State:	*Missouri*	**Filing Company:**	*NCCI Inc*
TOI/Sub-TOI:	*16.0 Workers Compensation/16.0004 Standard WC*		
Product Name:	*Missouri Advisory Loss Costs and Rating Values Filing Proposed Effective January 1, 2026*		
Project Name/Number:	*/*		

Filing at a Glance

Company:	NCCI Inc
Product Name:	Missouri Advisory Loss Costs and Rating Values Filing Proposed Effective January 1, 2026
State:	Missouri
TOI:	16.0 Workers Compensation
Sub-TOI:	16.0004 Standard WC
Filing Type:	Rate
Date Submitted:	08/21/2025
SERFF Tr Num:	NCCI-134646477
SERFF Status:	Closed-APPROVED
State Tr Num:	399
State Status:	REVIEW COMPLETE
Co Tr Num:	MISSOURI LC 01012026
Effective Date Requested (New):	01/01/2026
Effective Date Requested (Renewal):	01/01/2026
Author(s):	Nancy Mattei, Tyler Santos, Mario Morales, Donna Riggi
Reviewer(s):	Patrick Lennon (primary)
Disposition Date:	10/30/2025
Disposition Status:	APPROVED
Effective Date (New):	01/01/2026
Effective Date (Renewal):	01/01/2026

State Filing Description:

State:	*Missouri* **Filing Company:** *NCCI Inc*
TOI/Sub-TOI:	*16.0 Workers Compensation/16.0004 Standard WC*
Product Name:	*Missouri Advisory Loss Costs and Rating Values Filing Proposed Effective January 1, 2026*
Project Name/Number:	*/*

General Information

Project Name:
Status of Filing in Domicile:
Project Number:
Domicile Status Comments:
Reference Organization:
Reference Number:
Reference Title:
Advisory Org. Circular:
Filing Status Changed: 10/30/2025
State Status Changed: 10/30/2025
Deemer Date:
Created By: Nancy Mattei
Submitted By: Nancy Mattei
Corresponding Filing Tracking Number:
State TOI: 16.0 Workers Compensation
State Sub-TOI: 16.0004 Standard WC

Filing Description:

In accordance with the applicable statutes and regulations of the state of Missouri, we are filing advisory voluntary loss costs and rating values to be effective January 1, 2026, for new and renewal policies. Enclosed are NCCI’s Voluntary Loss Costs Including Trend proposed to be effective January 1, 2026. The proposed loss costs represent an overall average change of +1.3% from the current, similar set of loss costs that have been in effect since January 1, 2025.

Company and Contact

Filing Contact Information

David Benedict, Senior State Relations Executive
david_benedict@ncci.com
901 Peninsula Corp. Circle
561-893-3810 [Phone]
Boca Raton, FL 33487
561-893-5448 [FAX]

Filing Company Information

NCCI Inc
CoCode:
State of Domicile: Florida
901 Peninsula Corporate Circle
Group Code:
Company Type:
Boca Raton, FL 33487
Group Name:
State ID Number: 9999-8500
(561) 893-3186 ext. [Phone]
FEIN Number: 65-0439698

State:	*Missouri*	**Filing Company:**	*NCCI Inc*
TOI/Sub-TOI:	*16.0 Workers Compensation/16.0004 Standard WC*		
Product Name:	*Missouri Advisory Loss Costs and Rating Values Filing Proposed Effective January 1, 2026*		
Project Name/Number:	*/*		

Filing Fees

State Fees

Fee Required?	Yes
Fee Amount:	$150.00
Retaliatory?	No
Fee Explanation:	
Per Company:	Yes

Company	Amount	Date Processed	Transaction #
NCCI Inc	$150.00	08/21/2025 09:30 AM	323954933

EFT Total **$150.00**

State Specific

NAIC Number: N/A

Have you reviewed the General Instructions document? (yes/no)(General Instructions updated 06/16/2017): Yes

If this is a rate filing, was rate data added on the rate/rule schedule? (yes/no): Yes

Are you paying the $150 per company per submission filing fee electronically using EFT? The utilization of SERFF and EFT for filings of papers, documents, and reports is now required, per 20 CSR 100-1.900.: Yes

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Patrick Lennon	10/30/2025	10/30/2025

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
PENDING INITIAL RESPONSE	Patrick Lennon	09/25/2025	09/25/2025

Response Letters

Responded By	Created On	Date Submitted
Nancy Mattei	10/02/2025	10/02/2025

State:	Missouri	**Filing Company:**	NCCI Inc
TOI/Sub-TOI:	16.0 Workers Compensation/16.0004 Standard WC		
Product Name:	Missouri Advisory Loss Costs and Rating Values Filing Proposed Effective January 1, 2026		
Project Name/Number:	/		

Disposition

Disposition Date: 10/30/2025

Effective Date (New): 01/01/2026

Effective Date (Renewal): 01/01/2026

Status: APPROVED

Comment: Thank you for your filing submission. At this point in time, I do not have any further questions and am concluding my review of this filing. Please note that although this filing has reached final review with the Department it does not mean the Department is precluded from initiating future inquiries or from taking further administrative or legal action. Ultimately, the insurance company is responsible for ensuring it is in compliance with Missouri insurance law through its administration of insurance policies and handling of claims.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
NCCI Inc	1.300%	0.000%	$0	0	$0	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Filing	APPROVED	Yes
Supporting Document	Actuarial Justification	APPROVED	Yes
Supporting Document	Electronic Rate Submission	APPROVED	Yes
Supporting Document	Exhibits A & B (20 CSR 500-6.950)(2)	APPROVED	Yes
Supporting Document	Filing Memorandum	APPROVED	Yes
Supporting Document	Filing Narrative	APPROVED	Yes
Supporting Document	A Sheets	APPROVED	Yes
Supporting Document	Interrogatory Response	APPROVED	Yes

State:	Missouri	**Filing Company:**	NCCI Inc
TOI/Sub-TOI:	16.0 Workers Compensation/16.0004 Standard WC		
Product Name:	Missouri Advisory Loss Costs and Rating Values Filing Proposed Effective January 1, 2026		
Project Name/Number:	/		

Objection Letter

Objection Letter Status	PENDING INITIAL RESPONSE
Objection Letter Date	09/25/2025
Submitted Date	09/25/2025
Respond By Date	10/02/2025

Dear David Benedict,

Introduction:

Pursuant to Section 374.192 RSMo, a regulated entity shall not have less than thirty calendar days to submit any record or material requested by the Department, with the exception of forms submitted under Section 375.920 RSMo.

Objection 1

Comments: Have there been any changes in the underlying data source (e.g., from which call data is pulled) from the prior filing to the current filing? If so, please explain the reason for such a change and the estimated impact of such change(s) on the filed indication.

Objection 2

Comments: Please provide the overall impact of each methodology change from the prior filing.

Objection 3

Comments: For total experience (voluntary plus ARM as reflected in the filed indication), please provide extended triangles which present at least 10 diagonals of loss data for each of indemnity loss and medical loss (i.e., policy year paid and paid plus case reserve loss development from a 1st through a 19th report for indemnity vs. medical).

Objection 4

Comments: Did you consider any basis for selecting loss development factors other than those shown in the filing?

Objection 5

Comments: Related to the patterns, or shifts of experience in loss development, please provide the following:

a.ratios of policy year paid to paid plus case data at all available evaluations for indemnity vs. medical, for as many years as possible

b.case reserves per open lost-time claim for each of indemnity and medical loss by policy year

c.closed and reported lost-time claims by policy year, as well as ratios of closed-to-reported claim counts

Objection 6

Comments: Please provide the supporting calculations underlying Appendix A-II, Section G, Columns (6) and (13).

Objection 7

Comments: Please supply payroll by class so that we may complete the tables required for our report.

Objection 8

Comments: Regarding the factor used to adjust the 19th to ultimate LDF to a limited basis as presented in Appendix A-II of the technical supplement:

a.Please supply the derivation of the factor of 0.691 used in the 1/1/26 filing.

b.We have observed that this factor has decreased each year from the 1/1/23 through 1/1/26 filings. Please provide any insight you may have as to why you believe this is occurring.

Objection 9

Comments: Related to Section A of Exhibit II:
a.Please provide the underlying data and calculations which led to the ultimate AOE ratios.
b.Please provide the ultimate AOE ratios for Missouri-only data.
c.Have you maintained the prior approach to selecting an AOE ratio which considers both countrywide data and data for Missouri Employers Mutual (MEM)? If so, please provide the following:
i.The AOE provision for MEM
ii.The calculation of the weightings applied to each indicated provision to derive the selected Missouri AOE provision
iii.The MEM ultimate AOE ratios by accident year which led to the selected MEM provision for AOE.

Objection 10

Comments: Related to Section B of Exhibit II:
a.Please expand the presentation of ultimate DCCE ratios to include policy years 2014 through 2018.
b.Please provide the underlying data and calculations which led to the values in Columns (2) and (3), including applicable development triangles which present at least 10 diagonals of paid DCCE to paid loss ratio development factors from a 1st through 19th report.
c.Please provide the underlying calculations which support and lead to the selected 19-to-ultimate ratio of DCCE-to-loss development factor.

Objection 11

Comments: What is the 1/1/26 indication if you exclude all assigned risk experience?

Objection 12

Comments: Please provide supporting work papers which reflect voluntary-only data and document the underlying components of the excluding-ARM indication, such as premium development, loss development, on-level factors, LAE and trend.

Objection 13

Comments: Regarding the Factor to Reflect Inclusion of Assigned Risk Experience, please provide the following:
a.Support for the assumption that the Missouri assigned risk premium represents 1% of the market share.
b.Support for the assumption that assigned risk experience is 75% worse than the voluntary market.

Objection 14

Comments: Please provide the calculation of Columns (6) and (7) of Appendix A-I, Section A and Section D.

Objection 15

Comments: Please provide the underlying calculations of the likely-to-develop and not-likely-to-develop columns on Appendix B-I, Section A-I, #1.

Objection 16

Comments: Please provide a file which shows the following information by class code: exposure, current loss cost, proposed loss cost, proposed loss cost change, loss cost change effective in each of 2025, 2024 and 2023.

Objection 17

Comments: Please provide the Supplemental Loss Development and Trend Information associated with the 1/1/26 filing which presents information for the latest 15 policy years.

Conclusion:

Please respond to the above objections, along with any revised documents necessary to incorporate the required changes. To ensure timely processing of this filing, we strongly encourage the company to respond by the 'Respond By Date' associated with this objection letter. Please note that this filing submission is based on current laws and review standards. By responding to this objection, you attest that no other changes have been made, except those necessary to comply with the objections. Thank you for your cooperation. Feel free to contact me at Patrick.Lennon@insurance.mo.gov or 573-751-1946, should you have any questions or concerns.

Sincerely,

Patrick Lennon

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/02/2025
Submitted Date	10/02/2025

Dear Patrick Lennon,

Introduction:

Hello,

Response 1

Comments:

Responses are in the Supporting Documentation tab.

Related Objection 1

Comments: Have there been any changes in the underlying data source (e.g., from which call data is pulled) from the prior filing to the current filing? If so, please explain the reason for such a change and the estimated impact of such change(s) on the filed indication.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Interrogatory Response
Comments:	
Attachment(s):	NCCI_Responses_to_the_Missouri_DCI_Requests_dated_092525.pdf NCCI_Responses_to_the_Missouri_DCI_Requests_dated_092525_Exhibits.zip

Response 2

Comments:

Responses are in the Supporting Documentation tab.

Related Objection 2

Comments: Please provide the overall impact of each methodology change from the prior filing.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Interrogatory Response
Comments:	
Attachment(s):	NCCI_Responses_to_the_Missouri_DCI_Requests_dated_092525.pdf NCCI_Responses_to_the_Missouri_DCI_Requests_dated_092525_Exhibits.zip

Response 3

Comments:

Responses are in the Supporting Documentation tab.

Related Objection 3

Comments: For total experience (voluntary plus ARM as reflected in the filed indication), please provide extended triangles which present at least 10 diagonals of loss data for each of indemnity loss and medical loss (i.e., policy year paid and paid plus case reserve loss development from a 1st through a 19th report for indemnity vs. medical).

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Interrogatory Response
Comments:	
Attachment(s):	NCCI_Responses_to_the_Missouri_DCI_Requests_dated_092525.pdf NCCI_Responses_to_the_Missouri_DCI_Requests_dated_092525_Exhibits.zip

Response 4

Comments:

Responses are in the Supporting Documentation tab.

Related Objection 4

Comments: Did you consider any basis for selecting loss development factors other than those shown in the filing?

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Interrogatory Response
Comments:	
Attachment(s):	NCCI_Responses_to_the_Missouri_DCI_Requests_dated_092525.pdf NCCI_Responses_to_the_Missouri_DCI_Requests_dated_092525_Exhibits.zip

Response 5

Comments:

Responses are in the Supporting Documentation tab.

Related Objection 5

Comments: Related to the patterns, or shifts of experience in loss development, please provide the following:
a.ratios of policy year paid to paid plus case data at all available evaluations for indemnity vs. medical, for as many years as possible
b.case reserves per open lost-time claim for each of indemnity and medical loss by policy year
c.closed and reported lost-time claims by policy year, as well as ratios of closed-to-reported claim counts

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 6

Comments:

Responses are in the Supporting Documentation tab.

Related Objection 6

Comments: Please provide the supporting calculations underlying Appendix A-II, Section G, Columns (6) and (13).

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 7

Comments:

Responses are in the Supporting Documentation tab.

Related Objection 7

Comments: Please supply payroll by class so that we may complete the tables required for our report.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 8

Comments:

Responses are in the Supporting Documentation tab.

Related Objection 8

Comments: Regarding the factor used to adjust the 19th to ultimate LDF to a limited basis as presented in Appendix A-II of the technical supplement:
a.Please supply the derivation of the factor of 0.691 used in the 1/1/26 filing.
b.We have observed that this factor has decreased each year from the 1/1/23 through 1/1/26 filings. Please provide any insight you may have as to why you believe this is occurring.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Interrogatory Response
Comments:	
Attachment(s):	NCCI_Responses_to_the_Missouri_DCI_Requests_dated_092525.pdf NCCI_Responses_to_the_Missouri_DCI_Requests_dated_092525_Exhibits.zip

Response 9

Comments:

Responses are in the Supporting Documentation tab.

Related Objection 9

Comments: Related to Section A of Exhibit II:
a.Please provide the underlying data and calculations which led to the ultimate AOE ratios.
b.Please provide the ultimate AOE ratios for Missouri-only data.
c.Have you maintained the prior approach to selecting an AOE ratio which considers both countrywide data and data for Missouri Employers Mutual (MEM)? If so, please provide the following:
i.The AOE provision for MEM
ii.The calculation of the weightings applied to each indicated provision to derive the selected Missouri AOE provision
iii.The MEM ultimate AOE ratios by accident year which led to the selected MEM provision for AOE.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 10

Comments:

Responses are in the Supporting Documentation tab.

Related Objection 10

Comments: Related to Section B of Exhibit II:
a.Please expand the presentation of ultimate DCCE ratios to include policy years 2014 through 2018.
b.Please provide the underlying data and calculations which led to the values in Columns (2) and (3), including applicable development triangles which present at least 10 diagonals of paid DCCE to paid loss ratio development factors from a 1st through 19th report.
c.Please provide the underlying calculations which support and lead to the selected 19-to-ultimate ratio of DCCE-to-loss development factor.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 11

Comments:

Responses are in the Supporting Documentation tab.

Related Objection 11

Comments: What is the 1/1/26 indication if you exclude all assigned risk experience?

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 12

Comments:

Responses are in the Supporting Documentation tab.

Related Objection 12

Comments: Please provide supporting work papers which reflect voluntary-only data and document the underlying components of the excluding-ARM indication, such as premium development, loss development, on-level factors, LAE and trend.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 13

Comments:

Responses are in the Supporting Documentation tab.

Related Objection 13

Comments: Regarding the Factor to Reflect Inclusion of Assigned Risk Experience, please provide the following:
a.Support for the assumption that the Missouri assigned risk premium represents 1% of the market share.
b.Support for the assumption that assigned risk experience is 75% worse than the voluntary market.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 14

Comments:

Responses are in the Supporting Documentation tab.

Related Objection 14

Comments: Please provide the calculation of Columns (6) and (7) of Appendix A-I, Section A and Section D.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 15

Comments:

Responses are in the Supporting Documentation tab.

Related Objection 15

Comments: Please provide the underlying calculations of the likely-to-develop and not-likely-to-develop columns on Appendix B-I, Section A-I, #1.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 16

Comments:

Responses are in the Supporting Documentation tab.

Related Objection 16

Comments: Please provide a file which shows the following information by class code: exposure, current loss cost, proposed loss cost, proposed loss cost change, loss cost change effective in each of 2025, 2024 and 2023.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Interrogatory Response
Comments:	
Attachment(s):	NCCI_Responses_to_the_Missouri_DCI_Requests_dated_092525.pdf NCCI_Responses_to_the_Missouri_DCI_Requests_dated_092525_Exhibits.zip

Response 17

Comments:

Responses are in the Supporting Documentation tab.

Related Objection 17

Comments: Please provide the Supplemental Loss Development and Trend Information associated with the 1/1/26 filing which presents information for the latest 15 policy years.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Interrogatory Response
Comments:	
Attachment(s):	NCCI_Responses_to_the_Missouri_DCI_Requests_dated_092525.pdf NCCI_Responses_to_the_Missouri_DCI_Requests_dated_092525_Exhibits.zip

Conclusion:

Thank you,

Sincerely,

Nancy Mattei

State: Missouri **Filing Company:** NCCI Inc
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Advisory Loss Costs and Rating Values Filing Proposed Effective January 1, 2026
Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	-5.300%
Effective Date of Last Rate Revision:	01/01/2025
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	NCCI-134213520

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
NCCI Inc	1.300%	0.000%	$0	0	$0	0.000%	0.000%

State:	Missouri	**Filing Company:**	NCCI Inc
TOI/Sub-TOI:	16.0 Workers Compensation/16.0004 Standard WC		
Product Name:	Missouri Advisory Loss Costs and Rating Values Filing Proposed Effective January 1, 2026		
Project Name/Number:	/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	APPROVED 10/30/2025	Filing	N/A	Replacement	MO-2024-03	Missouri 1-1-2026 Filing.pdf

Missouri

Advisory Loss Costs and Rating Values Filing

Proposed Effective January 1, 2026

David E. Benedict, CPCU, AU, WCP
Senior State Relations Executive
Regulatory Division

(P) 804-380-3005
Email: david_benedict@ncci.com

August 21, 2025

The Honorable Angela L. Nelson
Director
Missouri Department of Commerce and Insurance
Harry S Truman State Office Building
301 W. High St., Room 530
Jefferson City, Missouri 65101

Re: Missouri Advisory Loss Costs and Rating Values Filing Proposed Effective January 1, 2026

Dear Director Nelson:

In accordance with the applicable statutes and regulations of the state of Missouri, we are filing advisory voluntary loss costs and rating values to be effective January 1, 2026, for new and renewal policies. Enclosed are NCCI's Voluntary Loss Costs Including Trend proposed to be effective January 1, 2026. The proposed loss costs represent an overall average change of +1.3% from the current, similar set of loss costs that have been in effect since January 1, 2025.

This filing also proposes extending loss costs and Expected Loss Rates (ELRs) to three decimal places for all classification codes and statistical codes. This proposed change enables NCCI to recommend more precise and responsive changes by individual classification. The proposed change is expected to be premium neutral on an overall basis for the voluntary market.

I hereby certify that I am familiar with the insurance laws, rules, and regulations of the state of Missouri and to the best of my knowledge this filing complies in all respects to such laws, rules, and regulations. This filing is made on behalf of the members and subscribers of the National Council on Compensation Insurance, Inc. who are now writing or will write workers compensation insurance in Missouri.

In the enclosed appendix is a list of companies that, as of the time this filing is submitted, are eligible to reference this information. The inclusion of a company on this list merely indicates that the company, or the group to which it belongs, is affiliated with NCCI in this state, or has licensed this information as a non-affiliate, and is not intended to indicate whether the company is currently writing business or is even licensed to write business in this state.

Please contact me if you have any questions or need further information.

Sincerely,

David E. Benedict, CPCU, AU, WCP
Senior State Relations Executive

Missouri

Advisory Loss Costs and Rating Values Filing – January 1, 2026

Actuarial Certification

I, Brian Stein, am an Actuary for the National Council on Compensation Insurance, Inc. I am a Fellow of the Casualty Actuarial Society and a member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries to provide the actuarial report contained herein.

The information contained in this report has been prepared under my direction in accordance with applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board. The Actuarial Standards Board is vested by the U.S.-based actuarial organizations with the responsibility for promulgating Actuarial Standards of Practice for actuaries providing professional services in the United States. Each of these organizations requires its members, through its Code of Professional Conduct, to observe the Actuarial Standards of Practice when practicing in the United States.

Brian Stein

Brian Stein, FCAS, MAAA
Actuary
Actuarial and Economic Services

Missouri

Advisory Loss Costs and Rating Values Filing – January 1, 2026

Disclosures

Purpose of the Report

The purpose of this report is to provide the proposed voluntary loss costs for workers compensation policies in Missouri, proposed to be effective January 1, 2026.

The intended users of this report are:

- The Missouri Department of Commerce and Insurance
- Affiliated carriers, for their reference in determining workers compensation rates

Scope

The prospective loss costs are intended to cover the indemnity and medical benefits provided under the system, as well as some of the expenses associated with providing these benefits (loss adjustment expenses). They do not, however, contemplate any other costs associated with providing workers compensation insurance (such as commissions, taxes, etc.).

Each insurance company offering workers compensation insurance in Missouri that uses NCCI loss costs may file a loss cost multiplier to be applied to the advisory prospective loss costs in order to compute the final workers compensation rates they intend to charge. This multiplier is intended to cover the other costs associated with providing workers compensation insurance that are not already part of the advisory prospective loss costs.

NCCI utilizes widely accepted general ratemaking methodologies in the calculation of voluntary loss costs, including (i) experience base determination, (ii) chain ladder development method, (iii) trending procedure, (iv) expense calculation, and (v) application of indemnity and medical benefit changes. These ratemaking methodologies are unchanged from the prior filing and continue to remain appropriate for use in this filing.

Data Sources

Key Dates	
Financial Data Valuation Date	December 31, 2024
Financial Call Data Cutoff Date	June 17, 2025
Unit Statistical Plan Data Cutoff Date	June 20, 2025
Filing Preparation Date	July 9, 2025

Missouri

Advisory Loss Costs and Rating Values Filing – January 1, 2026

Disclosures

The overall average loss cost level change is based on a review of Financial Call Data, which is an aggregation of workers compensation data annually reported to NCCI. In this filing, Financial Call Data submissions received after the Financial Call Data Cutoff Date were not considered for inclusion in the analysis.

Loss cost level changes at the classification code level are based on five years of Unit Statistical Plan Data, which is the audited exposure, premium and loss information reported to NCCI on a policy level. In this filing, Unit Statistical Plan Data submissions received after the Unit Statistical Plan Data Cutoff Date were not considered for inclusion in the analysis.

In some areas, NCCI's analysis also relies on other data sources, which are reviewed for reasonableness and are referenced in the filing where applicable.

Events that have occurred after the Filing Preparation Date that may have a material impact on workers compensation costs in this jurisdiction have not been considered in the analysis.

Data Exclusions

NCCI maintains several data reporting initiatives and programs to assist carriers to report data and to ensure that the data that is reported to NCCI is complete, accurate, and reported in a timely fashion. Occasionally, a carrier's data submission is not available for use in an NCCI filing either because the data was not reported prior to the filing, had quality issues, or NCCI determined that the data that was reported should not be included in the filing based on NCCI's actuarial judgment.

All carriers writing at least one-tenth of one percent of the Missouri workers compensation written premium volume and whose data is not included in the experience period are listed below:

- Policy Year 2022 – National Interstate Insurance Company (0.2% of state premium)
- Policy Year 2023 – National Interstate Insurance Company (0.2% of state premium)

NCCI categorizes catastrophic events as those that incur aggregate workers compensation losses in excess of $50 million per occurrence. Terrorism, industrial accidents, natural disasters, pandemics, and other perils all have the potential to be catastrophic in terms of the costs they impose on the workers compensation system. NCCI's ratemaking methodology excludes losses related to catastrophes from the calculation of loss costs since the actual experience from such events is not considered predictive of future experience. Future catastrophic experience is contemplated through the terrorism and catastrophe provisions. In line with previous filings, NCCI continues to exclude COVID-19 claims with accident dates between December 1, 2019, and June 30, 2023, from Financial Call Data and Unit Statistical Plan Data for use in ratemaking.

Other exclusions are made for the purposes of analysis, but do not have a material impact on the proposed changes in this filing.

Risks and Uncertainty

This filing includes assumptions and projections concerning the future. As with any prospective analysis, there exists estimation uncertainty in these assumptions and projections. Areas of this analysis subject to estimation uncertainty that could have a material impact on the final results include the following:

- Projection of future loss development
- Selection of loss ratio trends
- Unanticipated changes to wage or medical inflation
- Potential impact of changes to laws and/or regulations
- Unforeseen changes in future economic conditions, including any unexpected changes to the labor market

In addition, any future changes to workers compensation law or regulations that apply retroactively to policies or benefit claims on policies in the proposed effective period may have a significant impact on the adequacy of the loss costs proposed in this filing.

Missouri

Advisory Loss Costs and Rating Values Filing – January 1, 2026

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Advisory Loss Costs and Rating Values Filing – January 1, 2026

Part 1 Filing Overview

- Executive Summary
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Advisory Loss Costs and Rating Values Filing – January 1, 2026

Executive Summary

Based on its review of the most recently available data, NCCI has proposed the following overall average workers compensation voluntary loss cost level change in Missouri to become effective January 1, 2026.

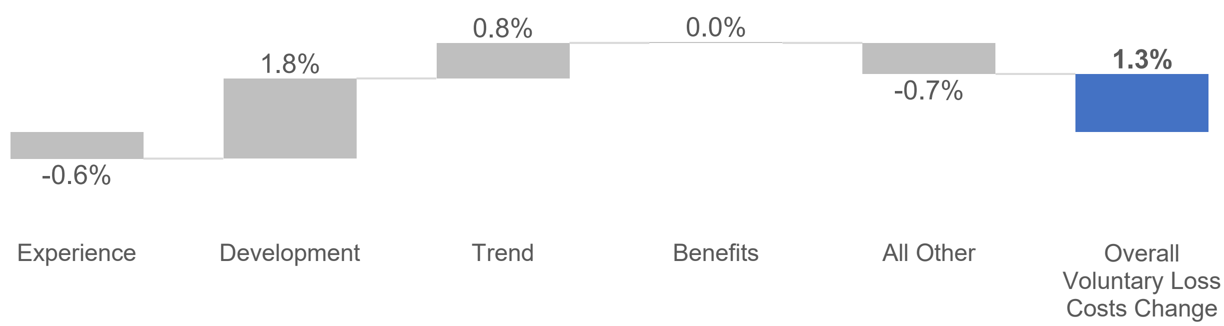
Summary of Overall Indications

Proposed Change in Overall Voluntary Loss Cost Level	**+ 1.3%**

Breakdown of the Change in Key Components

Below are changes in the key components underlying the overall voluntary loss cost level indication. The impact of these components are combined multiplicatively to produce the overall change. The overall change varies by classification code, each of which belongs to one of five Industry Groups.

Voluntary Loss Cost



The key components shown above are described in detail on the following page(s).

Missouri

Advisory Loss Costs and Rating Values Filing – January 1, 2026

Executive Summary

Key Component Overview

Experience and Development

- This filing is based on premium and loss experience for Policy Years 2022 and 2023 evaluated as of December 31, 2024. The financial data experience period evaluated as of December 31, 2024, shows some deterioration when compared to the data evaluated as of December 31, 2023. Refer to Exhibit I for the considerations underlying the experience period and loss base selections.
    - This deterioration is driven by unfavorable loss experience, due in part to an increase in the volume of losses from claims exceeding $500,000.
    - The most recent experience observed in Policy Years 2022 and 2023 is similar to that of prior policy years when evaluated as of December 31, 2024. The use of the two most recently available full policy years appropriately balances stability and responsiveness. This methodology is consistent with prior filings in Missouri.
    - A combination of both paid and paid plus case data was again selected to best reflect the conditions likely to prevail in the proposed effective period.
- Similar to the previous Missouri filing, the reported loss amounts are projected to an ultimate basis using a three-year average of development factors for paid losses and a five-year average for paid plus case losses. Refer to Appendix A-II for considerations underlying the development selections.
    - Indemnity paid loss development, in particular, shows an upward trend over the last few valuations. The continued use of a three-year average of development factors strikes a balance between responsiveness and stability by recognizing this pattern without giving more weight to the highest factors.
    - This filing proposes to increase the unlimited paid plus case medical tail factor—from 1.020 to 1.025—in consideration of the additional tail development observed in recent years.

Trend

- Generally, the selected annual loss ratio trends in this year's filing are more heavily based on the observed medium-term exponential fits, which strike a balance between responsiveness and stability. Refer to Appendix A-III for considerations underlying the trend selections.
    - The selected annual indemnity and medical loss ratio trends are −3.0%. These selections represent a half-point increase from the previous filing's indemnity loss ratio trend and no change to the previous filing's medical loss ratio trend.

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Advisory Loss Costs and Rating Values Filing – January 1, 2026

Executive Summary

- The observed increases in indemnity development result in a range of exponential trend fits that is both tighter and less negative compared to the previous year's filing.
- After adjusting to a common wage level, Missouri's lost-time claim frequency continues to show a long-term pattern of decline.
- After adjusting to a common wage level, both indemnity and medical average severity exhibit no clear trend over the past fifteen years.

Other Items of Note:

- The primary drivers of the proposed change are unfavorable loss experience—including increased loss development and losses from claims exceeding $500,000—and the change in the selected annual indemnity loss ratio trend.
- Additional proposed methodology changes in this filing include changes to the Decimal Extension of Loss Costs and Expected Loss Rates. Please refer to the Additional Proposed Changes section for more information.

Missouri

Advisory Loss Costs and Rating Values Filing – January 1, 2026

Overview of Methodology

The following methodologies and assumptions used in this filing may not be applicable to or relevant for another purpose, including but not limited to NCCI filings in other jurisdictions.

Aggregate Ratemaking

NCCI's approach to determining the proposed overall average loss cost level change utilizes widely accepted ratemaking methodologies. The approach employed in this filing includes the following steps:

- The reported historical premium totals are projected to an ultimate basis and adjusted to the current pure premium level
- The excess loss portions of individual large claims are removed from reported aggregate losses, based on a Missouri-specific large loss threshold
- The reported historical limited indemnity and medical loss totals are projected to an ultimate basis and adjusted to the current benefit level
- Ratios of losses to pure premium are projected to the cost levels expected in the loss cost effective period
- Ultimate, trended, limited losses are adjusted to an unlimited basis via a non-catastrophe excess ratio (with excess ratios at limits beyond $50 million set equal to zero)
- Proposed benefit level changes are applied to the projected cost ratios
- The Factor to Reflect the Inclusion of Assigned Risk Experience is applied
- The impact of any change in loss adjustment expenses is applied

The indicated average loss cost level change is calculated for the years in the filing's experience period. If the final projected cost ratios are greater (less) than 1.000, then an increase (decrease) in the average loss cost level is indicated.

Missouri

Advisory Loss Costs and Rating Values Filing – January 1, 2026

Overview of Methodology

Factor to Reflect the Inclusion of Assigned Risk Experience

A factor of 0.993 (−0.7%) is applied to the indicated advisory loss cost level change to account for the fact that assigned risk data is used in determining the overall voluntary market indication. The factor recognizes that an assigned risk market is always likely to exist, and its experience will be less favorable on average than that of the voluntary market. The proposed Factor to Reflect Inclusion of Assigned Risk Experience in determining the voluntary market loss cost indication is based upon the following assumptions:

- An assigned risk premium market share selection of 1%
- That the loss ratio experience of the assigned risk market is approximately 75% worse than that of the voluntary market, on average over time.

The resulting calculation is: 1.0 / [(0.01) × (1.75) + (1 − 0.01)] = 0.993

Class Ratemaking

Once the proposed overall average voluntary loss cost level change has been determined, NCCI separately determines loss costs per $100 of payroll for each workers compensation job classification (class); the loss costs and year-over-year changes vary by class. Three sets of pure premiums are combined as part of each class code's loss cost calculation based on the volume of available data for that job classification. The three sets of pure premiums are:

- State-specific payroll and loss experience ("indicated")
- Current pure premium adjusted to the proposed level ("present on rate level")
- Countrywide experience adjusted to state conditions ("national")

Missouri

Advisory Loss Costs and Rating Values Filing – January 1, 2026

Summary of Selections

The following is a summary of selections underlying the voluntary loss costs proposed to be effective January 1, 2026, along with the selections underlying the filing effective January 1, 2025.

Voluntary Loss Costs	Effective January 1, 2025	Proposed Effective January 1, 2026
Experience Period	Policy Years 2021 and 2022	Policy Years 2022 and 2023
Premium Development	3-yr avg	3-yr avg
Loss Experience Base	Avg Paid and P+C	Avg Paid and P+C
Loss Development - Paid	3-yr avg	3-yr avg
Loss Development - Paid+Case	5-yr avg	5-yr avg
Tail Factor – Indemnity	1.010	1.010
Tail Factor – Medical	1.020	1.025
Trend Factor – Indemnity Loss Ratio	0.965	0.970
Trend Factor – Medical Loss Ratio	0.970	0.970
Base Threshold for Limiting Losses	$9,599,292	$9,685,328
Excess Ratio	1.2%	1.2%
Factor to Reflect Inclusion of Assigned Risk Experience	0.993	0.993
Loss-based Expense Provision	21.0%	21.0%
Classification Swing Limits (applied by Industry Group)	+/-20%	+/-20%

Missouri

Advisory Loss Costs and Rating Values Filing – January 1, 2026

Additional Proposed Changes

Decimal Extension of Loss Costs and Expected Loss Rates

This filing proposes extending the decimal precision of loss costs and Expected Loss Rates (ELRs) from two to three decimal places. This change allows for more precise adjustments. This will be particularly beneficial for classification codes with lower loss costs. The primary goal is to minimize rounding constraints that may affect certain class codes.

For example, under the previous two-decimal system, the smallest possible adjustment for a loss cost of 0.04 was 0.01, resulting in a 25% change. By extending to three decimals, more granular adjustments are possible, such as a change of 0.001, which represents a 2.5% adjustment in this example.

The methodology for determining loss costs and ELRs is unchanged. To remain consistent with the current methodology, intermediate values, such as indemnity and medical pure premiums, have been extended by one decimal place, from three to four. This ensures consistency with current ratemaking procedures where certain intermediate calculations retain an additional decimal place compared to the final loss costs and ELRs.

Additionally, certain miscellaneous values, provisions, and charges provided in the Footnotes and Advisory Miscellaneous Values pages will be extended to three decimal places to support calculations. Factors that are applied to loss costs ELRs or premium, such as experience modifications, D-ratios, and United States Longshore and Harbor Workers Coverage factors, are not changing due to this initiative. These factors are generally of a higher magnitude, making an adjustment to extend the decimal precision of these values unnecessary at this time.

This change is premium-neutral on both a statewide and industry group basis.

Part 2 Proposed Values

- Proposed Voluntary Loss Costs for Inclusion in the Basic Manual
- Proposed Values for Inclusion in the Experience Rating Plan Manual
- Proposed Values for Inclusion in the Retrospective Rating Plan Manual

Please note the following in connection with this filing:

- The proposed loss costs and expected loss rates (ELRs) are calculated to three decimal places.
- As a result of Item R-1424, the Retrospective Rating Plan parameters have been updated.

MISSOURI

Advisory Loss Costs and Rating Values Filing – January 1, 2026

Proposed Voluntary Loss Costs for Inclusion in the Basic Manual

The following pages include proposed:

- Table of payroll-weighted class codes
- Voluntary loss costs by class code, along with associated footnotes
- Advisory miscellaneous values, such as:
  - Catastrophe and Terrorism provisions
  - Maximum weekly payroll applicable for select class codes
  - Premium determination for Partners and Sole Proprietors
  - United States Longshore and Harbor Workers' Compensation Coverage Percentage

MISSOURI

Advisory Loss Costs and Rating Values Filing – January 1, 2026

Table of Payroll-Weighted Class Codes

This exhibit is included to display combined experience for indicated groupings of classes in the determination of loss costs.

Loss costs for these groups are calculated by payroll-weighting the indicated loss costs of the class codes using the latest policy period of payroll included in this filing. If swing limits are applied to a class code's loss cost, preventing it from achieving the payroll-weighted loss cost, it is noted in the table below with an “Upper” or “Lower” to indicate which limit was applied because of payroll-weighting.

The class codes below also have a footnote indicating a non-standard calculation in the Individual Classification Exhibit that accompanies this filing.

Class Code	Swing Limit Applied
7710	-
7711	-

Effective January 1, 2026

CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST
0005	2.040	2081	3.368	2835	1.879	3373	4.226	4207	1.957	5037	6.602	6237	1.011
0008	1.692	2089	2.097	2836	2.081	3383	1.235	4239	1.673	5040	4.844	6251	3.213
0016	2.634	2095	2.243	2841	3.031	3385	0.836	4240	1.825	5057	2.922	6252	3.274
0034	1.994	2105	3.380	2881	2.322	3400	3.168	4243	1.694	5059	12.656	6306	3.083
0035	1.432	2110	2.392	2883	1.869	3507	2.085	4244	2.285	5102	4.084	6319	1.767
0036	3.011	2111	1.786	2915	2.389	3515	1.626	4250	1.699	5146	2.832	6325	2.005
0037	2.648	2112	3.040	2916	2.725	3548	1.100	4251	2.639	5160	1.421	6400	2.951
0042	4.270	2114	1.887	2923	1.328	3559	1.458	4263	4.116	5183	2.177	6503	1.795
0050	3.920	2121	1.082	2960	3.530	3574	1.244	4273	1.839	5188	2.206	6504	1.853
0059	–	2130	1.841	3004	1.073	3581	0.939	4279	2.634	5190	1.873	6702M*	2.621
0065	–	2131	1.809	3018	2.696	3612	1.603	4283	1.263	5191	0.676	6703M*	4.683
0066	–	2143	1.673	3022	2.559	3620	2.271	4299	1.461	5192	2.425	6704M*	2.912
0067	–	2157	3.177	3027	2.274	3629	1.278	4304	3.707	5213	3.463	6824F	3.403
0079	1.916	2172	1.470	3028	3.067	3632	2.197	4307	1.954	5215	3.814	6825F	1.149
0083	3.198	2174	2.605	3030	3.850	3634	1.226	4351	0.847	5221	2.695	6826F	1.744
0106	4.422	2211	6.581	3040	3.651	3635	1.376	4352	1.220	5222	4.788	6834	1.671
0113	2.960	2220	2.163	3041	2.967	3638	1.586	4361	0.489	5223	2.482	6835	2.111
0170	1.387	2286	–	3042	2.739	3642	1.090	4410	2.377	5348	2.609	6836	1.917
0251	2.509	2288	3.541	3064	2.676	3643	2.018	4420	2.531	5402	3.631	6845a	a
0401	5.814	2302	1.680	3076	2.337	3647	2.453	4431	0.847	5403	3.255	6872F	4.203
0771N	0.373	2305	1.791	3081	3.489	3648	1.083	4432	1.197	5437	3.047	6874F	4.800
0908P	94.000	2361	1.671	3082	3.762	3681	0.452	4452	1.906	5443	2.118	6882	1.952
0913P	338.000	2362	2.019	3085	4.159	3685	0.735	4459	1.997	5445	3.267	6884	3.554
0917	2.619	2380	1.843	3110	3.032	3719	0.658	4470	1.957	5462	3.423	7016M	2.204
1005*	3.747	2388	1.202	3111	1.842	3724	2.598	4484	2.155	5472	4.834	7024M	2.449
1016*	11.200	2402	1.693	3113	1.273	3726	2.213	4493	1.647	5473	4.987	7038M	3.579
1164	3.876	2413	1.705	3114	1.999	3803	2.583	4511	0.300	5474	3.676	7046M	7.485
1165	2.145	2416	1.955	3118	1.587	3807	1.831	4557	2.018	5478	2.711	7047M	3.938
1320	1.126	2417	1.090	3119	1.125	3808	3.571	4558	1.517	5479	4.150	7050M	6.395
1322	5.781	2501	1.610	3122	1.881	3821	3.677	4568	2.257	5480	5.000	7090M	3.977
1430	4.184	2503	0.936	3126	1.423	3822	3.031	4581	0.905	5491	2.095	7098M	8.317
1438	5.059	2570	3.166	3131	1.142	3824	2.919	4583	3.906	5506	3.585	7099M	13.374
1452	1.944	2585	2.838	3132	3.211	3826	0.747	4611	0.775	5507	2.953	7133	1.809
1463	7.056	2586	3.934	3145	1.819	3827	1.832	4635	2.092	5535	4.340	7151M	2.198
1472	2.778	2587	2.029	3146	1.897	3830	0.751	4653	1.707	5537	2.544	7152M	3.927
1624	2.382	2589	1.740	3169	1.969	3851	1.533	4665	6.191	5551	10.136	7153M	2.442
1642	3.357	2600	3.627	3179	1.495	3865	2.389	4683	4.489	5606	0.729	7219	4.762
1654	3.851	2623	3.545	3180	2.414	3881	2.493	4686	1.848	5610	2.849	7222	4.793
1699	2.275	2651	1.239	3188	1.827	4000	3.042	4692	0.626	5645	5.972	7225	5.054
1701	2.364	2660	1.497	3220	1.391	4018	3.634	4693	0.988	5703	9.990	7230	4.964
1710	2.525	2670	–	3224	2.639	4021	3.334	4703	1.460	5705	10.707	7231	5.448
1747	2.869	2683	–	3227	1.991	4034	5.698	4717	1.752	5951	0.458	7232	6.538
1748	4.108	2688	1.931	3240	–	4036	2.013	4720	2.034	6003	3.428	7309F	4.203
1803	4.371	2701	8.315	3241	3.097	4038	2.885	4740	0.850	6005	2.758	7313F	1.851
1924	2.773	2702	12.807	3255	2.144	4062	1.773	4741	2.644	6045	2.392	7317F	2.833
1925	2.328	2709	8.726	3257	2.253	4101	2.456	4751	2.075	6204	4.214	7327F	6.144
2002	2.888	2710	8.306	3270	1.946	4109	0.564	4771N	2.113	6206	1.874	7333M	1.998
2003	2.858	2714	3.699	3300	3.188	4110	0.699	4777	3.945	6213	1.705	7335M	2.220
2014	3.746	2731	3.140	3303	2.615	4111	1.766	4825	0.752	6214	1.032	7337M	3.570
2016	2.415	2735	3.561	3307	2.024	4114	2.013	4828	1.647	6216	2.784	7350F	3.608
2021	2.137	2759	4.187	3315	2.395	4130	3.163	4829	0.952	6217	2.543	7360	3.438
2039	2.482	2790	1.663	3334	1.832	4131	4.587	4902	1.679	6229	2.781	7370	3.744
2041	2.034	2797	2.868	3336	1.962	4133	2.188	4923	1.240	6233	1.404	7380	4.386
2065	1.473	2799	4.907	3365	2.862	4149	0.749	5020	2.595	6235	3.331	7382	3.999
2070	3.539	2802	3.884	3372	2.192	4206	2.542	5022	4.143	6236	3.260	7390	3.782

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 January 1, 2026

CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST
7394M	3.127	8107	2.009	8815M	0.185	9521	2.501						
7395M	3.474	8111	1.446	8820	0.075	9522	5.340						
7398M	5.586	8116	1.827	8824	1.308	9534	3.035						
7402	0.071	8203	5.525	8826	1.164	9554	4.559						
7403	3.157	8204	2.327	8831	0.827	9586	0.352						
7405N	0.851	8209	2.775	8832	0.192	9600	2.071						
7420	6.818	8215	2.452	8833	0.758	9620	1.030						
7421	0.371	8227	2.846	8835	1.386								
7422	0.715	8232	4.031	8855	0.072								
7425	1.158	8233	2.236	8856	0.338								
7431N	0.532	8235	3.020	8861	0.761								
7445N	0.458	8263	4.297	8868	0.312								
7453N	0.286	8264	3.128	8869	0.671								
7502	1.413	8265	3.216	8871	0.027								
7515	0.600	8279	4.700	8901	0.080								
7520	1.814	8288	4.878	9012	0.514								
7538	1.703	8291	2.213	9014	1.429								
7539	1.102	8292	2.313	9015	2.096								
7540	2.071	8293	3.791	9016	1.744								
7580	1.799	8304	3.614	9019	1.817								
7590	2.261	8350	4.372	9033	1.350								
7600	2.611	8353	3.758	9040	2.874								
7605	1.552	8370	3.016	9044	0.829								
7610	0.356	8381	1.532	9052	1.199								
7705	3.277	8385	1.792	9058	1.055								
7710	4.077	8387	1.737	9060	1.061								
7711	4.077	8391	1.538	9061	0.859								
7720	2.348	8392	1.491	9062	1.062								
7855	2.310	8393	1.116	9063	0.544								
8001	1.497	8500	3.464	9077F	3.148								
8002	1.392	8601	0.164	9082	0.859								
8006	1.154	8602	0.986	9083	0.779								
8008	0.665	8603	0.043	9084	0.939								
8010	1.760	8606	0.970	9088a	a								
8013	0.208	8709F	1.360	9089	0.658								
8015	0.570	8719	1.170	9093	0.774								
8017	0.988	8720	0.658	9101	2.229								
8018	1.963	8721	0.171	9102	1.697								
8021	2.159	8723	0.058	9110	2.431								
8031	1.305	8725	1.560	9154	1.111								
8032	1.234	8726F	0.677	9156	1.692								
8033	1.142	8728	0.320	9170	9.275								
8034	1.697	8734M	0.238	9178	6.351								
8037	1.372	8737M	0.214	9179	12.691								
8039	1.224	8738M	0.382	9180	3.175								
8044	1.636	8742	0.176	9182	1.505								
8045	0.536	8745	2.798	9186	5.379								
8046	1.976	8748	0.329	9220	2.999								
8047	0.697	8755	0.214	9402	2.833								
8058	1.611	8799	0.432	9403	5.632								
8061	1.188	8800	1.240	9410	2.210								
8072	0.471	8803	0.026	9501	2.489								
8102	1.389	8805M	0.115	9505	2.210								
8103	1.867	8810	0.085	9516	1.429								
8106	2.890	8814M	0.103	9519	2.631								

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.

FOOTNOTES

a Advisory loss cost for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.

F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for the USL&HW Assessment.

M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost 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.

N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost 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**

1005 Advisory loss cost includes a non-ratable disease element of $0.472. (For coverage written separately for federal benefits only, $0.448. For coverage written separately for state benefits only, $0.024.)

1016 Advisory loss cost includes a non-ratable disease element of $1.416. (For coverage written separately for federal benefits only, $1.343. For coverage written separately for state benefits only, $0.073.)

6702 Loss cost 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 loss cost and elr each x 1.215.

6703 Loss cost 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 loss cost x 2.171 and elr x 2.11.

6704 Loss cost 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 loss cost and elr each x 1.35.

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

ADVISORY MISCELLANEOUS VALUES

Advisory Loss Elimination Ratios - The following percentages are applicable by deductible amount and hazard group for total losses on a per occurrence basis. They do not include a safety factor.

	Total Losses						
Deductible	**HAZARD GROUP**						
Amount	**A**	**B**	**C**	**D**	**E**	**F**	**G**
$100	1.0%	0.8%	0.6%	0.4%	0.3%	0.2%	0.2%
$200	2.0%	1.6%	1.1%	0.9%	0.7%	0.4%	0.3%
$300	2.9%	2.3%	1.7%	1.3%	1.0%	0.7%	0.5%
$400	3.8%	3.0%	2.2%	1.7%	1.3%	0.9%	0.7%
$500	4.6%	3.6%	2.6%	2.1%	1.5%	1.1%	0.8%
$1,000	8.1%	6.3%	4.7%	3.7%	2.8%	2.0%	1.5%
$1,500	10.8%	8.5%	6.4%	5.1%	3.9%	2.8%	2.2%
$2,000	13.1%	10.3%	7.9%	6.3%	4.9%	3.5%	2.8%
$2,500	15.0%	11.9%	9.2%	7.4%	5.8%	4.2%	3.3%
$5,000	22.1%	17.9%	14.3%	11.9%	9.4%	7.1%	5.7%
$10,000	31.2%	26.0%	21.5%	18.5%	15.0%	11.8%	9.7%
$15,000	37.6%	32.1%	27.1%	23.7%	19.4%	15.8%	13.1%
$20,000	42.7%	37.0%	31.7%	28.0%	23.3%	19.2%	16.0%

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

Employee operated vehicle…………………………………………………………………………………… $95,100
Leased or rented vehicle…………………………………………………………………………………… $63,400

Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost) ….. 0.010

Maximum Weekly Payroll applicable in accordance with the ***Basic Manual*** notes for Code 9178 -- "Athletic Sports or Park: Noncontact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports" $1,200

Premium Determination for Executive Officers, Members of Limited Liability Companies, Partners and Sole Proprietors in accordance with the ***Basic Manual*** rules, Rule for premium determination of executive officers, Rule for premium determination of members of LLCs, and Rule for premium determination for partners or sole proprietors (Annual Payroll) ………………………………....... $57,100

Terrorism - (Advisory Loss Cost) ……………………………………………………………………………………… 0.005

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with the ***Basic Manual*** rule, Federal coverages………………………………………………….. 81%

(Multiply a Non-F classification loss cost by a factor of 1.81 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.75) and the adjustment for differences in loss-based expenses (1.037).)

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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Advisory Loss Costs and Rating Values Filing – January 1, 2026

Proposed Values for Inclusion in the Experience Rating Plan Manual

The following pages include proposed values for inclusion in the Experience Rating Plan Manual:

- Description of Expected Loss Rates and D-ratios
- Description of the Weighting and Ballast values
- Expected Loss Rates and D-ratios by class code
- Table of Weighting Values
- Table of Ballast Values
- Experience Rating Premium Eligibility Amounts

Proposed Rating Values

Description of Expected Loss Rates and D-ratios
An expected loss rate for a classification is used to estimate the expected losses per $100 of payroll during the experience rating period for risks within that classification. These expected losses are then compared with the actual losses of a risk during the experience rating period to determine the experience modification (mod).

The actual losses reflect the loss data during the experience rating period. Expected losses and actual losses must be at the same level to enable an appropriate comparison for purposes of the experience mod calculation. As such, the proposed loss costs are adjusted to reflect the average loss levels of the experience rating period. This is accomplished through the application of ELR factors to the proposed underlying pure premiums. These ELR factors, calculated by hazard group (HG), remove the effects of the following: loss development, expected losses in excess of the State Accident Limit, a portion of medical-only losses, benefit changes, trend, loss-based expenses, experience, and assigned risk programs.

In experience rating, losses are divided into primary and excess portions. For each claim, losses below the split point are primary losses, while losses above the split point are excess losses. The D-ratio represents the estimated ratio of expected primary losses to expected total losses for a classification. The split point is based on the average claim costs in the state, promoting an equitable determination of primary and excess losses. To reflect changes in claim costs and preserve alignment with other experience rating parameters, the split point is reviewed annually and may be adjusted to maintain an average D-ratio of approximately 40%, the average D-ratio utilized when the credibility parameters underlying the weight and ballast values were last recalibrated. Utilizing a consistent average D-ratio promotes similar experience rating plan performance across states with varying cost levels.

The D-ratio is used to determine the expected excess losses to be used in the experience mod calculation. D-ratios are calculated by hazard group and are based on the latest three years of Unit Statistical Data trended to the midpoint of the proposed experience rating period. A comparison of the resulting D-ratios across hazard groups is done to ensure that they monotonically decrease from hazard group A to hazard group G. If they do not, an adjustment is made by averaging the D-ratios over adjacent hazard groups. The final D-ratio for each classification is the hazard group D-ratio.

An adjustment to the ELR factors is necessary so that the resulting ELRs produce an expected intrastate experience rating off-balance that equals the targeted intrastate experience rating off-balance used in the calculation of the overall loss cost level change for the state. Preliminary ELR factors are calculated by class code utilizing the appropriate hazard group factors and underlying pure premiums. Intrastate experience rating modifications for the most recent year of rating effective dates available at the time of the production of the filing are calculated based on the preliminary ELRs and D-ratios, and the losses underlying the mod calculations are adjusted for trend and to the appropriate benefit level of the data that will be used for experience ratings in the proposed effective period. The trend is applied separately by frequency and severity using selected values that are appropriate for the time period covered. It should be noted that the loss ratio trends used in other parts of the filing may not match the ELR trends due to possible differences between the experience rating trend periods and the ratemaking trend periods. An average of these intrastate experience modifications is calculated, and an iterative process follows where the ELR factors are adjusted up or down, class ELRs are recalculated, and experience rating modifications are restated until the target average intrastate experience mod is achieved.

For the calculation of experience mods, the experience rating plan for Missouri uses actual losses net of the reported deductible reimbursement amount. As a result, the ELR adjustment mentioned above is calculated using actual losses net of the deductible reimbursement to target the average intrastate experience mod.

The final ELR for each classification is calculated as follows:

ELR = {(HG indemnity ELR factor) x (indemnity pure premium) + (HG medical ELR factor) x (medical pure premium)} x Manual/Standard Ratio

Description of the Weighting and Ballast Values

The weighting value (W) and ballast value (B) influence the degree to which an employer's actual losses impact the experience rating modification for employers of various sizes - generally described as excess loss credibility - and are governed by the formulas in Item E-1409.

One element of these formulas is the G-value, which represents the state average claim severity in thousands of dollars and reflects the state accident limitation and the reduction of medical only losses. The state accident limit is used to curtail the impact of large claims on the experience modification and is based on a state-level 95th percentile of lost-time claims so that the limitation is expected to impact the largest 5% of lost-time claims.

The values for W and B are such that larger employers receive higher excess loss credibility in their experience modification calculation than smaller employers.

The ballast value is a stabilizing value designed to control the effect of actual loss experience on the experience rating modification. It is added to both the numerator and denominator in the experience modification calculation and increases as expected losses increase.

The weighting value for various levels of expected losses is provided in the Table of Weighting Values.

The ballast value for various levels of expected losses is provided in the Table of Ballast Values.

Effective January 1, 2026

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	1.527	0.43	2081	2.669	0.44	2835	1.486	0.44	3373	3.142	0.43	4207	1.158	0.33
0008	1.264	0.43	2089	1.560	0.43	2836	1.641	0.44	3383	0.921	0.43	4239	0.991	0.33
0016	1.708	0.36	2095	1.602	0.41	2841	2.274	0.43	3385	0.623	0.43	4240	1.446	0.44
0034	1.425	0.41	2105	2.671	0.44	2881	1.837	0.44	3400	2.359	0.43	4243	1.211	0.41
0035	1.027	0.41	2110	1.785	0.43	2883	1.391	0.43	3507	1.490	0.41	4244	1.479	0.36
0036	2.241	0.43	2111	1.330	0.43	2915	1.543	0.36	3515	1.164	0.41	4250	1.215	0.41
0037	1.713	0.36	2112	2.270	0.43	2916	1.768	0.36	3548	0.820	0.43	4251	1.965	0.43
0042	2.843	0.41	2114	1.493	0.44	2923	1.050	0.44	3559	1.041	0.41	4263	2.940	0.41
0050	2.371	0.36	2121	0.854	0.44	2960	2.514	0.41	3574	0.923	0.43	4273	1.316	0.41
0059	–	–	2130	1.320	0.41	3004	0.637	0.33	3581	0.701	0.43	4279	1.708	0.36
0065	–	–	2131	1.349	0.43	3018	1.605	0.33	3612	1.147	0.41	4283	0.939	0.43
0066	–	–	2143	1.322	0.44	3022	1.906	0.43	3620	1.469	0.36	4299	1.047	0.41
0067	–	–	2157	2.347	0.43	3027	1.462	0.36	3629	0.914	0.41	4304	2.645	0.41
0079	1.372	0.41	2172	0.945	0.36	3028	1.975	0.36	3632	1.567	0.41	4307	1.552	0.44
0083	2.291	0.41	2174	1.951	0.43	3030	2.492	0.36	3634	0.875	0.41	4351	0.631	0.43
0106	2.618	0.33	2211	4.250	0.36	3040	2.607	0.41	3635	0.983	0.41	4352	0.912	0.43
0113	2.209	0.43	2220	1.542	0.41	3041	2.117	0.41	3638	1.184	0.43	4361	0.365	0.43
0170	1.030	0.43	2286	1.542	0.41	3042	1.952	0.41	3642	0.812	0.43	4410	1.772	0.43
0251	1.793	0.41	2288	2.638	0.43	3064	1.917	0.41	3643	1.304	0.36	4420	1.498	0.33
0401	3.467	0.33	2302	1.206	0.41	3076	1.743	0.43	3647	1.754	0.41	4431	0.669	0.44
0771	–	–	2305	1.156	0.36	3081	2.493	0.41	3648	0.858	0.44	4432	0.945	0.44
0908	67.459	0.41	2361	1.200	0.41	3082	2.440	0.36	3681	0.337	0.43	4452	1.361	0.41
0913	240.982	0.41	2362	1.507	0.43	3085	2.963	0.41	3685	0.548	0.43	4459	1.290	0.36
0917	2.073	0.44	2380	1.376	0.43	3110	2.175	0.41	3719	0.330	0.32	4470	1.400	0.41
1005	1.748	0.32	2388	0.953	0.44	3111	1.373	0.43	3724	1.314	0.32	4484	1.603	0.43
1016	5.232	0.32	2402	1.097	0.36	3113	0.911	0.41	3726	1.113	0.32	4493	1.179	0.41
1164	2.108	0.32	2413	1.221	0.41	3114	1.424	0.41	3803	1.927	0.43	4511	0.215	0.41
1165	1.154	0.32	2416	1.459	0.43	3118	1.255	0.44	3807	1.362	0.43	4557	1.300	0.36
1320	0.666	0.33	2417	0.813	0.43	3119	0.928	0.49	3808	2.551	0.41	4558	1.078	0.41
1322	2.908	0.32	2501	1.202	0.43	3122	1.467	0.44	3821	2.382	0.36	4568	1.453	0.36
1430	2.705	0.36	2503	0.698	0.43	3126	1.015	0.41	3822	2.266	0.43	4581	0.542	0.33
1438	3.268	0.36	2570	2.354	0.43	3131	0.817	0.41	3824	2.182	0.43	4583	2.321	0.33
1452	1.254	0.36	2585	2.026	0.41	3132	2.408	0.43	3826	0.534	0.41	4611	0.577	0.43
1463	3.826	0.32	2586	2.946	0.43	3145	1.305	0.41	3827	1.363	0.43	4635	1.241	0.33
1472	1.801	0.36	2587	1.504	0.43	3146	1.361	0.41	3830	0.533	0.41	4653	1.269	0.43
1624	1.414	0.33	2589	1.247	0.41	3169	1.471	0.43	3851	1.139	0.43	4665	4.000	0.36
1642	2.168	0.36	2600	2.689	0.43	3179	1.111	0.43	3865	1.886	0.44	4683	3.198	0.41
1654	2.477	0.36	2623	2.295	0.36	3180	1.810	0.43	3881	1.778	0.41	4686	1.194	0.36
1699	1.470	0.36	2651	0.925	0.43	3188	1.310	0.41	4000	1.800	0.33	4692	0.465	0.43
1701	1.405	0.33	2660	1.183	0.44	3220	0.992	0.41	4018	2.324	0.36	4693	0.737	0.43
1710	1.621	0.36	2670	1.449	0.43	3224	2.072	0.44	4021	2.376	0.41	4703	1.037	0.41
1747	1.849	0.36	2683	1.202	0.43	3227	1.475	0.43	4034	3.688	0.36	4717	1.382	0.44
1748	2.672	0.36	2688	1.449	0.43	3240	1.679	0.43	4036	1.305	0.36	4720	1.457	0.41
1803	2.827	0.36	2701	4.928	0.33	3241	2.305	0.43	4038	2.268	0.44	4740	0.461	0.32
1924	2.063	0.43	2702	6.920	0.32	3255	1.692	0.44	4062	1.270	0.41	4741	1.889	0.41
1925	1.669	0.41	2709	5.190	0.33	3257	1.679	0.43	4101	1.760	0.41	4751	1.343	0.36
2002	2.150	0.43	2710	5.418	0.36	3270	1.453	0.43	4109	0.420	0.43	4771	1.250	0.33
2003	2.041	0.41	2714	2.767	0.43	3300	2.524	0.44	4110	0.517	0.43	4777	2.350	0.33
2014	2.422	0.36	2731	2.344	0.43	3303	1.956	0.43	4111	1.306	0.43	4825	0.485	0.36
2016	1.785	0.43	2735	2.658	0.43	3307	1.450	0.41	4114	1.435	0.41	4828	0.979	0.33
2021	1.526	0.41	2759	3.130	0.43	3315	1.782	0.43	4130	2.362	0.43	4829	0.566	0.33
2039	1.849	0.43	2790	1.318	0.44	3334	1.292	0.41	4131	3.420	0.43	4902	1.257	0.43
2041	1.515	0.43	2797	2.271	0.44	3336	1.399	0.41	4133	1.740	0.44	4923	0.889	0.41
2065	1.052	0.41	2799	3.266	0.41	3365	1.582	0.33	4149	0.591	0.44	5020	1.430	0.33
2070	2.514	0.41	2802	2.783	0.41	3372	1.566	0.41	4206	1.898	0.43	5022	2.088	0.32

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

Effective January 1, 2026

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
5037	3.277	0.32	6237	0.556	0.33	7394	1.676	0.32	8107	1.197	0.33	8815	0.133	0.43
5040	2.446	0.32	6251	1.767	0.33	7395	1.862	0.32	8111	1.031	0.41	8820	0.049	0.36
5057	1.472	0.32	6252	1.642	0.32	7398	2.910	0.32	8116	1.309	0.41	8824	1.076	0.49
5059	6.360	0.32	6306	1.709	0.33	7402	0.052	0.43	8203	3.942	0.41	8826	0.922	0.44
5102	2.266	0.33	6319	0.892	0.32	7403	2.343	0.43	8204	1.669	0.41	8831	0.691	0.49
5146	1.702	0.36	6325	1.013	0.32	7405	0.627	0.43	8209	2.069	0.43	8832	0.143	0.43
5160	0.715	0.32	6400	1.783	0.36	7420	3.599	0.32	8215	1.592	0.36	8833	0.567	0.43
5183	1.205	0.33	6503	1.339	0.43	7421	0.239	0.36	8227	1.574	0.33	8835	1.030	0.43
5188	1.220	0.33	6504	1.383	0.43	7422	0.421	0.33	8232	2.602	0.36	8855	0.054	0.43
5190	1.038	0.33	6702	1.694	0.36	7425	0.680	0.33	8233	1.422	0.36	8856	0.250	0.43
5191	0.435	0.36	6703	2.941	0.36	7431	0.312	0.33	8235	2.156	0.41	8861	0.567	0.43
5192	1.734	0.41	6704	1.882	0.36	7445	–	–	8263	3.074	0.41	8868	0.248	0.44
5213	1.745	0.32	6824F	1.832	0.33	7453	–	–	8264	2.022	0.36	8869	0.534	0.44
5215	2.291	0.36	6825F	0.545	0.28	7502	0.910	0.36	8265	1.912	0.33	8871	0.020	0.43
5221	1.491	0.33	6826F	0.939	0.33	7515	0.324	0.32	8279	2.806	0.33	8901	0.051	0.36
5222	2.409	0.32	6834	1.246	0.43	7520	1.295	0.41	8288	3.511	0.41	9012	0.331	0.36
5223	1.493	0.36	6835	1.131	0.32	7538	0.861	0.32	8291	1.581	0.41	9014	1.064	0.43
5348	1.568	0.36	6836	1.373	0.41	7539	0.655	0.33	8292	1.722	0.43	9015	1.497	0.41
5402	2.524	0.43	6845	a	a	7540	1.122	0.32	8293	2.806	0.43	9016	1.310	0.43
5403	1.804	0.33	6872F	1.993	0.28	7580	1.164	0.36	8304	2.157	0.33	9019	1.177	0.36
5437	1.686	0.33	6874F	2.276	0.28	7590	1.459	0.36	8350	2.589	0.33	9033	0.962	0.41
5443	1.406	0.41	6882	1.159	0.33	7600	1.675	0.36	8353	2.425	0.36	9040	2.289	0.44
5445	1.647	0.32	6884	2.081	0.33	7605	0.859	0.33	8370	1.946	0.36	9044	0.655	0.44
5462	2.060	0.36	7016	1.174	0.32	7610	0.229	0.36	8381	1.098	0.41	9052	0.947	0.44
5472	2.431	0.32	7024	1.305	0.32	7705	2.333	0.41	8385	1.282	0.41	9058	0.871	0.49
5473	2.511	0.32	7038	1.964	0.32	7710	2.414	0.33	8387	1.240	0.41	9060	0.842	0.44
5474	1.856	0.32	7046	4.021	0.32	7711	2.414	0.33	8391	1.098	0.41	9061	0.680	0.44
5478	1.498	0.33	7047	2.040	0.32	7720	1.514	0.36	8392	1.183	0.44	9062	0.842	0.44
5479	2.507	0.36	7050	3.410	0.32	7855	1.394	0.36	8393	0.719	0.36	9063	0.432	0.44
5480	2.765	0.33	7090	2.182	0.32	8001	1.121	0.43	8500	2.245	0.36	9077F	1.905	0.40
5491	1.161	0.33	7098	4.468	0.32	8002	1.042	0.43	8601	0.098	0.33	9082	0.711	0.49
5506	1.983	0.33	7099	6.983	0.32	8006	0.914	0.44	8602	0.637	0.36	9083	0.645	0.49
5507	1.632	0.33	7133	1.075	0.33	8008	0.527	0.44	8603	0.032	0.43	9084	0.744	0.44
5535	2.196	0.32	7151	1.306	0.33	8010	1.320	0.43	8606	0.575	0.33	9088	a	a
5537	1.532	0.36	7152	2.268	0.33	8013	0.148	0.41	8709F	0.645	0.28	9089	0.519	0.44
5551	5.145	0.32	7153	1.452	0.33	8015	0.408	0.41	8719	0.695	0.33	9093	0.613	0.44
5606	0.368	0.32	7219	2.808	0.33	8017	0.783	0.44	8720	0.390	0.33	9101	1.771	0.44
5610	1.718	0.36	7222	2.820	0.33	8018	1.462	0.43	8721	0.111	0.36	9102	1.215	0.41
5645	3.022	0.32	7225	3.234	0.36	8021	1.616	0.43	8723	0.041	0.41	9110	1.824	0.43
5703	6.072	0.36	7230	3.533	0.41	8031	0.974	0.43	8725	1.014	0.36	9154	0.831	0.43
5705	6.490	0.36	7231	3.876	0.41	8032	0.921	0.43	8726F	0.365	0.33	9156	1.341	0.44
5951	0.342	0.43	7232	3.853	0.33	8033	0.907	0.44	8728	0.206	0.36	9170	5.540	0.33
6003	1.897	0.33	7309F	1.993	0.28	8034	1.335	0.44	8734	0.154	0.36	9178	5.314	0.49
6005	1.657	0.36	7313F	0.878	0.28	8037	1.138	0.49	8737	0.138	0.36	9179	10.606	0.49
6045	1.433	0.36	7317F	1.344	0.28	8039	0.971	0.44	8738	0.238	0.36	9180	2.290	0.41
6204	2.332	0.33	7327F	2.914	0.28	8044	1.219	0.43	8742	0.113	0.36	9182	1.130	0.43
6206	0.941	0.32	7333	1.079	0.32	8045	0.400	0.43	8745	2.003	0.41	9186	3.238	0.33
6213	0.855	0.32	7335	1.199	0.32	8046	1.480	0.43	8748	0.196	0.33	9220	2.139	0.41
6214	0.570	0.33	7337	1.874	0.32	8047	0.519	0.43	8755	0.136	0.36	9402	1.678	0.33
6216	1.395	0.32	7350F	1.830	0.29	8058	1.207	0.43	8799	0.322	0.43	9403	3.344	0.33
6217	1.280	0.32	7360	2.213	0.36	8061	0.889	0.43	8800	0.926	0.43	9410	1.651	0.43
6229	1.674	0.36	7370	2.790	0.43	8072	0.375	0.44	8803	0.017	0.36	9501	1.604	0.36
6233	0.707	0.32	7380	2.826	0.36	8102	1.038	0.43	8805	0.086	0.43	9505	1.583	0.41
6235	1.672	0.32	7382	2.862	0.41	8103	1.334	0.41	8810	0.063	0.43	9516	1.015	0.41
6236	1.951	0.36	7390	2.807	0.43	8106	1.869	0.36	8814	0.077	0.43	9519	1.690	0.36

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

Effective January 1, 2026

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
9521	1.616	0.36												
9522	4.145	0.44												
9534	1.526	0.32												
9554	2.526	0.33												
9586	0.277	0.44												
9600	1.544	0.43												
9620	0.667	0.36												

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

Effective January 1, 2026

TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	3,018	0.14	1,701,321	--	1,786,896	0.49
3,019	--	8,502	0.15	1,786,897	--	1,877,076	0.50
8,503	--	14,116	0.16	1,877,077	--	1,972,242	0.51
14,117	--	19,868	0.17	1,972,243	--	2,072,817	0.52
19,869	--	21,875	0.18	2,072,818	--	2,179,282	0.53
21,876	--	24,741	0.17	2,179,283	--	2,292,167	0.54
24,742	--	28,655	0.16	2,292,168	--	2,412,071	0.55
28,656	--	34,546	0.15	2,412,072	--	2,539,675	0.56
34,547	--	45,755	0.14	2,539,676	--	2,675,742	0.57
45,756	--	105,144	0.13	2,675,743	--	2,821,144	0.58
105,145	--	141,292	0.14	2,821,145	--	2,976,877	0.59
141,293	--	172,859	0.15	2,976,878	--	3,144,086	0.60
172,860	--	203,224	0.16	3,144,087	--	3,324,086	0.61
203,225	--	233,346	0.17	3,324,087	--	3,518,404	0.62
233,347	--	263,665	0.18	3,518,405	--	3,728,820	0.63
263,666	--	294,430	0.19	3,728,821	--	3,957,423	0.64
294,431	--	325,811	0.20	3,957,424	--	4,206,677	0.65
325,812	--	357,931	0.21	4,206,678	--	4,479,514	0.66
357,932	--	390,892	0.22	4,479,515	--	4,779,448	0.67
390,893	--	424,785	0.23	4,779,449	--	5,110,727	0.68
424,786	--	458,206	0.24	5,110,728	--	5,478,535	0.69
458,207	--	491,052	0.25	5,478,536	--	5,889,272	0.70
491,053	--	524,931	0.26	5,889,273	--	6,350,918	0.71
524,932	--	559,900	0.27	6,350,919	--	6,873,563	0.72
559,901	--	596,021	0.28	6,873,564	--	7,470,154	0.73
596,022	--	633,358	0.29	7,470,155	--	8,157,582	0.74
633,359	--	671,976	0.30	8,157,583	--	8,958,304	0.75
671,977	--	711,948	0.31	8,958,305	--	9,902,843	0.76
711,949	--	753,351	0.32	9,902,844	--	11,033,771	0.77
753,352	--	796,264	0.33	11,033,772	--	12,412,300	0.78
796,265	--	840,775	0.34	12,412,301	--	14,129,742	0.79
840,776	--	886,980	0.35	14,129,743	--	16,328,602	0.80
886,981	--	934,978	0.36	16,328,603	--	19,244,296	0.81
934,979	--	984,877	0.37	19,244,297	--	23,295,629	0.82
984,878	--	1,036,795	0.38	23,295,630	--	29,306,552	0.83
1,036,796	--	1,090,860	0.39	29,306,553	--	39,152,361	0.84
1,090,861	--	1,147,209	0.40	39,152,362	--	58,222,019	0.85
1,147,210	--	1,205,990	0.41	58,222,020	--	110,898,866	0.86
1,205,991	--	1,267,368	0.42	110,898,867	--	944,813,620	0.87
1,267,369	--	1,331,517	0.43	944,813,621	--	AND OVER	0.88
1,331,518	--	1,398,633	0.44				
1,398,634	--	1,468,927	0.45				
1,468,928	--	1,542,632	0.46				
1,542,633	--	1,620,003	0.47				
1,620,004	--	1,701,320	0.48				

(a) G 13.95
(b) State Per Claim Accident Limitation $168,000
(c) State Multiple Claim Accident Limitation $336,000
(d) USL&HW Per Claim Accident Limitation $298,500
(e) USL&HW Multiple Claim Accident Limitation $597,000
(f) Employers Liability Accident Limitation $55,000
(g) Primary/Excess Loss Split Point $22,500
(h) USL&HW Act—Expected Loss Factor—Non-F Classes 1.75
(Multiply a Non-F classification ELR by the USL&HW Act—Expected Loss Factor of 1.75.)

