

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**NEVADA**

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**Original Printing**

*Effective March 1, 2025*

**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	2.74	708	2105	4.63	1086	2881	3.33	826	3400	3.57	874	4243	2.41	642
0008	2.26	612	2110	3.21	802	2883	3.30	820	3507	2.67	694	4244	3.66	892
0016	4.41	1042	2111	2.95	750	2915	3.27	814	3515	2.23	606	4250	2.34	628
0034	3.07	774	2112	3.99	958	2916	3.45	850	3548	1.53	466	4251	3.55	870
0035	1.62	484	2114	2.55	670	2923	2.11	582	3559	2.55	670	4263	4.33	1026
0036	3.96	952	2121	1.39	438	2960	4.87	1100	3574	1.18	396	4273	2.61	682
0037	3.24	808	2130	2.20	600	3004	1.60	480	3581	1.14	388	4279	3.19	798
0042	4.99	1100	2131	2.04	568	3018	3.42	844	3612	1.92	544	4283	2.11	582
0050	5.35	1100	2143	2.46	652	3022	4.12	984	3620	4.09	978	4299	1.95	550
0079	2.61	682	2157	4.78	1100	3027	2.58	676	3629	1.77	514	4304	4.87	1100
0083	6.67	1100	2172	1.99	558	3028	3.42	844	3632	2.61	682	4307	1.71	502
0106	9.77	1100	2174	3.28	816	3030	4.81	1100	3634	1.99	558	4351	1.23	406
0113	3.51	862	2211	7.54	1100	3040	5.41	1100	3635	1.77	514	4352	2.55	670
0169	5.43	1100	2220	2.80	720	3041	3.52	864	3638	1.81	522	4360	-	-
0170	2.32	624	2286	-	-	3042	3.90	940	3642	1.99	558	4361	1.29	418
0251	4.72	1100	2288	5.62	1100	3064	3.90	940	3643	2.34	628	4410	3.58	876
0401	9.37	1100	2302	2.17	594	3076	3.48	856	3647	3.57	874	4420	3.45	850
0771N	0.60	-	2305	2.68	696	3081	5.02	1100	3648	1.68	496	4431	1.29	418
0908P	166.00	326	2361	2.26	612	3082	4.59	1078	3681	0.82	324	4432	1.30	420
0913P	427.00	587	2362	2.85	730	3085	6.16	1100	3685	0.87	334	4452	3.16	792
0917	3.30	820	2380	2.35	630	3110	4.66	1092	3719	0.96	352	4459	3.96	952
1005	7.35	1100	2388	1.32	424	3111	2.41	642	3724	4.17	994	4470	2.59	678
1016	16.38	1100	2402	2.80	720	3113	1.80	520	3726	3.34	828	4484	2.58	676
1164	4.14	988	2413	3.33	826	3114	2.43	646	3803	2.91	742	4493	5.59	1100
1165	3.67	894	2416	2.71	702	3118	1.95	550	3807	2.23	606	4511	0.48	256
1320	2.98	756	2417	1.41	442	3119	0.94	348	3808	4.21	1002	4557	2.59	678
1322	8.26	1100	2501	2.35	630	3122	2.04	568	3821	5.08	1100	4558	2.35	630
1430	4.27	1014	2503	1.54	468	3126	1.74	508	3822	4.32	1024	4568	2.97	754
1438	3.63	886	2570	3.78	916	3131	1.69	498	3824	3.91	942	4581	1.02	364
1452	3.03	766	2585	3.52	864	3132	2.38	636	3826	0.94	348	4583	4.42	1044
1463	10.10	1100	2586	3.90	940	3145	2.02	564	3827	1.99	558	4611	1.26	412
1472	3.60	880	2587	3.36	832	3146	2.35	630	3830	1.29	418	4635	2.98	756
1624	4.02	964	2589	1.98	556	3169	2.43	646	3851	1.92	544	4653	2.38	636
1642	4.14	988	2600	5.40	1100	3179	2.14	588	3865	2.95	750	4665	8.14	1100
1654	6.15	1100	2623	6.61	1100	3180	2.85	730	3881	3.99	958	4670	-	-
1699	3.90	940	2651	1.68	496	3188	1.89	538	4000	5.71	1100	4683	5.44	1100
1701	3.19	798	2660	2.47	654	3220	2.04	568	4021	4.11	982	4686	2.64	688
1710	5.47	1100	2670	-	-	3224	3.97	954	4024	4.06	972	4692	0.69	298
1747	3.01	762	2683	-	-	3227	3.03	766	4034	6.33	1100	4693	1.29	418
1748	5.55	1100	2688	2.43	646	3240	-	-	4036	2.25	610	4703	1.74	508
1803	5.59	1100	2702	22.14	1100	3241	3.25	810	4038	2.43	646	4717	2.52	664
1924	3.06	772	2709	10.28	1100	3255	2.73	706	4062	2.49	658	4720	2.40	640
1925	3.34	828	2710	9.04	1100	3257	2.89	738	4101	3.43	846	4740	1.72	504
2002	3.85	930	2714	5.19	1100	3270	2.20	600	4109	0.54	268	4741	3.06	772
2003	3.69	898	2727	6.82	1100	3300	4.50	1060	4110	0.84	328	4751	2.98	756
2014	7.18	1100	2731	4.57	1074	3303	3.06	772	4111	2.31	622	4771N	3.39	958
2016	3.57	874	2735	4.75	1100	3307	2.58	676	4114	2.95	750	4777	3.78	916
2021	3.61	882	2759	6.60	1100	3315	3.49	858	4130	4.17	994	4825	1.24	408
2039	3.48	856	2790	2.70	700	3334	2.77	714	4131	6.10	1100	4828	2.02	564
2041	2.92	744	2797	3.25	810	3336	2.98	756	4133	3.31	822	4829	1.84	528
2065	2.14	588	2799	6.06	1100	3365	4.75	1100	4149	0.75	310	4902	2.40	640
2070	4.89	1100	2802	5.43	1100	3372	2.88	736	4206	3.43	846	4923	1.54	468
2081	3.55	870	2835	2.70	700	3373	5.46	1100	4207	2.53	666	5020	4.81	1100
2089	3.31	822	2836	3.19	798	3383	1.84	528	4239	2.53	666	5022	7.69	1100
2095	3.87	934	2841	3.55	870	3385	1.14	388	4240	2.98	756	5037	8.09	1100

