

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**NEVADA**

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**Original Printing**

*Effective March 1, 2023*

**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	2.89	738	2070	4.65	1090	2799	5.51	1100	3334	2.63	686	4113	-	-
0008	2.19	598	2081	3.33	826	2802	6.00	1100	3336	2.66	692	4114	2.87	734
0016	4.44	1048	2089	3.43	846	2835	2.84	728	3365	4.09	978	4130	4.48	1056
0034	2.99	758	2095	4.22	1004	2836	3.33	826	3372	3.01	762	4131	5.16	1100
0035	1.73	506	2105	4.57	1074	2841	3.60	880	3373	4.92	1100	4133	2.84	728
0036	3.92	944	2110	2.58	676	2881	3.48	856	3383	1.84	528	4149	0.70	300
0037	3.16	792	2111	2.66	692	2883	3.68	896	3385	1.09	378	4206	3.45	850
0042	4.97	1100	2112	4.03	966	2915	3.22	804	3400	3.95	950	4207	2.45	650
0050	5.39	1100	2114	2.76	712	2916	3.33	826	3507	2.58	676	4239	2.43	646
0079	2.90	740	2121	1.31	422	2923	1.96	552	3515	2.34	628	4240	3.17	794
0083	6.50	1100	2130	2.20	600	2960	4.95	1100	3548	1.44	448	4243	2.28	616
0106	12.05	1100	2131	1.96	552	3004	1.72	504	3559	2.81	722	4244	3.87	934
0113	3.68	896	2143	2.78	716	3018	3.43	846	3574	1.38	436	4250	1.99	558
0169	5.76	1100	2157	4.80	1100	3022	4.13	986	3581	1.11	382	4251	3.45	850
0170	2.49	658	2172	1.73	506	3027	2.52	664	3612	1.97	554	4263	3.57	874
0251	4.59	1078	2174	3.05	770	3028	3.21	802	3620	4.68	1096	4273	2.66	692
0401	9.46	1100	2211	6.29	1100	3030	5.59	1100	3629	1.81	522	4279	2.79	718
0771N	0.56	-	2220	2.54	668	3040	5.59	1100	3632	2.58	676	4282	-	-
0908P	172.00	332	2286	-	-	3041	3.74	908	3634	1.96	552	4283	1.73	506
0913P	425.00	585	2288	4.39	1038	3042	4.37	1034	3635	2.04	568	4299	1.81	522
0917	2.99	758	2302	2.01	562	3064	4.42	1044	3638	2.02	564	4304	4.57	1074
1005	8.02	1100	2305	2.51	662	3076	3.34	828	3642	1.87	534	4307	1.56	472
1016	17.47	1100	2361	1.99	558	3081D	5.03	1100	3643	2.08	576	4351	1.15	390
1164D	3.72	904	2362	2.61	682	3082D	4.01	962	3647	3.24	808	4352	2.89	738
1165D	4.30	1020	2380	2.17	594	3085D	6.89	1100	3648	1.85	530	4360	-	-
1320	3.04	768	2388	1.28	416	3110	4.48	1056	3681	0.88	336	4361	1.25	410
1322	8.49	1100	2402	2.70	700	3111	2.08	576	3685	0.93	346	4410	3.04	768
1430	4.28	1016	2413	2.75	710	3113	1.90	540	3719	0.94	348	4420	3.63	886
1438	5.23	1100	2416	2.61	682	3114	2.58	676	3724	4.12	984	4431	1.47	454
1452	3.42	844	2417	1.46	452	3118	1.76	512	3726	3.45	850	4432	1.03	366
1463	11.16	1100	2501	2.40	640	3119	0.97	354	3803	2.67	694	4439	-	-
1472	3.43	846	2503	1.75	510	3122	2.10	580	3807	2.28	616	4452	3.02	764
1624D	3.93	946	2534	-	-	3126	1.72	504	3808	3.75	910	4459	3.58	876
1642	3.46	852	2570	3.60	880	3131	1.81	522	3821	4.56	1072	4470	2.92	744
1654	5.15	1100	2585	3.60	880	3132	2.66	692	3822	3.87	934	4484	2.69	698
1655	-	-	2586	3.01	762	3145	2.08	576	3824	4.13	986	4493	5.51	1100
1699	3.40	840	2587	3.45	850	3146	2.37	634	3826	1.02	364	4511	0.53	266
1701	3.22	804	2589	2.11	582	3169	2.38	636	3827	1.99	558	4557	2.51	662
1710D	5.70	1100	2600	5.39	1100	3175	-	-	3830	1.23	406	4558	2.38	636
1741	-	-	2623	7.03	1100	3179	2.28	616	3851	2.11	582	4568	2.66	692
1747	2.45	650	2651	1.84	528	3180	2.61	682	3865	2.83	726	4581	1.05	370
1748	5.64	1100	2660	2.57	674	3188	1.91	542	3881	3.83	926	4583	4.33	1026
1803D	6.86	1100	2670	-	-	3220	2.01	562	4000	5.62	1100	4611	1.29	418
1853	-	-	2683	-	-	3223	-	-	4021	4.22	1004	4635	3.01	762
1860	-	-	2688	2.84	728	3224	4.12	984	4024D	4.31	1022	4653	2.05	570
1924	2.76	712	2702	25.76	1100	3227	3.07	774	4034	5.97	1100	4665	8.14	1100
1925	3.55	870	2709	10.91	1100	3240	-	-	4036	2.17	594	4670	-	-
2002	3.58	876	2710	11.01	1100	3241	2.64	688	4038	2.43	646	4683	5.44	1100
2003	3.34	828	2714	4.77	1100	3255	2.75	710	4053	-	-	4686	2.29	618
2014	6.03	1100	2727	7.03	1100	3257	2.54	668	4061	-	-	4692	0.71	302
2016	2.83	726	2731	4.09	978	3270	2.34	628	4062	2.64	688	4693	1.15	390
2021	3.74	908	2735	4.54	1068	3300	5.01	1100	4101	4.37	1034	4703	1.85	530
2039	2.90	740	2759	6.90	1100	3303	2.66	692	4109	0.46	252	4717	2.35	630
2041	3.02	764	2790	2.96	752	3307	2.84	728	4110	0.84	328	4720	2.34	628
2065	2.10	580	2797	3.48	856	3315	3.65	890	4111	2.04	568	4740	1.81	522