Effective January 1, 2026

TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES

Expected Losses			Ballast Values	Expected Losses			Ballast Values	Expected Losses			Ballast Values
0	--	503,357	64,170	4,727,726	--	4,852,246	308,295	9,086,494	--	9,211,038	552,420
503,358	--	625,650	71,145	4,852,247	--	4,976,769	315,270	9,211,039	--	9,335,583	559,395
625,651	--	748,667	78,120	4,976,770	--	5,101,293	322,245	9,335,584	--	9,460,128	566,370
748,668	--	872,110	85,095	5,101,294	--	5,225,819	329,220	9,460,129	--	9,584,673	573,345
872,111	--	995,824	92,070	5,225,820	--	5,350,346	336,195	9,584,674	--	9,709,219	580,320
995,825	--	1,119,722	99,045	5,350,347	--	5,474,874	343,170	9,709,220	--	9,833,765	587,295
1,119,723	--	1,243,749	106,020	5,474,875	--	5,599,403	350,145	9,833,766	--	9,958,311	594,270
1,243,750	--	1,367,870	112,995	5,599,404	--	5,723,934	357,120	9,958,312	--	10,082,857	601,245
1,367,871	--	1,492,063	119,970	5,723,935	--	5,848,465	364,095	10,082,858	--	10,207,403	608,220
1,492,064	--	1,616,311	126,945	5,848,466	--	5,972,997	371,070	10,207,404	--	10,331,949	615,195
1,616,312	--	1,740,602	133,920	5,972,998	--	6,097,530	378,045	10,331,950	--	10,456,496	622,170
1,740,603	--	1,864,928	140,895	6,097,531	--	6,222,064	385,020	10,456,497	--	10,581,043	629,145
1,864,929	--	1,989,282	147,870	6,222,065	--	6,346,599	391,995	10,581,044	--	10,705,590	636,120
1,989,283	--	2,113,660	154,845	6,346,600	--	6,471,134	398,970	10,705,591	--	10,830,137	643,095
2,113,661	--	2,238,057	161,820	6,471,135	--	6,595,670	405,945	10,830,138	--	10,954,684	650,070
2,238,058	--	2,362,471	168,795	6,595,671	--	6,720,207	412,920	10,954,685	--	11,079,232	657,045
2,362,472	--	2,486,898	175,770	6,720,208	--	6,844,745	419,895	11,079,233	--	11,203,779	664,020
2,486,899	--	2,611,337	182,745	6,844,746	--	6,969,283	426,870	11,203,780	--	11,328,327	670,995
2,611,338	--	2,735,787	189,720	6,969,284	--	7,093,821	433,845	11,328,328	--	11,452,875	677,970
2,735,788	--	2,860,246	196,695	7,093,822	--	7,218,360	440,820	11,452,876	--	11,577,423	684,945
2,860,247	--	2,984,713	203,670	7,218,361	--	7,342,900	447,795	11,577,424	--	11,701,971	691,920
2,984,714	--	3,109,186	210,645	7,342,901	--	7,467,440	454,770	11,701,972	--	11,826,519	698,895
3,109,187	--	3,233,666	217,620	7,467,441	--	7,591,980	461,745	11,826,520	--	11,951,067	705,870
3,233,667	--	3,358,151	224,595	7,591,981	--	7,716,521	468,720	11,951,068	--	12,075,616	712,845
3,358,152	--	3,482,641	231,570	7,716,522	--	7,841,062	475,695	12,075,617	--	12,200,164	719,820
3,482,642	--	3,607,135	238,545	7,841,063	--	7,965,604	482,670	12,200,165	--	12,323,430	726,795
3,607,136	--	3,731,634	245,520	7,965,605	--	8,090,146	489,645				
3,731,635	--	3,856,136	252,495	8,090,147	--	8,214,688	496,620				
3,856,137	--	3,980,641	259,470	8,214,689	--	8,339,231	503,595				
3,980,642	--	4,105,149	266,445	8,339,232	--	8,463,774	510,570				
4,105,150	--	4,229,660	273,420	8,463,775	--	8,588,317	517,545				
4,229,661	--	4,354,173	280,395	8,588,318	--	8,712,861	524,520				
4,354,174	--	4,478,688	287,370	8,712,862	--	8,837,405	531,495				
4,478,689	--	4,603,206	294,345	8,837,406	--	8,961,949	538,470				
4,603,207	--	4,727,725	301,320	8,961,950	--	9,086,493	545,445				

For Expected Losses greater than $12,323,430, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

Ballast = (0.056)(Expected Losses) + 2876.4(Expected Losses)(13.95) / (Expected Losses + (600)(13.95))

G = 13.95

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI—UPDATE TO EXPERIENCE RATING SUBJECT PREMIUM ELIGIBILITY AMOUNTS

Experience Rating Plan Manual

Subject premium eligibility amounts

Rule ID: ER-ELIT-SEE7E
Effective Date: July 1, 2025

A risk's rating effective date determines the applicable minimum subject premium eligibility amount to qualify for experience rating based on (a) subject premium from the most recent 24 months of the experience period, or (b) average annual subject premium if using more than 24 months of experience in the experience period.

Subject premium eligibility amounts table for Missouri

Rating effective date	Minimum subject premium eligibility amount based on subject premium from the most recent 24 months of the experience period ($)	Minimum subject premium eligibility amount based on average annual subject premium if using more than 24 months of experience in the experience period ($)
07/01/2026 and after	10,000	5,000
07/01/2025 to 06/30/2026	9,500	4,750
07/01/2024 to 06/30/2025	9,000	4,500

Note: This exhibit revises the Missouri experience rating subject premium eligibility amounts shown in the Subject premium eligibility amounts table for Missouri in NCCI's ***Experience Rating Plan Manual*** for Missouri. The subject premium eligibility amounts are applicable to all policies.

MISSOURI

Advisory Loss Costs and Rating Values Filing – January 1, 2026

Proposed Values for Inclusion in the Retrospective Rating Plan Manual

The following pages include values for inclusion in the Retrospective Rating Plan Manual, such as:

- Average Cost per Case
- Excess Loss Pure Premium Factors

1. **Average Cost per Case by Hazard Group**

A	B	C	D	E	F	G
9,588	12,295	17,262	22,217	30,054	44,717	58,791

Average Cost per Case including ALAE by Hazard Group

A	B	C	D	E	F	G
10,674	13,670	19,168	24,646	33,267	49,438	64,959

2. **Excess Loss Pure Premium Factors**
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups A	B	C	D	E	F	G
$10,000	0.568	0.611	0.648	0.673	0.702	0.728	0.746
$15,000	0.515	0.561	0.602	0.630	0.665	0.696	0.718
$20,000	0.473	0.521	0.564	0.594	0.634	0.667	0.694
$25,000	0.438	0.486	0.532	0.563	0.606	0.642	0.671
$30,000	0.408	0.456	0.503	0.535	0.581	0.619	0.651
$35,000	0.383	0.430	0.478	0.510	0.559	0.598	0.632
$40,000	0.360	0.407	0.455	0.488	0.538	0.579	0.615
$50,000	0.322	0.368	0.416	0.449	0.502	0.545	0.584
$75,000	0.257	0.299	0.345	0.377	0.433	0.478	0.520
$100,000	0.215	0.253	0.297	0.327	0.384	0.428	0.471
$125,000	0.185	0.220	0.262	0.290	0.347	0.390	0.432
$150,000	0.162	0.195	0.236	0.262	0.318	0.360	0.401
$175,000	0.144	0.175	0.214	0.239	0.294	0.335	0.375
$200,000	0.130	0.159	0.197	0.220	0.275	0.314	0.353
$225,000	0.118	0.146	0.182	0.204	0.258	0.296	0.334
$250,000	0.109	0.135	0.170	0.191	0.244	0.281	0.318
$275,000	0.100	0.126	0.159	0.179	0.231	0.267	0.303
$300,000	0.093	0.117	0.150	0.169	0.220	0.255	0.290
$325,000	0.087	0.110	0.142	0.160	0.210	0.244	0.278
$350,000	0.082	0.104	0.134	0.152	0.201	0.235	0.268
$375,000	0.077	0.098	0.128	0.145	0.194	0.226	0.258
$400,000	0.073	0.093	0.122	0.139	0.186	0.218	0.249
$425,000	0.069	0.089	0.117	0.133	0.180	0.210	0.241
$450,000	0.066	0.085	0.112	0.127	0.174	0.204	0.233
$475,000	0.063	0.081	0.108	0.123	0.168	0.197	0.226
$500,000	0.060	0.078	0.104	0.118	0.163	0.192	0.220
$600,000	0.051	0.067	0.091	0.104	0.146	0.172	0.198
$700,000	0.044	0.059	0.081	0.093	0.132	0.157	0.180
$800,000	0.039	0.053	0.074	0.084	0.122	0.145	0.166
$900,000	0.035	0.048	0.068	0.077	0.113	0.134	0.154
$1,000,000	0.032	0.044	0.062	0.071	0.106	0.126	0.144
$2,000,000	0.017	0.025	0.037	0.042	0.067	0.080	0.091
$3,000,000	0.012	0.018	0.027	0.031	0.050	0.060	0.068
$4,000,000	0.009	0.013	0.021	0.024	0.040	0.048	0.055
$5,000,000	0.007	0.011	0.017	0.020	0.033	0.040	0.046
$6,000,000	0.006	0.009	0.014	0.016	0.028	0.034	0.039
$7,000,000	0.005	0.007	0.012	0.014	0.024	0.030	0.034
$8,000,000	0.004	0.006	0.010	0.012	0.020	0.026	0.030
$9,000,000	0.003	0.005	0.009	0.010	0.018	0.023	0.026
$10,000,000	0.003	0.004	0.008	0.009	0.015	0.020	0.023

Excess Loss and Allocated
Expense Pure Premium Factors
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups A	B	C	D	E	F	G
$10,000	0.642	0.687	0.727	0.754	0.784	0.811	0.830
$15,000	0.584	0.633	0.678	0.708	0.745	0.777	0.801
$20,000	0.538	0.589	0.637	0.669	0.711	0.747	0.775
$25,000	0.499	0.551	0.601	0.635	0.681	0.720	0.751
$30,000	0.465	0.518	0.569	0.604	0.654	0.695	0.729
$35,000	0.437	0.489	0.541	0.577	0.629	0.672	0.709
$40,000	0.411	0.463	0.516	0.552	0.607	0.651	0.690
$50,000	0.369	0.420	0.473	0.509	0.567	0.614	0.656
$75,000	0.295	0.341	0.393	0.428	0.490	0.539	0.586
$100,000	0.247	0.289	0.339	0.371	0.434	0.483	0.531
$125,000	0.213	0.252	0.299	0.330	0.392	0.440	0.488
$150,000	0.187	0.224	0.268	0.297	0.359	0.406	0.453
$175,000	0.167	0.201	0.244	0.272	0.332	0.377	0.423
$200,000	0.151	0.183	0.224	0.250	0.310	0.354	0.398
$225,000	0.138	0.168	0.208	0.232	0.291	0.334	0.377
$250,000	0.126	0.156	0.194	0.217	0.275	0.316	0.358
$275,000	0.117	0.145	0.182	0.204	0.261	0.301	0.341
$300,000	0.109	0.135	0.171	0.193	0.249	0.287	0.327
$325,000	0.102	0.127	0.162	0.182	0.237	0.275	0.313
$350,000	0.095	0.120	0.154	0.173	0.228	0.264	0.301
$375,000	0.090	0.114	0.146	0.165	0.219	0.254	0.290
$400,000	0.085	0.108	0.140	0.158	0.210	0.245	0.280
$425,000	0.081	0.103	0.134	0.151	0.203	0.237	0.271
$450,000	0.077	0.098	0.128	0.145	0.196	0.230	0.263
$475,000	0.073	0.094	0.123	0.140	0.190	0.223	0.255
$500,000	0.070	0.090	0.119	0.135	0.184	0.216	0.248
$600,000	0.059	0.077	0.104	0.118	0.165	0.194	0.223
$700,000	0.052	0.068	0.093	0.105	0.149	0.177	0.203
$800,000	0.046	0.061	0.084	0.095	0.137	0.163	0.187
$900,000	0.041	0.055	0.077	0.087	0.127	0.151	0.174
$1,000,000	0.038	0.051	0.071	0.081	0.119	0.142	0.163
$2,000,000	0.020	0.028	0.042	0.048	0.075	0.090	0.103
$3,000,000	0.014	0.020	0.031	0.035	0.056	0.068	0.077
$4,000,000	0.011	0.016	0.024	0.028	0.045	0.055	0.062
$5,000,000	0.008	0.013	0.020	0.023	0.037	0.046	0.052
$6,000,000	0.007	0.010	0.016	0.019	0.032	0.039	0.044
$7,000,000	0.006	0.009	0.014	0.016	0.027	0.034	0.039
$8,000,000	0.005	0.007	0.012	0.014	0.024	0.030	0.034
$9,000,000	0.004	0.006	0.010	0.012	0.021	0.026	0.030
$10,000,000	0.003	0.005	0.009	0.011	0.018	0.023	0.027

Missouri

Advisory Loss Costs and Rating Values Filing – January 1, 2026

Part 3 Supporting Exhibits

- Exhibit I: Determination of the Indicated Loss Cost Level Change
- Exhibit II: Workers Compensation Loss Adjustment Expenses
- Appendix A: Factors Underlying the Proposed Loss Cost Level Change
- Appendix B: Calculations Underlying the Loss Cost Change by Classification
- Appendix C: Memoranda for Laws and Assessments

Missouri

Advisory Loss Costs and Rating Values Filing – January 1, 2026

Exhibit I – Determination of the Indicated Loss Cost Level Change

NCCI analyzed the emerging experience of Missouri workers compensation policies in recent years. The primary focus of our analysis was on premiums and losses from the proposed experience period, as shown in the exhibits on the next few pages.

Determination of the Loss Base

In analyzing losses for the purpose of Aggregate Ratemaking, NCCI reviews both “paid” and “paid plus case” loss data, which are (i) the benefit amounts already paid by insurers on reported claims and (ii) the benefit amounts already paid by insurers on reported claims plus the amounts set aside to cover future payments on those claims.

During this year’s analysis, which included an assessment of the predictiveness of the experience period years, a combination of both paid and paid plus case data was selected to best reflect the conditions likely to prevail in the proposed effective period. This methodology makes the most use of the available financial data information and is consistent with prior filings made in Missouri.

Determination of the Experience Period

This year’s analysis included a review of various experience periods. The most recent five policy year and calendar-accident year projected loss ratios are shown below. Policy year data is given greater consideration by NCCI because policy year data reflects the best match between exposure and losses.

Policy Year	Loss Ratio	Calendar-Accident Year	Loss Ratio
2019	1.026	2020	0.988
2020	1.024	2021	1.004
2021	1.012	2022	1.067
2022	**1.027**	2023	0.982
2023	**1.012**	2024	0.984

Note the following regarding the projected loss ratios:

- *Projected loss ratios do not include the factor to reflect inclusion of assigned risk experience.*
- *Based on NCCI’s Financial Call data reported through 12/31/2024, on-leveled, developed to an ultimate report, and trended to the prospective period. Projected loss ratios do not include any change in expenses and standard earned premium at the Designated Statistical Reporting (DSR) level is adjusted to a pure premium basis.*
- *The Calendar-Accident Year analysis was not conducted separately; the displayed loss ratios are trended using the policy year loss ratio selections underlying this filing.*
- *Calendar-Accident Year 2020–2023 loss ratios include a premium audit adjustment due to changes in audit activity.*

The Missouri loss ratio experience for the latest two policy years, as projected to the proposed effective period, is consistent with recent history. Notably, the projected loss ratios for the latest five policy years are all above unity (1.000).

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Exhibit I – Determination of the Indicated Loss Cost Level Change

While the recent loss ratios are remarkably comparable on a policy year basis, there is more disparity evident on a calendar-accident year basis. This difference is partly because of how large claims—specifically, those with at least $500,000 reported in paid plus case losses as of December 31, 2024—are divided between the policy and accident years. The following table shows losses (in millions of dollars) evaluated at the first two complete maturities on both a policy and accident year basis, for the most recent five years.

Reported Limited Losses on Claims Exceeding $500,000 Case Incurred

Policy Year	Paid Losses ($M) Months of Maturity 24	36	Paid Plus Case Losses ($M) Months of Maturity 24	36
2019	21.9	30.8	51.9	68.9
2020	28.2	37.3	87.3	90.8
2021	26.6	35.3	67.7	82.0
2022	39.1	**53.5**	85.2	**109.2**
2023	**28.8**		**82.8**	

Accident Year	Paid Losses ($M) Months of Maturity 12	24	Paid Plus Case Losses ($M) Months of Maturity 12	24
2020	9.2	24.1	52.8	74.3
2021	15.8	31.4	48.0	65.7
2022	21.5	46.2	70.8	104.5
2023	17.0	39.1	57.2	90.7
2024	15.1		68.0	

On a policy year basis, 2022 and 2023 have a relatively high volume of losses from large claims compared to recent years. In particular, Policy Year 2022 stands out for having $109.2M in paid plus case losses from these claims as of 36 months—the highest dollar volume seen in recent history. As of 24 months, Policy Year 2023 looks comparable to Policy Year 2022 on a paid plus case basis. In contrast, on an accident year basis, Accident Year 2022 stands out as having the highest volume of large losses with $104.5M. While Accident Years 2023 and 2024 still have a relatively high volume of large losses, they do not stand out as much as Policy Years 2022 and 2023. Despite the notable large loss volume in Policy Years 2022 and 2023, the policy year basis is still preferred because it reflects a better match of premium with losses and thus should lead to a more reliable estimate of the premium available to provide for losses, including those on claims exceeding $500,000.

Additionally, the unfavorable loss experience observed in recent policy years is not solely attributable to large claims. The portions of lost-time claims that are open as of 24 and 36 months have increased moderately in recent years.

Ratio of Open-to-Total Lost-time Claims

Policy Year	Months of Maturity 24	36
2019	0.486	0.237
2020	0.510	0.252
2021	0.512	0.250
2022	0.523	**0.266**
2023	**0.532**	

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Exhibit I – Determination of the Indicated Loss Cost Level Change

Policy Years 2022 and 2023 have a greater share of open lost-time claims than did the preceding years at the same maturities. Additionally, these ratios have been increasing in recent history. Claims staying open longer may be associated with more benefits being paid out in the future as claims are taking longer to settle and close. Indeed, it has been observed that, as of first report, indemnity losses associated with temporary total disability claims have increased by approximately 10% on average per year over the last five years. This pattern in open-to-total ratios may also be related to the observed increases in indemnity paid loss development.

Claims staying open longer and the heightened volume of losses from large claims are the main drivers of the unfavorable loss ratio experience in recent history in Missouri.

NCCI has also reviewed employment by economic supersector in Missouri (source: BLS CES). The two largest supersectors in Missouri in terms of premium volume are Trade/Transportation/Upkeep and Construction. For Trade/Transportation/Upkeep, employment returned to its pre-pandemic level in 2021 and further increased in 2022. Construction— a frequent source of large claims—did not experience a notable change in its employment pattern during the pandemic. The next largest supersector is Natural Resources/Manufacturing, for which employment has also recovered to and even surpassed its pre-pandemic level. These three supersectors comprise approximately 75% of workers compensation premium in Missouri. When employment levels are similar, it suggests a comparable industry composition in the historical data. The anticipated workforce composition during the effective period of this filing is expected to closely resemble the industry composition seen in the historical data upon which this filing is based. This implies that recent historical data can be used as a reliable predictor of future experience.

Data for the two most recently available full policy years was selected as the most appropriate experience period on which to base this year's filing. The selection provides a balance between stability and responsiveness and best reflects the conditions likely to prevail in the proposed effective period. This method is consistent with prior filings in Missouri.

Determination of the Indicated Change

NCCI utilizes the following general methodology to determine the indicated change based on experience, trend, and benefits for each of the policy years in the experience period:

1. Standard earned premium at Designated Statistical Reporting (DSR) level is developed to ultimate, on-leveled to the current loss cost level, and adjusted to a pure premium level.
2. Reported indemnity and medical losses are limited by a large loss threshold, developed to ultimate using limited development factors, and on-leveled to a common benefit level to yield adjusted limited losses.
3. Limited indemnity and medical cost ratios excluding trend and benefits are calculated as adjusted losses (step 2) divided by premium available for benefit costs (step 1).

Exhibit I – Determination of the Indicated Loss Cost Level Change

4. Trend factors are applied to the indemnity and medical cost ratios to reflect expected differences between the historical experience years and the effective period of the proposed filing.
5. Limited losses are adjusted to an unlimited basis via a non-catastrophe excess ratio (with excess ratios at limits beyond $50 million set equal to zero).
6. A factor is applied to reflect the impact of proposed indemnity and medical benefit changes.
7. The projected unlimited indemnity and medical cost ratios including benefit changes are added to yield the indicated change based on experience, trend, and benefits.

The indicated change based on experience, trend, and benefits for this filing is calculated as the average of the indicated changes for each of the individual policy years in the experience period. The Factor to Reflect the Inclusion of Assigned Risk Experience is applied to the indicated loss cost level change based on experience, trend, and benefits. Lastly, the impact of the change in loss-based expenses is applied.

The detailed calculations can be found on the following pages.

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EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section A - Policy Year 2023 Experience

Premium:

(1)	Standard Earned Premium Developed to Ultimate (Appendix A-II)	$703,368,036
(2)	Premium On-level Factor (Appendix A-I)	0.725
(3)	Pure Premium Available for Benefit Costs = (1) x (2)	$509,941,826

Indemnity Benefit Cost:

(4)	Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	$242,611,100
(5)	Indemnity Loss On-level Factor (Appendix A-I)	1.000
(6)	Adjusted Limited Indemnity Losses = (4) x (5)	$242,611,100
(7)	Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.476
(8)	Factor to Reflect Indemnity Trend (Appendix A-III)	0.913
(9)	Projected Limited Indemnity Cost Ratio = (7) x (8)	0.435
(10)	Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.012
(11)	Projected Indemnity Cost Ratio = (9) x (10)	0.440
(12)	Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.000
(13)	Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.440

Medical Benefit Cost:

(14)	Limited Medical Losses Developed to Ultimate (Appendix A-II)	$315,487,786
(15)	Medical Loss On-level Factor (Appendix A-I)	1.000
(16)	Adjusted Limited Medical Losses = (14) x (15)	$315,487,786
(17)	Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.619
(18)	Factor to Reflect Medical Trend (Appendix A-III)	0.913
(19)	Projected Limited Medical Cost Ratio = (17) x (18)	0.565
(20)	Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.012
(21)	Projected Medical Cost Ratio = (19) x (20)	0.572
(22)	Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23)	Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.572

Total Benefit Cost:

(24)	Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	1.012

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EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section B - Policy Year 2022 Experience

Premium:

(1)	Standard Earned Premium Developed to Ultimate (Appendix A-II)	$701,880,728
(2)	Premium On-level Factor (Appendix A-I)	0.678
(3)	Pure Premium Available for Benefit Costs = (1) x (2)	$475,875,134

Indemnity Benefit Cost:

(4)	Limited Indemnity Losses Developed to Ultimate (Appendix A-II)	$234,787,542
(5)	Indemnity Loss On-level Factor (Appendix A-I)	1.000
(6)	Adjusted Limited Indemnity Losses = (4) x (5)	$234,787,542
(7)	Adjusted Limited Indemnity Cost Ratio excluding Trend and Benefits = (6) / (3)	0.493
(8)	Factor to Reflect Indemnity Trend (Appendix A-III)	0.885
(9)	Projected Limited Indemnity Cost Ratio = (7) x (8)	0.436
(10)	Factor to Adjust Indemnity Cost Ratio to an Unlimited Basis (Appendix A-II)	1.012
(11)	Projected Indemnity Cost Ratio = (9) x (10)	0.441
(12)	Factor to Reflect Proposed Changes in Indemnity Benefits (Appendix C)	1.000
(13)	Projected Indemnity Cost Ratio including Benefit Changes = (11) x (12)	0.441

Medical Benefit Cost:

(14)	Limited Medical Losses Developed to Ultimate (Appendix A-II)	$311,188,319
(15)	Medical Loss On-level Factor (Appendix A-I)	1.000
(16)	Adjusted Limited Medical Losses = (14) x (15)	$311,188,319
(17)	Adjusted Limited Medical Cost Ratio excluding Trend and Benefits = (16) / (3)	0.654
(18)	Factor to Reflect Medical Trend (Appendix A-III)	0.885
(19)	Projected Limited Medical Cost Ratio = (17) x (18)	0.579
(20)	Factor to Adjust Medical Cost Ratio to an Unlimited Basis (Appendix A-II)	1.012
(21)	Projected Medical Cost Ratio = (19) x (20)	0.586
(22)	Factor to Reflect Proposed Changes in Medical Benefits (Appendix C)	1.000
(23)	Projected Medical Cost Ratio including Benefit Changes = (21) x (22)	0.586

Total Benefit Cost:

(24)	Indicated Change Based on Experience, Trend and Benefits = (13) + (23)	1.027

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EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section C - Indicated Change Based on Experience, Trend, and Benefits

(1)	Policy Year 2023 Indicated Change Based on Experience, Trend, and Benefits	1.012
(2)	Policy Year 2022 Indicated Change Based on Experience, Trend, and Benefits	1.027
(3)	Indicated Change Based on Experience, Trend, and Benefits* = [(1) + (2)] / 2	1.020

* The weight applied to each loss ratio in the experience period does not vary by year.

Section D - Factor to Reflect the Inclusion of Assigned Risk Experience

(1)	Indicated Loss Cost Level Change	1.020
(2)	Factor to Reflect the Inclusion of Assigned Risk Experience	0.993
(3)	Indicated Change Modified to Reflect the Inclusion of Assigned Risk Experience = (1) x (2)	1.013

Section E - Application of the Change in Loss-based Expenses

(1)	Indicated Loss Cost Level Change	1.013
(2)	Effect of the Change in Loss-based Expenses (Exhibit II)	1.000
(3)	Indicated Change Modified to Reflect the Change in Loss-based Expenses = (1) x (2)	1.013

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EXHIBIT I

Determination of Indicated Loss Cost Level Change

Section F - Distribution of Overall Loss Cost Level Change to Industry Groups

Industry Group Differentials (Appendix A-IV):

Manufacturing	1.016
Contracting	0.990
Office & Clerical	1.008
Goods & Services	0.991
Miscellaneous	1.005

Applying these industry group differentials to the final overall loss cost level change produces the changes in loss cost level proposed for each group as shown:

Industry Group	(1) Final Overall Loss Cost Level Change	(2) Industry Group Differential	(3) = (1) x (2) Final Loss Cost Level Change by Industry Group	
Manufacturing	1.013	1.016	1.029	(+2.9%)
Contracting	1.013	0.990	1.003	(+0.3%)
Office & Clerical	1.013	1.008	1.021	(+2.1%)
Goods & Services	1.013	0.991	1.004	(+0.4%)
Miscellaneous	1.013	1.005	1.018	(+1.8%)
Overall	1.013	1.000	1.013	(+1.3%)

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Exhibit II – Workers Compensation Loss Adjustment Expenses

The proposed loss costs include a provision for loss adjustment expenses (LAE).

LAE is included in the loss costs by using a ratio of loss adjustment expense dollars to loss dollars (called the LAE provision). These expenses are directly associated with the handling of workers compensation claims. The LAE provision is comprised of two components: Adjusting and Other Expenses (AOE) and Defense and Cost Containment Expenses (DCCE).

Given the nature of AOE, it cannot be allocated to a specific claim, and hence cannot be accurately attributed to specific states. Therefore, the state-specific AOE ratio reflects a weighting of the latest selected countrywide AOE provision and a selected provision for a large domestic carrier in Missouri. The separate provisions were calculated using data obtained from the NCCI Call for Loss Adjustment Expense.

NCCI used the following general methodology to determine the proposed DCCE provision based on Missouri-specific paid DCCE and losses obtained from NCCI's Call for Policy Year Data:

- Ratios of reported paid DCCE-to-paid losses by policy year are developed to a 19th report using DCCE ratio development factors.
- A 19th-to-ultimate tail factor is applied to reflect expected development beyond a 19th report.
- The proposed DCCE provision is selected based on the ultimate projected DCCE ratios by policy year.

The calculation of the loss adjustment expense provision is shown on the following page.

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EXHIBIT II

Workers Compensation Loss Adjustment Expense Provision

Section A - Determination of Loss Adjustment Expense Provision

In this filing, NCCI proposes a 21.0% loss adjustment expense allowance as a percentage of losses.
The DCCE provision is based on Missouri-specific data reported to NCCI on the Policy Year Call for Experience.
The AOE provision is based on data reported to NCCI on the Call for Loss Adjustment Expense.

	Policy Year	Developed DCCE Ratio	Accident Year	Developed AOE Ratio		
	2019	10.2%	2020	10.4%		
	2020	10.2%	2021	10.1%		
	2021	10.4%	2022	9.8%		
	2022	10.5%	2023	9.7%		
	2023	11.2%	2024	9.9%		
Countrywide selected:				9.8%		
Missouri selected:		10.4%	+	10.6%	=	**21.0%**

Section B - Defense and Cost Containment Expense (DCCE) Ratio

(1) Policy Year	(2) Reported Ratio of Paid DCCE to Paid Losses	(3) Age-to-Ultimate Development Factor	(4) = (2) x (3) Ultimate DCCE Ratio
2019	10.4%	0.976	10.2%
2020	10.4%	0.981	10.2%
2021	10.5%	0.989	10.4%
2022	10.5%	0.998	10.5%
2023	10.7%	1.050	11.2%
		Missouri selected:	10.4%

Section C - Proposed Change in the Missouri Loss Adjustment Expense (LAE) Provision

	(5) Current	(6) Proposed
Missouri LAE Provision	21.0%	21.0%
Proposed Change in LAE Provision		1.000
= [1.000 + (6)] / [1.000 + (5)] - 1		(0.0%)

Appendix A – Factors Underlying the Proposed Loss Cost Level Change

Appendix A-I Determination of Policy Year On-level Factors

NCCI uses premium and loss on-level factors to adjust historical policy year experience to current loss cost and benefit levels, respectively.

Premium on-level factors capture the difference between the average premium level for the year being on-leveled and the present premium level. The average premium level for the year being on-leveled is calculated using a weighted average based on a monthly premium distribution derived from Missouri Unit Statistical Plan data. The following adjustments are applied as part of the premium on-level factor calculation:

- Adjustment for Expense Removal: This factor is applied to remove loss adjustment expenses from the reported voluntary DSR level premium totals.

- Experience Rating Off-Balance Adjustment Factor: This factor reflects the relative difference between the average experience rating modification for the historical year being on-leveled and the average experience rating modification expected during the proposed filing effective period. Additional details on this adjustment factor are provided in the sub-section below.

Loss on-level factors are adjustment factors that reflect the cumulative impact of all benefit level changes that have occurred during and after the individual year of data being on-leveled.

Note: For NCCI ratemaking purposes, proposed benefit level changes that (i) do not impact the experience period of the filing and (ii) have not yet been reflected in previous filings are included in Exhibit I, rather than in the loss on-level calculation.

<u>Experience Rating Off-Balance Adjustment Factor</u>

The term “off-balance” refers to the average experience rating modification factor (E-mod) across all employers for a given time period. Historical off-balance values are calculated as a weighted average—using expected losses as weights—of the following:

- E-mods for intrastate rated employers
- E-mods for interstate rated employers
- A unity factor for all non-rated employers

NCCI reviews changes in each state’s average off-balance annually. The historical data review combined with the experience rating parameters included in the previous filing provide all necessary information to adjust historical premiums to reflect any changes in the off-balance values over time. Specifically, the premiums in the financial data experience period are adjusted to the off-balance expected in the proposed filing period. This adjustment can be seen in the premium on-level adjustment factors provided in Appendix A-I.

The key components used to estimate the off-balance for the proposed filing include:

- A targeted average E-mod of 0.960 for intrastate rated employers is used to estimate the off-balance. A targeted average intrastate E-mod slightly below unity is desirable because employers who qualify for experience rating typically have better loss experience, on average, than non-rated employers. The impact of NCCI's off-balance adjustment is premium-neutral on a statewide basis while promoting loss cost adequacy for non-rated employers.
- An average interstate E-mod is used to estimate the off-balance. The average interstate E-mod is estimated based on experience rating data for interstate rated employers compiled within the most recent twelve months. Unlike intrastate rated employers, interstate employers have exposure in multiple states, where each state's data and underlying experience rating parameters are used to determine the employer's interstate E-mod. Because E-mods for interstate employers are influenced by experience rating values for multiple states, NCCI's standard approach is to assume that the average interstate E-mod during the proposed filing period is best approximated by the average interstate E-mod observed over the most recent twelve months of experience rating data available at the time of the analysis.

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APPENDIX A-I

Determination of Policy Year On-level Factors

Section A - Factor Adjusting 2023 Policy Year Premium to Present Level

	Date	(1) Loss Cost Level Change	(2) Cumulative Index	(3) Weight	(4) Product (2)x(3)	(5) Adj. Factor Present Index/ Sum Column (4)	(6) Adj. For Expense Removal	(7) Off-balance Adjustment Factor*	(8) Premium Adjustment Factor (5)x(6)x(7)
NR	01/01/23	Base	1.000	1.000	1.000	0.876	0.826	1.001	0.725
NR	01/01/24	0.925	0.925						
NR	01/01/25	0.947	0.876						
					1.000				

Section B - Factor Adjusting 2023 Policy Year Indemnity Losses to Present Benefit Level

Date	(1) Benefit Level Change	(2) Cumulative Index	(3) Weight	(4) Product (2)x(3)	(5) Adj. Factor Present Index/ Sum Column (4)
01/01/14	Base	1.000	1.000	1.000	1.000
				1.000	

Section C - Factor Adjusting 2023 Policy Year Medical Losses to Present Benefit Level

Date	(1) Benefit Level Change	(2) Cumulative Index	(3) Weight	(4) Product (2)x(3)	(5) Adj. Factor Present Index/ Sum Column (4)
01/01/14	Base	1.000	1.000	1.000	1.000
				1.000	

NR New and renewal business.
* 1.001 = 0.942 / 0.941 = (Targeted Off-balance) / (Off-balance for Policy Year 2023)

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APPENDIX A-I

Determination of Policy Year On-level Factors

Section D - Factor Adjusting 2022 Policy Year Premium to Present Level

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Date	Loss Cost Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)	Adj. For Expense Removal	Off-balance Adjustment Factor*	Premium Adjustment Factor (5)x(6)x(7)
NR	01/01/22	Base	1.000	1.000	1.000	0.820	0.826	1.001	0.678
NR	01/01/23	0.936	0.936						
NR	01/01/24	0.925	0.866						
NR	01/01/25	0.947	0.820						
					1.000				

Section E - Factor Adjusting 2022 Policy Year Indemnity Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/14	Base	1.000	1.000	1.000	1.000
				1.000	

Section F - Factor Adjusting 2022 Policy Year Medical Losses to Present Benefit Level

	(1)	(2)	(3)	(4)	(5)
Date	Benefit Level Change	Cumulative Index	Weight	Product (2)x(3)	Adj. Factor Present Index/ Sum Column (4)
01/01/14	Base	1.000	1.000	1.000	1.000
				1.000	

NR New and renewal business.
* 1.001 = 0.942 / 0.941 = (Targeted Off-balance) / (Off-balance for Policy Year 2022)

Appendix A – Factors Underlying the Proposed Loss Cost Level Change

Appendix A-II Determination of Premium and Losses Developed to an Ultimate Report

Development factors are used to project premium and limited losses to an ultimate report. In general, the ultimate development factors are based on a chain-ladder approach that utilizes average link ratios for several maturities and the application of a tail factor, as shown on the following pages.

Limited Large Loss Methodology

In order to limit volatility on the loss cost indications due to the impact of extraordinary large losses, a limited large loss methodology is used in Missouri. A base threshold for the large loss limitation is determined by the volume of premium in the state as well as the number of years used in the experience period. It is calculated as one percent of the total volume of premium from the state's experience period underlying the previous filing. The base threshold is then detrended by policy year to reflect the inflationary impact on claim costs due to wage inflation. The wage index used as a basis for these calculations is the Missouri average weekly wages from the Quarterly Census of Employment and Wages (QCEW). Detrended thresholds are used in the experience period, trend period, and loss development period. Indemnity and medical losses are limited at the detrended large loss threshold corresponding to their policy year.

After developing limited indemnity and medical losses to an ultimate report, a statewide, non-catastrophe excess ratio at the base threshold is used to adjust the limited losses to an unlimited basis. The excess ratios are non-catastrophe because excess ratios at limits beyond $50 million are set equal to zero. The excess ratio is derived from Missouri's Retrospective Rating Plan Parameters.

Premium Development

Premium at an ultimate report is estimated by incorporating a review of historical patterns of premium development over time—primarily due to payroll audits. For premium development, link ratios are used from 1st report through 5th report. It is assumed that no further development occurs after the 5th report.

In this filing, a three-year average of historical premium development factors was selected to strike a balance between responsiveness to recently observed changes and maintaining stability in the selected development factors from one filing to the next.

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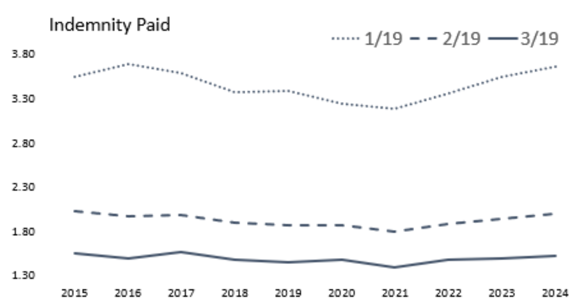
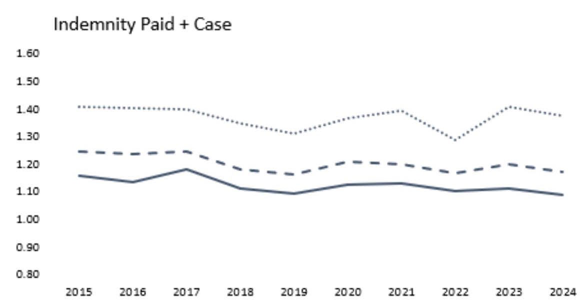
Appendix A – Factors Underlying the Proposed Loss Cost Level Change

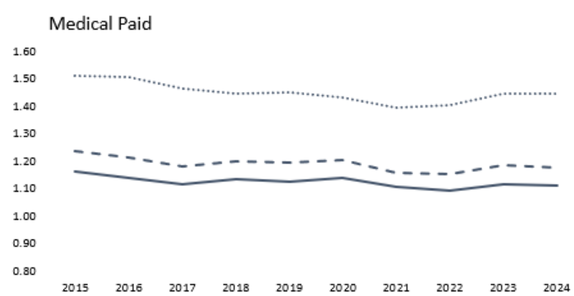
Loss Development

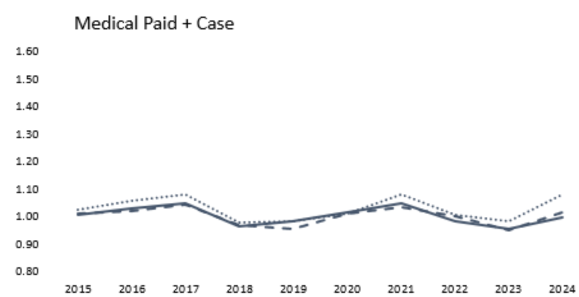
Loss development factors are needed since total paid losses and case reserve estimates on a given claim change over time until the claim is finally closed. For indemnity and medical loss development, link ratios calculated from limited losses are used from 1st through 19th report. For indemnity and medical loss development past the 19th report, a 19th-to-ultimate "tail" factor is used to reflect all future expected emergence. The loss development factors are calculated based on how paid losses and case reserve estimates change over time for claims in older years.

The graphs below display the age-to-19th cumulative loss development factors over the last ten valuations.









The specific loss development link ratio selections underlying this filing are shown below:

- A three-year average of historical paid loss development factors through a 19th report
- A five-year average of historical paid plus case loss development factors through a 19th report

The development factor selections were made to strike a balance between responsiveness to recently observed changes and maintaining stability in the selected development factors from one filing to the next.

As can be seen in the graphs above, development factors have increased in recent valuations for both indemnity and medical paid losses. The recent increases in paid development undid several preceding years of decreases. To limit the influence of such volatility and balance stability and responsiveness, a three-year development average was selected for paid loss development, similar to last year's filing. The indemnity and medical paid plus case development factors are generally consistent with those from historical periods and show no clear deviation from historical values. Therefore, there was no change in the selected five-year development average for paid plus case losses compared to the previous filing.

19th-to-Ultimate Tail Factor

Tail factors are calculated separately for indemnity and medical unlimited losses by comparing the changes in the volume of policy year losses that occur on policy years reported after a nineteenth report to the volume of policy year losses at the nineteenth report. To adjust for these differences in the volume of losses between policy years, a growth adjustment factor is applied. The tail factors are brought from an unlimited basis to a limited basis through the application of a tail adjustment factor, which is based on countrywide data and the state-specific large loss threshold.

The 19th-to-ultimate tail factor in Missouri is calculated on a paid plus case basis. Both the indemnity and medical tail factors utilize all available experience for the years prior to the tail attachment point and are calculated for the most recent ten available policy years. Loss development paid plus case tail factors from a nineteenth report to ultimate were judgmentally selected in this filing based on a review of the ten most recently available factors. This filing proposes an increase to the medical tail factor in recognition of increased tail development in recent years. Additionally, the medical tail factor selection continues to contemplate the difference resulting from the standard countrywide limiting adjustment described above and the application of Missouri-specific large loss thresholds where possible.

Paid plus case data is used in the calculation of 19th-to-ultimate loss development factors since it is most reflective of the expected ultimate losses. Since this filing utilizes both paid and paid plus case data, the selected paid plus case loss development tail factors are converted to a paid basis using paid-to-paid plus case conversion ratios. Both the indemnity and medical paid-to-paid plus case conversion ratios were selected based on a review of historical conversion ratios, while also considering the conversion ratios for the underlying experience period at early reports.

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section A - Premium and Loss Summary Valued as of 12/31/2024

Policy Year 2023

(1)	Standard Earned Premium	$690,931,273
(2)	Factor to Develop Premium to Ultimate	1.018
(3)	Standard Earned Premium Developed to Ultimate = (1)x(2)	$703,368,036
(4)	Limited Indemnity Paid Losses	$66,390,423
(5)	Limited Indemnity Paid Development Factor to Ultimate	3.650
(6)	Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	$242,325,044
(7)	Limited Indemnity Paid+Case Losses	$176,909,800
(8)	Limited Indemnity Paid+Case Development Factor to Ultimate	1.373
(9)	Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	$242,897,155
(10)	Policy Year 2023 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	$242,611,100
(11)	Limited Medical Paid Losses	$205,244,031
(12)	Limited Medical Paid Development Factor to Ultimate	1.503
(13)	Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	$308,481,779
(14)	Limited Medical Paid+Case Losses	$307,429,735
(15)	Limited Medical Paid+Case Development Factor to Ultimate	1.049
(16)	Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	$322,493,792
(17)	Policy Year 2023 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	$315,487,786

Policy Year 2022

(1)	Standard Earned Premium	$702,583,311
(2)	Factor to Develop Premium to Ultimate	0.999
(3)	Standard Earned Premium Developed to Ultimate = (1)x(2)	$701,880,728
(4)	Limited Indemnity Paid Losses	$117,690,142
(5)	Limited Indemnity Paid Development Factor to Ultimate	2.012
(6)	Limited Indemnity Paid Losses Developed to Ultimate = (4)x(5)	$236,792,566
(7)	Limited Indemnity Paid+Case Losses	$194,960,233
(8)	Limited Indemnity Paid+Case Development Factor to Ultimate	1.194
(9)	Limited Indemnity Paid+Case Losses Developed to Ultimate = (7)x(8)	$232,782,518
(10)	Policy Year 2022 Limited Indemnity Losses Developed to Ultimate = [(6)+(9)]/2	$234,787,542
(11)	Limited Medical Paid Losses	$249,974,081
(12)	Limited Medical Paid Development Factor to Ultimate	1.231
(13)	Limited Medical Paid Losses Developed to Ultimate = (11)x(12)	$307,718,094
(14)	Limited Medical Paid+Case Losses	$309,398,765
(15)	Limited Medical Paid+Case Development Factor to Ultimate	1.017
(16)	Limited Medical Paid+Case Losses Developed to Ultimate = (14)x(15)	$314,658,544
(17)	Policy Year 2022 Limited Medical Losses Developed to Ultimate = [(13)+(16)]/2	$311,188,319

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Determination of Premium and Losses Developed to an Ultimate Report

Section B - Premium Development Factors

Policy Year	1st/2nd	Policy Year	2nd/3rd	Policy Year	3rd/4th	Policy Year	4th/5th
2020	1.014	2019	0.999	2018	0.999	2017	1.000
2021	1.023	2020	0.998	2019	1.000	2018	1.000
2022	1.020	2021	1.000	2020	1.002	2019	1.000
Average	1.019	Average	0.999	Average	1.000	Average	1.000

Summary of Premium Development Factors

1st/5th	2nd/5th	3rd/5th	4th/5th
1.018	0.999	1.000	1.000

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Determination of Premium and Losses Developed to an Ultimate Report

Section C - Limited Indemnity Paid Loss Development Factors

Policy Year	1st/2nd	Policy Year	2nd/3rd	Policy Year	3rd/4th	Policy Year	4th/5th
2020	1.783	2019	1.276	2018	1.138	2017	1.084
2021	1.831	2020	1.300	2019	1.139	2018	1.080
2022	1.829	2021	1.316	2020	1.163	2019	1.090
Average	1.814	Average	1.297	Average	1.147	Average	1.085

Policy Year	5th/6th	Policy Year	6th/7th	Policy Year	7th/8th	Policy Year	8th/9th
2016	1.057	2015	1.026	2014	1.035	2013	1.015
2017	1.057	2016	1.043	2015	1.025	2014	1.016
2018	1.063	2017	1.030	2016	1.022	2015	1.009
Average	1.059	Average	1.033	Average	1.027	Average	1.013

Policy Year	9th/10th	Policy Year	10th/11th	Policy Year	11th/12th	Policy Year	12th/13th
2012	1.007	2011	1.005	2010	1.010	2009	1.002
2013	1.009	2012	1.008	2011	1.005	2010	1.004
2014	1.014	2013	1.010	2012	1.004	2011	1.007
Average	1.010	Average	1.008	Average	1.006	Average	1.004

Policy Year	13th/14th	Policy Year	14th/15th	Policy Year	15th/16th	Policy Year	16th/17th
2008	1.004	2007	1.007	2006	1.005	2005	1.004
2009	1.003	2008	1.005	2007	1.005	2006	1.007
2010	1.002	2009	1.002	2008	1.005	2007	1.007
Average	1.003	Average	1.005	Average	1.005	Average	1.006

Policy Year	17th/18th	Policy Year	18th/19th
2004	1.004	2003	1.002
2005	1.003	2004	1.006
2006	1.005	2005	1.004
Average	1.004	Average	1.004

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Determination of Premium and Losses Developed to an Ultimate Report

Section D - Limited Medical Paid Loss Development Factors

Policy Year	1st/2nd	Policy Year	2nd/3rd	Policy Year	3rd/4th	Policy Year	4th/5th
2020	1.215	2019	1.055	2018	1.019	2017	1.019
2021	1.221	2020	1.063	2019	1.025	2018	1.014
2022	1.228	2021	1.059	2020	1.031	2019	1.014
Average	1.221	Average	1.059	Average	1.025	Average	1.016

Policy Year	5th/6th	Policy Year	6th/7th	Policy Year	7th/8th	Policy Year	8th/9th
2016	1.007	2015	1.009	2014	1.009	2013	1.005
2017	1.018	2016	1.007	2015	1.008	2014	1.009
2018	1.008	2017	1.013	2016	1.008	2015	1.006
Average	1.011	Average	1.010	Average	1.008	Average	1.007

Policy Year	9th/10th	Policy Year	10th/11th	Policy Year	11th/12th	Policy Year	12th/13th
2012	1.004	2011	1.001	2010	1.002	2009	1.000
2013	1.005	2012	1.002	2011	1.003	2010	1.003
2014	1.008	2013	1.005	2012	1.002	2011	1.000
Average	1.006	Average	1.003	Average	1.002	Average	1.001

Policy Year	13th/14th	Policy Year	14th/15th	Policy Year	15th/16th	Policy Year	16th/17th
2008	1.004	2007	1.001	2006	1.002	2005	1.004
2009	1.000	2008	1.004	2007	1.002	2006	1.004
2010	1.001	2009	1.001	2008	1.004	2007	1.002
Average	1.002	Average	1.002	Average	1.003	Average	1.003

Policy Year	17th/18th	Policy Year	18th/19th
2004	1.003	2003	1.003
2005	1.003	2004	1.003
2006	1.003	2005	1.002
Average	1.003	Average	1.003

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Determination of Premium and Losses Developed to an Ultimate Report

Section E - Limited Indemnity Paid + Case Loss Development Factors

Policy Year	1st/2nd	Policy Year	2nd/3rd	Policy Year	3rd/4th	Policy Year	4th/5th
2018	1.132	2017	1.075	2016	1.058	2015	1.019
2019	1.163	2018	1.058	2017	1.031	2016	1.022
2020	1.102	2019	1.057	2018	1.028	2017	1.035
2021	1.174	2020	1.080	2019	1.056	2018	1.022
2022	1.177	2021	1.074	2020	1.020	2019	1.032
Average	1.150	Average	1.069	Average	1.039	Average	1.026

Policy Year	5th/6th	Policy Year	6th/7th	Policy Year	7th/8th	Policy Year	8th/9th
2014	1.022	2013	1.012	2012	1.002	2011	0.995
2015	1.022	2014	1.028	2013	1.008	2012	1.003
2016	1.014	2015	1.011	2014	1.002	2013	0.997
2017	1.009	2016	1.002	2015	1.004	2014	0.998
2018	1.010	2017	1.004	2016	1.010	2015	0.996
Average	1.015	Average	1.011	Average	1.005	Average	0.998

Policy Year	9th/10th	Policy Year	10th/11th	Policy Year	11th/12th	Policy Year	12th/13th
2010	0.993	2009	0.998	2008	1.000	2007	1.001
2011	1.005	2010	1.001	2009	0.998	2008	0.998
2012	1.003	2011	1.004	2010	0.996	2009	0.998
2013	1.004	2012	1.004	2011	0.999	2010	1.001
2014	1.007	2013	1.008	2012	0.999	2011	0.999
Average	1.002	Average	1.003	Average	0.998	Average	0.999

Policy Year	13th/14th	Policy Year	14th/15th	Policy Year	15th/16th	Policy Year	16th/17th
2006	1.010	2005	1.002	2004	1.001	2003	1.004
2007	0.999	2006	0.999	2005	1.006	2004	1.000
2008	1.005	2007	1.005	2006	1.002	2005	0.999
2009	0.999	2008	1.001	2007	1.002	2006	1.004
2010	1.002	2009	0.998	2008	1.002	2007	1.001
Average	1.003	Average	1.001	Average	1.003	Average	1.002

Policy Year	17th/18th	Policy Year	18th/19th
2002	1.001	2001	1.001
2003	1.004	2002	1.000
2004	1.001	2003	1.000
2005	0.998	2004	1.002
2006	0.997	2005	1.001
Average	1.000	Average	1.001

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Determination of Premium and Losses Developed to an Ultimate Report

Section F - Limited Medical Paid + Case Loss Development Factors

Policy Year	1st/2nd	Policy Year	2nd/3rd	Policy Year	3rd/4th	Policy Year	4th/5th
2018	1.002	2017	0.994	2016	1.003	2015	1.001
2019	1.044	2018	0.990	2017	1.013	2016	1.004
2020	1.007	2019	1.016	2018	0.997	2017	1.000
2021	1.038	2020	0.993	2019	1.013	2018	0.984
2022	1.063	2021	1.017	2020	1.012	2019	0.996
Average	1.031	Average	1.002	Average	1.008	Average	0.997

Policy Year	5th/6th	Policy Year	6th/7th	Policy Year	7th/8th	Policy Year	8th/9th
2014	1.004	2013	1.004	2012	1.004	2011	0.992
2015	1.014	2014	1.007	2013	1.020	2012	0.998
2016	0.995	2015	0.999	2014	0.998	2013	0.994
2017	0.990	2016	0.994	2015	0.992	2014	1.003
2018	0.996	2017	1.003	2016	1.002	2015	0.991
Average	1.000	Average	1.001	Average	1.003	Average	0.996

Policy Year	9th/10th	Policy Year	10th/11th	Policy Year	11th/12th	Policy Year	12th/13th
2010	1.003	2009	0.989	2008	1.001	2007	0.999
2011	0.999	2010	1.000	2009	0.999	2008	0.998
2012	1.002	2011	0.999	2010	1.001	2009	0.998
2013	0.998	2012	0.996	2011	0.993	2010	0.996
2014	1.005	2013	1.003	2012	0.998	2011	0.995
Average	1.001	Average	0.997	Average	0.998	Average	0.997

Policy Year	13th/14th	Policy Year	14th/15th	Policy Year	15th/16th	Policy Year	16th/17th
2006	1.005	2005	0.999	2004	0.997	2003	1.002
2007	0.998	2006	1.001	2005	0.989	2004	1.000
2008	1.000	2007	0.998	2006	1.002	2005	1.000
2009	1.000	2008	0.997	2007	1.000	2006	1.003
2010	1.002	2009	0.997	2008	0.999	2007	1.000
Average	1.001	Average	0.998	Average	0.997	Average	1.001

Policy Year	17th/18th	Policy Year	18th/19th
2002	1.011	2001	1.002
2003	1.001	2002	1.004
2004	0.997	2003	1.004
2005	0.998	2004	0.998
2006	0.998	2005	1.000
Average	1.001	Average	1.002

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section G - Determination of Policy Year Loss Development Factors (19th-to-Ultimate Report)

Indemnity Paid+Case Data for Matching Companies

(1)	(2)	(3)	(4)	(5)	(6)	(7)
					Factor to	Indicated
Policy	Losses for Policy Year		Losses for All Prior Policy Years		Adjust Losses	19th-to-Ult Development
Year	19th Report	20th Report	Previous	Current	for Prior Policy Years	for Policy Year
1995	141,313,490	141,545,426	2,727,688,854	2,729,411,452	1.309	1.011
1996	147,966,426	148,885,395	2,870,127,732	2,872,050,605	1.256	1.017
1997	154,311,500	154,746,190	3,017,195,817	3,016,590,277	1.201	1.000
1998	182,540,288	182,664,069	3,169,160,582	3,171,144,364	1.008	1.011
1999	178,274,607	178,699,133	3,218,869,043	3,221,131,468	0.987	1.015
2000	186,758,233	186,891,304	3,255,220,270	3,256,649,521	0.913	1.009
2001	196,907,747	196,564,505	3,593,799,828	3,596,016,654	0.870	1.011
2002	182,595,540	182,723,355	3,792,537,631	3,795,456,993	0.903	1.018
2003	196,918,759	197,030,881	3,978,180,348	3,979,178,040	0.803	1.007
2004	174,680,215	175,000,820	4,160,867,608	4,163,470,651	0.884	1.019

Selected Indemnity 19th-to-Ultimate Loss Development Factor 1.010

Medical Paid+Case Data for Matching Companies

(8)	(9)	(10)	(11)	(12)	(13)	(14)
					Factor to	Indicated
Policy	Losses for Policy Year		Losses for All Prior Policy Years		Adjust Losses	19th-to-Ult Development
Year	19th Report	20th Report	Previous	Current	for Prior Policy Years	for Policy Year
1995	134,266,425	134,657,354	2,061,176,436	2,065,782,021	1.111	1.034
1996	128,546,172	128,496,716	2,199,686,714	2,200,950,027	1.194	1.008
1997	152,933,798	153,607,274	2,327,361,810	2,327,688,399	1.021	1.006
1998	156,288,073	155,917,719	2,480,377,273	2,483,028,345	1.011	1.014
1999	162,855,364	162,873,779	2,532,868,394	2,541,678,128	0.946	1.057
2000	176,218,520	175,903,496	2,578,726,202	2,587,108,782	0.849	1.054
2001	177,446,442	177,588,476	2,889,020,441	2,898,708,201	0.868	1.064
2002	176,655,270	177,348,120	3,076,239,192	3,076,513,429	0.829	1.006
2003	196,101,655	196,235,892	3,253,861,549	3,258,827,858	0.745	1.035
2004	196,491,236	197,003,679	3,442,882,714	3,456,123,502	0.744	1.093

Selected Medical 19th-to-Ultimate Loss Development Factor 1.025*

*As shown in Section H line (2), NCCI's standard methodology involves the application of a factor to adjust the 19th-to-ultimate development factor to a limited basis, which is based on an analysis involving countrywide losses. The selected medical 19th-to-ultimate development factor in Section G reflects a review of how Missouri-specific large loss data in excess of the limiting threshold impacts the values shown in Section G column (14).

(7) = 1 + [(3) - (2) + ((5) - (4)) / (6)] / (2)
(14) = 1 + [(10) - (9) + ((12) - (11)) / (13)] / (9)
Columns (4) and (11) are valued as of the date at which the given policy year is at a 19th report.
Columns (5) and (12) are valued as of the date at which the given policy year is at a 20th report.

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Determination of Premium and Losses Developed to an Ultimate Report

Section H - Derivation of Policy Year Limited 19th-to-Ultimate Loss Development Factors

Policy Year	Indemnity Paid-to-Paid + Case Ratio 19th Report	Medical Paid-to-Paid + Case Ratio 19th Report
2001	0.972	0.971
2002	0.972	0.956
2003	0.956	0.967
2004	0.951	0.974
2005	0.965	0.963
Selected	0.970	0.970

Indemnity Tail

(1)	Paid+Case 19th-to-Ultimate Loss Development Factor (Section G)	1.010
(2)	Factor to Adjust 19th-to-Ultimate Development Factor to a Limited Basis	0.691
(3)	Limited Paid+Case 19th-to-Ultimate Loss Development Factor = [(1) - 1] x (2) + 1	1.007
(4)	Limited Paid-to-Paid+Case Ratio	0.970
(5)	Limited Paid 19th-to-Ultimate Loss Development Factor = (3) / (4)	1.038

Medical Tail

(1)	Paid+Case 19th-to-Ultimate Loss Development Factor (Section G)	1.025
(2)	Factor to Adjust 19th-to-Ultimate Development Factor to a Limited Basis	0.691
(3)	Limited Paid+Case 19th-to-Ultimate Loss Development Factor = [(1) - 1] x (2) + 1	1.017
(4)	Limited Paid-to-Paid+Case Ratio	0.970
(5)	Limited Paid 19th-to-Ultimate Loss Development Factor = (3) / (4)	1.048

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APPENDIX A-II

Determination of Premium and Losses Developed to an Ultimate Report

Section I - Summary of Limited Paid Loss Development Factors

	(1)	(2)		(3)	(4)
	Indemnity Paid Loss Development			Medical Paid Loss Development	
Report	to Next Report	to Ultimate	Report	to Next Report	to Ultimate
1st	1.814	3.650	1st	1.221	1.503
2nd	1.297	2.012	2nd	1.059	1.231
3rd	1.147	1.551	3rd	1.025	1.162
4th	1.085	1.352	4th	1.016	1.134
5th	1.059	1.246	5th	1.011	1.116
6th	1.033	1.177	6th	1.010	1.104
7th	1.027	1.139	7th	1.008	1.093
8th	1.013	1.109	8th	1.007	1.084
9th	1.010	1.095	9th	1.006	1.076
10th	1.008	1.084	10th	1.003	1.070
11th	1.006	1.075	11th	1.002	1.067
12th	1.004	1.069	12th	1.001	1.065
13th	1.003	1.065	13th	1.002	1.064
14th	1.005	1.062	14th	1.002	1.062
15th	1.005	1.057	15th	1.003	1.060
16th	1.006	1.052	16th	1.003	1.057
17th	1.004	1.046	17th	1.003	1.054
18th	1.004	1.042	18th	1.003	1.051
19th		1.038	19th		1.048

(2) = Cumulative upward product of column (1).
(4) = Cumulative upward product of column (3).

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Determination of Premium and Losses Developed to an Ultimate Report

Section J - Summary of Limited Paid+Case Loss Development Factors

	(1)	(2)		(3)	(4)
	Indemnity Paid+Case Loss Development			Medical Paid+Case Loss Development	
Report	to Next Report	to Ultimate	Report	to Next Report	to Ultimate
1st	1.150	1.373	1st	1.031	1.049
2nd	1.069	1.194	2nd	1.002	1.017
3rd	1.039	1.117	3rd	1.008	1.015
4th	1.026	1.075	4th	0.997	1.007
5th	1.015	1.048	5th	1.000	1.010
6th	1.011	1.033	6th	1.001	1.010
7th	1.005	1.022	7th	1.003	1.009
8th	0.998	1.017	8th	0.996	1.006
9th	1.002	1.019	9th	1.001	1.010
10th	1.003	1.017	10th	0.997	1.009
11th	0.998	1.014	11th	0.998	1.012
12th	0.999	1.016	12th	0.997	1.014
13th	1.003	1.017	13th	1.001	1.017
14th	1.001	1.014	14th	0.998	1.016
15th	1.003	1.013	15th	0.997	1.018
16th	1.002	1.010	16th	1.001	1.021
17th	1.000	1.008	17th	1.001	1.020
18th	1.001	1.008	18th	1.002	1.019
19th		1.007	19th		1.017

(2) = Cumulative upward product of column (1).
(4) = Cumulative upward product of column (3).

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Determination of Premium and Losses Developed to an Ultimate Report

Section K - Factor to Adjust Limited Losses to an Unlimited Basis

(1) Threshold at the Midpoint of the Loss Cost Effective Period*	9,685,328
(2) Statewide Excess Ratio for (1)	0.012
(3) Market Share for Carriers Missing from Large Loss and Catastrophe Call	0.000
(4) Factor to Adjust Limited Losses to an Unlimited Basis = 1.0 / {1.0 - [(2) x (1.0 - (3))]}	1.012

Section L - Policy Year Large Loss Limits

Experience Year	Policy Year Detrended Limit
2023	8,755,709
2022	8,436,293
2021	8,024,208
2020	7,602,692
2019	7,211,300
2018	6,926,913
2017	6,699,065
2016	6,492,458
2015	6,376,712
2014	6,243,412
2013	6,064,069
2012	5,964,738
2011	5,833,520
2010	5,686,138
2009	5,584,136
2008	5,587,239
2007	5,470,996
2006	5,245,477
2005	5,063,293
2004	4,901,542
2003	4,747,598
2002	4,631,469
2001	4,543,228

* December 1, 2026 is the midpoint of the effective period for which the revised loss costs are being proposed.

Appendix A – Factors Underlying the Proposed Loss Cost Level Change

Appendix A-III Trend Factors

The proposed loss costs are intended for use with policies with effective dates in the proposed effective period. However, the data underlying this filing is based on the years in the experience period. Thus, it is necessary to use trend factors that forecast how much future Missouri workers compensation experience will differ from historical experience.

Trend factors measure anticipated changes in the amount of indemnity and medical benefits as compared with anticipated changes in the amount of workers' wages. For example, if benefit costs are expected to grow faster than wages, then a trend factor greater than zero is indicated. Conversely, if wages are expected to grow faster than benefit costs, then a trend factor less than zero is indicated.

Overview of Methodology

NCCI separately analyzes a measure of the number of workplace injuries (claim frequency) and the average indemnity and medical costs of each of these injuries (claim severity). Adjustments are made to the premium, losses, and claim counts underlying the trend analysis. Premium is adjusted to the current loss cost level excluding expense-related premium, developed to ultimate, and adjusted for changes in the level of workers' wages over time using the United States Bureau of Labor Statistics Quarterly Census of Employment and Wages for Missouri. Similarly, losses are developed to ultimate and adjusted to the current benefit level and a common wage level. Indemnity lost-time claims are developed to ultimate and used in the frequency and severity calculations. Medical-only claim counts are excluded from the trend analysis, but the losses associated with medical-only claims are included. The claim severities and loss ratios in the trend analysis are based on an average of paid and paid plus case losses.

While claim frequency and severity are reviewed separately, NCCI selects annual indemnity and medical loss ratio trend factors in Missouri. Loss ratios do not require an adjustment to a common wage level since the wage adjustment to frequency and severities cancels out. Loss ratios are relied upon as they are less impacted by shifts in the industry mix since these impacts to frequency and severity tend to offset one another. In order to estimate the average annual percentage changes in the loss ratios, exponential curves are fit to the historical data points. Considerations in the trend factor selections include a review of loss ratio patterns observed over an extended period of time, along with other pertinent considerations including, but not limited to, changes in system benefits and administration, economic environment, credibility of state data, experience period, and prior trend approach and selection.

The trend lengths displayed on the following exhibits are calculated by comparing the average accident date, or midpoint, for the effective period of the proposed loss costs to each average accident date of the policy years in the experience period. The average accident dates are based on a Missouri distribution of policy writings by month and assume a uniform probability of loss over the coverage period.

Considerations Underlying Trend Selections in this Filing

The trend factors selected in this filing are meant to recognize the impact the changes in benefits and inflation will have on loss ratios between the midpoints of the experience period years on which the filing is based and the midpoint of the proposed loss cost effective period. Trends using the most recent fifteen policy years are typically reviewed to allow one to evaluate changes over an extended period of time, including both economic and non-economic factors, and to mitigate short-term anomalous year-to-year changes.

In addition to the indicated exponential indemnity and medical loss ratio trend fits, these exhibits also show the exponential trend fits for the underlying frequency and severity components for periods ranging from five to fifteen years. Note that frequency and severity trends were reviewed but not selected.

The COVID-19 pandemic may have permanently altered aspects of the workplace and economy, including the prevalence of remote work, reduced business travel affecting some sectors, changes in job duties and workplaces, and changes in mix of business, which are likely to persist into the future. However, a pattern of improving indemnity and medical loss ratios has been observed over the most recent fifteen years in Missouri, beginning prior to the onset of the pandemic. The changes in the loss ratios in the most recent years align with the long-term patterns observed in Missouri, which have been driven by declining claim frequency and relatively flat severity trends. This provides further evidence that changes to the workplace coming out of the pandemic have resulted in better experience, which is expected to continue.

Indemnity Loss Ratio Considerations

The indemnity loss ratio trend displays a long-term pattern of decline. In Missouri, wage growth accelerated between 2020 and 2023, increasing by 5% on average in these years. As wages increase, both premiums and the amounts payable for indemnity benefits increase. While wage inflation could have some indirect impact on loss ratios to the extent that either the maximum weekly indemnity benefit lags behind wage growth, or the wage growth among injured workers differs from the state's overall workforce, the recent inflationary impacts are not expected to significantly distort the relationship between lost-time benefits and premium.

However, recent increases in development for indemnity paid losses has put upward pressure on the exponential fits underlying the indemnity loss ratio trend selection. As development has a larger impact on less mature years, the increase in development has a leveraged effect on the most recent years, elevating their loss ratios and in turn flattening the exponential trend fits.

Appendix A – Factors Underlying the Proposed Loss Cost Level Change

Compared to last year's filing, the indemnity loss ratio exponential trend fits now have a tighter and less negative range. Accordingly, an annual loss ratio trend factor of −3.0% was selected for the indemnity loss ratio—an increase over the previous selection of −3.5%. This year's selection of −3.0% is supported by a plurality of the exponential fits displayed and aligns with the mid- to long-term exponential fits, which are less volatile and strike a balance between responsiveness and stability.

<u>Medical Loss Ratio Considerations</u>

The abovementioned acceleration in wage growth can also be expected to impact recent changes in medical loss ratios as wage growth has outpaced medical inflation, as measured by the Chain-Weighted Personal Healthcare (PHC) index. From 2008 to 2019, wages in Missouri grew at an average annual rate of about 2%, according to the US Bureau of Labor Statistics (BLS) Quarterly Census of Employment and Wages (QCEW). However, from 2020 to 2023, annual wage growth exceeded the historical average, rising at an average rate of 5% per year. Looking ahead, forecasts suggest that wage growth in Missouri will moderate to around 3% annually in 2025 and beyond (Moody's Analytics), a trend supported by the latest data observed for 2024.

While the anticipated 3% annual wage growth remains strong compared to the 2008 to 2019 timeframe, the latest data and forecasts suggest that the unusually high wage growth seen in 2020–2023 is unlikely to continue. Since payroll serves as the exposure base for determining workers compensation premiums, rising wages lead to higher premiums, which in turn exert downward pressure on medical loss ratios over time. The extent of this effect depends on the rate of wage growth. Therefore, it is important to consider how future wage growth expectations, which differ from historical rates, may influence prospective estimates of medical loss ratio trends.

Another factor influencing historical medical loss ratio changes is the rate of medical inflation. Workers compensation medical costs in Missouri are affected by the general cost of medical services, which typically rises over time. Annual medical inflation rates, as measured by the countrywide PHC index, have fluctuated—dropping from around 3% in 2008, 2009, and 2010 to below 1% in 2015, and then gradually increasing to approximately 2.5% in 2023. The PHC index is projected to see annual increases of around 3% through the prospective rate effective period (Centers for Medicare & Medicaid Services).

More weight is given to the mid- to long-term fits which are less influenced by the recent changes in wage and medical inflation, of which some portion may be less predictive in projecting future loss ratio changes since the recent historical pattern of wage growth and medical inflation differs from future expectations. An annual loss ratio trend factor of −3.0% was selected again this year for the medical loss ratio.

Frequency and Severity Trends

Lost-time claim frequency has shown a long-term decline while the indemnity and medical severity exhibit similar and relatively flat trends. Overall, the trends in claim frequency and severity suggest that improving workers compensation experience can be expected over the long term in Missouri.

