	+ 5.374	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
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
2023	1,400	21,254	1.518			0	0	0	1	0	1
TOTAL	2,326	21,254	0.914			0	0	0	1	0	1

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	16,007	0	0	0	0	3,687	0	1,560
TOTAL	0	0	0	16,007	0	0	0	0	3,687	0	1,560

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	21,689	17,067	2,989	0	0	3,073	2,442	477	1,860
TOTAL	0	0	21,689	17,067	2,989	0	0	3,073	2,442	477	1,860

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,763	22,975	1,860	
IBNR + FREQUENCY ADJUSTMENT	(19,652)	(5,190)	23	
TOTAL LOSSES	5,110	17,784	1,883	
EXPECTED LOSSES	74,420	20,554	1,923	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.220	0.765	0.081	1.065
INDICATED (POST-TEST)	0.194	0.676	0.072	0.941
PRESENT ON RATE LEVEL	3.016	0.833	0.078	3.927
DERIVED BY FORMULA	3.016	0.833	0.078	3.927
UNDERLYING PRESENT RATE	3.199	0.884	0.083	4.166
PROPOSED	3.016	0.833	0.078	3.927

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.634
IND. RATE				5.634	MINIMUM PREMIUM	2,000
MAN. RATE	6.39	6.00	5.85	+ 5.634	PRESENT	2,000
				+ PROPOSED		

CLASS PILE DRIVING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2611

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	169	0	0.000			0	0	0	0	0	0
TOTAL	169	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(2,760)	(1,213)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	11,551	5,876	179	
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	6.443	3.278	0.100	9.820
DERIVED BY FORMULA	6.443	3.278	0.100	9.820
UNDERLYING PRESENT RATE	6.835	3.477	0.106	10.418
PROPOSED	6.443	3.278	0.100	9.820

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	14.090
IND. RATE				14.090	MINIMUM PREMIUM	2,000
MAN. RATE	#N/A	#N/A	14.63	+ 14.090	PRESENT	2,000
				+ PROPOSED		

CLASS ASBESTOS CONTRACTOR - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2643

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	0	0	0.000			0	0	0	0	0	0
TOTAL	2	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(37)	(23)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	145	87	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	6.816	4.114	0.199	11.129
DERIVED BY FORMULA	6.816	4.114	0.199	11.129
UNDERLYING PRESENT RATE	7.231	4.364	0.211	11.807
PROPOSED	6.816	4.114	0.199	11.129

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	15.968
IND. RATE				15.968	MINIMUM PREMIUM	2,000
MAN. RATE	18.53	16.82	16.58	+ 15.968	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
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
2023	0	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(272)	(245)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	1,058	923	40	
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	2.624	2.290	0.100	5.014
DERIVED BY FORMULA	2.624	2.290	0.100	5.014
UNDERLYING PRESENT RATE	2.784	2.429	0.106	5.319
PROPOSED	2.624	2.290	0.100	5.014

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	7.194
IND. RATE				7.194	MINIMUM PREMIUM	2,000
MAN. RATE	8.47	7.80	7.47	+ 7.194	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
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
2023	51	0	0.000			0	0	0	0	0	0
TOTAL	142	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,063)	(914)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	4,243	3,741	166	
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	2.816	2.483	0.110	5.410
DERIVED BY FORMULA	2.816	2.483	0.110	5.410
UNDERLYING PRESENT RATE	2.988	2.635	0.117	5.740
PROPOSED	2.816	2.483	0.110	5.410

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	7.762
IND. RATE				7.762	MINIMUM PREMIUM	2,000
MAN. RATE	8.62	8.19	8.06	+ 7.762	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
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
2023	0	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(25)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	70	95	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	3.312	4.463	0.193	7.967
DERIVED BY FORMULA	3.312	4.463	0.193	7.967
UNDERLYING PRESENT RATE	3.513	4.735	0.204	8.453
PROPOSED	3.312	4.463	0.193	7.967

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	11.432
IND. RATE				11.432	MINIMUM PREMIUM	2,000
MAN. RATE	13.11	12.22	11.87	+ 11.432	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
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
2023	8	3,623	45.288			0	0	0	0	0	0
TOTAL	207	3,623	1.750			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	3,623
TOTAL	0	0	0	0	0	0	0	0	0	0	3,623

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	4,319
TOTAL	0	0	0	0	0	0	0	0	0	0	4,319

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	4,319	
IBNR + FREQUENCY ADJUSTMENT	(1,238)	(1,420)	1	
TOTAL LOSSES	0	0	4,320	
EXPECTED LOSSES	4,829	5,396	211	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	2.087	2.087
INDICATED (POST-TEST)	0.000	0.000	1.844	1.844
PRESENT ON RATE LEVEL	2.199	2.457	0.096	4.752
DERIVED BY FORMULA	2.199	2.457	0.096	4.752
UNDERLYING PRESENT RATE	2.333	2.607	0.102	5.042
PROPOSED	2.199	2.457	0.096	4.752

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	6.819
IND. RATE				6.819	MINIMUM PREMIUM	2,000
MAN. RATE	7.63	7.34	7.08	+ 6.819	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
2019	70	216,509	309.299			0	0	1	0	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	521	0	0.000			0	0	0	0	0	0
2023	824	0	0.000			0	0	0	0	0	0
TOTAL	2,248	220,035	9.788			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
2019	0	0	88,774	0	37,352	0	0	82,180	0	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
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	88,774	0	38,720	0	0	82,180	0	8,463	1,898

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	118,158	0	70,409	0	0	127,708	0	13,251	1,144
2020	0	0	0	0	0	0	0	0	0	0	1,223
2021	0	0	96	73	2,433	0	0	58	61	1,975	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	118,254	73	72,842	0	0	127,766	61	15,225	2,367

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	246,020	88,201	2,367	
IBNR + FREQUENCY ADJUSTMENT	(18,632)	(13,237)	26	
TOTAL LOSSES	227,388	74,964	2,393	
EXPECTED LOSSES	66,375	46,823	3,020	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.115	3.335	0.106	13.556
INDICATED (POST-TEST)	8.940	2.947	0.094	11.981
PRESENT ON RATE LEVEL	2.783	1.963	0.127	4.873
DERIVED BY FORMULA	2.783	1.963	0.127	4.873
UNDERLYING PRESENT RATE	2.953	2.083	0.134	5.170
PROPOSED	2.783	1.963	0.127	4.873

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	6.992
IND. RATE				6.992	MINIMUM PREMIUM	2,000
MAN. RATE	7.68	7.56	7.26	+ 6.992	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
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	160,119	63.539			0	0	0	2	0	2
2023	299	1,299	0.434			0	0	0	0	1	1
TOTAL	551	161,418	29.295			0	0	0	2	1	3

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	95,088	0	0	0	0	65,031	0	0
2023	0	0	0	0	458	0	0	0	0	265	576
TOTAL	0	0	0	95,088	458	0	0	0	65,031	265	576

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	70,308	125,782	7,797	0	0	46,374	74,604	4,975	0
2023	1	0	385	247	532	2	0	132	91	211	687
TOTAL	1	0	70,693	126,029	8,329	2	0	46,506	74,694	5,185	687

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	117,202	214,238	687	
IBNR + FREQUENCY ADJUSTMENT	(5,347)	(6,546)	9	
TOTAL LOSSES	111,855	207,692	696	
EXPECTED LOSSES	21,623	28,045	791	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20.300	37.694	0.126	58.120
INDICATED (POST-TEST)	17.941	33.314	0.112	51.367
PRESENT ON RATE LEVEL	3.699	4.798	0.135	8.632
DERIVED BY FORMULA	3.699	4.798	0.135	8.632
UNDERLYING PRESENT RATE	3.924	5.090	0.144	9.158
PROPOSED	3.699	4.798	0.135	8.632

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	12.385
IND. RATE				12.385	MINIMUM PREMIUM	2,000
MAN. RATE	13.93	13.13	12.86	+ 12.385	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
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
2023	73	0	0.000			0	0	0	0	0	0
TOTAL	137	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,234)	(870)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	4,985	3,719	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	3.430	2.559	0.045	6.034
DERIVED BY FORMULA	3.430	2.559	0.045	6.034
UNDERLYING PRESENT RATE	3.639	2.715	0.048	6.402
PROPOSED	3.430	2.559	0.045	6.034

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	8.658
IND. RATE				8.658	MINIMUM PREMIUM	2,000
MAN. RATE	9.83	9.18	8.99	+ 8.658	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
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
2023	1	0	0.000			0	0	0	0	0	0
TOTAL	2	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(13)	(9)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	54	37	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	2.538	1.744	0.088	4.370
DERIVED BY FORMULA	2.538	1.744	0.088	4.370
UNDERLYING PRESENT RATE	2.692	1.850	0.093	4.636
PROPOSED	2.538	1.744	0.088	4.370

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	6.270
IND. RATE				6.270	MINIMUM PREMIUM	2,000
MAN. RATE	7.01	6.60	6.51	+ 6.270	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
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
2023	11	0	0.000			0	0	0	0	0	0
TOTAL	17	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(296)	(88)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	1,204	388	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	6.677	2.149	0.101	8.927
DERIVED BY FORMULA	6.677	2.149	0.101	8.927
UNDERLYING PRESENT RATE	7.084	2.280	0.107	9.471
PROPOSED	6.677	2.149	0.101	8.927

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	12.809
IND. RATE				12.809	MINIMUM PREMIUM	2,000
MAN. RATE	15.45	13.69	13.30	+ 12.809	PRESENT	2,000
				+ PROPOSED		

CLASS ELEC LINE CONSTRUCTION - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2656

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	46	0	0.000			0	0	0	0	0	0
TOTAL	46	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(380)	(103)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	1,590	500	26	
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	3.258	1.025	0.053	4.336
DERIVED BY FORMULA	3.258	1.025	0.053	4.336
UNDERLYING PRESENT RATE	3.456	1.087	0.056	4.600
PROPOSED	3.258	1.025	0.053	4.336

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	6.221
IND. RATE				6.221	MINIMUM PREMIUM	2,000
MAN. RATE	#N/A	#N/A	6.46	+ 6.221	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
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
2023	12	0	0.000			0	0	0	0	0	0
TOTAL	20	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(275)	(153)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	1,118	664	17	
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	5.268	3.130	0.080	8.478
DERIVED BY FORMULA	5.268	3.130	0.080	8.478
UNDERLYING PRESENT RATE	5.588	3.321	0.085	8.994
PROPOSED	5.268	3.130	0.080	8.478

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	12.164
IND. RATE				12.164	MINIMUM PREMIUM	2,000
MAN. RATE	13.65	12.72	12.63	+ 12.164	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
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
2023	0	0	0.000			0	0	0	0	0	0
TOTAL	16	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(228)	(157)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	888	591	29	
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	5.234	3.479	0.174	8.887
DERIVED BY FORMULA	5.234	3.479	0.174	8.887
UNDERLYING PRESENT RATE	5.553	3.691	0.184	9.428
PROPOSED	5.234	3.479	0.174	8.887

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	12.751
IND. RATE				12.751	MINIMUM PREMIUM	2,000
MAN. RATE	14.46	13.52	13.24	+ 12.751	PRESENT	2,000
				+ PROPOSED		

CLASS ALARM OR SOUND SYSTEM - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2660

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	220	0	0.000			0	0	0	0	0	0
TOTAL	220	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(574)	(304)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	2,403	1,473	87	
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	1.030	0.631	0.037	1.698
DERIVED BY FORMULA	1.030	0.631	0.037	1.698
UNDERLYING PRESENT RATE	1.092	0.670	0.039	1.802
PROPOSED	1.030	0.631	0.037	1.698

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.437
IND. RATE				2.437	MINIMUM PREMIUM	1,285
MAN. RATE	#N/A	#N/A	2.53	+ 2.437	PRESENT	1,270

+ 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
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	59,080	4.772			0	0	0	0	1	1
2023	491	0	0.000			0	0	0	0	0	0
TOTAL	9,252	720,163	7.784			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
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	46,934	0	0	0	0	6,342	5,804
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	549,271	0	46,934	0	0	101,772	0	6,342	15,844

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	585,636	0	0	0	0	146,901	0	0	0
2020	0	0	142,766	1,366	2,120	0	0	9,899	195	146	14,006
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	10,518	8,035	68,660	0	0	1,177	1,005	8,799	6,930
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	738,920	9,401	70,780	0	0	157,977	1,199	8,945	20,936

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	896,898	90,325	20,936	
IBNR + FREQUENCY ADJUSTMENT	(30,156)	(43,797)	22	
TOTAL LOSSES	866,742	46,529	20,958	
EXPECTED LOSSES	88,521	141,774	7,544	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.368	0.503	0.227	10.098
INDICATED (POST-TEST)	8.280	0.444	0.200	8.924
PRESENT ON RATE LEVEL	0.902	1.444	0.077	2.423
DERIVED BY FORMULA	0.902	1.434	0.078	2.414
UNDERLYING PRESENT RATE	0.957	1.532	0.082	2.571
PROPOSED	0.905	1.440	0.078	2.423