**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, 2025

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
5040	6.87	1100	6236	5.74	1100	7382	5.53	1100	8102	1.87	534	8820	0.19	198
5057	3.25	810	6237	1.92	544	7390	4.17	994	8103	4.69	1098	8824	2.17	594
5059	12.37	1100	6251	4.89	1100	7394M	9.28	1100	8106	3.87	934	8825	1.60	480
5102	5.50	1100	6252	5.46	1100	7395M	10.31	1100	8107	2.98	756	8826	1.80	520
5146	5.19	1100	6306	4.12	984	7398M	12.64	1100	8111	1.80	520	8829	1.42	444
5160	2.47	654	6319	2.98	756	7402	0.24	208	8116	2.20	600	8831	1.12	384
5183	3.78	916	6325	4.00	960	7403	3.57	874	8203	6.97	1100	8832	0.48	256
5188	3.79	918	6400	4.11	982	7405N	1.39	588	8204	3.82	924	8833	1.24	408
5190	2.83	726	6503	3.00	760	7408	0.64	288	8209	3.12	784	8835	1.60	480
5191	1.30	420	6504	3.69	898	7420	7.20	1100	8215	3.43	846	8855	0.18	196
5192	2.56	672	6702M*	4.03	966	7421	1.08	376	8227	4.42	1044	8856	0.72	304
5213	6.57	1100	6703M*	5.49	1100	7422	2.52	664	8232	6.19	1100	8861	0.97	354
5215	4.95	1100	6704M*	4.47	1054	7425	2.46	652	8233	3.52	864	8868	0.52	264
5221	5.73	1100	6801F	7.26	1100	7431N	1.26	546	8235	3.64	888	8869	1.42	444
5222	7.00	1100	6811	6.99	1100	7445N	0.75	-	8263	5.55	1100	8871	0.09	178
5223	3.45	850	6824F	7.84	1100	7453N	0.67	-	8264	4.29	1018	8901	0.24	208
5348	3.55	870	6826F	4.14	988	7502	2.43	646	8265	5.37	1100	9012	1.29	418
5402	6.01	1100	6834	2.94	748	7515	1.48	456	8279	7.96	1100	9014	2.52	664
5403	5.31	1100	6836	3.61	882	7520	3.04	768	8288	6.48	1100	9015	2.98	756
5437	5.79	1100	6843F	8.81	1100	7538	3.15	790	8291	2.89	738	9016	2.05	570
5443	3.48	856	6845F	6.45	1100	7539	1.84	528	8292	2.65	690	9019	3.85	930
5445	4.15	990	6854	5.98	1100	7540	3.40	840	8293	6.33	1100	9022	0.87	334
5462	6.57	1100	6872F	9.68	1100	7580	3.16	792	8304	5.28	1100	9033	1.89	538
5472	5.35	1100	6874F	12.17	1100	7590	4.57	1074	8350	5.73	1100	9040	2.73	706
5473	8.03	1100	6882	3.51	862	7600	5.52	1100	8380	2.35	630	9052	2.10	580
5474	5.41	1100	6884	4.93	1100	7605	2.41	642	8381	1.50	460	9058	1.08	376
5478	4.29	1018	7016M	5.07	1100	7610	0.79	318	8385	2.08	576	9060	1.47	454
5479	4.84	1100	7024M	5.62	1100	7705	5.38	1100	8392	1.59	478	9061	1.03	366
5480	5.59	1100	7038M	5.53	1100	7710	11.24	1100	8393	1.96	552	9063	0.66	292
5491	2.95	750	7046M	8.51	1100	7711	1.53	466	8500	5.40	1100	9077F	6.52	1100
5506	4.35	1030	7047M	6.88	1100	7720	5.86	1100	8601	0.54	268	9082	0.84	328
5507	3.96	952	7050M	7.52	1100	7723	2.41	642	8602	2.22	604	9083	1.03	366
5508	-	-	7090M	6.15	1100	7726	0.37	234	8603	0.10	180	9084	1.02	364
5535	6.99	1100	7098M	9.46	1100	7855	3.31	822	8606	1.69	498	9088	1.99	558
5537	4.69	1098	7099M	11.59	1100	8001	2.05	570	8709F	4.08	976	9089	0.85	330
5551	10.39	1100	7133	3.25	810	8002	1.86	532	8719	1.83	526	9093	1.12	384
5606	1.56	472	7151M	3.96	952	8006	1.57	474	8720	1.20	400	9101	2.61	682
5610	4.24	1008	7152M	5.38	1100	8008	0.90	340	8721	0.72	304	9102	2.70	700
5645	10.39	1100	7153M	4.39	1038	8010	2.08	576	8723	0.19	198	9110	1.98	556
5703	11.32	1100	7219	7.50	1100	8013	0.33	226	8725	1.80	520	9150	0.28	216
5705	13.66	1100	7222	11.53	1100	8015	0.81	322	8726F	1.95	550	9154	2.16	592
5951	0.55	270	7225	10.04	1100	8017	1.35	430	8734M	0.75	310	9156	4.48	1056
6003	5.52	1100	7230	9.91	1100	8018	3.07	774	8737M	0.67	294	9170	11.45	1100
6005	4.17	994	7231	8.05	1100	8021	2.56	672	8738M	0.91	342	9178	6.60	1100
6018	3.58	876	7232	9.59	1100	8031	1.75	510	8742	0.55	270	9179	16.76	1100
6045	4.65	1090	7309F	9.68	1100	8032	1.77	514	8745	3.06	772	9180	5.13	1100
6204	7.00	1100	7313F	4.27	1014	8033	1.92	544	8748	0.79	318	9182	2.43	646
6206	2.71	702	7317F	7.02	1100	8037	1.62	484	8755	1.03	366	9186	10.58	1100
6213	2.49	658	7327F	14.89	1100	8039	1.36	432	8799	0.88	336	9220	4.08	976
6214	1.63	486	7333M	4.42	1044	8044	2.25	610	8800	2.88	736	9402	5.68	1100
6216	4.72	1100	7335M	4.92	1100	8045	0.84	328	8803	0.07	174	9403	14.95	1100
6217	4.44	1048	7337M	6.03	1100	8046	1.98	556	8805M	0.30	220	9410	2.22	604
6229	3.90	940	7350F	12.10	1100	8047	0.76	312	8810	0.22	204	9450	0.49	258
6233	1.93	546	7360	5.62	1100	8058	1.87	534	8814M	0.27	214	9452	1.00	360
6235	8.17	1100	7370	5.64	1100	8072	0.69	298	8815M	0.37	234	9453	2.89	738

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**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