**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, 2023

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
4741	2.96	752	6003	6.52	1100	7225	9.54	1100	8013	0.39	238	8725	2.08	576
4751	2.83	726	6005	4.24	1008	7228	-	-	8015	0.73	306	8726F	3.08	776
4771N	3.21	914	6017	-	-	7229	-	-	8017	1.22	404	8734M	0.87	334
4777	3.22	804	6018	3.25	810	7230	10.06	1100	8018	3.04	768	8737M	0.77	314
4825	0.96	352	6045	5.15	1100	7231	8.40	1100	8021	2.34	628	8738M	1.06	372
4828	2.05	570	6204	6.24	1100	7232	10.21	1100	8031	1.97	554	8742	0.64	288
4829	1.88	536	6206	2.70	700	7309F	13.28	1100	8032	1.76	512	8745	2.79	718
4902	2.34	628	6213	1.99	558	7313F	5.70	1100	8033	1.72	504	8748	0.84	328
4923	1.43	446	6214	1.70	500	7317F	11.16	1100	8037	1.47	454	8755	0.76	312
5020	5.01	1100	6216	5.18	1100	7327F	23.64	1100	8039	1.15	390	8799	0.76	312
5022	7.17	1100	6217	4.36	1032	7333M	4.82	1100	8044	2.22	604	8800	2.40	640
5037	9.87	1100	6229	4.47	1054	7335M	5.35	1100	8045	0.74	308	8803	0.08	176
5040	7.55	1100	6233	2.45	650	7337M	6.56	1100	8046	1.88	536	8805M	0.33	226
5057	3.84	928	6235	9.86	1100	7350F	19.26	1100	8047	0.77	314	8810	0.24	208
5059	15.78	1100	6236	6.36	1100	7360	5.33	1100	8058	2.19	598	8814M	0.29	218
5069	-	-	6237	1.66	492	7370	5.65	1100	8072	0.68	296	8815M	0.41	242
5102	5.95	1100	6251D	5.24	1100	7382	5.89	1100	8102	1.69	498	8820	0.21	202
5146	5.03	1100	6252D	6.08	1100	7390	3.83	926	8103	3.22	804	8824	2.45	650
5160	2.05	570	6306	4.71	1100	7394M	10.21	1100	8106	4.22	1004	8825	1.61	482
5183	4.12	984	6319	3.68	896	7395M	11.35	1100	8107	3.04	768	8826	1.99	558
5188	3.52	864	6325	3.80	920	7398M	13.93	1100	8111	1.91	542	8829	1.49	458
5190	2.81	722	6400	4.74	1100	7402	0.26	212	8116	2.38	636	8831	1.06	372
5191	1.37	434	6503	2.38	636	7403	3.77	914	8203	6.59	1100	8832	0.47	254
5192	2.61	682	6504	3.37	834	7405N	1.53	630	8204	3.83	926	8833	1.08	376
5213	7.61	1100	6702M*	4.31	1022	7408	0.65	290	8209	2.92	744	8835	1.56	472
5215	4.69	1098	6703M*	5.89	1100	7420	6.79	1100	8215	3.13	786	8855	0.21	202
5221	5.80	1100	6704M*	4.80	1100	7421	1.17	394	8227	4.41	1042	8856	0.74	308