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				3.477	IND. RATE	3.477
MAN. RATE	4.00	3.75	3.61	+ 3.477	MINIMUM PREMIUM	1,660
				+ PROPOSED	PRESENT	1,645

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
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
2023	118	0	0.000			0	0	0	0	0	0
TOTAL	637	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(2,767)	(2,845)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	10,905	11,177	508	
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	1.614	1.654	0.075	3.343
DERIVED BY FORMULA	1.614	1.654	0.075	3.343
UNDERLYING PRESENT RATE	1.712	1.755	0.080	3.546
PROPOSED	1.614	1.654	0.075	3.343

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.796
IND. RATE				4.796	MINIMUM PREMIUM	2,000
MAN. RATE	5.37	5.17	4.98	+ 4.796	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
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
2023	146	0	0.000			0	0	0	0	0	0
TOTAL	213	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(804)	(820)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	3,286	3,646	227	
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	1.454	1.614	0.100	3.168
DERIVED BY FORMULA	1.454	1.614	0.100	3.168
UNDERLYING PRESENT RATE	1.543	1.712	0.107	3.361
PROPOSED	1.454	1.614	0.100	3.168

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.546
IND. RATE				4.546	MINIMUM PREMIUM	2,000
MAN. RATE	5.57	5.06	4.72	+ 4.546	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
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
2023	39	0	0.000			0	0	0	0	0	0
TOTAL	60	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(546)	(319)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	2,225	1,406	43	
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	3.496	2.209	0.067	5.773
DERIVED BY FORMULA	3.496	2.209	0.067	5.773
UNDERLYING PRESENT RATE	3.709	2.344	0.071	6.124
PROPOSED	3.496	2.209	0.067	5.773

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	8.282
IND. RATE				8.282	MINIMUM PREMIUM	2,000
MAN. RATE	9.54	8.79	8.60	+ 8.282	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
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
2023	8	0	0.000			0	0	0	0	0	0
TOTAL	21	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(227)	(164)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	906	674	36	
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	4.067	3.026	0.163	7.256
DERIVED BY FORMULA	4.067	3.026	0.163	7.256
UNDERLYING PRESENT RATE	4.314	3.210	0.173	7.698
PROPOSED	4.067	3.026	0.163	7.256

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	10.411
IND. RATE				10.411	MINIMUM PREMIUM	2,000
MAN. RATE	12.61	11.08	10.81	+ 10.411	PRESENT	2,000
				+ PROPOSED		

CLASS HOUSE FURNISHINGS INST - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2670

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(8)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	32	38	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	3.026	3.616	0.090	6.732
DERIVED BY FORMULA	3.026	3.616	0.090	6.732
UNDERLYING PRESENT RATE	3.211	3.837	0.095	7.142
PROPOSED	3.026	3.616	0.090	6.732

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	9.660
IND. RATE				9.660	MINIMUM PREMIUM	2,000
MAN. RATE	#N/A	#N/A	10.03	+ 9.660	PRESENT	2,000

+ PROPOSED

CLASS ADVERTISING SIGN - TEMPORARY STAFFING — PAYROLLS REFLECTING STANDARD EXCEPTIONS — CODE: 2673

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	2	0	0.000			0	0	0	0	0	0
TOTAL	2	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(16)	(12)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	66	58	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	3.126	2.715	0.106	5.947
DERIVED BY FORMULA	3.126	2.715	0.106	5.947
UNDERLYING PRESENT RATE	3.316	2.880	0.112	6.309
PROPOSED	3.126	2.715	0.106	5.947

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	8.533
IND. RATE				8.533	MINIMUM PREMIUM	2,000
MAN. RATE	#N/A	#N/A	8.86	+ 8.533	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
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
2023	484	0	0.000			0	0	0	0	0	0
TOTAL	801	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(3,457)	(2,635)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	14,043	11,468	613	
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	1.653	1.350	0.072	3.074
DERIVED BY FORMULA	1.653	1.350	0.072	3.074
UNDERLYING PRESENT RATE	1.753	1.432	0.077	3.261
PROPOSED	1.653	1.350	0.072	3.074

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.411
IND. RATE				4.411	MINIMUM PREMIUM	2,000
MAN. RATE	5.16	4.71	4.58	+ 4.411	PRESENT	1,985

+ PROPOSED

CLASS SHEET METAL INSTALL - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2676

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	19	0	0.000			0	0	0	0	0	0
TOTAL	19	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(138)	(114)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	576	552	15	
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	2.860	2.740	0.072	5.672
DERIVED BY FORMULA	2.860	2.740	0.072	5.672
UNDERLYING PRESENT RATE	3.034	2.906	0.077	6.017
PROPOSED	2.860	2.740	0.072	5.672

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	8.138
IND. RATE				8.138	MINIMUM PREMIUM	2,000
MAN. RATE	#N/A	#N/A	8.45	+ 8.138	PRESENT	2,000

+ PROPOSED

CLASS OUTDOOR ADVERTISING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2679

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	6	0	0.000			0	0	0	0	0	0
TOTAL	6	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(83)	(40)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	346	195	10	
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	5.438	3.060	0.154	8.652
DERIVED BY FORMULA	5.438	3.060	0.154	8.652
UNDERLYING PRESENT RATE	5.769	3.246	0.163	9.179
PROPOSED	5.438	3.060	0.154	8.652

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	12.414
IND. RATE				12.414	MINIMUM PREMIUM	2,000
MAN. RATE	#N/A	#N/A	12.89	+ 12.414	PRESENT	2,000

+ 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
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
2023	506	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(160)	(308)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	669	1,493	356	
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	0.124	0.278	0.066	0.468
DERIVED BY FORMULA	0.124	0.278	0.066	0.468
UNDERLYING PRESENT RATE	0.132	0.294	0.070	0.497
PROPOSED	0.124	0.278	0.066	0.468

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.730
IND. RATE				0.730	MINIMUM PREMIUM	675
MAN. RATE	1.69	1.15	0.75	+ 0.730	PRESENT	650
				+ PROPOSED		

CLASS GAS UTILITY - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2751

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	18	0	0.000			0	0	0	0	0	0
TOTAL	18	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(26)	(23)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	109	111	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	0.571	0.580	0.042	1.193
DERIVED BY FORMULA	0.571	0.580	0.042	1.193
UNDERLYING PRESENT RATE	0.606	0.615	0.045	1.266
PROPOSED	0.571	0.580	0.042	1.193

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.528
IND. RATE				1.528	MINIMUM PREMIUM	960
MAN. RATE	#N/A	#N/A	1.57	+ 1.528	PRESENT	935
				+ 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
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	1,581	0	0.000			0	0	0	0	0	0
2023	1,573	0	0.000			0	0	0	0	0	0
TOTAL	3,154	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(9,280)	(5,301)	16	
TOTAL LOSSES	0	0	16	
EXPECTED LOSSES	37,407	22,459	1,406	
CREDIBILITY	0.00	0.00	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	1.118	0.671	0.042	1.831
DERIVED BY FORMULA	1.118	0.671	0.042	1.831
UNDERLYING PRESENT RATE	1.186	0.712	0.045	1.943
PROPOSED	1.118	0.671	0.042	1.831

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				2.345	IND. RATE	2.345
MAN. RATE	2.71	2.46	2.41	+ 2.345	MINIMUM PREMIUM	1,255
				+ PROPOSED	PRESENT	1,230

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
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
2023	112	0	0.000			0	0	0	0	0	0
TOTAL	163	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(464)	(609)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,896	2,709	73	
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	1.096	1.567	0.042	2.705
DERIVED BY FORMULA	1.096	1.567	0.042	2.705
UNDERLYING PRESENT RATE	1.163	1.662	0.045	2.870
PROPOSED	1.096	1.567	0.042	2.705

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.465
IND. RATE				3.465	MINIMUM PREMIUM	1,655
MAN. RATE	3.80	3.65	3.56	+ 3.465	PRESENT	1,630
				+ PROPOSED		

CLASS CABLE TV OPERATIONS - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2759

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	66	0	0.000			0	0	0	0	0	0
TOTAL	66	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(523)	(522)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	2,189	2,531	95	
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	3.127	3.614	0.135	6.876
DERIVED BY FORMULA	3.127	3.614	0.135	6.876
UNDERLYING PRESENT RATE	3.317	3.834	0.144	7.295
PROPOSED	3.127	3.614	0.135	6.876

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	8.809
IND. RATE				8.809	MINIMUM PREMIUM	2,000
MAN. RATE	#N/A	#N/A	9.05	+ 8.809	PRESENT	2,000

+ 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
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	1,089	1.911			0	0	0	0	2	2
2023	36	0	0.000			0	0	0	0	0	0
TOTAL	93	1,089	1.171			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	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	871	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	218	0	0	0	0	871	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	49	37	319	0	0	162	138	1,208	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	49	37	319	0	0	162	138	1,208	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	211	1,703	0	
IBNR + FREQUENCY ADJUSTMENT	(724)	(1,103)	2	
TOTAL LOSSES	0	599	2	
EXPECTED LOSSES	2,894	4,547	198	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.645	0.002	0.647
INDICATED (POST-TEST)	0.000	0.570	0.002	0.572
PRESENT ON RATE LEVEL	2.933	4.609	0.201	7.743
DERIVED BY FORMULA	2.933	4.609	0.201	7.743
UNDERLYING PRESENT RATE	3.111	4.890	0.213	8.214
PROPOSED	2.933	4.609	0.201	7.743

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	9.573
IND. RATE				9.573	MINIMUM PREMIUM	2,000
MAN. RATE	10.12	11.07	10.19	+ 9.573	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
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
2023	25	0	0.000			0	0	0	0	0	0
TOTAL	164	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(1,807)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	4,953	7,047	163	
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	2.847	4.050	0.094	6.990
DERIVED BY FORMULA	2.847	4.050	0.094	6.990
UNDERLYING PRESENT RATE	3.020	4.297	0.099	7.416
PROPOSED	2.847	4.050	0.094	6.990

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	8.955
IND. RATE				8.955	MINIMUM PREMIUM	2,000
MAN. RATE	8.35	8.71	9.20	+ 8.955	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
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
2023	66	0	0.000			0	0	0	0	0	0
TOTAL	135	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,548)	(1,240)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	6,237	5,242	89	
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	4.355	3.660	0.062	8.077
DERIVED BY FORMULA	4.355	3.660	0.062	8.077
UNDERLYING PRESENT RATE	4.620	3.883	0.066	8.569
PROPOSED	4.355	3.660	0.062	8.077

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	10.347
IND. RATE				10.347	MINIMUM PREMIUM	2,000
MAN. RATE	10.12	10.73	10.63	+ 10.347	PRESENT	2,000
				+ PROPOSED		

CLASS MAIL HAULING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2812

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	96	0	0.000			0	0	0	0	0	0
TOTAL	96	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,041)	(545)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	4,358	2,639	60	
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	4.279	2.591	0.059	6.930
DERIVED BY FORMULA	4.279	2.591	0.059	6.930
UNDERLYING PRESENT RATE	4.540	2.749	0.063	7.352
PROPOSED	4.279	2.591	0.059	6.930

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	8.877
IND. RATE				8.877	MINIMUM PREMIUM	2,000
MAN. RATE	#N/A	#N/A	9.12	+ 8.877	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
2019	3,320	147,452	4.441			0	0	0	3	6	9
2020	4,639	323,884	6.982			0	0	1	2	16	19
2021	3,447	390,322	11.324			0	0	1	3	3	7
2022	4,322	17,728	0.410			0	0	0	1	0	1
2023	4,027	142,962	3.550			0	0	0	0	1	1
TOTAL	19,755	1,022,348	5.175			0	0	2	9	26	37

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	85,381	5,608	0	0	0	28,871	12,575	15,017
2020	0	0	139,551	29,659	22,171	0	0	87,959	18,964	18,300	7,280
2021	0	0	129,002	119,909	29,945	0	0	19,376	71,758	17,142	3,190
2022	0	0	0	14,231	0	0	0	0	2,463	0	1,034
2023	0	0	0	0	83,267	0	0	0	0	59,486	209
TOTAL	0	0	268,553	249,180	140,991	0	0	107,335	122,056	107,503	26,730