*Effective March 1, 2025*

**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
9501	3.45	850												
9505	3.49	858												
9516	1.96	552												
9519	4.35	1030												
9521	3.97	954												
9522	2.49	658												
9534	4.41	1042												
9554	7.61	1100												
9586	0.42	244												
9600	2.41	642												
9609	0.46	252												
9620	1.51	462												
9661	2.25	610												

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Effective March 1, 2025

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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FOOTNOTES

- 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 1.654 and elr x 1.604.
- 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, 2025*  
**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	0.21
Maximum Premium Factor	1.75	2nd Adjustment	0.13
Loss Conversion Factor	1.191	3rd Adjustment	0.09
Tax Multiplier	1.037	4th Adjustment	0.08

**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	1.3%	1.0%	0.7%	0.6%	0.4%	0.3%	0.2%
\$250	3.1%	2.2%	1.8%	1.4%	1.0%	0.7%	0.6%
\$500	5.4%	4.0%	3.2%	2.5%	1.8%	1.3%	1.1%
\$1,000	8.8%	6.6%	5.4%	4.3%	3.1%	2.4%	1.9%
\$1,500	11.0%	8.6%	6.9%	5.5%	4.0%	3.1%	2.5%
\$2,000	12.8%	10.1%	8.1%	6.6%	4.9%	3.8%	3.1%
\$2,500	14.2%	11.3%	9.2%	7.5%	5.5%	4.3%	3.6%
\$5,000	19.1%	15.7%	13.0%	10.8%	8.2%	6.6%	5.4%
\$10,000	25.1%	21.4%	18.1%	15.4%	12.0%	9.9%	8.3%
\$15,000	29.6%	25.7%	21.9%	19.1%	15.1%	12.6%	10.7%
\$20,000	33.1%	29.0%	25.0%	22.1%	17.7%	15.0%	12.7%

Effective March 1, 2025

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 (1.038).)