5222	7.93	1100	6801F	7.85	1100	7422	2.99	758	8232	5.13	1100	8861	0.93	346
5223	3.72	904	6811	7.75	1100	7425	2.89	738	8233	2.76	712	8868	0.52	264
5348	3.74	908	6824F	10.37	1100	7431N	1.38	584	8235	3.68	896	8869	1.28	416
5402	5.51	1100	6826F	6.56	1100	7445N	0.82	-	8263	5.73	1100	8871	0.12	184
5403	5.50	1100	6834	3.33	826	7453N	0.74	-	8264	4.50	1060	8901	0.23	206
5437	5.65	1100	6836	4.15	990	7502	2.13	586	8265	6.21	1100	9012	1.34	428
5443	3.21	802	6843F	12.46	1100	7515	1.47	454	8279	7.17	1100	9014	2.43	646
5445	4.95	1100	6845F	6.67	1100	7520	3.33	826	8288	6.02	1100	9015	2.87	734
5462	6.93	1100	6854	6.03	1100	7538	3.72	904	8291	2.60	680	9016	2.23	606
5472	5.68	1100	6872F	11.09	1100	7539	2.02	564	8292	2.63	686	9019	3.65	890
5473	7.61	1100	6874F	19.38	1100	7540	3.55	870	8293	7.34	1100	9022	0.76	312
5474	5.10	1100	6882	3.84	928	7580	3.28	816	8304	4.97	1100	9033	1.82	524
5478	4.28	1016	6884	5.32	1100	7590	4.33	1026	8350	6.67	1100	9040	3.19	798
5479	5.45	1100	7016M	5.04	1100	7600	5.83	1100	8380	2.46	652	9052	1.94	548
5480	5.71	1100	7024M	5.61	1100	7605	2.37	634	8381	1.56	472	9058	1.00	360
5491	2.26	612	7038M	5.47	1100	7610	0.74	308	8385	1.88	536	9060	1.28	416
5506	4.74	1100	7046M	8.58	1100	7705	5.18	1100	8392	1.56	472	9061	0.99	358
5507	4.25	1010	7047M	6.88	1100	7710	8.61	1100	8393	1.93	546	9063	0.70	300
5508	-	-	7050M	7.46	1100	7711	1.14	388	8500	5.36	1100	9077F	4.60	1080
5535	7.22	1100	7090M	6.08	1100	7720	5.16	1100	8601	0.53	266	9082	0.79	318
5537	5.15	1100	7098M	9.54	1100	7723	2.67	694	8602	1.79	518	9083	0.94	348
5551	10.71	1100	7099M	11.71	1100	7726	0.36	232	8603	0.12	184	9084	1.00	360
5606	1.59	478	7133	3.66	892	7855	3.55	870	8606	1.84	528	9088	2.05	570
5610	4.57	1074	7151M	4.45	1050	8001	2.25	610	8709F	6.50	1100	9089	0.79	318
5645	10.03	1100	7152M	6.08	1100	8002	1.93	546	8719	1.99	558	9093	1.05	370
5703	13.09	1100	7153M	4.94	1100	8006	1.78	516	8720	1.47	454	9101	2.58	676
5705	14.13	1100	7219	7.52	1100	8008	0.88	336	8721	0.82	324	9102	2.86	732
5951	0.50	260	7222	12.26	1100	8010	1.94	548	8723	0.21	202	9110	2.01	562