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	166,237	10,571	0	0	0	52,776	23,201	16,819
2020	0	0	184,847	57,513	49,201	0	0	122,304	34,572	33,909	10,156
2021	0	0	220,575	194,606	63,920	0	0	47,439	94,381	29,537	4,492
2022	0	0	10,522	18,825	1,167	0	0	1,756	2,826	188	1,235
2023	133	0	69,978	44,906	96,665	482	0	29,672	20,326	47,274	249
TOTAL	133	0	485,922	482,087	221,524	482	0	201,171	204,881	134,109	32,950

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	687,709	1,042,600	32,950	
IBNR + FREQUENCY ADJUSTMENT	(115,777)	(119,677)	186	
TOTAL LOSSES	571,931	922,923	33,136	
EXPECTED LOSSES	390,366	389,799	33,578	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.895	4.672	0.168	7.735
INDICATED (POST-TEST)	2.559	4.129	0.148	6.836
PRESENT ON RATE LEVEL	1.863	1.860	0.160	3.883
DERIVED BY FORMULA	1.863	1.905	0.160	3.928
UNDERLYING PRESENT RATE	1.976	1.973	0.170	4.119
PROPOSED	1.863	1.905	0.160	3.928

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.856
IND. RATE				4.856	MINIMUM PREMIUM	2,000
MAN. RATE	5.78	5.31	5.11	+ 4.856	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
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
2023	207	0	0.000			0	0	0	0	0	0
TOTAL	374	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,475)	(1,047)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	5,968	4,499	325	
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	1.504	1.134	0.082	2.720
DERIVED BY FORMULA	1.504	1.134	0.082	2.720
UNDERLYING PRESENT RATE	1.596	1.203	0.087	2.886
PROPOSED	1.504	1.134	0.082	2.720

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				3.363	IND. RATE	3.363
MAN. RATE	4.31	3.59	3.58	+ 3.363	MINIMUM PREMIUM	1,620
				+ PROPOSED	PRESENT	1,635

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
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
2023	120	7,723	6.436			0	0	0	1	0	1
TOTAL	201	9,732	4.842			0	0	0	1	0	1

REPORTED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	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
2023	0	0	0	2,623	0	0	0	0	5,100	0	0
TOTAL	0	0	0	2,623	0	0	0	0	5,100	0	2,009

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	2,399
2023	0	0	3,554	2,797	490	0	0	4,251	3,378	660	0
TOTAL	0	0	3,554	2,797	490	0	0	4,251	3,378	660	2,399

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,805	7,325	2,399	
IBNR + FREQUENCY ADJUSTMENT	(625)	(609)	2	
TOTAL LOSSES	7,180	6,716	2,401	
EXPECTED LOSSES	2,539	2,645	146	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.572	3.341	1.194	8.107
INDICATED (POST-TEST)	3.157	2.953	1.056	7.165
PRESENT ON RATE LEVEL	1.191	1.241	0.069	2.500
DERIVED BY FORMULA	1.191	1.241	0.069	2.500
UNDERLYING PRESENT RATE	1.263	1.316	0.073	2.652
PROPOSED	1.191	1.241	0.069	2.500

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				3.091	IND. RATE	3.091
MAN. RATE	3.59	3.34	3.29	+ 3.091	MINIMUM PREMIUM	1,525
				+ PROPOSED	PRESENT	1,535

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
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
2023	0	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(23)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	82	86	3	
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	0.858	0.902	0.033	1.793
DERIVED BY FORMULA	0.858	0.902	0.033	1.793
UNDERLYING PRESENT RATE	0.911	0.957	0.035	1.902
PROPOSED	0.858	0.902	0.033	1.793

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.217
IND. RATE				2.217	MINIMUM PREMIUM	1,210
MAN. RATE	2.78	2.47	2.36	+ 2.217	PRESENT	1,210

+ 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
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
2023	61	0	0.000			0	0	0	0	0	0
TOTAL	285	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,673)	(3,038)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	6,606	12,016	148	
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	2.185	3.974	0.049	6.208
DERIVED BY FORMULA	2.185	3.974	0.049	6.208
UNDERLYING PRESENT RATE	2.318	4.216	0.052	6.586
PROPOSED	2.185	3.974	0.049	6.208

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	7.952
IND. RATE				7.952	MINIMUM PREMIUM	2,000
MAN. RATE	9.69	8.75	8.17	+ 7.952	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
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
2023	305	0	0.000			0	0	0	0	0	0
TOTAL	532	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(816)	(1,117)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSSES	3,023	4,748	377	
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	0.536	0.841	0.067	1.444
DERIVED BY FORMULA	0.536	0.841	0.067	1.444
UNDERLYING PRESENT RATE	0.568	0.892	0.071	1.532
PROPOSED	0.536	0.841	0.067	1.444

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.785
IND. RATE				1.785	MINIMUM PREMIUM	1,055
MAN. RATE	2.10	2.03	1.90	+ 1.785	PRESENT	1,050

+ PROPOSED

CLASS MOBILE EQPT SALESPERSON - TEMPORARY PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2819

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	34	0	0.000			0	0	0	0	0	0
TOTAL	34	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(28)	(22)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	118	105	4	
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	0.328	0.290	0.011	0.629
DERIVED BY FORMULA	0.328	0.290	0.011	0.629
UNDERLYING PRESENT RATE	0.348	0.308	0.012	0.668
PROPOSED	0.328	0.290	0.011	0.629

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.819
IND. RATE				0.819	MINIMUM PREMIUM	705
MAN. RATE	#N/A	#N/A	0.90	+ 0.819	PRESENT	705

+ 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
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
2023	0	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(18)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	40	67	3	
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	0.936	1.585	0.070	2.591
DERIVED BY FORMULA	0.936	1.585	0.070	2.591
UNDERLYING PRESENT RATE	0.993	1.682	0.074	2.749
PROPOSED	0.936	1.585	0.070	2.591

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.204
IND. RATE				3.204	MINIMUM PREMIUM	1,565
MAN. RATE	3.71	3.53	3.41	+ 3.204	PRESENT	1,575
				+ 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
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
2023	0	0	0.000			0	0	0	0	0	0
TOTAL	77	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(518)	(718)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	2,014	2,706	103	
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	2.466	3.312	0.126	5.904
DERIVED BY FORMULA	2.466	3.312	0.126	5.904
UNDERLYING PRESENT RATE	2.616	3.514	0.134	6.263
PROPOSED	2.466	3.312	0.126	5.904

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	7.300
IND. RATE				7.300	MINIMUM PREMIUM	2,000
MAN. RATE	9.21	8.24	7.77	+ 7.300	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
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
2023	493	0	0.000			0	0	0	0	0	0
TOTAL	1,013	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(6,963)	(4,355)	16	
TOTAL LOSSES	0	0	16	
EXPECTED LOSSES	27,364	18,322	1,430	
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	2.546	1.705	0.133	4.384
DERIVED BY FORMULA	2.546	1.705	0.133	4.384
UNDERLYING PRESENT RATE	2.701	1.809	0.141	4.651
PROPOSED	2.546	1.705	0.133	4.384

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.421
IND. RATE				5.421	MINIMUM PREMIUM	2,000
MAN. RATE	6.43	5.81	5.77	+ 5.421	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
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
2023	48	0	0.000			0	0	0	0	0	0
TOTAL	161	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(800)	(660)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	3,180	2,664	216	
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	1.862	1.560	0.127	3.548
DERIVED BY FORMULA	1.862	1.560	0.127	3.548
UNDERLYING PRESENT RATE	1.975	1.655	0.134	3.764
PROPOSED	1.862	1.560	0.127	3.548

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.387
IND. RATE				4.387	MINIMUM PREMIUM	1,990
MAN. RATE	6.22	4.78	4.67	+ 4.387	PRESENT	2,000

+ 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
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
2023	12	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(446)	(403)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,756	1,581	98	
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	2.470	2.225	0.137	4.833
DERIVED BY FORMULA	2.470	2.225	0.137	4.833
UNDERLYING PRESENT RATE	2.621	2.360	0.146	5.127
PROPOSED	2.470	2.225	0.137	4.833

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.975
IND. RATE				5.975	MINIMUM PREMIUM	2,000
MAN. RATE	7.55	6.68	6.36	+ 5.975	PRESENT	2,000

+ PROPOSED

CLASS NONFERROUS SCRAP - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2859

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(370)	(132)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,549	639	53	
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	3.477	1.434	0.120	5.030
DERIVED BY FORMULA	3.477	1.434	0.120	5.030
UNDERLYING PRESENT RATE	3.688	1.521	0.127	5.336
PROPOSED	3.477	1.434	0.120	5.030

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	6.219
IND. RATE				6.219	MINIMUM PREMIUM	2,000
MAN. RATE	#N/A	#N/A	6.62	+ 6.219	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
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
2023	2	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(32)	(41)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	128	169	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	2.413	3.194	0.130	5.737
DERIVED BY FORMULA	2.413	3.194	0.130	5.737
UNDERLYING PRESENT RATE	2.560	3.388	0.138	6.086
PROPOSED	2.413	3.194	0.130	5.737

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	7.093
IND. RATE				7.093	MINIMUM PREMIUM	2,000
MAN. RATE	8.65	7.87	7.55	+ 7.093	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
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
2023	5,730	103,596	1.808			0	0	0	0	1	1
TOTAL	24,498	103,596	0.423			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	52,105	0	0	0	0	19,394	32,097
TOTAL	0	0	0	0	52,105	0	0	0	0	19,394	32,097

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	83	0	43,789	28,100	60,489	157	0	9,674	6,627	15,412	38,260
TOTAL	83	0	43,789	28,100	60,489	157	0	9,674	6,627	15,412	38,260

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	53,703	110,628	38,260	
IBNR + FREQUENCY ADJUSTMENT	(38,082)	(59,326)	206	
TOTAL LOSSES	15,621	51,303	38,465	
EXPECTED LOSSES	150,588	235,759	26,383	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.064	0.209	0.157	0.430
INDICATED (POST-TEST)	0.056	0.185	0.139	0.380
PRESENT ON RATE LEVEL	0.579	0.907	0.102	1.588
DERIVED BY FORMULA	0.574	0.893	0.102	1.569
UNDERLYING PRESENT RATE	0.615	0.962	0.108	1.685
PROPOSED	0.574	0.893	0.102	1.569

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.940
IND. RATE				1.940	MINIMUM PREMIUM	1,110
MAN. RATE	2.83	2.42	2.09	+ 1.940	PRESENT	1,120

+ 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
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	431	15,926	3.695			0	0	0	0	2	2
2023	580	0	0.000			0	0	0	0	0	0
TOTAL	1,011	15,926	1.575			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	15,610	0	0	0	0	316	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	15,610	0	0	0	0	316	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	3,498	2,672	22,836	0	0	59	50	438	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	3,498	2,672	22,836	0	0	59	50	438	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,557	25,997	0	
IBNR + FREQUENCY ADJUSTMENT	(5,774)	(6,681)	15	
TOTAL LOSSES	0	19,316	15	
EXPECTED LOSSES	23,405	28,847	1,209	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.911	0.001	1.912
INDICATED (POST-TEST)	0.000	1.689	0.001	1.690
PRESENT ON RATE LEVEL	2.182	2.690	0.113	4.984
DERIVED BY FORMULA	2.182	2.690	0.113	4.984
UNDERLYING PRESENT RATE	2.315	2.853	0.120	5.288
PROPOSED	2.182	2.690	0.113	4.984

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	6.163
IND. RATE				6.163		MINIMUM PREMIUM	2,000
MAN. RATE	7.04	6.85	6.56	+ 6.163		PRESENT	2,000
				+ PROPOSED			

CLASS RESIDENTIAL CLEANING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2882

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	3	4	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	2.030	2.582	0.115	4.726
DERIVED BY FORMULA	2.030	2.582	0.115	4.726
UNDERLYING PRESENT RATE	2.153	2.739	0.122	5.014
PROPOSED	2.030	2.582	0.115	4.726

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.843
IND. RATE				5.843	MINIMUM PREMIUM	2,000
MAN. RATE	#N/A	#N/A	6.22	+ 5.843	PRESENT	2,000

+ PROPOSED

CLASS HEALTH CLUB - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2884

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	7	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	0.326	0.317	0.018	0.661
DERIVED BY FORMULA	0.326	0.317	0.018	0.661
UNDERLYING PRESENT RATE	0.346	0.337	0.019	0.701
PROPOSED	0.326	0.317	0.018	0.661

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.817
IND. RATE				0.817	MINIMUM PREMIUM	705
MAN. RATE	#N/A	#N/A	0.87	+ 0.817	PRESENT	695

+ 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
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
2023	378	0	0.000			0	0	0	0	0	0
TOTAL	408	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(946)	(1,521)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	3,938	7,215	226	
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	1.667	0.052	2.629
DERIVED BY FORMULA	0.910	1.667	0.052	2.629
UNDERLYING PRESENT RATE	0.965	1.768	0.055	2.789
PROPOSED	0.910	1.667	0.052	2.629

