

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

NEVADA

Page S1

Original Printing

Effective March 1, 2024

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
0005	2.60	680	2095	3.88	936	2841	3.50	860	3385	1.08	376	4240	2.96	752
0008	2.04	568	2105	4.31	1022	2881	3.36	832	3400	3.72	904	4243	2.24	608
0016	3.83	926	2110	2.84	728	2883	3.33	826	3507	2.40	640	4244	3.85	930
0034	2.90	740	2111	2.72	704	2915	3.00	760	3515	2.18	596	4250	2.13	586
0035	1.58	476	2112	3.94	948	2916	3.18	796	3548	1.44	448	4251	3.47	854
0036	3.60	880	2114	2.54	668	2923	1.88	536	3559	2.60	680	4263	3.79	918
0037	3.11	782	2121	1.29	418	2960	4.66	1092	3574	1.19	398	4273	2.49	658
0042	4.69	1098	2130	2.13	586	3004	1.56	472	3581	1.07	374	4279	2.85	730
0050	5.08	1100	2131	1.94	548	3018	3.23	806	3612	1.92	544	4282	-	-
0079	2.49	658	2143	2.49	658	3022	3.86	932	3620	4.12	984	4283	1.89	538
0083	5.83	1100	2157	4.82	1100	3027	2.40	640	3629	1.71	502	4299	1.76	512
0106	9.91	1100	2172	1.74	508	3028	3.24	808	3632	2.46	652	4304	4.75	1100
0113	3.41	842	2174	2.99	758	3030	5.06	1100	3634	1.83	526	4307	1.46	452
0169	5.20	1100	2211	6.38	1100	3040	5.50	1100	3635	1.74	508	4351	1.16	392
0170	2.27	614	2220	2.58	676	3041	3.39	838	3638	1.80	520	4352	2.58	676
0251	4.51	1062	2286	-	-	3042	3.91	942	3642	1.89	538	4360	-	-
0401	8.77	1100	2288	4.85	1100	3064	3.80	920	3643	2.06	572	4361	1.28	416
0771N	0.57	-	2302	1.98	556	3076	3.21	802	3647	3.33	826	4410	2.96	752
0908P	162.00	322	2305	2.42	644	3081D	4.66	1092	3648	1.67	494	4420	3.39	838
0913P	403.00	563	2361	2.00	560	3082D	3.77	914	3681	0.80	320	4431	1.31	422
0917	2.93	746	2362	2.72	704	3085D	5.96	1100	3685	0.89	338	4432	1.10	380
1005	7.18	1100	2380	2.15	590	3110	4.43	1046	3719	0.87	334	4452	2.94	748
1016	15.83	1100	2388	1.16	392	3111	2.10	580	3724	4.16	992	4459	3.59	878
1164D	3.69	898	2402	2.72	704	3113	1.77	514	3726	3.21	802	4470	2.63	686
1165D	3.62	884	2413	2.87	734	3114	2.37	634	3803	2.60	680	4484	2.46	652
1320	2.82	724	2416	2.64	688	3118	1.79	518	3807	2.13	586	4493	6.43	1100
1322	7.84	1100	2417	1.40	440	3119	0.92	344	3808	3.79	918	4511	0.47	254
1430	4.00	960	2501	2.31	622	3122	1.91	542	3821	4.51	1062	4557	2.25	610
1438	4.10	980	2503	1.58	476	3126	1.64	488	3822	3.89	938	4558	2.19	598
1452	3.14	788	2570	3.47	854	3131	1.64	488	3824	4.04	968	4568	2.76	712
1463	9.34	1100	2585	3.41	842	3132	2.43	646	3826	0.93	346	4581	0.99	358
1472	3.35	830	2586	3.24	808	3145	1.98	556	3827	1.88	536	4583	4.18	996
1624D	3.57	874	2587	3.15	790	3146	2.27	614	3830	1.22	404	4611	1.20	400
1642	3.38	836	2589	1.98	556	3169	2.25	610	3851	1.88	536	4635	2.76	712
1654	5.23	1100	2600	5.24	1100	3179	2.12	584	3865	2.81	722	4653	2.16	592
1699	3.21	802	2623	6.47	1100	3180	2.69	698	3881	3.82	924	4665	7.69	1100
1701	3.24	808	2651	1.65	490	3188	1.83	526	4000	5.51	1100	4670	-	-
1710D	4.67	1094	2660	2.33	626	3220	1.85	530	4021	3.94	948	4683	5.09	1100
1747	2.64	688	2670	-	-	3224	3.89	938	4024D	4.00	960	4686	2.30	620
1748	5.42	1100	2683	-	-	3227	3.12	784	4034	5.80	1100	4692	0.68	296
1803D	5.63	1100	2688	2.46	652	3240	-	-	4036	2.22	604	4693	1.13	386
1860	-	-	2702	21.96	1100	3241	2.82	724	4038	2.33	626	4703	1.70	500
1924	2.70	700	2709	9.79	1100	3255	2.52	664	4062	2.54	668	4717	2.30	620
1925	3.20	800	2710	10.08	1100	3257	2.57	674	4101	3.39	838	4720	2.28	616
2002	3.62	884	2714	4.78	1100	3270	2.13	586	4109	0.50	260	4740	1.43	446
2003	3.35	830	2727	6.43	1100	3300	4.75	1100	4110	0.80	320	4741	2.85	730
2014	6.26	1100	2731	3.98	956	3303	2.70	700	4111	2.01	562	4751	2.73	706
2016	3.08	776	2735	4.40	1040	3307	2.49	658	4114	2.76	712	4771N	3.20	914
2021	3.53	866	2759	6.43	1100	3315	3.47	854	4130	4.00	960	4777	3.39	838
2039	3.05	770	2790	2.70	700	3334	2.64	688	4131	5.48	1100	4825	1.04	368
2041	2.91	742	2797	3.20	800	3336	2.66	692	4133	2.91	742	4828	1.92	544
2065	2.00	560	2799	5.50	1100	3365	4.28	1016	4149	0.71	302	4829	1.71	502
2070	4.60	1080	2802	5.53	1100	3372	2.69	698	4206	3.38	836	4902	2.19	598
2081	3.33	826	2835	2.69	698	3373	4.79	1100	4207	2.30	620	4923	1.46	452
2089	3.14	788	2836	3.14	788	3383	1.70	500	4239	2.28	616	5020	4.63	1086

REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS TO ALL CLASS CODES

Refer to the Classification codes section of the *Basic Manual* for any state specific classification phraseology.

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective March 1, 2024

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
5022	6.68	1100	6233	1.97	554	7360	5.14	1100	8058	1.86	532	8814M	0.27	214
5037	8.23	1100	6235	9.33	1100	7370	5.29	1100	8072	0.68	296	8815M	0.38	236
5040	6.76	1100	6236	5.59	1100	7382	5.24	1100	8102	1.61	482	8820	0.20	200
5057	3.20	800	6237	1.71	502	7390	3.59	878	8103	3.65	890	8824	2.16	592
5059	13.16	1100	6251D	4.28	1016	7394M	8.89	1100	8106	3.77	914	8825	1.53	466
5102	5.38	1100	6252D	5.21	1100	7395M	9.88	1100	8107	2.70	700	8826	1.77	514
5146	4.93	1100	6306	4.15	990	7398M	12.14	1100	8111	1.77	514	8829	1.38	436
5160	2.13	586	6319	2.99	758	7402	0.23	206	8116	2.15	590	8831	1.01	362
5183	3.71	902	6325	3.79	918	7403	3.15	790	8203	6.74	1100	8832	0.45	250
5188	3.36	832	6400	4.10	980	7405N	1.38	586	8204	3.68	896	8833	1.11	382
5190	2.93	746	6503	2.67	694	7408	0.60	280	8209	2.67	694	8835	1.52	464
5191	1.29	418	6504	3.39	838	7420	6.22	1100	8215	3.06	772	8855	0.20	200
5192	2.30	620	6702M*	3.97	954	7421	1.07	374	8227	4.12	984	8856	0.69	298
5213	6.46	1100	6703M*	5.41	1100	7422	2.55	670	8232	5.24	1100	8861	0.89	338
5215	4.73	1100	6704M*	4.40	1040	7425	2.36	632	8233	2.94	748	8868	0.50	260
5221	5.57	1100	6801F	7.40	1100	7431N	1.23	538	8235	3.29	818	8869	1.31	422
5222	6.79	1100	6811	6.85	1100	7445N	0.75	-	8263	5.06	1100	8871	0.11	182
5223	3.29	818	6824F	8.77	1100	7453N	0.66	-	8264	4.10	980	8901	0.23	206
5348	3.35	830	6826F	5.17	1100	7502	2.07	574	8265	5.42	1100	9012	1.28	416
5402	5.47	1100	6834	2.99	758	7515	1.43	446	8279	7.19	1100	9014	2.34	628
5403	5.02	1100	6836	3.59	878	7520	2.90	740	8288	6.01	1100	9015	2.60	680
5437	5.30	1100	6843F	10.05	1100	7538	3.17	794	8291	2.54	668	9016	1.91	542
5443	3.14	788	6845F	5.39	1100	7539	1.86	532	8292	2.52	664	9019	3.56	872
5445	4.21	1002	6854	5.62	1100	7540	3.26	812	8293	6.16	1100	9022	0.75	310
5462	6.50	1100	6872F	9.39	1100	7580	2.85	730	8304	4.78	1100	9033	1.64	488