**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.

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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	1.56	0.36	2105	2.82	0.40	2881	2.03	0.40	3400	2.02	0.36	4243	1.30	0.34
0008	1.28	0.36	2110	1.82	0.36	2883	1.87	0.36	3507	1.44	0.34	4244	1.73	0.29
0016	2.09	0.29	2111	1.67	0.36	2915	1.55	0.29	3515	1.20	0.34	4250	1.27	0.34
0034	1.66	0.34	2112	2.26	0.36	2916	1.63	0.29	3548	0.86	0.36	4251	2.01	0.36
0035	0.88	0.34	2114	1.55	0.40	2923	1.28	0.40	3559	1.37	0.34	4263	2.34	0.34
0036	2.24	0.36	2121	0.85	0.40	2960	2.63	0.34	3574	0.67	0.36	4273	1.41	0.34
0037	1.53	0.29	2130	1.19	0.34	3004	0.69	0.27	3581	0.65	0.36	4279	1.52	0.29
0042	2.69	0.34	2131	1.16	0.36	3018	1.48	0.27	3612	1.04	0.34	4283	1.20	0.36
0050	2.54	0.29	2143	1.50	0.40	3022	2.33	0.36	3620	1.94	0.29	4299	1.05	0.34
0079	1.41	0.34	2157	2.71	0.36	3027	1.22	0.29	3629	0.96	0.34	4304	2.63	0.34
0083	3.60	0.34	2172	0.94	0.29	3028	1.62	0.29	3632	1.41	0.34	4307	1.04	0.40
0106	4.22	0.27	2174	1.86	0.36	3030	2.28	0.29	3634	1.08	0.34	4351	0.69	0.36
0113	1.99	0.36	2211	3.57	0.29	3040	2.92	0.34	3635	0.96	0.34	4352	1.44	0.36
0169	3.08	0.36	2220	1.51	0.34	3041	1.90	0.34	3638	1.02	0.36	4360	0.22	0.29
0170	1.31	0.36	2286	1.51	0.34	3042	2.11	0.34	3642	1.13	0.36	4361	0.73	0.36
0251	2.55	0.34	2288	3.19	0.36	3064	2.11	0.34	3643	1.11	0.29	4410	2.03	0.36
0401	4.05	0.27	2302	1.17	0.34	3076	1.97	0.36	3647	1.92	0.34	4420	1.49	0.27
0771	-	-	2305	1.27	0.29	3081	2.71	0.34	3648	1.02	0.40	4431	0.78	0.40
0908	89.96	0.34	2361	1.22	0.34	3082	2.17	0.29	3681	0.46	0.36	4432	0.79	0.40
0913	230.71	0.34	2362	1.61	0.36	3085	3.33	0.34	3685	0.49	0.36	4452	1.71	0.34
0917	2.01	0.40	2380	1.34	0.36	3110	2.51	0.34	3719	0.38	0.26	4459	1.87	0.29
1005	2.90	0.26	2388	0.81	0.40	3111	1.37	0.36	3724	1.64	0.26	4470	1.40	0.34
1016	6.47	0.26	2402	1.33	0.29	3113	0.97	0.34	3726	1.32	0.26	4484	1.46	0.36
1164	1.63	0.26	2413	1.80	0.34	3114	1.31	0.34	3803	1.65	0.36	4493	3.02	0.34
1165	1.45	0.26	2416	1.54	0.36	3118	1.18	0.40	3807	1.26	0.36	4511	0.26	0.34
1320	1.29	0.27	2417	0.80	0.36	3119	0.60	0.46	3808	2.28	0.34	4557	1.23	0.29