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				3.251	IND. RATE	3.251
MAN. RATE	3.77	3.60	3.46	+ 3.251	MINIMUM PREMIUM	1,580
				+ PROPOSED	PRESENT	1,595

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
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
2023	271	0	0.000			0	0	0	0	0	0
TOTAL	304	188	0.062			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	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
2023	0	0	0	0	0	0	0	0	0	0	0
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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	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
2023	0	0	0	0	0	0	0	0	0	0	0
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	(517)	(619)	4	
TOTAL LOSSES	0	0	228	
EXPECTED LOSSES	2,145	2,907	216	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.075	0.075
INDICATED (POST-TEST)	0.000	0.000	0.066	0.066
PRESENT ON RATE LEVEL	0.665	0.901	0.067	1.634
DERIVED BY FORMULA	0.665	0.901	0.067	1.634
UNDERLYING PRESENT RATE	0.706	0.956	0.071	1.733
PROPOSED	0.665	0.901	0.067	1.634

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.020
IND. RATE				2.020	MINIMUM PREMIUM	1,135
MAN. RATE	2.72	2.26	2.15	+ 2.020	PRESENT	1,140

+ PROPOSED

CLASS MUSEUM - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2887

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	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	0.552	0.513	0.075	1.140
DERIVED BY FORMULA	0.552	0.513	0.075	1.140
UNDERLYING PRESENT RATE	0.586	0.544	0.079	1.209
PROPOSED	0.552	0.513	0.075	1.140

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.484
IND. RATE				1.484	MINIMUM PREMIUM	945
MAN. RATE	#N/A	#N/A	1.63	+ 1.484	PRESENT	955
				+ PROPOSED		

CLASS LIBRARY - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2890

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	202	0	0.000			0	0	0	0	0	0
TOTAL	202	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(195)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	338	945	36	
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	0.158	0.441	0.017	0.615
DERIVED BY FORMULA	0.158	0.441	0.017	0.615
UNDERLYING PRESENT RATE	0.167	0.468	0.018	0.653
PROPOSED	0.158	0.441	0.017	0.615

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.801
IND. RATE				0.801	MINIMUM PREMIUM	700
MAN. RATE	#N/A	#N/A	0.88	+ 0.801	PRESENT	695

+ 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
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
2023	500	35,600	7.120			0	0	0	0	1	1
TOTAL	1,506	35,600	2.364			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	35,600	0	0	0	0	0	0
TOTAL	0	0	0	0	35,600	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	57	0	29,918	19,199	41,328	0	0	0	0	0	0
TOTAL	57	0	29,918	19,199	41,328	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,975	60,527	0	
IBNR + FREQUENCY ADJUSTMENT	(1,575)	(2,519)	7	
TOTAL LOSSES	28,400	58,008	7	
EXPECTED LOSSES	6,273	10,246	719	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.886	3.852	0.000	5.738
INDICATED (POST-TEST)	1.667	3.404	0.000	5.071
PRESENT ON RATE LEVEL	0.393	0.641	0.045	1.079
DERIVED BY FORMULA	0.393	0.641	0.045	1.079
UNDERLYING PRESENT RATE	0.417	0.680	0.048	1.145
PROPOSED	0.393	0.641	0.045	1.079

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.334
IND. RATE				1.334	MINIMUM PREMIUM	890
MAN. RATE	1.74	1.55	1.42	+ 1.334	PRESENT	885
				+ 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
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
2023	15	0	0.000			0	0	0	0	0	0
TOTAL	17	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(38)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	61	176	11	
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	0.337	0.976	0.062	1.375
DERIVED BY FORMULA	0.337	0.976	0.062	1.375
UNDERLYING PRESENT RATE	0.358	1.035	0.066	1.459
PROPOSED	0.337	0.976	0.062	1.375

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.700
IND. RATE				1.700	MINIMUM PREMIUM	1,020
MAN. RATE	2.10	2.01	1.81	+ 1.700	PRESENT	1,020

+ 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
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
2023	654	0	0.000			0	0	0	0	0	0
TOTAL	1,488	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(4,851)	(6,300)	17	
TOTAL LOSSES	0	0	17	
EXPECTED LOSSES	19,469	26,304	1,606	
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	1.233	1.666	0.102	3.001
DERIVED BY FORMULA	1.233	1.666	0.102	3.001
UNDERLYING PRESENT RATE	1.308	1.768	0.108	3.184
PROPOSED	1.233	1.666	0.102	3.001

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.711
IND. RATE				3.711	MINIMUM PREMIUM	1,745
MAN. RATE	4.79	4.25	3.95	+ 3.711	PRESENT	1,765
				+ 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
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
2023	26	0	0.000			0	0	0	0	0	0
TOTAL	169	1,282	0.759			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	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
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	831	0	0	0	0	451	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	186	142	1,216	0	0	84	71	626	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	186	142	1,216	0	0	84	71	626	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	270	2,055	0	
IBNR + FREQUENCY ADJUSTMENT	(141)	(166)	0	
TOTAL LOSSES	129	1,889	0	
EXPECTED LOSSES	553	648	25	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.076	1.118	0.000	1.194
INDICATED (POST-TEST)	0.068	0.988	0.000	1.055
PRESENT ON RATE LEVEL	0.309	0.362	0.014	0.684
DERIVED BY FORMULA	0.309	0.362	0.014	0.684
UNDERLYING PRESENT RATE	0.327	0.384	0.015	0.725
PROPOSED	0.309	0.362	0.014	0.684

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.876
IND. RATE				0.876	MINIMUM PREMIUM	725
MAN. RATE	0.65	0.77	0.90	+ 0.876	PRESENT	705

+ PROPOSED

CLASS ARCHITECT CONSULTING - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2905

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	46	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(23)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	82	94	10	
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	0.049	0.056	0.006	0.112
DERIVED BY FORMULA	0.049	0.056	0.006	0.112
UNDERLYING PRESENT RATE	0.052	0.060	0.006	0.119
PROPOSED	0.049	0.056	0.006	0.112

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.146
IND. RATE				0.146	MINIMUM PREMIUM	465
MAN. RATE	0.20	0.18	0.16	+ 0.146	PRESENT	445
				+ 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
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
2023	127	0	0.000			0	0	0	0	0	0
TOTAL	149	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(657)	(630)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	2,720	2,927	153	
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	1.721	1.852	0.097	3.670
DERIVED BY FORMULA	1.721	1.852	0.097	3.670
UNDERLYING PRESENT RATE	1.826	1.965	0.103	3.893
PROPOSED	1.721	1.852	0.097	3.670

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.538
IND. RATE				4.538	MINIMUM PREMIUM	2,000
MAN. RATE	5.71	4.92	4.83	+ 4.538	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
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
2023	183	0	0.000			0	0	0	0	0	0
TOTAL	234	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,100)	(842)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	4,527	3,842	214	
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	1.824	1.547	0.086	3.457
DERIVED BY FORMULA	1.824	1.547	0.086	3.457
UNDERLYING PRESENT RATE	1.935	1.642	0.091	3.668
PROPOSED	1.824	1.547	0.086	3.457

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.275
IND. RATE				4.275	MINIMUM PREMIUM	1,950
MAN. RATE	4.88	4.84	4.55	+ 4.275	PRESENT	1,975
				+ 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
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
2023	1,026	0	0.000			0	0	0	0	0	0
TOTAL	2,761	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(10,577)	(9,724)	25	
TOTAL LOSSES	0	0	25	
EXPECTED LOSSES	42,241	39,934	2,622	
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	1.442	1.363	0.090	2.895
DERIVED BY FORMULA	1.442	1.363	0.090	2.895
UNDERLYING PRESENT RATE	1.530	1.446	0.095	3.071
PROPOSED	1.442	1.363	0.090	2.895

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	3.579
IND. RATE				3.579		MINIMUM PREMIUM	1,700
MAN. RATE	4.31	3.85	3.81	+ 3.579		PRESENT	1,715
				+ 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
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
2023	287	0	0.000			0	0	0	0	0	0
TOTAL	759	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(2,667)	(1,996)	9	
TOTAL LOSSES	0	0	9	
EXPECTED LOSSES	9,658	7,857	1,023	
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	1.199	0.976	0.127	2.302
DERIVED BY FORMULA	1.199	0.976	0.127	2.302
UNDERLYING PRESENT RATE	1.272	1.035	0.135	2.442
PROPOSED	1.199	0.976	0.127	2.302

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.847
IND. RATE				2.847	MINIMUM PREMIUM	1,435
MAN. RATE	3.44	3.26	3.03	+ 2.847	PRESENT	1,445
				+ 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
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
2023	332	37,596	11.324			0	0	0	0	1	1
TOTAL	771	40,036	5.193			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	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
2023	0	0	0	0	35,000	0	0	0	0	2,596	0
TOTAL	0	0	0	0	36,376	0	0	0	0	3,660	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	308	236	2,013	0	0	197	169	1,476	0
2023	56	0	29,414	18,876	40,632	21	0	1,295	887	2,063	0
TOTAL	56	0	29,722	19,111	42,644	21	0	1,492	1,056	3,539	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	31,292	66,350	0	
IBNR + FREQUENCY ADJUSTMENT	(1,149)	(2,243)	5	
TOTAL LOSSES	30,143	64,107	5	
EXPECTED LOSSES	4,608	9,346	526	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.910	8.315	0.001	12.225
INDICATED (POST-TEST)	3.455	7.349	0.001	10.805
PRESENT ON RATE LEVEL	0.563	1.143	0.064	1.770
DERIVED BY FORMULA	0.563	1.143	0.064	1.770
UNDERLYING PRESENT RATE	0.598	1.212	0.068	1.878
PROPOSED	0.563	1.143	0.064	1.770

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				2.189	IND. RATE	2.189
MAN. RATE	2.43	2.39	2.33	+ 2.189	MINIMUM PREMIUM	1,200
					PRESENT	1,200

+ 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
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
2023	3	0	0.000			0	0	0	0	0	0
TOTAL	11	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(35)	(52)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	140	208	11	
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	1.196	1.781	0.093	3.070
DERIVED BY FORMULA	1.196	1.781	0.093	3.070
UNDERLYING PRESENT RATE	1.269	1.889	0.099	3.257
PROPOSED	1.196	1.781	0.093	3.070

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				3.795	IND. RATE	3.795
MAN. RATE	4.21	4.09	4.04	+ 3.795	MINIMUM PREMIUM	1,775
				+ PROPOSED	PRESENT	1,800

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
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
2023	22	0	0.000			0	0	0	0	0	0
TOTAL	130	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(319)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	787	1,250	70	
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	0.906	0.050	1.527
DERIVED BY FORMULA	0.570	0.906	0.050	1.527
UNDERLYING PRESENT RATE	0.605	0.962	0.054	1.620
PROPOSED	0.570	0.906	0.050	1.527

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.888
IND. RATE				1.888	MINIMUM PREMIUM	1,090
MAN. RATE	2.98	2.20	2.01	+ 1.888	PRESENT	1,090
				+ 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
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
2023	4	0	0.000			0	0	0	0	0	0
TOTAL	20	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(120)	(136)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	411	379	36	
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	1.937	1.785	0.168	3.890
DERIVED BY FORMULA	1.937	1.785	0.168	3.890
UNDERLYING PRESENT RATE	2.055	1.894	0.178	4.127
PROPOSED	1.937	1.785	0.168	3.890

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.810
IND. RATE				4.810	MINIMUM PREMIUM	2,000
MAN. RATE	6.09	5.43	5.12	+ 4.810	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
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
2023	65	1,679	2.583			0	0	0	0	1	1
TOTAL	148	1,679	1.134			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	1,339	0	0	0	0	340	0
TOTAL	0	0	0	0	1,339	0	0	0	0	340	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	2	0	1,125	722	1,554	3	0	170	116	270	0
TOTAL	2	0	1,125	722	1,554	3	0	170	116	270	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,300	2,663	0	
IBNR + FREQUENCY ADJUSTMENT	(338)	(490)	1	
TOTAL LOSSES	962	2,173	1	
EXPECTED LOSSES	1,356	2,044	108	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.650	1.469	0.001	2.119
INDICATED (POST-TEST)	0.574	1.298	0.001	1.873
PRESENT ON RATE LEVEL	0.864	1.302	0.069	2.234
DERIVED BY FORMULA	0.864	1.302	0.069	2.234
UNDERLYING PRESENT RATE	0.916	1.381	0.073	2.370
PROPOSED	0.864	1.302	0.069	2.234

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				2.762	IND. RATE	2.762
MAN. RATE	3.30	3.11	2.94	+ 2.762	MINIMUM PREMIUM	1,405
				+ PROPOSED	PRESENT	1,415