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APPENDIX A-III

Policy Year Trend Factors

Section A - Calculation of Annual Loss Ratio Trend Factors

	Indemnity	Medical
(1) Selected Annual Loss Ratio Trends:	**–3.0%**	**–3.0%**

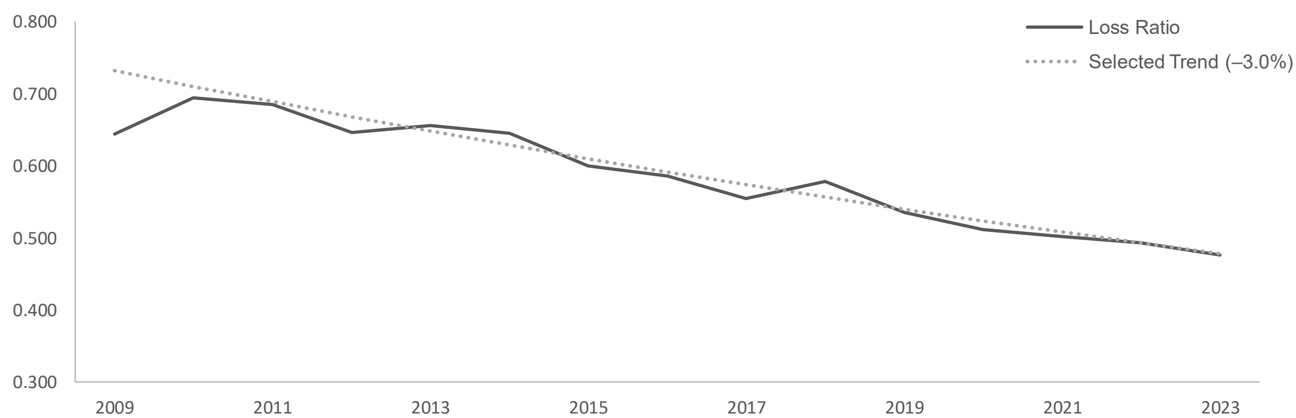
(2) Length of Trend Period from Midpoint of Policy Year to Midpoint of Effective Period:

	PY 2023	PY 2022
Trend Length:	3.001	4.001

(3) Trend Factors Applied to Experience Year Loss Ratios = [1 + (1)] ^ (2)

	PY 2023	PY 2022
Indemnity:	0.913	0.885
Medical:	0.913	0.885

Section B - Indemnity Loss Ratio Trend Data

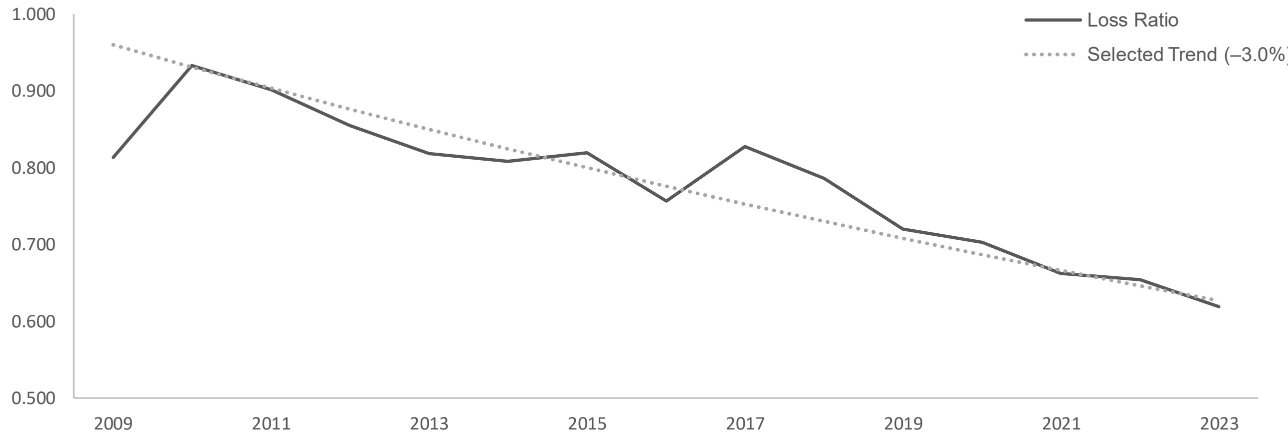


Policy Year	Indemnity Loss Ratio^	Annual Percent Change
2009	0.644	-
2010	0.694	7.8%
2011	0.685	-1.3%
2012	0.646	-5.7%
2013	0.656	1.5%
2014	0.645	-1.7%
2015	0.600	-7.0%
2016	0.586	-2.3%
2017	0.554	-5.5%
2018	0.578	4.3%
2019	0.535	-7.4%
2020	0.511	-4.5%
2021	0.502	-1.8%
2022	0.493	-1.8%
2023	0.476	-3.4%

# of Years in Fit	Exponential Fits
15	-2.7%
14	-3.0%
13	-3.0%
12	-3.0%
11	-3.2%
10	-3.1%
9	-2.9%
8	-2.9%
7	-2.9%
6	-3.5%
5	-2.7%

^Based on an average of paid and paid+case losses

Section C - Medical Loss Ratio Trend Data



Policy Year	Medical Loss Ratio^	Annual Percent Change
2009	0.813	-
2010	0.933	14.8%
2011	0.901	-3.4%
2012	0.855	-5.1%
2013	0.818	-4.3%
2014	0.808	-1.2%
2015	0.819	1.4%
2016	0.757	-7.6%
2017	0.827	9.2%
2018	0.786	-5.0%
2019	0.720	-8.4%
2020	0.703	-2.4%
2021	0.662	-5.8%
2022	0.654	-1.2%
2023	0.619	-5.4%

# of Years in Fit	Exponential Fits
15	-2.4%
14	-2.8%
13	-2.8%
12	-2.7%
11	-2.8%
10	-3.1%
9	-3.5%
8	-3.6%
7	-4.6%
6	-4.3%
5	-3.7%

^Based on an average of paid and paid+case losses

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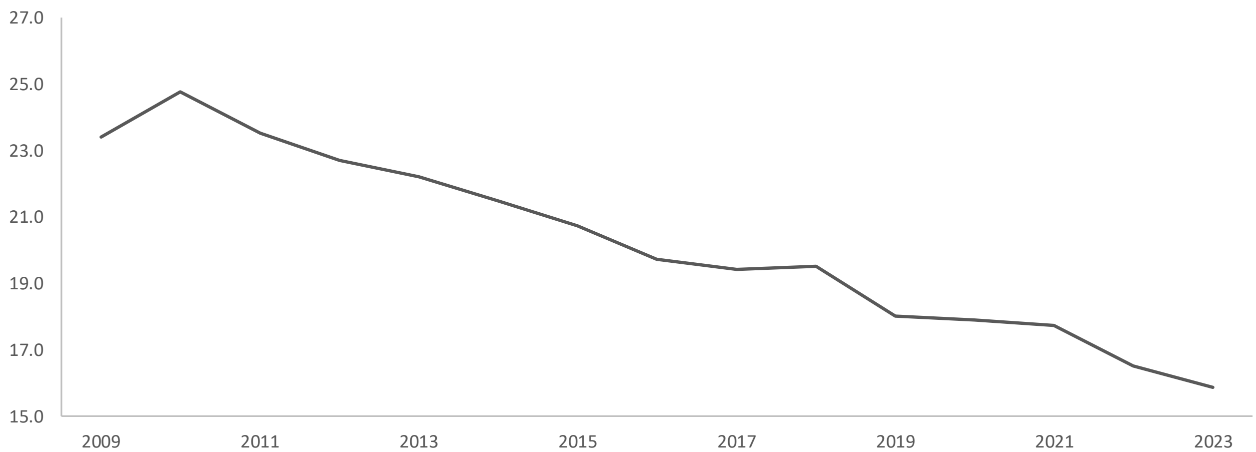
APPENDIX A-III

Policy Year Trend Factors

Section D - Frequency Trend Data

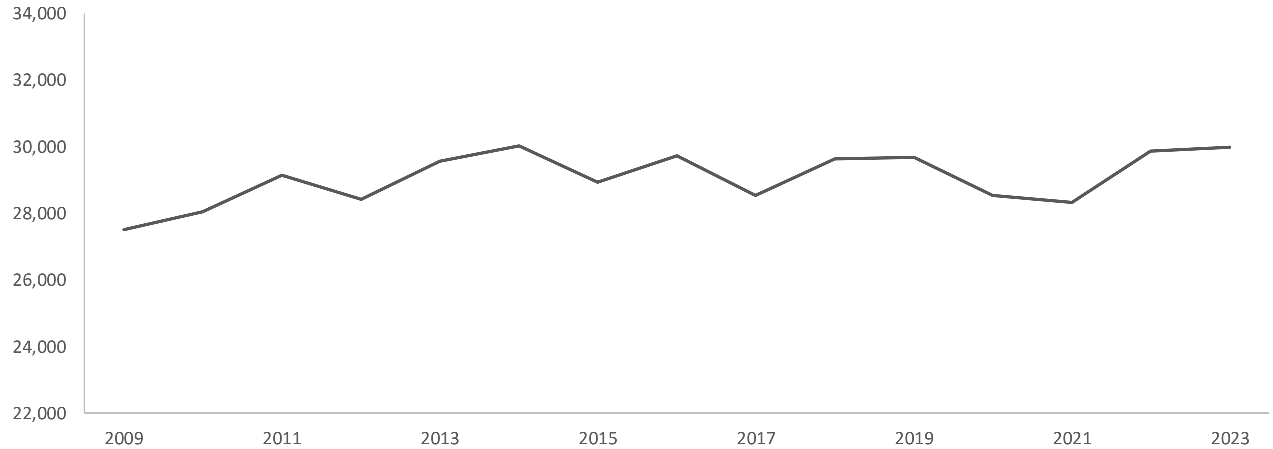


Policy Year	Claim Frequency^	Annual Percent Change
2009	23.414	-
2010	24.764	5.8%
2011	23.509	-5.1%
2012	22.709	-3.4%
2013	22.211	-2.2%
2014	21.490	-3.2%
2015	20.728	-3.5%
2016	19.714	-4.9%
2017	19.418	-1.5%
2018	19.506	0.5%
2019	18.015	-7.6%
2020	17.904	-0.6%
2021	17.732	-1.0%
2022	16.518	-6.8%
2023	15.867	-3.9%

# of Years in Fit	Exponential Fits
15	-3.0%
14	-3.1%
13	-3.1%
12	-3.1%
11	-3.1%
10	-3.1%
9	-3.1%
8	-3.1%
7	-3.4%
6	-3.7%
5	-3.3%

^Per million of on-leveled, wage-adjusted premium

Section E - Indemnity Severity Trend Data



Policy Year	Indemnity Severity^	Annual Percent Change
2009	27,506	-
2010	28,042	1.9%
2011	29,137	3.9%
2012	28,417	-2.5%
2013	29,551	4.0%
2014	30,022	1.6%
2015	28,941	-3.6%
2016	29,733	2.7%
2017	28,535	-4.0%
2018	29,640	3.9%
2019	29,684	0.1%
2020	28,524	-3.9%
2021	28,323	-0.7%
2022	29,859	5.4%
2023	29,985	0.4%

# of Years in Fit	Exponential Fits
15	0.3%
14	0.2%
13	0.1%
12	0.1%
11	-0.1%
10	0.0%
9	0.2%
8	0.1%
7	0.4%
6	0.2%
5	0.7%

^Adjusted to a common wage level, based on an average of paid and paid+case losses

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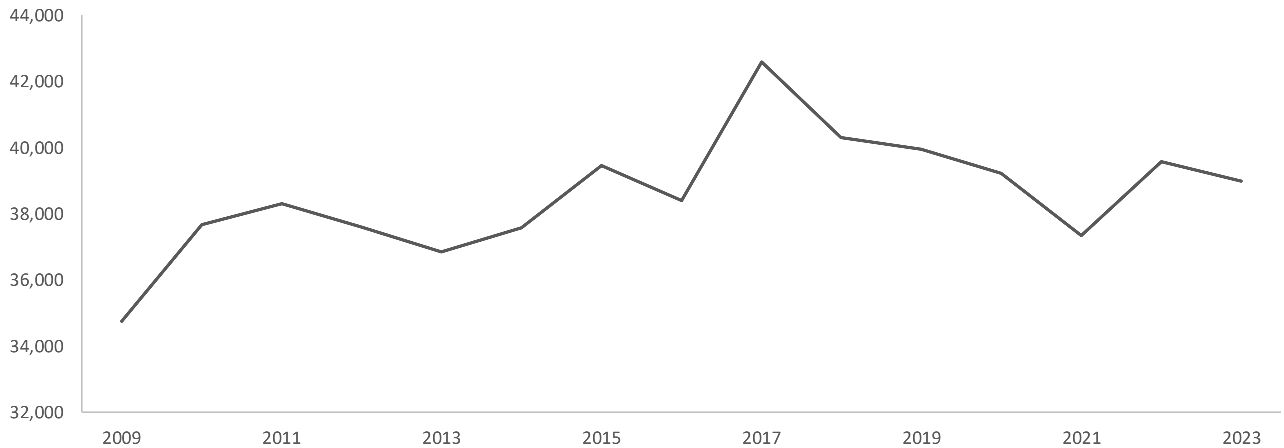
APPENDIX A-III

Policy Year Trend Factors

Section F - Medical Severity Trend Data



Policy Year	Medical Severity^	Annual Percent Change
2009	34,751	-
2010	37,663	8.4%
2011	38,310	1.7%
2012	37,607	-1.8%
2013	36,844	-2.0%
2014	37,584	2.0%
2015	39,467	5.0%
2016	38,392	-2.7%
2017	42,587	10.9%
2018	40,301	-5.4%
2019	39,940	-0.9%
2020	39,230	-1.8%
2021	37,334	-4.8%
2022	39,575	6.0%
2023	38,992	-1.5%

# of Years in Fit	Exponential Fits
15	0.6%
14	0.4%
13	0.3%
12	0.4%
11	0.3%
10	0.0%
9	-0.4%
8	-0.6%
7	-1.3%
6	-0.7%
5	-0.4%

^Adjusted to a common wage level, based on an average of paid and paid+case losses

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APPENDIX A-IV

Derivation of Industry Group Differentials

Industry group differentials are used to more equitably distribute the overall loss cost level change based on the individual experience of each industry group. The payroll, losses and claim counts used in the calculations below are from NCCI's Workers Compensation Statistical Plan (WCSP) data.

I. Expected Losses

The current expected losses (columns (1) and (2)) are the payroll extended by the pure premiums underlying the latest loss costs. The proposed expected losses (3) are the current expected losses adjusted to the proposed level. These adjustments include the proposed experience, trend, benefit and, if applicable, loss-based expense changes as well as any miscellaneous premium adjustments.

Industry Group	(1) Latest Year Current Expected Losses Prior to Adjustment for Change in Off-Balance	(2) Five Year Current Expected Losses Prior to Adjustment for Change in Off-Balance	(3) Five Year Proposed Expected Losses Prior to Adjustment for Change in Off-Balance	(4) Current Ratio of Manual to Standard Premium	(5) Proposed Ratio of Manual to Standard Premium
Manufacturing	181,020,166	821,642,576	831,739,097	1.274	1.273
Contracting	187,872,501	804,458,259	814,490,993	1.125	1.123
Office & Clerical	101,311,052	447,257,427	452,490,201	1.135	1.142
Goods & Services	306,260,861	1,304,204,658	1,319,510,849	1.085	1.087
Miscellaneous	220,861,679	938,189,711	950,423,629	1.070	1.073
Statewide	997,326,259	4,315,752,631	4,368,654,770		

Industry Group	(6) Latest Year Current Expected Losses Adjusted for Change in Off-Balance (1)x(4)/(5)	(7) Five Year Current Expected Losses Adjusted for Change in Off-Balance (2)x(4)/(5)	(8) Five Year Proposed Expected Losses Adjusted for Change in Off-Balance (3)x(4)/(5)	(9) Current/ Proposed (7)/(8)	(10) Adjustment to Proposed for Current Relativity (9)IG/(9)SW
Manufacturing	181,162,366	822,288,014	832,392,467	0.988	1.000
Contracting	188,207,091	805,890,954	815,941,556	0.988	1.000
Office & Clerical	100,690,056	444,515,919	449,716,619	0.988	1.000
Goods & Services	305,697,364	1,301,805,017	1,317,083,046	0.988	1.000
Miscellaneous	220,244,172	935,566,627	947,766,340	0.987	0.999
Statewide	996,001,049	4,310,066,531	4,362,900,028	0.988	1.000

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APPENDIX A-IV

II. Industry Group Differentials

To calculate the converted indicated balanced losses (11) the reported losses are limited to $500,000 for a single claim occurrence and $1,500,000 for each multiple claim occurrence. After the application of limited development, trend and benefit factors, the limited losses are brought to an unlimited level through the application of the expected excess provision. The expected excess loss provisions are non-catastrophe and the excess ratios at a loss limit of $50 million are set equal to zero. The proposed experience change, applicable loss-based expenses and any miscellaneous premium adjustments are applied to calculate the indicated losses. These indicated losses are then balanced to the expected losses using the factors shown in Appendix B-I, Section A-3.

Industry Group	(11) Converted Indicated Balanced Losses	(12) Indicated/ Expected Ratio (11)/[(8)x(10)]	(13) Indicated Differential (12)IG/(12)SW	(14) Lost-Time Claim Counts
Manufacturing	847,481,699	1.018	1.016	15,146
Contracting	808,656,036	0.991	0.989	9,144
Office & Clerical	454,759,232	1.011	1.009	8,422
Goods & Services	1,308,465,146	0.993	0.991	27,630
Miscellaneous	953,024,402	1.007	1.005	14,786
Statewide	4,372,386,515	1.002		

Industry Group	(15) Full Credibility Standard for Lost-Time Claim Counts	(16) Credibility Minimum of 1.000 and ((14)/(15))^0.5	(17) Credibility Weighted Indicated/Expected Ratio [(16)IGx(12)IG] + [1-(16)IG]x(12)SW*	(18) Final Industry Group Differential (17)IG/(17)SW
Manufacturing	12,000	1.00	1.018	1.016
Contracting	12,000	0.87	0.992	0.990
Office & Clerical	12,000	0.84	1.010	1.008
Goods & Services	12,000	1.00	0.993	0.991
Miscellaneous	12,000	1.00	1.007	1.005
Statewide			1.002	1.000

*Statewide ratio (column 17) = Σ_{IG}[(6)x(17)] ÷ Σ_{IG}(6)

III. Description of Industry Group Differentials

Column (2) reflects the indemnity and medical combined expected losses calculated as five years of payroll (in hundreds) extended separately by indemnity and medical pure premiums underlying the latest loss costs. Column (3) adjusts the current expected losses to the proposed level by applying the components of the proposed loss cost level change. These components are applied separately for indemnity and medical, where possible. These adjustments are reflected in Appendix B-I, Section B.

Column (4) shows the current manual premium to standard premium ratios that were calculated using the latest five years of WCSP data used in the current Missouri filing. Column (5) shows the proposed manual premium to standard premium ratios calculated using the latest five years of manual premium and experience modification factors reported in the WCSP data used in the proposed Missouri filing. “Proposed” ratio refers to the fact that these ratios are based on the latest available WCSP data in the proposed filing, and they are used to adjust the proposed industry group differentials to reflect the latest available impact of experience rating by industry group. The differences between columns (4) and (5) relate to the different periods of data being used, which are rolling 5-year periods.

Columns (6), (7), and (8) are based on columns (1), (2), and (3), respectively, and include an adjustment for the change in the average experience rating off-balance by Industry Group (IG). The adjustment for the change in the average experience rating off-balance by IG is reflected by multiplying columns (1), (2), and (3) by the ratio of column (4) to column (5). The ratio of column (4) to column (5) adjusts the current and proposed expected losses (and therefore the IG differentials) to reflect the latest available impact of experience rating by industry group.

The expected losses in column (6) are used as the IG weights when determining the statewide average Credibility Weighted Indicated-to-Expected Ratio in column (17).

The expected losses in columns (7) and (8) are used to determine the relative IG changes from the prior filing to the proposed filing in column (9). Since the indicated IG relativities in column (9) reflect a statewide average that differs from 1.000, the calculation in column (10) ensures that the indicated changes by IG balance to the overall proposed statewide loss cost level change.

Column (13) normalizes the indicated to expected ratios determined in column (12) to determine differentials before credibility weighting. The credibilities are calculated for each industry group using actual lost-time cases (column (14)) and the full credibility standard. The full credibility standard (column (15)) is determined based on an analysis of five successive years of five industry group differential fluctuations across 36 states. In column (16), the credibility is 1.00 when lost-time claims exceed 12,000. The final differentials reflected in column (18) are the normalized credibility weighted industry group differentials calculated in column (17).

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Advisory Loss Costs and Rating Values Filing – January 1, 2026

Appendix B – Calculations Underlying the Loss Cost Change by Classification

NCCI separately determines loss costs for each workers compensation classification. The proposed change from the current loss cost will vary depending on the classification. The following are the general steps utilized to determine the industrial classification loss costs:

1. Calculate industry group differentials, which are used to more equitably distribute the proposed overall average loss cost level change based on the individual experience of each industry group
2. For each classification, determine the indicated pure premiums based on the most recently-available five policy periods of Missouri payroll and loss experience
3. Indicated pure premiums are credibility-weighted with present on rate level pure premiums and national pure premiums to generate derived by formula pure premiums
4. Final adjustments include the application of a test correction factor, the ratio of manual-to-standard premium, swing limits, and where applicable, any additional loads

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APPENDIX B-I

Distribution of Loss Cost Level Change to Occupational Classification

After determining the required changes in the overall loss cost level for the state and by industry group, the next step in the ratemaking procedure is to distribute these changes among the various occupational classifications. In order to do this, the pure premiums by classification must be adjusted, by policy period, industry group, or on an overall basis, to incorporate the changes proposed in the filing. There are three sets of pure premiums for each classification: indicated, present on rate level, and national pure premiums.

Section A – Calculation of Indicated Pure Premiums

The indicated pure premiums are calculated from the payroll and loss data reported, by class code and policy period, in the Workers Compensation Statistical Plan (WCSP) for the latest available five policy periods. Various adjustments are made to these pure premiums to put them at the level proposed in this filing (Sections A-1 to A-3).

Section A-1 – Calculation of Primary Conversion Factors

1. Limited Loss Development Factors*

The following factors are applied to develop the losses from first through fifth report to an ultimate basis.

Policy Period	Indemnity		Medical	
	Likely-to-Develop	Not-Likely-to-Develop	Likely-to-Develop	Not-Likely-to-Develop
7/18-6/19	1.108	1.030	1.020	0.998
7/19-6/20	1.170	1.043	1.027	0.995
7/20-6/21	1.265	1.074	1.048	0.994
7/21-6/22	1.452	1.134	1.065	0.992
7/22-6/23	1.850	1.283	1.146	1.001

*The likely/not-likely development factors reflect a 60% likely / 40% not-likely distribution of the total tail development.

2. Factors to Adjust to the Proposed Trend Level

The proposed trend factors are applied to adjust the losses to the proposed level.

Policy Period	Indemnity	Medical
7/18-6/19	0.797	0.797
7/19-6/20	0.821	0.821
7/20-6/21	0.847	0.847
7/21-6/22	0.873	0.873
7/22-6/23	0.900	0.900

3. Factors to Adjust to the Proposed Benefit Level

The following factors are applied to adjust the losses to the proposed benefit level.

Policy Period	Fatal	Permanent Total (P.T.)	Permanent Partial (P.P.)	Temporary Total (T.T.)	Medical
7/18-6/19	1.000	1.000	1.000	1.000	1.000
7/19-6/20	1.000	1.000	1.000	1.000	1.000
7/20-6/21	1.000	1.000	1.000	1.000	1.000
7/21-6/22	1.000	1.000	1.000	1.000	1.000
7/22-6/23	1.000	1.000	1.000	1.000	1.000

4. Primary Conversion Factors: Indicated Pure Premiums

The factors above, contained within Section A-1, are combined multiplicatively, resulting in the following factors for the Likely-to-Develop (L) and Not-Likely-to-Develop (NL) groupings.

Policy Period	Fatal (L)	Fatal (NL)	P.T.*	P.P. (L)	P.P. (NL)	T.T. (L)	T.T. (NL)	Medical (L)	Medical (NL)
7/18-6/19	0.883	0.821	0.883	0.883	0.821	0.883	0.821	0.813	0.795
7/19-6/20	0.961	0.856	0.961	0.961	0.856	0.961	0.856	0.843	0.817
7/20-6/21	1.071	0.910	1.071	1.071	0.910	1.071	0.910	0.888	0.842
7/21-6/22	1.268	0.990	1.268	1.268	0.990	1.268	0.990	0.930	0.866
7/22-6/23	1.665	1.155	1.665	1.665	1.155	1.665	1.155	1.031	0.901

* Permanent total losses are always assigned to the Likely-to-Develop grouping.

Section A-2 – Expected Excess Provision and Redistribution

After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of excess loss factors by hazard group. The expected excess loss provisions are non-catastrophe and the excess ratios at a loss limit of $50 million are set equal to zero. These factors are shown below.

Hazard Group	A	B	C	D	E	F	G
(1) Excess Ratios	0.066	0.088	0.119	0.136	0.190	0.225	0.260
(2) Excess Factors 1/(1-(1))	1.071	1.096	1.135	1.157	1.235	1.290	1.351

As the excess loss factors are on a combined (indemnity and medical) basis, a portion (40%) of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses. Since a portion of the expected excess losses are redistributed in an additive manner, the expected excess factors shown above cannot be combined multiplicatively with either the primary or secondary loss conversion factors.

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APPENDIX B-I

Section A-3 – Calculation of Secondary Conversion Factors

1. Factors to Adjust for Proposed Industry Group Differentials

The following factors are applied to adjust the indicated industry group differentials for the effects of credibility weighting the industry group differentials and weighting the differentials by the latest year expected losses.

	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
(1) Indicated Differentials*	1.016	0.989	1.009	0.991	1.005
(2) Final Differentials**	1.016	0.990	1.008	0.991	1.005
(3) Adjustment (2)/(1)	1.000	1.001	0.999	1.000	1.000

*See Appendix A-IV, column (13).
**See Appendix A-IV, column (18).

2. Factors to Balance Indicated to Expected Losses

The expected losses are calculated as the pure premium underlying the current loss costs, adjusted to the proposed level and adjusted for the Experience Rating Plan off-balance. The indicated losses are balanced to the expected losses by applying the following factors.

Policy Period	(1) Adjustment of Indicated Losses to Pure Premium at Proposed Level	(2) Current Ratio of Manual to Standard Premium	(3) Proposed Ratio of Manual to Standard Premium	(4) Off-balance Adjustment (2)/(3)	(5) Balancing Indicated to Expected Losses (1)x(4)
7/18-6/19	0.846	1.132	1.128	1.004	0.849
7/19-6/20	0.933	1.131	1.132	0.999	0.932
7/20-6/21	0.884	1.131	1.129	1.002	0.886
7/21-6/22	0.872	1.131	1.133	0.998	0.870
7/22-6/23	0.879	1.129	1.127	1.002	0.881

3. Adjustment for Experience Change

A factor of 1.012 is applied to adjust for the experience change in the proposed loss cost level.

4. Factor to Reflect Inclusion of Assigned Risk Experience

A factor of 0.993 is applied to reflect the inclusion of assigned risk experience.

5. Factor to Reflect the Proposed Loss-Based Expense Provisions

A factor of 1.210 is applied to include the proposed loss-based expense provisions.

6. Secondary Conversion Factors: Indicated Pure Premiums

The factors above, contained within section A-3, are combined multiplicatively, resulting in the following factors:

Policy Period	Manufacturing	Contracting	Office and Clerical	Goods and Services	Miscellaneous
7/18-6/19	1.032	1.033	1.031	1.032	1.032
7/19-6/20	1.133	1.134	1.132	1.133	1.133
7/20-6/21	1.077	1.078	1.076	1.077	1.077
7/21-6/22	1.058	1.059	1.057	1.058	1.058
7/22-6/23	1.071	1.072	1.070	1.071	1.071

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APPENDIX B-I

Section B – Calculation of Present on Rate Level Pure Premiums

The present on rate level pure premiums are the pure premiums underlying the current loss costs, adjusted to the proposed level. The data sources for the above-captioned pure premiums are the partial pure premiums underlying the current loss costs.

1. Adjustment for Experience Change

A factor of 1.012 is applied to adjust for the experience change in the proposed loss cost level.

2. Factors to Adjust to the Proposed Trend Level

The pure premiums underlying the current loss costs contain the current trend. The change in trend factors, 1.018 and 1.000, for indemnity and medical, respectively, are applied to adjust to the proposed trend level.

3. Factors to Adjust to the Proposed Benefit Level

The following factors are applied to adjust the pure premiums underlying the current loss costs to the proposed benefit level.

Effective Date	Indemnity	Medical
Benefit Adjustment	1.000	1.000

4. Factors to Include the Proposed Loss-Based Expense Provisions

The pure premiums underlying the current loss costs include the current loss-based expense provisions and must be adjusted to the proposed level.

	(a) Current		(b) Proposed	
	Indemnity	Medical	Indemnity	Medical
(1) Loss Adjustment Expense	1.210	1.210	1.210	1.210
(2) Loss-based Assessment	1.000	1.000	1.000	1.000
(3) = (1) + (2) – 1.000	1.210	1.210	1.210	1.210
(4) Overall Change (3b)/(3a)			1.000	1.000

5. Adjustment to Obtain Expected Losses

The pure premiums underlying the current loss costs reflect the current Experience Rating Plan off-balance. The change in off-balance must be applied.

Industry Group	(1) Current Ratio of Manual to Standard Premium	(2) Proposed Ratio of Manual to Standard Premium	(3) Off-balance Adjustment (1)/(2)
Manufacturing	1.274	1.273	1.001
Contracting	1.125	1.123	1.002
Office & Clerical	1.135	1.142	0.994
Goods & Services	1.085	1.087	0.998
Miscellaneous	1.070	1.073	0.997

6. Factors to Adjust for Proposed Industry Group Differentials

The pure premiums underlying the current loss costs are adjusted by the proposed industry group differentials.

Industry Group	(1) Final Differential*	(2) Adjustment to Proposed for Current Relativities**	(3) Adjusted Differential (1)x(2)
Manufacturing	1.016	1.000	1.016
Contracting	0.990	1.000	0.990
Office & Clerical	1.008	1.000	1.008
Goods & Services	0.991	1.000	0.991
Miscellaneous	1.005	0.999	1.004

*See Appendix A-IV, column (18).
**See Appendix A-IV, column (10).

7. Factor to Reflect Inclusion of Assigned Risk Experience

A factor of 0.993 is applied to reflect the inclusion of assigned risk experience.

8. Combined Conversion Factors

The factors above, contained within Section B, are combined multiplicatively, resulting in the following factors.

Industry Group	Indemnity	Medical
Manufacturing	1.040	1.022
Contracting	1.015	0.997
Office & Clerical	1.025	1.007
Goods & Services	1.012	0.994
Miscellaneous	1.024	1.006

Section C – Calculation of National Pure Premiums

Finally, there are the national pure premiums, which reflect the countrywide experience for each classification adjusted to state conditions. These pure premiums reflect the countrywide experience for each classification as indicated by the latest available individual classification experience for all states for which the National Council on Compensation Insurance compiles workers compensation data.

Countrywide data is adjusted to Missouri conditions in four steps. First, statewide indicated pure premiums are determined for Missouri. Second, using Missouri payrolls as weights, corresponding statewide-average pure premiums are computed for each remaining state. Third, the ratios of Missouri statewide pure premiums to those for other states are used as adjustment factors to convert losses for other states to a basis that is consistent with the Missouri indicated pure premiums. The quotient of the countrywide total of such adjusted losses divided by the total countrywide payroll for the classification is the initial pure premium indicated by national relativity. Finally, national pure premiums are balanced to the level of the state indicated pure premiums to ensure unbiased derived by formula pure premiums. Indemnity and medical pure premiums are computed separately.

Section D – Calculation of Derived by Formula Pure Premiums

The indicated, present on rate level and national pure premiums are credibility weighted, and the resulting derived by formula pure premiums are used to determine the final class loss costs.

As for the preceding pure premiums, separate computations are performed for each partial pure premium: indemnity and medical. Each partial formula pure premium is derived by the weighting of the indicated, present on rate level and national partial pure premiums. The weight assigned to the policy year indicated pure premium varies in one-percent intervals from zero percent to one hundred percent, depending upon the volume of expected losses (i.e. the product of the underlying pure premiums and the payroll in hundreds). To achieve full state credibility, a classification must have expected losses of at least: $40,939,618 for indemnity and $27,273,557 for medical.

The partial credibilities formula is:

$$z = [\text{ (expected losses) / (full credibility standard) }]^{0.5}$$

For the national pure premiums, credibility is determined from the number of lost-time claims. Full credibility standards are: 2,300 lost-time claims for indemnity and 2,000 lost-time claims for medical.

Partial credibilities are assigned using a credibility formula similar to that used for indicated pure premiums but based on the number of national cases. In no case is the national credibility permitted to exceed 50% of the complement of the state credibility.

National Credibility equals the smaller of:

$$[\text{ (national cases)/(full credibility standard) }]^{0.5} \text{ and } [\text{ (1 – state credibility)/2 }]$$

The residual credibility (100% minus the sum of the state and national credibilities) is assigned to the present on rate level pure premium.

> For example, if the state credibility is 40%, the national pure premium is assigned a maximum credibility of 30% ((100-40) / 2). The remainder is assigned to the present on rate level pure premium.

The total pure premium shown on the attached Appendix B-III is obtained by adding the indemnity and medical partial pure premiums obtained above and rounding the sum to three decimal places.

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APPENDIX B-II

Adjustments to Obtain Loss Costs

The following items are combined with the derived by formula pure premium to obtain the proposed loss cost:

1. Test Correction Factor

The payrolls are now extended by the loss costs presently in effect and by the indicated loss costs to determine if the required change in manual premium level as calculated in Exhibit I has been achieved. Since at first this calculation may not yield the required results, an iterative process is initiated which continuously tests the proposed loss costs including tentative test correction factors until the required change in manual premium level is obtained. The test correction factor is applied to the derived by formula pure premiums.

The factors referred to above are set out as follows:

	Test Correction Factor
Manufacturing	1.0063
Contracting	1.0041
Office & Clerical	0.9888
Goods & Services	0.9995
Miscellaneous	1.0036

2. Ratios of Manual to Standard Premiums

The ratios of manual to standard premiums by industry group have also been excluded from the classification experience, and it is necessary to apply these factors to the derived by formula pure premiums.

	Ratio of Manual to Standard Premiums
Manufacturing	1.273
Contracting	1.123
Office & Clerical	1.142
Goods & Services	1.087
Miscellaneous	1.073

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APPENDIX B-II

3. Swing Limits

As a further step, a test is made to make certain that the proposed loss costs fall within the following departures from the present loss costs:

Manufacturing	from 23% above to 17% below
Contracting	from 20% above to 20% below
Office & Clerical	from 22% above to 18% below
Goods & Services	from 20% above to 20% below
Miscellaneous	from 22% above to 18% below

These limits have been calculated in accordance with the following formula:

Max. Deviation = Effect of the final change in loss cost level by industry group plus or minus 20% rounded to the nearest 1%.

The product of the swing limits and the present loss cost sets bounds for the proposed loss cost. If the calculated loss cost falls outside of the bounds, the closest bound is chosen as the proposed loss cost. When a code is limited, the underlying pure premiums are adjusted to reflect the limited loss cost. The classifications which have been so limited are shown below. Note that classifications that are subject to special handling may fall outside of the swing limits.

An illustrative example showing the calculation of a proposed manual class loss cost is attached as Appendix B-III. This example demonstrates the manner in which the partial pure premiums are combined to produce a total pure premium, and shows the steps in the calculation at which the rounding takes place. The loss costs for other classifications are calculated in the same manner.

* A code listed below with an asterisk indicates the code's swing limit was adjusted by 0.001 before being applied; this is only performed when the upper and lower bounds calculated by the swing limit are equal.

List of Classifications Limited by the Upper Swing

3122 3803 3827 5491 6251 7333 7335 7337
7711 8725

List of Classifications Limited by the Lower Swing

NONE

4. Missouri Contracting Classification Premium Adjustment Program (CCPAP)

For classifications eligible for the CCPAP, the last step in producing the final proposed loss costs is to apply a factor of 1.071 to offset the credits payable under the CCPAP.

A list of eligible class codes can be found under the ***Basic Manual*** state pricing programs.

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APPENDIX B-III

Derivation of Proposed Loss Cost - Code 8810

As previously explained in Appendix B-I, the indicated pure premiums are developed by adjusting the limited losses by a set of conversion factors. The converted losses are then summarized into indemnity and medical and then divided by payroll (in hundreds). The derivation of the indicated pure premium for the above-captioned classification follows:

LIMITED LOSSES (Workers Compensation Statistical Plan)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
07/01/18 - 06/30/19	500,000	500,000	508,104	1,972,927	4,561,270	874,684	1,479,126	3,401,399	11,667,071
07/01/19 - 06/30/20	259,473	5,000	341,479	1,509,614	3,145,919	722,947	1,960,576	3,864,400	8,377,721
07/01/20 - 06/30/21	0	0	0	884,379	3,207,814	865,154	1,647,928	1,843,927	8,700,759
07/01/21 - 06/30/22	0	0	191,415	1,018,546	2,712,244	1,416,653	2,324,153	3,472,160	9,110,424
07/01/22 - 06/30/23	0	0	0	877,681	2,439,819	857,955	2,346,169	1,961,912	10,317,104

PRIMARY CONVERSION FACTORS (Appendix B-I, Section A-1)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
07/01/18 - 06/30/19	0.883	0.821	0.883	0.883	0.821	0.883	0.821	0.813	0.795
07/01/19 - 06/30/20	0.961	0.856	0.961	0.961	0.856	0.961	0.856	0.843	0.817
07/01/20 - 06/30/21	1.071	0.910	1.071	1.071	0.910	1.071	0.910	0.888	0.842
07/01/21 - 06/30/22	1.268	0.990	1.268	1.268	0.990	1.268	0.990	0.930	0.866
07/01/22 - 06/30/23	1.665	1.155	1.665	1.665	1.155	1.665	1.155	1.031	0.901

EXPECTED EXCESS PROVISION AND REDISTRIBUTION (Appendix B-I, Section A-2)

After the application of the primary conversion factors, the limited losses are brought to an expected unlimited level through the application of a hazard group-specific excess loss factor. The factor is shown below:

	HAZARD GROUP: C
Excess Factor	1.135

As the excess loss factor is on a combined (indemnity and medical) basis, the following portion of the indemnity expected excess losses are redistributed to medical in order to more accurately allocate expected excess losses:

Redistribution %	40%

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APPENDIX B-III

Derivation of Proposed Loss Cost - Code 8810

EXPECTED UNLIMITED LOSSES (Limited Losses x Primary Conversion Factors, then adjusted for the Excess Provision and Redistribution)

Policy Period	Fatal Likely	Fatal Not-Likely	Permanent Total	Permanent Partial Likely	Permanent Partial Not-Likely	Temporary Total Likely	Temporary Total Not-Likely	Medical Likely	Medical Not-Likely
07/01/18 - 06/30/19	477,281	443,769	485,017	1,883,282	4,048,298	834,940	1,312,779	3,322,811	10,818,294
07/01/19 - 06/30/20	269,563	4,627	354,757	1,568,313	2,911,152	751,058	1,814,266	3,844,840	8,005,527
07/01/20 - 06/30/21	0	0	0	1,023,933	3,155,688	1,001,674	1,621,149	1,959,816	8,554,337
07/01/21 - 06/30/22	0	0	262,384	1,396,186	2,902,736	1,941,897	2,487,387	3,845,225	9,224,702
07/01/22 - 06/30/23	0	0	0	1,579,772	3,046,373	1,544,266	2,929,441	2,452,085	10,849,983

SECONDARY CONVERSION FACTORS (Appendix B-I, Section A-3)

Policy Period	INDUSTRY GROUP: Office and Clerical
07/01/18 - 06/30/19	1.031
07/01/19 - 06/30/20	1.132
07/01/20 - 06/30/21	1.076
07/01/21 - 06/30/22	1.057
07/01/22 - 06/30/23	1.070

PAYROLL, FINAL CONVERTED LOSSES (Expected Unlimited Losses x Secondary Conversion Factors)

Policy Period	Payroll	Indemnity Likely	Indemnity Not-Likely	Medical Likely	Medical Not-Likely	Total Indemnity	Total Medical	Total
07/01/18 - 06/30/19	27,432,378,227	3,794,616	5,984,796	3,425,818	11,153,661	9,779,412	14,579,479	24,358,891
07/01/19 - 06/30/20	27,195,226,895	3,332,258	5,354,411	4,352,359	9,062,257	8,686,669	13,414,616	22,101,285
07/01/20 - 06/30/21	29,174,154,722	2,179,553	5,139,877	2,108,762	9,204,467	7,319,430	11,313,229	18,632,659
07/01/21 - 06/30/22	32,046,088,956	3,805,694	5,697,360	4,064,403	9,750,510	9,503,054	13,814,913	23,317,967
07/01/22 - 06/30/23	33,656,446,288	3,342,721	6,394,121	2,623,731	11,609,482	9,736,842	14,233,213	23,970,055
Total	149,504,295,088	16,454,842	28,570,565	16,575,073	50,780,377	45,025,407	67,355,450	112,380,857
		INDICATED PURE PREMIUM				**0.0301**	**0.0451**	**0.075**

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

The present on rate level pure premiums are developed by adjusting the pure premiums underlying the current loss cost by the conversion factors calculated in Appendix B-I. The derivation of the present on rate level pure premiums for the above-captioned classification follows:

	Indemnity	Medical	Total
Pure Premiums Underlying Current Loss Cost	0.025	0.045	0.07
Conversion Factors (App. B-I, Section B)	1.025	1.007	xxx
PURE PREMIUMS PRESENT ON RATE LEVEL (Underlying Pure Premiums) x (Conversion Factor)	0.0256	0.0453	0.071

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APPENDIX B-III

Derivation of Proposed Loss Cost - Code 8810
Industry Group - Office and Clerical, Hazard Group - C

The loss cost for the above-captioned classification is derived as follows:

		Indemnity	Medical	Total
1.	Indicated Pure Premium	0.0301	0.0451	0.075
2.	Pure Premium Indicated by National Relativity	0.0287	0.0458	0.075
3.	Pure Premium Present on Rate Level	0.0256	0.0453	0.071
4.	State Credibilities	97%	100%	xxx
5.	National Credibilities	1%	0%	xxx
6.	Residual Credibilities = 100% - (4) - (5)	2%	0%	xxx
7.	Derived by Formula Pure Premiums = (1) x (4) + (2) x (5) + (3) x (6)	0.0300	0.0451	0.075
8.	Test Correction Factor	0.9888	0.9888	xxx
9.	Underlying Pure Premiums = (7) x (8) *	0.0294	0.0446	0.074
10.	Ratio of Manual to Standard Premium			1.142
11.	Loss Cost = (9) x (10)			0.085
12.	Loss Cost Within Swing Limits			0.085
	Current Loss Cost x Swing Limits a) Lower bound = 0.08 x 0.820 = 0.066 b) Upper bound = 0.08 x 1.220 = 0.097			
13.	Pure Premiums Underlying Proposed Loss Cost* = ((13TOT) / (9TOT)) x (9) , (13TOT) = (12) / (10)	0.0294	0.0446	0.074
14.	Miscellaneous Loadings			0.000
15.	Final Loaded Loss Cost			0.085

* Indemnity pure premium is adjusted for the rounded total pure premium:
Indemnity Pure Premium = Total Pure Premium - Medical Pure Premium

WCSP data is used to determine the F-Classification (F-Class) loss costs. The latest year of WCSP payroll is extended by both the current and proposed loss costs. Based on $25,025,675 of payroll, the overall loss cost level change in Missouri is -11.9%.

I. Overview of Methodology

- Ten years of F-Class losses* across all states for which the National Council on Compensation Insurance compiles workers compensation ratemaking data are converted and adjusted to a countrywide level and used with ten years of F-Class countrywide payroll to determine the F-class countrywide pure premiums at both an overall and individual classification level.
- F-class code countrywide relativities are then calculated by comparing the F-class countrywide pure premiums by class to the overall countrywide F-class pure premium. The relativity values are reflected in the table in Section II.
- A single state primary base pure premium is calculated by applying a countrywide to state relativity factor to bring the F-class overall countrywide pure premium to the Missouri proposed level.
- A final base pure premium is calculated by bringing the primary base pure premium to the proposed Missouri trend and benefit levels, and applying any applicable expenses and/or offsets.
- Final F-Class loss costs are calculated by applying the countrywide relativity by class code to the final base pure premium and applying swing limits.

*Losses are limited to $500,000 for a single claim occurrence and $1,500,000 for each multiple claim occurrence. Texas data is included for policies effective 1/1/2013 and subsequent.

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APPENDIX B-IV

II. The F-class code countrywide relativities:

Class Code	Countrywide Relativity**
6006	1.427
6801*	1.000
6824	1.081
6825	0.365
6826	0.554
6828*	1.000
6829*	1.000
6843	1.215
6845	1.188
6872	1.335
6873*	1.000
6874	1.342
7309	1.335
7313	0.588
7317	0.900
7327*	1.000
7350	1.146
8709	0.365
8726	0.215
9077*	1.000

*Relativities for class codes with a limited amount of data are set to 1.000.
**The relativities have been locked into the values from the prior filing.

III. Swing Limits

The proposed loss costs are limited to the swing limits based on 20% above and 20% below the current loss costs.

Classifications Limited by the Upper Swing	Classifications Limited by the Lower Swing		
NONE	6874	7327	8709

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APPENDIX B-IV

Derivation of State Base Pure Premium

	Indemnity	Medical	Total
1. Overall Countrywide Pure Premium			2.303
2. State Act Pure Premium Relativity Factor			1.577
3. Countrywide State Act Weight			25%
4. **Primary Base Pure Premium** =[(1) x (2) x (3)] + [(1) x (1 - (3))]			**2.635**
5. Countrywide Weights	52%	48%	100%
6. Trend Factors	0.972	0.972	xx
7. Weighted Benefits	1.000	1.000	xx
8. Weighted Loss-Based Expenses	1.263	1.210	xx
9. **Secondary Base Pure Premium*** = (4tot) x (5) x (6) x (7) x (8)	1.6824	1.4876	**3.170**
10. Additional Offsets			0.993
11. **Final Base Pure Premium** = (9) x (10)			**3.148**

* Indemnity pure premium is adjusted for the rounded total pure premium:
Indemnity Pure Premium = Total Pure Premium - Medical Pure Premium

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APPENDIX B-IV

Derivation of Proposed Loss Cost - Code 6872
Industry Group - F-Class, Hazard Group - G

The loss cost for the above-captioned classification is derived as follows:

1. Missouri's Final Base Pure Premium	3.148
2. Countrywide Class Code 6872 Relativity (Section II)	1.335
3. Loss Cost = (1) x (2)	4.203
4. Loss Cost Within Swing Limits	4.203
Current Loss Cost x Swing Limits a) Lower bound = 4.74 x 0.80 = 3.792 b) Upper bound = 4.74 x 1.20 = 5.688	
5. Miscellaneous Loadings	0.000
6. Final Loaded Loss Cost	4.203

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APPENDIX B-IV

U.S. Longshore and Harbor Workers' Compensation Act Assessment

The F-class and Program II, Option II maritime class voluntary loss costs include the following provision for the federal assessment:

1.)	Assessment Rate on Indemnity Losses *	7.1%
2.)	Assessment Rate on Total Losses #	4.5%

* Calculated using data provided by the U.S. Department of Labor

\# Calculated using U.S. Department of Labor data and on-leveled and developed USL&HW losses - statistical plan data

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Appendix B-V

Calculation of Coal Mine Traumatic and Disease

Coal mine experience is reflected in the following class codes:

- Surface Coal Mine – Class Code 1005
- Underground Coal Mine – Class Code 1016

The traumatic loss cost for Surface Coal Mine Class Code 1005 is calculated based on WCSP data as explained in Appendices B-I through B-III. Class Code 1005 is in the Miscellaneous industry group.

The traumatic loss cost for Underground Coal Mine Class Code 1016 is calculated using WCSP data. Pure premiums are calculated and adjusted for trend, benefits, and any applicable offsets or expense provisions. Swing limits for Class Code 1016 are applied around the current loss cost.

The disease portion of class codes 1005 and 1016 is calculated by weighting a state and federal disease pure premium component. Expense provisions, where applicable, are applied as a final step in the calculation of the disease loss cost.

For benefits provided under the Federal Coal Mine Health & Safety Act (federal benefits), the expected number of claims is based on data from the U.S. Department of Labor's Federal Black Lung Database. Estimating the expected number of claims entitled to federal benefits for an individual jurisdiction is difficult due to the scarcity of historical data. Therefore, data pooled across multiple states is relied upon to develop a credible level of experience.

The loss costs shown on the Basic Manual pages for class codes 1005 and 1016 are a combination of the traumatic and state and federal disease portions.

Missouri

Advisory Loss Costs and Rating Values Filing – January 1, 2026

Appendix C – Memoranda for Laws and Assessments

The purpose of this appendix is to provide details on changes affecting workers compensation benefit costs that are not yet reflected in the on-level factors shown in Appendix A-I. Such changes may result from annual updates in medical reimbursement levels or other changes that directly affect worker compensation benefit levels. In addition, changes to the administration of the workers compensation system, including benefit levels, may result from specific regulatory, legislative, or judicial action. The overall effect of benefit changes displayed within this appendix is calculated as of the benefit effective date, which may differ from the overall impact on the filing as shown in the Executive Summary.

In this year’s filing, there have been no newly enacted benefit changes in Missouri.

Missouri

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Part 4 Additional Information

- Definitions
- NCCI Affiliate List
- Key Contacts

Missouri

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Definitions

Accident Year (AY): A loss accounting definition in which experience is summarized by the calendar year in which an accident occurred.

Calendar Year (CY):

- The 12-month period beginning January 1 and ending December 31.
- Method of accounting for all financial transactions occurring during a specific year.

Case Reserves: Reserves that an insurance company establishes for specific (known) claims.

DSR Level Premium: The standard earned premium that would result if business were written at NCCI state-approved loss costs or rates instead of at the company rates. It is the common benchmark level at which carriers report premium on the Financial Calls.

Frequency: The number of lost-time claims per million dollars of on-leveled, wage-adjusted premium.

Incurred Claim Count: The total of all claims reported, whether open or closed, as of a given valuation date. An indemnity claim is associated with a payment or case reserve for an indemnity loss (i.e., lost work time-related benefits) and excludes claims closed without an indemnity payment.

Lost-time Claims: Claims where an injured employee has received wage replacement benefits due to a compensable workplace injury.

Limited Losses: Losses that result after the application of NCCI's large loss procedure—in which individual large claims are limited to jurisdiction and year-specific large loss thresholds.

On-Level Factor: Applied to historical premiums and losses to adjust the historical experience to reflect approved loss cost/rate level changes as well as statutory benefit level changes implemented since that time.

Paid+Case Losses: The sum of paid losses and case reserves. Also known as “case incurred losses.”

Paid Losses: Losses that an insurance company has paid as a result of claim activity.

Missouri

Advisory Loss Costs and Rating Values Filing – January 1, 2026

Definitions

Policy Year:

- The one-year period beginning with the effective date or anniversary of a policy.
- A premium and loss accounting definition in which experience is summarized for all policies with effective dates in a given calendar year period.

Severity: The average cost per case (claim) calculated as ultimate losses divided by ultimate lost-time claim counts.

Ultimate Development Factor: For an aggregation of data, an estimate of the development that will occur between the data's current valuation date and the time when all claims are closed.

Unlimited Losses: Losses that have not been limited to jurisdiction and year-specific large loss thresholds as part of NCCI's large loss procedure.

Valuation Date: The date that premiums and losses are evaluated for reporting purposes. Premiums and losses may change over time from initial estimates to final values. Therefore, interim snapshots have associated valuation dates.

Wage Level Adjustment Factor: The ratio of the average workers' wages during the most recent time period to the average workers' wages during a historical time period.

MISSOURI

Advisory Loss Costs and Rating Values Filing – January 1, 2026

NCCI Affiliate List

7710 INSURANCE COMPANY
A M C O INSURANCE COMPANY
ACADIA INSURANCE COMPANY
ACCIDENT FUND GENERAL INS CO
ACCIDENT FUND INS CO OF AMERICA
ACCIDENT FUND NATIONAL INS CO
ACCIDENT INSURANCE COMPANY INC
ACCREDITED SURETY & CASUALTY COMPANY INC
ACE AMERICAN INSURANCE COMPANY
ACE FIRE UNDERWRITERS INSURANCE COMPANY
ACE PROPERTY & CASUALTY INSURANCE COMPANY
ACIG INS CO
ACUITY A MUTUAL INS COMPANY
ADDISON INSURANCE COMPANY
AIG ASSURANCE COMPANY
AIG PROPERTY CASUALTY COMPANY
AIU INSURANCE CO
AK NATIONAL INS CO
ALLIED EASTERN IND CO
ALLIED INSURANCE COMPANY OF AMERICA
ALLIED PROPERTY AND CASUALTY INS CO
ALLMERICA FINANCIAL ALLIANCE INS CO
ALLMERICA FINANCIAL BENEFIT INS CO
AMERICAN ALTERNATIVE INSURANCE CORPORATION
AMERICAN AUTOMOBILE INSURANCE CO
AMERICAN BUILDERS INSURANCE COMPANY
AMERICAN BUSINESS AND MERCANTILE INS MUTUAL INC
AMERICAN CASUALTY COMPANY OF READING P A
AMERICAN COMPENSATION INS CO
AMERICAN ECONOMY INS CO
AMERICAN FAMILY HOME INS CO
AMERICAN FAMILY INS CO
AMERICAN FAMILY MUTUAL INSURANCE COMPANY, S.I.
AMERICAN FIRE AND CASUALTY CO
AMERICAN GUARANTEE AND LIABILITY INS CO
AMERICAN HOME ASSUR CO-NATIONAL UNION FIRE OF PIT
AMERICAN INTERSTATE INS CO
AMERICAN INTERSTATE INS CO OF TX
AMERICAN LIBERTY INSURANCE CO
AMERICAN MODERN HOME INS CO
AMERICAN NATIONAL PROPERTY AND CASUALTY CO
AMERICAN SELECT INS CO
AMERICAN STATES INS CO A SAFECO COMPANY
AMERICAN SUMMIT INS CO
AMERICAN ZURICH INS CO
AMERISURE INS CO
AMERISURE MUTUAL INS CO
AMERISURE PARTNERS INS CO
AMERITRUST INS CORP
AMFED ADVANTAGE INSURANCE COMPANY
AMFED CASUALTY INS CO
AMFED NATIONAL INSURANCE COMPANY
AMGUARD INS CO
AMTRUST INSURANCE CO
ARCH INDEMNITY INSURANCE COMPANY
ARCH INSURANCE COMPANY
ARCH PROPERTY CASUALTY INS CO
ARGONAUT INS CO
ARGONAUT MIDWEST INS CO
ARTISAN AND TRUCKERS CASUALTY COMPANY
ASCOT INSURANCE COMPANY
ASSOCIATION CASUALTY INS CO
ATLANTIC SPECIALTY INS CO
AUSTIN MUTUAL INSURANCE COMPANY
AUTO OWNERS INS CO
BANKERS STANDARD INS CO
BEARING MIDWEST CASUALTY COMPANY
BENCHMARK INSURANCE COMPANY
BERKLEY CASUALTY COMPANY
BERKLEY INSURANCE COMPANY
BERKLEY NATIONAL INSURANCE COMPANY
BERKLEY REGIONAL INS CO
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
BERKSHIRE HATHAWAY HOMESTATE INS CO
BITCO GENERAL INSURANCE CORPORATION
BITCO NATIONAL INSURANCE COMPANY
BLOOMINGTON COMPENSATION INS CO
BRICKSTREET MUTUAL INS CO
BROTHERHOOD MUTUAL INS CO
CALIFORNIA INSURANCE COMPANY
CAROLINA CASUALTY INS CO
CHARTER OAK FIRE INS CO
CHEROKEE INS CO
CHIRON INSURANCE COMPANY
CHUBB INDEMNITY INS CO
CHUBB NATIONAL INS CO
CHURCH MUTUAL INS CO, S.I.
CIMARRON INSURANCE COMPANY INC
CINCINNATI CASUALTY COMPANY
CINCINNATI INDEMNITY COMPANY
CINCINNATI INSURANCE COMPANY
CITIZENS INS CO OF AMERICA
CLEAR SPRING AMERICAN INSURANCE COMPANY
CLEAR SPRING CASUALTY INSURANCE COMPANY
CLEAR SPRING NATIONAL INSURANCE COMPANY
CLEAR SPRING PROPERTY AND CASUALTY COMPANY
COLONIAL AMERICAN CASUALTY & SURETY CO
COLONIAL SURETY COMPANY
COLUMBIA MUTUAL INSURANCE CO
COLUMBIA NATIONAL INS CO
COMMERCE AND INDUSTRY INS CO
COMPSOURCE MUTUAL INSURANCE COMPANY
CONSOLIDATED INS CO
CONTINENTAL CASUALTY CO
CONTINENTAL INDEMNITY CO
CONTINENTAL INS CO
CONTINENTAL WESTERN INSURANCE COMPANY
COPPERPOINT CASUALTY INSURANCE COMPANY
COPPERPOINT PREMIER INSURANCE COMPANY
COREPOINTE INSURANCE COMPANY
COUNTRY MUTUAL INSURANCE CO
CRESTBROOK INS CO
CRUM AND FORSTER INDEMNITY CO
DAKOTA TRUCK UNDERWRITERS
DEPOSITORS INS CO
DIAMOND INS CO
DIGITAL ADVANTAGE INS CO
EASTERN ADVANTAGE ASSURANCE COMPANY
EASTERN ALLIANCE INSURANCE COMPANY
EASTGUARD INS CO

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Advisory Loss Costs and Rating Values Filing – January 1, 2026

NCCI Affiliate List

EMC PROPERTY & CASUALTY COMPANY
EMCASCO INS CO
EMPLOYERS ASSURANCE COMPANY
EMPLOYERS COMPENSATION INS CO
EMPLOYERS INS CO OF WAUSAU
EMPLOYERS INSURANCE COMPANY OF NEVADA
EMPLOYERS MUTUAL CASUALTY CO
EMPLOYERS PREFERRED INS CO
ENDURANCE AMERICAN INS CO
ENDURANCE ASSURANCE CORPORATION
ERIE INS CO
ERIE INS CO OF NY
ERIE INS EXCHANGE
ERIE INS PROPERTY AND CASUALTY CO
EVEREST DENALI INSURANCE COMPANY
EVEREST NATIONAL INS CO
EVEREST PREMIER INSURANCE COMPANY
EVEREST REINSURANCE CO DIRECT
EXACT PROPERTY AND CASUALTY CO INC
EXECUTIVE RISK INDEMNITY INC
EXPLORER INS CO
FALLS LAKE NATIONAL INSURANCE CO
FARMERS INSURANCE EXCHANGE
FARMINGTON CASUALTY COMPANY
FCCI INSURANCE COMPANY
FEDERAL INSURANCE COMPANY
FEDERATED MUTUAL INS CO
FEDERATED RESERVE INSURANCE CO
FEDERATED RURAL ELECTRIC INS EXCHANGE
FEDERATED SERVICE INS CO
FIDELITY & DEPOSIT COMPANY OF MARYLAND
FIDELITY & GUARANTY INS UNDERWRITERS
FIDELITY & GUARANTY INSURANCE CO
FIRE INS EXCHANGE
FIREMANS FUND INSURANCE CO
FIREMENS INS CO OF WASHINGTON DC
FIRST DAKOTA INDEMNITY CO
FIRST LIBERTY INS CORP
FIRST NATIONAL INS CO OF AMERICA
FIRSTCOMP INSURANCE CO
FLAGSHIP CITY INS CO
FLORISTS MUTUAL INSURANCE CO
FOREMOST INS CO GRAND RAPIDS MICHIGAN
FOREMOST PROPERTY & CAS INS
FOREMOST SIGNATURE INS CO
FRANK WINSTON CRUM INSURANCE CO
FREEDOM SPECIALTY INSURANCE COMPANY
FUEL MARKETERS INSURANCE TRUST
GENERAL CASUALTY COMPANY OF WISCONSIN
GENERAL CASUALTY INSURANCE COMPANY
GENERAL INS CO OF AMERICA
GENESIS INS CO
GLATFELTER INSURANCE COMPANY
GRANITE STATE INSURANCE COMPANY
GRAY INSURANCE COMPANY
GREAT AMERICAN ALLIANCE INS CO
GREAT AMERICAN ASSURANCE COMPANY
GREAT AMERICAN INS CO OF NY
GREAT AMERICAN INSURANCE COMPANY
GREAT AMERICAN SPIRIT INS CO
GREAT DIVIDE INSURANCE COMPANY
GREAT MIDWEST INS CO
GREAT NORTHERN INS CO
GREAT WEST CASUALTY COMPANY
GREENWICH INS CO
GRINNELL MUTUAL REINSURANCE CO SI
GUIDEONE ELITE INS CO
GUIDEONE INSURANCE COMPANY
GUIDEONE SPECIALTY INSURANCE COMPANY
HANOVER AMERICAN INS CO
HANOVER INS CO
HARLEYSVILLE INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY CO
HARTFORD CASUALTY INS CO
HARTFORD FIRE INSURANCE CO
HARTFORD INS CO OF IL
HARTFORD INS CO OF MIDWEST
HARTFORD INS CO OF THE SOUTHEAST
HARTFORD UNDERWRITERS INS CO
HAWKEYE-SECURITY INS CO
HDI GLOBAL INSURANCE COMPANY
HOME OWNERS INS CO
HORIZON MIDWEST CASUALTY COMPANY
ILLINOIS CASUALTY COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY
IMPERIUM INSURANCE COMPANY
INCLINE CASUALTY COMPANY
INDEMNITY INS CO OF N AMERICA
INS CO OF NORTH AMERICA
INS CO OF THE STATE PA
INS CO OF THE WEST
INTREPID CASUALTY COMPANY
INTREPID INSURANCE COMPANY
KEY RISK INS CO
LIBERTY INS CORP
LIBERTY INSURANCE UNDERWRITERS INC
LIBERTY MUTUAL FIRE INS CO
LIBERTY MUTUAL INS CO
LM INS CORP
MA BAY INS CO
MAG MUTUAL INS CO
MANUFACTURERS ALLIANCE INS CO
MARKEL AMERICAN INSURANCE CO
MARKEL INSURANCE CO
MCDONALDS OPERATORS RISK MGMT ASSOC OF MO
MEM MUTUAL INSURANCE COMPANY
MEM PROTECT INSURANCE COMPANY
MEM SECURE INSURANCE COMPANY
MEM SHIELD INSURANCE COMPANY
MEMIC CASUALTY COMPANY
MEMIC INDEMNITY CO
MERIDIAN SECURITY INSURANCE COMPANY
MID CENTURY INS CO
MIDDLESEX INS CO
MIDSOUTH INSURANCE COMPANY
MIDVALE INDEMNITY COMPANY
MIDWEST EMPLOYERS CASUALTY CO
MIDWEST FAMILY ADVANTAGE INSURANCE CO
MIDWEST FAMILY MUTUAL INS CO
MIDWEST INS CO

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Advisory Loss Costs and Rating Values Filing – January 1, 2026

NCCI Affiliate List

MIDWESTERN INDEMNITY CO
MILBANK INSURANCE COMPANY
MILFORD CASUALTY INSURANCE CO
MITSUI SUMITOMO INS CO OF AMERICA
MITSUI SUMITOMO INS USA INC
MO RURAL SERVICES WC INS TRUST
MO WOOD INDUSTRY INS TRUST
MONROE GUARANTY INS CO
NATIONAL AMERICAN INS CO
NATIONAL BUILDERS INSURANCE COMPANY
NATIONAL CASUALTY CO
NATIONAL FIRE INS CO OF HARTFORD
NATIONAL INTERSTATE INS CO
NATIONAL LIABILITY & FIRE INSURANCE CO
NATIONAL SPECIALTY INS CO
NATIONAL SUMMIT INS CO
NATIONAL SURETY CORP
NATIONAL TRUST INS CO
NATIONAL UNION FIRE INS CO OF PITTSBURGH PA
NATIONWIDE AGRIBUSINESS INS CO
NATIONWIDE ASSURANCE CO
NATIONWIDE GENERAL INSURANCE CO
NATIONWIDE INS CO OF AMERICA
NATIONWIDE MUTUAL INS CO
NATIONWIDE PROPERTY AND CASUALTY INS CO
NETHERLANDS INSURANCE COMPANY
NEW HAMPSHIRE INSURANCE COMPANY
NEW YORK MARINE AND GENERAL INSURANCE CO
NEXT INSURANCE US COMPANY
NHRMA MUTUAL INSURANCE COMPANY
NORGUARD INS CO
NORMANDY INSURANCE COMPANY
NORTH POINTE INS CO
NORTH RIVER INS CO
NORTHSTONE INSURANCE COMPANY
NOVA CASUALTY COMPANY
NUTMEG INS CO
OAK RIVER INSURANCE COMPANY
OBI AMERICA INSURANCE COMPANY
OBI NATIONAL INSURANCE COMPANY
OH CASUALTY INS CO
OH FARMERS INS CO
OHIO SECURITY INS CO
OLD GUARD INSURANCE COMPANY
OLD REPUBLIC GENERAL INSURANCE CORPORATION
OLD REPUBLIC INS CO
OMAHA NATIONAL INS CO
OWNERS INSURANCE COMPANY
PA MANUFACTURERS ASSN INS CO
PA MANUFACTURERS INDEMNITY CO
PA NATIONAL MUTUAL CAS INS CO
PACIFIC COMPENSATION INSURANCE CO
PACIFIC EMPLOYERS INS CO
PACIFIC INDEMNITY CO
PARK NATIONAL INS COMPANY
PATRONS MUTUAL INS CO OF CT
PEERLESS INDEMNITY INS CO
PEERLESS INSURANCE COMPANY
PENN MILLERS INS CO
PENNSYLVANIA INSURANCE COMPANY
PETROLEUM CASUALTY CO
PHARMACISTS MUTUAL INS CO
PHOENIX INS CO
PIE INSURANCE COMPANY
PINNACLE NATIONAL INSURANCE COMPANY
PINNACLEPOINT INSURANCE COMPANY
PIONEER SPECIALTY INSURANCE COMPANY
PLAZA INSURANCE CO
PRAETORIAN INSURANCE COMPANY
PREFERRED EMPLOYERS INS CO
PREFERRED PROFESSIONAL INSURANCE COMPANY
PREMIER GROUP INS CO
PRESCIENT NATIONAL INSURANCE COMPANY
PREVISOR INSURANCE COMPANY
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE
PROPERTY AND CASUALTY INS CO OF HARTFORD
PROTECTIVE INS CO
QBE INSURANCE CORPORATION
REDWOOD FIRE & CASUALTY INS CO
REGENT INSURANCE COMPANY
REPUBLIC INDEMNITY CO OF CA
REPUBLIC INDEMNITY COMPANY OF AMERICA
RIVERPORT INSURANCE COMPANY
RIVERSTONE INTERNATIONAL INSURANCE, INC.
RLI INSURANCE COMPANY
ROCKWOOD CASUALTY INS CO
RURAL TRUST INSURANCE COMPANY
SAFECO INS CO OF AMERICA
SAFETY FIRST INS CO
SAFETY NATIONAL CASUALTY CORP
SAGAMORE INSURANCE CO
SAMSUNG FIRE AND MARINE INS CO LTD USB
SCOTTSDALE INDEMNITY CO
SECURA INSURANCE COMPANY
SECURA SUPREME INS CO
SECURITY NATIONAL INS CO
SELECT INS CO
SELECTIVE INS CO OF SC
SELECTIVE INS CO OF THE SOUTHEAST
SELECTIVE INSURANCE COMPANY OF AMERICA
SELECTIVE WAY INS CO
SENTINEL INS CO
SENTRY CASUALTY CO
SENTRY INS CO
SENTRY SELECT INSURANCE COMPANY
SEQUOIA INSURANCE CO
SERVICE AMERICAN INDEMNITY COMPANY
SERVICE LLOYDS INSURANCE CO, A STOCK COMPANY
SFM MUTUAL INS CO
SILVER OAK CASUALTY INC
SIRIUSPOINT AMERICA INSURANCE COMPANY
SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY
SOMPO AMERICA INSURANCE COMPANY
SOUTHERN INS CO
ST PAUL FIRE AND MARINE INS CO
ST PAUL GUARDIAN INS CO
ST PAUL PROTECTIVE INS CO
STANDARD FIRE INSURANCE COMPANY
STAR INS CO
STARNET INSURANCE COMPANY

MISSOURI

Advisory Loss Costs and Rating Values Filing – January 1, 2026

NCCI Affiliate List

STARR INDEMNITY AND LIABILITY CO
STARR SPECIALTY INSURANCE COMPANY
STARSTONE NATIONAL INSURANCE COMPANY
STATE AUTO PROPERTY AND CASUALTY INS CO
STATE AUTOMOBILE MUTUAL INS CO
STATE FARM FIRE AND CASUALTY CO
STATE NATIONAL INSURANCE COMPANY
STONETRUST COMMERCIAL INS CO
STONETRUST PREMIER CASUALTY INSURANCE CO
STONEWOOD INSURANCE CO
STONINGTON INS CO
SUMMITPOINT INSURANCE COMPANY
SUNZ INSURANCE COMPANY
SUTTON NATIONAL INSURANCE COMPANY
SWISS RE CORPORATE SOLUTIONS AMERICA INS CORP
SWISS RE CORPORATE SOLUTIONS ELITE INS CORP
SWISS RE CORPORATE SOLUTIONS PREMIER INS CORP
T H E INSURANCE COMPANY
TECHNOLOGY INSURANCE CO
THE TRAVELERS CASUALTY COMPANY
TNUS INSURANCE CO
TOKIO MARINE AMERICA INSURANCE CO
TRANS PACIFIC INS CO
TRANSGUARD INS CO OF AMERICA INC
TRANSPORTATION INS CO
TRAVCO PERSONAL INSURANCE COMPANY
TRAVELERS CASUALTY & SURETY CO OF AMERICA
TRAVELERS CASUALTY AND SURETY CO
TRAVELERS CASUALTY CO OF CONNECTICUT
TRAVELERS CASUALTY INS CO OF AMERICA
TRAVELERS COMMERCIAL CASUALTY CO
TRAVELERS INDEMNITY CO
TRAVELERS INDEMNITY CO OF AMERICA
TRAVELERS INDEMNITY CO OF CT
TRAVELERS INSURANCE CO
TRAVELERS PROPERTY CASUALTY CO OF AMERICA
TRI STATE INSURANCE COMPANY OF MINNESOTA
TRIANGLE INSURANCE COMPANY INC
TRIUMPHE CASUALTY COMPANY
TRUCK INSURANCE EXCHANGE
TRUMBULL INS CO
TWIN CITY FIRE INS CO
UNION INS CO OF PROVIDENCE
UNION INSURANCE COMPANY
UNITED FIRE AND CASUALTY CO
UNITED STATES FIDELITY AND GUARANTY CO
UNITED STATES FIRE INSURANCE COMPANY
UNITED WI INS CO
UTAH BUSINESS INSURANCE COMPANY INC
UTICA MUTUAL INS CO
VALLEY FORGE INS CO
VANLINER INS CO
VANTAPRO SPECIALTY INS CO
VICTORIA FIRE & CASUALTY COMPANY
VIGILANT INS CO
WAUSAU BUSINESS INSURANCE COMPANY
WAUSAU UNDERWRITERS INSURANCE COMPANY
WAYPOINT MUTUAL
WCF NATIONAL INSURANCE COMPANY
WCF SELECT INSURANCE COMPANY
WELLFLEET INSURANCE COMPANY
WELLFLEET NEW YORK INSURANCE COMPANY
WESCO INSURANCE COMPANY
WEST AMERICAN INS CO
WEST BEND INSURANCE COMPANY
WESTCHESTER FIRE INSURANCE COMPANY
WESTERN NATIONAL ASSURANCE CO
WESTERN NATIONAL MUTUAL INS CO
WESTFIELD CHAMPION INSURANCE COMPANY
WESTFIELD INS CO
WESTFIELD NATIONAL INS CO
WESTFIELD PREMIER INSURANCE COMPANY
WESTFIELD SUPERIOR INSURANCE COMPANY
WESTFIELD TOUCHSTONE INSURANCE COMPANY
WESTPORT INSURANCE CORPORATION
WILLIAMSBURG NATIONAL INS CO
WORK FIRST CASUALTY CO
XL INS CO OF NY INC
XL INSURANCE AMERICA INC
XL SPECIALTY INS CO
ZENITH INS CO
ZNAT INS CO
ZURICH AMERICAN INS CO
ZURICH AMERICAN INS CO OF IL

Missouri

Advisory Loss Costs and Rating Values Filing – January 1, 2026

Key Contacts

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Phone (561) 893-3074

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First Name_Last Name@NCCI.com

Supporting Document Schedules

Bypassed - Item:	Actuarial Justification
Bypass Reason:	N/A
Attachment(s):	
Item Status:	APPROVED
Status Date:	10/30/2025

Bypassed - Item:	Electronic Rate Submission
Bypass Reason:	N/A
Attachment(s):	
Item Status:	APPROVED
Status Date:	10/30/2025

Bypassed - Item:	Exhibits A & B (20 CSR 500-6.950)(2)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	APPROVED
Status Date:	10/30/2025

Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	Missouri 1-1-2026 Filing Cover Letter.pdf
Item Status:	APPROVED
Status Date:	10/30/2025

Satisfied - Item:	Filing Narrative
Comments:	
Attachment(s):	Missouri 1-1-2026 Filing Narrative.pdf
Item Status:	APPROVED
Status Date:	10/30/2025

Satisfied - Item:	A Sheets
Comments:	
Attachment(s):	Missouri 1-1-2026 A-Sheets.pdf
Item Status:	APPROVED

State: Missouri **Filing Company:** NCCI Inc
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Missouri Advisory Loss Costs and Rating Values Filing Proposed Effective January 1, 2026
Project Name/Number: /

Status Date:	10/30/2025

Satisfied - Item:	Interrogatory Response
Comments:	
Attachment(s):	NCCI_Responses_to_the_Missouri_DCI_Requests_dated_092525.pdf NCCI_Responses_to_the_Missouri_DCI_Requests_dated_092525_Exhibits.zip
Item Status:	APPROVED
Status Date:	10/30/2025

Attachment NCCI_Responses_to_the_Missouri_DCI_Requests_dated_092525_Exhibits.zip is not a PDF document and cannot be reproduced here.