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**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

*Effective March 1, 2023*

**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
9150	0.23	206												
9154	2.08	576												
9156	3.81	922												
9170	9.72	1100												
9178	6.41	1100												
9179	18.55	1100												
9180	5.91	1100												
9182	2.43	646												
9186	13.09	1100												
9220	4.34	1028												
9402	5.73	1100												
9403	17.35	1100												
9410	2.48	656												
9450	0.49	258												
9452	1.06	372												
9453	2.98	756												
9501	3.43	846												
9505	3.49	858												
9516	2.16	592												
9519	4.44	1048												
9521	3.90	940												
9522	2.40	640												
9534	4.01	962												
9554	7.75	1100												
9586	0.41	242												
9600	2.51	662												
9609	0.44	248												
9620	1.78	516												
9661	2.17	594												

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APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES

D Rate for classification already includes the specific disease loading shown in the table below. See the **Basic Manual** rule, Supplemental and supplementary loading.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
1164D	0.06	S	1803D	0.50	S	4024D	0.03	S
1165D	0.08	S	3081D	0.09	S	6251D	0.05	S
1624D	0.03	S	3082D	0.11	S	6252D	0.08	S
1710D	0.08	S	3085D	0.12	S			

S=Silica

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.

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**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	<b>Loss Development Factors</b>	
Minimum Premium Factor	0.75	1st Adjustment	0.22
Maximum Premium Factor	1.75	2nd Adjustment	0.16
Loss Conversion Factor	1.183	3rd Adjustment	0.13
Tax Multiplier	1.04	4th Adjustment	0.11

**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)**

<b>Licensed as subcontractors</b> and working as a subcontractor under the direction of the principal contractor. Deemed wage per month.....	\$500
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**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	1.4%	1.1%	0.8%	0.6%	0.5%	0.3%	0.2%
\$250	3.1%	2.4%	1.8%	1.4%	1.0%	0.8%	0.6%
\$500	5.4%	4.4%	3.2%	2.6%	1.8%	1.4%	1.1%
\$1,000	8.6%	7.1%	5.3%	4.4%	3.1%	2.4%	2.0%
\$1,500	10.8%	9.1%	6.9%	5.6%	4.1%	3.2%	2.6%
\$2,000	12.5%	10.6%	8.1%	6.7%	4.9%	3.8%	3.2%
\$2,500	13.9%	11.9%	9.1%	7.6%	5.6%	4.4%	3.6%
\$5,000	18.6%	16.3%	12.8%	10.8%	8.2%	6.5%	5.5%
\$10,000	24.6%	22.0%	17.8%	15.4%	12.0%	9.8%	8.3%
\$15,000	29.0%	26.1%	21.6%	18.9%	15.1%	12.5%	10.7%
\$20,000	32.4%	29.5%	24.7%	21.9%	17.6%	14.8%	12.7%

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APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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MISCELLANEOUS VALUES (cont.)

<b>Terrorism</b> - (Assigned Risk).....	0.05
<b>United States Longshore and Harbor Workers' Compensation Coverage Percentage</b> applicable only in connection with the <b>Basic Manual</b> 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 (1.041).)