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
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	59,973	1.442			0	0	0	1	0	1
2022	71	5,832	8.214			0	0	0	1	0	1
2023	36	0	0.000			0	0	0	0	0	0
TOTAL	9,110	73,758	0.810			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
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	38,453	0	0	0	0	21,520	0	0
2022	0	0	0	4,600	0	0	0	0	1,232	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	43,053	7,200	0	0	0	22,752	594	159

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	13,572	0	0	0	0	1,096	178
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	12,078	60,648	1,084	0	0	6,374	27,789	628	0
2022	0	0	3,401	6,085	377	0	0	879	1,413	94	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	15,479	66,733	15,034	0	0	7,253	29,202	1,819	178

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,732	112,787	178	
IBNR + FREQUENCY ADJUSTMENT	(33,164)	(31,056)	14	
TOTAL LOSSES	0	81,732	192	
EXPECTED LOSSES	96,396	90,471	7,738	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.897	0.002	0.899
INDICATED (POST-TEST)	0.000	0.793	0.002	0.795
PRESENT ON RATE LEVEL	0.997	0.936	0.080	2.014
DERIVED BY FORMULA	0.997	0.935	0.079	2.011
UNDERLYING PRESENT RATE	1.058	0.993	0.085	2.136
PROPOSED	0.997	0.935	0.079	2.011

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.487
IND. RATE				2.487	MINIMUM PREMIUM	1,305
MAN. RATE	2.94	2.70	2.65	+ 2.487	PRESENT	1,310

+ 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
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	4,311	1,068	0.025			0	0	0	0	1	1
2023	3,318	12,841	0.387			0	0	0	0	2	2
TOTAL	7,653	13,909	0.182			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	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
2023	0	0	0	0	8,408	0	0	0	0	4,433	0
TOTAL	0	0	0	0	8,579	0	0	0	0	4,675	655

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	38	29	250	0	0	45	38	336	782
2023	13	0	7,066	4,534	9,761	36	0	2,211	1,515	3,523	0
TOTAL	13	0	7,104	4,564	10,011	36	0	2,256	1,553	3,859	782

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,410	19,986	782	
IBNR + FREQUENCY ADJUSTMENT	(26,600)	(46,955)	97	
TOTAL LOSSES	0	0	880	
EXPECTED LOSSES	106,528	195,709	9,302	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.011	0.011
INDICATED (POST-TEST)	0.000	0.000	0.010	0.010
PRESENT ON RATE LEVEL	1.312	2.410	0.115	3.837
DERIVED BY FORMULA	1.312	2.386	0.114	3.812
UNDERLYING PRESENT RATE	1.392	2.557	0.122	4.071
PROPOSED	1.312	2.386	0.114	3.812

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.713
IND. RATE				4.713	MINIMUM PREMIUM	2,000
MAN. RATE	5.47	5.61	5.05	+ 4.713	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
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	58,663	6.584			0	0	0	0	4	4
2023	862	0	0.000			0	0	0	0	0	0
TOTAL	1,753	58,663	3.346			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	44,203	0	0	0	0	12,635	1,825
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	44,203	0	0	0	0	12,635	1,825

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	9,906	7,568	64,665	0	0	2,345	2,001	17,530	2,179
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	9,906	7,568	64,665	0	0	2,345	2,001	17,530	2,179

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,251	91,763	2,179	
IBNR + FREQUENCY ADJUSTMENT	(3,971)	(7,435)	21	
TOTAL LOSSES	8,280	84,328	2,200	
EXPECTED LOSSES	15,999	31,449	1,869	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.472	4.810	0.126	5.408
INDICATED (POST-TEST)	0.417	4.252	0.111	4.780
PRESENT ON RATE LEVEL	0.860	1.691	0.100	2.652
DERIVED BY FORMULA	0.860	1.691	0.100	2.652
UNDERLYING PRESENT RATE	0.913	1.794	0.107	2.813
PROPOSED	0.860	1.691	0.100	2.652

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	3.279
IND. RATE				3.279		MINIMUM PREMIUM	1,590
MAN. RATE	3.75	3.65	3.49	+ 3.279		PRESENT	1,605
				+ 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
2019	204	0	0.000			0	0	0	0	0	0
2020	192	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
2023	186	0	0.000			0	0	0	0	0	0
TOTAL	1,265	1,057	0.084			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
2019	0	0	0	0	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
2023	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	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	51	38	1,281	0	0	0	0	0	474
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	51	38	1,281	0	0	0	0	0	474

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	51	1,319	474	
IBNR + FREQUENCY ADJUSTMENT	(5,865)	(3,429)	7	
TOTAL LOSSES	0	0	482	
EXPECTED LOSSES	17,444	11,306	1,637	
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	0.034	0.034
PRESENT ON RATE LEVEL	1.300	0.842	0.122	2.264
DERIVED BY FORMULA	1.300	0.842	0.122	2.264
UNDERLYING PRESENT RATE	1.379	0.894	0.129	2.402
PROPOSED	1.300	0.842	0.122	2.264

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.800
IND. RATE				2.800	MINIMUM PREMIUM	1,420
MAN. RATE	3.43	3.10	2.98	+ 2.800	PRESENT	1,430
				+ 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
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
2023	106	0	0.000			0	0	0	0	0	0
TOTAL	206	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(152)	(250)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	615	1,062	117	
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	0.282	0.486	0.053	0.821
DERIVED BY FORMULA	0.282	0.486	0.053	0.821
UNDERLYING PRESENT RATE	0.299	0.515	0.057	0.871
PROPOSED	0.282	0.486	0.053	0.821

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.015
IND. RATE				1.015	MINIMUM PREMIUM	775
MAN. RATE	1.17	1.06	1.08	+ 1.015	PRESENT	765
				+ 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
2019	2,888	280,323	9.706			0	0	1	0	1	2
2020	2,100	20,022	0.953			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
2023	1,152	0	0.000			0	0	0	0	0	0
TOTAL	10,658	362,313	3.399			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
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
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	167,137	6,570	34,788	0	0	108,137	15,750	25,913	4,018

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	222,459	0	2,739	0	0	168,045	0	5,236	849
2020	0	0	0	25	3,504	0	0	0	231	27,154	3,772
2021	0	0	2,222	1,681	56,294	0	0	337	357	11,473	783
2022	0	0	4,858	8,691	539	0	0	11,231	18,068	1,205	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	229,539	10,396	63,076	0	0	179,613	18,657	45,068	5,404

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	409,152	137,197	5,404	
IBNR + FREQUENCY ADJUSTMENT	(54,166)	(30,455)	53	
TOTAL LOSSES	354,987	106,742	5,457	
EXPECTED LOSSES	170,374	96,202	14,363	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	3.331	1.002	0.051	4.383
INDICATED (POST-TEST)	2.944	0.885	0.045	3.874
PRESENT ON RATE LEVEL	1.507	0.851	0.127	2.485
DERIVED BY FORMULA	1.507	0.851	0.126	2.484
UNDERLYING PRESENT RATE	1.599	0.903	0.135	2.636
PROPOSED	1.507	0.851	0.126	2.485

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.072
IND. RATE				3.072	MINIMUM PREMIUM	1,515
MAN. RATE	3.50	3.47	3.27	+ 3.072	PRESENT	1,530

+ 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
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	0.284	0.351	0.034	0.669
DERIVED BY FORMULA	0.284	0.351	0.034	0.669
UNDERLYING PRESENT RATE	0.301	0.372	0.036	0.709
PROPOSED	0.284	0.351	0.034	0.669

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.827
IND. RATE				0.827	MINIMUM PREMIUM	710
MAN. RATE	1.00	0.91	0.88	+ 0.827	PRESENT	695

+ 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
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
2023	24	0	0.000			0	0	0	0	0	0
TOTAL	112	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(437)	(336)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,727	1,329	69	
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	1.453	1.118	0.058	2.629
DERIVED BY FORMULA	1.453	1.118	0.058	2.629
UNDERLYING PRESENT RATE	1.542	1.186	0.061	2.789
PROPOSED	1.453	1.118	0.058	2.629

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.251
IND. RATE				3.251	MINIMUM PREMIUM	1,580
MAN. RATE	4.14	3.62	3.46	+ 3.251	PRESENT	1,595
				+ 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
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
2023	1,737	2,472	0.142			0	0	0	0	1	1
TOTAL	3,509	9,076	0.259			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	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
2023	0	0	0	0	777	0	0	0	0	1,270	425
TOTAL	0	0	0	0	4,663	0	0	0	0	3,459	954

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	871	665	5,685	0	0	406	347	3,037	632
2023	1	0	653	419	902	10	0	633	434	1,009	507
TOTAL	1	0	1,524	1,084	6,587	10	0	1,040	781	4,046	1,138

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,575	12,498	1,138	
IBNR + FREQUENCY ADJUSTMENT	(10,197)	(16,297)	57	
TOTAL LOSSES	0	0	1,195	
EXPECTED LOSSES	41,092	68,988	5,045	
CREDIBILITY	0.00	0.00	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.034	0.034
INDICATED (POST-TEST)	0.000	0.000	0.030	0.030
PRESENT ON RATE LEVEL	1.104	1.853	0.136	3.093
DERIVED BY FORMULA	1.104	1.853	0.134	3.091
UNDERLYING PRESENT RATE	1.171	1.966	0.144	3.281
PROPOSED	1.104	1.853	0.134	3.091

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.822
IND. RATE				3.822	MINIMUM PREMIUM	1,785
MAN. RATE	4.37	4.11	4.07	+ 3.822	PRESENT	1,810

+ 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
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	348	0	0.000			0	0	0	0	0	0
2023	240	0	0.000			0	0	0	0	0	0
TOTAL	588	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(320)	(316)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	1,280	1,309	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	0.205	0.210	0.005	0.420
DERIVED BY FORMULA	0.205	0.210	0.005	0.420
UNDERLYING PRESENT RATE	0.218	0.223	0.005	0.445
PROPOSED	0.205	0.210	0.005	0.420

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.546
IND. RATE				0.546	MINIMUM PREMIUM	605
MAN. RATE	1.04	0.72	0.60	+ 0.546	PRESENT	600
				+ 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
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
2023	686	561	0.082			0	0	0	0	0	0
TOTAL	701	561	0.080			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	561
TOTAL	0	0	0	0	0	0	0	0	0	0	561

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	669
TOTAL	0	0	0	0	0	0	0	0	0	0	669

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	669	
IBNR + FREQUENCY ADJUSTMENT	(1,660)	(2,500)	9	
TOTAL LOSSES	0	0	678	
EXPECTED LOSSES	6,934	12,036	525	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.097	0.097
INDICATED (POST-TEST)	0.000	0.000	0.085	0.085
PRESENT ON RATE LEVEL	0.932	1.618	0.071	2.621
DERIVED BY FORMULA	0.932	1.618	0.071	2.621
UNDERLYING PRESENT RATE	0.989	1.717	0.075	2.781
PROPOSED	0.932	1.618	0.071	2.621

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				3.241	IND. RATE	3.241
MAN. RATE	4.06	4.83	3.45	+ 3.241	MINIMUM PREMIUM	1,575
				+ PROPOSED	PRESENT	1,590

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
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
2023	7	0	0.000			0	0	0	0	0	0
TOTAL	7	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(14)	(38)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	61	185	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	0.815	2.493	0.104	3.412
DERIVED BY FORMULA	0.815	2.493	0.104	3.412
UNDERLYING PRESENT RATE	0.865	2.645	0.110	3.619
PROPOSED	0.815	2.493	0.104	3.412

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	4.218
IND. RATE				4.218		MINIMUM PREMIUM	1,930
MAN. RATE	5.06	4.95	4.49	+ 4.218		PRESENT	1,955
				+ 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
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
2023	27	413	1.530			0	0	0	0	0	0
TOTAL	51	413	0.810			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	413
TOTAL	0	0	0	0	0	0	0	0	0	0	413

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	492
TOTAL	0	0	0	0	0	0	0	0	0	0	492

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	492	
IBNR + FREQUENCY ADJUSTMENT	(107)	(107)	1	
TOTAL LOSSES	0	0	493	
EXPECTED LOSSES	431	456	46	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.966	0.966
INDICATED (POST-TEST)	0.000	0.000	0.854	0.854
PRESENT ON RATE LEVEL	0.797	0.842	0.085	1.725
DERIVED BY FORMULA	0.797	0.842	0.085	1.725
UNDERLYING PRESENT RATE	0.846	0.894	0.090	1.830
PROPOSED	0.797	0.842	0.085	1.725

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.133
IND. RATE				2.133	MINIMUM PREMIUM	1,180
MAN. RATE	2.77	2.41	2.27	+ 2.133	PRESENT	1,180
				+ 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
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
2023	33	0	0.000			0	0	0	0	0	0
TOTAL	103	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(208)	(382)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	826	1,549	100	
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	0.756	1.417	0.091	2.264
DERIVED BY FORMULA	0.756	1.417	0.091	2.264
UNDERLYING PRESENT RATE	0.802	1.503	0.097	2.402
PROPOSED	0.756	1.417	0.091	2.264