5472	5.27	1100	6874F	15.23	1100	7590	4.06	972	8350	5.54	1100	9040	2.72	704
5473	7.78	1100	6882	3.44	848	7600	5.30	1100	8380	2.30	620	9052	1.88	536
5474	5.09	1100	6884	4.78	1100	7605	2.21	602	8381	1.40	440	9058	0.95	350
5478	3.89	938	7016M	4.73	1100	7610	0.72	304	8385	1.80	520	9060	1.32	424
5479	4.91	1100	7024M	5.26	1100	7705	4.91	1100	8392	1.43	446	9061	0.95	350
5480	5.35	1100	7038M	5.21	1100	7710	9.34	1100	8393	1.88	536	9063	0.63	286
5491	2.54	668	7046M	7.84	1100	7711	1.23	406	8500	5.00	1100	9077F	5.45	1100
5506	4.10	980	7047M	6.46	1100	7720	4.88	1100	8601	0.50	260	9082	0.75	310
5507	3.79	918	7050M	7.12	1100	7723	2.36	632	8602	1.80	520	9083	0.89	338
5508	-	-	7090M	5.80	1100	7726	0.35	230	8603	0.11	182	9084	0.95	350
5535	6.82	1100	7098M	8.71	1100	7855	3.26	812	8606	1.68	496	9088	1.88	536
5537	4.46	1052	7099M	10.69	1100	8001	2.00	560	8709F	5.11	1100	9089	0.75	310
5551	9.66	1100	7133	3.18	796	8002	1.71	502	8719	1.80	520	9093	1.02	364
5606	1.50	460	7151M	3.88	936	8006	1.58	476	8720	1.26	412	9101	2.45	650
5610	4.19	998	7152M	5.27	1100	8008	0.83	326	8721	0.74	308	9102	2.55	670
5645	9.55	1100	7153M	4.30	1020	8010	1.91	542	8723	0.20	200	9110	1.91	542
5703	11.51	1100	7219	7.36	1100	8013	0.32	224	8725	1.85	530	9150	0.23	206
5705	13.40	1100	7222	10.83	1100	8015	0.71	302	8726F	2.43	646	9154	1.94	548
5951	0.51	262	7225	9.58	1100	8017	1.19	398	8734M	0.80	320	9156	3.65	890
6003	5.63	1100	7230	9.60	1100	8018	2.91	742	8737M	0.71	302	9170	9.43	1100
6005	4.06	972	7231	7.89	1100	8021	2.21	602	8738M	0.98	356	9178	6.19	1100
6018	3.06	772	7232	9.31	1100	8031	1.74	508	8742	0.59	278	9179	15.67	1100
6045	4.73	1100	7309F	10.44	1100	8032	1.62	484	8745	2.76	712	9180	5.30	1100
6204	5.95	1100	7313F	4.48	1056	8033	1.67	494	8748	0.80	320	9182	2.36	632
6206	2.51	662	7317F	8.77	1100	8037	1.43	446	8755	0.84	328	9186	10.71	1100
6213	2.22	604	7327F	18.64	1100	8039	1.16	392	8799	0.77	314	9220	4.07	974
6214	1.56	472	7333M	4.27	1014	8044	2.01	562	8800	2.37	634	9402	5.35	1100
6216	4.70	1100	7335M	4.73	1100	8045	0.72	304	8803	0.08	176	9403	15.28	1100
6217	4.10	980	7337M	5.81	1100	8046	1.79	518	8805M	0.30	220	9410	2.06	572
6229	3.94	948	7350F	15.14	1100	8047	0.72	304	8810	0.23	206	9450	0.47	254

REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS TO ALL CLASS CODES

Refer to the Classification codes section of the *Basic Manual* for any state specific classification phraseology.

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective March 1, 2024

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
9452	1.01	362												
9453	2.67	694												
9501	3.38	836												
9505	3.30	820												
9516	1.88	536												
9519	3.91	942												
9521	3.85	930												
9522	2.31	622												
9534	3.98	956												
9554	6.85	1100												
9586	0.38	236												
9600	2.37	634												
9609	0.41	242												
9620	1.53	466												
9661	2.00	560												

REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS TO ALL CLASS CODES

Refer to the Classification codes section of the *Basic Manual* for any state specific classification phraseology.

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

Effective March 1, 2024

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES

- D Rate for classification no longer includes disease loading. A supplemental disease loading may be added, as described in the **Basic Manual** rule, Supplemental disease exposure.
- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act. The listed codes of 6702, 6703, 6704, 7151, 7152, 7153, 8734, 8737, 8738, 8805, 8814, and 8815 under the Federal Employers' Liability Act (FELA) for employees of interstate railroads are not applicable in the residual market.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

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

- P Classification is computed on a per capita basis.

*** Class Codes with Specific Footnotes**

- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 1.658 and elr x 1.607.
- 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.

Effective March 1, 2024
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

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

Employee operated vehicle.....	\$36,000
Leased or rented vehicle.....	\$36,000

Catastrophe (other than Certified Acts of Terrorism) - (Assigned Risk)..... 0.01

Expense Constant applicable in accordance with the **Basic Manual** rule..... \$160

Loss Sensitive Rating Plan (LSRP) - The factors which are used in the calculation of the LSRP are as follows:

Basic Premium Factor	0.40	Loss Development Factors	
Minimum Premium Factor	0.75	1st Adjustment	0.22
Maximum Premium Factor	1.75	2nd Adjustment	0.15
Loss Conversion Factor	1.186	3rd Adjustment	0.11
Tax Multiplier	1.043	4th Adjustment	0.10

Maximum Minimum Premium..... \$1,100

Maximum Payroll applicable to officers of a private, nonprofit and quasi-public corporation and managers of a limited-liability company (NRS 616B.624)

Receiving compensation. Deemed per year.....	\$36,000
Not receiving compensation. Deemed per year.....	\$6,000

Minimum Payroll applicable to officers of a private, nonprofit and quasi-public corporation and managers of a limited-liability company (NRS 616B.624)

Receiving compensation. Deemed per year.....	\$6,000
Not receiving compensation. Deemed per <u>month</u>	\$500

Minimum Premium Multiplier..... 200

Premium Determination for Partners and Sole Proprietors (NRS 616B.659)

Deemed wage per month.....	\$300
Elective wage per month in accordance with NRS 616B.659.....	\$1,800

Premium Determination for Partners and Sole Proprietors (NRS 616A.210)

Licensed as subcontractors and working as a subcontractor under the direction of the principal contractor. Deemed wage per month.....	\$500
--	-------

Premium Reduction Percentages - The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis:

Deductible Amount	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	1.3%	1.0%	0.7%	0.6%	0.4%	0.3%	0.2%
\$250	3.0%	2.2%	1.7%	1.4%	1.0%	0.7%	0.6%
\$500	5.2%	4.0%	3.1%	2.5%	1.8%	1.3%	1.1%
\$1,000	8.4%	6.6%	5.2%	4.2%	3.0%	2.3%	1.9%
\$1,500	10.6%	8.5%	6.7%	5.5%	4.0%	3.1%	2.5%
\$2,000	12.2%	9.9%	7.8%	6.4%	4.7%	3.7%	3.1%
\$2,500	13.6%	11.1%	8.8%	7.3%	5.4%	4.2%	3.5%
\$5,000	18.1%	15.4%	12.4%	10.6%	8.0%	6.4%	5.3%
\$10,000	24.1%	20.9%	17.3%	15.1%	11.8%	9.7%	8.2%
\$15,000	28.3%	25.0%	21.1%	18.6%	14.8%	12.3%	10.5%
\$20,000	31.9%	28.4%	24.1%	21.6%	17.4%	14.6%	12.5%

Effective March 1, 2024

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES (cont.)