1322	3.26	0.26	2501	1.34	0.36	3122	1.24	0.40	3821	2.41	0.29	4558	1.27	0.34
1430	2.02	0.29	2503	0.87	0.36	3126	0.94	0.34	3822	2.45	0.36	4568	1.40	0.29
1438	1.72	0.29	2570	2.14	0.36	3131	0.91	0.34	3824	2.22	0.36	4581	0.44	0.27
1452	1.44	0.29	2585	1.90	0.34	3132	1.35	0.36	3826	0.51	0.34	4583	1.91	0.27
1463	3.99	0.26	2586	2.21	0.36	3145	1.09	0.34	3827	1.13	0.36	4611	0.71	0.36
1472	1.71	0.29	2587	1.90	0.36	3146	1.27	0.34	3830	0.70	0.34	4635	1.29	0.27
1624	1.74	0.27	2589	1.07	0.34	3169	1.38	0.36	3851	1.09	0.36	4653	1.35	0.36
1642	1.96	0.29	2600	3.05	0.36	3179	1.21	0.36	3865	1.79	0.40	4665	3.86	0.29
1654	2.91	0.29	2623	3.13	0.29	3180	1.61	0.36	3881	2.15	0.34	4670	2.94	0.34
1699	1.85	0.29	2651	0.95	0.36	3188	1.02	0.34	4000	2.47	0.27	4683	2.94	0.34
1701	1.38	0.27	2660	1.51	0.40	3220	1.10	0.34	4021	2.21	0.34	4686	1.25	0.29
1710	2.59	0.29	2670	1.38	0.36	3224	2.42	0.40	4024	1.93	0.29	4692	0.39	0.36
1747	1.43	0.29	2683	1.34	0.36	3227	1.72	0.36	4034	3.00	0.29	4693	0.73	0.36
1748	2.63	0.29	2688	1.38	0.36	3240	1.64	0.36	4036	1.06	0.29	4703	0.94	0.34
1803	2.65	0.29	2702	8.74	0.26	3241	1.84	0.36	4038	1.48	0.40	4717	1.53	0.40
1924	1.74	0.36	2709	4.44	0.27	3255	1.66	0.40	4062	1.35	0.34	4720	1.29	0.34
1925	1.81	0.34	2710	4.29	0.29	3257	1.64	0.36	4101	1.85	0.34	4740	0.68	0.26
2002	2.18	0.36	2714	2.94	0.36	3270	1.25	0.36	4109	0.30	0.36	4741	1.65	0.34
2003	1.99	0.34	2727	2.95	0.27	3300	2.74	0.40	4110	0.47	0.36	4751	1.41	0.29
2014	3.41	0.29	2731	2.59	0.36	3303	1.74	0.36	4111	1.31	0.36	4771	1.46	0.27
2016	2.02	0.36	2735	2.70	0.36	3307	1.39	0.34	4114	1.59	0.34	4777	1.64	0.27
2021	1.95	0.34	2759	3.74	0.36	3315	1.98	0.36	4130	2.36	0.36	4825	0.59	0.29
2039	1.97	0.36	2790	1.64	0.40	3334	1.50	0.34	4131	3.45	0.36	4828	0.88	0.27
2041	1.66	0.36	2797	1.98	0.40	3336	1.61	0.34	4133	2.02	0.40	4829	0.80	0.27
2065	1.16	0.34	2799	3.27	0.34	3365	2.06	0.27	4149	0.46	0.40	4902	1.36	0.36
2070	2.64	0.34	2802	2.93	0.34	3372	1.55	0.34	4206	1.95	0.36	4923	0.83	0.34
2081	2.16	0.40	2835	1.64	0.40	3373	3.09	0.36	4207	1.09	0.27	5020	2.08	0.27
2089	1.88	0.36	2836	1.95	0.40	3383	1.04	0.36	4239	1.09	0.27	5022	3.04	0.26
2095	2.09	0.34	2841	2.01	0.36	3385	0.65	0.36	4240	1.81	0.40	5037	3.19	0.26