**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.

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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	1.54	0.38	2070	2.38	0.37	2799	2.82	0.37	3334	1.34	0.37	4113	1.09	0.38
0008	1.17	0.38	2081	1.90	0.45	2802	3.07	0.37	3336	1.36	0.37	4114	1.46	0.37
0016	2.02	0.32	2089	1.83	0.38	2835	1.63	0.45	3365	1.71	0.30	4130	2.39	0.38
0034	1.53	0.37	2095	2.16	0.37	2836	1.90	0.45	3372	1.53	0.37	4131	2.76	0.38
0035	0.89	0.37	2105	2.62	0.45	2841	1.92	0.38	3373	2.63	0.38	4133	1.63	0.45
0036	2.10	0.38	2110	1.38	0.38	2881	1.99	0.45	3383	0.98	0.38	4149	0.40	0.45
0037	1.44	0.32	2111	1.42	0.38	2883	1.96	0.38	3385	0.59	0.38	4206	1.84	0.38
0042	2.54	0.37	2112	2.15	0.38	2915	1.46	0.32	3400	2.11	0.38	4207	1.02	0.30
0050	2.45	0.32	2114	1.58	0.45	2916	1.51	0.32	3507	1.32	0.37	4239	1.02	0.30
0079	1.48	0.37	2121	0.75	0.45	2923	1.12	0.45	3515	1.19	0.37	4240	1.81	0.45
0083	3.32	0.37	2130	1.12	0.37	2960	2.53	0.37	3548	0.77	0.38	4243	1.17	0.37
0106	5.03	0.29	2131	1.05	0.38	3004	0.72	0.30	3559	1.44	0.37	4244	1.76	0.32
0113	1.97	0.38	2143	1.59	0.45	3018	1.43	0.29	3574	0.74	0.38	4250	1.02	0.37
0169	3.07	0.39	2157	2.57	0.38	3022	2.21	0.38	3581	0.60	0.38	4251	1.84	0.38
0170	1.33	0.38	2172	0.79	0.32	3027	1.15	0.32	3612	1.01	0.37	4263	1.82	0.37
0251	2.34	0.37	2174	1.63	0.38	3028	1.46	0.32	3620	2.13	0.32	4273	1.36	0.37
0401	3.95	0.29	2211	2.86	0.32	3030	2.54	0.32	3629	0.92	0.37	4279	1.27	0.32
0771	-	-	2220	1.30	0.37	3040	2.86	0.37	3632	1.32	0.37	4282	1.27	0.32
0908	87.73	0.37	2286	1.30	0.37	3041	1.91	0.37	3634	1.00	0.37	4283	0.93	0.38
0913	217.42	0.37	2288	2.35	0.38	3042	2.24	0.37	3635	1.04	0.37	4299	0.92	0.37
0917	1.72	0.45	2302	1.03	0.37	3064	2.26	0.37	3638	1.08	0.38	4304	2.34	0.37
1005	3.09	0.29	2305	1.14	0.32	3076	1.79	0.38	3642	1.00	0.38	4307	0.89	0.45
1016	6.73	0.29	2361	1.02	0.37	3081	2.53	0.37	3643	0.94	0.32	4351	0.61	0.38
1164	1.41	0.29	2362	1.39	0.38	3082	1.78	0.32	3647	1.66	0.37	4352	1.54	0.39
1165	1.63	0.29	2380	1.16	0.38	3085	3.46	0.37	3648	1.06	0.45	4360	0.20	0.32
1320	1.27	0.30	2388	0.73	0.45	3110	2.29	0.37	3681	0.47	0.38	4361	0.66	0.38