Terrorism - (Assigned Risk).....	0.05
United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with the Basic Manual rule, Federal coverages.....	30%

(Multiply a Non-F classification rate by a factor of 1.30 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.25) and the adjustment for differences in loss-based expenses (1.038).)

Experience Rating Eligibility

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

Effective March 1, 2024
TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS
APPLICABLE TO ALL POLICIES

CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO
0005	1.41	0.36	2095	2.00	0.34	2841	1.89	0.36	3385	0.59	0.36	4240	1.72	0.42
0008	1.10	0.36	2105	2.52	0.42	2881	1.97	0.42	3400	2.02	0.36	4243	1.16	0.34
0016	1.74	0.30	2110	1.54	0.36	2883	1.81	0.36	3507	1.24	0.34	4244	1.74	0.30
0034	1.50	0.34	2111	1.48	0.36	2915	1.37	0.30	3515	1.13	0.34	4250	1.10	0.34
0035	0.81	0.34	2112	2.14	0.36	2916	1.44	0.30	3548	0.78	0.36	4251	1.88	0.36
0036	1.96	0.36	2114	1.48	0.42	2923	1.09	0.42	3559	1.35	0.34	4263	1.96	0.34
0037	1.42	0.30	2121	0.75	0.42	2960	2.41	0.34	3574	0.64	0.36	4273	1.29	0.34
0042	2.42	0.34	2130	1.10	0.34	3004	0.65	0.28	3581	0.58	0.36	4279	1.31	0.30
0050	2.32	0.30	2131	1.05	0.36	3018	1.35	0.28	3612	1.00	0.34	4282	1.31	0.30
0079	1.28	0.34	2143	1.45	0.42	3022	2.10	0.36	3620	1.87	0.30	4283	1.03	0.36
0083	3.00	0.34	2157	2.63	0.36	3027	1.10	0.30	3629	0.89	0.34	4299	0.91	0.34
0106	4.14	0.28	2172	0.80	0.30	3028	1.48	0.30	3632	1.28	0.34	4304	2.46	0.34
0113	1.85	0.36	2174	1.62	0.36	3030	2.31	0.30	3634	0.95	0.34	4307	0.85	0.42
0169	2.78	0.36	2211	2.90	0.30	3040	2.85	0.34	3635	0.90	0.34	4351	0.62	0.36
0170	1.23	0.36	2220	1.34	0.34	3041	1.76	0.34	3638	0.98	0.36	4352	1.38	0.36
0251	2.33	0.34	2286	1.34	0.34	3042	2.02	0.34	3642	1.03	0.36	4360	0.18	0.30
0401	3.64	0.28	2288	2.63	0.36	3064	1.96	0.34	3643	0.94	0.30	4361	0.69	0.36
0771	-	-	2302	1.02	0.34	3076	1.74	0.36	3647	1.73	0.34	4410	1.61	0.36
0908	84.37	0.34	2305	1.10	0.30	3081	2.41	0.34	3648	0.98	0.42	4420	1.43	0.28
0913	208.60	0.34	2361	1.03	0.34	3082	1.72	0.30	3681	0.43	0.36	4431	0.76	0.42
0917	1.71	0.42	2362	1.47	0.36	3085	3.09	0.34	3685	0.48	0.36	4432	0.64	0.42
1005	2.77	0.27	2380	1.16	0.36	3110	2.28	0.34	3719	0.33	0.27	4452	1.52	0.34
1016	6.08	0.27	2388	0.67	0.42	3111	1.14	0.36	3724	1.59	0.27	4459	1.63	0.30
1164	1.42	0.27	2402	1.24	0.30	3113	0.92	0.34	3726	1.23	0.27	4470	1.36	0.34