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				2.800	IND. RATE	2.800
MAN. RATE	3.76	3.27	2.98	+ 2.800	MINIMUM PREMIUM	1,420
				+ PROPOSED	PRESENT	1,430

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
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
2023	1,097	1,572	0.143			0	0	0	0	0	0
TOTAL	2,293	13,616	0.594			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	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
2023	0	0	0	0	0	0	0	0	0	0	1,572
TOTAL	0	0	0	0	6,800	0	0	0	0	3,661	3,155

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	1,524	1,164	9,948	0	0	679	580	5,079	1,890
2023	0	0	0	0	0	0	0	0	0	0	1,874
TOTAL	0	0	1,524	1,164	9,948	0	0	679	580	5,079	3,764

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,203	16,771	3,764	
IBNR + FREQUENCY ADJUSTMENT	(3,967)	(8,595)	19	
TOTAL LOSSES	0	8,176	3,783	
EXPECTED LOSSES	15,965	36,234	1,721	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.357	0.165	0.522
INDICATED (POST-TEST)	0.000	0.315	0.146	0.461
PRESENT ON RATE LEVEL	0.656	1.489	0.071	2.217
DERIVED BY FORMULA	0.656	1.489	0.071	2.217
UNDERLYING PRESENT RATE	0.696	1.580	0.075	2.352
PROPOSED	0.656	1.489	0.071	2.217

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		
IND. RATE				2.886	IND. RATE	2.886
MAN. RATE	4.10	3.36	3.17	+ 2.886	MINIMUM PREMIUM	1,450
				+ PROPOSED	PRESENT	1,495

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
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	50,604	1.777			0	0	0	1	2	3
2023	2,109	1,276	0.061			0	0	0	0	1	1
TOTAL	4,957	51,880	1.047			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	2,125	25,256	0	0	0	6,564	14,987	1,672
2023	0	0	0	0	1,103	0	0	0	0	173	0
TOTAL	0	0	0	2,125	26,359	0	0	0	6,564	15,160	1,672

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	7,231	7,135	37,121	0	0	7,462	9,904	21,295	1,996
2023	2	0	927	595	1,280	1	0	86	59	137	0
TOTAL	2	0	8,158	7,730	38,402	1	0	7,549	9,963	21,433	1,996

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,710	77,527	1,996	
IBNR + FREQUENCY ADJUSTMENT	(3,137)	(4,658)	12	
TOTAL LOSSES	12,573	72,869	2,008	
EXPECTED LOSSES	12,578	19,383	1,133	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.254	1.470	0.041	1.764
INDICATED (POST-TEST)	0.224	1.299	0.036	1.559
PRESENT ON RATE LEVEL	0.239	0.369	0.022	0.629
DERIVED BY FORMULA	0.239	0.378	0.022	0.639
UNDERLYING PRESENT RATE	0.254	0.391	0.023	0.668
PROPOSED	0.239	0.378	0.022	0.639

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.832
IND. RATE				0.832	MINIMUM PREMIUM	710
MAN. RATE	0.65	0.77	0.90	+ 0.832	PRESENT	705

+ 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
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	370	0	0.000			0	0	0	0	0	0
2023	2,061	0	0.000			0	0	0	0	0	0
TOTAL	2,578	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,761)	(1,606)	16	
TOTAL LOSSES	0	0	16	
EXPECTED LOSSES	7,027	7,316	1,035	
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	0.257	0.267	0.038	0.562
DERIVED BY FORMULA	0.257	0.267	0.038	0.562
UNDERLYING PRESENT RATE	0.273	0.284	0.040	0.597
PROPOSED	0.257	0.267	0.038	0.562

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.695
IND. RATE				0.695	MINIMUM PREMIUM	660
MAN. RATE	1.04	0.72	0.74	+ 0.695	PRESENT	650

+ 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
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	160,350	3,394	0.002			0	0	0	0	1	1
2023	151,637	2,431	0.002			0	0	0	0	1	1
TOTAL	313,012	5,825	0.002			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	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
2023	0	0	0	0	1,254	0	0	0	0	847	330
TOTAL	0	0	0	0	1,637	0	0	0	0	1,206	2,982

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	86	66	560	0	0	67	57	498	3,166
2023	2	0	1,054	676	1,456	7	0	422	289	673	393
TOTAL	2	0	1,140	742	2,016	7	0	489	346	1,171	3,560

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,638	4,275	3,560	
IBNR + FREQUENCY ADJUSTMENT	(30,099)	(81,603)	248	
TOTAL LOSSES	0	0	3,808	
EXPECTED LOSSES	120,980	344,424	22,200	
CREDIBILITY	0.03	0.10	0.11	

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	0.036	0.104	0.007	0.147
DERIVED BY FORMULA	0.035	0.093	0.006	0.135
UNDERLYING PRESENT RATE	0.039	0.110	0.007	0.156
PROPOSED	0.035	0.093	0.006	0.135

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.175
IND. RATE				0.175	MINIMUM PREMIUM	475
MAN. RATE	0.20	0.24	0.21	+ 0.175	PRESENT	460

+ 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
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	88,393	6.368			0	0	0	0	1	1
2023	1,655	0	0.000			0	0	0	0	0	0
TOTAL	3,043	88,393	2.905			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	73,394	0	0	0	0	14,999	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	73,394	0	0	0	0	14,999	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	16,448	12,565	107,368	0	0	2,784	2,376	20,810	0
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	16,448	12,565	107,368	0	0	2,784	2,376	20,810	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,231	143,119	0	
IBNR + FREQUENCY ADJUSTMENT	(8,028)	(10,380)	16	
TOTAL LOSSES	11,204	132,738	16	
EXPECTED LOSSES	32,468	44,484	1,298	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.368	4.362	0.001	4.731
INDICATED (POST-TEST)	0.325	3.855	0.000	4.181
PRESENT ON RATE LEVEL	1.006	1.378	0.040	2.424
DERIVED BY FORMULA	1.006	1.378	0.040	2.424
UNDERLYING PRESENT RATE	1.067	1.462	0.043	2.571
PROPOSED	1.006	1.378	0.040	2.424

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.105
IND. RATE				3.105	MINIMUM PREMIUM	1,530
MAN. RATE	3.54	3.30	3.19	+ 3.105	PRESENT	1,500

+ 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
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	3,423	86	0.003			0	0	0	0	0	0
2023	3,364	0	0.000			0	0	0	0	0	0
TOTAL	6,787	86	0.001			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	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
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	86

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	103
2023	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	103

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	103	
IBNR + FREQUENCY ADJUSTMENT	(916)	(1,741)	6	
TOTAL LOSSES	0	0	109	
EXPECTED LOSSES	3,691	7,373	515	
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	0.001	0.001
PRESENT ON RATE LEVEL	0.051	0.102	0.007	0.161
DERIVED BY FORMULA	0.051	0.101	0.007	0.160
UNDERLYING PRESENT RATE	0.054	0.109	0.008	0.171
PROPOSED	0.051	0.101	0.007	0.160

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.208
IND. RATE				0.208	MINIMUM PREMIUM	485
MAN. RATE	0.24	0.23	0.23	+ 0.208	PRESENT	470

+ 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
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
2023	733	0	0.000			0	0	0	0	0	0
TOTAL	1,242	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(415)	(197)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,681	854	45	
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	0.128	0.065	0.003	0.196
DERIVED BY FORMULA	0.128	0.065	0.003	0.196
UNDERLYING PRESENT RATE	0.135	0.069	0.004	0.208
PROPOSED	0.128	0.065	0.003	0.196

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.255
IND. RATE				0.255	MINIMUM PREMIUM	500
MAN. RATE	0.20	0.24	0.28	+ 0.255	PRESENT	485

+ 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
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	3,236	0	0.000			0	0	0	0	0	0
2023	6,432	809	0.013			0	0	0	0	0	0
TOTAL	9,772	809	0.008			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	809
TOTAL	0	0	0	0	0	0	0	0	0	0	809

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	964
TOTAL	0	0	0	0	0	0	0	0	0	0	964

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	964	
IBNR + FREQUENCY ADJUSTMENT	(7,178)	(10,228)	36	
TOTAL LOSSES	0	0	1,000	
EXPECTED LOSSES	29,101	45,088	2,649	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.010	0.010
INDICATED (POST-TEST)	0.000	0.000	0.009	0.009
PRESENT ON RATE LEVEL	0.281	0.435	0.026	0.741
DERIVED BY FORMULA	0.281	0.431	0.025	0.737
UNDERLYING PRESENT RATE	0.298	0.461	0.027	0.786
PROPOSED	0.281	0.431	0.025	0.737

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.959
IND. RATE				0.959	MINIMUM PREMIUM	755
MAN. RATE	1.39	1.21	1.06	+ 0.959	PRESENT	760

+ 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
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
2023	145	0	0.000			0	0	0	0	0	0
TOTAL	496	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,233)	(2,506)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	4,898	10,097	752	
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	0.931	1.919	0.143	2.993
DERIVED BY FORMULA	0.931	1.919	0.143	2.993
UNDERLYING PRESENT RATE	0.987	2.036	0.152	3.175
PROPOSED	0.931	1.919	0.143	2.993

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	3.896
IND. RATE				3.896		MINIMUM PREMIUM	1,815
MAN. RATE	4.06	3.92	4.28	+ 3.896		PRESENT	1,880
				+ 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
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
2023	268	0	0.000			0	0	0	0	0	0
TOTAL	276	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(317)	(464)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	1,323	2,228	476	
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	0.452	0.761	0.163	1.375
DERIVED BY FORMULA	0.452	0.761	0.163	1.375
UNDERLYING PRESENT RATE	0.479	0.807	0.172	1.459
PROPOSED	0.452	0.761	0.163	1.375

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.700
IND. RATE				1.700	MINIMUM PREMIUM	1,020
MAN. RATE	1.93	1.87	1.81	+ 1.700	PRESENT	1,020
				+ 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
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	6,185	0	0.000			0	0	0	0	0	0
2023	6,173	3,885	0.063			0	0	0	0	2	2
TOTAL	12,801	3,885	0.030			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	3,079	0	0	0	0	806	0
TOTAL	0	0	0	0	3,079	0	0	0	0	806	0

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	5	0	2,588	1,661	3,574	7	0	402	275	641	0
TOTAL	5	0	2,588	1,661	3,574	7	0	402	275	641	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,001	6,151	0	
IBNR + FREQUENCY ADJUSTMENT	(40,134)	(49,414)	182	
TOTAL LOSSES	0	0	182	
EXPECTED LOSSES	158,514	207,849	16,468	
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	1.167	1.530	0.121	2.819
DERIVED BY FORMULA	1.167	1.515	0.120	2.802
UNDERLYING PRESENT RATE	1.238	1.624	0.129	2.991
PROPOSED	1.167	1.515	0.120	2.802

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.465
IND. RATE				3.465	MINIMUM PREMIUM	1,655
MAN. RATE	4.06	3.99	3.71	+ 3.465	PRESENT	1,680
				+ 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
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	76,069	266,675	0.351			0	0	1	0	3	4
2023	45,274	84,524	0.187			0	0	0	0	2	2
TOTAL	162,699	496,455	0.305			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
2019	0	0	0	0	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	158,641	0	32,835	0	0	46,874	0	16,654	11,671
2023	0	0	0	0	38,012	0	0	0	0	6,119	40,393
TOTAL	0	0	158,641	0	139,868	0	0	46,874	0	92,504	58,568

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	4,845	3,665	122,768	0	0	3,159	3,347	107,483	9,158
2022	0	0	229,979	17,170	64,914	0	0	77,686	7,199	27,915	13,935
2023	61	0	31,945	20,500	44,128	50	0	3,052	2,091	4,863	48,148
TOTAL	61	0	266,770	41,335	231,810	50	0	83,897	12,637	140,261	71,241

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	350,777	426,043	71,241	
IBNR + FREQUENCY ADJUSTMENT	(208,923)	(211,455)	282	
TOTAL LOSSES	141,854	214,588	71,523	
EXPECTED LOSSES	726,841	830,646	35,622	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.087	0.132	0.044	0.263
INDICATED (POST-TEST)	0.077	0.117	0.039	0.232
PRESENT ON RATE LEVEL	0.421	0.481	0.021	0.923
DERIVED BY FORMULA	0.414	0.459	0.022	0.895
UNDERLYING PRESENT RATE	0.447	0.511	0.022	0.979
PROPOSED	0.414	0.459	0.022	0.895