David E. Benedict, CPCU, AU, WCP
Senior State Relations Executive
Regulatory Division

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August 21, 2025

The Honorable Angela L. Nelson
Director
Missouri Department of Commerce and Insurance
Harry S Truman State Office Building
301 W. High St., Room 530
Jefferson City, Missouri 65101

Re: Missouri Advisory Loss Costs and Rating Values Filing Proposed Effective January 1, 2026

Dear Director Nelson:

In accordance with the applicable statutes and regulations of the state of Missouri, we are filing advisory voluntary loss costs and rating values to be effective January 1, 2026, for new and renewal policies. Enclosed are NCCI's Voluntary Loss Costs Including Trend proposed to be effective January 1, 2026. The proposed loss costs represent an overall average change of +1.3% from the current, similar set of loss costs that have been in effect since January 1, 2025.

This filing also proposes extending loss costs and Expected Loss Rates (ELRs) to three decimal places for all classification codes and statistical codes. This proposed change enables NCCI to recommend more precise and responsive changes by individual classification. The proposed change is expected to be premium neutral on an overall basis for the voluntary market.

I hereby certify that I am familiar with the insurance laws, rules, and regulations of the state of Missouri and to the best of my knowledge this filing complies in all respects to such laws, rules, and regulations. This filing is made on behalf of the members and subscribers of the National Council on Compensation Insurance, Inc. who are now writing or will write workers compensation insurance in Missouri.

In the enclosed appendix is a list of companies that, as of the time this filing is submitted, are eligible to reference this information. The inclusion of a company on this list merely indicates that the company, or the group to which it belongs, is affiliated with NCCI in this state, or has licensed this information as a non-affiliate, and is not intended to indicate whether the company is currently writing business or is even licensed to write business in this state.

Please contact me if you have any questions or need further information.

Sincerely,

David E. Benedict, CPCU, AU, WCP
Senior State Relations Executive

Summary of the Proposed Missouri Workers Compensation Loss Cost Filing Effective January 1, 2026

The National Council on Compensation Insurance (NCCI)[1] is pleased to provide this summary of the accompanying proposed workers compensation insurance loss cost[2] filing that was filed under separate cover on August 21, 2025, with the Missouri Department of Commerce and Insurance for its review and approval.

The filing proposes a +1.3% increase, on average, to the current loss costs for the voluntary market (as referred to in the filing as *NCCI Including Trend*), effective January 1, 2026.

Missouri Overview

The filing is based on premium and loss experience as of year-end 2024 from Policy Years 2022 and 2023. These Policy years show comparatively deteriorated experience relative to the data underlying the filing effective January 1, 2025. While the long-term decline in frequency continues, there have been more losses in recent years, putting upward pressure on the loss ratios—especially for indemnity. Accordingly, this filing proposes an increase to the indemnity loss ratio trend. Additionally, Policy Years 2022 and 2023 contain more large loss claims than in recent history.

Multistate Overview

The Calendar Year 2024 combined ratio for workers compensation was under 100% (the break-even point) at 86%, a measure of underwriting profitability for the overall system. The net written premium in the voluntary market decreased slightly, and the residual market premium in states serviced by NCCI remained approximately the same as last year.

The number of claims occurring, as measured by frequency, and the cost of claims, as measured by severity, continue to be key metrics for the health of the workers compensation system. The frequency of workers compensation lost-time claims continues its long-term decline across all NCCI states. In fact, claim frequency declined at a faster pace in 2024 than the long-term average rate of decline, an indication of safer workplaces and fewer injured workers.

Claim severity increased for both the medical and wage replacement components in 2024. Medical cost increases were driven in part by some inflationary pressures. However, the primary driver of the increase in medical costs was the increased utilization of medical services by injured workers. Physician services account for more than 40% of all workers compensation medical services,

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[1] NCCI is a licensed advisory organization authorized to make recommended loss cost filings on behalf of workers compensation insurance companies in Missouri. NCCI's filings are objectively prepared, utilizing widely accepted actuarial ratemaking methodologies.

[2] "Loss cost" refers to the portion of workers compensation rates that are filed by the advisory organization and are allocated to pay losses but not carrier expenses. Some states include certain carrier expenses and assessments in the definition of "advisory loss costs." Carriers can use the approved loss costs as the basis for their rates, typically adjusting them for expenses with a loss cost multiplier.

although the cost of these services only increased by 1.5% over the past three years. The increase in indemnity benefits is primarily driven by an increase in wages.

Decimal Extension of Loss Costs, Rates, and Expected Loss Rates

In this year's filing, NCCI proposes the application of an additional digit to its published rating values to extend them from two to three decimal places. This change, known as "decimal extension," allows for more precise adjustments to loss costs and Expected Loss Rates (ELRs). Decimal extension will be particularly beneficial for classification codes with lower loss costs because it will minimize rounding limitations that are currently more likely to impact these class codes. Currently, the smallest change in one of these values has to be at least 0.01, but after decimal extension, changes can be as small as 0.001. The methodology for determining the filed loss costs and ELRs is unchanged. The proposed decimal extension is premium-neutral on both a statewide and industry group basis.

For more information on decimal extension, visit https://www.ncci.com/Articles/Pages/II_Decimal-Extension-Loss-Costs-Rates-Expected-Loss-Rates.aspx.

Conclusion

The workers compensation system remains healthy. For the last decade, the system has broadly benefited from a steady drop in claim frequency, rising wages, and moderate severity. The changing workforce and evolving economy also continue to impact workers compensation. Overall payroll growth persists, driven by an increase in employment and wage rates year over year. Preliminary data indicates a decrease in workers compensation net written premium in 2024, notwithstanding the growth in payroll. The combination of frequency declines and moderate benefit costs have contributed to reductions in overall workers compensation system costs.

MISSOURI

EFFECTIVE 1/1/2026

CLASS 0005	FARM: NURSERY EMPLOYEES & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	19,046,966	1	26,338	11	141,474	19,180	265,311	452,303	2.375
7/19 through 6/20	18,695,267	0	0	3	47,958	0	182,651	230,609	1.234
7/20 through 6/21	22,770,139	0	0	11	104,557	0	304,579	409,136	1.797
7/21 through 6/22	24,885,595	1	161,560	11	66,412	193,472	145,675	567,119	2.279
7/22 through 6/23	27,493,051	1	36,821	6	104,458	13,496	302,416	457,191	1.663
5 YR. TOTAL	112,891,018	3	224,719	42	464,859	226,148	1,200,632	2,116,358	1.875

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	14%	0.6108	23%	1.2639	1.875
Pure Premium Indicated by National Relativity	43%	0.6631	38%	1.1270	1.790
Pure Premium Present on Rate Level	43%	0.6983	39%	1.2524	1.951
Pure Premium Derived by Formula		0.6709		1.2074	1.878

CLASS 0008	FARM: GARDENING-MARKET OR TRUCK-& DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	6,982,190	0	0	5	21,787	0	102,876	124,663	1.785
7/19 through 6/20	10,645,615	1	5,885	2	1,074	325	5,051	12,335	0.116
7/20 through 6/21	10,944,455	1	26,660	3	286,370	13,796	112,307	439,133	4.012
7/21 through 6/22	11,670,507	0	0	1	21,456	0	24,810	46,266	0.396
7/22 through 6/23	10,612,903	0	0	0	0	0	15,411	15,411	0.145
5 YR. TOTAL	50,855,670	2	32,545	11	330,687	14,121	260,455	637,808	1.254

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	9%	0.7142	14%	0.5399	1.254
Pure Premium Indicated by National Relativity	45%	0.5699	43%	1.0771	1.647
Pure Premium Present on Rate Level	46%	0.6072	43%	0.9741	1.581
Pure Premium Derived by Formula		0.6000		0.9576	1.558

CLASS 0016	FARM - ORCHARD OR GROVE & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	2,090,454	0	0	0	0	0	4,195	4,195	0.201
7/19 through 6/20	2,311,463	0	0	0	0	0	4,806	4,806	0.208
7/20 through 6/21	2,258,113	0	0	2	36,212	0	25,153	61,365	2.718
7/21 through 6/22	2,596,035	0	0	0	0	0	0	0	0.000
7/22 through 6/23	3,949,931	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	13,205,996	0	0	2	36,212	0	34,154	70,366	0.533

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	5%	0.2742	9%	0.2586	0.533
Pure Premium Indicated by National Relativity	47%	0.9145	45%	1.7028	2.617
Pure Premium Present on Rate Level	48%	0.8956	46%	1.6550	2.551
Pure Premium Derived by Formula		0.8734		1.5508	2.424

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 0034	FARM: POULTRY OR EGG PRODUCER & DRIVERS									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	49,274,710	3	98,490	16	183,756	101,239	447,827	831,312	1.687
7/19 through 6/20	52,037,766	1	357	11	83,814	853	325,501	410,525	0.789
7/20 through 6/21	52,752,870	4	93,513	11	128,327	179,550	418,339	819,729	1.554
7/21 through 6/22	61,808,743	2	33,419	10	108,608	27,261	275,289	444,577	0.719
7/22 through 6/23	71,309,883	1	481	13	805,056	8,743	388,269	1,202,549	1.686
5 YR. TOTAL	287,183,972	11	226,260	61	1,309,561	317,646	1,855,225	3,708,692	1.291

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	22%	0.5348	35%	0.7566	1.291
Pure Premium Indicated by National Relativity	39%	0.8967	32%	1.3980	2.295
Pure Premium Present on Rate Level	39%	0.6902	33%	1.1709	1.861
Pure Premium Derived by Formula		0.7365		1.0986	1.835

CLASS 0035	FARM: FLORIST & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	17,410,527	0	0	2	1,152	0	39,136	40,288	0.231
7/19 through 6/20	19,009,596	0	0	4	43,840	0	73,585	117,425	0.618
7/20 through 6/21	35,399,933	0	0	9	111,189	0	218,180	329,369	0.930
7/21 through 6/22	64,390,394	1	135,414	13	237,921	407,720	277,840	1,058,895	1.645
7/22 through 6/23	91,412,474	4	235,178	16	166,035	437,355	360,642	1,199,210	1.312
5 YR. TOTAL	227,622,924	5	370,592	44	560,137	845,075	969,383	2,745,187	1.206

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	16%	0.4089	27%	0.7971	1.206
Pure Premium Indicated by National Relativity	42%	0.5083	36%	0.8442	1.353
Pure Premium Present on Rate Level	42%	0.4625	37%	0.8777	1.340
Pure Premium Derived by Formula		0.4732		0.8439	1.317

CLASS 0036	FARM: DAIRY & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	7,978,786	0	0	5	24,383	0	70,330	94,713	1.187
7/19 through 6/20	8,004,475	1	5,885	2	1,908	1,663	33,859	43,315	0.541
7/20 through 6/21	8,354,948	0	0	1	11,430	0	52,629	64,059	0.767
7/21 through 6/22	8,944,556	0	0	7	116,947	0	232,591	349,538	3.908
7/22 through 6/23	8,261,611	0	0	1	200,555	0	263,115	463,670	5.612
5 YR. TOTAL	41,544,376	1	5,885	16	355,223	1,663	652,524	1,015,295	2.444

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	11%	0.8692	16%	1.5747	2.444
Pure Premium Indicated by National Relativity	44%	1.2738	42%	1.5615	2.835
Pure Premium Present on Rate Level	45%	1.1365	42%	1.6570	2.794
Pure Premium Derived by Formula		1.1675		1.6037	2.771

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

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CLASS 0037	FARM: FIELD CROPS & DRIVERS									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	56,935,646	1	19,022	15	132,010	29,090	746,244	926,366	1.627	
7/19 through 6/20	63,217,054	2	144,494	13	660,566	79,174	585,282	1,469,516	2.325	
7/20 through 6/21	75,160,744	2	160,681	23	927,618	74,634	1,621,852	2,784,785	3.705	
7/21 through 6/22	90,414,503	5	285,828	12	144,807	268,240	320,451	1,019,326	1.127	
7/22 through 6/23	104,678,142	2	169,539	22	812,893	188,863	1,446,990	2,618,285	2.501	
5 YR. TOTAL	390,406,089	12	779,564	85	2,677,894	640,001	4,720,819	8,818,278	2.259	

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	29%	0.8856	47%	1.3731	2.259
Pure Premium Indicated by National Relativity	35%	1.0681	26%	1.6624	2.731
Pure Premium Present on Rate Level	36%	0.8906	27%	1.5109	2.402
Pure Premium Derived by Formula		0.9513		1.4855	2.437

CLASS 0042	LANDSCAPE GARDENING & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	74,414,295	4	303,149	60	1,138,161	219,233	1,591,789	3,252,332	4.371
7/19 through 6/20	88,574,081	8	255,411	54	916,948	573,980	1,112,601	2,858,940	3.228
7/20 through 6/21	98,334,798	8	532,431	69	1,045,707	840,399	1,633,938	4,052,475	4.121
7/21 through 6/22	109,956,773	3	275,055	51	902,925	668,754	1,540,982	3,387,716	3.081
7/22 through 6/23	123,193,068	7	669,077	46	3,062,416	966,009	1,259,228	5,956,730	4.835
5 YR. TOTAL	494,473,015	30	2,035,123	280	7,066,157	3,268,375	7,138,538	19,508,193	3.945

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	42%	1.8406	64%	2.1046	3.945
Pure Premium Indicated by National Relativity	29%	1.1127	18%	1.5799	2.693
Pure Premium Present on Rate Level	29%	1.4159	18%	2.2084	3.624
Pure Premium Derived by Formula		1.5063		2.0288	3.535

CLASS 0050	FARM MACHINERY OPERATION-BY CONTRACTOR-& DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	17,335,528	1	41,621	5	135,830	21,938	164,355	363,744	2.098
7/19 through 6/20	18,381,177	1	114,896	5	324,712	341,392	556,095	1,337,095	7.274
7/20 through 6/21	21,731,436	0	0	4	96,233	0	318,254	414,487	1.907
7/21 through 6/22	23,189,154	2	195,636	5	174,820	343,545	445,062	1,159,063	4.998
7/22 through 6/23	27,038,418	2	222,906	4	85,069	201,129	189,270	698,374	2.583
5 YR. TOTAL	107,675,713	6	575,059	23	816,664	908,004	1,673,036	3,972,763	3.690

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	19%	1.2925	29%	2.3970	3.690
Pure Premium Indicated by National Relativity	40%	1.0490	35%	1.5849	2.634
Pure Premium Present on Rate Level	41%	1.3286	36%	2.1844	3.513
Pure Premium Derived by Formula		1.2099		2.0362	3.246

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 0079	FARM: BERRY OR VINEYARD & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	2,186,405	0	0	4	30,742	0	76,078	106,820	4.886
7/19 through 6/20	2,022,892	0	0	1	2,495	0	7,257	9,752	0.482
7/20 through 6/21	2,428,568	0	0	1	12,256	0	14,007	26,263	1.082
7/21 through 6/22	2,439,627	0	0	0	0	0	7,948	7,948	0.326
7/22 through 6/23	2,333,074	0	0	2	64,069	0	85,359	149,428	6.405
5 YR. TOTAL	11,410,566	0	0	8	109,562	0	190,649	300,211	2.631

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	4%	0.9602	7%	1.6708	2.631
Pure Premium Indicated by National Relativity	25%	0.6277	27%	0.8247	1.452
Pure Premium Present on Rate Level	71%	0.6639	66%	1.1471	1.811
Pure Premium Derived by Formula		0.6667		1.0967	1.763

CLASS 0083	FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	90,344,920	6	402,140	49	385,779	675,684	1,087,534	2,551,137	2.824
7/19 through 6/20	96,359,652	3	87,855	50	1,187,808	83,220	1,187,616	2,546,499	2.643
7/20 through 6/21	95,283,958	2	114,658	45	516,908	242,396	1,191,028	2,064,990	2.167
7/21 through 6/22	108,334,814	2	254,070	32	649,537	147,809	1,630,275	2,681,691	2.475
7/22 through 6/23	114,026,678	4	205,583	37	968,452	937,472	1,875,394	3,986,901	3.496
5 YR. TOTAL	504,350,022	17	1,064,306	213	3,708,484	2,086,581	6,971,847	13,831,218	2.742

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	38%	0.9463	57%	1.7961	2.742
Pure Premium Indicated by National Relativity	31%	1.2445	21%	2.0934	3.338
Pure Premium Present on Rate Level	31%	1.1345	22%	1.7385	2.873
Pure Premium Derived by Formula		1.0971		1.8459	2.943

CLASS 0106	TREE PRUNING, SPRAYING, REPAIRING -- ALL OPERATIONS & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	89,324,798	9	252,731	53	1,217,572	146,931	1,512,902	3,130,136	3.504
7/19 through 6/20	93,287,748	7	539,471	39	540,793	403,271	1,241,981	2,725,516	2.922
7/20 through 6/21	93,046,674	8	865,642	38	463,911	1,129,802	862,229	3,321,584	3.570
7/21 through 6/22	101,369,544	12	733,464	27	1,159,818	533,837	880,312	3,307,431	3.263
7/22 through 6/23	108,763,140	8	785,328	41	1,189,335	1,165,977	1,674,852	4,815,492	4.428
5 YR. TOTAL	485,791,904	44	3,176,636	198	4,571,429	3,379,818	6,172,276	17,300,159	3.561

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	48%	1.5949	63%	1.9663	3.561
Pure Premium Indicated by National Relativity	26%	2.2540	18%	3.2646	5.519
Pure Premium Present on Rate Level	26%	1.9149	19%	2.2635	4.178
Pure Premium Derived by Formula		1.8495		2.2565	4.106

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 0113	FARM: FISH HATCHERY & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,167,304	0	0	0	0	0	14,299	14,299	1.225
7/19 through 6/20	1,149,390	0	0	2	143,437	0	168,094	311,531	27.104
7/20 through 6/21	1,640,158	0	0	2	8,018	0	4,323	12,341	0.753
7/21 through 6/22	1,797,255	0	0	0	0	0	4,864	4,864	0.271
7/22 through 6/23	2,260,723	0	0	1	8,663	0	18,308	26,971	1.193
5 YR. TOTAL	8,014,830	0	0	5	160,118	0	209,888	370,006	4.617

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	5%	1.9978	7%	2.6187	4.617
Pure Premium Indicated by National Relativity	26%	0.6910	27%	0.9603	1.651
Pure Premium Present on Rate Level	69%	1.1355	66%	1.8469	2.982
Pure Premium Derived by Formula		1.0630		1.6615	2.725

CLASS 0170	FARM: ANIMAL RAISING & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	472,787	0	0	0	0	0	0	0	0.000
7/19 through 6/20	515,933	0	0	0	0	0	0	0	0.000
7/20 through 6/21	2,005,653	0	0	0	0	0	0	0	0.000
7/21 through 6/22	1,213,177	0	0	0	0	0	0	0	0.000
7/22 through 6/23	720,397	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	4,927,947	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	3%	0.0000	4%	0.0000	0.000
Pure Premium Indicated by National Relativity	13%	0.6320	14%	0.8197	1.452
Pure Premium Present on Rate Level	84%	0.5839	82%	0.7187	1.303
Pure Premium Derived by Formula		0.5726		0.7041	1.277

CLASS 0251	IRRIGATION WORKS OPERATION & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	901,418	0	0	0	0	0	0	0	0.000
7/19 through 6/20	856,122	0	0	0	0	0	0	0	0.000
7/20 through 6/21	869,201	0	0	0	0	0	0	0	0.000
7/21 through 6/22	939,896	0	0	0	0	0	0	0	0.000
7/22 through 6/23	1,197,320	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	4,763,957	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	3%	0.0000	5%	0.0000	0.000
Pure Premium Indicated by National Relativity	31%	1.0172	33%	1.5179	2.535
Pure Premium Present on Rate Level	66%	0.9441	62%	1.4366	2.381
Pure Premium Derived by Formula		0.9384		1.3916	2.330

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 0401	COTTON GIN OPERATION & LOCAL MANAGERS, DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	7,664,661	1	37,221	1	11,108	42,072	21,187	111,588	1.456
7/19 through 6/20	8,373,809	1	12,785	5	197,396	19,750	222,638	452,569	5.405
7/20 through 6/21	8,437,471	1	13,543	2	50,782	5,289	47,453	117,067	1.388
7/21 through 6/22	9,418,841	0	0	3	184,512	0	182,456	366,968	3.896
7/22 through 6/23	9,289,614	0	0	2	306,062	0	401,594	707,656	7.618
5 YR. TOTAL	43,184,396	3	63,549	13	749,860	67,111	875,328	1,755,848	4.066

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	15%	1.8836	25%	2.1824	4.066
Pure Premium Indicated by National Relativity	20%	1.7992	21%	3.4696	5.269
Pure Premium Present on Rate Level	65%	2.0655	54%	3.8756	5.941
Pure Premium Derived by Formula		1.9850		3.3670	5.352

CLASS 0908 + +	DOMESTIC WORKERS - RESIDENCES - PART-TIME								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	EXPOSURE	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	3,514	0	0	1	1,670	0	2,812	4,482	12.755
7/19 through 6/20	3,793	0	0	1	275	0	2,937	3,212	8.468
7/20 through 6/21	3,013	0	0	1	21,444	0	27,211	48,655	161.484
7/21 through 6/22	2,485	0	0	0	0	0	1,301	1,301	5.235
7/22 through 6/23	2,369	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	15,174	0	0	3	23,389	0	34,261	57,650	37.993

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.**	CRED.	PURE PREM.**	PURE PREM.**
Indicated Pure Premium	4%	15.4140	5%	22.5793	37.993
Pure Premium Indicated by National Relativity	16%	39.5474	17%	52.3597	91.907
Pure Premium Present on Rate Level	80%	35.9918	78%	52.7963	88.788
Pure Premium Derived by Formula		35.7376		51.2112	86.949

CLASS 0913 + +	DOMESTIC WORKERS - RESIDENCES - FULL-TIME								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	EXPOSURE	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	4,136	1	405	1	34,167	43,847	76,541	154,960	374.662
7/19 through 6/20	3,999	0	0	1	55,698	0	35,881	91,579	229.005
7/20 through 6/21	3,676	0	0	1	74,797	0	70,191	144,988	394.418
7/21 through 6/22	3,018	0	0	1	49,306	0	105,539	154,845	513.072
7/22 through 6/23	3,145	0	0	2	53,364	0	84,747	138,111	439.145
5 YR. TOTAL	17,974	1	405	6	267,332	43,847	372,899	684,483	380.818

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.**	CRED.	PURE PREM.**	PURE PREM.**
Indicated Pure Premium	8%	148.9576	11%	231.8605	380.818
Pure Premium Indicated by National Relativity	32%	113.7272	34%	158.0544	271.782
Pure Premium Present on Rate Level	60%	135.4228	55%	185.3840	320.807
Pure Premium Derived by Formula		129.5630		181.2044	310.767

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 0917	RESIDENTIAL CLEANING SERVICES BY CONTRACTOR - INSIDE									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	22,039,194	2	45,442	21	120,959	443,809	336,608	946,818	4.296
7/19 through 6/20	19,774,741	1	243,886	11	148,560	57,156	340,546	790,148	3.996
7/20 through 6/21	22,617,107	0	0	9	23,406	0	116,310	139,716	0.618
7/21 through 6/22	27,994,543	5	162,247	14	142,924	434,674	257,587	997,432	3.563
7/22 through 6/23	33,194,441	2	66,126	12	144,250	21,180	118,963	350,519	1.056
5 YR. TOTAL	125,620,026	10	517,701	67	580,099	956,819	1,170,014	3,224,633	2.567

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	17%	0.8739	28%	1.6931	2.567
Pure Premium Indicated by National Relativity	41%	0.8731	36%	1.2183	2.091
Pure Premium Present on Rate Level	42%	0.9634	36%	1.6282	2.592
Pure Premium Derived by Formula		0.9112		1.4988	2.410

CLASS 1005	COAL MINING-SURFACE & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,116,841	0	0	0	0	0	0	0	0.000
7/19 through 6/20	1,035,997	0	0	0	0	0	0	0	0.000
7/20 through 6/21	470,543	0	0	0	0	0	0	0	0.000
7/21 through 6/22	418,851	0	0	0	0	0	0	0	0.000
7/22 through 6/23	774,011	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	3,816,243	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	4%	0.0000	4%	0.0000	0.000
Pure Premium Indicated by National Relativity	47%	1.8061	48%	1.3396	3.146
Pure Premium Present on Rate Level	49%	1.7930	48%	1.3973	3.190
Pure Premium Derived by Formula		1.7274		1.3137	3.041

CLASS 1164	MINING NOC-NOT COAL-UNDERGROUND-& DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	97,957,401	8	224,966	35	927,846	256,165	1,786,594	3,195,571	3.262
7/19 through 6/20	93,432,177	4	536,915	44	1,188,345	918,482	2,808,717	5,452,459	5.836
7/20 through 6/21	106,342,063	10	781,855	34	1,041,040	1,116,243	1,603,992	4,543,130	4.272
7/21 through 6/22	99,162,022	11	848,165	34	1,053,480	1,643,116	1,550,365	5,095,126	5.138
7/22 through 6/23	99,138,202	2	31,228	29	1,326,778	59,190	1,390,791	2,807,987	2.832
5 YR. TOTAL	496,031,865	35	2,423,129	176	5,537,489	3,993,196	9,140,459	21,094,273	4.253

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	38%	1.6049	65%	2.6477	4.253
Pure Premium Indicated by National Relativity	31%	0.9754	17%	0.9965	1.972
Pure Premium Present on Rate Level	31%	1.2175	18%	2.3249	3.542
Pure Premium Derived by Formula		1.2897		2.3089	3.599

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 1165	MINING NOC-NOT COAL-SURFACE & DRIVERS									
Industry Group: Miscellaneous		CONVERTED LOSSES								
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	782,078	0	0	0	0	0	424	424	0.054
7/19 through 6/20	784,858	0	0	1	21,781	0	26,017	47,798	6.090
7/20 through 6/21	988,156	0	0	1	22,547	0	10,885	33,432	3.383
7/21 through 6/22	1,663,969	1	89,504	1	24,546	85,657	10,263	209,970	12.619
7/22 through 6/23	2,266,883	1	32,387	1	14,978	22,412	13,820	83,597	3.688
5 YR. TOTAL	6,485,944	2	121,891	4	83,852	108,069	61,409	375,221	5.785

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	4%	3.1721	5%	2.6130	5.785
Pure Premium Indicated by National Relativity	36%	0.7449	39%	0.8520	1.597
Pure Premium Present on Rate Level	60%	0.9400	56%	1.0181	1.958
Pure Premium Derived by Formula		0.9590		1.0331	1.992

CLASS 1320	OIL OR GAS LEASE OPERATOR-ALL OPERATIONS & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,194,781	0	0	0	0	0	0	0	0.000
7/19 through 6/20	1,635,084	0	0	0	0	0	1,799	1,799	0.110
7/20 through 6/21	2,153,822	0	0	0	0	0	0	0	0.000
7/21 through 6/22	3,056,127	0	0	0	0	0	619	619	0.020
7/22 through 6/23	2,322,776	0	0	0	0	0	1,633	1,633	0.070
5 YR. TOTAL	10,362,590	0	0	0	0	0	4,051	4,051	0.039

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	4%	0.0000	5%	0.0391	0.039
Pure Premium Indicated by National Relativity	48%	0.4950	47%	0.6364	1.131
Pure Premium Present on Rate Level	48%	0.4977	48%	0.5573	1.055
Pure Premium Derived by Formula		0.4765		0.5686	1.045

CLASS 1322	OIL OR GAS - WELL - CLEANING OR SWABBING OF WELLS BY SPECIALIST CONTRACTOR - NO DRILLING & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	5,804	0	0	0	0	0	0	0	0.000
7/19 through 6/20	246	0	0	0	0	0	0	0	0.000
7/20 through 6/21	11,079	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	1,000	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	18,129	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	38%	2.3955	41%	3.0210	5.417
Pure Premium Present on Rate Level	62%	2.1203	59%	2.2442	4.365
Pure Premium Derived by Formula		2.2249		2.5627	4.788

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

CLASS 1430	SMELTING, SINTERING OR REFINING-LEAD-& DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	17,279,324	0	0	4	561,096	0	356,800	917,896	5.312
7/19 through 6/20	16,672,900	0	0	8	226,160	0	253,815	479,975	2.879
7/20 through 6/21	16,903,940	2	26,506	10	331,259	12,447	788,476	1,158,688	6.855
7/21 through 6/22	450,109	0	0	0	0	0	0	0	0.000
7/22 through 6/23	164,099	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	51,470,372	2	26,506	22	1,118,515	12,447	1,399,091	2,556,559	4.967

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	13%	2.2246	19%	2.7424	4.967
Pure Premium Indicated by National Relativity	14%	0.4989	15%	1.0523	1.551
Pure Premium Present on Rate Level	73%	1.2771	66%	1.9643	3.241
Pure Premium Derived by Formula		1.2913		1.9753	3.267

CLASS 1438	SMELTING, SINTERING OR REFINING-METALS-NOT IRON OR LEAD-NOC & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	39,026,498	6	522,640	12	275,549	646,511	621,140	2,065,840	5.293
7/19 through 6/20	35,642,730	5	233,928	14	715,434	388,195	797,899	2,135,456	5.991
7/20 through 6/21	38,788,469	4	136,191	7	396,654	107,802	585,522	1,226,169	3.161
7/21 through 6/22	45,466,002	5	386,956	16	705,956	235,389	995,109	2,323,410	5.110
7/22 through 6/23	38,933,049	9	1,426,164	17	749,913	1,166,228	886,520	4,228,825	10.862
5 YR. TOTAL	197,856,748	29	2,705,879	66	2,843,506	2,544,125	3,886,190	11,979,700	6.055

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	27%	2.8047	40%	3.2500	6.055
Pure Premium Indicated by National Relativity	36%	0.7497	30%	1.2318	1.982
Pure Premium Present on Rate Level	37%	1.5298	30%	2.2883	3.818
Pure Premium Derived by Formula		1.5932		2.3560	3.949

CLASS 1452	ORE MILLING & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,674,337	0	0	0	0	0	0	0	0.000
7/19 through 6/20	4,996,129	0	0	1	1,057	0	1,704	2,761	0.055
7/20 through 6/21	4,968,994	0	0	1	11,180	0	3,220	14,400	0.290
7/21 through 6/22	11,045,715	1	11,478	3	32,987	1,905	56,343	102,713	0.930
7/22 through 6/23	7,059,666	0	0	3	143,579	0	209,202	352,781	4.997
5 YR. TOTAL	29,744,841	1	11,478	8	188,803	1,905	270,469	472,655	1.589

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	7%	0.6733	10%	0.9157	1.589
Pure Premium Indicated by National Relativity	25%	0.5061	27%	0.6904	1.197
Pure Premium Present on Rate Level	68%	0.6854	63%	0.9515	1.637
Pure Premium Derived by Formula		0.6397		0.8774	1.517

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 1463	ASPHALT WORKS OPERATED BY PAVING CONTRACTORS - PERMANENT LOCATION & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	16,368,239	1	12,694	7	358,789	60,675	657,909	1,090,067	6.660
7/19 through 6/20	16,807,628	1	14,720	13	315,207	2,354	834,074	1,166,355	6.940
7/20 through 6/21	18,702,546	2	592,448	4	268,968	516,460	549,083	1,926,959	10.303
7/21 through 6/22	17,726,409	1	13,904	2	30,615	15,088	131,587	191,194	1.079
7/22 through 6/23	21,689,393	1	101,337	7	246,936	115,320	512,001	975,594	4.498
5 YR. TOTAL	91,294,215	6	735,103	33	1,220,515	709,897	2,684,654	5,350,169	5.860
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		22%	2.1421		34%	3.7183		5.860	
Pure Premium Indicated by National Relativity		39%	2.0761		33%	2.7135		4.790	
Pure Premium Present on Rate Level		39%	2.2547		33%	3.5995		5.854	
Pure Premium Derived by Formula			2.1603			3.3475		5.508	

CLASS 1472	DISTILLATION-WOOD-& DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	24,869,447	4	235,920	10	97,203	725,928	222,183	1,281,234	5.152
7/19 through 6/20	32,478,858	2	12,420	13	117,375	19,140	408,990	557,925	1.718
7/20 through 6/21	30,407,971	0	0	8	109,287	0	170,254	279,541	0.919
7/21 through 6/22	28,699,338	0	0	5	152,076	0	253,942	406,018	1.415
7/22 through 6/23	26,709,326	2	60,216	6	186,574	179,784	188,482	615,056	2.303
5 YR. TOTAL	143,164,940	8	308,556	42	662,515	924,852	1,243,851	3,139,774	2.193
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		16%	0.6783		26%	1.5148		2.193	
Pure Premium Indicated by National Relativity		15%	1.0517		16%	1.3753		2.427	
Pure Premium Present on Rate Level		69%	0.7540		58%	1.3235		2.078	
Pure Premium Derived by Formula			0.7865			1.3815		2.168	

CLASS 1624	QUARRY NOC & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	97,203,313	7	720,535	21	551,060	507,762	877,325	2,656,682	2.733
7/19 through 6/20	100,541,919	1	14,049	23	1,034,406	0	1,539,548	2,588,003	2.574
7/20 through 6/21	117,183,305	7	285,873	26	912,342	367,406	1,155,260	2,720,881	2.322
7/21 through 6/22	132,850,794	2	86,480	22	1,065,059	186,297	1,530,058	2,867,894	2.159
7/22 through 6/23	135,962,706	3	671,387	23	1,209,441	272,424	1,208,801	3,362,053	2.473
5 YR. TOTAL	583,742,037	20	1,778,324	115	4,772,308	1,333,889	6,310,992	14,195,513	2.432
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		36%	1.1222		53%	1.3096		2.432	
Pure Premium Indicated by National Relativity		32%	0.7426		23%	1.1628		1.905	
Pure Premium Present on Rate Level		32%	0.9175		24%	1.3118		2.229	
Pure Premium Derived by Formula			0.9352			1.2764		2.212	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 1642	LIME MFG									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	33,737,574	1	23,386	10	185,364	112,172	268,841	589,763	1.748
7/19 through 6/20	28,103,501	1	12,321	10	294,132	9,621	341,154	657,228	2.339
7/20 through 6/21	30,706,894	2	222,608	8	315,675	326,019	523,629	1,387,931	4.520
7/21 through 6/22	34,020,606	2	321,863	8	319,018	425,240	349,687	1,415,808	4.162
7/22 through 6/23	37,467,271	2	87,169	12	483,137	35,933	757,127	1,363,366	3.639
5 YR. TOTAL	164,035,846	8	667,347	48	1,597,326	908,985	2,240,438	5,414,096	3.301

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	19%	1.3806	29%	1.9200	3.301
Pure Premium Indicated by National Relativity	17%	1.3578	18%	1.4496	2.807
Pure Premium Present on Rate Level	64%	0.9027	53%	1.3817	2.284
Pure Premium Derived by Formula		1.0709		1.5500	2.621

CLASS 1654	QUARRY-CEMENT ROCK-SURFACE-& DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	2,520,725	0	0	2	74,342	0	52,348	126,690	5.026
7/19 through 6/20	4,153,793	0	0	5	144,925	0	88,665	233,590	5.624
7/20 through 6/21	2,812,939	1	1,316	4	198,884	2,470	319,692	522,362	18.570
7/21 through 6/22	2,661,833	0	0	1	43,566	0	13,973	57,539	2.162
7/22 through 6/23	3,444,936	1	316,377	2	59,433	75,808	124,585	576,203	16.726
5 YR. TOTAL	15,594,226	2	317,693	14	521,150	78,278	599,263	1,516,384	9.724

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	7%	5.3792	10%	4.3448	9.724
Pure Premium Indicated by National Relativity	10%	0.6281	11%	1.1129	1.741
Pure Premium Present on Rate Level	83%	1.4203	79%	1.7736	3.194
Pure Premium Derived by Formula		1.6182		1.9580	3.576

CLASS 1699	ROCK WOOL MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	21,199,798	0	0	5	61,444	0	26,752	88,196	0.416
7/19 through 6/20	23,997,016	0	0	6	306,891	0	506,971	813,862	3.392
7/20 through 6/21	26,822,821	0	0	6	249,372	0	246,929	496,301	1.850
7/21 through 6/22	30,109,916	1	7,651	7	216,427	1,237	235,704	461,019	1.531
7/22 through 6/23	31,477,966	0	0	3	37,084	0	146,835	183,919	0.584
5 YR. TOTAL	133,607,517	1	7,651	27	871,218	1,237	1,163,191	2,043,297	1.529

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	15%	0.6578	23%	0.8715	1.529
Pure Premium Indicated by National Relativity	21%	0.7342	22%	1.1440	1.878
Pure Premium Present on Rate Level	64%	0.7082	55%	1.1232	1.831
Pure Premium Derived by Formula		0.7061		1.0699	1.776

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 1701	CEMENT MFG									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	89,782,527	4	138,112	12	342,682	356,361	517,342	1,354,497	1.509
7/19 through 6/20	83,515,392	2	98,810	15	392,946	82,512	547,491	1,121,759	1.343
7/20 through 6/21	97,357,758	4	363,091	10	121,328	517,356	208,516	1,210,291	1.243
7/21 through 6/22	92,025,249	3	235,294	14	532,297	348,668	732,935	1,849,194	2.009
7/22 through 6/23	99,445,842	2	202,026	12	495,670	423,651	838,609	1,959,956	1.971
5 YR. TOTAL	462,126,768	15	1,037,333	63	1,884,923	1,728,548	2,844,893	7,495,697	1.622

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	28%	0.6323	42%	0.9897	1.622
Pure Premium Indicated by National Relativity	36%	0.8857	29%	1.2742	2.160
Pure Premium Present on Rate Level	36%	0.7290	29%	1.0414	1.770
Pure Premium Derived by Formula		0.7583		1.0872	1.846

CLASS 1710	STONE CRUSHING & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	2,796,416	1	37,948	0	0	6,032	729	44,709	1.599
7/19 through 6/20	2,512,779	0	0	1	27,012	0	11,585	38,597	1.536
7/20 through 6/21	1,921,005	2	33,845	1	546	15,181	1,447	51,019	2.656
7/21 through 6/22	2,639,460	0	0	0	0	0	5,403	5,403	0.205
7/22 through 6/23	2,683,392	0	0	0	0	0	2,580	2,580	0.096
5 YR. TOTAL	12,553,052	3	71,793	2	27,558	21,213	21,744	142,308	1.134

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	6%	0.7914	7%	0.3422	1.134
Pure Premium Indicated by National Relativity	26%	1.1873	28%	1.5257	2.713
Pure Premium Present on Rate Level	68%	1.1182	65%	1.1951	2.313
Pure Premium Derived by Formula		1.1166		1.2280	2.345

CLASS 1747	EMERY WORKS & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	4,929,482	0	0	3	316,823	0	243,887	560,710	11.375
7/19 through 6/20	4,757,302	0	0	1	44,624	0	210,215	254,839	5.357
7/20 through 6/21	8,433,098	0	0	4	87,214	0	73,530	160,744	1.906
7/21 through 6/22	8,910,309	0	0	0	0	0	776	776	0.009
7/22 through 6/23	6,073,756	1	61,102	1	3,586	45,948	1,884	112,520	1.853
5 YR. TOTAL	33,103,947	1	61,102	9	452,247	45,948	530,292	1,089,589	3.291

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	9%	1.5507	12%	1.7407	3.291
Pure Premium Indicated by National Relativity	14%	0.5915	15%	1.1213	1.713
Pure Premium Present on Rate Level	77%	0.9703	73%	1.2233	2.194
Pure Premium Derived by Formula		0.9695		1.2701	2.240

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 1748	ABRASIVE WHEEL MFG & DRIVERS									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	11%	0.5517	11%	1.0763	1.628
Pure Premium Present on Rate Level	89%	1.0993	89%	2.3026	3.402
Pure Premium Derived by Formula		1.0391		2.1677	3.207

CLASS 1803	STONE CUTTING OR POLISHING NOC & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	17,886,615	2	195,536	9	236,529	363,856	415,266	1,211,187	6.772
7/19 through 6/20	19,602,289	3	76,976	5	25,689	72,355	74,427	249,447	1.273
7/20 through 6/21	22,837,876	0	0	7	140,681	0	211,752	352,433	1.543
7/21 through 6/22	24,032,418	2	101,627	16	254,543	74,028	311,745	741,943	3.087
7/22 through 6/23	25,870,147	0	0	7	203,233	0	389,948	593,181	2.293
5 YR. TOTAL	110,229,345	7	374,139	44	860,675	510,239	1,403,138	3,148,191	2.856

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	20%	1.1202	31%	1.7358	2.856
Pure Premium Indicated by National Relativity	40%	1.3184	34%	2.0342	3.353
Pure Premium Present on Rate Level	40%	1.4726	35%	2.4058	3.878
Pure Premium Derived by Formula		1.3404		2.0718	3.412

CLASS 1924	WIRE DRAWING OR CABLE MFG - NOT IRON OR STEEL								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	12,391,016	0	0	7	132,357	0	252,052	384,409	3.102
7/19 through 6/20	10,831,655	2	16,406	2	13,732	32,407	32,991	95,536	0.882
7/20 through 6/21	13,298,350	1	12,333	3	95,285	7,367	143,394	258,379	1.943
7/21 through 6/22	14,111,346	2	732,386	7	114,185	38,239	215,855	1,100,665	7.800
7/22 through 6/23	20,071,020	3	335,732	6	185,370	358,678	298,598	1,178,378	5.871
5 YR. TOTAL	70,703,387	8	1,096,857	25	540,929	436,691	942,890	3,017,367	4.268

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	11%	2.3164	17%	1.9512	4.268
Pure Premium Indicated by National Relativity	32%	0.7793	34%	1.0524	1.832
Pure Premium Present on Rate Level	57%	0.7238	49%	1.1385	1.862
Pure Premium Derived by Formula		0.9167		1.2474	2.164

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 1925	DIE CASTING MFG									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	30,247,351	2	66,212	11	78,218	92,763	217,920	455,113	1.505
7/19 through 6/20	32,379,298	0	0	2	56,504	0	162,939	219,443	0.678
7/20 through 6/21	45,503,666	1	2,618	11	57,283	14,633	202,230	276,764	0.608
7/21 through 6/22	47,166,188	1	12,325	18	433,903	9,197	927,819	1,383,244	2.933
7/22 through 6/23	50,787,029	3	165,035	22	275,433	107,906	662,834	1,211,208	2.385
5 YR. TOTAL	206,083,532	7	246,190	64	901,341	224,499	2,173,742	3,545,772	1.721

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	18%	0.5568	30%	1.1637	1.721
Pure Premium Indicated by National Relativity	36%	0.7226	35%	1.0835	1.806
Pure Premium Present on Rate Level	46%	0.6739	35%	1.1978	1.872
Pure Premium Derived by Formula		0.6704		1.1476	1.818

CLASS 2002	PASTA OR NOODLE MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	20,682,476	0	0	5	13,149	0	13,189	26,338	0.127
7/19 through 6/20	32,350,824	1	114,312	11	283,503	187,147	339,547	924,509	2.858
7/20 through 6/21	30,475,637	0	0	9	128,214	0	161,255	289,469	0.950
7/21 through 6/22	23,179,134	2	33,972	12	120,717	29,619	135,892	320,200	1.382
7/22 through 6/23	40,945,191	1	11,715	7	229,353	9,359	416,569	666,996	1.629
5 YR. TOTAL	147,633,262	4	159,999	44	774,936	226,125	1,066,452	2,227,512	1.509

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	18%	0.6333	27%	0.8755	1.509
Pure Premium Indicated by National Relativity	27%	1.2497	29%	1.6752	2.925
Pure Premium Present on Rate Level	55%	0.8954	44%	1.3378	2.233
Pure Premium Derived by Formula		0.9439		1.3108	2.255

CLASS 2003	BAKERY - SALESPERSONS & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	76,838,455	4	55,917	31	457,715	77,057	616,746	1,207,435	1.571
7/19 through 6/20	80,496,517	6	89,823	44	599,136	135,721	1,285,844	2,110,524	2.622
7/20 through 6/21	99,947,833	4	119,236	34	387,403	250,119	454,574	1,211,332	1.212
7/21 through 6/22	118,122,955	8	175,659	43	648,482	663,634	837,156	2,324,931	1.968
7/22 through 6/23	129,278,517	9	319,313	49	949,955	465,969	1,658,557	3,393,794	2.625
5 YR. TOTAL	504,684,277	31	759,948	201	3,042,691	1,592,500	4,852,877	10,248,016	2.031

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	33%	0.7535	48%	1.2771	2.031
Pure Premium Indicated by National Relativity	33%	1.0923	26%	1.4067	2.499
Pure Premium Present on Rate Level	34%	0.9162	26%	1.2765	2.193
Pure Premium Derived by Formula		0.9206		1.3106	2.231

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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EFFECTIVE 1/1/2026

CLASS 2014	GRAIN OR FEED MILLING									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	71,986,545	5	658,296	25	384,838	313,821	692,923	2,049,878	2.848
7/19 through 6/20	73,819,370	10	530,729	34	499,417	995,855	705,373	2,731,374	3.700
7/20 through 6/21	73,935,263	1	476	31	606,551	37,897	1,292,321	1,937,245	2.620
7/21 through 6/22	95,601,916	5	405,642	34	741,112	692,080	1,518,247	3,357,081	3.512
7/22 through 6/23	85,846,544	2	111,261	22	508,525	74,106	799,440	1,493,332	1.740
5 YR. TOTAL	401,189,638	23	1,706,404	146	2,740,443	2,113,759	5,008,304	11,568,910	2.884

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	33%	1.1084	51%	1.7752	2.884
Pure Premium Indicated by National Relativity	33%	1.2137	24%	1.7285	2.942
Pure Premium Present on Rate Level	34%	1.1606	25%	1.7721	2.933
Pure Premium Derived by Formula		1.1609		1.7632	2.924

CLASS 2016	CEREAL OR BAR MFG.								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	28,327,642	2	25,120	18	132,298	6,588	245,752	409,758	1.447
7/19 through 6/20	30,437,572	2	19,553	20	214,358	60,566	333,892	628,369	2.065
7/20 through 6/21	30,228,000	1	374,084	4	61,563	19,782	88,507	543,936	1.799
7/21 through 6/22	41,126,359	2	158,963	16	308,966	41,755	308,506	818,190	1.990
7/22 through 6/23	48,457,709	2	23,613	12	272,548	6,885	232,006	535,052	1.104
5 YR. TOTAL	178,577,282	9	601,333	70	989,733	135,576	1,208,663	2,935,305	1.644

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	19%	0.8910	25%	0.7527	1.644
Pure Premium Indicated by National Relativity	40%	1.0470	37%	1.0759	2.123
Pure Premium Present on Rate Level	41%	0.8455	38%	0.9576	1.803
Pure Premium Derived by Formula		0.9347		0.9501	1.885

CLASS 2021	SUGAR MANUFACTURING OR REFINING FROM SUGAR CANE OR SUGAR BEETS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	11,411,976	1	51,795	1	179	23,778	6,746	82,498	0.723
7/19 through 6/20	11,183,915	0	0	0	0	0	0	0	0.000
7/20 through 6/21	14,053,613	0	0	1	29,355	0	37,836	67,191	0.478
7/21 through 6/22	10,378,277	0	0	0	0	0	0	0	0.000
7/22 through 6/23	10,928,332	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	57,956,113	1	51,795	2	29,534	23,778	44,582	149,689	0.258

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	10%	0.1403	15%	0.1180	0.258
Pure Premium Indicated by National Relativity	32%	0.8889	34%	1.2582	2.147
Pure Premium Present on Rate Level	58%	0.6822	51%	1.0363	1.719
Pure Premium Derived by Formula		0.6942		0.9740	1.668

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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EFFECTIVE 1/1/2026

CLASS 2039	ICE CREAM MFG & DRIVERS									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	45,480,620	3	52,027	13	195,506	44,391	448,051	739,975	1.627
7/19 through 6/20	61,837,747	6	137,766	18	322,095	90,924	398,413	949,198	1.535
7/20 through 6/21	55,483,555	11	327,800	16	329,309	277,147	595,180	1,529,436	2.757
7/21 through 6/22	54,215,221	1	68,645	16	198,905	67,451	537,982	872,983	1.610
7/22 through 6/23	53,739,365	5	478,749	19	344,979	322,155	500,747	1,646,630	3.064
5 YR. TOTAL	270,756,508	26	1,064,987	82	1,390,794	802,068	2,480,373	5,738,222	2.119

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	24%	0.9070	34%	1.2123	2.119
Pure Premium Indicated by National Relativity	38%	0.6712	33%	1.0032	1.674
Pure Premium Present on Rate Level	38%	0.8528	33%	1.2060	2.059
Pure Premium Derived by Formula		0.7968		1.1412	1.938

CLASS 2041	CANDY, CHOCOLATE AND CONFECTION MFG									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	4,255,483	0	0	1	9,299	0	25,400	34,699	0.815
7/19 through 6/20	3,878,299	0	0	0	0	0	2,949	2,949	0.076
7/20 through 6/21	4,444,969	0	0	1	13,492	0	28,619	42,111	0.947
7/21 through 6/22	7,374,371	0	0	2	30,537	0	78,752	109,289	1.482
7/22 through 6/23	10,538,845	0	0	1	3,704	0	35,090	38,794	0.368
5 YR. TOTAL	30,491,967	0	0	5	57,032	0	170,810	227,842	0.747

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	7%	0.1870	10%	0.5602	0.747
Pure Premium Indicated by National Relativity	46%	0.6813	45%	0.9603	1.642
Pure Premium Present on Rate Level	47%	0.6978	45%	0.9903	1.688
Pure Premium Derived by Formula		0.6545		0.9338	1.588

CLASS 2065	MILK PRODUCTS MFG NOC									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	103,256	0	0	0	0	0	0	0	0.000
7/19 through 6/20	952,308	1	8,517	0	0	0	0	8,517	0.894
7/20 through 6/21	590,572	0	0	1	10,023	0	9,607	19,630	3.324
7/21 through 6/22	514,141	0	0	0	0	0	3,555	3,555	0.691
7/22 through 6/23	1,252,143	0	0	0	0	0	625	625	0.050
5 YR. TOTAL	3,412,420	1	8,517	1	10,023	0	13,787	32,327	0.947

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.5433	3%	0.4040	0.947
Pure Premium Indicated by National Relativity	30%	0.4414	32%	0.6569	1.098
Pure Premium Present on Rate Level	68%	0.4815	65%	0.7021	1.184
Pure Premium Derived by Formula		0.4707		0.6787	1.149

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2070	CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	95,857,832	7	170,373	41	712,043	151,571	892,363	1,926,350	2.010
7/19 through 6/20	108,228,800	9	814,767	40	858,300	1,118,618	1,007,128	3,798,813	3.510
7/20 through 6/21	156,619,123	6	169,857	62	1,054,762	148,048	1,357,494	2,730,161	1.743
7/21 through 6/22	147,279,273	10	575,602	54	1,138,902	926,955	1,461,775	4,103,234	2.786
7/22 through 6/23	150,300,733	12	1,081,783	73	1,325,086	830,904	1,602,391	4,840,164	3.220
5 YR. TOTAL	658,285,761	44	2,812,382	270	5,089,093	3,176,096	6,321,151	17,398,722	2.643

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	45%	1.2003	58%	1.4427	2.643
Pure Premium Indicated by National Relativity	27%	1.4793	21%	1.5768	3.056
Pure Premium Present on Rate Level	28%	1.2646	21%	1.4349	2.700
Pure Premium Derived by Formula		1.2936		1.4692	2.763

CLASS 2081	BUTCHERING								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,949,566	0	0	6	113,032	0	170,241	283,273	14.530
7/19 through 6/20	4,306,418	2	109,916	7	72,620	28,138	162,171	372,845	8.658
7/20 through 6/21	10,001,387	0	0	4	47,830	0	109,080	156,910	1.569
7/21 through 6/22	21,718,867	1	26,255	10	231,639	20,917	328,855	607,666	2.798
7/22 through 6/23	21,548,597	1	24,513	7	179,856	26,474	389,918	620,761	2.881
5 YR. TOTAL	59,524,835	4	160,684	34	644,977	75,529	1,160,265	2,041,455	3.430

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	13%	1.3535	20%	2.0761	3.430
Pure Premium Indicated by National Relativity	43%	0.7110	40%	1.2491	1.960
Pure Premium Present on Rate Level	44%	1.0982	40%	1.8743	2.973
Pure Premium Derived by Formula		0.9649		1.6646	2.630

CLASS 2089	PACKING HOUSE-ALL OPERATIONS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	211,341,227	11	450,088	80	883,504	256,595	1,304,393	2,894,580	1.370
7/19 through 6/20	229,061,653	8	211,054	66	1,128,298	225,101	1,727,329	3,291,782	1.437
7/20 through 6/21	234,472,906	13	251,192	68	1,213,096	166,196	1,804,721	3,435,205	1.465
7/21 through 6/22	246,245,987	6	102,314	83	1,647,919	86,441	2,399,223	4,235,897	1.720
7/22 through 6/23	310,471,245	8	508,988	84	1,511,790	342,494	2,602,599	4,965,871	1.600
5 YR. TOTAL	1,231,593,018	46	1,523,636	381	6,384,607	1,076,827	9,838,265	18,823,335	1.528

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	45%	0.6421	65%	0.8863	1.528
Pure Premium Indicated by National Relativity	27%	0.7770	17%	1.1430	1.920
Pure Premium Present on Rate Level	28%	0.6958	18%	0.9617	1.658
Pure Premium Derived by Formula		0.6936		0.9435	1.637

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2095	MEAT PRODUCTS MFG NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	198,560,335	8	238,486	66	1,050,820	354,767	1,716,454	3,360,527	1.692
7/19 through 6/20	240,171,042	9	440,033	53	989,579	261,065	1,854,499	3,545,176	1.476
7/20 through 6/21	232,034,431	12	217,207	64	1,260,018	199,900	2,264,698	3,941,823	1.699
7/21 through 6/22	242,877,768	16	663,693	56	1,035,467	873,044	1,701,840	4,274,044	1.760
7/22 through 6/23	261,531,349	6	568,893	46	704,699	443,992	1,460,860	3,178,444	1.215
5 YR. TOTAL	1,175,174,925	51	2,128,312	285	5,040,583	2,132,768	8,998,351	18,300,014	1.557

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	46%	0.6100	70%	0.9472	1.557
Pure Premium Indicated by National Relativity	27%	0.8707	15%	1.2839	2.155
Pure Premium Present on Rate Level	27%	0.7550	15%	1.1692	1.924
Pure Premium Derived by Formula		0.7195		1.0310	1.751

CLASS 2105	FRUIT PACKING								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	806,063	0	0	2	8,583	0	16,322	24,905	3.090
7/19 through 6/20	651,210	0	0	0	0	0	0	0	0.000
7/20 through 6/21	790,709	0	0	1	17,921	0	22,452	40,373	5.106
7/21 through 6/22	1,264,696	0	0	0	0	0	0	0	0.000
7/22 through 6/23	5,512	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	3,518,190	0	0	3	26,504	0	38,774	65,278	1.856

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	3%	0.7534	4%	1.1021	1.856
Pure Premium Indicated by National Relativity	44%	1.0584	47%	1.6344	2.693
Pure Premium Present on Rate Level	53%	1.0546	49%	1.5902	2.645
Pure Premium Derived by Formula		1.0472		1.5915	2.639

CLASS 2110	PICKLE MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	29,936	0	0	0	0	0	0	0	0.000
7/19 through 6/20	88,131	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	219,003	0	0	0	0	0	0	0	0.000
7/22 through 6/23	260,299	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	597,369	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	1%	0.0000	1%	0.0000	0.000
Pure Premium Indicated by National Relativity	22%	0.8549	24%	1.5033	2.358
Pure Premium Present on Rate Level	77%	0.7041	75%	1.0353	1.739
Pure Premium Derived by Formula		0.7302		1.1373	1.868

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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EFFECTIVE 1/1/2026

CLASS 2111	CANNERY NOC									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	45,745,537	1	46,444	9	85,865	41,015	180,528	353,852	0.774	
7/19 through 6/20	44,876,204	0	0	8	100,891	0	200,544	301,435	0.672	
7/20 through 6/21	36,914,294	0	0	8	155,617	0	295,159	450,776	1.221	
7/21 through 6/22	29,548,636	1	35,254	4	62,163	23,224	140,162	260,803	0.883	
7/22 through 6/23	34,373,966	2	9,821	4	71,111	8,011	225,297	314,240	0.914	
5 YR. TOTAL	191,458,637	4	91,519	33	475,647	72,250	1,041,690	1,681,106	0.878	

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	16%	0.2962	24%	0.5818	0.878
Pure Premium Indicated by National Relativity	42%	0.7111	38%	0.9517	1.663
Pure Premium Present on Rate Level	42%	0.5626	38%	0.8166	1.379
Pure Premium Derived by Formula		0.5823		0.8116	1.394

CLASS 2112	FRUIT EVAPORATING OR PRESERVING								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	229,295	0	0	1	3,637	0	3,627	7,264	3.168
7/19 through 6/20	181,906	0	0	0	0	0	0	0	0.000
7/20 through 6/21	137,773	0	0	0	0	0	0	0	0.000
7/21 through 6/22	140,848	0	0	0	0	0	0	0	0.000
7/22 through 6/23	143,542	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	833,364	0	0	1	3,637	0	3,627	7,264	0.872

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	1%	0.4364	2%	0.4353	0.872
Pure Premium Indicated by National Relativity	40%	0.8340	43%	1.4362	2.270
Pure Premium Present on Rate Level	59%	0.9745	55%	1.5156	2.490
Pure Premium Derived by Formula		0.9129		1.4599	2.373

CLASS 2114	OYSTER PROCESSING								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	11%	0.5130	12%	0.8946	1.408
Pure Premium Present on Rate Level	89%	0.5678	88%	0.9137	1.482
Pure Premium Derived by Formula		0.5618		0.9114	1.473

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 2121	BREWERY & DRIVERS									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	102,359,869	1	19,141	12	273,056	10,564	304,342	607,103	0.593	
7/19 through 6/20	95,933,626	5	265,268	14	299,164	103,076	367,669	1,035,177	1.079	
7/20 through 6/21	95,656,225	3	103,965	11	218,513	74,151	264,003	660,632	0.691	
7/21 through 6/22	107,061,637	2	69,887	8	232,135	27,135	252,285	581,442	0.543	
7/22 through 6/23	116,520,679	1	11,688	6	124,614	9,507	490,791	636,600	0.546	
5 YR. TOTAL	517,532,036	12	469,949	51	1,147,482	224,433	1,679,090	3,520,954	0.680	

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	20%	0.3125	29%	0.3678	0.680
Pure Premium Indicated by National Relativity	40%	0.3784	35%	0.6454	1.024
Pure Premium Present on Rate Level	40%	0.3318	36%	0.4609	0.793
Pure Premium Derived by Formula		0.3466		0.4985	0.845

CLASS 2130	SPIRITUOUS LIQUOR DISTILLERY								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	19,079,262	0	0	5	100,612	0	170,615	271,227	1.422
7/19 through 6/20	16,819,020	1	52,575	1	4,857	244,324	25,326	327,082	1.945
7/20 through 6/21	12,604,680	0	0	3	89,051	0	119,591	208,642	1.655
7/21 through 6/22	17,275,966	0	0	1	23,868	0	42,528	66,396	0.384
7/22 through 6/23	15,829,033	3	184,224	4	184,020	287,552	511,229	1,167,025	7.373
5 YR. TOTAL	81,607,961	4	236,799	14	402,408	531,876	869,289	2,040,372	2.500

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	10%	0.7833	16%	1.7169	2.500
Pure Premium Indicated by National Relativity	33%	0.4818	35%	0.6852	1.167
Pure Premium Present on Rate Level	57%	0.4961	49%	0.8207	1.317
Pure Premium Derived by Formula		0.5201		0.9167	1.437

CLASS 2131	SPIRITUOUS LIQUOR BOTTLING								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	8,570,294	0	0	2	6,814	0	11,817	18,631	0.217
7/19 through 6/20	9,365,016	0	0	5	195,736	0	176,695	372,431	3.977
7/20 through 6/21	12,422,940	0	0	2	2,050	0	19,716	21,766	0.175
7/21 through 6/22	10,711,376	1	52,881	2	23,239	24,761	45,796	146,677	1.369
7/22 through 6/23	11,554,089	0	0	4	87,400	0	229,024	316,424	2.739
5 YR. TOTAL	52,623,715	1	52,881	15	315,239	24,761	483,048	875,929	1.665

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	9%	0.6995	13%	0.9650	1.665
Pure Premium Indicated by National Relativity	25%	0.4270	27%	0.6646	1.092
Pure Premium Present on Rate Level	66%	0.6001	60%	0.9024	1.503
Pure Premium Derived by Formula		0.5658		0.8463	1.412

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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EFFECTIVE 1/1/2026

CLASS 2143	FRUIT JUICE MFG & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	13,606,639	0	0	1	8,065	0	13,443	21,508	0.158
7/19 through 6/20	14,836,034	0	0	3	24,346	0	161,946	186,292	1.256
7/20 through 6/21	21,480,175	0	0	1	8,793	0	96,614	105,407	0.491
7/21 through 6/22	22,044,900	0	0	2	13,577	0	45,080	58,657	0.266
7/22 through 6/23	9,295,274	0	0	2	68,759	0	105,249	174,008	1.872
5 YR. TOTAL	81,263,022	0	0	9	123,540	0	422,332	545,872	0.672

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	10%	0.1520	15%	0.5197	0.672
Pure Premium Indicated by National Relativity	36%	0.6421	39%	0.8846	1.527
Pure Premium Present on Rate Level	54%	0.5013	46%	0.7951	1.296
Pure Premium Derived by Formula		0.5171		0.7887	1.306

CLASS 2157	BOTTLING-ALL OPERATIONS & ROUTE SUPERVISORS, DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	85,335,653	11	278,750	53	711,895	164,949	838,527	1,994,121	2.337
7/19 through 6/20	91,110,416	4	141,158	35	375,042	63,241	666,057	1,245,498	1.367
7/20 through 6/21	95,949,325	5	344,669	41	913,670	35,180	736,149	2,029,668	2.115
7/21 through 6/22	115,037,491	9	878,754	61	1,226,725	469,749	1,440,463	4,015,691	3.491
7/22 through 6/23	97,181,625	2	107,694	47	1,170,755	17,912	1,011,961	2,308,322	2.375
5 YR. TOTAL	484,614,510	31	1,751,025	237	4,398,087	751,031	4,693,157	11,593,300	2.392

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	38%	1.2689	47%	1.1234	2.392
Pure Premium Indicated by National Relativity	31%	1.2376	26%	1.3760	2.614
Pure Premium Present on Rate Level	31%	1.2501	27%	1.2652	2.515
Pure Premium Derived by Formula		1.2534		1.2274	2.481

CLASS 2172	TOBACCO PRODUCTS MFG. NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	19,955	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	98,000	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	117,955	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	28%	0.5443	29%	0.6911	1.235
Pure Premium Present on Rate Level	72%	0.5252	71%	0.5877	1.113
Pure Premium Derived by Formula		0.5305		0.6177	1.148

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2174	TOBACCO REHANDLING OR WAREHOUSING								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	2,820	0	0	0	0	0	0	0	0.000
7/19 through 6/20	11,043	0	0	0	0	0	0	0	0.000
7/20 through 6/21	8,875	0	0	0	0	0	0	0	0.000
7/21 through 6/22	21,613	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	44,351	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	14%	0.7323	14%	1.4136	2.146
Pure Premium Present on Rate Level	86%	0.6968	86%	1.3184	2.015
Pure Premium Derived by Formula		0.7018		1.3317	2.034

CLASS 2211	COTTON BATTING, WADDING OR WASTE MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	20,432	0	0	0	0	0	0	0	0.000
7/19 through 6/20	9,100	0	0	0	0	0	0	0	0.000
7/20 through 6/21	985	0	0	0	0	0	0	0	0.000
7/21 through 6/22	750	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	31,267	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	1%	0.0000	0.000
Pure Premium Indicated by National Relativity	15%	2.2835	16%	3.3930	5.677
Pure Premium Present on Rate Level	85%	2.0561	83%	3.0180	5.074
Pure Premium Derived by Formula		2.0902		3.0478	5.138

CLASS 2220	YARN OR THREAD MFG-COTTON								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	998,697	0	0	1	381	0	1,417	1,798	0.180
7/19 through 6/20	864,315	0	0	0	0	0	0	0	0.000
7/20 through 6/21	1,069,247	0	0	0	0	0	2,023	2,023	0.189
7/21 through 6/22	1,345,347	0	0	0	0	0	0	0	0.000
7/22 through 6/23	1,232,198	0	0	2	99,723	0	94,213	193,936	15.739
5 YR. TOTAL	5,509,804	0	0	3	100,104	0	97,653	197,757	3.589

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	3%	1.8168	4%	1.7723	3.589
Pure Premium Indicated by National Relativity	42%	0.7549	45%	0.9613	1.716
Pure Premium Present on Rate Level	55%	0.6490	51%	0.8953	1.544
Pure Premium Derived by Formula		0.7285		0.9601	1.689

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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EFFECTIVE 1/1/2026

CLASS 2288	FELTING MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	8,827,887	1	9,040	2	31,523	9,555	107,220	157,338	1.782
7/19 through 6/20	2,879,697	0	0	0	0	0	0	0	0.000
7/20 through 6/21	1,917,413	0	0	2	21,190	0	21,122	42,312	2.207
7/21 through 6/22	2,068,871	0	0	0	0	0	8,421	8,421	0.407
7/22 through 6/23	204,668	0	0	0	0	0	512	512	0.250
5 YR. TOTAL	15,898,536	1	9,040	4	52,713	9,555	137,275	208,583	1.312
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.3884	9%	0.9235			1.312	
Pure Premium Indicated by National Relativity		27%	1.1255	29%	2.0357			3.161	
Pure Premium Present on Rate Level		66%	1.2178	62%	1.5422			2.760	
Pure Premium Derived by Formula			1.1348		1.6296			2.764	

CLASS 2302	SILK THREAD OR YARN MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	6,874	0	0	0	0	0	0	0	0.000
7/21 through 6/22	328	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	7,202	0	0	0	0	0	0	0	0.000
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		0%	0.0000	0%	0.0000			0.000	
Pure Premium Indicated by National Relativity		31%	0.4591	33%	0.8842			1.343	
Pure Premium Present on Rate Level		69%	0.4649	67%	0.8309			1.296	
Pure Premium Derived by Formula			0.4631		0.8485			1.312	

CLASS 2305	TEXTILE FIBER MFG-SYNTHETIC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	10,751,472	1	20,381	1	15,376	17,286	17,891	70,934	0.660
7/19 through 6/20	14,838,907	3	58,467	4	72,877	25,837	83,534	240,715	1.622
7/20 through 6/21	18,190,222	1	23,219	2	19,565	24,158	14,858	81,800	0.450
7/21 through 6/22	20,383,275	0	0	2	16,746	0	12,298	29,044	0.143
7/22 through 6/23	28,071,798	1	35,981	2	32,607	43,037	107,004	218,629	0.779
5 YR. TOTAL	92,235,674	6	138,048	11	157,171	110,318	235,585	641,122	0.695
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.3201	16%	0.3750			0.695	
Pure Premium Indicated by National Relativity		44%	0.6354	42%	1.0144			1.650	
Pure Premium Present on Rate Level		45%	0.5814	42%	0.7982			1.380	
Pure Premium Derived by Formula			0.5764		0.8213			1.398	

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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EFFECTIVE 1/1/2026

CLASS 2361	HOSIERY MFG									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	217,136	0	0	0	0	0	0	0	0.000
7/19 through 6/20	221,381	0	0	0	0	0	0	0	0.000
7/20 through 6/21	246,964	0	0	0	0	0	0	0	0.000
7/21 through 6/22	274,985	0	0	0	0	0	1,701	1,701	0.619
7/22 through 6/23	337,906	0	0	1	20,261	0	3,143	23,404	6.926
5 YR. TOTAL	1,298,372	0	0	1	20,261	0	4,844	25,105	1.934

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	1%	1.5605	2%	0.3731	1.934
Pure Premium Indicated by National Relativity	24%	0.4555	25%	0.9599	1.415
Pure Premium Present on Rate Level	75%	0.4493	73%	0.8156	1.265
Pure Premium Derived by Formula		0.4619		0.8428	1.305

CLASS 2362	KNIT GOODS MFG NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	129,920	0	0	0	0	0	0	0	0.000
7/19 through 6/20	318,754	0	0	0	0	0	0	0	0.000
7/20 through 6/21	966,375	0	0	0	0	0	0	0	0.000
7/21 through 6/22	1,606,990	0	0	0	0	0	0	0	0.000
7/22 through 6/23	992,353	0	0	0	0	0	3,649	3,649	0.368
5 YR. TOTAL	4,014,392	0	0	0	0	0	3,649	3,649	0.091

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.0000	4%	0.0909	0.091
Pure Premium Indicated by National Relativity	24%	0.7279	26%	1.0756	1.804
Pure Premium Present on Rate Level	74%	0.5918	70%	0.9719	1.564
Pure Premium Derived by Formula		0.6126		0.9636	1.576

CLASS 2380	WEBBING MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	24,989	0	0	0	0	0	0	0	0.000
7/19 through 6/20	5,227,201	2	48,167	2	2,750	75,065	12,187	138,169	2.643
7/20 through 6/21	3,923,503	0	0	2	36,685	0	41,251	77,936	1.986
7/21 through 6/22	4,970,413	0	0	0	0	0	9,801	9,801	0.197
7/22 through 6/23	7,220,618	1	51,753	2	612	43,196	7,086	102,647	1.422
5 YR. TOTAL	21,366,724	3	99,920	6	40,047	118,261	70,325	328,553	1.538

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	5%	0.6551	8%	0.8826	1.538
Pure Premium Indicated by National Relativity	29%	0.5776	32%	0.9069	1.485
Pure Premium Present on Rate Level	66%	0.5304	60%	0.8789	1.409
Pure Premium Derived by Formula		0.5503		0.8882	1.439

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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EFFECTIVE 1/1/2026

CLASS 2388	EMBROIDERY MFG									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	14,044,701	1	14,636	3	18,355	3,101	91,816	127,908	0.911
7/19 through 6/20	11,410,014	0	0	1	5,484	0	8,036	13,520	0.119
7/20 through 6/21	14,360,586	2	45,422	2	34,185	19,044	28,173	126,824	0.883
7/21 through 6/22	19,460,293	1	15,917	4	112,859	0	141,803	270,579	1.390
7/22 through 6/23	16,806,024	0	0	3	17,275	0	12,583	29,858	0.178
5 YR. TOTAL	76,081,618	4	75,975	13	188,158	22,145	282,411	568,689	0.748

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	8%	0.3472	13%	0.4003	0.748
Pure Premium Indicated by National Relativity	21%	0.3787	23%	0.6854	1.064
Pure Premium Present on Rate Level	71%	0.3234	64%	0.6122	0.936
Pure Premium Derived by Formula		0.3369		0.6015	0.938

CLASS 2402	CARPET OR RUG MFG NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	145,257	0	0	0	0	0	0	0	0.000
7/19 through 6/20	164,676	0	0	0	0	0	0	0	0.000
7/20 through 6/21	180,228	0	0	0	0	0	0	0	0.000
7/21 through 6/22	206,172	0	0	0	0	0	0	0	0.000
7/22 through 6/23	224,274	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	920,607	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	1%	0.0000	2%	0.0000	0.000
Pure Premium Indicated by National Relativity	44%	0.4656	47%	0.8149	1.281
Pure Premium Present on Rate Level	55%	0.5169	51%	0.8820	1.399
Pure Premium Derived by Formula		0.4892		0.8328	1.322