1322	3.27	0.29	2402	1.23	0.32	3111	1.11	0.38	3685	0.50	0.38	4410	1.62	0.38
1430	1.95	0.32	2413	1.40	0.37	3113	0.97	0.37	3719	0.37	0.29	4420	1.52	0.30
1438	2.38	0.32	2416	1.39	0.38	3114	1.32	0.37	3724	1.59	0.29	4431	0.84	0.45
1452	1.55	0.32	2417	0.78	0.38	3118	1.01	0.45	3726	1.33	0.29	4432	0.59	0.45
1463	4.30	0.29	2501	1.28	0.38	3119	0.58	0.49	3803	1.43	0.38	4439	1.22	0.37
1472	1.56	0.32	2503	0.93	0.38	3122	1.20	0.45	3807	1.22	0.38	4452	1.54	0.37
1624	1.63	0.30	2534	1.28	0.38	3126	0.88	0.37	3808	1.92	0.37	4459	1.63	0.32
1642	1.57	0.32	2570	1.93	0.38	3131	0.92	0.37	3821	2.07	0.32	4470	1.49	0.37
1654	2.34	0.32	2585	1.84	0.37	3132	1.42	0.38	3822	2.07	0.38	4484	1.44	0.38
1655	1.57	0.32	2586	1.60	0.38	3145	1.06	0.37	3824	2.21	0.38	4493	2.82	0.37
1699	1.54	0.32	2587	1.85	0.38	3146	1.21	0.37	3826	0.52	0.37	4511	0.27	0.37
1701	1.35	0.29	2589	1.08	0.37	3169	1.27	0.38	3827	1.06	0.38	4557	1.14	0.32
1710	2.56	0.32	2600	2.88	0.38	3175	1.27	0.38	3830	0.63	0.37	4558	1.22	0.37
1741	1.35	0.29	2623	3.19	0.32	3179	1.22	0.38	3851	1.13	0.38	4568	1.21	0.32
1747	1.11	0.32	2651	0.98	0.38	3180	1.39	0.38	3865	1.62	0.45	4581	0.44	0.29
1748	2.56	0.32	2660	1.47	0.45	3188	0.98	0.37	3881	1.96	0.37	4583	1.81	0.29
1803	2.89	0.32	2670	1.52	0.38	3220	1.03	0.37	4000	2.35	0.30	4611	0.69	0.38
1853	1.35	0.29	2683	1.28	0.38	3223	1.39	0.38	4021	2.16	0.37	4635	1.25	0.30
1860	1.27	0.32	2688	1.52	0.38	3224	2.36	0.45	4024	1.95	0.32	4653	1.10	0.38
1924	1.48	0.38	2702	9.93	0.29	3227	1.64	0.38	4034	2.71	0.32	4665	3.70	0.32
1925	1.81	0.37	2709	4.55	0.30	3240	1.36	0.38	4036	0.99	0.32	4670	2.78	0.37
2002	1.92	0.38	2710	5.00	0.32	3241	1.41	0.38	4038	1.39	0.45	4683	2.78	0.37
2003	1.71	0.37	2714	2.55	0.38	3255	1.57	0.45	4053	1.35	0.37	4686	1.04	0.32
2014	2.74	0.32	2727	2.94	0.30	3257	1.36	0.38	4061	1.35	0.37	4692	0.39	0.38
2016	1.51	0.38	2731	2.18	0.38	3270	1.25	0.38	4062	1.35	0.37	4693	0.61	0.38
2021	1.91	0.37	2735	2.43	0.38	3300	2.86	0.45	4101	2.24	0.37	4703	0.95	0.37
2039	1.55	0.38	2759	3.68	0.38	3303	1.42	0.38	4109	0.25	0.38	4717	1.34	0.45
2041	1.61	0.38	2790	1.70	0.45	3307	1.46	0.37	4110	0.45	0.38	4720	1.19	0.37
2065	1.07	0.37	2797	1.99	0.45	3315	1.95	0.38	4111	1.09	0.38	4740	0.69	0.29