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	1.166
IND. RATE				1.166		MINIMUM PREMIUM	830
MAN. RATE	1.58	1.34	1.32	+ 1.166		PRESENT	850
				+ 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
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
2023	741	0	0.000			0	0	0	0	0	0
TOTAL	807	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(85)	(42)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	353	200	106	
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	0.041	0.023	0.012	0.077
DERIVED BY FORMULA	0.041	0.023	0.012	0.077
UNDERLYING PRESENT RATE	0.044	0.025	0.013	0.082
PROPOSED	0.041	0.023	0.012	0.077

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.100
IND. RATE				0.100	MINIMUM PREMIUM	445
MAN. RATE	0.17	0.14	0.11	+ 0.100	PRESENT	430

+ PROPOSED

CLASS CHURCH - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2963

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	64	121	0.189			0	0	0	0	0	0
TOTAL	64	121	0.189			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	121
TOTAL	0	0	0	0	0	0	0	0	0	0	121

TRANSLATED LOSSES

POLICY	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0	144
TOTAL	0	0	0	0	0	0	0	0	0	0	144

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	144	
IBNR + FREQUENCY ADJUSTMENT	(35)	(65)	0	
TOTAL LOSSES	0	0	145	
EXPECTED LOSSES	148	317	24	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.226	0.226
INDICATED (POST-TEST)	0.000	0.000	0.200	0.200
PRESENT ON RATE LEVEL	0.218	0.467	0.035	0.720
DERIVED BY FORMULA	0.218	0.467	0.035	0.720
UNDERLYING PRESENT RATE	0.231	0.496	0.037	0.764
PROPOSED	0.218	0.467	0.035	0.720

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.938
IND. RATE				0.938	MINIMUM PREMIUM	750
MAN. RATE	#N/A	#N/A	1.03	+ 0.938	PRESENT	750

+ 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
2019	9,231	56,512	0.612			0	0	0	2	3	5
2020	5,336	3,996	0.075			0	0	0	0	1	1
2021	12,715	69,571	0.547			0	0	0	2	2	4
2022	16,352	115,439	0.706			0	0	0	1	5	6
2023	22,219	45,560	0.205			0	0	0	1	3	4
TOTAL	65,853	291,078	0.442			0	0	0	6	14	20

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	31,466	10,110	0	0	0	5,123	8,255	1,558
2020	0	0	0	0	399	0	0	0	0	642	2,955
2021	0	0	0	33,556	247	0	0	0	30,170	1,344	4,254
2022	0	0	0	20,020	26,590	0	0	0	21,631	27,025	20,173
2023	0	0	0	16,900	9,933	0	0	0	7,900	7,311	3,516
TOTAL	0	0	0	101,942	47,279	0	0	0	64,824	44,577	32,456

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	61,264	19,057	0	0	0	9,365	15,230	1,745
2020	0	0	0	6	829	0	0	0	10	1,115	4,122
2021	0	0	10,557	52,938	1,386	0	0	8,997	39,023	2,953	5,990
2022	0	0	20,762	31,035	40,540	0	0	20,441	29,096	39,149	24,087
2023	16	0	31,247	23,376	14,686	59	0	10,231	7,730	6,833	4,191
TOTAL	16	0	62,566	168,618	76,499	59	0	39,670	85,224	65,281	40,134

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	102,311	395,621	40,134	
IBNR + FREQUENCY ADJUSTMENT	(32,074)	(76,395)	122	
TOTAL LOSSES	70,237	319,226	40,257	
EXPECTED LOSSES	110,366	279,635	15,451	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.107	0.485	0.061	0.653
INDICATED (POST-TEST)	0.094	0.428	0.054	0.577
PRESENT ON RATE LEVEL	0.158	0.400	0.022	0.580
DERIVED BY FORMULA	0.157	0.401	0.023	0.582
UNDERLYING PRESENT RATE	0.168	0.425	0.023	0.616
PROPOSED	0.157	0.400	0.023	0.580

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.756
IND. RATE				0.756	MINIMUM PREMIUM	680
MAN. RATE	0.60	0.71	0.83	+ 0.756	PRESENT	680
				+ 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
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
2023	0	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(16)	(19)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	60	71	4	
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	1.137	1.331	0.078	2.545
DERIVED BY FORMULA	1.137	1.331	0.078	2.545
UNDERLYING PRESENT RATE	1.206	1.412	0.082	2.700
PROPOSED	1.137	1.331	0.078	2.545

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.147
IND. RATE				3.147	MINIMUM PREMIUM	1,545
MAN. RATE	4.31	3.52	3.35	+ 3.147	PRESENT	1,555

+ 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
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
2023	2	0	0.000			0	0	0	0	0	0
TOTAL	2	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(3)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	7	16	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	0.334	0.733	0.073	1.140
DERIVED BY FORMULA	0.334	0.733	0.073	1.140
UNDERLYING PRESENT RATE	0.354	0.778	0.078	1.209
PROPOSED	0.334	0.733	0.073	1.140

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	1.460
IND. RATE				1.460		MINIMUM PREMIUM	935
MAN. RATE	1.52	1.55	1.50	+ 1.460		PRESENT	910
				+ 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
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	6	5	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	0.587	0.483	0.062	1.132
DERIVED BY FORMULA	0.587	0.483	0.062	1.132
UNDERLYING PRESENT RATE	0.623	0.512	0.066	1.201
PROPOSED	0.587	0.483	0.062	1.132

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.400
IND. RATE				1.400	MINIMUM PREMIUM	915
MAN. RATE	1.67	1.52	1.49	+ 1.400	PRESENT	910
				+ 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
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
2023	64	0	0.000			0	0	0	0	0	0
TOTAL	175	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(609)	(833)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	2,433	3,417	230	
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	1.310	1.840	0.124	3.275
DERIVED BY FORMULA	1.310	1.840	0.124	3.275
UNDERLYING PRESENT RATE	1.390	1.952	0.132	3.474
PROPOSED	1.310	1.840	0.124	3.275

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.195
IND. RATE				4.195	MINIMUM PREMIUM	1,920
MAN. RATE	4.93	4.52	4.31	+ 4.195	PRESENT	1,890
				+ 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
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	136,966	2.552			0	0	0	1	3	4
2023	2,740	12,015	0.439			0	0	0	1	1	2
TOTAL	8,111	148,981	1.837			0	0	0	2	4	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	62,553	45,843	0	0	0	9,102	9,295	10,173
2023	0	0	0	10,000	400	0	0	0	0	987	628
TOTAL	0	0	0	72,553	46,243	0	0	0	9,102	10,282	10,801

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	56,525	90,593	72,193	0	0	8,216	11,914	13,592	12,147
2023	1	0	13,886	10,878	2,331	8	0	492	337	784	749
TOTAL	1	0	70,411	101,471	74,524	8	0	8,708	12,251	14,377	12,895

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	79,128	202,624	12,895	
IBNR + FREQUENCY ADJUSTMENT	(23,064)	(34,326)	76	
TOTAL LOSSES	56,064	168,297	12,971	
EXPECTED LOSSES	91,870	139,815	8,270	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.691	2.075	0.160	2.926
INDICATED (POST-TEST)	0.611	1.834	0.141	2.586
PRESENT ON RATE LEVEL	1.068	1.625	0.096	2.789
DERIVED BY FORMULA	1.068	1.627	0.097	2.791
UNDERLYING PRESENT RATE	1.133	1.724	0.102	2.958
PROPOSED	1.067	1.625	0.096	2.789

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	3.448
IND. RATE				3.448	MINIMUM PREMIUM	1,650
MAN. RATE	4.31	3.98	3.67	+ 3.448	PRESENT	1,665
				+ 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
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
2023	329	0	0.000			0	0	0	0	0	0
TOTAL	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(2,114)	(3,259)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	8,062	13,204	782	
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	0.797	1.306	0.077	2.181
DERIVED BY FORMULA	0.797	1.306	0.077	2.181
UNDERLYING PRESENT RATE	0.846	1.385	0.082	2.314
PROPOSED	0.797	1.306	0.077	2.181

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.696
IND. RATE				2.696	MINIMUM PREMIUM	1,380
MAN. RATE	3.76	3.11	2.87	+ 2.696	PRESENT	1,390
				+ 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
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
2023	1,292	0	0.000			0	0	0	0	0	0
TOTAL	2,415	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(5,336)	(8,611)	28	
TOTAL LOSSES	0	0	28	
EXPECTED LOSSES	21,569	36,818	2,351	
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	0.842	1.437	0.092	2.371
DERIVED BY FORMULA	0.842	1.437	0.092	2.371
UNDERLYING PRESENT RATE	0.893	1.525	0.097	2.515
PROPOSED	0.842	1.437	0.092	2.371

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	2.931
IND. RATE				2.931		MINIMUM PREMIUM	1,465
MAN. RATE	3.69	3.35	3.12	+ 2.931		PRESENT	1,475
				+ 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
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
2023	425	0	0.000			0	0	0	0	0	0
TOTAL	913	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(900)	(1,963)	9	
TOTAL LOSSES	0	0	9	
EXPECTED LOSSES	3,534	8,218	833	
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	0.365	0.848	0.086	1.299
DERIVED BY FORMULA	0.365	0.848	0.086	1.299
UNDERLYING PRESENT RATE	0.387	0.900	0.091	1.378
PROPOSED	0.365	0.848	0.086	1.299

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.606
IND. RATE				1.606	MINIMUM PREMIUM	990
MAN. RATE	2.04	1.89	1.71	+ 1.606	PRESENT	985

+ 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
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
2023	116	0	0.000			0	0	0	0	0	0
TOTAL	205	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(203)	(508)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	809	2,184	213	
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	0.372	1.004	0.098	1.474
DERIVED BY FORMULA	0.372	1.004	0.098	1.474
UNDERLYING PRESENT RATE	0.394	1.066	0.104	1.564
PROPOSED	0.372	1.004	0.098	1.474

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.823
IND. RATE				1.823	MINIMUM PREMIUM	1,065
MAN. RATE	2.31	2.13	1.94	+ 1.823	PRESENT	1,065
				+ 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
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
2023	61	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(118)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	320	475	25	
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	0.142	0.211	0.011	0.365
DERIVED BY FORMULA	0.142	0.211	0.011	0.365
UNDERLYING PRESENT RATE	0.151	0.224	0.012	0.387
PROPOSED	0.142	0.211	0.011	0.365

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.451
IND. RATE				0.451	MINIMUM PREMIUM	570
MAN. RATE	1.04	0.72	0.48	+ 0.451	PRESENT	555

+ PROPOSED

CLASS CAMP - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2978

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(468)	(292)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	1,957	1,413	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	1.327	0.958	0.108	2.393
DERIVED BY FORMULA	1.327	0.958	0.108	2.393
UNDERLYING PRESENT RATE	1.408	1.016	0.115	2.539
PROPOSED	1.327	0.958	0.108	2.393

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.959
IND. RATE				2.959	MINIMUM PREMIUM	1,475
MAN. RATE	#N/A	#N/A	3.15	+ 2.959	PRESENT	1,485
				+ 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
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
2023	25	0	0.000			0	0	0	0	0	0
TOTAL	473	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,512)	(2,754)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	5,901	10,500	605	
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	1.176	2.092	0.121	3.389
DERIVED BY FORMULA	1.176	2.092	0.121	3.389
UNDERLYING PRESENT RATE	1.248	2.220	0.128	3.595
PROPOSED	1.176	2.092	0.121	3.389

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	4.190
IND. RATE				4.190		MINIMUM PREMIUM	1,920
MAN. RATE	4.06	4.63	4.46	+ 4.190		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
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
2023	409	0	0.000			0	0	0	0	0	0
TOTAL	838	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(2,019)	(3,365)	12	
TOTAL LOSSES	0	0	12	
EXPECTED LOSSES	8,134	14,219	1,088	
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	0.915	1.599	0.122	2.637
DERIVED BY FORMULA	0.915	1.599	0.122	2.637
UNDERLYING PRESENT RATE	0.971	1.697	0.130	2.797
PROPOSED	0.915	1.599	0.122	2.637

YEAR	12-1-23	12-1-24	12-1-25	12-1-26		IND. RATE	3.260
IND. RATE				3.260		MINIMUM PREMIUM	1,585
MAN. RATE	4.11	3.72	3.47	+ 3.260		PRESENT	1,600
				+ 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
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
2023	41	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(332)	(369)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,362	1,672	87	
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	2.378	2.918	0.152	5.448
DERIVED BY FORMULA	2.378	2.918	0.152	5.448
UNDERLYING PRESENT RATE	2.523	3.096	0.161	5.780
PROPOSED	2.378	2.918	0.152	5.448