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Effective March 1, 2025

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
5040	2.71	0.26	6236	2.72	0.29	7382	2.99	0.34	8102	1.06	0.36	8820	0.09	0.29
5057	1.28	0.26	6237	0.83	0.27	7390	2.36	0.36	8103	2.53	0.34	8824	1.39	0.46
5059	4.88	0.26	6251	2.11	0.27	7394	3.67	0.26	8106	1.83	0.29	8825	1.03	0.46
5102	2.38	0.27	6252	2.15	0.26	7395	4.07	0.26	8107	1.29	0.27	8826	1.10	0.40
5146	2.46	0.29	6306	1.78	0.27	7398	4.84	0.26	8111	0.97	0.34	8829	0.86	0.40
5160	0.98	0.26	6319	1.18	0.26	7402	0.14	0.36	8116	1.19	0.34	8831	0.72	0.46
5183	1.63	0.27	6325	1.58	0.26	7403	2.02	0.36	8203	3.76	0.34	8832	0.27	0.36
5188	1.64	0.27	6400	1.95	0.29	7405	0.79	0.36	8204	2.06	0.34	8833	0.71	0.36
5190	1.23	0.27	6503	1.70	0.36	7408	0.25	0.26	8209	1.77	0.36	8835	0.91	0.36
5191	0.62	0.29	6504	2.09	0.36	7420	2.84	0.26	8215	1.62	0.29	8855	0.10	0.36
5192	1.38	0.34	6702	1.91	0.29	7421	0.51	0.29	8227	1.91	0.27	8856	0.41	0.36
5213	2.59	0.26	6703	2.52	0.29	7422	1.09	0.27	8232	2.93	0.29	8861	0.55	0.36
5215	2.34	0.29	6704	2.12	0.29	7425	1.06	0.27	8233	1.67	0.29	8868	0.32	0.40
5221	2.47	0.27	6801F	2.49	0.26	7431	0.55	0.27	8235	1.97	0.34	8869	0.87	0.40
5222	2.76	0.26	6811	3.31	0.29	7445	-	-	8263	2.99	0.34	8871	0.05	0.36
5223	1.63	0.29	6824F	2.69	0.26	7453	-	-	8264	2.03	0.29	8901	0.11	0.29
5348	1.68	0.29	6826F	1.42	0.26	7502	1.15	0.29	8265	2.32	0.27	9012	0.61	0.29
5402	3.41	0.36	6834	1.66	0.36	7515	0.59	0.26	8279	3.44	0.27	9014	1.43	0.36
5403	2.29	0.27	6836	1.95	0.34	7520	1.64	0.34	8288	3.49	0.34	9015	1.61	0.34
5437	2.50	0.27	6843F	2.67	0.22	7538	1.24	0.26	8291	1.56	0.34	9016	1.16	0.36
5443	1.88	0.34	6845F	1.95	0.22	7539	0.80	0.27	8292	1.50	0.36	9019	1.82	0.29
5445	1.64	0.26	6854	2.58	0.27	7540	1.35	0.26	8293	3.59	0.36	9022	0.49	0.36
5462	3.11	0.29	6872F	2.93	0.22	7580	1.50	0.29	8304	2.28	0.27	9033	1.02	0.34
5472	2.11	0.26	6874F	3.68	0.22	7590	2.17	0.29	8350	2.48	0.27	9040	1.66	0.40
5473	3.17	0.26	6882	1.52	0.27	7600	2.62	0.29	8380	1.27	0.34	9052	1.28	0.40
5474	2.13	0.26	6884	2.13	0.27	7605	1.05	0.27	8381	0.81	0.34	9058	0.69	0.46
5478	1.86	0.27	7016	2.00	0.26	7610	0.38	0.29	8385	1.12	0.34	9060	0.89	0.40
5479	2.29	0.29	7024	2.22	0.26	7705	2.91	0.34	8392	0.97	0.40	9061	0.63	0.40
5480	2.41	0.27	7038	2.19	0.26	7710	4.86	0.27	8393	0.93	0.29	9063	0.40	0.40
5491	1.28	0.27	7046	3.36	0.26	7711	0.66	0.27	8500	2.56	0.29	9077F	2.50	0.34
5506	1.88	0.27	7047	2.64	0.26	7720	2.78	0.29	8601	0.24	0.27	9082	0.54	0.46