CLASS 2413	TEXTILE-BLEACHING, DYEING, MERCERIZING, FINISHING								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	755,324	0	0	0	0	0	0	0	0.000
7/19 through 6/20	856,882	0	0	0	0	0	0	0	0.000
7/20 through 6/21	902,954	0	0	0	0	0	0	0	0.000
7/21 through 6/22	901,863	1	26,142	0	0	50,111	0	76,253	8.455
7/22 through 6/23	968,438	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	4,385,461	1	26,142	0	0	50,111	0	76,253	1.739

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.5961	4%	1.1427	1.739
Pure Premium Indicated by National Relativity	24%	0.4018	26%	0.6738	1.076
Pure Premium Present on Rate Level	74%	0.5356	70%	0.8636	1.399
Pure Premium Derived by Formula		0.5047		0.8254	1.330

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 2416	YARN DYEING OR FINISHING									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	6%	0.2275	6%	0.3783	0.606
Pure Premium Present on Rate Level	94%	0.6230	94%	0.9617	1.585
Pure Premium Derived by Formula		0.5993		0.9267	1.526

CLASS 2417	CLOTH PRINTING								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,950,861	0	0	0	0	0	0	0	0.000
7/19 through 6/20	1,219,518	0	0	0	0	0	0	0	0.000
7/20 through 6/21	1,518,795	0	0	0	0	0	0	0	0.000
7/21 through 6/22	2,710,372	0	0	0	0	0	0	0	0.000
7/22 through 6/23	3,403,075	0	0	1	30,013	0	48,407	78,420	2.304
5 YR. TOTAL	10,802,621	0	0	1	30,013	0	48,407	78,420	0.726

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	3%	0.2778	5%	0.4481	0.726
Pure Premium Indicated by National Relativity	9%	0.1385	9%	0.3352	0.474
Pure Premium Present on Rate Level	88%	0.3526	86%	0.5427	0.895
Pure Premium Derived by Formula		0.3311		0.5193	0.850

CLASS 2501	CLOTH, CANVAS AND RELATED PRODUCTS MFG. NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	106,723,714	5	62,443	24	208,522	56,532	468,244	795,741	0.746
7/19 through 6/20	107,545,008	0	0	22	489,981	0	873,795	1,363,776	1.268
7/20 through 6/21	116,023,934	6	68,353	17	257,946	29,792	523,281	879,372	0.758
7/21 through 6/22	135,226,496	6	199,037	29	360,984	158,046	683,713	1,401,780	1.037
7/22 through 6/23	135,370,339	3	145,127	28	316,740	112,248	860,600	1,434,715	1.060
5 YR. TOTAL	600,889,491	20	474,960	120	1,634,173	356,618	3,409,633	5,875,384	0.978

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	26%	0.3510	42%	0.6268	0.978
Pure Premium Indicated by National Relativity	37%	0.5881	29%	0.9548	1.543
Pure Premium Present on Rate Level	37%	0.4774	29%	0.7982	1.276
Pure Premium Derived by Formula		0.4855		0.7716	1.257

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2503	DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	2,450,883	1	25,327	0	0	37,723	0	63,050	2.573
7/19 through 6/20	1,561,112	0	0	0	0	0	1,788	1,788	0.115
7/20 through 6/21	1,808,475	0	0	1	191	0	1,066	1,257	0.070
7/21 through 6/22	1,503,732	0	0	1	440	0	2,104	2,544	0.169
7/22 through 6/23	2,961,128	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	10,285,330	1	25,327	2	631	37,723	4,958	68,639	0.667
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		3%	0.2524	4%	0.4150			0.667	
Pure Premium Indicated by National Relativity		11%	0.2748	11%	0.5539			0.829	
Pure Premium Present on Rate Level		86%	0.2881	85%	0.4323			0.720	
Pure Premium Derived by Formula			0.2856		0.4450			0.731	

CLASS 2570	MATTRESS OR BOX SPRING MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	3,428,864	0	0	1	19,270	0	30,994	50,264	1.466
7/19 through 6/20	3,918,590	0	0	1	314	0	3,222	3,536	0.090
7/20 through 6/21	4,448,662	0	0	1	149	0	13,232	13,381	0.301
7/21 through 6/22	3,355,535	2	133,182	1	42,659	167,429	44,657	387,927	11.561
7/22 through 6/23	4,335,423	0	0	1	1,087	0	9,589	10,676	0.246
5 YR. TOTAL	19,487,074	2	133,182	5	63,479	167,429	101,694	465,784	2.390
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	1.0092	10%	1.3810			2.390	
Pure Premium Indicated by National Relativity		43%	1.1550	45%	1.3317			2.487	
Pure Premium Present on Rate Level		50%	1.0036	45%	1.4768			2.480	
Pure Premium Derived by Formula			1.0691		1.4019			2.471	

CLASS 2585	LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	103,166,006	7	440,889	45	845,681	302,364	1,153,990	2,742,924	2.659
7/19 through 6/20	99,254,039	3	42,694	32	455,836	29,325	975,357	1,503,212	1.515
7/20 through 6/21	102,873,407	6	282,831	38	463,232	180,940	1,401,864	2,328,867	2.264
7/21 through 6/22	125,491,116	7	239,984	49	1,607,185	190,098	1,634,465	3,671,732	2.926
7/22 through 6/23	126,703,833	7	457,028	39	645,712	342,934	1,085,725	2,531,399	1.998
5 YR. TOTAL	557,488,401	30	1,463,426	203	4,017,646	1,045,661	6,251,401	12,778,134	2.292
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		34%	0.9832	51%	1.3089			2.292	
Pure Premium Indicated by National Relativity		33%	0.8785	24%	1.2912			2.170	
Pure Premium Present on Rate Level		33%	0.8830	25%	1.2887			2.172	
Pure Premium Derived by Formula			0.9156		1.2996			2.215	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2586	CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	6,152,924	0	0	4	56,600	0	136,124	192,724	3.132
7/19 through 6/20	14,607,529	2	89,438	10	243,569	177,292	606,630	1,116,929	7.646
7/20 through 6/21	17,940,889	3	66,018	15	225,871	17,693	360,081	669,663	3.733
7/21 through 6/22	6,984,184	2	57,112	2	40,823	43,416	61,755	203,106	2.908
7/22 through 6/23	7,800,089	0	0	4	45,748	0	80,071	125,819	1.613
5 YR. TOTAL	53,485,615	7	212,568	35	612,611	238,401	1,244,661	2,308,241	4.316
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		11%	1.5428		19%	2.7728		4.316	
Pure Premium Indicated by National Relativity		36%	1.0337		39%	1.7273		2.761	
Pure Premium Present on Rate Level		53%	1.0036		42%	1.8958		2.899	
Pure Premium Derived by Formula			1.0737			1.9967		3.070	

CLASS 2587	TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	153,539	0	0	0	0	0	0	0	0.000
7/19 through 6/20	175,921	0	0	0	0	0	16,128	16,128	9.168
7/20 through 6/21	189,475	0	0	0	0	0	0	0	0.000
7/21 through 6/22	709,327	0	0	0	0	0	0	0	0.000
7/22 through 6/23	292,471	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	1,520,733	0	0	0	0	0	16,128	16,128	1.061
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		2%	0.0000		2%	1.0606		1.061	
Pure Premium Indicated by National Relativity		11%	0.8751		12%	0.8623		1.737	
Pure Premium Present on Rate Level		87%	0.8946		86%	1.0099		1.905	
Pure Premium Derived by Formula			0.8746			0.9932		1.868	

CLASS 2589	LAUNDRY AND DRY CLEANING STORE-RETAIL-& ROUTE SUPERVISORS, DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	19,179,824	0	0	7	90,000	0	197,368	287,368	1.498
7/19 through 6/20	14,709,845	0	0	3	20,731	0	87,209	107,940	0.734
7/20 through 6/21	14,643,868	1	126,241	4	51,208	46,004	132,480	355,933	2.431
7/21 through 6/22	15,811,500	2	77,154	1	29,178	82,286	95,675	284,293	1.798
7/22 through 6/23	15,610,435	1	3,903	3	17,108	46,489	25,181	92,681	0.594
5 YR. TOTAL	79,955,472	4	207,298	18	208,225	174,779	537,913	1,128,215	1.411
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		10%	0.5197		16%	0.8914		1.411	
Pure Premium Indicated by National Relativity		41%	0.4850		42%	0.8215		1.307	
Pure Premium Present on Rate Level		49%	0.5210		42%	0.8677		1.389	
Pure Premium Derived by Formula			0.5061			0.8521		1.358	

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2600	FUR PROCESSING-PREPARING SKINS									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	6%	0.5651	6%	1.0935	1.659
Pure Premium Present on Rate Level	94%	1.3593	94%	1.5463	2.906
Pure Premium Derived by Formula		1.3116		1.5191	2.831

CLASS 2623	LEATHER MFG.--INCLUDING TANNING, LEATHER EMBOSSING, AND WOOL PULLING								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	2,999,930	0	0	0	0	0	3,401	3,401	0.113
7/19 through 6/20	25,099,585	3	61,172	2	23,063	98,093	108,928	291,256	1.160
7/20 through 6/21	11,400,243	1	59,210	4	87,627	211,541	137,244	495,622	4.348
7/21 through 6/22	24,790,994	0	0	1	29,872	0	52,713	82,585	0.333
7/22 through 6/23	29,348,571	2	20,343	7	281,599	283,177	403,445	988,564	3.368
5 YR. TOTAL	93,639,323	6	140,725	14	422,161	592,811	705,731	1,861,428	1.988

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	16%	0.6011	24%	1.3867	1.988
Pure Premium Indicated by National Relativity	11%	1.5067	12%	2.6495	4.156
Pure Premium Present on Rate Level	73%	1.0785	64%	1.6689	2.747
Pure Premium Derived by Formula		1.0492		1.7188	2.768

CLASS 2651	SHOE STOCK MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	5,680,541	0	0	0	0	0	1,601	1,601	0.028
7/19 through 6/20	4,618,593	0	0	1	2,818	0	27,940	30,758	0.666
7/20 through 6/21	5,869,419	1	64,029	2	33,457	48,241	28,366	174,093	2.966
7/21 through 6/22	6,486,341	0	0	0	0	0	39,989	39,989	0.617
7/22 through 6/23	6,036,464	0	0	0	0	0	1,631	1,631	0.027
5 YR. TOTAL	28,691,358	1	64,029	3	36,275	48,241	99,527	248,072	0.865

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	5%	0.3496	8%	0.5150	0.865
Pure Premium Indicated by National Relativity	16%	0.4133	17%	0.6003	1.014
Pure Premium Present on Rate Level	79%	0.3682	75%	0.5989	0.967
Pure Premium Derived by Formula		0.3745		0.5924	0.967

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2660	BOOT OR SHOE MFG NOC									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	32,662,574	1	20,091	10	72,017	9,084	118,286	219,478	0.672
7/19 through 6/20	27,567,046	0	0	5	41,781	0	77,667	119,448	0.433
7/20 through 6/21	27,628,391	0	0	11	163,705	0	251,514	415,219	1.503
7/21 through 6/22	30,873,085	2	63,313	8	124,742	15,256	138,071	341,382	1.106
7/22 through 6/23	13,586,854	1	13,375	1	30,290	3,335	80,154	127,154	0.936
5 YR. TOTAL	132,317,950	4	96,779	35	432,535	27,675	665,692	1,222,681	0.924

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	13%	0.4000	20%	0.5240	0.924
Pure Premium Indicated by National Relativity	24%	0.3650	26%	0.5958	0.961
Pure Premium Present on Rate Level	63%	0.5179	54%	0.8196	1.338
Pure Premium Derived by Formula		0.4659		0.7023	1.168

CLASS 2688	LEATHER GOODS MFG NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	7,533,939	0	0	2	22,331	0	78,654	100,985	1.340
7/19 through 6/20	6,895,270	0	0	3	206,005	0	277,825	483,830	7.017
7/20 through 6/21	8,714,942	0	0	5	48,689	0	136,877	185,566	2.129
7/21 through 6/22	12,360,644	0	0	3	18,298	0	84,115	102,413	0.829
7/22 through 6/23	11,791,100	0	0	3	43,479	0	95,383	138,862	1.178
5 YR. TOTAL	47,295,895	0	0	16	338,802	0	672,854	1,011,656	2.139

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	8%	0.7163	13%	1.4226	2.139
Pure Premium Indicated by National Relativity	19%	0.3791	21%	0.7344	1.114
Pure Premium Present on Rate Level	73%	0.4982	66%	1.0230	1.521
Pure Premium Derived by Formula		0.4930		1.0143	1.507

CLASS 2701	LOGGING OR TREE REMOVAL - LOG HAULING & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	254,072	0	0	0	0	0	0	0	0.000
7/19 through 6/20	348,454	0	0	1	20,545	0	141,392	161,937	46.473
7/20 through 6/21	596,904	0	0	0	0	0	16,002	16,002	2.681
7/21 through 6/22	462,176	0	0	0	0	0	0	0	0.000
7/22 through 6/23	488,672	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	2,150,278	0	0	1	20,545	0	157,394	177,939	8.275

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	4%	0.9554	6%	7.3197	8.275
Pure Premium Indicated by National Relativity	34%	3.4505	37%	4.0432	7.494
Pure Premium Present on Rate Level	62%	3.5205	57%	4.1970	7.718
Pure Premium Derived by Formula		3.3941		4.3275	7.722

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2702	LOGGING OR TREE REMOVAL - NONMECHANIZED OPERATIONS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,441,270	0	0	3	23,664	0	44,901	68,565	4.757
7/19 through 6/20	2,229,506	0	0	4	66,241	0	105,380	171,621	7.698
7/20 through 6/21	1,668,409	0	0	2	26,741	0	73,207	99,948	5.991
7/21 through 6/22	2,231,471	1	52,560	3	254,774	211,016	326,297	844,647	37.852
7/22 through 6/23	1,029,728	0	0	2	21,179	0	25,397	46,576	4.523
5 YR. TOTAL	8,600,384	1	52,560	14	392,599	211,016	575,182	1,231,357	14.317

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	10%	5.1760	15%	9.1414	14.317
Pure Premium Indicated by National Relativity	45%	5.1362	42%	5.7681	10.904
Pure Premium Present on Rate Level	45%	5.0883	43%	6.9323	12.021
Pure Premium Derived by Formula		5.1186		6.7747	11.893

CLASS 2709	LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	221,097	0	0	3	24,527	0	37,206	61,733	27.921
7/19 through 6/20	455,757	0	0	0	0	0	0	0	0.000
7/20 through 6/21	398,412	0	0	1	1,687	0	18,048	19,735	4.953
7/21 through 6/22	460,686	0	0	0	0	0	0	0	0.000
7/22 through 6/23	2,285,174	1	363,871	3	162,960	335,581	328,331	1,190,743	52.107
5 YR. TOTAL	3,821,126	1	363,871	7	189,174	335,581	383,585	1,272,211	33.294

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	5%	14.4733	8%	18.8208	33.294
Pure Premium Indicated by National Relativity	40%	2.2164	43%	2.7807	4.997
Pure Premium Present on Rate Level	55%	2.9542	49%	4.4214	7.376
Pure Premium Derived by Formula		3.2350		4.8679	8.103

CLASS 2710	SAW MILL								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	9,270,408	1	12,394	25	316,603	21,098	968,265	1,318,360	14.221
7/19 through 6/20	10,751,288	0	0	17	332,345	0	812,909	1,145,254	10.652
7/20 through 6/21	9,429,441	1	13,277	14	97,058	13,206	439,955	563,496	5.976
7/21 through 6/22	11,523,491	0	0	21	249,069	0	362,877	611,946	5.310
7/22 through 6/23	12,203,521	4	152,735	17	276,920	211,503	809,552	1,450,710	11.888
5 YR. TOTAL	53,178,149	6	178,406	94	1,271,995	245,807	3,393,558	5,089,766	9.571

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	16%	2.7274	30%	6.8437	9.571
Pure Premium Indicated by National Relativity	42%	1.4550	35%	2.5314	3.986
Pure Premium Present on Rate Level	42%	2.0332	35%	4.6961	6.729
Pure Premium Derived by Formula		1.9014		4.5827	6.484

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2714	VENEER MFG									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	25,751	0	0	0	0	0	0	0	0.000
7/19 through 6/20	63,067	0	0	0	0	0	0	0	0.000
7/20 through 6/21	10,504	0	0	0	0	0	0	0	0.000
7/21 through 6/22	136,769	0	0	0	0	0	0	0	0.000
7/22 through 6/23	141,864	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	377,955	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	1%	0.0000	2%	0.0000	0.000
Pure Premium Indicated by National Relativity	14%	0.8627	15%	2.2459	3.109
Pure Premium Present on Rate Level	85%	1.0951	83%	1.8059	2.901
Pure Premium Derived by Formula		1.0516		1.8358	2.887

CLASS 2731	PLANING OR MOLDING MILL								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	41,268,048	1	6,268	13	127,385	4,473	285,708	423,834	1.027
7/19 through 6/20	38,413,004	1	5,885	17	256,018	4,090	435,028	701,021	1.825
7/20 through 6/21	44,800,691	2	13,717	23	364,582	22,886	567,660	968,845	2.163
7/21 through 6/22	47,766,619	2	58,091	21	311,449	161,053	595,769	1,126,362	2.358
7/22 through 6/23	47,766,676	2	200,256	12	167,495	156,149	532,096	1,055,996	2.211
5 YR. TOTAL	220,015,038	8	284,217	86	1,226,929	348,651	2,416,261	4,276,058	1.944

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	22%	0.6868	33%	1.2567	1.944
Pure Premium Indicated by National Relativity	39%	1.1813	33%	1.8322	3.014
Pure Premium Present on Rate Level	39%	0.8809	34%	1.4032	2.284
Pure Premium Derived by Formula		0.9554		1.4964	2.452

CLASS 2735	FURNITURE STOCK MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	3,040,983	0	0	1	2,563	0	13,612	16,175	0.532
7/19 through 6/20	4,043,612	0	0	1	12,059	0	44,832	56,891	1.407
7/20 through 6/21	4,406,599	1	1,871	2	149,297	2,808	62,041	216,017	4.902
7/21 through 6/22	4,570,622	0	0	3	35,993	0	91,179	127,172	2.782
7/22 through 6/23	5,653,281	0	0	2	18,958	0	31,358	50,316	0.890
5 YR. TOTAL	21,715,097	1	1,871	9	218,870	2,808	243,022	466,571	2.149

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	7%	1.0165	12%	1.1321	2.149
Pure Premium Indicated by National Relativity	24%	1.1985	26%	1.9828	3.181
Pure Premium Present on Rate Level	69%	1.0348	62%	1.7016	2.736
Pure Premium Derived by Formula		1.0728		1.7064	2.779

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2759	BOX OR BOX SHOOK MFG									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	29,977,868	2	13,588	31	255,453	7,297	374,349	650,687	2.171
7/19 through 6/20	33,018,406	6	60,007	28	209,756	43,941	662,364	976,068	2.956
7/20 through 6/21	36,766,719	2	39,567	21	153,183	13,519	359,240	565,509	1.538
7/21 through 6/22	40,032,361	3	84,118	30	482,748	35,338	869,217	1,471,421	3.676
7/22 through 6/23	32,135,566	4	273,407	10	156,688	319,375	598,585	1,348,055	4.195
5 YR. TOTAL	171,930,920	17	470,687	120	1,257,828	419,470	2,863,755	5,011,740	2.915

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	22%	1.0054	35%	1.9096	2.915
Pure Premium Indicated by National Relativity	39%	1.3462	32%	2.2833	3.630
Pure Premium Present on Rate Level	39%	1.1825	33%	2.0062	3.189
Pure Premium Derived by Formula		1.2074		2.0611	3.269

CLASS 2790	PATTERN MAKING NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	4,722,179	0	0	0	0	0	18,613	18,613	0.394
7/19 through 6/20	4,455,381	0	0	0	0	0	1,485	1,485	0.033
7/20 through 6/21	3,374,052	0	0	1	39,399	0	10,131	49,530	1.468
7/21 through 6/22	3,442,625	0	0	0	0	0	0	0	0.000
7/22 through 6/23	3,139,789	0	0	1	39,234	0	93,638	132,872	4.232
5 YR. TOTAL	19,134,026	0	0	2	78,633	0	123,867	202,500	1.058

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	5%	0.4110	8%	0.6474	1.058
Pure Premium Indicated by National Relativity	18%	0.5367	19%	0.8674	1.404
Pure Premium Present on Rate Level	77%	0.4597	73%	0.8360	1.296
Pure Premium Derived by Formula		0.4711		0.8269	1.298

CLASS 2797	MANUFACTURED, MODULAR, OR PREFABRICATED HOME MANUFACTURING - SHOP WORK - ALL OPERATIONS & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	2,729,326	0	0	2	31,372	0	17,200	48,572	1.780
7/19 through 6/20	2,760,622	1	5,759	1	15,544	2,306	20,425	44,034	1.595
7/20 through 6/21	3,971,658	0	0	5	70,621	0	28,934	99,555	2.507
7/21 through 6/22	4,498,559	0	0	4	155,916	0	142,412	298,328	6.632
7/22 through 6/23	4,637,382	1	33,596	1	11,988	9,960	25,684	81,228	1.752
5 YR. TOTAL	18,597,547	2	39,355	13	285,441	12,266	234,655	571,717	3.074

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	6%	1.7464	10%	1.3277	3.074
Pure Premium Indicated by National Relativity	47%	0.7138	45%	1.2678	1.982
Pure Premium Present on Rate Level	47%	0.8518	45%	1.5442	2.396
Pure Premium Derived by Formula		0.8406		1.3982	2.239

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2799	MANUFACTURED, MODULAR, OR PREFABRICATED HOME SETUP, HOOKUP, OR INSTALLATION AT BUILDING SITE									
Industry Group: Contracting		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	3,321,592	1	34,008	2	38,727	98,937	67,186	238,858	7.191
7/19 through 6/20	3,025,641	1	48,457	1	10,982	7,792	20,421	87,652	2.897
7/20 through 6/21	3,264,293	1	74,641	2	12,988	92,571	23,235	203,435	6.232
7/21 through 6/22	3,872,916	1	88,004	2	68,869	125,218	136,852	418,943	10.817
7/22 through 6/23	4,655,888	0	0	3	125,955	0	129,189	255,144	5.480
5 YR. TOTAL	18,140,330	4	245,110	10	257,521	324,518	376,883	1,204,032	6.637

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	9%	2.7708	12%	3.8665	6.637
Pure Premium Indicated by National Relativity	29%	1.6416	31%	1.8713	3.513
Pure Premium Present on Rate Level	62%	1.6646	57%	2.2133	3.878
Pure Premium Derived by Formula		1.7575		2.3057	4.063

CLASS 2802	CARPENTRY-SHOP ONLY-& DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	33,235,157	1	37,970	25	303,589	65,011	747,844	1,154,414	3.474
7/19 through 6/20	38,556,196	4	436,343	17	220,043	437,106	446,822	1,540,314	3.995
7/20 through 6/21	39,653,456	2	102,723	26	547,444	83,656	1,023,732	1,757,555	4.432
7/21 through 6/22	47,583,016	4	163,326	15	221,477	95,102	365,733	845,638	1.777
7/22 through 6/23	49,645,726	1	17,188	20	466,509	52,108	1,016,043	1,551,848	3.126
5 YR. TOTAL	208,673,551	12	757,550	103	1,759,062	732,983	3,600,174	6,849,769	3.283

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	24%	1.2060	39%	2.0765	3.283
Pure Premium Indicated by National Relativity	38%	1.0497	30%	1.6106	2.660
Pure Premium Present on Rate Level	38%	1.1534	31%	1.9735	3.127
Pure Premium Derived by Formula		1.1266		1.9048	3.031

CLASS 2835	BRUSH OR BROOM ASSEMBLY								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,242,874	0	0	0	0	0	9,332	9,332	0.751
7/19 through 6/20	1,302,660	0	0	0	0	0	1,244	1,244	0.096
7/20 through 6/21	1,055,183	0	0	0	0	0	0	0	0.000
7/21 through 6/22	1,408,263	0	0	2	28,641	0	30,391	59,032	4.192
7/22 through 6/23	1,543,579	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	6,552,559	0	0	2	28,641	0	40,967	69,608	1.062

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	3%	0.4371	5%	0.6252	1.062
Pure Premium Indicated by National Relativity	16%	0.6032	17%	0.9958	1.599
Pure Premium Present on Rate Level	81%	0.5710	78%	0.8902	1.461
Pure Premium Derived by Formula		0.5721		0.8949	1.467

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2836	BRUSH OR BROOM MFG NOC									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	558,489	0	0	0	0	0	318	318	0.057
7/19 through 6/20	525,244	0	0	0	0	0	0	0	0.000
7/20 through 6/21	523,438	0	0	0	0	0	365	365	0.070
7/21 through 6/22	387,422	0	0	0	0	0	0	0	0.000
7/22 through 6/23	517,270	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	2,511,863	0	0	0	0	0	683	683	0.027

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.0000	3%	0.0272	0.027
Pure Premium Indicated by National Relativity	17%	0.7504	18%	1.2795	2.030
Pure Premium Present on Rate Level	81%	0.6833	79%	0.9024	1.586
Pure Premium Derived by Formula		0.6810		0.9440	1.625

CLASS 2841	WOODENWARE MANUFACTURING NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	3,194,392	0	0	1	17,392	0	59,441	76,833	2.405
7/19 through 6/20	3,390,197	0	0	0	0	0	2,273	2,273	0.067
7/20 through 6/21	4,413,536	0	0	4	56,382	0	66,598	122,980	2.786
7/21 through 6/22	4,356,931	0	0	2	9,927	0	30,424	40,351	0.926
7/22 through 6/23	4,495,812	0	0	1	17,951	0	15,431	33,382	0.743
5 YR. TOTAL	19,850,868	0	0	8	101,652	0	174,167	275,819	1.390

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	6%	0.5121	11%	0.8774	1.390
Pure Premium Indicated by National Relativity	27%	0.7657	29%	1.3505	2.116
Pure Premium Present on Rate Level	67%	0.8008	60%	1.8396	2.640
Pure Premium Derived by Formula		0.7740		1.5919	2.366

CLASS 2881	FURNITURE MANUFACTURING AND CABINET SHOP - ASSEMBLY BY HAND - WOOD								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	20,462,678	0	0	10	68,325	0	192,350	260,675	1.274
7/19 through 6/20	15,704,253	1	11,156	9	46,438	4,612	52,575	114,781	0.731
7/20 through 6/21	15,123,821	3	121,619	5	64,733	224,173	235,235	645,760	4.270
7/21 through 6/22	18,997,202	0	0	7	117,847	0	259,749	377,596	1.988
7/22 through 6/23	17,859,620	0	0	6	73,385	0	249,889	323,274	1.810
5 YR. TOTAL	88,147,574	4	132,775	37	370,728	228,785	989,798	1,722,086	1.954

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	12%	0.5712	19%	1.3824	1.954
Pure Premium Indicated by National Relativity	44%	0.7263	40%	0.9949	1.721
Pure Premium Present on Rate Level	44%	0.6958	41%	1.1150	1.811
Pure Premium Derived by Formula		0.6943		1.1178	1.812

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

EFFECTIVE 1/1/2026

CLASS 2883	FURNITURE MANUFACTURING AND CABINET SHOP - WOOD - NOC									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	141,662,645	1	33,616	34	585,941	55,070	969,737	1,644,364	1.161
7/19 through 6/20	161,338,462	8	240,052	40	557,821	393,028	1,109,703	2,300,604	1.426
7/20 through 6/21	190,088,884	3	140,433	36	586,153	176,972	888,866	1,792,424	0.943
7/21 through 6/22	212,955,082	6	259,695	41	642,822	162,620	922,035	1,987,172	0.933
7/22 through 6/23	217,297,562	2	165,581	34	1,224,382	256,306	1,295,138	2,941,407	1.354
5 YR. TOTAL	923,342,635	20	839,377	185	3,597,119	1,043,996	5,185,479	10,665,971	1.155

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	36%	0.4805	54%	0.6747	1.155
Pure Premium Indicated by National Relativity	32%	0.7802	23%	1.2268	2.007
Pure Premium Present on Rate Level	32%	0.5990	23%	0.8626	1.462
Pure Premium Derived by Formula		0.6143		0.8449	1.459

CLASS 2915	VENEER PRODUCTS MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	285,408	0	0	0	0	0	0	0	0.000
7/20 through 6/21	549,206	0	0	0	0	0	0	0	0.000
7/21 through 6/22	607,340	0	0	0	0	0	0	0	0.000
7/22 through 6/23	745,965	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	2,187,919	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.0000	3%	0.0000	0.000
Pure Premium Indicated by National Relativity	46%	0.8182	48%	1.2180	2.036
Pure Premium Present on Rate Level	52%	0.7280	49%	1.0731	1.801
Pure Premium Derived by Formula		0.7549		1.1105	1.865

CLASS 2916	VENEER PRODUCTS MFG-NO VENEER MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	108,281	0	0	0	0	0	0	0	0.000
7/19 through 6/20	117,931	0	0	0	0	0	0	0	0.000
7/20 through 6/21	112,673	0	0	0	0	0	0	0	0.000
7/21 through 6/22	44,000	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	382,885	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	1%	0.0000	1%	0.0000	0.000
Pure Premium Indicated by National Relativity	33%	0.8882	35%	1.5350	2.423
Pure Premium Present on Rate Level	66%	0.7030	64%	1.3020	2.005
Pure Premium Derived by Formula		0.7571		1.3705	2.128

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 2923	PIANO MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,196,856	0	0	0	0	0	0	0	0.000
7/19 through 6/20	1,470,876	0	0	0	0	0	0	0	0.000
7/20 through 6/21	1,124,419	0	0	0	0	0	1,766	1,766	0.157
7/21 through 6/22	1,210,909	0	0	0	0	0	290	290	0.024
7/22 through 6/23	1,201,329	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	6,204,389	0	0	0	0	0	2,056	2,056	0.033

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	3%	0.0000	4%	0.0331	0.033
Pure Premium Indicated by National Relativity	16%	0.3060	17%	0.6796	0.986
Pure Premium Present on Rate Level	81%	0.4399	79%	0.6510	1.091
Pure Premium Derived by Formula		0.4053		0.6311	1.036

CLASS 2960	WOOD PRESERVING & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	2,274,596	0	0	0	0	0	2,468	2,468	0.109
7/19 through 6/20	1,669,179	0	0	0	0	0	6,735	6,735	0.404
7/20 through 6/21	2,678,745	0	0	1	2,304	0	2,841	5,145	0.192
7/21 through 6/22	2,554,778	0	0	0	0	0	0	0	0.000
7/22 through 6/23	2,903,106	0	0	0	0	0	1,505	1,505	0.052
5 YR. TOTAL	12,080,404	0	0	1	2,304	0	13,549	15,853	0.131

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	6%	0.0191	8%	0.1121	0.131
Pure Premium Indicated by National Relativity	37%	1.5025	39%	1.8161	3.319
Pure Premium Present on Rate Level	57%	1.1523	53%	1.5555	2.708
Pure Premium Derived by Formula		1.2139		1.5417	2.756

CLASS 3004	IRON OR STEEL: MANUFACTURING: STEEL MAKING-& DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	914,441	0	0	0	0	0	1,935	1,935	0.212
7/19 through 6/20	644,591	0	0	0	0	0	0	0	0.000
7/20 through 6/21	668,925	0	0	0	0	0	0	0	0.000
7/21 through 6/22	809,234	0	0	0	0	0	2,853	2,853	0.353
7/22 through 6/23	854,170	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	3,891,361	0	0	0	0	0	4,788	4,788	0.123

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.0000	3%	0.1231	0.123
Pure Premium Indicated by National Relativity	43%	0.3541	46%	0.4797	0.834
Pure Premium Present on Rate Level	55%	0.3734	51%	0.5018	0.875
Pure Premium Derived by Formula		0.3576		0.4803	0.838

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3018	IRON OR STEEL: MANUFACTURING: ROLLING MILL & DRIVERS									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	4,427,046	0	0	1	2,985	0	7,253	10,238	0.231
7/19 through 6/20	4,455,968	0	0	3	40,059	0	67,667	107,726	2.418
7/20 through 6/21	4,572,281	1	285,853	2	13,746	192,793	32,683	525,075	11.484
7/21 through 6/22	4,246,163	0	0	1	62,791	0	94,815	157,606	3.712
7/22 through 6/23	4,456,782	0	0	1	6,037	0	18,439	24,476	0.549
5 YR. TOTAL	22,158,240	1	285,853	8	125,618	192,793	220,857	825,121	3.724

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	7%	1.8570	10%	1.8668	3.724
Pure Premium Indicated by National Relativity	32%	0.6126	34%	1.1552	1.768
Pure Premium Present on Rate Level	61%	0.8122	56%	1.2560	2.068
Pure Premium Derived by Formula		0.8215		1.2828	2.104

CLASS 3022	PIPE OR TUBE MFG NOC & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	13,532,529	0	0	2	59,450	0	111,106	170,556	1.260
7/19 through 6/20	13,983,300	0	0	4	27,194	0	60,569	87,763	0.628
7/20 through 6/21	14,791,789	1	48,777	10	185,577	19,455	315,769	569,578	3.851
7/21 through 6/22	15,326,764	0	0	2	49,719	0	94,239	143,958	0.939
7/22 through 6/23	15,842,031	0	0	2	15,576	0	54,814	70,390	0.444
5 YR. TOTAL	73,476,413	1	48,777	20	337,516	19,455	636,497	1,042,245	1.418

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	12%	0.5257	18%	0.8927	1.418
Pure Premium Indicated by National Relativity	39%	0.8614	41%	1.2818	2.143
Pure Premium Present on Rate Level	49%	0.8497	41%	1.2090	2.059
Pure Premium Derived by Formula		0.8154		1.1819	1.997

CLASS 3027	ROLLING MILL NOC & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,411,667	0	0	0	0	0	0	0	0.000
7/19 through 6/20	788,168	0	0	0	0	0	5,009	5,009	0.636
7/20 through 6/21	630,862	0	0	0	0	0	7,201	7,201	1.142
7/21 through 6/22	283,444	0	0	3	188,453	0	115,305	303,758	107.167
7/22 through 6/23	561,202	0	0	1	50,536	0	22,376	72,912	12.992
5 YR. TOTAL	3,675,343	0	0	4	238,989	0	149,891	388,880	10.581

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	6.5025	3%	4.0783	10.581
Pure Premium Indicated by National Relativity	37%	0.7603	40%	0.8224	1.583
Pure Premium Present on Rate Level	61%	0.6490	57%	0.9055	1.555
Pure Premium Derived by Formula		0.8073		0.9674	1.775

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3028	PIPE OR TUBE MFG-IRON OR STEEL-& DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	36,631,497	3	67,913	28	516,776	55,430	532,228	1,172,347	3.200
7/19 through 6/20	27,760,846	3	100,147	19	395,615	70,045	443,620	1,009,427	3.636
7/20 through 6/21	25,511,977	2	64,826	14	394,793	47,432	412,948	919,999	3.606
7/21 through 6/22	30,817,916	2	66,953	15	287,991	23,495	361,117	739,556	2.400
7/22 through 6/23	30,752,002	0	0	4	127,190	0	145,424	272,614	0.887
5 YR. TOTAL	151,474,238	10	299,839	80	1,722,365	196,402	1,895,337	4,113,943	2.716

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	20%	1.3350	28%	1.3809	2.716
Pure Premium Indicated by National Relativity	40%	0.8309	36%	1.2324	2.063
Pure Premium Present on Rate Level	40%	1.1180	36%	1.4359	2.554
Pure Premium Derived by Formula		1.0466		1.3472	2.394

CLASS 3030	IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	99,237,665	11	485,748	45	774,990	772,767	1,720,358	3,753,863	3.783
7/19 through 6/20	107,278,202	2	32,829	39	485,626	32,762	1,232,475	1,783,692	1.663
7/20 through 6/21	118,974,905	6	357,971	55	1,343,885	245,529	1,810,015	3,757,400	3.158
7/21 through 6/22	130,585,887	5	490,762	56	1,212,889	913,728	1,906,849	4,524,228	3.465
7/22 through 6/23	150,983,460	7	606,552	45	1,316,926	1,064,757	1,915,576	4,903,811	3.248
5 YR. TOTAL	607,060,119	31	1,973,862	240	5,134,316	3,029,543	8,585,273	18,722,994	3.084

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	40%	1.1709	64%	1.9133	3.084
Pure Premium Indicated by National Relativity	30%	1.1199	18%	1.6739	2.794
Pure Premium Present on Rate Level	30%	1.1138	18%	1.8897	3.004
Pure Premium Derived by Formula		1.1385		1.8660	3.005

CLASS 3040	IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	28,481,026	2	59,377	11	127,934	132,964	282,701	602,976	2.117
7/19 through 6/20	30,060,603	3	103,258	21	306,552	30,073	463,839	903,722	3.006
7/20 through 6/21	33,292,513	1	66,863	14	295,498	61,673	342,932	766,966	2.304
7/21 through 6/22	42,736,939	1	276,107	17	482,472	297,066	664,945	1,720,590	4.026
7/22 through 6/23	52,404,687	1	35,388	20	469,693	14,689	657,562	1,177,332	2.247
5 YR. TOTAL	186,975,768	8	540,993	83	1,682,149	536,465	2,411,979	5,171,586	2.766

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	23%	1.1890	34%	1.5769	2.766
Pure Premium Indicated by National Relativity	38%	1.1788	33%	1.7947	2.974
Pure Premium Present on Rate Level	39%	1.1534	33%	1.6669	2.820
Pure Premium Derived by Formula		1.1712		1.6785	2.850

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3041	IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-DECORATIVE OR ARTISTIC- & FOUNDRIES, DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,765,404	0	0	0	0	0	5,006	5,006	0.284
7/19 through 6/20	1,698,147	0	0	0	0	0	0	0	0.000
7/20 through 6/21	2,450,293	1	2,670	1	92,820	0	167,759	263,249	10.744
7/21 through 6/22	2,398,928	0	0	0	0	0	2,239	2,239	0.093
7/22 through 6/23	3,180,197	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	11,492,969	1	2,670	1	92,820	0	175,004	270,494	2.354

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	5%	0.8309	7%	1.5227	2.354
Pure Premium Indicated by National Relativity	20%	1.1216	21%	1.2870	2.409
Pure Premium Present on Rate Level	75%	0.9433	72%	1.3419	2.285
Pure Premium Derived by Formula		0.9733		1.3430	2.316

CLASS 3042	ELEVATOR OR ESCALATOR MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	13,871	0	0	0	0	0	0	0	0.000
7/19 through 6/20	38,672	0	0	0	0	0	0	0	0.000
7/20 through 6/21	40,567	0	0	0	0	0	0	0	0.000
7/21 through 6/22	167,833	0	0	0	0	0	0	0	0.000
7/22 through 6/23	150,256	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	411,199	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	1%	0.0000	1%	0.0000	0.000
Pure Premium Indicated by National Relativity	20%	0.6082	22%	0.9645	1.573
Pure Premium Present on Rate Level	79%	1.0192	77%	1.2979	2.317
Pure Premium Derived by Formula		0.9268		1.2116	2.138

CLASS 3064	SIGN MFG-METAL								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	13,640,155	1	1,383	2	8,283	262,224	2,784	274,674	2.014
7/19 through 6/20	14,079,900	0	0	7	70,328	0	92,452	162,780	1.156
7/20 through 6/21	16,517,846	0	0	8	125,607	0	198,733	324,340	1.964
7/21 through 6/22	18,842,438	0	0	3	36,936	0	97,682	134,618	0.714
7/22 through 6/23	19,570,185	0	0	7	68,475	0	139,242	207,717	1.061
5 YR. TOTAL	82,650,524	1	1,383	27	309,629	262,224	530,893	1,104,129	1.336

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	13%	0.3763	20%	0.9596	1.336
Pure Premium Indicated by National Relativity	38%	0.8794	40%	1.4316	2.311
Pure Premium Present on Rate Level	49%	0.8112	40%	1.3593	2.171
Pure Premium Derived by Formula		0.7806		1.3083	2.089

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3076	SHEET METAL PRODUCTS MFG.								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	481,295,878	27	722,293	188	2,307,363	668,496	4,251,224	7,949,376	1.652
7/19 through 6/20	432,245,942	18	912,639	140	2,438,049	1,172,587	3,919,271	8,442,546	1.953
7/20 through 6/21	456,996,514	17	631,366	160	2,633,476	543,577	4,218,789	8,027,208	1.757
7/21 through 6/22	509,845,006	16	616,131	163	2,972,060	427,410	5,094,894	9,110,495	1.787
7/22 through 6/23	525,371,759	15	742,197	156	3,452,660	631,608	5,464,780	10,291,245	1.959
5 YR. TOTAL	2,405,755,099	93	3,624,626	807	13,803,608	3,443,678	22,948,958	43,820,870	1.822

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	66%	0.7244	98%	1.0971	1.822
Pure Premium Indicated by National Relativity	17%	0.7039	1%	1.1825	1.886
Pure Premium Present on Rate Level	17%	0.7550	1%	1.1078	1.863
Pure Premium Derived by Formula		0.7261		1.0981	1.824

CLASS 3081	FOUNDRY-FERROUS-NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	9,410,852	0	0	2	30,421	0	38,970	69,391	0.737
7/19 through 6/20	7,883,964	0	0	2	16,984	0	28,482	45,466	0.577
7/20 through 6/21	10,463,954	0	0	3	26,631	0	89,068	115,699	1.106
7/21 through 6/22	14,096,495	1	148,963	2	81,394	183,778	87,334	501,469	3.557
7/22 through 6/23	19,484,890	0	0	12	269,768	0	486,458	756,226	3.881
5 YR. TOTAL	61,340,155	1	148,963	21	425,198	183,778	730,312	1,488,251	2.426

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	12%	0.9360	18%	1.4902	2.426
Pure Premium Indicated by National Relativity	44%	1.1901	41%	1.7573	2.947
Pure Premium Present on Rate Level	44%	1.0577	41%	1.5463	2.604
Pure Premium Derived by Formula		1.1014		1.6227	2.724

CLASS 3082	FOUNDRY-STEEL CASTINGS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	4,086,313	0	0	9	43,632	0	117,904	161,536	3.953
7/19 through 6/20	4,081,855	0	0	4	36,837	0	81,334	118,171	2.895
7/20 through 6/21	3,605,006	0	0	4	16,828	0	67,937	84,765	2.351
7/21 through 6/22	4,459,643	0	0	0	0	0	5,747	5,747	0.129
7/22 through 6/23	4,253,546	0	0	1	14,110	0	18,946	33,056	0.777
5 YR. TOTAL	20,486,363	0	0	18	111,407	0	291,868	403,275	1.969

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	7%	0.5438	12%	1.4247	1.969
Pure Premium Indicated by National Relativity	28%	1.1712	30%	1.7097	2.881
Pure Premium Present on Rate Level	65%	1.0566	58%	2.0685	3.125
Pure Premium Derived by Formula		1.0528		1.8836	2.936

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3085	FOUNDRY-NON-FERROUS									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	58,348,335	9	288,025	24	441,475	227,521	703,504	1,660,525	2.846
7/19 through 6/20	61,192,728	3	124,943	25	726,051	100,179	842,491	1,793,664	2.931
7/20 through 6/21	59,773,276	4	128,921	34	765,108	80,989	874,241	1,849,259	3.094
7/21 through 6/22	115,641,470	11	534,150	89	2,728,921	304,796	2,444,979	6,012,846	5.200
7/22 through 6/23	11,569,864	0	0	5	69,100	0	112,839	181,939	1.573
5 YR. TOTAL	306,525,673	27	1,076,039	177	4,730,655	713,485	4,978,054	11,498,233	3.751

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	31%	1.8944	45%	1.8568	3.751
Pure Premium Indicated by National Relativity	34%	1.0787	27%	1.8034	2.882
Pure Premium Present on Rate Level	35%	1.3364	28%	1.7936	3.130
Pure Premium Derived by Formula		1.4218		1.8247	3.247

CLASS 3110	FORGING WORK-DROP OR MACHINE								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	5,288,229	0	0	1	1,058	0	14,447	15,505	0.293
7/19 through 6/20	5,421,814	0	0	3	46,008	0	143,262	189,270	3.491
7/20 through 6/21	5,802,072	0	0	1	20,051	0	20,794	40,845	0.704
7/21 through 6/22	6,741,163	1	40,899	2	70,980	16,530	130,447	258,856	3.840
7/22 through 6/23	7,128,225	0	0	1	667	0	33,705	34,372	0.482
5 YR. TOTAL	30,381,503	1	40,899	8	138,764	16,530	342,655	538,848	1.774

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	8%	0.5914	13%	1.1823	1.774
Pure Premium Indicated by National Relativity	28%	0.8443	30%	1.5160	2.360
Pure Premium Present on Rate Level	64%	0.8892	57%	1.5892	2.478
Pure Premium Derived by Formula		0.8528		1.5143	2.367

CLASS 3111	BLACKSMITH								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	525,579	0	0	0	0	0	714	714	0.136
7/19 through 6/20	567,820	0	0	2	18,444	0	16,203	34,647	6.102
7/20 through 6/21	499,317	0	0	1	933	0	1,724	2,657	0.532
7/21 through 6/22	911,171	0	0	0	0	0	220	220	0.024
7/22 through 6/23	1,434,476	0	0	2	26,745	0	17,767	44,512	3.103
5 YR. TOTAL	3,938,363	0	0	5	46,122	0	36,628	82,750	2.101

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	1.1711	3%	0.9300	2.101
Pure Premium Indicated by National Relativity	25%	0.6076	26%	1.0236	1.631
Pure Premium Present on Rate Level	73%	0.5512	71%	0.7972	1.348
Pure Premium Derived by Formula		0.5777		0.8600	1.438

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3113	TOOL MANUFACTURING-NOT DROP OR MACHINE FORGED-NOC									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	138,763,174	4	58,344	42	539,461	8,234	973,272	1,579,311	1.138	
7/19 through 6/20	128,676,686	1	93,884	21	267,279	116,986	604,037	1,082,186	0.841	
7/20 through 6/21	125,290,534	3	139,843	15	304,382	110,559	402,633	957,417	0.764	
7/21 through 6/22	132,175,050	1	16,446	28	634,294	6,640	1,018,193	1,675,573	1.268	
7/22 through 6/23	135,847,710	1	30,113	22	458,462	21,387	624,467	1,134,429	0.835	
5 YR. TOTAL	660,753,154	10	338,630	128	2,203,878	263,806	3,622,602	6,428,916	0.973	

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	25%	0.3848	39%	0.5882	0.973
Pure Premium Indicated by National Relativity	37%	0.3569	30%	0.6074	0.964
Pure Premium Present on Rate Level	38%	0.4046	31%	0.6449	1.050
Pure Premium Derived by Formula		0.3820		0.6115	0.994

CLASS 3114	TOOL MFG-DROP OR MACHINE FORGED-NOC: MACHINING OR FINISHING OF TOOLS OR DIE MAKING OPERATIONS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	3,480,105	0	0	1	12,364	0	6,457	18,821	0.541
7/19 through 6/20	3,087,624	0	0	0	0	0	653	653	0.021
7/20 through 6/21	6,473,413	1	99,445	0	0	69,736	541	169,722	2.622
7/21 through 6/22	5,846,747	0	0	1	803	0	149	952	0.016
7/22 through 6/23	5,058,706	0	0	1	27,722	0	26,162	53,884	1.065
5 YR. TOTAL	23,946,595	1	99,445	3	40,889	69,736	33,962	244,032	1.019

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	7%	0.5860	9%	0.4330	1.019
Pure Premium Indicated by National Relativity	25%	0.5703	27%	0.9380	1.508
Pure Premium Present on Rate Level	68%	0.7405	64%	0.9075	1.648
Pure Premium Derived by Formula		0.6871		0.8730	1.560

CLASS 3118	SAW MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,225,455	0	0	1	11,585	0	19,013	30,598	2.497
7/19 through 6/20	1,407,031	0	0	1	13,851	0	23,773	37,624	2.674
7/20 through 6/21	1,305,889	0	0	1	1,431	0	2,781	4,212	0.323
7/21 through 6/22	939,927	0	0	0	0	0	398	398	0.042
7/22 through 6/23	914,714	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	5,793,016	0	0	3	26,867	0	45,965	72,832	1.257

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	3%	0.4638	4%	0.7934	1.257
Pure Premium Indicated by National Relativity	19%	0.4936	20%	0.7971	1.291
Pure Premium Present on Rate Level	78%	0.4888	76%	0.7358	1.225
Pure Premium Derived by Formula		0.4890		0.7504	1.239

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3119	NEEDLE MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: A		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,546	0	0	0	0	0	0	0	0.000
7/19 through 6/20	61,797	0	0	0	0	0	0	0	0.000
7/20 through 6/21	1,354	0	0	0	0	0	0	0	0.000
7/21 through 6/22	1,201,499	0	0	1	1,497	0	6,896	8,393	0.699
7/22 through 6/23	1,872,553	0	0	1	57,228	0	132,228	189,456	10.118
5 YR. TOTAL	3,138,749	0	0	2	58,725	0	139,124	197,849	6.304

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	1.8710	2%	4.4325	6.304
Pure Premium Indicated by National Relativity	7%	0.2437	7%	0.3292	0.573
Pure Premium Present on Rate Level	91%	0.3328	91%	0.4497	0.783
Pure Premium Derived by Formula		0.3573		0.5209	0.878

CLASS 3122	CUTLERY MFG NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	98,518	0	0	0	0	0	0	0	0.000
7/19 through 6/20	312,896	0	0	1	153,899	0	6,267	160,166	51.188
7/20 through 6/21	42,335	0	0	0	0	0	0	0	0.000
7/21 through 6/22	43,979	0	0	1	4,729	0	2,087	6,816	15.498
7/22 through 6/23	41,250	0	0	0	0	0	1,583	1,583	3.838
5 YR. TOTAL	538,978	0	0	2	158,628	0	9,937	168,565	31.275

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	1%	29.4313	1%	1.8437	31.275
Pure Premium Indicated by National Relativity	18%	0.5074	19%	0.5463	1.054
Pure Premium Present on Rate Level	81%	0.5335	80%	0.7021	1.236
Pure Premium Derived by Formula		0.8178		0.6839	1.502

CLASS 3126	TOOL MFG-AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	23,120,697	1	82,952	4	30,033	0	32,287	145,272	0.628
7/19 through 6/20	24,258,788	1	74,417	8	107,164	77,017	249,967	508,565	2.096
7/20 through 6/21	33,928,517	0	0	4	103,773	0	161,057	264,830	0.781
7/21 through 6/22	28,051,000	0	0	4	168,667	0	195,349	364,016	1.298
7/22 through 6/23	28,204,526	0	0	0	0	0	48,790	48,790	0.173
5 YR. TOTAL	137,563,528	2	157,369	20	409,637	77,017	687,450	1,331,473	0.968

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	13%	0.4122	18%	0.5557	0.968
Pure Premium Indicated by National Relativity	31%	0.4933	33%	0.6868	1.180
Pure Premium Present on Rate Level	56%	0.4753	49%	0.6367	1.112
Pure Premium Derived by Formula		0.4727		0.6387	1.111

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3131	BUTTON OR FASTENER MFG-METAL									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	898,880	0	0	0	0	0	0	0	0.000
7/19 through 6/20	1,168,283	0	0	0	0	0	0	0	0.000
7/20 through 6/21	1,597,011	0	0	0	0	0	0	0	0.000
7/21 through 6/22	1,578,643	0	0	0	0	0	0	0	0.000
7/22 through 6/23	1,133,467	0	0	0	0	0	713	713	0.063
5 YR. TOTAL	6,376,284	0	0	0	0	0	713	713	0.011

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.0000	4%	0.0112	0.011
Pure Premium Indicated by National Relativity	18%	0.3509	19%	0.5513	0.902
Pure Premium Present on Rate Level	80%	0.3474	77%	0.5785	0.926
Pure Premium Derived by Formula		0.3411		0.5506	0.892

CLASS 3132	NUT OR BOLT MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	831,696	0	0	0	0	0	0	0	0.000
7/19 through 6/20	657,134	0	0	0	0	0	550	550	0.084
7/20 through 6/21	821,843	0	0	1	19,072	0	24,782	43,854	5.336
7/21 through 6/22	916,923	0	0	1	15,570	0	5,758	21,328	2.326
7/22 through 6/23	1,859,913	0	0	1	37,846	0	28,384	66,230	3.561
5 YR. TOTAL	5,087,509	0	0	3	72,488	0	59,474	131,962	2.594

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	3%	1.4248	6%	1.1690	2.594
Pure Premium Indicated by National Relativity	27%	0.4579	29%	0.8901	1.348
Pure Premium Present on Rate Level	70%	0.9578	65%	2.0634	3.021
Pure Premium Derived by Formula		0.8368		1.6695	2.506

CLASS 3145	SCREW MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	10,847,135	0	0	2	9,579	0	31,034	40,613	0.374
7/19 through 6/20	10,206,807	1	2,384	2	15,005	3,683	45,031	66,103	0.648
7/20 through 6/21	10,917,247	0	0	2	164,952	0	386,864	551,816	5.055
7/21 through 6/22	11,320,061	0	0	3	22,596	0	108,259	130,855	1.156
7/22 through 6/23	10,661,126	1	9,758	6	63,127	3,757	45,662	122,304	1.147
5 YR. TOTAL	53,952,376	2	12,142	15	275,259	7,440	616,850	911,691	1.690

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	8%	0.5327	13%	1.1571	1.690
Pure Premium Indicated by National Relativity	34%	0.5197	36%	0.8237	1.343
Pure Premium Present on Rate Level	58%	0.5013	51%	0.9075	1.409
Pure Premium Derived by Formula		0.5101		0.9098	1.420

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3146	HARDWARE MFG NOC									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	48,337,998	2	31,603	12	174,243	8,668	335,275	549,789	1.137
7/19 through 6/20	44,284,656	2	29,103	20	191,925	4,529	333,386	558,943	1.262
7/20 through 6/21	37,182,793	1	31,373	16	207,841	6,629	334,754	580,597	1.561
7/21 through 6/22	43,201,030	7	350,502	16	217,944	591,957	527,704	1,688,107	3.908
7/22 through 6/23	52,972,365	4	203,023	17	205,988	296,945	415,909	1,121,865	2.118
5 YR. TOTAL	225,978,842	16	645,604	81	997,941	908,728	1,947,028	4,499,301	1.991

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	17%	0.7273	27%	1.2637	1.991
Pure Premium Indicated by National Relativity	41%	0.4630	36%	0.7953	1.258
Pure Premium Present on Rate Level	42%	0.5086	37%	0.8799	1.389
Pure Premium Derived by Formula		0.5271		0.9531	1.480

CLASS 3169	STOVE MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	8,132,682	1	6,956	1	2,561	7,260	27,382	44,159	0.543
7/19 through 6/20	9,079,648	0	0	2	8,254	0	8,766	17,020	0.187
7/20 through 6/21	15,544,980	0	0	6	62,248	0	61,289	123,537	0.795
7/21 through 6/22	13,769,183	1	204,315	5	100,867	247,398	213,221	765,801	5.562
7/22 through 6/23	16,155,930	0	0	3	64,513	0	116,832	181,345	1.123
5 YR. TOTAL	62,682,423	2	211,271	17	238,443	254,658	427,490	1,131,862	1.806

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	9%	0.7174	15%	1.0883	1.806
Pure Premium Indicated by National Relativity	42%	0.5924	42%	0.9206	1.513
Pure Premium Present on Rate Level	49%	0.5481	43%	0.9433	1.491
Pure Premium Derived by Formula		0.5819		0.9555	1.537

CLASS 3179	ELECTRICAL APPARATUS MFG NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	177,828,190	6	105,023	38	503,345	78,009	870,581	1,556,958	0.876
7/19 through 6/20	200,418,492	9	831,851	39	555,747	331,305	1,094,963	2,813,866	1.404
7/20 through 6/21	220,422,441	9	333,158	54	676,917	334,463	888,330	2,232,868	1.013
7/21 through 6/22	243,218,018	7	204,796	49	742,501	68,644	1,190,376	2,206,317	0.907
7/22 through 6/23	278,324,192	7	874,568	33	503,855	834,383	1,209,682	3,422,488	1.230
5 YR. TOTAL	1,120,211,333	38	2,349,396	213	2,982,365	1,646,804	5,253,932	12,232,497	1.092

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	36%	0.4760	52%	0.6160	1.092
Pure Premium Indicated by National Relativity	32%	0.5569	24%	0.7584	1.315
Pure Premium Present on Rate Level	32%	0.4805	24%	0.6725	1.153
Pure Premium Derived by Formula		0.5033		0.6637	1.167

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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EFFECTIVE 1/1/2026

CLASS 3180	ELECTRIC OR GAS LIGHTING FIXTURES MFG									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	23,871,396	0	0	16	195,804	0	453,809	649,613	2.721
7/19 through 6/20	21,325,365	0	0	4	75,918	0	689,963	765,881	3.591
7/20 through 6/21	22,901,301	2	25,412	11	130,785	11,088	314,426	481,711	2.103
7/21 through 6/22	29,510,360	0	0	19	213,064	0	505,278	718,342	2.434
7/22 through 6/23	30,209,547	0	0	10	169,631	0	395,565	565,196	1.871
5 YR. TOTAL	127,817,969	2	25,412	60	785,202	11,088	2,359,041	3,180,743	2.489

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	15%	0.6342	24%	1.8543	2.489
Pure Premium Indicated by National Relativity	29%	0.4795	31%	0.7422	1.222
Pure Premium Present on Rate Level	56%	0.6978	45%	1.2969	1.995
Pure Premium Derived by Formula		0.6250		1.2587	1.884

CLASS 3188	PLUMBERS SUPPLIES MFG NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	26,701,655	4	134,956	13	208,796	159,273	261,805	764,830	2.864
7/19 through 6/20	28,328,141	1	77,366	5	72,471	122,697	144,956	417,490	1.474
7/20 through 6/21	31,751,704	2	121,196	10	99,574	270,235	179,579	670,584	2.112
7/21 through 6/22	32,378,763	2	76,194	7	87,132	47,025	443,571	653,922	2.020
7/22 through 6/23	35,621,715	3	81,763	6	148,369	99,238	267,156	596,526	1.675
5 YR. TOTAL	154,781,978	12	491,475	41	616,342	698,468	1,297,067	3,103,352	2.005

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	14%	0.7157	23%	1.2893	2.005
Pure Premium Indicated by National Relativity	31%	0.4236	34%	0.6384	1.062
Pure Premium Present on Rate Level	55%	0.5169	43%	0.9229	1.440
Pure Premium Derived by Formula		0.5158		0.9104	1.426

CLASS 3220	CAN MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	32,871,763	0	0	6	120,693	0	104,234	224,927	0.684
7/19 through 6/20	31,583,854	0	0	3	17,782	0	30,525	48,307	0.153
7/20 through 6/21	43,556,221	2	278,108	2	32,173	451,122	40,578	801,981	1.841
7/21 through 6/22	38,032,623	0	0	1	64,983	0	102,959	167,942	0.442
7/22 through 6/23	38,401,403	0	0	4	98,839	0	157,627	256,466	0.668
5 YR. TOTAL	184,445,864	2	278,108	16	334,470	451,122	435,923	1,499,623	0.813

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	15%	0.3321	21%	0.4809	0.813
Pure Premium Indicated by National Relativity	29%	0.4521	31%	0.6273	1.079
Pure Premium Present on Rate Level	56%	0.5148	48%	0.6694	1.184
Pure Premium Derived by Formula		0.4692		0.6168	1.086

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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EFFECTIVE 1/1/2026

CLASS 3224	ENAMEL WARE MFG.								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	6%	0.5212	6%	0.5564	1.078
Pure Premium Present on Rate Level	94%	0.9911	94%	1.1314	2.123
Pure Premium Derived by Formula		0.9629		1.0969	2.060

CLASS 3227	ALUMINUM WARE MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	37,127,456	2	495,887	8	62,076	38,589	156,582	753,134	2.029
7/19 through 6/20	24,274,129	2	26,827	5	49,097	23,837	76,506	176,267	0.726
7/20 through 6/21	29,997,317	1	13,093	10	53,064	0	108,506	174,663	0.582
7/21 through 6/22	27,632,581	0	0	10	116,497	0	140,623	257,120	0.931
7/22 through 6/23	25,122,766	2	75,305	5	190,692	20,921	178,056	464,974	1.851
5 YR. TOTAL	144,154,249	7	611,112	38	471,426	83,347	660,273	1,826,158	1.267

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	16%	0.7510	21%	0.5158	1.267
Pure Premium Indicated by National Relativity	42%	0.6950	39%	0.9309	1.626
Pure Premium Present on Rate Level	42%	0.7665	40%	0.8718	1.638
Pure Premium Derived by Formula		0.7340		0.8201	1.554

CLASS 3241	WIRE DRAWING-IRON OR STEEL								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	26,705,469	2	15,242	14	180,814	25,457	288,829	510,342	1.911
7/19 through 6/20	22,675,887	3	437,977	10	113,618	287,833	175,068	1,014,496	4.474
7/20 through 6/21	22,407,859	1	33,363	15	238,373	16,977	349,966	638,679	2.850
7/21 through 6/22	27,888,333	2	44,174	17	436,072	21,869	365,867	867,982	3.112
7/22 through 6/23	29,726,369	1	84,284	9	324,842	128,909	426,429	964,464	3.245
5 YR. TOTAL	129,403,917	9	615,040	65	1,293,719	481,045	1,606,159	3,995,963	3.088

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	16%	1.4750	24%	1.6129	3.088
Pure Premium Indicated by National Relativity	36%	1.0008	38%	1.4133	2.414
Pure Premium Present on Rate Level	48%	0.8736	38%	1.2571	2.131
Pure Premium Derived by Formula		1.0156		1.4018	2.417

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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EFFECTIVE 1/1/2026

CLASS 3255	WIRE CLOTH MFG									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	8%	1.1498	8%	0.7141	1.864
Pure Premium Present on Rate Level	92%	0.6521	92%	1.0046	1.657
Pure Premium Derived by Formula		0.6919		0.9814	1.673

CLASS 3257	WIRE GOODS MFG NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	35,824,631	1	23,531	6	86,758	27,920	229,501	367,710	1.027
7/19 through 6/20	28,849,416	0	0	7	94,213	0	223,244	317,457	1.100
7/20 through 6/21	39,884,458	2	65,233	10	241,664	135,334	333,660	775,891	1.945
7/21 through 6/22	39,785,859	5	138,566	10	601,697	41,455	144,805	926,523	2.329
7/22 through 6/23	42,656,188	1	48,193	4	119,816	22,844	277,800	468,653	1.099
5 YR. TOTAL	187,000,552	9	275,523	37	1,144,148	227,553	1,209,010	2,856,234	1.527

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	18%	0.7592	26%	0.7682	1.527
Pure Premium Indicated by National Relativity	41%	0.7221	37%	1.2694	1.992
Pure Premium Present on Rate Level	41%	0.7010	37%	0.9975	1.699
Pure Premium Derived by Formula		0.7201		1.0385	1.759

CLASS 3270	EYELET MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	13,089,406	0	0	0	0	0	211	211	0.002
7/19 through 6/20	14,455,006	0	0	7	113,063	0	249,210	362,273	2.506
7/20 through 6/21	14,352,857	0	0	6	33,736	0	35,053	68,789	0.479
7/21 through 6/22	15,628,521	0	0	3	43,618	0	61,445	105,063	0.672
7/22 through 6/23	17,567,329	0	0	3	32,223	0	51,230	83,453	0.475
5 YR. TOTAL	75,093,119	0	0	19	222,640	0	397,149	619,789	0.825

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	11%	0.2965	17%	0.5289	0.825
Pure Premium Indicated by National Relativity	19%	0.5512	21%	0.6834	1.235
Pure Premium Present on Rate Level	70%	0.6417	62%	1.1273	1.769
Pure Premium Derived by Formula		0.5865		0.9324	1.519

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

EFFECTIVE 1/1/2026

CLASS 3300	BED SPRING OR WIRE MATTRESS MFG									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	32,997,364	3	65,633	30	452,098	77,631	691,218	1,286,580	3.899
7/19 through 6/20	29,755,984	2	61,832	17	245,469	25,059	371,054	703,414	2.364
7/20 through 6/21	34,398,633	3	38,616	10	36,656	17,367	177,719	270,358	0.786
7/21 through 6/22	38,034,431	3	45,002	29	461,321	18,979	745,178	1,270,480	3.340
7/22 through 6/23	41,295,387	6	452,340	15	409,182	657,830	529,957	2,049,309	4.963
5 YR. TOTAL	176,481,799	17	663,423	101	1,604,726	796,866	2,515,126	5,580,141	3.162

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	20%	1.2852	32%	1.8767	3.162
Pure Premium Indicated by National Relativity	31%	0.6543	34%	1.2452	1.900
Pure Premium Present on Rate Level	49%	0.9610	34%	1.5698	2.531
Pure Premium Derived by Formula		0.9308		1.5576	2.488

CLASS 3303	SPRING MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	22,137,394	0	0	13	30,699	0	79,003	109,702	0.496
7/19 through 6/20	19,006,749	0	0	13	96,319	0	324,686	421,005	2.215
7/20 through 6/21	27,165,000	1	365	38	147,639	253	297,153	445,410	1.640
7/21 through 6/22	37,394,813	0	0	48	797,821	0	1,238,783	2,036,604	5.446
7/22 through 6/23	39,499,659	2	139,427	41	177,653	95,090	333,673	745,843	1.888
5 YR. TOTAL	145,203,615	3	139,792	153	1,250,131	95,343	2,273,298	3,758,564	2.589

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	16%	0.9572	25%	1.6313	2.589
Pure Premium Indicated by National Relativity	18%	0.4904	19%	1.1666	1.657
Pure Premium Present on Rate Level	66%	0.7550	56%	1.1998	1.955
Pure Premium Derived by Formula		0.7397		1.3014	2.041

CLASS 3307	HEAT-TREATING-METAL								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	7,769,243	0	0	2	19,705	0	64,164	83,869	1.080
7/19 through 6/20	6,872,762	0	0	0	0	0	301	301	0.004
7/20 through 6/21	6,373,000	1	1,313	5	34,511	50,372	80,385	166,581	2.614
7/21 through 6/22	8,323,163	0	0	8	113,531	0	123,437	236,968	2.847
7/22 through 6/23	7,541,533	1	20,220	4	98,628	99,697	115,664	334,209	4.432
5 YR. TOTAL	36,879,701	2	21,533	19	266,375	150,069	383,951	821,928	2.229

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	7%	0.7807	11%	1.4480	2.229
Pure Premium Indicated by National Relativity	24%	0.6052	26%	0.9474	1.553
Pure Premium Present on Rate Level	69%	0.5720	63%	0.9198	1.492
Pure Premium Derived by Formula		0.5946		0.9851	1.580

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

EFFECTIVE 1/1/2026

CLASS 3315	BRASS OR COPPER GOODS MFG										
Industry Group: Manufacturing		CONVERTED LOSSES									
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,678,628	0	0	0	0	0	0	0	0.000
7/19 through 6/20	1,715,028	0	0	0	0	0	0	0	0.000
7/20 through 6/21	2,045,785	0	0	1	4,238	0	1,516	5,754	0.281
7/21 through 6/22	2,123,759	1	137,853	1	12,271	210,953	3,162	364,239	17.151
7/22 through 6/23	1,889,696	0	0	1	4,110	0	14,849	18,959	1.003
5 YR. TOTAL	9,452,896	1	137,853	3	20,619	210,953	19,527	388,952	4.115

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	4%	1.6764	6%	2.4382	4.115
Pure Premium Indicated by National Relativity	22%	0.6549	23%	1.0341	1.689
Pure Premium Present on Rate Level	74%	0.7769	71%	0.9842	1.761
Pure Premium Derived by Formula		0.7860		1.0829	1.869

CLASS 3334	TIN FOIL MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	11,101,252	1	33,541	2	109,483	0	132,797	275,821	2.485
7/19 through 6/20	5,033,882	0	0	4	105,480	0	16,967	122,447	2.433
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	44,793	1	48,867	0	0	0	0	48,867	109.095
5 YR. TOTAL	16,179,927	2	82,408	6	214,963	0	149,764	447,135	2.764

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	5%	1.8379	6%	0.9256	2.764
Pure Premium Indicated by National Relativity	16%	0.8830	17%	0.6514	1.534
Pure Premium Present on Rate Level	79%	0.6958	77%	0.6244	1.320
Pure Premium Derived by Formula		0.7829		0.6471	1.430

CLASS 3336	TYPE FOUNDRY								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	8,881,918	0	0	2	10,850	0	13,087	23,937	0.270
7/19 through 6/20	9,232,677	0	0	6	89,620	0	97,770	187,390	2.030
7/20 through 6/21	9,245,345	1	10,731	3	13,643	3,372	41,656	69,402	0.751
7/21 through 6/22	11,005,228	0	0	3	74,581	0	95,293	169,874	1.544
7/22 through 6/23	15,961,519	0	0	3	19,440	0	23,852	43,292	0.271
5 YR. TOTAL	54,326,687	1	10,731	17	208,134	3,372	271,658	493,895	0.909

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	10%	0.4029	14%	0.5063	0.909
Pure Premium Indicated by National Relativity	26%	0.5707	28%	0.8016	1.372
Pure Premium Present on Rate Level	64%	0.7332	58%	0.9965	1.730
Pure Premium Derived by Formula		0.6579		0.8733	1.531

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 3365	WELDING OR CUTTING NOC & DRIVERS									
Industry Group: Contracting		CONVERTED LOSSES								
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	22,703,908	4	250,120	12	228,720	315,702	277,841	1,072,383	4.723
7/19 through 6/20	19,552,374	0	0	8	39,792	0	122,636	162,428	0.831
7/20 through 6/21	19,085,179	0	0	4	36,186	0	56,342	92,528	0.485
7/21 through 6/22	26,068,299	1	44,223	9	241,148	41,943	367,837	695,151	2.667
7/22 through 6/23	36,319,500	2	50,971	8	149,933	23,580	270,217	494,701	1.362
5 YR. TOTAL	123,729,260	7	345,314	41	695,779	381,225	1,094,873	2,517,191	2.034

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	18%	0.8414	24%	1.1930	2.034
Pure Premium Indicated by National Relativity	41%	1.1829	38%	1.4040	2.587
Pure Premium Present on Rate Level	41%	1.0394	38%	1.2821	2.322
Pure Premium Derived by Formula		1.0626		1.3070	2.370

CLASS 3372	ELECTROPLATING								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	23,139,731	2	27,640	12	94,895	4,504	130,743	257,782	1.114
7/19 through 6/20	20,155,316	1	631	8	105,771	0	143,177	249,579	1.238
7/20 through 6/21	19,477,944	0	0	5	168,947	0	200,608	369,555	1.897
7/21 through 6/22	20,039,659	1	22,390	4	45,775	31,476	57,733	157,374	0.785
7/22 through 6/23	20,450,680	1	31,422	1	27,053	5,004	145,946	209,425	1.024
5 YR. TOTAL	103,263,330	5	82,083	30	442,441	40,984	678,207	1,243,715	1.205

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	13%	0.5080	20%	0.6965	1.205
Pure Premium Indicated by National Relativity	43%	0.7686	40%	1.1298	1.898
Pure Premium Present on Rate Level	44%	0.6833	40%	1.0557	1.739
Pure Premium Derived by Formula		0.6972		1.0135	1.711

CLASS 3373	GALVANIZING OR TINNING-NOT ELECTROLYTIC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	7,727,171	0	0	10	481,331	0	237,681	719,012	9.305
7/19 through 6/20	7,890,370	0	0	15	91,346	0	100,002	191,348	2.425
7/20 through 6/21	10,437,673	0	0	12	190,950	0	294,805	485,755	4.654
7/21 through 6/22	11,243,483	1	10,577	15	223,657	1,412	365,620	601,266	5.348
7/22 through 6/23	11,314,325	1	3,195	4	36,882	7,043	139,679	186,799	1.651
5 YR. TOTAL	48,613,022	2	13,772	56	1,024,166	8,455	1,137,787	2,184,180	4.493

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	13%	2.1351	19%	2.3579	4.493
Pure Premium Indicated by National Relativity	28%	1.0276	30%	1.4032	2.431
Pure Premium Present on Rate Level	59%	1.4570	51%	1.9714	3.428
Pure Premium Derived by Formula		1.4249		1.8744	3.299