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	6.736
IND. RATE				6.736	MINIMUM PREMIUM	2,000
MAN. RATE	7.04	7.37	7.17	+ 6.736	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
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
2023	3,532	0	0.000			0	0	0	0	0	0
TOTAL	5,039	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,472)	(2,506)	10	
TOTAL LOSSES	0	0	10	
EXPECTED LOSSES	6,022	11,183	737	
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	0.113	0.209	0.014	0.336
DERIVED BY FORMULA	0.113	0.207	0.014	0.333
UNDERLYING PRESENT RATE	0.120	0.222	0.015	0.356
PROPOSED	0.113	0.207	0.014	0.333

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.434
IND. RATE				0.434	MINIMUM PREMIUM	565
MAN. RATE	1.04	0.72	0.48	+ 0.434	PRESENT	555

+ PROPOSED

CLASS ADULT SHELTER - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2986

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	19	0	0.000			0	0	0	0	0	0
TOTAL	19	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(35)	(31)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	144	148	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	0.716	0.733	0.039	1.489
DERIVED BY FORMULA	0.716	0.733	0.039	1.489
UNDERLYING PRESENT RATE	0.760	0.778	0.042	1.580
PROPOSED	0.716	0.733	0.039	1.489

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.841
IND. RATE				1.841	MINIMUM PREMIUM	1,075
MAN. RATE	#N/A	#N/A	1.96	+ 1.841	PRESENT	1,075
				+ 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
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
2023	20,310	16,682	0.082			0	0	0	0	1	1
TOTAL	33,876	18,246	0.054			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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	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
2023	0	0	0	0	3,000	0	0	0	0	252	13,430
TOTAL	0	0	0	0	3,000	0	0	0	0	252	14,994

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	1,867
2023	5	0	2,521	1,618	3,483	2	0	126	86	200	16,009
TOTAL	5	0	2,521	1,618	3,483	2	0	126	86	200	17,876

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,654	5,387	17,876	
IBNR + FREQUENCY ADJUSTMENT	(8,053)	(19,155)	59	
TOTAL LOSSES	0	0	17,935	
EXPECTED LOSSES	32,705	83,258	4,658	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.053	0.053
INDICATED (POST-TEST)	0.000	0.000	0.047	0.047
PRESENT ON RATE LEVEL	0.091	0.232	0.013	0.336
DERIVED BY FORMULA	0.090	0.227	0.014	0.331
UNDERLYING PRESENT RATE	0.097	0.246	0.014	0.356
PROPOSED	0.090	0.227	0.014	0.331

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.431
IND. RATE				0.431	MINIMUM PREMIUM	565
MAN. RATE	1.04	0.72	0.48	+ 0.431	PRESENT	555

+ PROPOSED

CLASS SANITATION COMPANY - TEMPORARY STAFFING PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2992

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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)	(5)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	20	25	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	1.860	2.360	0.088	4.308
DERIVED BY FORMULA	1.860	2.360	0.088	4.308
UNDERLYING PRESENT RATE	1.973	2.504	0.093	4.571
PROPOSED	1.860	2.360	0.088	4.308

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.519
IND. RATE				5.519	MINIMUM PREMIUM	2,000
MAN. RATE	#N/A	#N/A	5.67	+ 5.519	PRESENT	2,000

+ 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
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	133	0	0.000			0	0	0	0	0	0
2023	108	0	0.000			0	0	0	0	0	0
TOTAL	241	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(2,102)	(1,829)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	8,441	7,654	204	
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	3.302	2.994	0.080	6.375
DERIVED BY FORMULA	3.302	2.994	0.080	6.375
UNDERLYING PRESENT RATE	3.503	3.176	0.085	6.763
PROPOSED	3.302	2.994	0.080	6.375

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	8.166
IND. RATE				8.166	MINIMUM PREMIUM	2,000
MAN. RATE	9.11	8.36	8.39	+ 8.166	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
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
2023	44	0	0.000			0	0	0	0	0	0
TOTAL	84	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(395)	(473)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,597	2,016	118	
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	1.792	2.263	0.132	4.187
DERIVED BY FORMULA	1.792	2.263	0.132	4.187
UNDERLYING PRESENT RATE	1.901	2.401	0.140	4.442
PROPOSED	1.792	2.263	0.132	4.187

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	5.176
IND. RATE				5.176	MINIMUM PREMIUM	2,000
MAN. RATE	6.07	5.66	5.51	+ 5.176	PRESENT	2,000
				+ 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
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
2023	38	0	0.000			0	0	0	0	0	0
TOTAL	167	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,022)	(482)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	3,358	1,684	167	
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	1.895	0.950	0.094	2.940
DERIVED BY FORMULA	1.895	0.950	0.094	2.940
UNDERLYING PRESENT RATE	2.011	1.008	0.100	3.119
PROPOSED	1.895	0.950	0.094	2.940

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	4.586
IND. RATE				4.586	MINIMUM PREMIUM	2,000
MAN. RATE	5.47	5.20	4.71	+ 4.586	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
2019	163	0	0.000			0	0	0	0	0	0
2020	42	0	0.000			0	0	0	0	0	0
2021	208	0	0.000			0	0	0	0	0	0
2022	1,690	0	0.000			0	0	0	0	0	0
2023	3,450	0	0.000			0	0	0	0	0	0
TOTAL	5,553	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(8,021)	(1,519)	10	
TOTAL LOSSES	0	0	10	
EXPECTED LOSSES	31,645	6,521	778	
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	0.537	0.111	0.013	0.661
DERIVED BY FORMULA	0.537	0.110	0.013	0.660
UNDERLYING PRESENT RATE	0.570	0.117	0.014	0.701
PROPOSED	0.537	0.110	0.013	0.660

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.845
IND. RATE				0.845	MINIMUM PREMIUM	715
MAN. RATE	1.12	1.01	0.87	+ 0.845	PRESENT	785

+ 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
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
2023	1,751	0	0.000			0	0	0	0	0	0
TOTAL	5,133	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(2,665)	(1,541)	14	
TOTAL LOSSES	0	0	14	
EXPECTED LOSSES	9,003	5,760	1,788	
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	0.165	0.106	0.033	0.304
DERIVED BY FORMULA	0.165	0.105	0.033	0.303
UNDERLYING PRESENT RATE	0.175	0.112	0.035	0.322
PROPOSED	0.165	0.105	0.033	0.303

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.388
IND. RATE				0.388	MINIMUM PREMIUM	550
MAN. RATE	0.49	0.45	0.40	+ 0.388	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
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	12,139	0	0.000			0	0	0	0	0	0
2023	14,630	0	0.000			0	0	0	0	0	0
TOTAL	50,533	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(51,165)	(4,801)	51	
TOTAL LOSSES	0	0	51	
EXPECTED LOSSES	175,771	16,676	7,153	
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	0.328	0.031	0.013	0.372
DERIVED BY FORMULA	0.325	0.030	0.013	0.368
UNDERLYING PRESENT RATE	0.348	0.033	0.014	0.395
PROPOSED	0.325	0.030	0.013	0.368

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.471
IND. RATE				0.471	MINIMUM PREMIUM	580
MAN. RATE	0.59	0.54	0.49	+ 0.471	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
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
2023	14,920	282	0.002			0	0	0	0	0	0
TOTAL	57,480	8,610	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
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
2023	0	0	0	0	0	0	0	0	0	0	282
TOTAL	0	0	0	0	0	0	0	0	0	0	8,610

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	0	0	0	0	0	0	6,927
2020	0	0	0	0	0	0	0	0	0	0	1,818
2021	0	0	0	0	0	0	0	0	0	0	838
2022	0	0	0	0	0	0	0	0	0	0	293
2023	0	0	0	0	0	0	0	0	0	0	336
TOTAL	0	0	0	0	0	0	0	0	0	0	10,211

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	10,211	
IBNR + FREQUENCY ADJUSTMENT	(134,939)	(22,300)	71	
TOTAL LOSSES	0	0	10,283	
EXPECTED LOSSES	451,011	75,155	11,317	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.018	0.018
INDICATED (POST-TEST)	0.000	0.000	0.016	0.016
PRESENT ON RATE LEVEL	0.740	0.123	0.019	0.881
DERIVED BY FORMULA	0.732	0.120	0.018	0.870
UNDERLYING PRESENT RATE	0.785	0.131	0.020	0.935
PROPOSED	0.732	0.120	0.018	0.870

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	1.115
IND. RATE				1.115	MINIMUM PREMIUM	810
MAN. RATE	1.41	1.28	1.16	+ 1.115	PRESENT	795

+ 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
2019	44,882	75,721	0.169			0	0	0	0	4	4
2020	40,424	157,443	0.389			0	0	0	0	3	3
2021	39,605	93,132	0.235			0	0	0	0	2	2
2022	33,472	57,441	0.172			0	0	0	0	2	2
2023	36,162	51,611	0.143			0	0	0	0	2	2
TOTAL	194,545	435,348	0.224			0	0	0	0	13	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	36,173	0	0	0	0	20,610	18,938
2020	0	0	0	0	96,870	0	0	0	0	41,417	19,156
2021	0	0	0	0	33,514	0	0	0	0	48,067	11,551
2022	0	0	0	0	32,465	0	0	0	0	23,367	1,609
2023	0	0	0	0	21,248	0	0	0	0	14,668	15,695
TOTAL	0	0	0	0	220,270	0	0	0	0	148,129	66,949

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2019	0	0	0	0	68,186	0	0	0	0	38,025	21,211
2020	0	0	0	1,414	201,325	0	0	0	613	71,945	26,723
2021	0	0	2,353	1,780	59,611	0	0	2,177	2,307	74,090	16,264
2022	0	0	7,275	5,558	47,493	0	0	4,337	3,701	32,419	1,921
2023	34	0	17,857	11,459	24,667	119	0	7,316	5,012	11,657	18,708
TOTAL	34	0	27,485	20,211	401,282	119	0	13,831	11,634	228,137	84,827

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	41,468	661,264	84,827	
IBNR + FREQUENCY ADJUSTMENT	(230,675)	(190,817)	428	
TOTAL LOSSES	0	470,447	85,255	
EXPECTED LOSSES	756,306	617,060	85,085	
CREDIBILITY	0.02	0.07	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.242	0.044	0.286
INDICATED (POST-TEST)	0.000	0.214	0.039	0.252
PRESENT ON RATE LEVEL	0.366	0.299	0.041	0.707
DERIVED BY FORMULA	0.359	0.293	0.041	0.693
UNDERLYING PRESENT RATE	0.389	0.317	0.044	0.750
PROPOSED	0.359	0.293	0.041	0.693

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.888
IND. RATE				0.888	MINIMUM PREMIUM	730
MAN. RATE	1.17	1.06	0.93	+ 0.888	PRESENT	715
				+ 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
2019	163	0	0.000			0	0	0	0	0	0
2020	42	0	0.000			0	0	0	0	0	0
2021	208	0	0.000			0	0	0	0	0	0
2022	1,690	0	0.000			0	0	0	0	0	0
2023	3,450	0	0.000			0	0	0	0	0	0
TOTAL	5,553	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(1,128)	(1,556)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	4,452	6,677	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	0.076	0.113	0.009	0.198
DERIVED BY FORMULA	0.076	0.112	0.009	0.196
UNDERLYING PRESENT RATE	0.080	0.120	0.009	0.210
PROPOSED	0.076	0.112	0.009	0.196

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.252
IND. RATE				0.252	MINIMUM PREMIUM	500
MAN. RATE	0.37	0.34	0.26	+ 0.252	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
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
2023	1,702	0	0.000			0	0	0	0	0	0
TOTAL	5,084	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(891)	(175)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	3,005	654	29	
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	0.056	0.012	0.001	0.068
DERIVED BY FORMULA	0.056	0.012	0.001	0.068
UNDERLYING PRESENT RATE	0.059	0.013	0.001	0.073
PROPOSED	0.056	0.012	0.001	0.068

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	0.087
IND. RATE				0.087	MINIMUM PREMIUM	440
MAN. RATE	0.10	0.10	0.09	+ 0.087	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
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
2023	974	0	0.000			0	0	0	0	0	0
TOTAL	3,117	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
2023	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	(5,484)	(7,525)	18	
TOTAL LOSSES	0	0	18	
EXPECTED LOSSES	21,810	30,467	1,996	
CREDIBILITY	0.00	0.00	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	0.660	0.921	0.060	1.641
DERIVED BY FORMULA	0.660	0.921	0.060	1.641
UNDERLYING PRESENT RATE	0.700	0.977	0.064	1.741
PROPOSED	0.660	0.921	0.060	1.641

YEAR	12-1-23	12-1-24	12-1-25	12-1-26	IND. RATE	2.102
IND. RATE				2.102	MINIMUM PREMIUM	1,165
MAN. RATE	2.50	2.30	2.16	+ 2.102	PRESENT	1,140
				+ PROPOSED		