1165	1.39	0.27	2413	1.48	0.34	3114	1.22	0.34	3803	1.41	0.36	4484	1.34	0.36
1320	1.18	0.28	2416	1.43	0.36	3118	1.05	0.42	3807	1.16	0.36	4493	3.35	0.34
1322	3.01	0.27	2417	0.76	0.36	3119	0.56	0.48	3808	1.97	0.34	4511	0.24	0.34
1430	1.82	0.30	2501	1.26	0.36	3122	1.11	0.42	3821	2.06	0.30	4557	1.03	0.30
1438	1.88	0.30	2503	0.85	0.36	3126	0.85	0.34	3822	2.10	0.36	4558	1.14	0.34
1452	1.45	0.30	2570	1.88	0.36	3131	0.85	0.34	3824	2.19	0.36	4568	1.26	0.30
1463	3.56	0.27	2585	1.77	0.34	3132	1.32	0.36	3826	0.48	0.34	4581	0.41	0.28
1472	1.53	0.30	2586	1.76	0.36	3145	1.02	0.34	3827	1.02	0.36	4583	1.74	0.28
1624	1.50	0.28	2587	1.72	0.36	3146	1.17	0.34	3830	0.63	0.34	4611	0.65	0.36
1642	1.55	0.30	2589	1.02	0.34	3169	1.22	0.36	3851	1.02	0.36	4635	1.15	0.28
1654	2.39	0.30	2600	2.85	0.36	3179	1.15	0.36	3865	1.64	0.42	4653	1.17	0.36
1699	1.46	0.30	2623	2.95	0.30	3180	1.46	0.36	3881	1.98	0.34	4665	3.51	0.30
1701	1.36	0.28	2651	0.90	0.36	3188	0.94	0.34	4000	2.31	0.28	4670	2.64	0.34
1710	2.14	0.30	2660	1.36	0.42	3220	0.96	0.34	4021	2.04	0.34	4683	2.64	0.34
1747	1.21	0.30	2670	1.34	0.36	3224	2.28	0.42	4024	1.82	0.30	4686	1.05	0.30
1748	2.46	0.30	2683	1.26	0.36	3227	1.70	0.36	4034	2.65	0.30	4692	0.37	0.36
1803	2.57	0.30	2688	1.34	0.36	3240	1.39	0.36	4036	1.01	0.30	4693	0.61	0.36
1860	1.31	0.30	2702	8.38	0.27	3241	1.53	0.36	4038	1.36	0.42	4703	0.88	0.34
1924	1.47	0.36	2709	4.10	0.28	3255	1.47	0.42	4062	1.31	0.34	4717	1.34	0.42
1925	1.65	0.34	2710	4.57	0.30	3257	1.39	0.36	4101	1.78	0.34	4720	1.18	0.34
2002	1.96	0.36	2714	2.58	0.36	3270	1.15	0.36	4109	0.27	0.36	4740	0.54	0.27
2003	1.74	0.34	2727	2.69	0.28	3300	2.76	0.42	4110	0.43	0.36	4741	1.48	0.34
2014	2.83	0.30	2731	2.15	0.36	3303	1.47	0.36	4111	1.10	0.36	4751	1.25	0.30
2016	1.68	0.36	2735	2.37	0.36	3307	1.29	0.34	4114	1.43	0.34	4771	1.34	0.28
2021	1.83	0.34	2759	3.48	0.36	3315	1.89	0.36	4130	2.16	0.36	4777	1.41	0.28
2039	1.65	0.36	2790	1.57	0.42	3334	1.38	0.34	4131	2.97	0.36	4825	0.47	0.30
2041	1.58	0.36	2797	1.86	0.42	3336	1.38	0.34	4133	1.69	0.42	4828	0.81	0.28
2065	1.03	0.34	2799	2.85	0.34	3365	1.79	0.28	4149	0.41	0.42	4829	0.71	0.28
2070	2.39	0.34	2802	2.86	0.34	3372	1.39	0.34	4206	1.83	0.36	4902	1.19	0.36
2081	1.94	0.42	2835	1.57	0.42	3373	2.60	0.36	4207	0.96	0.28	4923	0.75	0.34
2089	1.70	0.36	2836	1.84	0.42	3383	0.92	0.36	4239	0.96	0.28	5020	1.94	0.28

REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS TO ALL CLASS CODES

Effective March 1, 2024
TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS
APPLICABLE TO ALL POLICIES

CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO
5022	2.55	0.27	6233	0.76	0.27	7360	2.35	0.30	8058	1.01	0.36	8814	0.15	0.36
5037	3.14	0.27	6235	3.59	0.27	7370	2.87	0.36	8072	0.39	0.42	8815	0.19	0.36
5040	2.58	0.27	6236	2.56	0.30	7382	2.73	0.34	8102	0.87	0.36	8820	0.09	0.30
5057	1.22	0.27	6237	0.71	0.28	7390	1.95	0.36	8103	1.90	0.34	8824	1.32	0.48
5059	5.02	0.27	6251	1.80	0.28	7394	3.38	0.27	8106	1.72	0.30	8825	0.93	0.48
5102	2.25	0.28	6252	2.00	0.27	7395	3.75	0.27	8107	1.13	0.28	8826	1.03	0.42
5146	2.26	0.30	6306	1.73	0.28	7398	4.46	0.27	8111	0.92	0.34	8829	0.81	0.42
5160	0.82	0.27	6319	1.14	0.27	7402	0.12	0.36	8116	1.11	0.34	8831	0.60	0.48
5183	1.55	0.28	6325	1.44	0.27	7403	1.72	0.36	8203	3.51	0.34	8832	0.24	0.36
5188	1.41	0.28	6400	1.87	0.30	7405	0.75	0.36	8204	1.90	0.34	8833	0.60	0.36
5190	1.22	0.28	6503	1.44	0.36	7408	0.23	0.27	8209	1.45	0.36	8835	0.82	0.36
5191	0.59	0.30	6504	1.84	0.36	7420	2.39	0.27	8215	1.39	0.30	8855	0.10	0.36
5192	1.19	0.34	6702	1.82	0.30	7421	0.49	0.30	8227	1.72	0.28	8856	0.38	0.36
5213	2.47	0.27	6703	2.39	0.30	7422	1.08	0.28	8232	2.40	0.30	8861	0.48	0.36
5215	2.16	0.30	6704	2.02	0.30	7425	1.00	0.28	8233	1.36	0.30	8868	0.29	0.42
5221	2.33	0.28	6801F	2.46	0.27	7431	0.52	0.28	8235	1.70	0.34	8869	0.76	0.42
5222	2.60	0.27	6811	3.12	0.30	7445	-	-	8263	2.61	0.34	8871	0.06	0.36
5223	1.51	0.30	6824F	2.92	0.27	7453	-	-	8264	1.87	0.30	8901	0.10	0.30
5348	1.53	0.30	6826F	1.72	0.27	7502	0.95	0.30	8265	2.27	0.28	9012	0.58	0.30
5402	2.96	0.36	6834	1.62	0.36	7515	0.55	0.27	8279	2.98	0.28	9014	1.27	0.36
5403	2.09	0.28	6836	1.86	0.34	7520	1.51	0.34	8288	3.09	0.34	9015	1.35	0.34
5437	2.22	0.28	6843F	2.95	0.23	7538	1.21	0.27	8291	1.31	0.34	9016	1.03	0.36
5443	1.63	0.34	6845F	1.58	0.23	7539	0.78	0.28	8292	1.37	0.36	9019	1.62	0.30
5445	1.61	0.27	6854	2.35	0.28	7540	1.24	0.27	8293	3.34	0.36	9022	0.40	0.36
5462	2.98	0.30	6872F	2.75	0.23	7580	1.30	0.30	8304	2.00	0.28	9033	0.85	0.34
5472	2.01	0.27	6874F	4.47	0.23	7590	1.85	0.30	8350	2.33	0.28	9040	1.59	0.42
5473	2.97	0.27	6882	1.43	0.28	7600	2.44	0.30	8380	1.19	0.34	9052	1.10	0.42
5474	1.94	0.27	6884	2.01	0.28	7605	0.92	0.28	8381	0.73	0.34	9058	0.57	0.48
5478	1.63	0.28	7016	1.81	0.27	7610	0.33	0.30	8385	0.94	0.34	9060	0.77	0.42
5479	2.24	0.30	7024	2.01	0.27	7705	2.55	0.34	8392	0.84	0.42	9061	0.55	0.42
5480	2.24	0.28	7038	1.95	0.27	7710	3.90	0.28	8393	0.86	0.30	9063	0.37	0.42