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

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CLASS 3383	JEWELRY MFG									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	5,590,403	0	0	0	0	0	0	0	0.000	
7/19 through 6/20	5,156,522	0	0	1	156	0	39,552	39,708	0.770	
7/20 through 6/21	3,718,603	0	0	1	7,122	0	32,576	39,698	1.068	
7/21 through 6/22	3,828,021	0	0	1	3,036	0	8,139	11,175	0.292	
7/22 through 6/23	4,369,395	0	0	0	0	0	1,174	1,174	0.027	
5 YR. TOTAL	22,662,944	0	0	3	10,314	0	81,441	91,755	0.405	

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	5%	0.0455	7%	0.3594	0.405
Pure Premium Indicated by National Relativity	29%	0.4607	31%	0.6269	1.088
Pure Premium Present on Rate Level	66%	0.3744	62%	0.5825	0.957
Pure Premium Derived by Formula		0.3830		0.5806	0.964

CLASS 3385	WATCH MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	410,461	0	0	0	0	0	0	0	0.000
7/19 through 6/20	874,883	0	0	0	0	0	46	46	0.005
7/20 through 6/21	512,696	0	0	0	0	0	0	0	0.000
7/21 through 6/22	812,661	0	0	0	0	0	5,032	5,032	0.619
7/22 through 6/23	603,123	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	3,213,824	0	0	0	0	0	5,078	5,078	0.158

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	1%	0.0000	2%	0.1580	0.158
Pure Premium Indicated by National Relativity	6%	0.4909	7%	0.3568	0.848
Pure Premium Present on Rate Level	93%	0.2527	91%	0.3955	0.648
Pure Premium Derived by Formula		0.2645		0.3880	0.653

CLASS 3400	METAL STAMPED GOODS MFG NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	101,195,775	5	272,357	60	982,346	323,404	1,419,167	2,997,274	2.962
7/19 through 6/20	109,510,605	9	219,273	48	782,241	75,081	1,068,666	2,145,261	1.959
7/20 through 6/21	112,614,793	8	415,375	43	764,092	572,606	1,378,880	3,130,953	2.780
7/21 through 6/22	147,950,781	9	443,273	70	2,104,171	323,977	2,213,628	5,085,049	3.437
7/22 through 6/23	169,008,633	8	389,050	56	1,956,490	454,434	1,812,790	4,612,764	2.729
5 YR. TOTAL	640,280,587	39	1,739,328	277	6,589,340	1,749,502	7,893,131	17,971,301	2.807

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	38%	1.3008	58%	1.5060	2.807
Pure Premium Indicated by National Relativity	31%	0.7882	21%	1.2380	2.026
Pure Premium Present on Rate Level	31%	0.9558	21%	1.4523	2.408
Pure Premium Derived by Formula		1.0349		1.4384	2.473

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 3507	CONSTRUCTION OR AGRICULTURAL MACHINERY MFG									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	98,242,660	1	18,744	31	517,788	93,726	980,306	1,610,564	1.639
7/19 through 6/20	94,918,309	4	426,216	32	302,237	136,260	583,628	1,448,341	1.526
7/20 through 6/21	106,923,540	5	545,217	32	541,975	260,167	1,027,483	2,374,842	2.221
7/21 through 6/22	129,062,121	4	125,371	26	352,200	58,177	726,707	1,262,455	0.978
7/22 through 6/23	154,954,026	4	289,381	36	513,460	272,547	1,179,815	2,255,203	1.455
5 YR. TOTAL	584,100,656	18	1,404,929	157	2,227,660	820,877	4,497,939	8,951,405	1.533

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	30%	0.6219	46%	0.9106	1.533
Pure Premium Indicated by National Relativity	35%	0.6921	27%	1.0509	1.743
Pure Premium Present on Rate Level	35%	0.6510	27%	0.9954	1.646
Pure Premium Derived by Formula		0.6567		0.9714	1.628

CLASS 3515	TEXTILE MACHINERY MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	517,061	0	0	0	0	0	4,995	4,995	0.966
7/19 through 6/20	530,054	0	0	0	0	0	0	0	0.000
7/20 through 6/21	584,018	0	0	0	0	0	0	0	0.000
7/21 through 6/22	854,901	0	0	0	0	0	0	0	0.000
7/22 through 6/23	986,354	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	3,472,388	0	0	0	0	0	4,995	4,995	0.144

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.0000	3%	0.1438	0.144
Pure Premium Indicated by National Relativity	11%	0.4272	12%	0.8122	1.239
Pure Premium Present on Rate Level	87%	0.4961	85%	0.8104	1.307
Pure Premium Derived by Formula		0.4786		0.7906	1.269

CLASS 3548	PRINTING OR BOOKBINDING MACHINE MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	11,352,596	0	0	1	23,508	0	36,742	60,250	0.531
7/19 through 6/20	8,906,152	0	0	1	262	0	9,875	10,137	0.114
7/20 through 6/21	8,525,335	0	0	0	0	0	27,822	27,822	0.326
7/21 through 6/22	11,719,106	0	0	3	37,427	0	48,767	86,194	0.736
7/22 through 6/23	11,004,452	0	0	1	1,995	0	7,182	9,177	0.083
5 YR. TOTAL	51,507,641	0	0	6	63,192	0	130,388	193,580	0.376

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	7%	0.1227	10%	0.2531	0.376
Pure Premium Indicated by National Relativity	16%	0.2770	17%	0.3918	0.669
Pure Premium Present on Rate Level	77%	0.3702	73%	0.5866	0.957
Pure Premium Derived by Formula		0.3380		0.5201	0.858

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 3559	CONFECTION MACHINE MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	6,056,166	0	0	1	5,931	0	17,953	23,884	0.394
7/19 through 6/20	6,711,680	0	0	0	0	0	3,425	3,425	0.051
7/20 through 6/21	8,855,970	0	0	1	14,058	0	15,014	29,072	0.328
7/21 through 6/22	8,865,772	0	0	1	5,640	0	25,407	31,047	0.350
7/22 through 6/23	6,324,347	0	0	0	0	0	7,275	7,275	0.115
5 YR. TOTAL	36,813,935	0	0	3	25,629	0	69,074	94,703	0.257
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		7%	0.0696		9%	0.1876		0.257	
Pure Premium Indicated by National Relativity		20%	0.4886		21%	0.8313		1.320	
Pure Premium Present on Rate Level		73%	0.5044		70%	0.6796		1.184	
Pure Premium Derived by Formula			0.4708			0.6672		1.138	

CLASS 3574	COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	68,354,684	1	3,202	20	346,854	4,077	421,607	775,740	1.135
7/19 through 6/20	62,336,495	1	49,249	12	334,189	66,891	345,746	796,075	1.277
7/20 through 6/21	68,512,962	3	59,923	13	201,764	7,365	319,042	588,094	0.858
7/21 through 6/22	172,272,225	4	257,827	31	853,163	223,969	1,091,361	2,426,320	1.408
7/22 through 6/23	179,607,849	4	358,690	30	887,937	215,205	1,150,913	2,612,745	1.455
5 YR. TOTAL	551,084,215	13	728,891	106	2,623,907	517,507	3,328,669	7,198,974	1.306
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		26%	0.6084		33%	0.6979		1.306	
Pure Premium Indicated by National Relativity		37%	0.2272		33%	0.3684		0.596	
Pure Premium Present on Rate Level		37%	0.5179		34%	0.5437		1.062	
Pure Premium Derived by Formula			0.4339			0.5367		0.971	

CLASS 3581	FUEL INJECTION DEVICE MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	10,256,255	0	0	3	10,597	0	98,516	109,113	1.064
7/19 through 6/20	9,096,873	0	0	3	8,832	0	60,751	69,583	0.765
7/20 through 6/21	10,516,255	0	0	0	0	0	3,372	3,372	0.032
7/21 through 6/22	12,516,922	3	41,689	0	0	14,648	18,804	75,141	0.600
7/22 through 6/23	13,023,359	0	0	1	67,416	0	94,349	161,765	1.242
5 YR. TOTAL	55,409,664	3	41,689	7	86,845	14,648	275,792	418,974	0.756
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		6%	0.2320		10%	0.5242		0.756	
Pure Premium Indicated by National Relativity		24%	0.3116		26%	0.3354		0.647	
Pure Premium Present on Rate Level		70%	0.2891		64%	0.4722		0.761	
Pure Premium Derived by Formula			0.2911			0.4418		0.733	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 3612	PUMP MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	79,816,613	4	322,210	46	368,495	390,984	615,416	1,697,105	2.126
7/19 through 6/20	83,357,094	3	154,226	28	235,530	82,291	412,473	884,520	1.061
7/20 through 6/21	127,766,500	3	39,363	51	942,059	10,954	1,352,625	2,345,001	1.835
7/21 through 6/22	129,603,958	2	93,694	52	677,321	111,598	890,319	1,772,932	1.368
7/22 through 6/23	145,490,082	3	25,592	54	361,563	55,329	858,671	1,301,155	0.894
5 YR. TOTAL	566,034,247	15	635,085	231	2,584,968	651,156	4,129,504	8,000,713	1.414

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	26%	0.5689	40%	0.8446	1.414
Pure Premium Indicated by National Relativity	37%	0.4205	30%	0.6394	1.060
Pure Premium Present on Rate Level	37%	0.5002	30%	0.7757	1.276
Pure Premium Derived by Formula		0.4886		0.7624	1.251

CLASS 3620	BOILERMAKING								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	56,480,940	2	110,645	16	264,588	216,427	534,711	1,126,371	1.994
7/19 through 6/20	53,930,816	1	9,586	14	235,246	24,669	563,409	832,910	1.544
7/20 through 6/21	59,344,000	1	117,314	20	945,082	236,277	1,029,332	2,328,005	3.923
7/21 through 6/22	75,436,720	1	2,754	11	136,988	1,563	283,246	424,551	0.563
7/22 through 6/23	71,610,479	1	134,598	16	312,781	113,312	822,011	1,382,702	1.931
5 YR. TOTAL	316,802,955	6	374,897	77	1,894,685	592,248	3,232,709	6,094,539	1.924

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	24%	0.7164	37%	1.2074	1.924
Pure Premium Indicated by National Relativity	38%	0.6095	31%	0.8354	1.445
Pure Premium Present on Rate Level	38%	0.7426	32%	1.1917	1.934
Pure Premium Derived by Formula		0.6857		1.0871	1.773

CLASS 3629	MACHINED PARTS MFG. NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	95,803,320	3	154,995	17	214,556	161,938	488,020	1,019,509	1.064
7/19 through 6/20	93,640,072	2	147,472	10	164,209	229,304	321,907	862,892	0.922
7/20 through 6/21	97,199,596	2	33,144	15	251,763	26,307	601,190	912,404	0.939
7/21 through 6/22	111,418,477	3	51,389	20	471,049	31,427	606,496	1,160,361	1.041
7/22 through 6/23	119,130,051	3	257,844	16	215,275	305,073	434,067	1,212,259	1.018
5 YR. TOTAL	517,191,516	13	644,844	78	1,316,852	754,049	2,451,680	5,167,425	0.999

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	22%	0.3793	34%	0.6198	0.999
Pure Premium Indicated by National Relativity	39%	0.3936	33%	0.5838	0.977
Pure Premium Present on Rate Level	39%	0.4046	33%	0.6040	1.009
Pure Premium Derived by Formula		0.3947		0.6027	0.997

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3632	MACHINE SHOP NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	403,623,811	24	730,593	103	2,769,407	867,158	3,133,919	7,501,077	1.858
7/19 through 6/20	391,507,057	14	429,375	121	1,900,523	445,544	3,175,569	5,951,011	1.520
7/20 through 6/21	402,286,938	25	1,577,559	102	1,985,558	1,155,490	3,243,878	7,962,485	1.979
7/21 through 6/22	450,429,774	19	1,638,794	111	2,170,097	854,491	3,187,651	7,851,033	1.743
7/22 through 6/23	494,553,939	16	803,950	105	2,616,290	800,561	4,285,230	8,506,031	1.720
5 YR. TOTAL	2,142,401,519	98	5,180,271	542	11,441,875	4,123,244	17,026,247	37,771,637	1.763
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		61%	0.7759	89%	0.9872			1.763	
Pure Premium Indicated by National Relativity		19%	0.5885	5%	0.8813			1.470	
Pure Premium Present on Rate Level		20%	0.7322	6%	1.0179			1.750	
Pure Premium Derived by Formula			0.7316		0.9837			1.715	

CLASS 3634	VALVE MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	45,777,883	1	38,010	7	94,280	133,296	124,221	389,807	0.852
7/19 through 6/20	39,070,309	0	0	1	21,816	0	39,746	61,562	0.158
7/20 through 6/21	46,013,679	0	0	2	51,723	0	152,783	204,506	0.444
7/21 through 6/22	64,239,344	1	53,526	11	329,566	37,562	298,432	719,086	1.119
7/22 through 6/23	54,024,343	0	0	5	99,456	0	77,638	177,094	0.328
5 YR. TOTAL	249,125,558	2	91,536	26	596,841	170,858	692,820	1,552,055	0.623
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		16%	0.2763	23%	0.3467			0.623	
Pure Premium Indicated by National Relativity		42%	0.4411	38%	0.6593			1.100	
Pure Premium Present on Rate Level		42%	0.4035	39%	0.5846			0.988	
Pure Premium Derived by Formula			0.3989		0.5583			0.957	

CLASS 3635	GEAR MFG OR GRINDING								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	8,698,437	0	0	4	27,036	0	78,313	105,349	1.211
7/19 through 6/20	7,827,964	1	58,955	1	2,232	29,027	1,900	92,114	1.177
7/20 through 6/21	9,376,643	0	0	4	52,362	0	56,517	108,879	1.161
7/21 through 6/22	9,556,680	1	17,625	2	25,617	23,568	70,004	136,814	1.432
7/22 through 6/23	9,436,770	1	21,872	2	11,056	19,040	20,927	72,895	0.772
5 YR. TOTAL	44,896,494	3	98,452	13	118,303	71,635	227,661	516,051	1.149
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		7%	0.4828	10%	0.6666			1.149	
Pure Premium Indicated by National Relativity		33%	0.4142	35%	0.6457			1.060	
Pure Premium Present on Rate Level		60%	0.4441	55%	0.6265			1.071	
Pure Premium Derived by Formula			0.4369		0.6372			1.074	

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3638	BALL OR ROLLER BEARING MFG									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	13,941,905	0	0	4	110,107	0	152,116	262,223	1.881
7/19 through 6/20	14,715,256	0	0	4	61,236	0	71,966	133,202	0.905
7/20 through 6/21	13,684,166	0	0	3	35,416	0	106,427	141,843	1.037
7/21 through 6/22	16,813,593	0	0	8	77,414	0	168,725	246,139	1.464
7/22 through 6/23	19,550,909	0	0	3	118,247	0	143,070	261,317	1.337
5 YR. TOTAL	78,705,829	0	0	22	402,420	0	642,304	1,044,724	1.327

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	10%	0.5113	15%	0.8161	1.327
Pure Premium Indicated by National Relativity	40%	0.4210	42%	0.6668	1.088
Pure Premium Present on Rate Level	50%	0.5221	43%	0.8258	1.348
Pure Premium Derived by Formula		0.4806		0.7576	1.238

CLASS 3642	BATTERY MFG-DRY								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,532	0	0	0	0	0	0	0	0.000
7/19 through 6/20	151,990	0	0	0	0	0	0	0	0.000
7/20 through 6/21	69,802	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	106,475	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	329,799	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	1%	0.0000	1%	0.0000	0.000
Pure Premium Indicated by National Relativity	19%	0.2667	20%	0.4459	0.713
Pure Premium Present on Rate Level	80%	0.3619	79%	0.5335	0.895
Pure Premium Derived by Formula		0.3402		0.5106	0.851

CLASS 3643	ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	182,821,938	11	422,149	59	1,098,407	365,761	1,695,552	3,581,869	1.959
7/19 through 6/20	149,366,455	7	396,567	24	275,774	325,819	640,018	1,638,178	1.097
7/20 through 6/21	199,133,105	8	901,858	65	1,210,599	537,278	1,801,303	4,451,038	2.235
7/21 through 6/22	270,119,872	7	189,705	76	1,720,156	83,915	2,891,017	4,884,793	1.808
7/22 through 6/23	201,041,285	4	80,648	34	593,195	77,433	1,346,830	2,098,106	1.044
5 YR. TOTAL	1,002,482,655	37	1,990,927	258	4,898,131	1,390,206	8,374,720	16,653,984	1.661

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	41%	0.6872	61%	0.9741	1.661
Pure Premium Indicated by National Relativity	29%	0.4769	19%	0.7545	1.231
Pure Premium Present on Rate Level	30%	0.6958	20%	1.0435	1.739
Pure Premium Derived by Formula		0.6288		0.9463	1.575

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3647	BATTERY MFG-STORAGE									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	165,454,450	9	597,664	46	665,261	528,876	1,545,440	3,337,241	2.017	
7/19 through 6/20	142,023,477	5	163,953	42	649,070	153,111	1,692,713	2,658,847	1.872	
7/20 through 6/21	172,212,293	6	379,795	47	1,085,886	681,261	2,048,151	4,195,093	2.436	
7/21 through 6/22	215,143,854	5	231,800	46	989,905	104,713	1,816,930	3,143,348	1.461	
7/22 through 6/23	207,123,544	6	451,391	35	1,105,324	491,206	2,001,844	4,049,765	1.955	
5 YR. TOTAL	901,957,618	31	1,824,603	216	4,495,446	1,959,167	9,105,078	17,384,294	1.927	

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	41%	0.7007	64%	1.2267	1.927
Pure Premium Indicated by National Relativity	29%	0.8162	18%	0.8397	1.656
Pure Premium Present on Rate Level	30%	0.7654	18%	1.2509	2.016
Pure Premium Derived by Formula		0.7536		1.1614	1.915

CLASS 3648	AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	8,730,818	0	0	3	100,977	0	311,400	412,377	4.723
7/19 through 6/20	9,486,556	0	0	0	0	0	1,202	1,202	0.013
7/20 through 6/21	10,676,589	0	0	5	68,344	0	104,565	172,909	1.620
7/21 through 6/22	10,538,910	0	0	1	6,561	0	41,231	47,792	0.454
7/22 through 6/23	12,474,500	2	112,499	4	39,092	33,524	54,126	239,241	1.918
5 YR. TOTAL	51,907,373	2	112,499	13	214,974	33,524	512,524	873,521	1.683

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	6%	0.6309	10%	1.0520	1.683
Pure Premium Indicated by National Relativity	38%	0.3108	40%	0.4142	0.725
Pure Premium Present on Rate Level	56%	0.2912	50%	0.5110	0.802
Pure Premium Derived by Formula		0.3190		0.5264	0.845

CLASS 3681	TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION DEVICE MFG NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	377,431,474	5	111,468	16	197,475	173,620	400,419	882,982	0.234
7/19 through 6/20	382,170,002	3	607,887	18	357,418	104,113	723,235	1,792,653	0.469
7/20 through 6/21	418,920,268	4	163,056	29	428,172	70,874	774,856	1,436,958	0.343
7/21 through 6/22	367,651,734	1	2,175	20	423,202	5,835	632,110	1,063,322	0.289
7/22 through 6/23	356,511,354	0	0	18	346,366	0	781,748	1,128,114	0.317
5 YR. TOTAL	1,902,684,832	13	884,586	101	1,752,633	354,442	3,312,368	6,304,029	0.331

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	27%	0.1386	39%	0.1927	0.331
Pure Premium Indicated by National Relativity	36%	0.1325	30%	0.2155	0.348
Pure Premium Present on Rate Level	37%	0.1560	31%	0.2248	0.381
Pure Premium Derived by Formula		0.1428		0.2095	0.352

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3685	INSTRUMENT MFG NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	148,535,774	2	92,540	31	608,620	26,780	727,908	1,455,848	0.980
7/19 through 6/20	157,400,985	2	103,585	13	271,273	160,466	374,276	909,600	0.578
7/20 through 6/21	142,458,248	3	55,282	18	119,252	31,278	325,288	531,100	0.373
7/21 through 6/22	166,773,579	1	18,772	17	555,585	49,965	661,279	1,285,601	0.771
7/22 through 6/23	181,416,490	1	34,577	17	336,936	23,987	442,309	837,809	0.462
5 YR. TOTAL	796,585,076	9	304,756	96	1,891,666	292,476	2,531,060	5,019,958	0.630
		INDEMNITY		MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		21%	0.2757	32%	0.3545		0.630		
Pure Premium Indicated by National Relativity		39%	0.1962	34%	0.3210		0.517		
Pure Premium Present on Rate Level		40%	0.2298	34%	0.3669		0.597		
Pure Premium Derived by Formula		0.2263		0.3473			0.574		

CLASS 3719	OIL STILL ERECTION OR REPAIR								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	3,455,689	0	0	0	0	0	0	0	0.000
7/19 through 6/20	597,095	0	0	0	0	0	0	0	0.000
7/20 through 6/21	744,311	0	0	0	0	0	0	0	0.000
7/21 through 6/22	4,730,948	0	0	0	0	0	0	0	0.000
7/22 through 6/23	2,545,540	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	12,073,583	0	0	0	0	0	0	0	0.000
		INDEMNITY		MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		3%	0.0000	3%	0.0000		0.000		
Pure Premium Indicated by National Relativity		33%	0.3167	36%	0.3659		0.683		
Pure Premium Present on Rate Level		64%	0.2477	61%	0.2453		0.493		
Pure Premium Derived by Formula		0.2630		0.2814			0.544		

CLASS 3724	MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	295,055,849	10	527,062	83	2,039,462	1,015,477	3,500,075	7,082,076	2.400
7/19 through 6/20	301,152,079	12	452,948	85	3,399,458	563,132	4,510,042	8,925,580	2.964
7/20 through 6/21	349,314,985	10	599,643	78	2,076,129	1,382,170	3,000,062	7,058,004	2.021
7/21 through 6/22	387,016,498	12	1,038,740	67	2,413,224	1,117,306	2,549,818	7,119,088	1.839
7/22 through 6/23	419,061,582	12	446,832	62	2,419,510	908,005	3,896,483	7,670,830	1.831
5 YR. TOTAL	1,751,600,993	56	3,065,225	375	12,347,783	4,986,090	17,456,480	37,855,578	2.161
		INDEMNITY		MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		62%	0.8799	94%	1.2813		2.161		
Pure Premium Indicated by National Relativity		19%	0.8293	3%	1.0757		1.905		
Pure Premium Present on Rate Level		19%	0.8973	3%	1.3519		2.249		
Pure Premium Derived by Formula		0.8736		1.2773			2.151		

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3726	BOILER INSTALLATION OR REPAIR-STEAM									
Industry Group: Contracting		CONVERTED LOSSES								
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	21,411,181	2	144,216	5	123,168	0	176,149	443,533	2.072
7/19 through 6/20	24,084,994	2	98,668	3	37,742	0	40,521	176,931	0.735
7/20 through 6/21	41,580,935	0	0	8	446,732	0	341,710	788,442	1.896
7/21 through 6/22	23,575,600	1	275,879	4	77,291	214,292	133,637	701,099	2.974
7/22 through 6/23	40,287,244	0	0	10	440,785	0	624,084	1,064,869	2.643
5 YR. TOTAL	150,939,954	5	518,763	30	1,125,718	214,292	1,316,101	3,174,874	2.103

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	18%	1.0895	23%	1.0139	2.103
Pure Premium Indicated by National Relativity	38%	0.7367	38%	0.9630	1.700
Pure Premium Present on Rate Level	44%	0.8739	39%	0.9561	1.830
Pure Premium Derived by Formula		0.8606		0.9720	1.833

CLASS 3803	AUTOMOBILE WHEEL MFG-METAL-NOT CAST								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	19,704,519	0	0	6	69,159	0	85,547	154,706	0.785
7/19 through 6/20	13,518,868	0	0	2	55,826	0	64,459	120,285	0.890
7/20 through 6/21	14,113,934	1	235,885	1	104,727	246,944	170,193	757,749	5.369
7/21 through 6/22	14,274,264	1	32,835	0	0	37,012	19,008	88,855	0.623
7/22 through 6/23	15,326,876	3	341,238	3	61,137	672,524	154,763	1,229,662	8.023
5 YR. TOTAL	76,938,461	5	609,958	12	290,849	956,480	493,970	2,351,257	3.056

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	12%	1.1708	16%	1.8852	3.056
Pure Premium Indicated by National Relativity	20%	0.8812	21%	1.5050	2.386
Pure Premium Present on Rate Level	68%	0.7186	63%	0.9801	1.699
Pure Premium Derived by Formula		0.8054		1.2351	2.041

CLASS 3807	AUTOMOBILE RADIATOR MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	24,996,309	1	77,343	6	116,188	8,628	239,969	442,128	1.769
7/19 through 6/20	20,807,132	0	0	8	191,025	0	179,556	370,581	1.781
7/20 through 6/21	24,063,853	1	58,917	5	101,073	0	180,567	340,557	1.415
7/21 through 6/22	26,531,530	1	57,762	12	368,882	34,839	530,821	992,304	3.740
7/22 through 6/23	26,788,148	1	16,112	14	331,458	10,302	374,568	732,440	2.734
5 YR. TOTAL	123,186,972	4	210,134	45	1,108,626	53,769	1,505,481	2,878,010	2.336

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	13%	1.0705	19%	1.2658	2.336
Pure Premium Indicated by National Relativity	28%	0.4571	30%	0.6087	1.066
Pure Premium Present on Rate Level	59%	0.5658	51%	0.7931	1.359
Pure Premium Derived by Formula		0.6010		0.8276	1.429

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3808	AUTOMOBILE MFG OR ASSEMBLY									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	23,632,290	3	166,605	11	138,771	63,643	614,663	983,682	4.163
7/19 through 6/20	31,428,092	1	1,192	13	96,875	2,833	334,300	435,200	1.385
7/20 through 6/21	29,733,246	0	0	9	188,923	0	440,763	629,686	2.118
7/21 through 6/22	38,982,224	1	121,189	16	418,313	87,597	504,283	1,131,382	2.902
7/22 through 6/23	42,235,398	4	305,309	27	515,396	358,168	1,295,569	2,474,442	5.859
5 YR. TOTAL	166,011,250	9	594,295	76	1,358,278	512,241	3,189,578	5,654,392	3.406

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	20%	1.1762	30%	2.2299	3.406
Pure Premium Indicated by National Relativity	40%	1.2025	35%	1.2940	2.497
Pure Premium Present on Rate Level	40%	1.0535	35%	1.5095	2.563
Pure Premium Derived by Formula		1.1376		1.6502	2.788

CLASS 3821	AUTOMOBILE RECYCLING & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	26,154,462	2	54,512	12	156,339	76,550	326,972	614,373	2.349
7/19 through 6/20	26,086,012	6	261,065	18	199,781	560,014	457,115	1,477,975	5.666
7/20 through 6/21	26,535,554	0	0	16	141,621	0	317,000	458,621	1.728
7/21 through 6/22	27,688,659	4	167,473	7	175,723	300,484	331,805	975,485	3.523
7/22 through 6/23	28,334,916	4	126,457	8	157,240	137,930	362,722	784,349	2.768
5 YR. TOTAL	134,799,603	16	609,507	61	830,704	1,074,978	1,795,614	4,310,803	3.198

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	21%	1.0684	33%	2.1295	3.198
Pure Premium Indicated by National Relativity	39%	1.3098	33%	2.0532	3.363
Pure Premium Present on Rate Level	40%	1.3136	34%	2.1888	3.502
Pure Premium Derived by Formula		1.2606		2.1245	3.385

CLASS 3822	AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: DIE-PRESSED STEEL								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,900,109	0	0	1	23,814	0	22,275	46,089	2.426
7/19 through 6/20	1,445,353	0	0	0	0	0	0	0	0.000
7/20 through 6/21	2,076,305	0	0	0	0	0	2,446	2,446	0.118
7/21 through 6/22	1,491,604	0	0	0	0	0	2,111	2,111	0.142
7/22 through 6/23	2,215,186	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	9,128,557	0	0	1	23,814	0	26,832	50,646	0.555

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	4%	0.2609	7%	0.2939	0.555
Pure Premium Indicated by National Relativity	36%	0.9569	39%	1.5979	2.555
Pure Premium Present on Rate Level	60%	0.8622	54%	1.5749	2.437
Pure Premium Derived by Formula		0.8722		1.4942	2.366

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3824	AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	93,840,961	2	28,758	30	527,767	9,586	757,415	1,323,526	1.410
7/19 through 6/20	92,896,807	5	128,687	42	592,140	230,111	1,251,098	2,202,036	2.370
7/20 through 6/21	96,810,233	7	526,844	42	601,709	543,590	964,485	2,636,628	2.724
7/21 through 6/22	112,586,973	5	219,890	42	647,135	853,775	1,090,803	2,811,603	2.497
7/22 through 6/23	110,959,845	10	595,157	34	854,776	454,403	1,407,750	3,312,086	2.985
5 YR. TOTAL	507,094,819	29	1,499,336	190	3,223,527	2,091,465	5,471,551	12,285,879	2.423

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	32%	0.9314	51%	1.4914	2.423
Pure Premium Indicated by National Relativity	34%	0.8022	24%	1.3174	2.120
Pure Premium Present on Rate Level	34%	0.8174	25%	1.4144	2.232
Pure Premium Derived by Formula		0.8487		1.4304	2.279

CLASS 3826	AIRCRAFT ENGINE MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	11,781,766	0	0	0	0	0	5,844	5,844	0.050
7/19 through 6/20	10,221,795	0	0	1	47,885	0	75,019	122,904	1.202
7/20 through 6/21	12,237,378	0	0	0	0	0	8,551	8,551	0.070
7/21 through 6/22	16,568,585	1	71,381	4	59,917	130,796	152,230	414,324	2.501
7/22 through 6/23	15,099,932	0	0	2	89,711	0	172,327	262,038	1.735
5 YR. TOTAL	65,909,456	1	71,381	7	197,513	130,796	413,971	813,661	1.235

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	6%	0.4080	9%	0.8265	1.235
Pure Premium Indicated by National Relativity	41%	0.2163	44%	0.2636	0.480
Pure Premium Present on Rate Level	53%	0.2340	47%	0.3322	0.566
Pure Premium Derived by Formula		0.2372		0.3465	0.584

CLASS 3827	AUTOMOBILE ENGINE MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	40,864	0	0	0	0	0	0	0	0.000
7/19 through 6/20	79,980	0	0	0	0	0	0	0	0.000
7/20 through 6/21	321,980	0	0	0	0	0	452	452	0.140
7/21 through 6/22	349,658	0	0	0	0	0	0	0	0.000
7/22 through 6/23	1,692,618	1	7,711	1	1,905	18,559	52,815	80,990	4.785
5 YR. TOTAL	2,485,100	1	7,711	1	1,905	18,559	53,267	81,442	3.277

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.3870	3%	2.8903	3.277
Pure Premium Indicated by National Relativity	43%	0.8054	47%	0.9028	1.708
Pure Premium Present on Rate Level	55%	0.5044	50%	0.7001	1.205
Pure Premium Derived by Formula		0.6315		0.8611	1.493

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3830	AIRPLANE MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,022,554,880	7	243,352	56	1,083,548	389,031	1,672,880	3,388,811	0.331
7/19 through 6/20	1,069,728,876	13	486,912	79	2,035,259	329,965	2,500,417	5,352,553	0.500
7/20 through 6/21	1,144,026,371	4	767,509	75	2,161,477	283,766	2,680,300	5,893,052	0.515
7/21 through 6/22	819,702,278	9	210,123	67	2,254,736	128,917	2,177,783	4,771,559	0.582
7/22 through 6/23	846,628,513	10	712,507	65	2,744,219	747,974	2,978,203	7,182,903	0.848
5 YR. TOTAL	4,902,640,918	43	2,420,403	342	10,279,239	1,879,653	12,009,583	26,588,878	0.542

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	56%	0.2590	71%	0.2833	0.542
Pure Premium Indicated by National Relativity	22%	0.3370	14%	0.4701	0.807
Pure Premium Present on Rate Level	22%	0.2621	15%	0.2841	0.546
Pure Premium Derived by Formula		0.2768		0.3096	0.586

CLASS 3851	MOTORCYCLE MFG OR ASSEMBLY								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	3,815,114	0	0	0	0	0	1,237	1,237	0.032
7/19 through 6/20	1,776,738	0	0	1	8,912	0	10,459	19,371	1.090
7/20 through 6/21	1,563,648	0	0	0	0	0	2,390	2,390	0.153
7/21 through 6/22	673,999	0	0	0	0	0	0	0	0.000
7/22 through 6/23	8,595	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	7,838,094	0	0	1	8,912	0	14,086	22,998	0.293

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	3%	0.1137	4%	0.1797	0.293
Pure Premium Indicated by National Relativity	28%	0.3857	30%	0.7903	1.176
Pure Premium Present on Rate Level	69%	0.5907	66%	0.6561	1.247
Pure Premium Derived by Formula		0.5190		0.6773	1.196

CLASS 3865	BABY CARRIAGE MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	4,312,471	1	6,193	2	6,898	20,862	10,652	44,605	1.034
7/19 through 6/20	2,856,161	0	0	4	77,512	0	114,800	192,312	6.733
7/20 through 6/21	3,925,923	0	0	0	0	0	0	0	0.000
7/21 through 6/22	3,546,640	0	0	1	3,281	0	7,439	10,720	0.302
7/22 through 6/23	4,142,272	0	0	1	3,925	0	13,678	17,603	0.425
5 YR. TOTAL	18,783,467	1	6,193	8	91,616	20,862	146,569	265,240	1.412

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	6%	0.5207	9%	0.8914	1.412
Pure Premium Indicated by National Relativity	22%	0.6973	24%	0.9271	1.624
Pure Premium Present on Rate Level	72%	0.8029	67%	1.1937	1.997
Pure Premium Derived by Formula		0.7627		1.1025	1.865

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 3881	CAR MFG-RAILROAD-& DRIVERS									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	30,392,264	3	425,010	9	105,519	397,065	181,614	1,109,208	3.650	
7/19 through 6/20	24,564,972	1	64,894	9	131,210	110,075	184,994	491,173	2.000	
7/20 through 6/21	23,885,047	2	23,153	3	29,885	13,293	104,365	170,696	0.715	
7/21 through 6/22	28,409,166	1	17,971	8	88,057	4,067	146,291	256,386	0.903	
7/22 through 6/23	29,532,074	0	0	4	22,641	0	96,238	118,879	0.403	
5 YR. TOTAL	136,783,523	7	531,028	33	377,312	524,500	713,502	2,146,342	1.569	

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	17%	0.6641	25%	0.9051	1.569
Pure Premium Indicated by National Relativity	35%	0.8078	37%	1.1613	1.969
Pure Premium Present on Rate Level	48%	0.8861	38%	1.2346	2.121
Pure Premium Derived by Formula		0.8210		1.1251	1.946

CLASS 4000	SAND OR GRAVEL DIGGING & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	14,198,316	0	0	1	18,859	0	99,323	118,182	0.832
7/19 through 6/20	15,337,774	1	86,560	5	83,179	42,017	89,783	301,539	1.966
7/20 through 6/21	14,576,254	0	0	1	1,826	0	29,907	31,733	0.218
7/21 through 6/22	16,280,203	1	74,342	4	43,484	74,341	42,623	234,790	1.442
7/22 through 6/23	16,285,954	1	25,963	2	118,196	6,130	574,009	724,298	4.447
5 YR. TOTAL	76,678,501	3	186,865	13	265,544	122,488	835,645	1,410,542	1.840

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	15%	0.5900	20%	1.2495	1.840
Pure Premium Indicated by National Relativity	42%	1.6499	40%	1.7982	3.448
Pure Premium Present on Rate Level	43%	1.1827	40%	1.4134	2.596
Pure Premium Derived by Formula		1.2900		1.5345	2.825

CLASS 4018	REFRACTORY PRODUCTS MFG-ALL EMPLOYEES & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	14,870,500	1	91,514	3	34,626	60,078	28,126	214,344	1.441
7/19 through 6/20	15,078,047	1	44,069	4	74,395	68,347	92,649	279,460	1.854
7/20 through 6/21	14,198,672	1	141,019	4	75,078	21,045	78,890	316,032	2.226
7/21 through 6/22	16,415,342	0	0	4	145,439	0	201,311	346,750	2.112
7/22 through 6/23	19,150,107	1	23,493	1	134,949	12,204	164,057	334,703	1.748
5 YR. TOTAL	79,712,668	4	300,095	16	464,487	161,674	565,033	1,491,289	1.871

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	17%	0.9592	21%	0.9117	1.871
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.0000	0.000
Pure Premium Present on Rate Level	83%	1.5798	79%	1.4829	3.063
Pure Premium Derived by Formula		1.4743		1.3629	2.837

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 4021	BRICK OR CLAY PRODUCTS MFG. NOC & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	353,116	1	31,641	0	0	0	0	31,641	8.961
7/19 through 6/20	327,729	0	0	0	0	0	0	0	0.000
7/20 through 6/21	73,769	0	0	0	0	0	0	0	0.000
7/21 through 6/22	31,893	0	0	0	0	0	0	0	0.000
7/22 through 6/23	124,361	0	0	0	0	0	4,438	4,438	3.569
5 YR. TOTAL	910,868	1	31,641	0	0	0	4,438	36,079	3.961

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	3.4737	2%	0.4873	3.961
Pure Premium Indicated by National Relativity	31%	0.8702	34%	1.5235	2.394
Pure Premium Present on Rate Level	67%	1.1804	64%	1.4768	2.657
Pure Premium Derived by Formula		1.1301		1.4729	2.603

CLASS 4034	CONCRETE PRODUCTS MFG & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	41,048,059	3	58,733	24	405,188	40,740	959,682	1,464,343	3.567
7/19 through 6/20	43,415,719	4	174,874	23	785,898	328,240	967,005	2,256,017	5.196
7/20 through 6/21	48,728,680	2	272,688	30	742,736	415,087	1,369,904	2,800,415	5.747
7/21 through 6/22	48,941,869	2	174,591	27	347,395	253,288	664,281	1,439,555	2.941
7/22 through 6/23	52,899,232	2	102,524	35	1,187,394	83,035	1,757,365	3,130,318	5.918
5 YR. TOTAL	235,033,559	13	783,410	139	3,468,611	1,120,390	5,718,237	11,090,648	4.719

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	31%	1.8091	48%	2.9096	4.719
Pure Premium Indicated by National Relativity	34%	1.6342	26%	2.5287	4.163
Pure Premium Present on Rate Level	35%	1.6474	26%	2.6940	4.341
Pure Premium Derived by Formula		1.6930		2.7545	4.448

CLASS 4036	PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	4,394,934	0	0	2	48,599	0	170,397	218,996	4.983
7/19 through 6/20	4,068,502	0	0	0	0	0	1,442	1,442	0.035
7/20 through 6/21	4,165,143	1	31,579	0	0	2,710	1,009	35,298	0.848
7/21 through 6/22	4,857,193	0	0	5	71,083	0	117,234	188,317	3.877
7/22 through 6/23	4,878,469	0	0	0	0	0	15,979	15,979	0.328
5 YR. TOTAL	22,364,241	1	31,579	7	119,682	2,710	306,061	460,032	2.057

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	6%	0.6763	9%	1.3806	2.057
Pure Premium Indicated by National Relativity	34%	0.5036	36%	0.8800	1.384
Pure Premium Present on Rate Level	60%	0.6001	55%	1.0148	1.615
Pure Premium Derived by Formula		0.5719		0.9992	1.571

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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EFFECTIVE 1/1/2026

CLASS 4038	PLASTER STATUARY OR ORNAMENT MFG									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	945,760	0	0	2	15,286	0	26,499	41,785	4.418
7/19 through 6/20	906,971	0	0	0	0	0	973	973	0.107
7/20 through 6/21	1,805,936	0	0	1	23,712	0	26,895	50,607	2.802
7/21 through 6/22	1,408,162	0	0	0	0	0	1,367	1,367	0.097
7/22 through 6/23	1,736,096	0	0	2	56,911	0	185,421	242,332	13.958
5 YR. TOTAL	6,802,925	0	0	5	95,909	0	241,155	337,064	4.955

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	4%	1.4098	5%	3.5449	4.955
Pure Premium Indicated by National Relativity	9%	0.5123	9%	0.9102	1.423
Pure Premium Present on Rate Level	87%	1.0556	86%	1.1293	2.185
Pure Premium Derived by Formula		1.0209		1.2304	2.251

CLASS 4062	POTTERY MFG: PORCELAIN WARE-MECHANICAL PRESS FORMING									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	2,194,031	0	0	0	0	0	4,646	4,646	0.212
7/19 through 6/20	1,784,022	0	0	0	0	0	2,004	2,004	0.112
7/20 through 6/21	1,591,991	0	0	1	10,518	0	29,253	39,771	2.498
7/21 through 6/22	2,205,839	0	0	2	37,516	0	53,971	91,487	4.148
7/22 through 6/23	2,631,867	0	0	1	23,643	0	57,582	81,225	3.086
5 YR. TOTAL	10,407,750	0	0	4	71,677	0	147,456	219,133	2.106

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	4%	0.6887	6%	1.4168	2.106
Pure Premium Indicated by National Relativity	29%	0.4269	31%	0.7046	1.132
Pure Premium Present on Rate Level	67%	0.5533	63%	0.8871	1.440
Pure Premium Derived by Formula		0.5221		0.8623	1.384

CLASS 4101	GLASS MFG-& DRIVERS									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	9,395,556	0	0	6	52,561	0	118,845	171,406	1.824
7/19 through 6/20	8,383,648	0	0	3	46,895	0	62,803	109,698	1.309
7/20 through 6/21	8,279,924	0	0	6	126,668	0	243,837	370,505	4.475
7/21 through 6/22	8,376,933	0	0	0	0	0	7,945	7,945	0.095
7/22 through 6/23	8,127,183	0	0	2	10,846	0	30,102	40,948	0.504
5 YR. TOTAL	42,563,244	0	0	17	236,970	0	463,532	700,502	1.646

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	8%	0.5567	13%	1.0890	1.646
Pure Premium Indicated by National Relativity	40%	0.8068	43%	1.3643	2.171
Pure Premium Present on Rate Level	52%	0.6479	44%	1.1007	1.749
Pure Premium Derived by Formula		0.7042		1.2125	1.917

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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EFFECTIVE 1/1/2026

CLASS 4109	INTEGRATED CIRCUIT MFG.									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	10,395,051	0	0	0	0	0	888	888	0.009
7/19 through 6/20	9,904,261	0	0	4	135,629	0	127,381	263,010	2.656
7/20 through 6/21	10,797,042	0	0	0	0	0	4,270	4,270	0.040
7/21 through 6/22	13,582,654	0	0	1	9,235	0	7,735	16,970	0.125
7/22 through 6/23	12,125,439	1	88,563	4	84,958	64,676	107,283	345,480	2.849
5 YR. TOTAL	56,804,447	1	88,563	9	229,822	64,676	247,557	630,618	1.110

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	5%	0.5605	7%	0.5497	1.110
Pure Premium Indicated by National Relativity	28%	0.1511	30%	0.1962	0.347
Pure Premium Present on Rate Level	67%	0.1706	63%	0.2514	0.422
Pure Premium Derived by Formula		0.1846		0.2557	0.440

CLASS 4110	ELECTRIC BULB MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	4,050,234	0	0	0	0	0	0	0	0.000
7/19 through 6/20	3,300,300	0	0	0	0	0	0	0	0.000
7/20 through 6/21	1,380,934	0	0	0	0	0	0	0	0.000
7/21 through 6/22	3,037,577	0	0	0	0	0	0	0	0.000
7/22 through 6/23	2,035,248	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	13,804,293	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	3%	0.0000	4%	0.0000	0.000
Pure Premium Indicated by National Relativity	15%	0.1945	16%	0.2502	0.445
Pure Premium Present on Rate Level	82%	0.2881	80%	0.2994	0.588
Pure Premium Derived by Formula		0.2654		0.2796	0.545

CLASS 4111	GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	131,929	0	0	0	0	0	0	0	0.000
7/19 through 6/20	156,568	0	0	0	0	0	0	0	0.000
7/20 through 6/21	240,638	0	0	0	0	0	0	0	0.000
7/21 through 6/22	491,526	0	0	0	0	0	0	0	0.000
7/22 through 6/23	1,760,443	0	0	0	0	0	6,590	6,590	0.374
5 YR. TOTAL	2,781,104	0	0	0	0	0	6,590	6,590	0.237

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.0000	3%	0.2370	0.237
Pure Premium Indicated by National Relativity	28%	0.8711	30%	0.7742	1.645
Pure Premium Present on Rate Level	70%	0.6157	67%	0.6929	1.309
Pure Premium Derived by Formula		0.6749		0.7036	1.379

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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EFFECTIVE 1/1/2026

CLASS 4114	GLASSWARE MFG NOC									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	32,560,661	3	20,844	13	125,252	11,520	278,182	435,798	1.338
7/19 through 6/20	32,146,827	2	42,387	13	372,775	29,061	361,938	806,161	2.508
7/20 through 6/21	27,278,385	0	0	5	86,459	0	107,961	194,420	0.713
7/21 through 6/22	24,655,000	0	0	7	134,091	0	182,449	316,540	1.284
7/22 through 6/23	19,263,843	0	0	1	1,439	0	31,138	32,577	0.169
5 YR. TOTAL	135,904,716	5	63,231	39	720,016	40,581	961,668	1,785,496	1.314

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	15%	0.5763	21%	0.7375	1.314
Pure Premium Indicated by National Relativity	30%	0.6306	32%	0.9660	1.597
Pure Premium Present on Rate Level	55%	0.7166	47%	0.9310	1.648
Pure Premium Derived by Formula		0.6698		0.9016	1.571

CLASS 4130	GLASS MERCHANT								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	16,193,524	2	17,590	5	113,307	16,618	310,934	458,449	2.831
7/19 through 6/20	15,197,187	1	12,223	9	94,760	6,181	247,134	360,298	2.371
7/20 through 6/21	17,072,971	1	68,843	10	205,837	49,312	644,376	968,368	5.672
7/21 through 6/22	28,035,131	2	236,578	8	190,505	278,235	229,065	934,383	3.333
7/22 through 6/23	31,029,102	0	0	5	65,804	0	85,586	151,390	0.488
5 YR. TOTAL	107,527,915	6	335,234	37	670,213	350,346	1,517,095	2,872,888	2.672

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	16%	0.9351	24%	1.7367	2.672
Pure Premium Indicated by National Relativity	42%	0.9693	38%	1.3996	2.369
Pure Premium Present on Rate Level	42%	0.9308	38%	1.5075	2.438
Pure Premium Derived by Formula		0.9477		1.5215	2.469

CLASS 4131	MIRROR MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	17%	1.8733	19%	2.8123	4.686
Pure Premium Present on Rate Level	83%	1.3416	81%	1.9929	3.335
Pure Premium Derived by Formula		1.4320		2.1486	3.581

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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EFFECTIVE 1/1/2026

CLASS 4133	CATHEDRAL OR ART GLASS WINDOW MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	682,890	0	0	0	0	0	4,407	4,407	0.645
7/19 through 6/20	586,798	0	0	0	0	0	164	164	0.028
7/20 through 6/21	473,974	0	0	0	0	0	76	76	0.016
7/21 through 6/22	202,787	0	0	0	0	0	0	0	0.000
7/22 through 6/23	198,862	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	2,145,311	0	0	0	0	0	4,647	4,647	0.217

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.0000	3%	0.2166	0.217
Pure Premium Indicated by National Relativity	8%	0.5591	9%	1.6042	2.163
Pure Premium Present on Rate Level	90%	0.5730	88%	1.1334	1.706
Pure Premium Derived by Formula		0.5604		1.1483	1.709

CLASS 4149	OPTICAL GOODS MFG. NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	16,993,170	0	0	5	49,148	0	50,300	99,448	0.585
7/19 through 6/20	18,098,748	1	3,581	4	42,321	0	76,466	122,368	0.676
7/20 through 6/21	5,027,280	1	5,506	4	48,928	3,134	57,411	114,979	2.287
7/21 through 6/22	16,673,949	2	107,151	2	23,360	179,125	46,330	355,966	2.135
7/22 through 6/23	18,985,259	0	0	2	6,076	0	13,563	19,639	0.103
5 YR. TOTAL	75,778,406	4	116,238	17	169,833	182,259	244,070	712,400	0.940

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	6%	0.3775	10%	0.5626	0.940
Pure Premium Indicated by National Relativity	32%	0.2367	34%	0.2909	0.528
Pure Premium Present on Rate Level	62%	0.2246	56%	0.3413	0.566
Pure Premium Derived by Formula		0.2376		0.3463	0.584

CLASS 4206	PULP MFG-GROUND WOOD PROCESS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,960,770	0	0	1	13,739	0	42,832	56,571	2.885
7/19 through 6/20	2,052,552	0	0	1	21,404	0	34,643	56,047	2.731
7/20 through 6/21	1,971,400	0	0	2	41,338	0	96,113	137,451	6.972
7/21 through 6/22	1,187,329	0	0	0	0	0	1,093	1,093	0.092
7/22 through 6/23	1,180,243	0	0	2	42,853	0	50,226	93,079	7.887
5 YR. TOTAL	8,352,294	0	0	6	119,334	0	224,907	344,241	4.122

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	4%	1.4288	6%	2.6927	4.122
Pure Premium Indicated by National Relativity	17%	0.5986	18%	0.7353	1.334
Pure Premium Present on Rate Level	79%	0.7602	76%	1.2254	1.986
Pure Premium Derived by Formula		0.7595		1.2252	1.985

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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EFFECTIVE 1/1/2026

CLASS 4207	PULP MFG-CHEMICAL PROCESS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	10,010	0	0	0	0	0	0	0	0.000
7/22 through 6/23	53,695	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	63,705	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	29%	0.8355	31%	0.9625	1.798
Pure Premium Present on Rate Level	71%	0.6479	69%	0.7634	1.411
Pure Premium Derived by Formula		0.7023		0.8251	1.527

CLASS 4239	PAPER MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	8,783,311	0	0	0	0	0	6,583	6,583	0.075
7/19 through 6/20	7,351,016	0	0	1	6,783	0	26,416	33,199	0.452
7/20 through 6/21	8,626,872	0	0	1	409	0	13,598	14,007	0.162
7/21 through 6/22	12,786,913	0	0	3	32,961	0	54,318	87,279	0.683
7/22 through 6/23	13,066,248	0	0	2	34,097	0	37,640	71,737	0.549
5 YR. TOTAL	50,614,360	0	0	7	74,250	0	138,555	212,805	0.420

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	8%	0.1467	11%	0.2737	0.420
Pure Premium Indicated by National Relativity	46%	0.7028	44%	0.8306	1.533
Pure Premium Present on Rate Level	46%	0.5429	45%	0.7236	1.267
Pure Premium Derived by Formula		0.5848		0.7212	1.306

CLASS 4240	BOX MFG-SET-UP PAPER								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	7,158,201	0	0	2	10,543	0	25,845	36,388	0.508
7/19 through 6/20	10,613,790	0	0	5	32,025	0	28,514	60,539	0.570
7/20 through 6/21	6,510,593	0	0	1	9,613	0	9,849	19,462	0.299
7/21 through 6/22	7,129,116	0	0	1	16,161	0	11,162	27,323	0.383
7/22 through 6/23	7,546,508	0	0	0	0	0	3,564	3,564	0.047
5 YR. TOTAL	38,958,208	0	0	9	68,342	0	78,934	147,276	0.378

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	7%	0.1754	12%	0.2026	0.378
Pure Premium Indicated by National Relativity	16%	0.5358	17%	0.8523	1.388
Pure Premium Present on Rate Level	77%	0.5585	71%	1.0251	1.584
Pure Premium Derived by Formula		0.5281		0.8970	1.425

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4243	BOX MFG-FOLDING PAPER-NOC									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	55,130,886	0	0	13	185,869	0	315,280	501,149	0.909	
7/19 through 6/20	56,018,725	4	289,867	9	129,827	317,179	242,573	979,446	1.748	
7/20 through 6/21	56,496,725	1	20,777	10	152,660	8,310	226,707	408,454	0.723	
7/21 through 6/22	101,925,027	3	264,745	18	311,740	153,789	447,187	1,177,461	1.155	
7/22 through 6/23	60,828,502	0	0	13	191,672	0	614,375	806,047	1.325	
5 YR. TOTAL	330,399,865	8	575,389	63	971,768	479,278	1,846,122	3,872,557	1.172	

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	21%	0.4683	31%	0.7038	1.172
Pure Premium Indicated by National Relativity	39%	0.5226	34%	0.8568	1.379
Pure Premium Present on Rate Level	40%	0.5616	35%	0.8176	1.379
Pure Premium Derived by Formula		0.5268		0.7957	1.323

CLASS 4244	CORRUGATED OR FIBER BOARD CONTAINER MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	114,657,336	6	324,599	31	872,362	90,681	1,499,662	2,787,304	2.431
7/19 through 6/20	116,057,933	2	19,335	31	539,272	8,665	1,051,535	1,618,807	1.395
7/20 through 6/21	130,069,400	3	187,455	32	552,809	207,498	957,422	1,905,184	1.465
7/21 through 6/22	147,828,089	10	765,263	28	670,707	805,889	1,821,202	4,063,061	2.749
7/22 through 6/23	150,314,107	3	84,130	31	546,256	57,916	910,210	1,598,512	1.064
5 YR. TOTAL	658,926,865	24	1,380,782	153	3,181,406	1,170,649	6,240,031	11,972,868	1.817

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	32%	0.6924	52%	1.1247	1.817
Pure Premium Indicated by National Relativity	34%	0.6942	24%	1.0465	1.741
Pure Premium Present on Rate Level	34%	0.6500	24%	1.1191	1.769
Pure Premium Derived by Formula		0.6786		1.1046	1.783

CLASS 4250	PAPER COATING								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	8,128,511	0	0	1	14,075	0	86,597	100,672	1.239
7/19 through 6/20	8,735,400	0	0	1	31,651	0	38,325	69,976	0.801
7/20 through 6/21	12,674,575	1	29,908	3	78,788	36,928	73,184	218,808	1.726
7/21 through 6/22	11,985,532	1	43,686	4	44,279	21,940	88,034	197,939	1.652
7/22 through 6/23	9,631,784	0	0	2	22,821	0	62,102	84,923	0.882
5 YR. TOTAL	51,155,802	2	73,594	11	191,614	58,868	348,242	672,318	1.314

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	8%	0.5184	13%	0.7958	1.314
Pure Premium Indicated by National Relativity	41%	0.4949	43%	0.7433	1.238
Pure Premium Present on Rate Level	51%	0.5595	44%	0.8503	1.410
Pure Premium Derived by Formula		0.5297		0.7972	1.327

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4251	STATIONERY MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	14,387,652	0	0	5	199,294	0	205,200	404,494	2.811
7/19 through 6/20	13,100,759	1	5,885	3	19,661	5,715	62,815	94,076	0.718
7/20 through 6/21	11,267,681	0	0	5	256,363	0	252,890	509,253	4.520
7/21 through 6/22	10,482,646	0	0	3	64,988	0	129,694	194,682	1.857
7/22 through 6/23	10,373,063	1	34,502	0	0	14,943	22,519	71,964	0.694
5 YR. TOTAL	59,611,801	2	40,387	16	540,306	20,658	673,118	1,274,469	2.138

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	12%	0.9741	17%	1.1638	2.138
Pure Premium Indicated by National Relativity	25%	0.6344	27%	0.9409	1.575
Pure Premium Present on Rate Level	63%	0.9246	56%	1.3398	2.264
Pure Premium Derived by Formula		0.8580		1.2022	2.060

CLASS 4263	FIBER GOODS MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	3,359,364	0	0	0	0	0	1,212	1,212	0.036
7/19 through 6/20	3,138,551	1	84,893	1	8,922	75,705	14,003	183,523	5.847
7/20 through 6/21	3,450,192	1	218,205	1	45,658	374,682	71,105	709,650	20.568
7/21 through 6/22	4,257,634	0	0	1	376	0	5,872	6,248	0.147
7/22 through 6/23	5,232,088	0	0	2	19,916	0	23,780	43,696	0.835
5 YR. TOTAL	19,437,829	2	303,098	5	74,872	450,387	115,972	944,329	4.858

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	8%	1.9445	12%	2.9137	4.858
Pure Premium Indicated by National Relativity	29%	1.0416	32%	1.5101	2.552
Pure Premium Present on Rate Level	63%	1.3510	56%	1.9122	3.263
Pure Premium Derived by Formula		1.3088		1.9037	3.213

CLASS 4273	BAG MFG. - PLASTIC OR PAPER								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	61,489,172	1	25,290	14	179,770	7,086	361,852	573,998	0.934
7/19 through 6/20	63,555,977	2	83,234	12	247,660	87,957	477,693	896,544	1.411
7/20 through 6/21	62,462,939	3	93,282	16	470,021	145,549	681,351	1,390,203	2.226
7/21 through 6/22	65,303,735	2	32,051	7	53,655	74,277	181,287	341,270	0.523
7/22 through 6/23	74,739,022	2	57,200	13	265,856	10,638	599,907	933,601	1.249
5 YR. TOTAL	327,550,845	10	291,057	62	1,216,962	325,507	2,302,090	4,135,616	1.263

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	21%	0.4604	32%	0.8022	1.263
Pure Premium Indicated by National Relativity	39%	0.6148	34%	0.9700	1.585
Pure Premium Present on Rate Level	40%	0.5606	34%	0.8493	1.410
Pure Premium Derived by Formula		0.5607		0.8753	1.436

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4279	PAPER GOODS MFG NOC									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	42,474,471	5	80,435	25	247,543	115,867	396,194	840,039	1.978
7/19 through 6/20	47,910,215	3	22,854	26	269,602	22,621	607,338	922,415	1.925
7/20 through 6/21	36,606,706	1	587	19	330,138	33,894	946,981	1,311,600	3.583
7/21 through 6/22	39,992,409	1	23,970	14	240,341	16,939	480,498	761,748	1.905
7/22 through 6/23	44,114,867	1	4,703	4	79,961	14,514	172,910	272,088	0.617
5 YR. TOTAL	211,098,668	11	132,549	88	1,167,585	203,835	2,603,921	4,107,890	1.946

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	20%	0.6159	32%	1.3301	1.946
Pure Premium Indicated by National Relativity	40%	0.7661	34%	1.2444	2.011
Pure Premium Present on Rate Level	40%	0.7748	34%	1.3746	2.149
Pure Premium Derived by Formula		0.7395		1.3161	2.056

CLASS 4283	BUILDING OR ROOFING PAPER OR FELT PREPARATION-NO INSTALLATION								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	19,623,512	0	0	2	20,023	0	32,185	52,208	0.266
7/19 through 6/20	23,482,916	0	0	1	7,065	0	44,998	52,063	0.222
7/20 through 6/21	24,964,478	1	91,570	4	74,910	87,839	66,996	321,315	1.287
7/21 through 6/22	26,200,397	0	0	1	5,095	0	23,217	28,312	0.108
7/22 through 6/23	28,716,340	0	0	4	24,607	0	31,995	56,602	0.197
5 YR. TOTAL	122,987,643	1	91,570	12	131,700	87,839	199,391	510,500	0.415

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	12%	0.1815	17%	0.2335	0.415
Pure Premium Indicated by National Relativity	21%	0.4252	23%	0.6703	1.096
Pure Premium Present on Rate Level	67%	0.4659	60%	0.6152	1.081
Pure Premium Derived by Formula		0.4232		0.5630	0.986

CLASS 4299	PRINTING								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	239,105,511	9	250,323	64	864,588	263,998	1,489,616	2,868,525	1.200
7/19 through 6/20	214,575,173	2	44,418	45	679,189	178,094	1,149,422	2,051,123	0.956
7/20 through 6/21	225,587,967	4	26,914	30	596,228	72,654	1,315,963	2,011,759	0.892
7/21 through 6/22	256,580,864	5	93,999	52	1,092,471	43,145	1,800,448	3,030,063	1.181
7/22 through 6/23	249,282,590	8	208,889	40	792,033	214,725	1,589,421	2,805,068	1.125
5 YR. TOTAL	1,185,132,105	28	624,543	231	4,024,509	772,616	7,344,870	12,766,538	1.077

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	36%	0.3923	56%	0.6849	1.077
Pure Premium Indicated by National Relativity	32%	0.4523	22%	0.7435	1.196
Pure Premium Present on Rate Level	32%	0.4514	22%	0.7420	1.193
Pure Premium Derived by Formula		0.4304		0.7104	1.141

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4304	NEWSPAPER PUBLISHING									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	19,295,167	1	105	14	214,196	0	252,522	466,823	2.419
7/19 through 6/20	18,815,844	0	0	9	247,082	0	216,408	463,490	2.463
7/20 through 6/21	15,293,693	1	133,503	4	131,263	0	202,009	466,775	3.052
7/21 through 6/22	14,340,153	2	92,470	5	101,151	94,369	158,865	446,855	3.116
7/22 through 6/23	12,641,741	0	0	6	261,744	0	374,395	636,139	5.032
5 YR. TOTAL	80,386,598	4	226,078	38	955,436	94,369	1,204,199	2,480,082	3.085

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	16%	1.4698	22%	1.6154	3.085
Pure Premium Indicated by National Relativity	39%	1.0171	39%	1.7244	2.742
Pure Premium Present on Rate Level	45%	1.2896	39%	1.6761	2.966
Pure Premium Derived by Formula		1.2122		1.6816	2.894

CLASS 4307	BOOKBINDING								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	8,296,240	1	125,364	4	126,963	251,074	228,715	732,116	8.825
7/19 through 6/20	7,875,491	1	7,488	3	47,119	1,851	106,520	162,978	2.070
7/20 through 6/21	9,584,425	0	0	5	47,166	0	97,490	144,656	1.509
7/21 through 6/22	9,548,942	0	0	2	70,409	0	89,401	159,810	1.674
7/22 through 6/23	8,746,006	0	0	3	42,308	0	91,042	133,350	1.525
5 YR. TOTAL	44,051,104	2	132,852	17	333,965	252,925	613,168	1,332,910	3.026

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	7%	1.0597	12%	1.9661	3.026
Pure Premium Indicated by National Relativity	23%	0.3976	24%	0.6073	1.005
Pure Premium Present on Rate Level	70%	0.5096	64%	0.9709	1.481
Pure Premium Derived by Formula		0.5223		1.0031	1.525

CLASS 4351	PHOTOENGRAVING								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	2,614,069	0	0	1	3,963	0	5,589	9,552	0.365
7/19 through 6/20	2,465,149	0	0	0	0	0	0	0	0.000
7/20 through 6/21	2,422,298	0	0	0	0	0	370	370	0.015
7/21 through 6/22	5,868,598	0	0	0	0	0	1,112	1,112	0.019
7/22 through 6/23	2,596,499	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	15,966,613	0	0	1	3,963	0	7,071	11,034	0.069

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	3%	0.0248	5%	0.0443	0.069
Pure Premium Indicated by National Relativity	7%	0.2331	7%	0.2909	0.524
Pure Premium Present on Rate Level	90%	0.2818	88%	0.4180	0.700
Pure Premium Derived by Formula		0.2707		0.3904	0.661

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4352	ENGRAVING								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	3,565,360	0	0	0	0	0	2,329	2,329	0.065
7/19 through 6/20	3,165,351	0	0	0	0	0	0	0	0.000
7/20 through 6/21	3,535,305	0	0	1	29,126	0	128,984	158,110	4.472
7/21 through 6/22	3,825,902	0	0	0	0	0	13,190	13,190	0.345
7/22 through 6/23	4,582,182	0	0	1	24,740	0	2,332	27,072	0.591
5 YR. TOTAL	18,674,100	0	0	2	53,866	0	146,835	200,701	1.075
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		4%	0.2885	6%	0.7863			1.075	
Pure Premium Indicated by National Relativity		12%	0.3117	12%	0.3938			0.706	
Pure Premium Present on Rate Level		84%	0.3557	82%	0.6214			0.977	
Pure Premium Derived by Formula		0.3477		0.6040				0.952	

CLASS 4361	PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	65,658,592	1	5,916	5	28,481	1,169	84,551	120,117	0.183
7/19 through 6/20	44,363,918	0	0	4	38,275	0	43,807	82,082	0.185
7/20 through 6/21	60,358,178	1	10,192	4	13,925	13,516	79,734	117,367	0.195
7/21 through 6/22	67,725,132	0	0	1	16,542	0	107,737	124,279	0.184
7/22 through 6/23	68,410,875	0	0	4	48,282	0	129,176	177,458	0.259
5 YR. TOTAL	306,516,695	2	16,108	18	145,505	14,685	445,005	621,303	0.203
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		11%	0.0527	17%	0.1500			0.203	
Pure Premium Indicated by National Relativity		32%	0.2027	34%	0.3074			0.510	
Pure Premium Present on Rate Level		57%	0.1732	49%	0.2729			0.446	
Pure Premium Derived by Formula		0.1694		0.2637				0.433	

CLASS 4410	RUBBER GOODS MFG NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	128,027,883	6	246,093	48	636,927	535,952	1,166,189	2,585,161	2.019
7/19 through 6/20	122,693,063	5	90,665	43	681,309	61,138	1,339,411	2,172,523	1.771
7/20 through 6/21	132,389,841	2	68,210	48	1,166,053	23,612	1,595,525	2,853,400	2.155
7/21 through 6/22	134,564,415	10	360,669	33	574,283	156,485	870,273	1,961,710	1.458
7/22 through 6/23	135,019,428	5	172,930	31	837,804	195,084	1,459,910	2,665,728	1.974
5 YR. TOTAL	652,694,630	28	938,567	203	3,896,376	972,271	6,431,308	12,238,522	1.875
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	0.7408	52%	1.1343			1.875	
Pure Premium Indicated by National Relativity		32%	0.6932	24%	1.0281			1.721	
Pure Premium Present on Rate Level		33%	0.7873	24%	1.1579			1.945	
Pure Premium Derived by Formula		0.7409		1.1145				1.855	

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4420	RUBBER TIRE MFG									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	497,077	0	0	0	0	0	0	0	0.000
7/19 through 6/20	150,761	0	0	0	0	0	0	0	0.000
7/20 through 6/21	86,077	0	0	0	0	0	0	0	0.000
7/21 through 6/22	1,408,042	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	2,141,957	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.0000	3%	0.0000	0.000
Pure Premium Indicated by National Relativity	49%	0.9689	48%	1.1910	2.160
Pure Premium Present on Rate Level	49%	0.8528	49%	1.0424	1.895
Pure Premium Derived by Formula		0.8926		1.0825	1.975

CLASS 4431	MAGNETIC AND OPTICAL RECORDING MEDIA MFG.								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,102,733	0	0	0	0	0	0	0	0.000
7/19 through 6/20	1,890,819	0	0	0	0	0	0	0	0.000
7/20 through 6/21	317,216	0	0	0	0	0	0	0	0.000
7/21 through 6/22	1,368,970	0	0	0	0	0	0	0	0.000
7/22 through 6/23	1,181,111	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	5,860,849	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.0000	3%	0.0000	0.000
Pure Premium Indicated by National Relativity	12%	0.2260	12%	0.3746	0.601
Pure Premium Present on Rate Level	86%	0.2756	85%	0.4139	0.690
Pure Premium Derived by Formula		0.2641		0.3968	0.661

CLASS 4432	PEN MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	1,228,251	0	0	0	0	0	0	0	0.000
7/21 through 6/22	1,287,275	0	0	0	0	0	0	0	0.000
7/22 through 6/23	22,371	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	2,537,897	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	1%	0.0000	2%	0.0000	0.000
Pure Premium Indicated by National Relativity	14%	0.5460	15%	0.8866	1.433
Pure Premium Present on Rate Level	85%	0.3557	83%	0.5090	0.865
Pure Premium Derived by Formula		0.3788		0.5555	0.934

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4452	PLASTICS MFG: FABRICATED PRODUCTS NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	64,434,668	2	301,629	17	301,460	201,875	613,874	1,418,838	2.202
7/19 through 6/20	71,847,899	2	56,706	16	276,980	23,747	366,174	723,607	1.007
7/20 through 6/21	77,766,505	0	0	17	248,475	0	573,217	821,692	1.057
7/21 through 6/22	91,287,608	2	116,337	15	251,108	282,526	309,883	959,854	1.051
7/22 through 6/23	88,990,725	6	307,190	15	339,456	193,886	429,378	1,269,910	1.427
5 YR. TOTAL	394,327,405	12	781,862	80	1,417,479	702,034	2,292,526	5,193,901	1.317

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	24%	0.5577	36%	0.7594	1.317
Pure Premium Indicated by National Relativity	38%	0.6462	32%	0.9734	1.620
Pure Premium Present on Rate Level	38%	0.6063	32%	0.9167	1.523
Pure Premium Derived by Formula		0.6098		0.8782	1.488

CLASS 4459	PLASTICS MFG: SHEETS, RODS, OR TUBES								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	114,026,779	1	16,265	21	261,922	8,129	602,192	888,508	0.779
7/19 through 6/20	103,095,227	1	43,472	25	511,317	21,263	790,876	1,366,928	1.326
7/20 through 6/21	153,120,500	4	104,443	32	529,939	66,199	946,302	1,646,883	1.076
7/21 through 6/22	151,409,900	5	1,081,389	29	886,304	902,498	807,803	3,677,994	2.429
7/22 through 6/23	130,290,320	1	679	25	444,305	2,101	1,251,936	1,699,021	1.304
5 YR. TOTAL	651,942,726	12	1,246,248	132	2,633,787	1,000,190	4,399,109	9,279,334	1.423

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	31%	0.5951	45%	0.8282	1.423
Pure Premium Indicated by National Relativity	34%	0.7231	27%	1.1283	1.851
Pure Premium Present on Rate Level	35%	0.5970	28%	0.8646	1.462
Pure Premium Derived by Formula		0.6393		0.9194	1.559

CLASS 4470	CABLE MFG-INSULATED ELECTRICAL								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	9,984,989	1	32,307	3	31,062	60,136	94,665	218,170	2.185
7/19 through 6/20	11,081,791	2	12,119	2	20,678	15,139	77,318	125,254	1.130
7/20 through 6/21	12,504,504	0	0	5	60,160	0	125,805	185,965	1.487
7/21 through 6/22	16,118,876	0	0	2	3,393	0	83,982	87,375	0.542
7/22 through 6/23	19,242,013	1	213,114	3	8,759	161,150	142,365	525,388	2.731
5 YR. TOTAL	68,932,173	4	257,540	15	124,052	236,425	524,135	1,142,152	1.657

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	10%	0.5536	15%	1.1033	1.657
Pure Premium Indicated by National Relativity	41%	0.6300	42%	0.9297	1.560
Pure Premium Present on Rate Level	49%	0.5678	43%	0.8830	1.451
Pure Premium Derived by Formula		0.5919		0.9357	1.528

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4484	PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	493,774,472	15	743,518	150	2,302,820	358,444	3,508,458	6,913,240	1.400
7/19 through 6/20	458,008,888	24	840,147	141	2,192,447	704,535	3,693,887	7,431,016	1.622
7/20 through 6/21	501,785,169	25	863,741	168	2,689,399	1,006,338	3,538,259	8,097,737	1.614
7/21 through 6/22	550,297,670	31	2,379,876	127	2,749,987	2,168,224	3,560,535	10,858,622	1.973
7/22 through 6/23	551,890,690	20	1,158,866	145	3,310,847	838,150	5,172,819	10,480,682	1.899
5 YR. TOTAL	2,555,756,889	115	5,986,148	731	13,245,500	5,075,691	19,473,958	43,781,297	1.713

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	66%	0.7525	95%	0.9606	1.713
Pure Premium Indicated by National Relativity	17%	0.6038	2%	0.9608	1.565
Pure Premium Present on Rate Level	17%	0.7197	3%	0.9791	1.699
Pure Premium Derived by Formula		0.7216		0.9612	1.683

CLASS 4493	FABRIC COATING OR IMPREGNATING NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	990,790	0	0	0	0	0	0	0	0.000
7/19 through 6/20	970,514	0	0	0	0	0	0	0	0.000
7/20 through 6/21	1,122,198	0	0	0	0	0	0	0	0.000
7/21 through 6/22	1,075,425	0	0	0	0	0	0	0	0.000
7/22 through 6/23	888,399	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	5,047,326	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	3%	0.0000	4%	0.0000	0.000
Pure Premium Indicated by National Relativity	24%	0.4372	25%	0.7059	1.143
Pure Premium Present on Rate Level	73%	0.5314	71%	0.8677	1.399
Pure Premium Derived by Formula		0.4929		0.7925	1.285