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

Effective March 1, 2023

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
4741	1.52	0.37	6003	2.72	0.30	7225	4.33	0.32	8013	0.20	0.37	8725	0.94	0.32
4751	1.29	0.32	6005	1.92	0.32	7228	3.14	0.30	8015	0.37	0.37	8726F	1.09	0.29
4771	1.34	0.30	6017	2.93	0.29	7229	3.14	0.30	8017	0.70	0.45	8734	0.39	0.32
4777	1.35	0.29	6018	1.48	0.32	7230	5.14	0.37	8018	1.62	0.38	8737	0.35	0.32
4825	0.44	0.32	6045	2.34	0.32	7231	4.30	0.37	8021	1.25	0.38	8738	0.47	0.32
4828	0.86	0.29	6204	2.61	0.30	7232	4.27	0.30	8031	1.06	0.38	8742	0.29	0.32
4829	0.79	0.29	6206	1.04	0.29	7309F	4.31	0.24	8032	0.94	0.38	8745	1.43	0.37
4902	1.25	0.38	6213	0.76	0.29	7313F	1.85	0.24	8033	0.98	0.45	8748	0.35	0.29
4923	0.73	0.37	6214	0.71	0.30	7317F	3.62	0.24	8037	0.88	0.49	8755	0.35	0.32
5020	2.09	0.30	6216	2.00	0.29	7327F	7.67	0.24	8039	0.66	0.45	8799	0.41	0.38
5022	2.76	0.29	6217	1.68	0.29	7333	1.86	0.29	8044	1.19	0.38	8800	1.28	0.38
5037	3.80	0.29	6229	2.03	0.32	7335	2.06	0.29	8045	0.40	0.38	8803	0.04	0.32
5040	2.91	0.29	6233	0.94	0.29	7337	2.45	0.29	8046	1.00	0.38	8805	0.18	0.38
5057	1.48	0.29	6235	3.80	0.29	7350F	6.53	0.26	8047	0.42	0.38	8810	0.13	0.38
5059	6.08	0.29	6236	2.89	0.32	7360	2.42	0.32	8058	1.17	0.38	8814	0.15	0.38
5069	6.08	0.29	6237	0.69	0.30	7370	3.02	0.38	8072	0.39	0.45	8815	0.21	0.38
5102	2.49	0.30	6251	2.17	0.30	7382	3.01	0.37	8102	0.90	0.38	8820	0.10	0.32
5146	2.29	0.32	6252	2.31	0.29	7390	2.05	0.38	8103	1.65	0.37	8824	1.46	0.49
5160	0.79	0.29	6306	1.97	0.30	7394	3.93	0.29	8106	1.92	0.32	8825	0.95	0.49
5183	1.72	0.30	6319	1.42	0.29	7395	4.37	0.29	8107	1.27	0.29	8826	1.14	0.45
5188	1.47	0.30	6325	1.46	0.29	7398	5.20	0.29	8111	0.98	0.37	8829	0.85	0.45
5190	1.17	0.30	6400	2.15	0.32	7402	0.14	0.38	8116	1.22	0.37	8831	0.64	0.50
5191	0.62	0.32	6503	1.27	0.38	7403	2.02	0.38	8203	3.37	0.37	8832	0.25	0.38
5192	1.33	0.37	6504	1.81	0.38	7405	0.82	0.38	8204	1.95	0.37	8833	0.58	0.38
5213	2.93	0.29	6702	1.96	0.32	7408	0.25	0.29	8209	1.56	0.38	8835	0.84	0.38
5215	2.13	0.32	6703	2.60	0.32	7420	2.62	0.29	8215	1.42	0.32	8855	0.11	0.38
5221	2.43	0.30	6704	2.18	0.32	7421	0.53	0.32	8227	1.84	0.29	8856	0.40	0.38
5222	3.05	0.29	6801F	2.78	0.29	7422	1.25	0.30	8232	2.33	0.32	8861	0.50	0.38
5223	1.69	0.32	6811	3.52	0.32	7425	1.21	0.30	8233	1.26	0.32	8868	0.30	0.45
5348	1.70	0.32	6824F	3.67	0.29	7431	0.58	0.30	8235	1.88	0.37	8869	0.73	0.45
5402	2.95	0.38	6826F	2.32	0.29	7445	-	-	8263	2.92	0.37	8871	0.06	0.38
5403	2.30	0.29	6834	1.78	0.38	7453	-	-	8264	2.04	0.32	8901	0.10	0.32
5437	2.36	0.30	6836	2.12	0.37	7502	0.96	0.32	8265	2.59	0.30	9012	0.61	0.32