5491	1.06	0.28	7046	3.00	0.27	7711	0.51	0.28	8500	2.27	0.30	9077F	2.01	0.34
5506	1.72	0.28	7047	2.39	0.27	7720	2.24	0.30	8601	0.21	0.28	9082	0.46	0.48
5507	1.58	0.28	7050	2.58	0.27	7723	0.98	0.28	8602	0.82	0.30	9083	0.54	0.48
5508	1.58	0.28	7090	2.17	0.27	7726	0.13	0.27	8603	0.06	0.36	9084	0.55	0.42
5535	2.60	0.27	7098	3.34	0.27	7855	1.49	0.30	8606	0.70	0.28	9088	0.79	0.28
5537	2.05	0.30	7099	3.97	0.27	8001	1.08	0.36	8709F	1.50	0.23	9089	0.43	0.42
5551	3.68	0.27	7133	1.33	0.28	8002	0.92	0.36	8719	0.75	0.28	9093	0.59	0.42
5606	0.57	0.27	7151	1.62	0.28	8006	0.92	0.42	8720	0.52	0.28	9101	1.43	0.42
5610	1.92	0.30	7152	2.14	0.28	8008	0.48	0.42	8721	0.34	0.30	9102	1.33	0.34
5645	3.64	0.27	7153	1.79	0.28	8010	1.03	0.36	8723	0.10	0.34	9110	1.03	0.36
5703	5.23	0.30	7219	3.09	0.28	8013	0.16	0.34	8725	0.84	0.30	9150	0.13	0.42
5705	6.09	0.30	7222	4.61	0.28	8015	0.36	0.34	8726F	0.81	0.27	9154	1.05	0.36
5951	0.27	0.36	7225	4.40	0.30	8017	0.69	0.42	8734	0.36	0.30	9156	2.14	0.42
6003	2.36	0.28	7230	5.00	0.34	8018	1.59	0.36	8737	0.32	0.30	9170	3.96	0.28
6005	1.85	0.30	7231	4.11	0.34	8021	1.20	0.36	8738	0.42	0.30	9178	3.73	0.48
6018	1.41	0.30	7232	3.93	0.28	8031	0.94	0.36	8742	0.26	0.30	9179	9.60	0.48
6045	2.17	0.30	7309F	3.06	0.23	8032	0.88	0.36	8745	1.42	0.34	9180	2.73	0.34
6204	2.50	0.28	7313F	1.31	0.23	8033	0.97	0.42	8748	0.33	0.28	9182	1.27	0.36
6206	0.96	0.27	7317F	2.57	0.23	8037	0.87	0.48	8755	0.38	0.30	9186	4.42	0.28
6213	0.85	0.27	7327F	5.47	0.23	8039	0.68	0.42	8799	0.42	0.36	9220	2.11	0.34
6214	0.65	0.28	7333	1.64	0.27	8044	1.09	0.36	8800	1.28	0.36	9402	2.23	0.28
6216	1.80	0.27	7335	1.82	0.27	8045	0.39	0.36	8803	0.04	0.30	9403	6.42	0.28
6217	1.56	0.27	7337	2.17	0.27	8046	0.97	0.36	8805	0.16	0.36	9410	1.11	0.36
6229	1.79	0.30	7350F	4.74	0.24	8047	0.39	0.36	8810	0.12	0.36	9450	0.27	0.42

REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS TO ALL CLASS CODES

Effective March 1, 2024
TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS
APPLICABLE TO ALL POLICIES

CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO
9452	0.52	0.34												
9453	1.39	0.34												
9501	1.54	0.30												
9505	1.71	0.34												
9516	0.98	0.34												
9519	1.79	0.30												
9521	1.75	0.30												
9522	1.36	0.42												
9534	1.52	0.27												
9554	2.87	0.28												
9586	0.22	0.42												
9600	1.28	0.36												
9609	0.18	0.30												
9620	0.69	0.30												
9661	0.92	0.30												

REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS TO ALL CLASS CODES