CLASS 4511	ANALYTICAL LABORATORIES OR ASSAYING - INCLUDING LABORATORY, OUTSIDE EMPLOYEES, COLLECTORS OF SAMPLES, & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	367,174,103	4	50,553	12	93,030	16,605	149,227	309,415	0.084
7/19 through 6/20	378,928,802	3	117,055	11	181,644	41,527	394,576	734,802	0.194
7/20 through 6/21	405,939,695	0	0	21	329,801	0	546,109	875,910	0.216
7/21 through 6/22	429,690,884	6	209,113	18	326,979	163,301	575,005	1,274,398	0.297
7/22 through 6/23	431,701,802	6	203,786	14	320,534	749,792	506,294	1,780,406	0.413
5 YR. TOTAL	2,013,435,286	19	580,507	76	1,251,988	971,225	2,171,211	4,974,931	0.247

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	22%	0.0910	34%	0.1561	0.247
Pure Premium Indicated by National Relativity	39%	0.1277	33%	0.1956	0.323
Pure Premium Present on Rate Level	39%	0.0972	33%	0.1531	0.250
Pure Premium Derived by Formula		0.1077		0.1681	0.276

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4557	INK MFG									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	24,443,372	0	0	4	118,239	0	149,393	267,632	1.095	
7/19 through 6/20	22,495,764	0	0	6	297,295	0	380,638	677,933	3.014	
7/20 through 6/21	24,415,360	0	0	2	5,156	0	18,911	24,067	0.099	
7/21 through 6/22	27,677,440	0	0	3	30,586	0	69,248	99,834	0.361	
7/22 through 6/23	29,471,209	1	16,444	7	39,679	10,110	120,014	186,247	0.632	
5 YR. TOTAL	128,503,145	1	16,444	22	490,955	10,110	738,204	1,255,713	0.977	

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	14%	0.3949	20%	0.5823	0.977
Pure Premium Indicated by National Relativity	43%	0.7817	40%	1.0721	1.854
Pure Premium Present on Rate Level	43%	0.6646	40%	0.8799	1.545
Pure Premium Derived by Formula		0.6772		0.8973	1.575

CLASS 4558	PAINT MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	47,066,781	0	0	13	200,332	0	331,007	531,339	1.129
7/19 through 6/20	46,077,569	3	563,886	5	51,831	39,227	80,351	735,295	1.596
7/20 through 6/21	51,581,631	1	232,130	7	129,154	16,122	167,116	544,522	1.056
7/21 through 6/22	49,427,141	2	86,935	6	106,737	118,644	184,572	496,888	1.005
7/22 through 6/23	52,333,395	0	0	6	125,634	0	176,896	302,530	0.578
5 YR. TOTAL	246,486,517	6	882,951	37	613,688	173,993	939,942	2,610,574	1.059

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	18%	0.6072	23%	0.4519	1.059
Pure Premium Indicated by National Relativity	41%	0.5662	38%	0.7660	1.332
Pure Premium Present on Rate Level	41%	0.5179	39%	0.6050	1.123
Pure Premium Derived by Formula		0.5538		0.6310	1.185

CLASS 4568	SALT BORAX OR POTASH PRODUCING OR REFINING & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,000,492	0	0	1	4,647	0	14,473	19,120	1.911
7/19 through 6/20	820,530	0	0	0	0	0	0	0	0.000
7/20 through 6/21	948,384	0	0	1	613	0	4,639	5,252	0.554
7/21 through 6/22	1,061,029	0	0	1	2,959	0	20,483	23,442	2.209
7/22 through 6/23	1,012,312	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	4,842,747	0	0	3	8,219	0	39,595	47,814	0.987

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	3%	0.1697	4%	0.8176	0.987
Pure Premium Indicated by National Relativity	20%	0.6289	21%	0.8704	1.499
Pure Premium Present on Rate Level	77%	0.8507	75%	1.0138	1.865
Pure Premium Derived by Formula		0.7859		0.9758	1.762

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 4581	PHOSPHATE WORKS & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	2,047,373	0	0	0	0	0	0	0	0.000
7/19 through 6/20	2,439,577	0	0	0	0	0	0	0	0.000
7/20 through 6/21	2,289,211	0	0	0	0	0	0	0	0.000
7/21 through 6/22	1,653,289	0	0	0	0	0	0	0	0.000
7/22 through 6/23	1,920,601	0	0	1	6,840	0	18,951	25,791	1.343
5 YR. TOTAL	10,350,051	0	0	1	6,840	0	18,951	25,791	0.249
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		2%	0.0661		4%	0.1831		0.249	
Pure Premium Indicated by National Relativity		13%	0.1584		14%	0.2710		0.429	
Pure Premium Present on Rate Level		85%	0.2496		82%	0.5212		0.771	
Pure Premium Derived by Formula			0.2341			0.4726		0.707	

CLASS 4583	FERTILIZER MFG & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	32,021,237	5	149,974	11	117,193	334,817	249,592	851,576	2.659
7/19 through 6/20	35,008,645	3	59,598	16	773,495	54,798	388,336	1,276,227	3.646
7/20 through 6/21	40,180,340	7	478,024	10	123,124	953,929	187,754	1,742,831	4.338
7/21 through 6/22	45,978,193	8	264,100	14	922,807	443,542	780,759	2,411,208	5.244
7/22 through 6/23	44,485,109	1	46,236	10	191,040	49,478	429,280	716,034	1.610
5 YR. TOTAL	197,673,524	24	997,932	61	2,127,659	1,836,564	2,035,721	6,997,876	3.540
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		25%	1.5812		37%	1.9589		3.540	
Pure Premium Indicated by National Relativity		37%	0.9905		31%	1.4721		2.463	
Pure Premium Present on Rate Level		38%	1.2979		32%	1.9132		3.211	
Pure Premium Derived by Formula			1.2550			1.7934		3.048	

CLASS 4611	DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMPOUNDING, OR BLENDING-NO MFG OF INGREDIENTS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	351,924,095	9	666,607	37	536,008	311,515	1,082,445	2,596,575	0.738
7/19 through 6/20	344,839,540	6	168,607	23	203,188	176,308	430,863	978,966	0.284
7/20 through 6/21	301,087,973	5	216,273	25	485,869	254,951	767,480	1,724,573	0.573
7/21 through 6/22	330,165,664	6	207,960	33	785,846	149,068	1,311,149	2,454,023	0.743
7/22 through 6/23	356,447,248	4	57,937	20	486,520	62,370	746,803	1,353,630	0.380
5 YR. TOTAL	1,684,464,520	30	1,317,384	138	2,497,431	954,212	4,338,740	9,107,767	0.541
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		32%	0.2265		48%	0.3142		0.541	
Pure Premium Indicated by National Relativity		34%	0.2733		26%	0.4049		0.678	
Pure Premium Present on Rate Level		34%	0.2548		26%	0.3730		0.628	
Pure Premium Derived by Formula			0.2520			0.3531		0.605	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4635	OXYGEN OR HYDROGEN MFG & DRIVERS									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	28,344,295	0	0	5	64,616	0	144,670	209,286	0.738	
7/19 through 6/20	35,948,156	1	59,574	5	227,817	0	269,269	556,660	1.549	
7/20 through 6/21	39,119,366	0	0	5	218,892	0	411,124	630,016	1.610	
7/21 through 6/22	46,677,833	3	240,703	9	236,184	277,856	343,659	1,098,402	2.353	
7/22 through 6/23	50,916,289	1	29,313	7	274,650	22,577	381,589	708,129	1.391	
5 YR. TOTAL	201,005,939	5	329,590	31	1,022,159	300,433	1,550,311	3,202,493	1.593	

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	17%	0.6725	25%	0.9207	1.593
Pure Premium Indicated by National Relativity	41%	0.7714	37%	1.0251	1.797
Pure Premium Present on Rate Level	42%	0.6230	38%	0.8697	1.493
Pure Premium Derived by Formula		0.6923		0.9399	1.632

CLASS 4653	GLUE MFG & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	477,231	0	0	1	12,980	0	18,830	31,810	6.666
7/19 through 6/20	435,625	0	0	0	0	0	0	0	0.000
7/20 through 6/21	639,618	0	0	0	0	0	0	0	0.000
7/21 through 6/22	445,879	0	0	0	0	0	0	0	0.000
7/22 through 6/23	395,212	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	2,393,565	0	0	1	12,980	0	18,830	31,810	1.329

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.5423	3%	0.7867	1.329
Pure Premium Indicated by National Relativity	15%	0.7082	17%	0.7616	1.470
Pure Premium Present on Rate Level	83%	0.5502	80%	0.7573	1.308
Pure Premium Derived by Formula		0.5737		0.7589	1.333

CLASS 4665	RENDERING WORKS NOC & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	354,925	0	0	1	33,433	0	27,149	60,582	17.069
7/19 through 6/20	396,304	0	0	2	207	0	13,196	13,403	3.382
7/20 through 6/21	453,720	0	0	0	0	0	0	0	0.000
7/21 through 6/22	1,264,670	0	0	2	54,258	0	29,867	84,125	6.652
7/22 through 6/23	2,332,848	2	16,273	0	0	12,248	1,042	29,563	1.267
5 YR. TOTAL	4,802,467	2	16,273	5	87,898	12,248	71,254	187,673	3.908

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	5%	2.1691	7%	1.7387	3.908
Pure Premium Indicated by National Relativity	41%	2.0543	44%	2.9414	4.996
Pure Premium Present on Rate Level	54%	1.8314	49%	3.0139	4.845
Pure Premium Derived by Formula		1.9397		2.8927	4.832

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4683	OIL MFG-VEGETABLE-NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	6,289,274	0	0	2	2,976	0	6,368	9,344	0.149
7/19 through 6/20	6,004,786	1	69,043	3	368,062	167,598	639,741	1,244,444	20.724
7/20 through 6/21	5,840,944	0	0	2	28,279	0	50,280	78,559	1.345
7/21 through 6/22	5,865,098	0	0	2	12,369	0	40,287	52,656	0.898
7/22 through 6/23	7,641,775	0	0	4	92,128	0	134,112	226,240	2.961
5 YR. TOTAL	31,641,877	1	69,043	13	503,814	167,598	870,788	1,611,243	5.092

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	11%	1.8104	14%	3.2817	5.092
Pure Premium Indicated by National Relativity	25%	1.3163	26%	1.5932	2.910
Pure Premium Present on Rate Level	64%	1.5652	60%	1.8345	3.400
Pure Premium Derived by Formula		1.5299		1.9744	3.504

CLASS 4686	OIL MFG - VEGETABLE - SOLVENT EXTRACTION PROCESS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	13,956,796	0	0	3	56,452	0	134,365	190,817	1.367
7/19 through 6/20	13,161,244	0	0	0	0	0	5,717	5,717	0.043
7/20 through 6/21	14,954,864	0	0	2	112,066	0	245,215	357,281	2.389
7/21 through 6/22	16,276,414	0	0	3	93,225	0	171,094	264,319	1.624
7/22 through 6/23	14,649,612	0	0	4	47,496	0	89,312	136,808	0.934
5 YR. TOTAL	72,998,930	0	0	12	309,239	0	645,703	954,942	1.308

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	10%	0.4236	14%	0.8845	1.308
Pure Premium Indicated by National Relativity	20%	0.7229	22%	1.1000	1.823
Pure Premium Present on Rate Level	70%	0.5616	64%	0.7767	1.338
Pure Premium Derived by Formula		0.5801		0.8629	1.443

CLASS 4692	DENTAL LABORATORY								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	31,986,388	0	0	6	120,521	0	184,220	304,741	0.953
7/19 through 6/20	29,945,250	0	0	4	43,992	0	40,590	84,582	0.282
7/20 through 6/21	32,651,657	0	0	2	7,843	0	26,089	33,932	0.104
7/21 through 6/22	35,393,296	2	65,334	8	119,657	42,681	184,319	411,991	1.164
7/22 through 6/23	37,349,495	0	0	1	7,356	0	32,033	39,389	0.106
5 YR. TOTAL	167,326,086	2	65,334	21	299,369	42,681	467,251	874,635	0.523

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	9%	0.2180	13%	0.3048	0.523
Pure Premium Indicated by National Relativity	22%	0.1883	24%	0.2108	0.399
Pure Premium Present on Rate Level	69%	0.2226	63%	0.2923	0.515
Pure Premium Derived by Formula		0.2146		0.2744	0.489

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

EFFECTIVE 1/1/2026

CLASS 4693	PHARMACEUTICAL OR SURGICAL GOODS MFG NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	19,698,430	0	0	2	2,367	0	12,862	15,229	0.077
7/19 through 6/20	15,220,078	1	75,116	5	103,208	166,856	226,869	572,049	3.759
7/20 through 6/21	16,876,158	0	0	3	26,385	0	43,220	69,605	0.412
7/21 through 6/22	13,380,345	0	0	1	9,802	0	6,851	16,653	0.125
7/22 through 6/23	15,842,662	0	0	1	25,924	0	68,459	94,383	0.596
5 YR. TOTAL	81,017,673	1	75,116	12	167,686	166,856	358,261	767,919	0.948

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	7%	0.2997	12%	0.6482	0.948
Pure Premium Indicated by National Relativity	46%	0.3210	44%	0.4035	0.725
Pure Premium Present on Rate Level	47%	0.2766	44%	0.4946	0.771
Pure Premium Derived by Formula		0.2986		0.4729	0.772

CLASS 4703	CORN PRODUCTS MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	21,133,766	0	0	5	199,700	0	319,320	519,020	2.456
7/19 through 6/20	19,711,813	1	53,250	0	0	47,178	5,026	105,454	0.535
7/20 through 6/21	27,438,990	1	149,591	4	71,941	59,252	83,392	364,176	1.327
7/21 through 6/22	35,167,550	0	0	4	160,015	0	234,693	394,708	1.122
7/22 through 6/23	30,291,458	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	133,743,577	2	202,841	13	431,656	106,430	642,431	1,383,358	1.034

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	14%	0.4744	17%	0.5599	1.034
Pure Premium Indicated by National Relativity	24%	0.4263	26%	0.5677	0.994
Pure Premium Present on Rate Level	62%	0.5928	57%	0.6336	1.226
Pure Premium Derived by Formula		0.5363		0.6039	1.140

CLASS 4717	BUTTER SUBSTITUTE MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	8,383,265	0	0	0	0	0	9,722	9,722	0.116
7/19 through 6/20	8,507,994	1	43,486	3	69,393	34,706	229,676	377,261	4.434
7/20 through 6/21	8,339,896	0	0	1	17,045	0	7,404	24,449	0.293
7/21 through 6/22	9,314,195	0	0	1	3,067	0	11,567	14,634	0.157
7/22 through 6/23	10,493,006	0	0	0	0	0	12,221	12,221	0.117
5 YR. TOTAL	45,038,356	1	43,486	5	89,505	34,706	270,590	438,287	0.973

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	8%	0.2953	12%	0.6779	0.973
Pure Premium Indicated by National Relativity	11%	0.5983	12%	0.7254	1.324
Pure Premium Present on Rate Level	81%	0.5897	76%	0.8309	1.421
Pure Premium Derived by Formula		0.5671		0.7999	1.367

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4720	SOAP OR SYNTHETIC DETERGENT MFG									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	100,035,726	3	19,350	44	706,837	8,148	1,450,314	2,184,649	2.184
7/19 through 6/20	98,394,375	4	209,878	27	509,619	463,033	605,654	1,788,184	1.817
7/20 through 6/21	120,506,101	10	508,086	25	486,570	456,001	663,056	2,113,713	1.754
7/21 through 6/22	108,881,067	6	143,722	21	550,896	157,955	751,204	1,603,777	1.473
7/22 through 6/23	130,442,542	7	183,306	21	651,893	250,281	1,329,554	2,415,034	1.851
5 YR. TOTAL	558,259,811	30	1,064,342	138	2,905,815	1,335,418	4,799,782	10,105,357	1.810

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	28%	0.7112	44%	1.0990	1.810
Pure Premium Indicated by National Relativity	36%	0.5334	28%	0.8460	1.379
Pure Premium Present on Rate Level	36%	0.5866	28%	0.9464	1.533
Pure Premium Derived by Formula		0.6023		0.9854	1.588

CLASS 4740	OIL REFINING-PETROLEUM-& DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	7,218,426	0	0	2	4,428	0	15,015	19,443	0.269
7/19 through 6/20	9,814,925	0	0	0	0	0	5,945	5,945	0.061
7/20 through 6/21	6,895,482	1	64,302	2	16,119	22,401	47,790	150,612	2.184
7/21 through 6/22	11,048,233	1	75,898	0	0	258,827	22,103	356,828	3.230
7/22 through 6/23	9,393,056	0	0	1	67,294	0	163,427	230,721	2.456
5 YR. TOTAL	44,370,122	2	140,200	5	87,841	281,228	254,280	763,549	1.721

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	5%	0.5140	8%	1.2069	1.721
Pure Premium Indicated by National Relativity	41%	0.1969	44%	0.3140	0.511
Pure Premium Present on Rate Level	54%	0.2735	48%	0.3649	0.638
Pure Premium Derived by Formula		0.2541		0.4099	0.664

CLASS 4741	ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	8,502,167	0	0	2	6,895	0	21,608	28,503	0.335
7/19 through 6/20	11,271,139	1	37,049	3	7,317	32,642	54,017	131,025	1.163
7/20 through 6/21	12,498,517	1	185,191	3	66,920	155,899	192,442	600,452	4.804
7/21 through 6/22	10,038,594	0	0	2	56,252	0	167,819	224,071	2.232
7/22 through 6/23	10,662,025	1	60,125	11	217,976	20,456	249,660	548,217	5.142
5 YR. TOTAL	52,972,442	3	282,365	21	355,360	208,997	685,546	1,532,268	2.893

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	10%	1.2039	15%	1.6887	2.893
Pure Premium Indicated by National Relativity	18%	0.7510	19%	1.2803	2.031
Pure Premium Present on Rate Level	72%	0.8029	66%	1.1119	1.915
Pure Premium Derived by Formula		0.8337		1.2304	2.064

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4751	SYNTHETIC RUBBER MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	11,939,685	0	0	1	19,964	0	11,115	31,079	0.260
7/21 through 6/22	16,764,964	1	88,149	5	45,244	72,844	96,184	302,421	1.804
7/22 through 6/23	638,777	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	29,343,426	1	88,149	6	65,208	72,844	107,299	333,500	1.137

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	7%	0.5226	11%	0.6139	1.137
Pure Premium Indicated by National Relativity	19%	0.5423	21%	0.8128	1.355
Pure Premium Present on Rate Level	74%	0.6448	68%	1.1242	1.769
Pure Premium Derived by Formula		0.6168		1.0027	1.620

CLASS 4771	EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	136,766,051	4	123,302	56	1,178,221	44,656	1,354,275	2,700,454	1.975
7/19 through 6/20	97,065,952	3	300,407	28	665,729	261,769	652,014	1,879,919	1.937
7/20 through 6/21	38,424,970	0	0	7	215,217	0	294,155	509,372	1.326
7/21 through 6/22	37,996,554	0	0	8	481,878	0	470,002	951,880	2.505
7/22 through 6/23	38,504,820	0	0	5	244,125	0	513,871	757,996	1.969
5 YR. TOTAL	348,758,347	7	423,709	104	2,785,170	306,425	3,284,317	6,799,621	1.950

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	25%	0.9201	34%	1.0296	1.950
Pure Premium Indicated by National Relativity	31%	0.6074	33%	0.7364	1.344
Pure Premium Present on Rate Level	44%	0.7665	33%	0.9126	1.679
Pure Premium Derived by Formula		0.7556		0.8942	1.650

CLASS 4777	EXPLOSIVES DISTRIBUTORS & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	6,514,437	0	0	1	1,013	0	404	1,417	0.022
7/19 through 6/20	5,429,160	2	268,441	1	953	519,358	35,515	824,267	15.182
7/20 through 6/21	5,669,635	0	0	1	42,215	0	84,658	126,873	2.238
7/21 through 6/22	6,914,836	0	0	1	915	0	3,334	4,249	0.061
7/22 through 6/23	8,319,658	2	66,157	2	3,222	12,242	10,662	92,283	1.109
5 YR. TOTAL	32,847,726	4	334,598	6	48,318	531,600	134,573	1,049,089	3.194

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	10%	1.1657	14%	2.0281	3.194
Pure Premium Indicated by National Relativity	11%	1.4616	12%	2.6112	4.073
Pure Premium Present on Rate Level	79%	1.1440	74%	1.7578	2.902
Pure Premium Derived by Formula		1.1811		1.8981	3.079

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4825	DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG & INCLUDES MFG OF INGREDIENTS									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL		TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT		PURE PREM.
7/18 through 6/19	216,357,242	6	170,499	18	378,485	149,931	804,834	1,503,749		0.695
7/19 through 6/20	225,279,770	4	63,127	19	543,846	32,898	867,399	1,507,270		0.669
7/20 through 6/21	294,297,739	5	390,853	17	292,738	114,334	427,401	1,225,326		0.416
7/21 through 6/22	276,994,284	6	137,562	16	342,648	77,133	671,958	1,229,301		0.444
7/22 through 6/23	284,111,796	6	881,388	9	140,741	485,452	290,139	1,797,720		0.633
5 YR. TOTAL	1,297,040,831	27	1,643,429	79	1,698,458	859,748	3,061,731	7,263,366		0.560
		INDEMNITY		MEDICAL				TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		27%	0.2577	39%	0.3023			0.560		
Pure Premium Indicated by National Relativity		36%	0.2681	30%	0.3791			0.647		
Pure Premium Present on Rate Level		37%	0.2371	31%	0.3291			0.566		
Pure Premium Derived by Formula			0.2538		0.3336			0.587		

CLASS 4828	CHEMICAL BLENDING AND MIXING NOC-ALL OPERATIONS & DRIVERS									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL		TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT		PURE PREM.
7/18 through 6/19	180,449,458	6	212,279	41	575,474	167,591	999,865	1,955,209		1.084
7/19 through 6/20	174,764,128	8	365,930	31	577,254	157,214	994,817	2,095,215		1.199
7/20 through 6/21	156,765,554	4	88,918	28	784,102	29,084	1,184,058	2,086,162		1.331
7/21 through 6/22	158,845,490	7	171,253	33	697,270	182,249	1,258,194	2,308,966		1.454
7/22 through 6/23	144,850,392	4	250,802	17	411,601	312,636	881,373	1,856,412		1.282
5 YR. TOTAL	815,675,022	29	1,089,182	150	3,045,701	848,774	5,318,307	10,301,964		1.263
		INDEMNITY		MEDICAL				TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		32%	0.5069	48%	0.7561			1.263		
Pure Premium Indicated by National Relativity		34%	0.5201	26%	0.7718			1.292		
Pure Premium Present on Rate Level		34%	0.5377	26%	0.7696			1.307		
Pure Premium Derived by Formula			0.5219		0.7637			1.286		

CLASS 4829	CHEMICAL MANUFACTURING NOC-ALL OPERATIONS & DRIVERS									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL		TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT		PURE PREM.
7/18 through 6/19	195,591,288	2	21,400	12	753,521	11,708	495,620	1,282,249		0.656
7/19 through 6/20	178,988,235	3	102,964	15	280,401	182,811	430,264	996,440		0.557
7/20 through 6/21	337,946,565	12	426,464	41	1,051,319	725,715	1,803,480	4,006,978		1.186
7/21 through 6/22	315,817,319	2	360,159	15	392,435	506,614	934,674	2,193,882		0.695
7/22 through 6/23	338,824,079	2	159,304	21	552,633	204,790	1,150,926	2,067,653		0.610
5 YR. TOTAL	1,367,167,486	21	1,070,291	104	3,030,309	1,631,638	4,814,964	10,547,202		0.771
		INDEMNITY		MEDICAL				TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*		
Indicated Pure Premium		31%	0.2999	45%	0.4715			0.771		
Pure Premium Indicated by National Relativity		34%	0.3129	27%	0.4162			0.729		
Pure Premium Present on Rate Level		35%	0.2922	28%	0.4180			0.710		
Pure Premium Derived by Formula			0.3016		0.4416			0.743		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 4902	SPORTING GOODS MFG NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	20,258,193	0	0	4	14,384	0	57,809	72,193	0.356
7/19 through 6/20	17,082,916	0	0	4	101,513	0	181,367	282,880	1.656
7/20 through 6/21	8,616,954	0	0	3	16,901	0	64,572	81,473	0.946
7/21 through 6/22	8,033,245	0	0	2	41,840	0	66,976	108,816	1.355
7/22 through 6/23	6,813,474	0	0	4	69,666	0	148,502	218,168	3.202
5 YR. TOTAL	60,804,782	0	0	17	244,304	0	519,226	763,530	1.256

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	8%	0.4018	13%	0.8539	1.256
Pure Premium Indicated by National Relativity	35%	0.4947	38%	0.9056	1.400
Pure Premium Present on Rate Level	57%	0.4503	49%	0.8043	1.255
Pure Premium Derived by Formula		0.4620		0.8492	1.311

CLASS 4923	PHOTOGRAPHIC SUPPLIES MFG								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	3,178,738	0	0	1	13,316	0	43,990	57,306	1.803
7/19 through 6/20	2,706,925	1	13,629	2	18,403	41,777	13,148	86,957	3.212
7/20 through 6/21	1,470,274	0	0	0	0	0	0	0	0.000
7/21 through 6/22	352,329	0	0	0	0	0	0	0	0.000
7/22 through 6/23	105,763	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	7,814,029	1	13,629	3	31,719	41,777	57,138	144,263	1.846

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.5803	4%	1.2659	1.846
Pure Premium Indicated by National Relativity	17%	0.4922	18%	0.8600	1.352
Pure Premium Present on Rate Level	81%	0.3172	78%	0.5263	0.844
Pure Premium Derived by Formula		0.3522		0.6160	0.968

CLASS 5020	CEILING INSTALLATION-SUSPENDED ACOUSTICAL GRID TYPE								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	8,987,522	0	0	3	84,047	0	44,877	128,924	1.435
7/19 through 6/20	8,629,581	0	0	3	4,479	0	19,227	23,706	0.275
7/20 through 6/21	7,393,987	0	0	0	0	0	413	413	0.006
7/21 through 6/22	9,099,412	0	0	0	0	0	4,251	4,251	0.047
7/22 through 6/23	10,073,580	0	0	1	67,952	0	42,730	110,682	1.099
5 YR. TOTAL	44,184,082	0	0	7	156,478	0	111,498	267,976	0.607

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	11%	0.3542	14%	0.2523	0.607
Pure Premium Indicated by National Relativity	27%	1.3037	29%	1.3294	2.633
Pure Premium Present on Rate Level	62%	1.0739	57%	1.1785	2.252
Pure Premium Derived by Formula		1.0568		1.0926	2.149

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

CLASS 5022	MASONRY NOC									
Industry Group: Contracting		CONVERTED LOSSES								
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	130,125,865	16	1,587,998	37	1,231,591	1,854,921	1,921,436	6,595,946	5.069
7/19 through 6/20	131,409,617	10	549,710	44	1,164,440	611,319	1,862,419	4,187,888	3.187
7/20 through 6/21	138,061,512	5	382,361	48	1,228,696	410,051	1,437,836	3,458,944	2.505
7/21 through 6/22	141,557,920	5	374,222	35	1,177,059	277,385	1,916,769	3,745,435	2.646
7/22 through 6/23	148,600,894	8	835,501	34	1,252,545	662,889	1,806,543	4,557,478	3.067
5 YR. TOTAL	689,755,808	44	3,729,792	198	6,054,331	3,816,565	8,945,003	22,545,691	3.269

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	52%	1.4185	71%	1.8502	3.269
Pure Premium Indicated by National Relativity	24%	1.6314	14%	2.1844	3.816
Pure Premium Present on Rate Level	24%	1.6179	15%	1.9501	3.568
Pure Premium Derived by Formula		1.5175		1.9120	3.430

CLASS 5037	PAINTING: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-& DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,546,087	1	59,757	2	37,020	8,609	21,870	127,256	8.231
7/19 through 6/20	1,743,294	0	0	1	551,851	0	76,576	628,427	36.048
7/20 through 6/21	1,185,365	0	0	0	0	0	0	0	0.000
7/21 through 6/22	2,371,828	1	145,785	0	0	85,496	2,553	233,834	9.859
7/22 through 6/23	1,779,544	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	8,626,118	2	205,542	3	588,871	94,105	100,999	989,517	11.471

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	8%	9.2094	8%	2.2618	11.471
Pure Premium Indicated by National Relativity	16%	1.6010	17%	1.7361	3.337
Pure Premium Present on Rate Level	76%	3.0937	75%	2.1954	5.289
Pure Premium Derived by Formula		3.3441		2.1226	5.467

CLASS 5040	BRIDGE BUILDING - METAL								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	13,174,151	2	110,915	2	71,824	161,690	83,836	428,265	3.251
7/19 through 6/20	10,324,303	1	4,418	4	273,660	1	383,611	661,690	6.409
7/20 through 6/21	15,817,056	0	0	4	49,447	0	105,338	154,785	0.979
7/21 through 6/22	14,540,542	1	111,089	6	188,118	587,414	246,136	1,132,757	7.790
7/22 through 6/23	20,059,753	2	102,412	2	20,903	70,228	44,622	238,165	1.187
5 YR. TOTAL	73,915,805	6	328,834	18	603,952	819,333	863,543	2,615,662	3.539

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	18%	1.2620	26%	2.2767	3.539
Pure Premium Indicated by National Relativity	41%	1.6836	37%	2.1703	3.854
Pure Premium Present on Rate Level	41%	1.8767	37%	2.5134	4.390
Pure Premium Derived by Formula		1.6869		2.3249	4.012

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5057	IRON OR STEEL: ERECTION NOC								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	41,726,778	1	130,326	11	532,487	114,828	452,786	1,230,427	2.949
7/19 through 6/20	42,591,429	0	0	10	323,650	0	320,879	644,529	1.513
7/20 through 6/21	32,905,674	2	303,050	9	435,752	177,215	623,050	1,539,067	4.677
7/21 through 6/22	28,817,262	2	260,995	5	207,245	455,243	267,346	1,190,829	4.132
7/22 through 6/23	31,265,810	1	10,806	7	415,102	6,482	699,953	1,132,343	3.622
5 YR. TOTAL	177,306,953	6	705,177	42	1,914,236	753,768	2,364,014	5,737,195	3.236

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	22%	1.4773	30%	1.7584	3.236
Pure Premium Indicated by National Relativity	39%	0.8169	35%	0.9766	1.794
Pure Premium Present on Rate Level	39%	1.1124	35%	1.3499	2.462
Pure Premium Derived by Formula		1.0774		1.3418	2.419

CLASS 5059	IRON OR STEEL: ERECTION-FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	8,694,273	1	97,065	9	283,874	25,488	396,336	802,763	9.233
7/19 through 6/20	5,607,184	1	428,641	3	1,229,715	276,021	226,327	2,160,704	38.535
7/20 through 6/21	8,231,581	0	0	12	403,702	0	680,726	1,084,428	13.174
7/21 through 6/22	7,989,763	1	264,551	10	248,808	226,649	523,529	1,263,537	15.814
7/22 through 6/23	7,252,953	1	49,073	6	168,607	11,671	246,200	475,551	6.557
5 YR. TOTAL	37,775,754	4	839,330	40	2,334,706	539,829	2,073,118	5,786,983	15.319

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	22%	8.4023	29%	6.9170	15.319
Pure Premium Indicated by National Relativity	34%	2.4459	35%	3.8301	6.276
Pure Premium Present on Rate Level	44%	5.2283	36%	5.9810	11.209
Pure Premium Derived by Formula		4.9806		5.4996	10.480

CLASS 5102	DOOR AND WINDOW INSTALLATION - ALL TYPES - RESIDENTIAL AND COMMERCIAL								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	46,451,615	6	691,399	15	264,262	438,141	494,136	1,887,938	4.064
7/19 through 6/20	49,009,809	0	0	20	915,310	0	1,514,667	2,429,977	4.958
7/20 through 6/21	56,122,614	1	113,760	20	393,460	158,193	584,462	1,249,875	2.227
7/21 through 6/22	60,806,024	3	252,617	17	384,548	564,085	668,457	1,869,707	3.075
7/22 through 6/23	66,240,224	3	178,903	23	759,172	188,480	1,177,952	2,304,507	3.479
5 YR. TOTAL	278,630,286	13	1,236,679	95	2,716,752	1,348,899	4,439,674	9,742,004	3.496

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	30%	1.4189	45%	2.0775	3.496
Pure Premium Indicated by National Relativity	35%	1.4446	27%	1.9183	3.363
Pure Premium Present on Rate Level	35%	1.3073	28%	1.9262	3.234
Pure Premium Derived by Formula		1.3888		1.9922	3.381

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 5146	FURNITURE OR FIXTURES INSTALLATION-PORTABLE-NOC									
Industry Group: Contracting		CONVERTED LOSSES								
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	39,772,193	3	38,545	8	256,729	33,763	523,686	852,723	2.144	
7/19 through 6/20	31,245,257	2	91,474	5	103,775	105,603	132,400	433,252	1.387	
7/20 through 6/21	35,570,884	2	65,929	7	203,163	22,097	443,734	734,923	2.066	
7/21 through 6/22	37,947,575	3	346,820	12	308,982	316,749	328,202	1,300,753	3.428	
7/22 through 6/23	44,379,495	0	0	10	420,036	0	425,938	845,974	1.906	
5 YR. TOTAL	188,915,404	10	542,768	42	1,292,685	478,212	1,853,960	4,167,625	2.206	
		INDEMNITY		MEDICAL			TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*			
Indicated Pure Premium		22%	0.9716	31%	1.2345		2.206			
Pure Premium Indicated by National Relativity		39%	1.0338	34%	1.2951		2.329			
Pure Premium Present on Rate Level		39%	1.0597	35%	1.4018		2.462			
Pure Premium Derived by Formula			1.0302		1.3137		2.344			

CLASS 5160	ELEVATOR ERECTION OR REPAIR									
Industry Group: Contracting		CONVERTED LOSSES								
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	47,011,443	1	6,075	2	42,025	1,004	101,476	150,580	0.320	
7/19 through 6/20	46,078,954	0	0	9	107,285	0	424,350	531,635	1.154	
7/20 through 6/21	49,613,913	2	54,342	7	227,694	100,272	271,952	654,260	1.319	
7/21 through 6/22	56,825,449	1	4,064	3	271,252	1,405	289,149	565,870	0.996	
7/22 through 6/23	64,755,191	1	212,901	6	261,009	167,765	267,525	909,200	1.404	
5 YR. TOTAL	264,284,950	5	277,382	27	909,265	270,446	1,354,452	2,811,545	1.064	
		INDEMNITY		MEDICAL			TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*			
Indicated Pure Premium		18%	0.4490	25%	0.6148		1.064			
Pure Premium Indicated by National Relativity		41%	0.6203	37%	0.6328		1.253			
Pure Premium Present on Rate Level		41%	0.5085	38%	0.6471		1.156			
Pure Premium Derived by Formula			0.5436		0.6337		1.177			

CLASS 5183	PLUMBING NOC & DRIVERS									
Industry Group: Contracting		CONVERTED LOSSES								
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	479,421,219	18	1,074,629	92	3,111,539	737,739	3,591,941	8,515,848	1.776	
7/19 through 6/20	457,391,073	12	1,054,488	103	2,384,655	1,351,463	3,501,580	8,292,186	1.813	
7/20 through 6/21	510,852,373	20	1,945,615	93	3,144,350	1,892,420	5,070,178	12,052,563	2.359	
7/21 through 6/22	578,378,220	17	1,046,443	95	2,428,021	915,506	3,122,006	7,511,976	1.299	
7/22 through 6/23	623,200,425	18	1,531,841	108	3,727,588	1,381,319	5,104,331	11,745,079	1.885	
5 YR. TOTAL	2,649,243,310	85	6,653,016	491	14,796,153	6,278,447	20,390,036	48,117,652	1.816	
		INDEMNITY		MEDICAL			TOTAL			
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*			
Indicated Pure Premium		72%	0.8096	99%	1.0066		1.816			
Pure Premium Indicated by National Relativity		14%	0.7383	0%	0.9011		1.639			
Pure Premium Present on Rate Level		14%	0.7876	1%	1.0010		1.789			
Pure Premium Derived by Formula			0.7965		1.0065		1.803			

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 5188	AUTOMATIC SPRINKLER INSTALLATION & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	59,143,940	2	73,753	9	247,275	221,344	269,977	812,349	1.374
7/19 through 6/20	54,728,635	0	0	4	31,126	0	56,371	87,497	0.160
7/20 through 6/21	60,698,955	2	251,750	10	501,607	408,534	690,192	1,852,083	3.051
7/21 through 6/22	75,118,980	3	87,573	10	429,223	119,856	390,070	1,026,722	1.367
7/22 through 6/23	73,466,478	2	335,530	8	267,937	444,495	323,539	1,371,501	1.867
5 YR. TOTAL	323,156,988	9	748,606	41	1,477,168	1,194,229	1,730,149	5,150,152	1.594
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		24%	0.6888		34%	0.9049		1.594	
Pure Premium Indicated by National Relativity		38%	0.9765		33%	1.1784		2.155	
Pure Premium Present on Rate Level		38%	0.7308		33%	0.9571		1.688	
Pure Premium Derived by Formula		0.8141			1.0124			1.827	

CLASS 5190	ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	569,855,336	20	759,860	103	2,033,082	717,260	3,128,073	6,638,275	1.165
7/19 through 6/20	554,823,880	14	1,221,968	86	2,518,688	1,307,806	3,303,899	8,352,361	1.505
7/20 through 6/21	621,072,438	13	918,927	102	3,858,119	870,766	5,245,670	10,893,482	1.754
7/21 through 6/22	710,276,634	16	1,234,183	99	4,039,485	1,817,479	4,701,080	11,792,227	1.660
7/22 through 6/23	767,891,529	16	1,462,210	116	3,974,425	1,926,180	5,826,113	13,188,928	1.718
5 YR. TOTAL	3,223,919,817	79	5,597,148	506	16,423,799	6,639,491	22,204,835	50,865,273	1.578
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		69%	0.6830		99%	0.8947		1.578	
Pure Premium Indicated by National Relativity		15%	0.5927		0%	0.8661		1.459	
Pure Premium Present on Rate Level		16%	0.6009		1%	0.8255		1.426	
Pure Premium Derived by Formula		0.6563			0.8940			1.550	

CLASS 5191	OFFICE MACHINE INSTALLATION, INSPECTION, ADJUSTMENT OR REPAIR								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	348,934,820	10	930,055	32	700,987	691,202	1,109,597	3,431,841	0.984
7/19 through 6/20	374,137,871	6	336,049	18	316,033	376,040	523,654	1,551,776	0.415
7/20 through 6/21	373,604,849	6	730,471	20	430,899	626,175	594,115	2,381,660	0.638
7/21 through 6/22	406,333,579	5	156,201	34	736,292	255,386	1,291,125	2,439,004	0.600
7/22 through 6/23	371,124,741	4	253,521	24	1,138,077	202,298	874,069	2,467,965	0.665
5 YR. TOTAL	1,874,135,860	31	2,406,297	128	3,322,288	2,151,101	4,392,560	12,272,246	0.655
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		35%	0.3057		49%	0.3492		0.655	
Pure Premium Indicated by National Relativity		32%	0.2565		25%	0.3389		0.595	
Pure Premium Present on Rate Level		33%	0.2662		26%	0.3449		0.611	
Pure Premium Derived by Formula		0.2769			0.3455			0.622	

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 5192	VENDING OR COIN OPERATED MACHINES-INSTALLATION, SERVICE OR REPAIR & SALESPERSONS, DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	59,410,085	3	164,179	15	378,888	124,496	624,605	1,292,168	2.175
7/19 through 6/20	61,663,155	4	26,172	17	242,644	36,581	421,572	726,969	1.179
7/20 through 6/21	63,851,192	6	333,620	21	715,370	484,684	1,179,677	2,713,351	4.250
7/21 through 6/22	73,827,686	0	0	22	523,815	0	910,936	1,434,751	1.943
7/22 through 6/23	87,691,105	5	516,258	13	393,453	671,003	612,432	2,193,146	2.501
5 YR. TOTAL	346,443,223	18	1,040,229	88	2,254,170	1,316,764	3,749,222	8,360,385	2.413
		INDEMNITY		MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		26%	0.9509	41%	1.4623		2.413		
Pure Premium Indicated by National Relativity		37%	0.9055	29%	1.2065		2.112		
Pure Premium Present on Rate Level		37%	0.8207	30%	1.3210		2.142		
Pure Premium Derived by Formula			0.8859		1.3457		2.232		

CLASS 5213	CONCRETE CONSTRUCTION NOC								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	148,086,680	10	452,966	60	1,619,077	749,232	2,198,789	5,020,064	3.390
7/19 through 6/20	156,542,147	9	757,981	37	816,570	1,324,032	1,320,834	4,219,417	2.695
7/20 through 6/21	160,606,380	9	985,163	40	1,451,526	917,314	1,300,733	4,654,736	2.898
7/21 through 6/22	171,673,803	10	793,967	33	1,570,287	1,137,409	1,846,859	5,348,522	3.116
7/22 through 6/23	176,728,192	8	547,518	26	1,091,697	519,088	1,433,935	3,592,238	2.033
5 YR. TOTAL	813,637,202	46	3,537,595	196	6,549,157	4,647,075	8,101,150	22,834,977	2.807
		INDEMNITY		MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		50%	1.2397	69%	1.5668		2.807		
Pure Premium Indicated by National Relativity		25%	1.3125	15%	1.7937		3.106		
Pure Premium Present on Rate Level		25%	1.2688	16%	1.5753		2.844		
Pure Premium Derived by Formula			1.2652		1.6022		2.867		

CLASS 5215	CONCRETE WORK-INCIDENTAL TO THE CONSTRUCTION OF PRIVATE RESIDENCE								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	54,859,147	6	446,798	26	477,688	431,969	627,802	1,984,257	3.617
7/19 through 6/20	62,405,684	3	149,368	32	978,463	166,497	1,297,807	2,592,135	4.154
7/20 through 6/21	69,661,189	3	72,099	29	739,458	41,472	891,146	1,744,175	2.504
7/21 through 6/22	71,150,111	4	296,052	28	790,437	356,198	1,149,848	2,592,535	3.644
7/22 through 6/23	75,701,345	3	431,248	22	494,650	258,677	734,468	1,919,043	2.535
5 YR. TOTAL	333,777,476	19	1,395,565	137	3,480,696	1,254,813	4,701,071	10,832,145	3.245
		INDEMNITY		MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		33%	1.4609	46%	1.7844		3.245		
Pure Premium Indicated by National Relativity		33%	1.4613	27%	1.6586		3.120		
Pure Premium Present on Rate Level		34%	1.3550	27%	1.7198		3.075		
Pure Premium Derived by Formula			1.4250		1.7330		3.158		

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 5221	CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS OR SIDEWALKS-& DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	286,194,555	15	1,021,500	73	1,734,762	750,844	3,277,420	6,784,526	2.371
7/19 through 6/20	306,674,768	12	1,088,740	90	2,856,750	982,355	3,513,336	8,441,181	2.752
7/20 through 6/21	335,900,938	19	1,695,069	91	2,224,411	1,507,585	3,250,248	8,677,313	2.583
7/21 through 6/22	381,489,479	16	752,957	69	2,107,530	1,210,555	3,144,689	7,215,731	1.891
7/22 through 6/23	369,856,076	5	331,267	74	2,225,783	345,750	2,780,742	5,683,542	1.537
5 YR. TOTAL	1,680,115,816	67	4,889,533	397	11,149,236	4,797,089	15,966,435	36,802,293	2.190
		INDEMNITY		MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		66%	0.9546	92%	1.2358		2.190		
Pure Premium Indicated by National Relativity		17%	1.0338	4%	1.3662		2.400		
Pure Premium Present on Rate Level		17%	1.0515	4%	1.3699		2.421		
Pure Premium Derived by Formula			0.9845		1.2464		2.231		

CLASS 5222	CONCRETE CONSTRUCTION IN CONNECTION WITH BRIDGES OR CULVERTS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	22,383,688	0	0	9	155,799	0	286,349	442,148	1.975
7/19 through 6/20	29,457,616	0	0	6	177,730	0	239,205	416,935	1.415
7/20 through 6/21	24,360,661	1	383,458	7	151,587	263,171	351,183	1,149,399	4.718
7/21 through 6/22	28,287,782	4	328,266	12	1,135,236	211,057	985,091	2,659,650	9.402
7/22 through 6/23	34,728,785	3	1,128,134	6	157,853	191,871	278,509	1,756,367	5.057
5 YR. TOTAL	139,218,532	8	1,839,858	40	1,778,205	666,099	2,140,337	6,424,499	4.615
		INDEMNITY		MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		23%	2.5988	34%	2.0158		4.615		
Pure Premium Indicated by National Relativity		38%	1.6102	33%	2.1227		3.733		
Pure Premium Present on Rate Level		39%	1.6047	33%	2.2522		3.857		
Pure Premium Derived by Formula			1.8354		2.1291		3.965		

CLASS 5223	SWIMMING POOL CONSTRUCTION-NOT IRON OR STEEL- & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	15,069,136	0	0	7	124,870	0	206,322	331,192	2.198
7/19 through 6/20	19,096,619	0	0	7	67,033	0	241,713	308,746	1.617
7/20 through 6/21	20,901,314	1	7,639	6	193,437	22,491	257,447	481,014	2.301
7/21 through 6/22	28,222,759	1	186,502	10	174,733	0	288,274	649,509	2.301
7/22 through 6/23	27,897,744	2	38,182	5	203,230	15,029	139,163	395,604	1.418
5 YR. TOTAL	111,187,572	4	232,323	35	763,303	37,520	1,132,919	2,166,065	1.948
		INDEMNITY		MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		15%	0.8954	22%	1.0527		1.948		
Pure Premium Indicated by National Relativity		42%	0.8869	39%	1.1853		2.072		
Pure Premium Present on Rate Level		43%	0.8719	39%	1.2273		2.099		
Pure Premium Derived by Formula			0.8817		1.1725		2.054		

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 5348	CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	62,407,149	2	15,193	15	223,284	3,455	480,910	722,842	1.158
7/19 through 6/20	64,663,490	5	512,456	24	480,080	596,636	664,226	2,253,398	3.485
7/20 through 6/21	68,418,262	5	405,364	18	350,985	285,713	420,590	1,462,652	2.138
7/21 through 6/22	74,646,406	4	182,158	24	341,144	159,440	406,925	1,089,667	1.460
7/22 through 6/23	78,122,718	5	647,598	21	494,647	879,042	706,178	2,727,465	3.491
5 YR. TOTAL	348,258,025	21	1,762,769	102	1,890,140	1,924,286	2,678,829	8,256,024	2.371
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		28%	1.0489		38%	1.3218		2.371	
Pure Premium Indicated by National Relativity		36%	0.9160		31%	1.1274		2.043	
Pure Premium Present on Rate Level		36%	0.9216		31%	1.1386		2.060	
Pure Premium Derived by Formula			0.9552			1.2047		2.160	

CLASS 5402	HOTHOUSE ERECTION-ALL OPERATIONS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	651,154	0	0	0	0	0	0	0	0.000
7/19 through 6/20	939,941	0	0	1	1,448	0	3,892	5,340	0.568
7/20 through 6/21	886,840	0	0	0	0	0	1,307	1,307	0.147
7/21 through 6/22	1,095,502	0	0	0	0	0	321	321	0.029
7/22 through 6/23	1,069,104	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	4,642,541	0	0	1	1,448	0	5,520	6,968	0.150
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		4%	0.0312		5%	0.1189		0.150	
Pure Premium Indicated by National Relativity		10%	1.4037		11%	2.8868		4.291	
Pure Premium Present on Rate Level		86%	1.2962		84%	1.6979		2.994	
Pure Premium Derived by Formula			1.2564			1.7497		3.006	

CLASS 5403	CARPENTRY NOC								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	314,649,183	22	998,526	97	2,407,510	1,180,912	3,177,744	7,764,692	2.468
7/19 through 6/20	299,914,472	8	766,662	81	1,774,403	956,417	3,056,830	6,554,312	2.185
7/20 through 6/21	317,051,858	11	732,653	109	2,627,627	606,830	3,238,077	7,205,187	2.273
7/21 through 6/22	378,634,827	9	1,161,342	110	3,437,522	1,043,912	5,523,884	11,166,660	2.949
7/22 through 6/23	411,077,127	18	2,643,839	90	2,862,157	3,612,872	4,489,641	13,608,509	3.310
5 YR. TOTAL	1,721,327,467	68	6,303,022	487	13,109,219	7,400,943	19,486,176	46,299,360	2.690
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		68%	1.1277		97%	1.5620		2.690	
Pure Premium Indicated by National Relativity		16%	1.2145		1%	1.6813		2.896	
Pure Premium Present on Rate Level		16%	1.0779		2%	1.4835		2.561	
Pure Premium Derived by Formula			1.1336			1.5616		2.695	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5437	CARPENTRY-INSTALLATION OF CABINET WORK OR INTERIOR TRIM								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	138,086,417	6	288,426	52	930,814	159,003	1,343,004	2,721,247	1.971
7/19 through 6/20	140,154,895	4	333,593	52	1,356,947	331,220	1,646,264	3,668,024	2.617
7/20 through 6/21	151,826,241	10	383,235	60	1,262,807	565,231	1,809,245	4,020,518	2.648
7/21 through 6/22	160,210,974	10	583,997	49	1,005,591	694,060	1,650,184	3,933,832	2.455
7/22 through 6/23	172,578,668	5	362,545	40	957,020	601,557	1,309,886	3,231,008	1.872
5 YR. TOTAL	762,857,195	35	1,951,796	253	5,513,179	2,351,071	7,758,583	17,574,629	2.304

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	48%	0.9786	67%	1.3252	2.304
Pure Premium Indicated by National Relativity	26%	1.2322	16%	1.6019	2.834
Pure Premium Present on Rate Level	26%	1.2271	17%	1.5862	2.813
Pure Premium Derived by Formula		1.1091		1.4138	2.523

CLASS 5443	LATHING & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	301,960	0	0	0	0	0	0	0	0.000
7/19 through 6/20	275,225	0	0	0	0	0	0	0	0.000
7/20 through 6/21	64,212	0	0	0	0	0	0	0	0.000
7/21 through 6/22	184,511	0	0	0	0	0	0	0	0.000
7/22 through 6/23	153,218	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	979,126	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	1%	0.0000	2%	0.0000	0.000
Pure Premium Indicated by National Relativity	23%	1.1415	25%	1.1229	2.264
Pure Premium Present on Rate Level	76%	0.7247	73%	0.9033	1.628
Pure Premium Derived by Formula		0.8133		0.9401	1.753

CLASS 5445	WALLBOARD, SHEETROCK, DRYWALL, PLASTERBOARD, OR CEMENT BOARD INSTALLATION - WITHIN BUILDINGS & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	195,108,535	4	279,047	58	1,837,295	541,787	2,167,952	4,826,081	2.474
7/19 through 6/20	180,737,019	7	303,326	37	1,097,221	317,128	1,433,994	3,151,669	1.744
7/20 through 6/21	188,004,812	7	507,084	50	2,104,103	583,499	3,368,864	6,563,550	3.491
7/21 through 6/22	216,858,144	10	1,306,641	42	1,128,217	1,801,863	1,760,915	5,997,636	2.766
7/22 through 6/23	226,365,308	8	1,365,354	42	1,540,621	824,419	2,329,634	6,060,028	2.677
5 YR. TOTAL	1,007,073,818	36	3,761,452	229	7,707,457	4,068,696	11,061,359	26,598,964	2.641

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	52%	1.1388	72%	1.5024	2.641
Pure Premium Indicated by National Relativity	24%	1.3786	14%	1.7186	3.097
Pure Premium Present on Rate Level	24%	1.1043	14%	1.3878	2.492
Pure Premium Derived by Formula		1.1881		1.5166	2.705

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5462	GLAZIER-AWAY FROM SHOP & DRIVERS									
Industry Group: Contracting		CONVERTED LOSSES								
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	37,349,453	0	0	10	101,624	0	246,961	348,585	0.933	
7/19 through 6/20	32,940,559	2	317,224	7	188,871	362,703	394,322	1,263,120	3.835	
7/20 through 6/21	36,248,883	1	63,808	11	300,588	167,996	550,503	1,082,895	2.987	
7/21 through 6/22	42,397,552	0	0	10	326,552	0	591,001	917,553	2.164	
7/22 through 6/23	41,544,802	0	0	13	632,009	0	636,891	1,268,900	3.054	
5 YR. TOTAL	190,481,249	3	381,032	51	1,549,644	530,699	2,419,678	4,881,053	2.563	
		INDEMNITY		MEDICAL		TOTAL				
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		23%	1.0136	34%	1.5489	2.563				
Pure Premium Indicated by National Relativity		38%	1.3759	33%	1.7173	3.093				
Pure Premium Present on Rate Level		39%	1.1693	33%	1.6032	2.773				
Pure Premium Derived by Formula			1.2120		1.6224	2.834				

CLASS 5472	ASBESTOS REMOVAL OPERATIONS-CONTRACTOR-PIPE AND BOILER WORK EXCLUSIVELY & DRIVERS									
Industry Group: Contracting		CONVERTED LOSSES								
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	7,155,075	1	335,042	4	44,922	262,054	143,322	785,340	10.976	
7/19 through 6/20	4,177,219	1	18,693	0	0	23,433	12,388	54,514	1.305	
7/20 through 6/21	4,215,917	1	21,834	2	28,226	9,878	81,971	141,909	3.366	
7/21 through 6/22	5,228,854	0	0	0	0	0	2,013	2,013	0.039	
7/22 through 6/23	6,434,791	0	0	1	95,342	0	129,820	225,162	3.499	
5 YR. TOTAL	27,211,856	3	375,569	7	168,490	295,365	369,514	1,208,938	4.443	
		INDEMNITY		MEDICAL		TOTAL				
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		11%	1.9993	15%	2.4433	4.443				
Pure Premium Indicated by National Relativity		15%	1.4206	16%	1.6430	3.064				
Pure Premium Present on Rate Level		74%	1.9437	69%	2.1784	4.122				
Pure Premium Derived by Formula			1.8714		2.1325	4.004				

CLASS 5473	ASBESTOS AND MOLD REMOVAL OPERATIONS-CONTRACTOR-NOC & DRIVERS									
Industry Group: Contracting		CONVERTED LOSSES								
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	8,488,714	1	21,240	2	22,783	30,708	32,462	107,193	1.263	
7/19 through 6/20	12,116,632	0	0	7	200,799	0	220,688	421,487	3.479	
7/20 through 6/21	10,612,276	1	57,501	6	141,382	49,673	184,251	432,807	4.078	
7/21 through 6/22	12,592,731	1	12,703	4	161,983	0	101,155	275,841	2.191	
7/22 through 6/23	13,221,912	1	5,404	7	256,198	7,534	435,075	704,211	5.326	
5 YR. TOTAL	57,032,265	4	96,848	26	783,145	87,915	973,631	1,941,539	3.404	
		INDEMNITY		MEDICAL		TOTAL				
		CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*				
Indicated Pure Premium		17%	1.5430	22%	1.8613	3.404				
Pure Premium Indicated by National Relativity		41%	1.9072	39%	2.5154	4.423				
Pure Premium Present on Rate Level		42%	1.9671	39%	2.2253	4.192				
Pure Premium Derived by Formula			1.8704		2.2584	4.129				

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5474	PAINTING NOC & SHOP OPERATIONS, DRIVERS									
Industry Group: Contracting		CONVERTED LOSSES								
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	198,600,542	9	954,317	60	2,041,678	727,694	3,318,991	7,042,680	3.546
7/19 through 6/20	204,470,284	6	522,726	54	1,923,392	294,351	3,240,092	5,980,561	2.925
7/20 through 6/21	214,760,660	5	667,991	63	1,892,344	1,163,628	2,482,188	6,206,151	2.890
7/21 through 6/22	243,272,728	8	1,277,656	57	1,510,336	1,152,025	2,450,765	6,390,782	2.627
7/22 through 6/23	263,898,506	14	1,978,403	52	2,004,654	1,987,515	2,887,184	8,857,756	3.357
5 YR. TOTAL	1,125,002,720	42	5,401,093	286	9,372,404	5,325,213	14,379,220	34,477,930	3.065

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	59%	1.3132	86%	1.7515	3.065
Pure Premium Indicated by National Relativity	20%	1.2569	7%	1.7632	3.020
Pure Premium Present on Rate Level	21%	1.2535	7%	1.7796	3.033
Pure Premium Derived by Formula		1.2894		1.7543	3.044

CLASS 5478	FLOOR COVERING INSTALLATION--RESILIENT FLOORING -- CARPET AND LAMINATE FLOORING								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	67,814,338	6	227,346	23	752,718	72,812	588,345	1,641,221	2.420
7/19 through 6/20	70,035,496	1	38,388	21	787,993	9,416	1,113,103	1,948,900	2.783
7/20 through 6/21	70,192,734	4	304,960	26	721,290	146,962	779,524	1,952,736	2.782
7/21 through 6/22	75,503,106	6	462,181	27	518,530	872,415	612,124	2,465,250	3.265
7/22 through 6/23	78,696,642	1	123,122	18	431,642	120,830	679,942	1,355,536	1.722
5 YR. TOTAL	362,242,316	18	1,155,997	115	3,212,173	1,222,435	3,773,038	9,363,643	2.585

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	30%	1.2059	42%	1.3790	2.585
Pure Premium Indicated by National Relativity	35%	0.8883	29%	0.8896	1.778
Pure Premium Present on Rate Level	35%	1.0272	29%	1.2941	2.321
Pure Premium Derived by Formula		1.0322		1.2125	2.245

CLASS 5479	INSULATION WORK NOC & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	17,407,884	0	0	12	274,757	0	575,448	850,205	4.884
7/19 through 6/20	18,389,846	3	210,533	10	79,743	284,460	219,429	794,165	4.319
7/20 through 6/21	22,468,558	4	90,225	10	317,600	83,682	462,622	954,129	4.247
7/21 through 6/22	22,280,644	2	12,434	7	110,536	0	203,079	326,049	1.463
7/22 through 6/23	28,471,138	3	361,248	6	223,263	343,886	419,439	1,347,836	4.734
5 YR. TOTAL	109,018,070	12	674,440	45	1,005,899	712,028	1,880,017	4,272,384	3.919

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	19%	1.5413	29%	2.3776	3.919
Pure Premium Indicated by National Relativity	40%	1.2671	35%	1.8286	3.096
Pure Premium Present on Rate Level	41%	1.3033	36%	2.1495	3.453
Pure Premium Derived by Formula		1.3340		2.1033	3.437

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 5480	PLASTERING NOC & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	4,550,989	1	228,359	2	52,297	333,359	72,447	686,462	15.084
7/19 through 6/20	5,555,845	0	0	4	125,660	0	125,992	251,652	4.530
7/20 through 6/21	3,951,775	0	0	1	69,487	0	75,255	144,742	3.663
7/21 through 6/22	4,696,785	1	240,681	0	0	174,309	0	414,990	8.836
7/22 through 6/23	4,685,638	0	0	2	92,202	0	143,884	236,086	5.039
5 YR. TOTAL	23,441,032	2	469,040	9	339,646	507,668	417,578	1,733,932	7.397

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	10%	3.4499	14%	3.9471	7.397
Pure Premium Indicated by National Relativity	23%	1.5563	25%	1.7618	3.318
Pure Premium Present on Rate Level	67%	1.7245	61%	2.1146	3.839
Pure Premium Derived by Formula		1.8584		2.2830	4.141

CLASS 5491	PAPERHANGING & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	2,614,851	1	63,138	0	0	21,551	2,948	87,637	3.352
7/19 through 6/20	2,489,887	0	0	1	2,279	0	9,315	11,594	0.466
7/20 through 6/21	3,061,268	1	279,070	2	18,302	390,919	14,355	702,646	22.953
7/21 through 6/22	2,850,445	0	0	1	25,819	0	65,495	91,314	3.204
7/22 through 6/23	3,990,014	0	0	2	52,664	0	183,161	235,825	5.910
5 YR. TOTAL	15,006,465	2	342,208	6	99,064	412,470	275,274	1,129,016	7.524

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	5%	2.9406	7%	4.5830	7.524
Pure Premium Indicated by National Relativity	13%	0.6530	14%	0.9788	1.632
Pure Premium Present on Rate Level	82%	0.6729	79%	0.7846	1.458
Pure Premium Derived by Formula		0.7837		1.0777	1.861

CLASS 5506	STREET OR ROAD CONSTRUCTION: PAVING OR REPAVING & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	193,818,515	12	1,265,758	75	1,828,506	1,162,681	2,604,074	6,861,019	3.540
7/19 through 6/20	202,565,896	11	914,984	64	1,727,853	707,758	2,540,050	5,890,645	2.908
7/20 through 6/21	231,496,192	19	1,547,635	56	1,512,944	1,291,794	2,995,496	7,347,869	3.174
7/21 through 6/22	252,132,008	7	532,780	82	2,444,290	568,651	3,118,861	6,664,582	2.643
7/22 through 6/23	273,455,679	15	1,248,889	44	2,443,563	1,667,182	2,295,635	7,655,269	2.800
5 YR. TOTAL	1,153,468,290	64	5,510,046	321	9,957,156	5,398,066	13,554,116	34,419,384	2.984

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	60%	1.3409	85%	1.6431	2.984
Pure Premium Indicated by National Relativity	20%	1.2694	7%	1.7069	2.976
Pure Premium Present on Rate Level	20%	1.2819	8%	1.7118	2.994
Pure Premium Derived by Formula		1.3148		1.6531	2.968

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 5507	STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & DRIVERS									
Industry Group: Contracting		CONVERTED LOSSES								
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	21,207,457	1	174,043	2	87,803	17,268	133,889	413,003	1.948
7/19 through 6/20	28,302,306	0	0	5	276,107	0	215,429	491,536	1.737
7/20 through 6/21	25,936,233	0	0	7	367,268	0	376,832	744,100	2.869
7/21 through 6/22	27,308,248	2	492,004	2	84,357	604,597	79,311	1,260,269	4.615
7/22 through 6/23	26,343,101	1	95,920	4	363,614	142,362	429,833	1,031,729	3.917
5 YR. TOTAL	129,097,345	4	761,967	20	1,179,149	764,227	1,235,294	3,940,637	3.052

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	18%	1.5036	24%	1.5488	3.052
Pure Premium Indicated by National Relativity	41%	1.0414	38%	1.2884	2.330
Pure Premium Present on Rate Level	41%	1.0160	38%	1.2353	2.251
Pure Premium Derived by Formula		1.1142		1.3307	2.445

CLASS 5535	SHEET METAL WORK - INSTALLATION & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	105,749,407	4	109,703	35	1,041,809	108,996	2,201,058	3,461,566	3.273
7/19 through 6/20	108,988,235	6	394,847	40	1,088,925	1,156,691	1,502,898	4,143,361	3.802
7/20 through 6/21	110,101,698	5	747,302	44	1,161,433	754,221	1,940,423	4,603,379	4.181
7/21 through 6/22	154,627,909	9	889,886	32	1,098,399	1,184,105	1,745,723	4,918,113	3.181
7/22 through 6/23	161,103,910	6	462,132	39	2,199,038	928,406	2,311,585	5,901,161	3.663
5 YR. TOTAL	640,571,159	30	2,603,870	190	6,589,604	4,132,419	9,701,687	23,027,580	3.595

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	47%	1.4352	71%	2.1597	3.595
Pure Premium Indicated by National Relativity	26%	1.4281	14%	2.2697	3.698
Pure Premium Present on Rate Level	27%	1.3885	15%	2.1455	3.534
Pure Premium Derived by Formula		1.4207		2.1730	3.594

CLASS 5537	HEATING, VENTILATION, AIR-CONDITIONING AND REFRIGERATION SYSTEMS-INSTALLATION, SERVICE AND REPAIR, SHOP, YARD & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	388,662,362	15	938,839	116	2,406,318	780,761	3,229,256	7,355,174	1.892
7/19 through 6/20	399,873,187	9	1,218,112	81	1,935,978	1,015,060	3,582,544	7,751,694	1.939
7/20 through 6/21	444,755,986	15	1,118,196	99	1,966,993	1,363,258	2,906,473	7,354,920	1.654
7/21 through 6/22	476,409,589	19	2,002,511	97	3,400,245	2,105,510	5,142,651	12,650,917	2.656
7/22 through 6/23	511,149,301	20	1,939,763	95	2,898,531	2,982,830	3,834,082	11,655,206	2.280
5 YR. TOTAL	2,220,850,425	78	7,217,421	488	12,608,065	8,247,419	18,695,006	46,767,911	2.106

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	69%	0.8927	99%	1.2132	2.106
Pure Premium Indicated by National Relativity	15%	0.9111	0%	1.1818	2.093
Pure Premium Present on Rate Level	16%	0.8780	1%	1.1914	2.069
Pure Premium Derived by Formula		0.8931		1.2130	2.106

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 5551	ROOFING-ALL KINDS & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	90,633,308	7	594,932	48	1,288,190	1,345,485	2,708,955	5,937,562	6.551
7/19 through 6/20	88,882,777	11	896,988	46	1,941,694	2,220,925	3,002,681	8,062,288	9.071
7/20 through 6/21	86,048,800	10	1,020,927	42	2,261,871	1,091,060	2,708,859	7,082,717	8.231
7/21 through 6/22	97,450,813	14	1,362,732	47	2,174,790	2,418,438	3,900,621	9,856,581	10.115
7/22 through 6/23	112,129,460	10	1,631,732	46	2,012,932	2,511,538	3,563,545	9,719,747	8.668
5 YR. TOTAL	475,145,158	52	5,507,311	229	9,679,477	9,587,446	15,884,661	40,658,895	8.557

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	59%	3.1962	100%	5.3609	8.557
Pure Premium Indicated by National Relativity	20%	2.5528	0%	3.8013	6.354
Pure Premium Present on Rate Level	21%	3.0257	0%	5.6719	8.698
Pure Premium Derived by Formula		3.0317		5.3609	8.393

CLASS 5606	CONTRACTOR--PROJECT MANAGER, CONSTRUCTION EXECUTIVE, CONSTRUCTION MANAGER OR CONSTRUCTION SUPERINTENDENT								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	599,278,686	5	229,794	42	1,819,907	342,027	2,175,826	4,567,554	0.762
7/19 through 6/20	642,986,060	4	192,151	43	1,532,643	134,843	2,569,358	4,428,995	0.689
7/20 through 6/21	715,323,467	9	502,026	39	1,591,736	664,880	2,303,895	5,062,537	0.708
7/21 through 6/22	820,696,623	8	817,883	37	833,474	1,158,439	1,330,589	4,140,385	0.505
7/22 through 6/23	904,166,594	4	596,281	41	1,357,957	461,739	1,776,543	4,192,520	0.464
5 YR. TOTAL	3,682,451,430	30	2,338,135	202	7,135,717	2,761,928	10,156,211	22,391,991	0.608

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	49%	0.2573	75%	0.3508	0.608
Pure Premium Indicated by National Relativity	25%	0.2116	12%	0.3147	0.526
Pure Premium Present on Rate Level	26%	0.2669	13%	0.4157	0.683
Pure Premium Derived by Formula		0.2484		0.3549	0.603

CLASS 5610	CLEANER - DEBRIS REMOVAL - NEW CONSTRUCTION								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	9,433,157	1	10,405	5	34,168	2,996	72,811	120,380	1.276
7/19 through 6/20	12,189,062	0	0	6	79,517	0	171,119	250,636	2.056
7/20 through 6/21	12,580,199	1	53,425	5	138,536	56,825	297,343	546,129	4.341
7/21 through 6/22	16,857,373	1	68,922	2	54,924	35,114	136,267	295,227	1.751
7/22 through 6/23	21,254,705	1	109,563	1	236,823	49,946	310,680	707,012	3.326
5 YR. TOTAL	72,314,496	4	242,315	19	543,968	144,881	988,220	1,919,384	2.654

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	13%	1.0873	20%	1.5669	2.654
Pure Premium Indicated by National Relativity	38%	0.9030	40%	1.2366	2.140
Pure Premium Present on Rate Level	49%	0.9643	40%	1.4855	2.450
Pure Premium Derived by Formula		0.9570		1.4022	2.359

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 5645	CARPENTRY- CONSTRUCTION OF RESIDENTIAL DWELLINGS NOT EXCEEDING THREE STORIES IN HEIGHT								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	227,144,054	28	1,359,826	152	4,084,825	1,694,841	5,436,923	12,576,415	5.537
7/19 through 6/20	243,804,301	21	1,286,274	133	3,017,685	2,189,057	5,627,514	12,120,530	4.971
7/20 through 6/21	254,810,766	19	1,365,893	130	2,895,022	2,251,498	4,680,880	11,193,293	4.393
7/21 through 6/22	284,403,249	20	1,494,658	146	3,408,838	1,128,403	6,249,612	12,281,511	4.318
7/22 through 6/23	310,324,101	19	1,670,297	133	4,619,758	2,743,740	7,335,378	16,369,173	5.275
5 YR. TOTAL	1,320,486,471	107	7,176,948	694	18,026,128	10,007,539	29,330,307	64,540,922	4.888

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	79%	1.9086	100%	2.9790	4.888
Pure Premium Indicated by National Relativity	10%	2.4559	0%	3.6150	6.071
Pure Premium Present on Rate Level	11%	1.9315	0%	3.0079	4.939
Pure Premium Derived by Formula		1.9658		2.9790	4.945

CLASS 5703	BUILDING RAISING OR MOVING								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	84,725	0	0	0	0	0	0	0	0.000
7/19 through 6/20	221,974	0	0	0	0	0	0	0	0.000
7/20 through 6/21	99,030	0	0	0	0	0	0	0	0.000
7/21 through 6/22	89,619	0	0	0	0	0	0	0	0.000
7/22 through 6/23	330,364	0	0	1	24,406	0	17,003	41,409	12.534
5 YR. TOTAL	825,712	0	0	1	24,406	0	17,003	41,409	5.015

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	2.9558	4%	2.0592	5.015
Pure Premium Indicated by National Relativity	9%	2.7751	10%	5.3600	8.135
Pure Premium Present on Rate Level	89%	2.5872	86%	5.8634	8.451
Pure Premium Derived by Formula		2.6115		5.6609	8.272

CLASS 5705	SALVAGE OPERATION-NO WRECKING OR ANY STRUCTURAL OPERATIONS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	66,598	0	0	0	0	0	0	0	0.000
7/19 through 6/20	231,449	0	0	0	0	0	0	0	0.000
7/20 through 6/21	268,075	0	0	0	0	0	0	0	0.000
7/21 through 6/22	145,390	0	0	0	0	0	0	0	0.000
7/22 through 6/23	56,461	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	767,973	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.0000	4%	0.0000	0.000
Pure Premium Indicated by National Relativity	6%	1.8761	6%	2.0333	3.909
Pure Premium Present on Rate Level	92%	3.2247	90%	6.2941	9.519
Pure Premium Derived by Formula		3.0793		5.7867	8.866

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 5951	SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	14,796,596	0	0	0	0	0	1,362	1,362	0.009
7/19 through 6/20	13,367,903	0	0	2	39,679	0	57,511	97,190	0.727
7/20 through 6/21	16,119,871	0	0	2	57,031	0	84,941	141,972	0.881
7/21 through 6/22	64,145,471	1	1,451	1	51,555	10,180	33,758	96,944	0.151
7/22 through 6/23	68,716,109	2	30,652	2	42,812	63,071	51,903	188,438	0.274
5 YR. TOTAL	177,145,950	3	32,103	7	191,077	73,251	229,475	525,906	0.297

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	7%	0.1260	12%	0.1709	0.297
Pure Premium Indicated by National Relativity	24%	0.1767	25%	0.2050	0.382
Pure Premium Present on Rate Level	69%	0.1321	63%	0.2279	0.360
Pure Premium Derived by Formula		0.1424		0.2153	0.358