5507	1.71	0.27	7050	2.89	0.26	7723	1.04	0.27	8602	1.05	0.29	9083	0.67	0.46
5508	1.71	0.27	7090	2.43	0.26	7726	0.15	0.26	8603	0.06	0.36	9084	0.62	0.40
5535	2.76	0.26	7098	3.73	0.26	7855	1.57	0.29	8606	0.73	0.27	9088	0.86	0.27
5537	2.22	0.29	7099	4.43	0.26	8001	1.16	0.36	8709F	1.23	0.22	9089	0.52	0.40
5551	4.10	0.26	7133	1.41	0.27	8002	1.06	0.36	8719	0.79	0.27	9093	0.68	0.40
5606	0.62	0.26	7151	1.71	0.27	8006	0.96	0.40	8720	0.52	0.27	9101	1.59	0.40
5610	2.01	0.29	7152	2.26	0.27	8008	0.55	0.40	8721	0.34	0.29	9102	1.46	0.34
5645	4.10	0.26	7153	1.90	0.27	8010	1.18	0.36	8723	0.10	0.34	9110	1.12	0.36
5703	5.37	0.29	7219	3.24	0.27	8013	0.18	0.34	8725	0.85	0.29	9150	0.17	0.40
5705	6.48	0.29	7222	4.98	0.27	8015	0.43	0.34	8726F	0.67	0.26	9154	1.22	0.36
5951	0.31	0.36	7225	4.76	0.29	8017	0.82	0.40	8734	0.35	0.29	9156	2.73	0.40
6003	2.39	0.27	7230	5.35	0.34	8018	1.74	0.36	8737	0.32	0.29	9170	4.95	0.27
6005	1.97	0.29	7231	4.34	0.34	8021	1.45	0.36	8738	0.43	0.29	9178	4.22	0.46
6018	1.70	0.29	7232	4.14	0.27	8031	0.99	0.36	8742	0.27	0.29	9179	10.72	0.46
6045	2.20	0.29	7309F	2.93	0.22	8032	1.00	0.36	8745	1.65	0.34	9180	2.77	0.34
6204	3.02	0.27	7313F	1.29	0.22	8033	1.17	0.40	8748	0.35	0.27	9182	1.38	0.36
6206	1.07	0.26	7317F	2.12	0.22	8037	1.04	0.46	8755	0.49	0.29	9186	4.58	0.27
6213	0.98	0.26	7327F	4.50	0.22	8039	0.83	0.40	8799	0.50	0.36	9220	2.20	0.34
6214	0.71	0.27	7333	1.75	0.26	8044	1.27	0.36	8800	1.63	0.36	9402	2.46	0.27
6216	1.87	0.26	7335	1.94	0.26	8045	0.47	0.36	8803	0.04	0.29	9403	6.46	0.27
6217	1.75	0.26	7337	2.30	0.26	8046	1.12	0.36	8805	0.17	0.36	9410	1.26	0.36
6229	1.85	0.29	7350F	3.90	0.24	8047	0.43	0.36	8810	0.13	0.36	9450	0.30	0.40
6233	0.77	0.26	7360	2.66	0.29	8058	1.06	0.36	8814	0.15	0.36	9452	0.55	0.34
6235	3.23	0.26	7370	3.19	0.36	8072	0.42	0.40	8815	0.21	0.36	9453	1.56	0.34

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*Effective March 1, 2025*

**TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS  
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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
9501	1.63	0.29												
9505	1.89	0.34												
9516	1.06	0.34												
9519	2.06	0.29												
9521	1.88	0.29												
9522	1.52	0.40												
9534	1.74	0.26												
9554	3.29	0.27												
9586	0.26	0.40												
9600	1.37	0.36												
9609	0.22	0.29												
9620	0.72	0.29												
9661	1.06	0.29												

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