5443	1.64	0.37	6843F	4.04	0.24	7515	0.57	0.29	8279	2.99	0.29	9014	1.30	0.38
5445	1.91	0.29	6845F	2.16	0.24	7520	1.70	0.37	8288	3.07	0.37	9015	1.47	0.37
5462	3.15	0.32	6854	2.52	0.30	7538	1.44	0.29	8291	1.33	0.37	9016	1.20	0.39
5472	2.19	0.29	6872F	3.60	0.24	7539	0.84	0.30	8292	1.40	0.38	9019	1.66	0.32
5473	2.93	0.29	6874F	6.29	0.24	7540	1.37	0.29	8293	3.93	0.38	9022	0.41	0.38
5474	1.96	0.29	6882	1.60	0.29	7580	1.49	0.32	8304	2.07	0.29	9033	0.93	0.37
5478	1.79	0.30	6884	2.22	0.30	7590	1.97	0.32	8350	2.78	0.30	9040	1.83	0.45
5479	2.48	0.32	7016	1.94	0.29	7600	2.65	0.32	8380	1.26	0.37	9052	1.11	0.45
5480	2.39	0.30	7024	2.16	0.29	7605	0.99	0.29	8381	0.80	0.37	9058	0.60	0.49
5491	0.95	0.29	7038	2.10	0.28	7610	0.34	0.32	8385	0.96	0.37	9060	0.73	0.45
5506	1.98	0.30	7046	3.31	0.29	7705	2.65	0.37	8392	0.90	0.45	9061	0.57	0.45
5507	1.78	0.30	7047	2.57	0.29	7710	3.60	0.29	8393	0.88	0.32	9063	0.40	0.45
5508	1.78	0.30	7050	2.77	0.28	7711	0.47	0.29	8500	2.44	0.32	9077F	1.75	0.36
5535	2.78	0.29	7090	2.33	0.28	7720	2.35	0.32	8601	0.22	0.30	9082	0.47	0.49
5537	2.34	0.32	7098	3.68	0.29	7723	1.12	0.29	8602	0.81	0.32	9083	0.56	0.49
5551	4.12	0.29	7099	4.38	0.29	7726	0.14	0.29	8603	0.06	0.38	9084	0.57	0.45
5606	0.61	0.29	7133	1.53	0.29	7855	1.62	0.32	8606	0.77	0.29	9088	0.86	0.30
5610	2.08	0.32	7151	1.86	0.29	8001	1.20	0.38	8709F	2.11	0.24	9089	0.45	0.45
5645	3.86	0.29	7152	2.46	0.29	8002	1.03	0.38	8719	0.83	0.29	9093	0.60	0.45
5703	5.95	0.32	7153	2.06	0.29	8006	1.02	0.45	8720	0.62	0.29	9101	1.47	0.45
5705	6.42	0.32	7219	3.14	0.30	8008	0.50	0.45	8721	0.37	0.32	9102	1.46	0.37
5951	0.27	0.38	7222	5.13	0.30	8010	1.04	0.38	8723	0.11	0.37	9110	1.07	0.39

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



*Effective March 1, 2023*

**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
9150	0.13	0.45												
9154	1.12	0.38												
9156	2.18	0.45												
9170	4.06	0.30												
9178	3.81	0.50												
9179	11.04	0.49												
9180	3.02	0.37												
9182	1.30	0.38												
9186	5.47	0.29												
9220	2.22	0.37												
9402	2.40	0.29												
9403	7.25	0.30												
9410	1.33	0.38												
9450	0.28	0.45												
9452	0.55	0.37												
9453	1.53	0.37												
9501	1.56	0.32												
9505	1.79	0.37												
9516	1.10	0.37												
9519	2.02	0.32												
9521	1.78	0.32												
9522	1.37	0.45												
9534	1.55	0.29												
9554	3.23	0.30												
9586	0.23	0.45												
9600	1.34	0.38												
9609	0.20	0.32												
9620	0.81	0.32												
9661	0.99	0.32												

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