CLASS 6003	PILE DRIVING								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	2,863,300	0	0	2	39,086	0	66,677	105,763	3.694
7/19 through 6/20	2,635,263	0	0	0	0	0	156	156	0.006
7/20 through 6/21	2,416,365	0	0	1	22,991	0	54,807	77,798	3.220
7/21 through 6/22	2,923,356	0	0	0	0	0	7,974	7,974	0.273
7/22 through 6/23	5,277,896	0	0	0	0	0	500	500	0.010
5 YR. TOTAL	16,116,180	0	0	3	62,077	0	130,114	192,191	1.193

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	7%	0.3852	10%	0.8073	1.193
Pure Premium Indicated by National Relativity	21%	1.1632	23%	1.6761	2.839
Pure Premium Present on Rate Level	72%	1.3560	67%	1.6789	3.035
Pure Premium Derived by Formula		1.2476		1.5911	2.839

CLASS 6005	JETTY OR BREAKWATER CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	120,073	0	0	0	0	0	0	0	0.000
7/19 through 6/20	1,059,510	0	0	0	0	0	0	0	0.000
7/20 through 6/21	1,456,935	0	0	0	0	0	0	0	0.000
7/21 through 6/22	1,449,221	0	0	0	0	0	0	0	0.000
7/22 through 6/23	2,838,628	1	58,083	0	0	66,499	0	124,582	4.389
5 YR. TOTAL	6,924,367	1	58,083	0	0	66,499	0	124,582	1.799

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	4%	0.8388	6%	0.9604	1.799
Pure Premium Indicated by National Relativity	6%	0.5866	6%	1.1050	1.692
Pure Premium Present on Rate Level	90%	1.0607	88%	1.2911	2.352
Pure Premium Derived by Formula		1.0234		1.2601	2.284

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 6045	LEVEE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS									
Industry Group: Contracting		CONVERTED LOSSES								
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,985,446	0	0	0	0	0	0	0	0.000
7/19 through 6/20	4,213,654	0	0	2	32,338	0	36,595	68,933	1.636
7/20 through 6/21	6,511,003	0	0	0	0	0	0	0	0.000
7/21 through 6/22	2,544,683	0	0	0	0	0	0	0	0.000
7/22 through 6/23	1,130,679	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	16,385,465	0	0	2	32,338	0	36,595	68,933	0.421

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	6%	0.1974	8%	0.2233	0.421
Pure Premium Indicated by National Relativity	5%	0.7303	5%	0.9596	1.690
Pure Premium Present on Rate Level	89%	1.0120	87%	1.1097	2.122
Pure Premium Derived by Formula		0.9490		1.0313	1.980

CLASS 6204	DRILLING NOC & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	14,673,278	1	71,388	6	105,042	109,135	144,549	430,114	2.931
7/19 through 6/20	14,129,452	2	357,727	7	84,402	385,438	232,734	1,060,301	7.504
7/20 through 6/21	17,531,953	0	0	9	188,925	0	287,005	475,930	2.715
7/21 through 6/22	19,137,835	0	0	5	159,567	0	252,713	412,280	2.154
7/22 through 6/23	18,432,819	0	0	5	236,444	0	248,906	485,350	2.633
5 YR. TOTAL	83,905,337	3	429,115	32	774,380	494,573	1,165,907	2,863,975	3.413

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	18%	1.4343	25%	1.9790	3.413
Pure Premium Indicated by National Relativity	41%	1.5017	37%	1.8442	3.346
Pure Premium Present on Rate Level	41%	1.6230	38%	2.0349	3.658
Pure Premium Derived by Formula		1.5393		1.9504	3.490

CLASS 6206	OIL OR GAS WELL: CEMENTING & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,214	0	0	0	0	0	0	0	0.000
7/19 through 6/20	2,500	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	19,916	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	23,630	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	29%	0.8845	31%	1.0218	1.906
Pure Premium Present on Rate Level	71%	0.6943	69%	0.7039	1.398
Pure Premium Derived by Formula		0.7495		0.8024	1.552

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 6213	OIL OR GAS - WELL - SPECIALTY TOOL & EQUIPMENT LEASING NOC - ALL EMPLOYEES AND DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,020,030	0	0	0	0	0	0	0	0.000
7/19 through 6/20	407,577	0	0	0	0	0	0	0	0.000
7/20 through 6/21	376,537	0	0	0	0	0	0	0	0.000
7/21 through 6/22	297,715	1	170,092	0	0	78,944	0	249,036	83.649
7/22 through 6/23	303,834	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	2,405,693	1	170,092	0	0	78,944	0	249,036	10.352

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	7.0704	2%	3.2816	10.352
Pure Premium Indicated by National Relativity	23%	0.4924	25%	0.6195	1.112
Pure Premium Present on Rate Level	75%	0.6090	73%	0.6580	1.267
Pure Premium Derived by Formula		0.7114		0.7008	1.412

CLASS 6214	OIL OR GAS WELL: PERFORATING OF CASING-ALL EMPLOYEES & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	8%	0.3999	8%	0.3435	0.743
Pure Premium Present on Rate Level	92%	0.3989	92%	0.4656	0.865
Pure Premium Derived by Formula		0.3990		0.4558	0.855

CLASS 6216	OIL OR GAS - LEASE WORK NOC - BY SPECIALIST CONTRACTOR & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,592,265	0	0	0	0	0	0	0	0.000
7/19 through 6/20	2,591,713	0	0	0	0	0	0	0	0.000
7/20 through 6/21	2,260,175	0	0	0	0	0	416	416	0.018
7/21 through 6/22	855,206	0	0	0	0	0	0	0	0.000
7/22 through 6/23	365,384	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	7,664,743	0	0	0	0	0	416	416	0.005

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	5%	0.0000	6%	0.0054	0.005
Pure Premium Indicated by National Relativity	47%	1.3110	47%	1.2937	2.605
Pure Premium Present on Rate Level	48%	1.1226	47%	1.1505	2.273
Pure Premium Derived by Formula		1.1550		1.1491	2.304

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 6217	EXCAVATION & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	257,121,820	6	765,327	49	824,802	188,707	1,255,558	3,034,394	1.180
7/19 through 6/20	284,112,853	10	839,641	44	1,971,248	1,413,419	1,844,147	6,068,455	2.136
7/20 through 6/21	301,208,221	11	1,114,875	54	1,982,924	1,650,137	2,446,903	7,194,839	2.389
7/21 through 6/22	330,534,366	11	1,043,015	52	2,406,425	919,730	2,651,568	7,020,738	2.124
7/22 through 6/23	355,933,186	10	1,527,663	58	2,015,518	1,987,736	3,046,868	8,577,785	2.410
5 YR. TOTAL	1,528,910,446	48	5,290,521	257	9,200,917	6,159,729	11,245,044	31,896,211	2.086

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	58%	0.9478	78%	1.1384	2.086
Pure Premium Indicated by National Relativity	21%	1.0009	11%	1.3464	2.347
Pure Premium Present on Rate Level	21%	0.9064	11%	1.0837	1.990
Pure Premium Derived by Formula		0.9503		1.1553	2.106

CLASS 6229	IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	10,806,169	2	17,678	3	121,370	11,944	176,708	327,700	3.033
7/19 through 6/20	13,813,920	1	20,513	1	16,375	14,751	119,043	170,682	1.236
7/20 through 6/21	15,158,492	2	156,296	4	262,947	14,332	414,282	847,857	5.593
7/21 through 6/22	15,550,500	1	3,761	8	112,928	0	200,352	317,041	2.039
7/22 through 6/23	16,216,844	0	0	5	94,598	0	82,449	177,047	1.092
5 YR. TOTAL	71,545,925	6	198,248	21	608,218	41,027	992,834	1,840,327	2.572

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	14%	1.1272	19%	1.4450	2.572
Pure Premium Indicated by National Relativity	43%	0.7607	40%	1.1726	1.933
Pure Premium Present on Rate Level	43%	1.1804	41%	1.3828	2.563
Pure Premium Derived by Formula		0.9925		1.3105	2.303

CLASS 6233	OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	26,820,618	1	49,518	2	45,656	42,110	131,242	268,526	1.001
7/19 through 6/20	19,710,419	0	0	2	243	0	5,924	6,167	0.031
7/20 through 6/21	24,936,577	0	0	2	74,920	0	144,067	218,987	0.878
7/21 through 6/22	19,691,122	1	72,286	0	0	168,099	877	241,262	1.225
7/22 through 6/23	15,184,785	1	159,197	2	109,950	95,991	88,351	453,489	2.987
5 YR. TOTAL	106,343,521	3	281,001	8	230,769	306,200	370,461	1,188,431	1.118

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	12%	0.4812	16%	0.6363	1.118
Pure Premium Indicated by National Relativity	34%	0.5256	36%	0.5932	1.119
Pure Premium Present on Rate Level	54%	0.5298	48%	0.6760	1.206
Pure Premium Derived by Formula		0.5225		0.6398	1.162

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 6235	DRILLING OR REDRILLING OF OIL OR GAS WELLS & INSTALLATION OF CASING, DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	559,857	0	0	0	0	0	0	0	0.000
7/19 through 6/20	64,837	0	0	0	0	0	0	0	0.000
7/20 through 6/21	99,463	0	0	0	0	0	0	0	0.000
7/21 through 6/22	189,806	0	0	0	0	0	0	0	0.000
7/22 through 6/23	36,127	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	950,090	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.0000	2%	0.0000	0.000
Pure Premium Indicated by National Relativity	44%	1.4217	47%	1.4634	2.885
Pure Premium Present on Rate Level	54%	1.3083	51%	1.4466	2.755
Pure Premium Derived by Formula		1.3320		1.4256	2.758

CLASS 6236	OIL OR GAS WELL: INSTALLATION OR RECOVERY OF CASING & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	8%	1.0558	8%	1.1209	2.177
Pure Premium Present on Rate Level	92%	1.3560	92%	1.3898	2.746
Pure Premium Derived by Formula		1.3320		1.3683	2.700

CLASS 6237	OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	464,558	0	0	0	0	0	0	0	0.000
7/19 through 6/20	512,483	0	0	0	0	0	0	0	0.000
7/20 through 6/21	185,904	0	0	0	0	0	0	0	0.000
7/21 through 6/22	89,899	0	0	0	0	0	0	0	0.000
7/22 through 6/23	471,454	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	1,724,298	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	1%	0.0000	2%	0.0000	0.000
Pure Premium Indicated by National Relativity	16%	0.5311	18%	0.5319	1.063
Pure Premium Present on Rate Level	83%	0.4121	80%	0.3928	0.805
Pure Premium Derived by Formula		0.4270		0.4100	0.837

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 6251	TUNNELING-ALL OPERATIONS									
Industry Group: Contracting		CONVERTED LOSSES								
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	13,019,419	3	48,365	2	40,330	42,864	60,238	191,797	1.473
7/19 through 6/20	10,757,389	0	0	4	457,965	0	88,426	546,391	5.079
7/20 through 6/21	6,829,588	1	21,154	2	70,111	0	53,254	144,519	2.116
7/21 through 6/22	5,476,866	0	0	1	18,434	0	22,471	40,905	0.747
7/22 through 6/23	8,405,622	0	0	3	106,328	0	165,340	271,668	3.232
5 YR. TOTAL	44,488,884	4	69,519	12	693,168	42,864	389,729	1,195,280	2.687

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	11%	1.7143	13%	0.9724	2.687
Pure Premium Indicated by National Relativity	15%	2.3102	16%	3.3824	5.693
Pure Premium Present on Rate Level	74%	1.2068	71%	1.0279	2.235
Pure Premium Derived by Formula		1.4281		1.3974	2.826

CLASS 6252	SHAFT SINKING-ALL OPERATIONS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	2,042,107	0	0	2	188,247	0	197,008	385,255	18.866
7/19 through 6/20	905,599	0	0	0	0	0	5,050	5,050	0.558
7/20 through 6/21	624,761	0	0	0	0	0	0	0	0.000
7/21 through 6/22	986,261	0	0	0	0	0	0	0	0.000
7/22 through 6/23	1,084,158	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	5,642,886	0	0	2	188,247	0	202,058	390,305	6.917

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	4%	3.3360	5%	3.5807	6.917
Pure Premium Indicated by National Relativity	14%	1.0665	15%	1.0865	2.153
Pure Premium Present on Rate Level	82%	1.2951	80%	1.2801	2.575
Pure Premium Derived by Formula		1.3447		1.3661	2.711

CLASS 6306	SEWER CONSTRUCTION-ALL OPERATIONS & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	53,872,882	4	603,577	13	478,185	860,811	400,268	2,342,841	4.349
7/19 through 6/20	51,555,835	2	48,932	13	622,389	97,103	853,364	1,621,788	3.146
7/20 through 6/21	58,646,921	1	74,755	17	727,064	52,153	790,325	1,644,297	2.804
7/21 through 6/22	56,466,228	1	34,654	12	240,350	0	359,478	634,482	1.124
7/22 through 6/23	55,697,330	1	65,775	6	307,940	58,771	502,859	935,345	1.679
5 YR. TOTAL	276,239,196	9	827,693	61	2,375,928	1,068,838	2,906,294	7,178,753	2.599

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	27%	1.1597	40%	1.4390	2.599
Pure Premium Indicated by National Relativity	36%	1.0353	30%	1.4328	2.468
Pure Premium Present on Rate Level	37%	1.0820	30%	1.5394	2.621
Pure Premium Derived by Formula		1.0862		1.4673	2.554

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 6319	GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	66,881,232	1	27,606	10	245,073	14,952	489,211	776,842	1.162
7/19 through 6/20	74,447,029	1	104,331	12	352,580	163,595	709,359	1,329,865	1.786
7/20 through 6/21	84,604,233	2	307,321	7	65,508	152,643	119,349	644,821	0.762
7/21 through 6/22	95,406,170	1	25,438	13	468,781	11,931	482,442	988,592	1.036
7/22 through 6/23	103,558,620	0	0	7	335,053	0	764,225	1,099,278	1.062
5 YR. TOTAL	424,897,284	5	464,696	49	1,466,995	343,121	2,564,586	4,839,398	1.139

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	26%	0.4546	38%	0.6843	1.139
Pure Premium Indicated by National Relativity	37%	0.6736	31%	1.0103	1.684
Pure Premium Present on Rate Level	37%	0.6526	31%	0.9043	1.557
Pure Premium Derived by Formula		0.6089		0.8536	1.463

CLASS 6325	CONDUIT CONSTRUCTION-FOR CABLES OR WIRES-& DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	70,972,130	1	389,550	12	188,794	212,367	607,173	1,397,884	1.970
7/19 through 6/20	81,027,183	2	27,707	11	142,611	35,371	385,848	591,537	0.730
7/20 through 6/21	87,718,429	0	0	17	342,402	0	554,058	896,460	1.022
7/21 through 6/22	108,456,556	3	179,186	13	293,093	249,046	800,809	1,522,134	1.404
7/22 through 6/23	115,046,031	4	284,131	15	422,888	229,408	727,512	1,663,939	1.446
5 YR. TOTAL	463,220,329	10	880,574	68	1,389,788	726,192	3,075,400	6,071,954	1.311

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	29%	0.4901	42%	0.8207	1.311
Pure Premium Indicated by National Relativity	35%	0.8305	29%	1.1122	1.943
Pure Premium Present on Rate Level	36%	0.7176	29%	1.0399	1.758
Pure Premium Derived by Formula		0.6911		0.9688	1.660

CLASS 6400	FENCE INSTALLATION AND REPAIR - METAL, VINYL, WOOD, OR PREFABRICATED CONCRETE PANEL FENCE INSTALLED BY HAND								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	21,756,678	1	72,836	12	176,551	42,281	608,501	900,169	4.138
7/19 through 6/20	23,415,936	1	6,215	10	62,217	754	208,527	277,713	1.186
7/20 through 6/21	26,367,972	3	178,188	12	217,559	117,328	226,044	739,119	2.803
7/21 through 6/22	32,494,587	1	87,524	9	52,162	273,686	146,809	560,181	1.724
7/22 through 6/23	35,591,580	3	177,909	6	169,913	544,009	202,760	1,094,591	3.076
5 YR. TOTAL	139,626,753	9	522,672	49	678,402	978,058	1,392,641	3,571,773	2.558

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	18%	0.8602	28%	1.6979	2.558
Pure Premium Indicated by National Relativity	41%	0.9089	36%	1.3357	2.245
Pure Premium Present on Rate Level	41%	0.9764	36%	1.5533	2.530
Pure Premium Derived by Formula		0.9278		1.5155	2.443

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 6503	POTATO CHIP, POPCORN & SNACK CHIP MFG. NOC									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	4,454,292	0	0	0	0	0	319	319	0.007	
7/19 through 6/20	5,472,032	0	0	0	0	0	4,464	4,464	0.082	
7/20 through 6/21	6,587,460	0	0	4	93,355	0	101,716	195,071	2.961	
7/21 through 6/22	7,513,821	0	0	5	57,113	0	155,456	212,569	2.829	
7/22 through 6/23	8,028,373	0	0	3	12,205	0	39,795	52,000	0.648	
5 YR. TOTAL	32,055,978	0	0	12	162,673	0	301,750	464,423	1.449	

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	7%	0.5075	10%	0.9413	1.449
Pure Premium Indicated by National Relativity	46%	0.5662	45%	0.8225	1.389
Pure Premium Present on Rate Level	47%	0.5502	45%	0.8493	1.400
Pure Premium Derived by Formula		0.5546		0.8464	1.401

CLASS 6504	FOOD PRODUCTS MFG. NOC								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	451,369,328	20	354,094	110	1,318,962	268,522	2,707,552	4,649,130	1.030
7/19 through 6/20	478,508,651	13	895,140	117	2,349,277	364,110	4,213,969	7,822,496	1.635
7/20 through 6/21	531,228,177	19	615,115	114	1,532,864	961,360	4,219,025	7,328,364	1.380
7/21 through 6/22	630,773,298	12	554,058	133	2,482,954	170,496	4,494,044	7,701,552	1.221
7/22 through 6/23	646,830,227	26	1,400,234	123	2,546,744	1,329,540	5,323,986	10,600,504	1.639
5 YR. TOTAL	2,738,709,681	90	3,818,641	597	10,230,801	3,094,028	20,958,576	38,102,046	1.391

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	59%	0.5130	91%	0.8782	1.391
Pure Premium Indicated by National Relativity	20%	0.7447	4%	1.1204	1.865
Pure Premium Present on Rate Level	21%	0.5221	5%	0.8360	1.358
Pure Premium Derived by Formula		0.5613		0.8858	1.447

CLASS 6834	BOAT BUILDING OR REPAIR & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	97,590,911	2	16,471	31	313,165	3,424	719,823	1,052,883	1.079
7/19 through 6/20	88,308,508	1	60,030	21	169,637	3,848	486,932	720,447	0.816
7/20 through 6/21	105,653,522	5	319,253	44	428,578	406,787	839,622	1,994,240	1.888
7/21 through 6/22	131,712,988	6	173,844	40	607,187	120,795	1,045,454	1,947,280	1.478
7/22 through 6/23	115,749,525	7	396,676	40	596,196	323,026	1,002,957	2,318,855	2.003
5 YR. TOTAL	539,015,454	21	966,274	176	2,114,763	857,880	4,094,788	8,033,705	1.490

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	28%	0.5716	43%	0.9188	1.490
Pure Premium Indicated by National Relativity	36%	0.6607	28%	0.9890	1.650
Pure Premium Present on Rate Level	36%	0.5878	29%	0.9316	1.519
Pure Premium Derived by Formula		0.6095		0.9422	1.552

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

EFFECTIVE 1/1/2026

CLASS 6835	SHIP BUILDING-IRON OR STEEL & DRIVERS - COVERAGE UNDER STATE ACT ONLY									
Industry Group: Miscellaneous		CONVERTED LOSSES								
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.0000	0.000
Pure Premium Present on Rate Level	100%	1.0168	100%	0.9426	1.959
Pure Premium Derived by Formula		1.0168		0.9426	1.959

CLASS 6836	MARINA & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	16,356,910	2	90,595	8	84,444	178,478	154,445	507,962	3.106
7/19 through 6/20	16,967,031	1	26,774	4	31,576	72,517	63,130	193,997	1.143
7/20 through 6/21	18,434,667	1	18,936	7	164,574	12,159	155,726	351,395	1.906
7/21 through 6/22	23,153,828	0	0	5	25,835	0	166,723	192,558	0.832
7/22 through 6/23	23,006,122	3	52,503	8	125,573	23,659	334,588	536,323	2.331
5 YR. TOTAL	97,918,558	7	188,808	32	432,002	286,813	874,612	1,782,235	1.820

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	13%	0.6340	20%	1.1861	1.820
Pure Premium Indicated by National Relativity	43%	0.6356	40%	1.0423	1.678
Pure Premium Present on Rate Level	44%	0.7270	40%	1.1267	1.854
Pure Premium Derived by Formula		0.6756		1.1048	1.780

CLASS 6882	SHIP REPAIR CONVERSION-ALL OPERATIONS & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	147,514	0	0	0	0	0	0	0	0.000
7/19 through 6/20	127,193	0	0	0	0	0	0	0	0.000
7/20 through 6/21	237,212	0	0	0	0	0	0	0	0.000
7/21 through 6/22	292,530	0	0	0	0	0	0	0	0.000
7/22 through 6/23	573,889	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	1,378,338	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.0000	2%	0.0000	0.000
Pure Premium Indicated by National Relativity	8%	0.3580	9%	0.3892	0.747
Pure Premium Present on Rate Level	90%	0.8110	89%	1.1448	1.956
Pure Premium Derived by Formula		0.7585		1.0539	1.812

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 6884	PAINTING-SHIP HULLS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	45,770	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	45,770	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	4%	1.0020	4%	0.7596	1.762
Pure Premium Present on Rate Level	96%	1.9405	96%	1.4235	3.364
Pure Premium Derived by Formula		1.9030		1.3969	3.300

CLASS 7016 + +	VESSELS-NOC-PROGRAM I								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.0000	0.000
Pure Premium Present on Rate Level	100%	1.1284	100%	0.8229	1.951
Pure Premium Derived by Formula		1.1284		0.8229	1.951

CLASS 7024	VESSELS-NOC-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	265,574	0	0	0	0	0	0	0	0.000
7/19 through 6/20	233,476	0	0	0	0	0	0	0	0.000
7/20 through 6/21	31,282	0	0	0	0	0	0	0	0.000
7/21 through 6/22	115,619	0	0	0	0	0	0	0	0.000
7/22 through 6/23	249,571	0	0	0	0	0	1,636	1,636	0.656
5 YR. TOTAL	895,522	0	0	0	0	0	1,636	1,636	0.183

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.0000	2%	0.1827	0.183
Pure Premium Indicated by National Relativity	13%	2.1002	13%	1.2097	3.310
Pure Premium Present on Rate Level	85%	1.2524	85%	0.9124	2.165
Pure Premium Derived by Formula		1.3376		0.9365	2.274

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 7038 + +	BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM I									
Industry Group: Miscellaneous		CONVERTED LOSSES								
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.0000	0.000
Pure Premium Present on Rate Level	100%	0.8929	100%	2.5733	3.466
Pure Premium Derived by Formula		0.8929		2.5733	3.466

CLASS 7046 + +	VESSELS-NOT SELF-PROPELLED-PROGRAM I								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.0000	0.000
Pure Premium Present on Rate Level	100%	3.4447	100%	3.5069	6.952
Pure Premium Derived by Formula		3.4447		3.5069	6.952

CLASS 7047 + +	VESSELS-NOC-PROGRAM II-USL ACT								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.0000	0.000
Pure Premium Present on Rate Level	100%	2.1944	100%	0.6811	2.876
Pure Premium Derived by Formula		2.1944		0.6811	2.876

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 7050 + +	BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-USL ACT								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.0000	0.000
Pure Premium Present on Rate Level	100%	3.8932	100%	1.4366	5.330
Pure Premium Derived by Formula		3.8932		1.4366	5.330

CLASS 7090	BOAT LIVERY-BOATS UNDER 15 TONS-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	97,614	0	0	0	0	0	2,255	2,255	2.310
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	98,383	0	0	0	0	0	0	0	0.000
7/21 through 6/22	94,412	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	290,409	0	0	0	0	0	2,255	2,255	0.777

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	1%	0.0000	2%	0.7765	0.777
Pure Premium Indicated by National Relativity	8%	0.5719	8%	1.9565	2.528
Pure Premium Present on Rate Level	91%	0.9923	90%	2.8580	3.850
Pure Premium Derived by Formula		0.9487		2.7443	3.693

CLASS 7098	VESSELS-NOT SELF-PROPELLED-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,000	0	0	0	0	0	0	0	0.000
7/19 through 6/20	1,000	0	0	0	0	0	0	0	0.000
7/20 through 6/21	1,000	0	0	0	0	0	0	0	0.000
7/21 through 6/22	1,000	0	0	0	0	0	0	0	0.000
7/22 through 6/23	1,000	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	5,000	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.3192	0.319
Pure Premium Present on Rate Level	100%	3.8267	100%	3.8962	7.723
Pure Premium Derived by Formula		3.8267		3.8962	7.723

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

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CLASS 7099 + +	VESSELS-NOT SELF-PROPELLED-PROGRAM II-USL ACT									
Industry Group: Miscellaneous		CONVERTED LOSSES								
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.0000	0.000
Pure Premium Present on Rate Level	100%	5.7672	100%	5.2694	11.037
Pure Premium Derived by Formula		5.7672		5.2694	11.037

CLASS 7133	RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	2,467,090	0	0	0	0	0	0	0	0.000
7/19 through 6/20	2,206,363	0	0	0	0	0	4,870	4,870	0.221
7/20 through 6/21	2,368,655	0	0	0	0	0	1,676	1,676	0.071
7/21 through 6/22	3,331,895	2	45,243	0	0	31,712	3,573	80,528	2.417
7/22 through 6/23	4,033,163	0	0	2	19,258	0	31,716	50,974	1.264
5 YR. TOTAL	14,407,166	2	45,243	2	19,258	31,712	41,835	138,048	0.958

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	5%	0.4477	7%	0.5105	0.958
Pure Premium Indicated by National Relativity	20%	0.6636	21%	0.9810	1.645
Pure Premium Present on Rate Level	75%	0.7035	72%	1.0493	1.753
Pure Premium Derived by Formula		0.6827		0.9972	1.680

CLASS 7219	TRUCKING NOC & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,347,654,056	147	8,893,097	664	15,308,060	8,700,685	18,598,631	51,500,473	3.822
7/19 through 6/20	1,428,693,072	157	11,894,668	680	18,683,290	12,000,004	18,813,744	61,391,706	4.297
7/20 through 6/21	1,512,784,513	163	12,937,517	829	22,105,370	12,391,236	22,986,709	70,420,832	4.655
7/21 through 6/22	1,629,561,597	155	14,191,621	724	22,183,611	13,163,993	22,260,063	71,799,288	4.406
7/22 through 6/23	1,825,580,688	172	19,166,195	788	24,354,121	16,722,508	27,109,473	87,352,297	4.785
5 YR. TOTAL	7,744,273,926	794	67,083,098	3,685	102,634,452	62,978,426	109,768,620	342,464,596	4.422

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	100%	2.1915	100%	2.2306	4.422
Pure Premium Indicated by National Relativity	0%	2.3646	0%	2.3071	4.672
Pure Premium Present on Rate Level	0%	2.1627	0%	2.2011	4.364
Pure Premium Derived by Formula		2.1915		2.2306	4.422

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7222	TRUCKING: OIL FIELD EQUIPMENT-ALL EMPLOYEES & DRIVERS									
Industry Group: Miscellaneous		CONVERTED LOSSES								
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	130,996	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	51,240	0	0	0	0	0	0	0	0.000
7/21 through 6/22	40,830	0	0	0	0	0	0	0	0.000
7/22 through 6/23	224,677	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	447,743	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.0000	2%	0.0000	0.000
Pure Premium Indicated by National Relativity	22%	2.3853	23%	2.4958	4.881
Pure Premium Present on Rate Level	76%	2.3562	75%	2.0814	4.438
Pure Premium Derived by Formula		2.3155		2.1351	4.451

CLASS 7225	AUTOMOBILE TOWING & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	29,168,952	5	169,933	15	408,024	154,675	588,908	1,321,540	4.531
7/19 through 6/20	30,828,155	3	116,381	11	700,572	25,291	277,765	1,120,009	3.633
7/20 through 6/21	39,733,705	3	146,080	20	382,906	350,306	541,631	1,420,923	3.576
7/21 through 6/22	47,180,246	10	1,053,403	20	454,126	761,976	474,262	2,743,767	5.816
7/22 through 6/23	50,110,632	7	321,035	20	478,613	176,659	531,277	1,507,584	3.009
5 YR. TOTAL	197,021,690	28	1,806,832	86	2,424,241	1,468,907	2,413,843	8,113,823	4.118

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	36%	2.1475	44%	1.9707	4.118
Pure Premium Indicated by National Relativity	32%	2.3938	28%	2.4736	4.867
Pure Premium Present on Rate Level	32%	2.6860	28%	2.6226	5.309
Pure Premium Derived by Formula		2.3986		2.2940	4.693

CLASS 7230	TRUCKING: PARCEL OR PACKAGE DELIVERY-ALL EMPLOYEES & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	62,346,464	14	220,015	68	478,422	726,928	1,376,251	2,801,616	4.494
7/19 through 6/20	82,900,838	20	407,549	91	628,841	328,501	1,457,912	2,822,803	3.405
7/20 through 6/21	126,468,435	24	776,225	93	1,046,229	668,192	1,943,585	4,434,231	3.506
7/21 through 6/22	7,407,756	2	275,909	6	667,052	39,241	231,847	1,214,049	16.389
7/22 through 6/23	8,543,121	2	158,219	3	67,350	153,772	41,895	421,236	4.931
5 YR. TOTAL	287,666,614	62	1,837,917	261	2,887,894	1,916,634	5,051,490	11,693,935	4.065

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	37%	1.6428	53%	2.4223	4.065
Pure Premium Indicated by National Relativity	31%	2.7102	23%	2.7087	5.419
Pure Premium Present on Rate Level	32%	1.9405	24%	2.6408	4.581
Pure Premium Derived by Formula		2.0690		2.5406	4.610

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7231	MAIL, PARCEL OR PACKAGE DELIVERY AND COURIER OR MESSENGER SERVICE COMPANIES -- ALL EMPLOYEES & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	63,978,181	22	549,930	74	1,092,279	451,843	1,446,720	3,540,772	5.534
7/19 through 6/20	102,090,286	24	1,554,260	118	1,390,841	1,256,204	1,760,546	5,961,851	5.840
7/20 through 6/21	128,039,637	27	1,137,489	154	1,723,717	1,524,338	2,432,309	6,817,853	5.325
7/21 through 6/22	263,506,996	45	1,206,542	295	3,629,869	552,915	5,210,255	10,599,581	4.023
7/22 through 6/23	271,788,417	49	2,023,289	299	3,676,900	2,344,662	5,939,493	13,984,344	5.145
5 YR. TOTAL	829,403,517	167	6,471,510	940	11,513,606	6,129,962	16,789,323	40,904,401	4.932

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	71%	2.1684	93%	2.7633	4.932
Pure Premium Indicated by National Relativity	14%	2.7092	3%	2.7046	5.414
Pure Premium Present on Rate Level	15%	2.4975	4%	2.8580	5.356
Pure Premium Derived by Formula		2.2935		2.7653	5.059

CLASS 7232	TRUCKING: MAIL PARCEL OR PACKAGE DELIVERY-UNDER CONTRACT WITH THE U.S. POSTAL SERVICE-ALL EMPLOYEES & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	27,109,765	3	24,642	24	461,474	39,295	576,982	1,102,393	4.066
7/19 through 6/20	25,783,135	4	291,934	30	531,316	311,624	806,756	1,941,630	7.531
7/20 through 6/21	26,085,874	10	1,046,535	6	37,027	644,790	68,384	1,796,736	6.888
7/21 through 6/22	26,823,138	4	350,750	17	621,044	431,961	953,095	2,356,850	8.787
7/22 through 6/23	26,707,860	2	178,999	21	654,518	156,100	647,390	1,637,007	6.129
5 YR. TOTAL	132,509,772	23	1,892,860	98	2,305,379	1,583,770	3,052,607	8,834,616	6.667

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	31%	3.1682	37%	3.4989	6.667
Pure Premium Indicated by National Relativity	34%	2.9763	31%	2.5830	5.559
Pure Premium Present on Rate Level	35%	3.0300	32%	2.8782	5.908
Pure Premium Derived by Formula		3.0546		3.0163	6.071

CLASS 7333 + +	DREDGING-ALL TYPES-PROGRAM I								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.0000	0.000
Pure Premium Present on Rate Level	100%	0.8571	100%	0.6972	1.554
Pure Premium Derived by Formula		0.8571		0.6972	1.554

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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EFFECTIVE 1/1/2026

CLASS 7335	DREDGING-ALL TYPES-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	3,610	0	0	0	0	0	0	0	0.000
7/19 through 6/20	9,759	0	0	0	0	0	0	0	0.000
7/20 through 6/21	10,524	0	0	0	0	0	0	0	0.000
7/21 through 6/22	147,007	0	0	0	0	0	0	0	0.000
7/22 through 6/23	78,903	0	0	1	102,498	0	243,159	345,657	438.078
5 YR. TOTAL	249,803	0	0	1	102,498	0	243,159	345,657	138.372
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		1%	41.0315		1%	97.3402		138.372	
Pure Premium Indicated by National Relativity		3%	0.2838		3%	0.5122		0.796	
Pure Premium Present on Rate Level		96%	0.9523		96%	0.7746		1.727	
Pure Premium Derived by Formula			1.3330			1.7324		3.065	

CLASS 7337 + +	DREDGING-ALL TYPES-PROGRAM II-USL ACT								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		0%	0.0000		0%	0.0000		0.000	
Pure Premium Indicated by National Relativity		0%	0.0000		0%	0.0000		0.000	
Pure Premium Present on Rate Level		100%	1.6364		100%	0.7565		2.393	
Pure Premium Derived by Formula			1.6364			0.7565		2.393	

CLASS 7360	FREIGHT HANDLING NOC								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	19,464,348	0	0	11	106,610	0	145,542	252,152	1.295
7/19 through 6/20	32,326,803	4	132,096	16	256,225	139,869	361,072	889,262	2.751
7/20 through 6/21	34,955,978	4	164,181	22	692,846	131,263	689,946	1,678,236	4.801
7/21 through 6/22	63,606,832	5	290,396	34	644,698	379,561	1,181,274	2,495,929	3.924
7/22 through 6/23	67,472,626	8	341,572	28	604,759	195,081	714,144	1,855,556	2.750
5 YR. TOTAL	217,826,587	21	928,245	111	2,305,138	845,774	3,091,978	7,171,135	3.292
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		27%	1.4844		38%	1.8077		3.292	
Pure Premium Indicated by National Relativity		36%	1.3508		31%	1.7346		3.085	
Pure Premium Present on Rate Level		37%	1.4100		31%	1.8038		3.214	
Pure Premium Derived by Formula			1.4088			1.7838		3.193	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7370	TAXICAB CO.: ALL OTHER EMPLOYEES & DRIVERS									
Industry Group: Miscellaneous		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	16,989,901	8	87,758	14	67,260	278,620	92,811	526,449	3.099
7/19 through 6/20	15,726,585	3	292,948	7	70,223	104,310	144,920	612,401	3.894
7/20 through 6/21	14,479,770	2	23,806	8	54,199	9,219	35,497	122,721	0.848
7/21 through 6/22	16,687,873	3	21,739	17	330,161	31,701	983,540	1,367,141	8.192
7/22 through 6/23	19,146,180	5	107,328	13	220,325	174,008	225,718	727,379	3.799
5 YR. TOTAL	83,030,309	21	533,579	59	742,168	597,858	1,482,486	3,356,091	4.042

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	16%	1.5365	24%	2.5055	4.042
Pure Premium Indicated by National Relativity	42%	1.4649	38%	1.9304	3.395
Pure Premium Present on Rate Level	42%	1.3179	38%	1.9144	3.232
Pure Premium Derived by Formula		1.4146		2.0623	3.477

CLASS 7380	DRIVERS, CHAUFFEURS, MESSENGERS AND THEIR HELPERS NOC-COMMERCIAL								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	558,156,009	78	4,220,442	338	5,774,086	4,718,948	8,839,749	23,553,225	4.220
7/19 through 6/20	552,368,826	84	5,242,149	288	5,786,501	5,949,712	9,589,138	26,567,500	4.810
7/20 through 6/21	594,948,250	63	3,286,062	337	6,336,718	3,690,121	9,503,250	22,816,151	3.835
7/21 through 6/22	638,144,127	65	3,047,820	326	7,125,227	3,375,390	9,310,660	22,859,097	3.582
7/22 through 6/23	698,685,997	67	5,225,943	317	7,931,782	4,814,075	10,155,181	28,126,981	4.026
5 YR. TOTAL	3,042,303,209	357	21,022,416	1,606	32,954,314	22,548,246	47,397,978	123,922,954	4.073

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	100%	1.7742	100%	2.2991	4.073
Pure Premium Indicated by National Relativity	0%	1.7420	0%	1.9675	3.710
Pure Premium Present on Rate Level	0%	1.7562	0%	2.3289	4.085
Pure Premium Derived by Formula		1.7742		2.2991	4.073

CLASS 7382	BUS CO.: ALL OTHER EMPLOYEES & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	123,124,785	43	464,553	123	1,462,759	622,973	3,111,655	5,661,940	4.599
7/19 through 6/20	103,357,384	39	1,041,178	77	879,599	1,468,640	1,925,794	5,315,211	5.143
7/20 through 6/21	80,222,287	19	377,028	37	511,043	244,700	701,494	1,834,265	2.287
7/21 through 6/22	165,379,668	42	865,966	97	903,005	941,980	2,012,704	4,723,655	2.856
7/22 through 6/23	149,760,267	50	1,752,975	63	822,151	2,093,085	1,634,729	6,302,940	4.209
5 YR. TOTAL	621,844,391	193	4,501,700	397	4,578,557	5,371,378	9,386,376	23,838,011	3.833

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	46%	1.4602	73%	2.3732	3.833
Pure Premium Indicated by National Relativity	27%	1.3961	13%	1.7306	3.127
Pure Premium Present on Rate Level	27%	1.4162	14%	2.3208	3.737
Pure Premium Derived by Formula		1.4310		2.2823	3.713

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

EFFECTIVE 1/1/2026

CLASS 7390	BEER OR ALE DEALER-WHOLESALE & DRIVERS									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	35,710,055	8	268,585	42	660,622	179,852	733,995	1,843,054	5.161
7/19 through 6/20	34,256,276	12	222,908	43	561,599	113,172	722,013	1,619,692	4.728
7/20 through 6/21	39,319,614	7	264,453	42	560,208	274,963	686,234	1,785,858	4.542
7/21 through 6/22	52,080,174	8	340,006	34	441,625	219,842	837,591	1,839,064	3.531
7/22 through 6/23	49,384,156	0	0	34	531,223	0	729,946	1,261,169	2.554
5 YR. TOTAL	210,750,275	35	1,095,952	195	2,755,277	787,829	3,709,779	8,348,837	3.962

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	28%	1.8274	38%	2.1341	3.962
Pure Premium Indicated by National Relativity	36%	1.3936	31%	1.6957	3.089
Pure Premium Present on Rate Level	36%	1.5605	31%	1.8369	3.397
Pure Premium Derived by Formula		1.5751		1.9061	3.481

CLASS 7394 + +	DIVING, SALVAGE, WRECKING-MARINE-PROGRAM I								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.0000	0.000
Pure Premium Present on Rate Level	100%	1.5319	100%	1.4225	2.954
Pure Premium Derived by Formula		1.5319		1.4225	2.954

CLASS 7395	DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-STATE ACT WITH PROGRAM I AND PROGRAM II USL DATA ADDED FOR RATEMAKING								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	140,670	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	1,353,667	0	0	0	0	0	6,501	6,501	0.480
5 YR. TOTAL	1,494,337	0	0	0	0	0	6,501	6,501	0.435

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.0000	3%	0.4350	0.435
Pure Premium Indicated by National Relativity	5%	1.9955	5%	1.5954	3.591
Pure Premium Present on Rate Level	93%	1.6998	92%	1.5794	3.279
Pure Premium Derived by Formula		1.6806		1.5459	3.227

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7398 + +	DIVING, SALVAGE, WRECKING-MARINE-PROGRAM II-USL ACT									
Industry Group: Miscellaneous		CONVERTED LOSSES								
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000	
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000	
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000	
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000	
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000	
5 YR. TOTAL	0	0	0	0	0	0	0	0	0.000	

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.0000	0.000
Pure Premium Present on Rate Level	100%	2.9983	100%	1.1790	4.177
Pure Premium Derived by Formula		2.9983		1.1790	4.177

CLASS 7402	AVIATION-AIR TRAFFIC CONTROLLERS UNDER CONTRACT WITH THE FAA								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	907,649	0	0	0	0	0	0	0	0.000
7/19 through 6/20	860,621	0	0	0	0	0	0	0	0.000
7/20 through 6/21	936,174	0	0	0	0	0	0	0	0.000
7/21 through 6/22	955,361	0	0	0	0	0	0	0	0.000
7/22 through 6/23	1,280,144	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	4,939,949	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	1%	0.0000	1%	0.0000	0.000
Pure Premium Indicated by National Relativity	4%	0.0511	4%	0.0744	0.126
Pure Premium Present on Rate Level	95%	0.0297	95%	0.0312	0.061
Pure Premium Derived by Formula		0.0303		0.0326	0.063

CLASS 7403	AVIATION: ALL OTHER EMPLOYEES & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	222,565,365	15	847,862	149	1,591,944	719,799	2,577,367	5,736,972	2.578
7/19 through 6/20	200,800,900	8	274,203	88	1,275,386	434,075	1,762,292	3,745,956	1.866
7/20 through 6/21	201,352,063	19	964,466	120	2,025,745	748,353	2,719,247	6,457,811	3.207
7/21 through 6/22	227,922,144	21	1,192,510	159	3,253,741	714,754	3,926,523	9,087,528	3.987
7/22 through 6/23	254,172,021	13	997,975	156	3,172,034	586,447	4,047,119	8,803,575	3.464
5 YR. TOTAL	1,106,812,493	76	4,277,016	672	11,318,850	3,203,428	15,032,548	33,831,842	3.057

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	60%	1.4091	81%	1.6476	3.057
Pure Premium Indicated by National Relativity	20%	1.0681	9%	1.2458	2.314
Pure Premium Present on Rate Level	20%	1.3128	10%	1.6277	2.941
Pure Premium Derived by Formula		1.3216		1.6094	2.931

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7405	AVIATION: AIR CARRIER - SCHEDULED, COMMUTER OR SUPPLEMENTAL - FLYING CREW								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	57,486,121	2	110,939	25	293,481	65,948	346,793	817,161	1.422
7/19 through 6/20	33,570,114	3	59,976	18	123,273	20,972	115,935	320,156	0.954
7/20 through 6/21	29,099,542	1	178,711	5	85,745	163,575	117,347	545,378	1.874
7/21 through 6/22	16,485,233	0	0	1	156,883	0	154,403	311,286	1.888
7/22 through 6/23	17,879,666	0	0	1	16,716	0	48,280	64,996	0.364
5 YR. TOTAL	154,520,676	6	349,626	50	676,098	250,495	782,758	2,058,977	1.333

	INDEMNITY CRED.	INDEMNITY PURE PREM.*	MEDICAL CRED.	MEDICAL PURE PREM.*	TOTAL PURE PREM.*
Indicated Pure Premium	13%	0.6638	15%	0.6687	1.333
Pure Premium Indicated by National Relativity	43%	0.3401	42%	0.2688	0.609
Pure Premium Present on Rate Level	44%	0.4168	43%	0.3752	0.792
Pure Premium Derived by Formula		0.4159		0.3745	0.790

CLASS 7420	AVIATION: STUNT FLYING, RACING, OR PARACHUTE JUMPING FLYING CREW								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,018,407	0	0	0	0	0	0	0	0.000
7/19 through 6/20	1,283,063	0	0	2	591,224	0	77,740	668,964	52.138
7/20 through 6/21	1,649,402	0	0	0	0	0	0	0	0.000
7/21 through 6/22	1,739,290	0	0	1	91,711	0	156,128	247,839	14.249
7/22 through 6/23	2,095,687	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	7,785,849	0	0	3	682,935	0	233,868	916,803	11.775

	INDEMNITY CRED.	INDEMNITY PURE PREM.*	MEDICAL CRED.	MEDICAL PURE PREM.*	TOTAL PURE PREM.*
Indicated Pure Premium	9%	8.7715	7%	3.0038	11.775
Pure Premium Indicated by National Relativity	13%	4.0458	14%	2.7134	6.759
Pure Premium Present on Rate Level	78%	3.9199	79%	1.7323	5.652
Pure Premium Derived by Formula		4.3729		1.9587	6.332

CLASS 7421	AVIATION - TRANSPORTATION OF PERSONNEL IN CONDUCT OF EMPLOYER'S BUSINESS - FLYING CREW								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	35,383,489	0	0	0	0	0	983	983	0.003
7/19 through 6/20	33,993,022	1	25,241	1	21,928	23,566	31,239	101,974	0.300
7/20 through 6/21	32,343,938	0	0	2	46,806	0	67,819	114,625	0.354
7/21 through 6/22	43,915,089	0	0	1	6,739	0	30,400	37,139	0.085
7/22 through 6/23	45,332,576	0	0	1	2,193	0	19,153	21,346	0.047
5 YR. TOTAL	190,968,114	1	25,241	5	77,666	23,566	149,594	276,067	0.145

	INDEMNITY CRED.	INDEMNITY PURE PREM.*	MEDICAL CRED.	MEDICAL PURE PREM.*	TOTAL PURE PREM.*
Indicated Pure Premium	9%	0.0539	12%	0.0907	0.145
Pure Premium Indicated by National Relativity	18%	0.2010	19%	0.2184	0.419
Pure Premium Present on Rate Level	73%	0.1628	69%	0.1921	0.355
Pure Premium Derived by Formula		0.1599		0.1849	0.345

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7422	AVIATION:NOC - OTHER THAN HELICOPTERS - FLYING CREW								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	10,035,748	0	0	0	0	0	0	0	0.000
7/19 through 6/20	15,522,453	0	0	0	0	0	0	0	0.000
7/20 through 6/21	17,240,360	0	0	3	17,262	0	10,459	27,721	0.161
7/21 through 6/22	19,913,743	1	10,193	0	0	9,213	1,478	20,884	0.105
7/22 through 6/23	20,142,435	0	0	0	0	0	281	281	0.001
5 YR. TOTAL	82,854,739	1	10,193	3	17,262	9,213	12,218	48,886	0.059

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	9%	0.0331	10%	0.0259	0.059
Pure Premium Indicated by National Relativity	22%	0.2735	24%	0.4057	0.679
Pure Premium Present on Rate Level	69%	0.3901	66%	0.3511	0.741
Pure Premium Derived by Formula		0.3323		0.3317	0.664

CLASS 7425	AVIATION: HELICOPTERS - FLYING CREW								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	32,893,081	0	0	2	876	0	30,065	30,941	0.094
7/19 through 6/20	31,736,912	0	0	3	45,884	0	49,846	95,730	0.302
7/20 through 6/21	33,948,400	0	0	1	32,259	0	55,603	87,862	0.259
7/21 through 6/22	35,575,691	1	84,505	2	15,153	34,636	19,677	153,971	0.433
7/22 through 6/23	35,655,650	1	378,003	1	5,856	398,274	15,482	797,615	2.237
5 YR. TOTAL	169,809,734	2	462,508	9	100,028	432,910	170,673	1,166,119	0.687

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	16%	0.3313	17%	0.3554	0.687
Pure Premium Indicated by National Relativity	32%	0.7041	34%	0.6049	1.309
Pure Premium Present on Rate Level	52%	0.6001	49%	0.4467	1.047
Pure Premium Derived by Formula		0.5904		0.4850	1.075

CLASS 7431	AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	25,225,385	0	0	0	0	0	610	610	0.002
7/19 through 6/20	23,649,330	0	0	1	350	0	1,596	1,946	0.008
7/20 through 6/21	34,511,281	0	0	0	0	0	152	152	0.000
7/21 through 6/22	42,707,781	0	0	2	153,389	0	282,064	435,453	1.020
7/22 through 6/23	46,308,820	0	0	1	246	0	4,559	4,805	0.010
5 YR. TOTAL	172,402,597	0	0	4	153,985	0	288,981	442,966	0.257

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	12%	0.0893	12%	0.1676	0.257
Pure Premium Indicated by National Relativity	26%	0.2838	27%	0.2379	0.522
Pure Premium Present on Rate Level	62%	0.3174	61%	0.2113	0.529
Pure Premium Derived by Formula		0.2813		0.2132	0.495

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7502	GAS COMPANY: GAS CO.-NATURAL GAS-LOCAL DISTRIBUTION & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	14,694,506	0	0	0	0	0	13,838	13,838	0.094
7/19 through 6/20	13,473,512	0	0	0	0	0	4,029	4,029	0.030
7/20 through 6/21	13,576,336	0	0	0	0	0	6,026	6,026	0.044
7/21 through 6/22	14,782,321	2	121,596	1	27,099	219,133	51,510	419,338	2.837
7/22 through 6/23	14,985,577	0	0	1	6,635	0	91,197	97,832	0.653
5 YR. TOTAL	71,512,252	2	121,596	2	33,734	219,133	166,600	541,063	0.757

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	10%	0.2172	14%	0.5394	0.757
Pure Premium Indicated by National Relativity	42%	0.7136	43%	0.8418	1.555
Pure Premium Present on Rate Level	48%	0.5202	43%	0.7062	1.226
Pure Premium Derived by Formula		0.5711		0.7412	1.312

CLASS 7515	OIL OR GAS PIPELINE OPERATION & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	37,616,025	1	9,231	4	40,573	0	69,372	119,176	0.317
7/19 through 6/20	33,155,593	0	0	1	22,671	0	50,780	73,451	0.222
7/20 through 6/21	35,579,732	1	780	1	102,233	0	178,314	281,327	0.791
7/21 through 6/22	36,253,326	0	0	0	0	0	13,523	13,523	0.037
7/22 through 6/23	35,853,610	0	0	1	746	0	29,924	30,670	0.086
5 YR. TOTAL	178,458,286	2	10,011	7	166,223	0	341,913	518,147	0.290

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	11%	0.0988	15%	0.1916	0.290
Pure Premium Indicated by National Relativity	33%	0.2402	36%	0.3058	0.546
Pure Premium Present on Rate Level	56%	0.2867	49%	0.3420	0.629
Pure Premium Derived by Formula		0.2507		0.3064	0.557

CLASS 7520	WATERWORKS OPERATION & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	100,150,765	12	581,168	26	291,600	771,217	829,999	2,473,984	2.470
7/19 through 6/20	106,479,087	5	245,861	27	463,854	42,386	702,979	1,455,080	1.367
7/20 through 6/21	114,624,172	6	260,312	25	606,696	136,046	874,257	1,877,311	1.638
7/21 through 6/22	126,030,554	6	225,538	20	367,316	153,905	719,607	1,466,366	1.164
7/22 through 6/23	137,464,281	4	298,601	35	894,977	122,240	1,322,354	2,638,172	1.919
5 YR. TOTAL	584,748,859	33	1,611,480	133	2,624,443	1,225,794	4,449,196	9,910,913	1.695

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	32%	0.7244	47%	0.9705	1.695
Pure Premium Indicated by National Relativity	34%	0.6741	26%	0.9446	1.619
Pure Premium Present on Rate Level	34%	0.7322	27%	1.0110	1.743
Pure Premium Derived by Formula		0.7100		0.9747	1.685

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 7538	ELECTRIC LIGHT OR POWER LINE CONSTRUCTION & DRIVERS									
Industry Group: Contracting		CONVERTED LOSSES								
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	102,254,030	8	362,016	22	594,612	390,793	791,390	2,138,811	2.092
7/19 through 6/20	143,065,913	1	16,749	14	340,057	5,938	737,879	1,100,623	0.769
7/20 through 6/21	206,187,498	4	115,445	21	1,155,421	157,954	903,314	2,332,134	1.131
7/21 through 6/22	201,152,595	4	347,986	19	627,157	264,121	1,749,647	2,988,911	1.486
7/22 through 6/23	198,340,242	5	182,535	16	625,458	243,504	1,260,901	2,312,398	1.166
5 YR. TOTAL	851,000,278	22	1,024,731	92	3,342,705	1,062,310	5,443,131	10,872,877	1.278

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	37%	0.5132	55%	0.7644	1.278
Pure Premium Indicated by National Relativity	31%	0.5713	22%	0.8826	1.454
Pure Premium Present on Rate Level	32%	0.6567	23%	0.9501	1.607
Pure Premium Derived by Formula		0.5771		0.8331	1.410

CLASS 7539	ELECTRIC LIGHT OR POWER CO. NOC-ALL EMPLOYEES & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	79,773,003	3	66,923	11	279,548	77,072	503,059	926,602	1.162
7/19 through 6/20	71,926,186	1	28,703	6	332,490	39,865	409,745	810,803	1.127
7/20 through 6/21	76,691,789	1	13,543	6	246,831	15,638	354,590	630,602	0.822
7/21 through 6/22	72,948,981	2	130,715	10	363,075	243,982	526,152	1,263,924	1.733
7/22 through 6/23	73,737,978	0	0	5	125,773	0	195,937	321,710	0.436
5 YR. TOTAL	375,077,937	7	239,884	38	1,347,717	376,557	1,989,483	3,953,641	1.054

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	20%	0.4233	29%	0.6308	1.054
Pure Premium Indicated by National Relativity	40%	0.4173	35%	0.5491	0.966
Pure Premium Present on Rate Level	40%	0.4362	36%	0.6177	1.054
Pure Premium Derived by Formula		0.4261		0.5975	1.024

CLASS 7540	ELECTRIC LIGHT OR POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	0	0	0	0	0	0	0	0	0.000
7/19 through 6/20	0	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	254,072	0	0	0	0	0	0	0	0.000
7/22 through 6/23	95,117	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	349,189	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	1%	0.0000	1%	0.0000	0.000
Pure Premium Indicated by National Relativity	49%	0.7945	49%	1.2068	2.001
Pure Premium Present on Rate Level	50%	0.7639	50%	1.1207	1.885
Pure Premium Derived by Formula		0.7713		1.1517	1.923

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7580	SEWAGE DISPOSAL PLANT OPERATION & DRIVERS									
Industry Group: Miscellaneous		CONVERTED LOSSES								
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	34,629,728	0	0	4	111,204	0	315,095	426,299	1.231
7/19 through 6/20	35,529,285	0	0	6	122,308	0	391,910	514,218	1.447
7/20 through 6/21	39,756,810	2	58,722	7	101,154	14,867	261,951	436,694	1.098
7/21 through 6/22	42,711,013	2	183,442	11	111,075	516,943	186,603	998,063	2.337
7/22 through 6/23	45,168,335	3	305,495	8	278,789	251,453	479,075	1,314,812	2.911
5 YR. TOTAL	197,795,171	7	547,659	36	724,530	783,263	1,634,634	3,690,086	1.866

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	18%	0.6432	26%	1.2224	1.866
Pure Premium Indicated by National Relativity	41%	0.6307	37%	0.9303	1.561
Pure Premium Present on Rate Level	41%	0.6748	37%	0.9668	1.642
Pure Premium Derived by Formula		0.6510		1.0198	1.671

CLASS 7590	GARBAGE WORKS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	13,098,862	2	27,592	1	60,434	75,251	75,626	238,903	1.824
7/19 through 6/20	15,013,042	0	0	1	5,322	0	37,047	42,369	0.282
7/20 through 6/21	11,812,193	0	0	2	82,398	0	181,652	264,050	2.235
7/21 through 6/22	11,315,030	0	0	4	235,322	0	218,782	454,104	4.013
7/22 through 6/23	10,422,730	0	0	0	0	0	205	205	0.002
5 YR. TOTAL	61,661,857	2	27,592	8	383,476	75,251	513,312	999,631	1.621

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	12%	0.6666	17%	0.9545	1.621
Pure Premium Indicated by National Relativity	40%	0.8744	41%	1.2598	2.134
Pure Premium Present on Rate Level	48%	0.9073	42%	1.3219	2.229
Pure Premium Derived by Formula		0.8653		1.2340	2.099

CLASS 7600	TELECOMMUNICATIONS CO. - CABLE TV OR SATELLITE - ALL OTHER EMPLOYEES & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	325,176,127	19	1,065,254	142	2,475,008	1,549,028	3,112,849	8,202,139	2.522
7/19 through 6/20	312,104,987	14	773,381	106	1,513,431	590,685	2,137,273	5,014,770	1.607
7/20 through 6/21	314,265,925	20	1,847,713	102	2,932,508	1,179,833	2,787,473	8,747,527	2.784
7/21 through 6/22	345,560,374	13	1,481,792	108	3,068,344	1,675,303	3,810,307	10,035,746	2.904
7/22 through 6/23	334,794,330	17	987,353	72	1,988,433	744,257	2,779,218	6,499,261	1.941
5 YR. TOTAL	1,631,901,743	83	6,155,493	530	11,977,724	5,739,106	14,627,120	38,499,443	2.359

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	70%	1.1112	89%	1.2480	2.359
Pure Premium Indicated by National Relativity	15%	1.3603	5%	1.3831	2.743
Pure Premium Present on Rate Level	15%	1.2175	6%	1.3289	2.546
Pure Premium Derived by Formula		1.1645		1.2596	2.424

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7605	BURGLAR AND FIRE ALARM INSTALLATION OR REPAIR & DRIVERS									
Industry Group: Contracting		CONVERTED LOSSES								
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	101,867,906	3	79,294	16	484,487	40,948	505,345	1,110,074	1.090
7/19 through 6/20	101,885,755	9	373,307	15	272,138	361,772	373,482	1,380,699	1.355
7/20 through 6/21	99,763,598	3	69,121	18	438,537	161,902	591,016	1,260,576	1.264
7/21 through 6/22	124,145,560	2	175,270	15	308,488	245,923	501,065	1,230,746	0.991
7/22 through 6/23	128,105,736	6	371,777	15	1,185,043	469,401	764,065	2,790,286	2.178
5 YR. TOTAL	555,768,555	23	1,068,769	79	2,688,693	1,279,946	2,734,973	7,772,381	1.399

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	26%	0.6761	37%	0.7224	1.399
Pure Premium Indicated by National Relativity	37%	0.5475	31%	0.7780	1.326
Pure Premium Present on Rate Level	37%	0.4943	32%	0.6710	1.165
Pure Premium Derived by Formula		0.5613		0.7232	1.285

CLASS 7610	RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLOYEES & CLERICAL, DRIVERS								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	266,777,377	2	419,280	9	92,389	46,879	298,501	857,049	0.321
7/19 through 6/20	331,224,079	1	4,787	10	148,257	3,964	299,898	456,906	0.138
7/20 through 6/21	282,428,868	0	0	7	257,173	0	782,929	1,040,102	0.368
7/21 through 6/22	322,502,812	1	115,212	10	169,183	114,382	267,097	665,874	0.207
7/22 through 6/23	313,210,348	2	15,994	9	171,757	38,307	358,707	584,765	0.187
5 YR. TOTAL	1,516,143,484	6	555,273	45	838,759	203,532	2,007,132	3,604,696	0.238

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	22%	0.0919	30%	0.1458	0.238
Pure Premium Indicated by National Relativity	39%	0.1769	35%	0.2118	0.389
Pure Premium Present on Rate Level	39%	0.1281	35%	0.1662	0.294
Pure Premium Derived by Formula		0.1392		0.1760	0.315

CLASS 7705	AMBULANCE SERVICE COMPANIES AND EMS (EMERGENCY MEDICAL SERVICE) PROVIDERS & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	129,247,185	5	275,649	54	558,854	224,264	939,081	1,997,848	1.546
7/19 through 6/20	132,200,128	11	596,248	61	726,977	1,159,210	1,309,406	3,791,841	2.868
7/20 through 6/21	141,929,856	11	723,478	69	869,613	948,537	1,327,026	3,868,654	2.726
7/21 through 6/22	156,992,539	22	1,417,355	63	1,366,273	858,369	2,000,160	5,642,157	3.594
7/22 through 6/23	166,458,908	16	1,073,001	54	1,403,432	774,047	2,519,091	5,769,571	3.466
5 YR. TOTAL	726,828,616	65	4,085,731	301	4,925,149	3,964,427	8,094,764	21,070,071	2.899

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	48%	1.2398	65%	1.6592	2.899
Pure Premium Indicated by National Relativity	26%	1.5730	17%	1.9551	3.528
Pure Premium Present on Rate Level	26%	1.3230	18%	1.5774	2.900
Pure Premium Derived by Formula		1.3481		1.6948	3.043

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7710 + +	FIREFIGHTERS & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	131,933,228	8	538,799	99	1,756,389	325,328	2,432,536	5,053,052	3.830
7/19 through 6/20	143,234,485	10	1,051,927	74	1,226,127	693,802	2,047,371	5,019,227	3.504
7/20 through 6/21	161,648,344	18	1,580,430	89	2,682,476	673,389	3,342,111	8,278,406	5.121
7/21 through 6/22	200,141,830	14	837,100	85	2,229,147	875,524	2,794,530	6,736,301	3.366
7/22 through 6/23	216,830,895	12	1,366,075	85	3,236,112	767,767	3,203,493	8,573,447	3.954
5 YR. TOTAL	853,788,782	62	5,374,331	432	11,130,251	3,335,810	13,820,041	33,660,433	3.943

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	58%	1.9331	81%	2.0094	3.943
Pure Premium Indicated by National Relativity	21%	1.3026	9%	1.7937	3.096
Pure Premium Present on Rate Level	21%	1.6292	10%	2.1015	3.731
Pure Premium Derived by Formula		1.7369		1.9992	3.736

CLASS 7711 + +	FIREFIGHTERS & DRIVERS - VOLUNTEER								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	14,790,484	3	195,035	20	105,942	931,560	964,954	2,197,491	14.857
7/19 through 6/20	15,216,475	2	77,249	22	158,070	757,979	742,225	1,735,523	11.406
7/20 through 6/21	15,276,348	2	4,907	22	210,663	50,227	786,807	1,052,604	6.890
7/21 through 6/22	15,374,871	5	224,705	24	837,623	918,835	807,575	2,788,738	18.138
7/22 through 6/23	15,743,399	2	36,609	23	182,303	67,587	834,261	1,120,760	7.119
5 YR. TOTAL	76,401,577	14	538,505	111	1,494,601	2,726,188	4,135,822	8,895,116	11.643

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	17%	2.6611	24%	8.9815	11.643
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.0000	0.000
Pure Premium Present on Rate Level	83%	1.6292	76%	2.1015	3.731
Pure Premium Derived by Formula		1.8046		3.7527	5.557

CLASS 7720	POLICE OFFICERS & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	360,580,885	36	929,120	120	1,580,939	1,056,701	2,606,530	6,173,290	1.712
7/19 through 6/20	470,581,898	24	1,056,328	115	3,179,917	863,778	4,435,368	9,535,391	2.026
7/20 through 6/21	536,938,359	41	2,321,926	126	3,446,942	3,081,781	5,010,492	13,861,141	2.582
7/21 through 6/22	522,769,551	28	1,340,959	144	3,266,968	1,459,041	5,273,359	11,340,327	2.169
7/22 through 6/23	614,574,082	44	3,572,816	125	2,967,410	2,868,343	4,956,495	14,365,064	2.337
5 YR. TOTAL	2,505,444,775	173	9,221,149	630	14,442,176	9,329,644	22,282,244	55,275,213	2.206

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	74%	0.9445	100%	1.2617	2.206
Pure Premium Indicated by National Relativity	13%	0.7920	0%	1.1509	1.943
Pure Premium Present on Rate Level	13%	0.9001	0%	1.2786	2.179
Pure Premium Derived by Formula		0.9189		1.2617	2.181

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 7855	RAILROAD CONSTRUCTION: LAYING OR RELAYING OF TRACKS OR MAINTENANCE OF WAY BY CONTRACTOR-NO WORK ON ELEVATED RAILROADS-& DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	35,985,690	0	0	3	72,965	0	271,255	344,220	0.957
7/19 through 6/20	32,468,851	0	0	9	317,151	0	521,368	838,519	2.583
7/20 through 6/21	37,053,141	1	29,864	5	329,013	10,978	615,765	985,620	2.660
7/21 through 6/22	41,023,162	1	37,235	5	100,449	18,340	382,697	538,721	1.313
7/22 through 6/23	45,606,345	4	167,051	5	238,035	109,374	435,846	950,306	2.084
5 YR. TOTAL	192,137,189	6	234,150	27	1,057,613	138,692	2,226,931	3,657,386	1.904

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	19%	0.6723	28%	1.2312	1.904
Pure Premium Indicated by National Relativity	26%	0.7351	28%	1.1007	1.836
Pure Premium Present on Rate Level	55%	0.8019	44%	1.1366	1.939
Pure Premium Derived by Formula		0.7599		1.1530	1.913

CLASS 8001	STORE: FLORIST & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	40,316,370	0	0	9	101,706	0	189,875	291,581	0.723
7/19 through 6/20	36,739,468	0	0	8	162,873	0	523,157	686,030	1.867
7/20 through 6/21	40,928,261	2	56,557	12	120,355	44,898	346,396	568,206	1.388
7/21 through 6/22	44,487,648	2	79,339	11	109,253	85,212	285,473	559,277	1.257
7/22 through 6/23	45,015,846	2	70,572	7	128,885	115,899	220,197	535,553	1.190
5 YR. TOTAL	207,487,593	6	206,468	47	623,072	246,009	1,565,098	2,640,647	1.273

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	15%	0.3998	26%	0.8729	1.273
Pure Premium Indicated by National Relativity	42%	0.5261	37%	0.9463	1.472
Pure Premium Present on Rate Level	43%	0.4615	37%	0.8688	1.330
Pure Premium Derived by Formula		0.4794		0.8985	1.378

CLASS 8002	AUTOMOBILE RENTAL CO.: ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	71,553,696	6	112,979	25	291,873	227,980	491,131	1,123,963	1.571
7/19 through 6/20	71,802,373	8	150,288	11	106,281	292,495	388,570	937,634	1.306
7/20 through 6/21	65,061,543	8	94,026	17	131,989	190,867	204,493	621,375	0.955
7/21 through 6/22	75,766,025	4	58,170	23	240,520	65,963	628,420	993,073	1.311
7/22 through 6/23	87,130,759	9	358,279	11	73,896	154,698	174,175	761,048	0.873
5 YR. TOTAL	371,314,396	35	773,742	87	844,559	932,003	1,886,789	4,437,093	1.195

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	20%	0.4358	34%	0.7591	1.195
Pure Premium Indicated by National Relativity	40%	0.4907	33%	0.8550	1.346
Pure Premium Present on Rate Level	40%	0.4514	33%	0.8389	1.290
Pure Premium Derived by Formula		0.4640		0.8171	1.281

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8006	GASOLINE STATION: SELF-SERVICE AND GROCERY - RETAIL								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	286,254,605	18	1,010,527	83	519,434	740,763	1,666,316	3,937,040	1.375
7/19 through 6/20	303,400,857	15	557,256	87	393,231	531,573	1,446,090	2,928,150	0.965
7/20 through 6/21	346,642,179	9	277,655	92	638,056	370,034	1,655,340	2,941,085	0.849
7/21 through 6/22	425,613,107	13	336,739	108	632,844	911,577	1,613,030	3,494,190	0.821
7/22 through 6/23	331,732,485	17	622,673	59	787,431	638,404	1,553,104	3,601,612	1.086
5 YR. TOTAL	1,693,643,233	72	2,804,850	429	2,970,996	3,192,351	7,933,880	16,902,077	0.998

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	40%	0.3410	66%	0.6569	0.998
Pure Premium Indicated by National Relativity	30%	0.4659	17%	0.6950	1.161
Pure Premium Present on Rate Level	30%	0.3906	17%	0.6898	1.080
Pure Premium Derived by Formula		0.3934		0.6690	1.062

CLASS 8008	STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-RETAIL								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	356,351,563	21	385,745	78	445,649	479,618	1,266,715	2,577,727	0.723
7/19 through 6/20	317,174,325	5	244,670	56	338,728	328,317	946,352	1,858,067	0.586
7/20 through 6/21	416,261,140	13	243,987	42	563,871	136,724	1,042,103	1,986,685	0.477
7/21 through 6/22	422,113,899	8	96,325	49	562,906	33,200	1,218,731	1,911,162	0.453
7/22 through 6/23	479,164,454	11	380,448	43	452,780	318,880	1,448,199	2,600,307	0.543
5 YR. TOTAL	1,991,065,381	58	1,351,175	268	2,363,934	1,296,739	5,922,100	10,933,948	0.549

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	33%	0.1866	54%	0.3626	0.549
Pure Premium Indicated by National Relativity	33%	0.2511	23%	0.4560	0.707
Pure Premium Present on Rate Level	34%	0.2206	23%	0.3996	0.620
Pure Premium Derived by Formula		0.2194		0.3926	0.612

CLASS 8010	STORE: HARDWARE								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	273,744,315	11	792,907	53	606,894	899,039	1,697,738	3,996,578	1.460
7/19 through 6/20	291,954,652	12	1,022,445	65	971,879	672,472	1,853,357	4,520,153	1.548
7/20 through 6/21	324,349,104	18	1,493,579	78	1,213,519	974,555	2,884,566	6,566,219	2.024
7/21 through 6/22	377,582,731	13	452,985	99	1,650,268	749,038	3,720,512	6,572,803	1.741
7/22 through 6/23	409,242,399	10	527,029	74	1,789,767	1,263,175	4,593,209	8,173,180	1.997
5 YR. TOTAL	1,676,873,201	64	4,288,945	369	6,232,327	4,558,279	14,749,382	29,828,933	1.779

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	45%	0.6274	77%	1.1514	1.779
Pure Premium Indicated by National Relativity	27%	0.4413	11%	0.7261	1.167
Pure Premium Present on Rate Level	28%	0.4949	12%	0.9453	1.440
Pure Premium Derived by Formula		0.5401		1.0799	1.620

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8013	STORE: JEWELRY									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	147,993,269	3	83,936	4	86,463	96,803	200,882	468,084	0.316
7/19 through 6/20	142,785,165	1	22,679	5	55,679	0	158,516	236,874	0.166
7/20 through 6/21	167,163,900	1	31,117	5	89,474	23,143	55,258	198,992	0.119
7/21 through 6/22	177,431,165	1	44,684	7	233,783	75,605	354,540	708,612	0.399
7/22 through 6/23	193,733,922	0	0	4	82,832	0	118,568	201,400	0.104
5 YR. TOTAL	829,107,421	6	182,416	25	548,231	195,551	887,764	1,813,962	0.219

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	13%	0.0881	20%	0.1307	0.219
Pure Premium Indicated by National Relativity	42%	0.0643	40%	0.0953	0.160
Pure Premium Present on Rate Level	45%	0.0840	40%	0.1262	0.210
Pure Premium Derived by Formula		0.0763		0.1147	0.191

CLASS 8015	QUICK PRINTING-COPYING OR DUPLICATING SERVICE-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	41,389,572	2	25,790	6	39,793	2,964	58,201	126,748	0.306
7/19 through 6/20	40,362,306	1	36,068	6	44,400	27,301	86,539	194,308	0.481
7/20 through 6/21	37,680,785	1	18,935	4	25,343	2,280	34,134	80,692	0.214
7/21 through 6/22	46,965,146	1	28,006	7	64,447	13,445	158,963	264,861	0.564
7/22 through 6/23	56,666,308	0	0	5	75,707	0	189,339	265,046	0.468
5 YR. TOTAL	223,064,117	5	108,799	28	249,690	45,990	527,176	931,655	0.418

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	10%	0.1607	16%	0.2570	0.418
Pure Premium Indicated by National Relativity	41%	0.2315	42%	0.3776	0.609
Pure Premium Present on Rate Level	49%	0.1731	42%	0.3071	0.480
Pure Premium Derived by Formula		0.1958		0.3287	0.525

CLASS 8017	STORE: RETAIL NOC								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	913,844,448	34	865,064	165	1,641,708	1,062,133	4,000,753	7,569,658	0.828
7/19 through 6/20	908,422,831	29	853,518	223	2,415,170	1,027,445	5,292,591	9,588,724	1.056
7/20 through 6/21	1,023,006,616	27	690,169	205	2,199,411	684,292	4,492,950	8,066,822	0.789
7/21 through 6/22	1,066,983,851	34	1,394,036	183	2,649,300	1,655,319	4,809,960	10,508,615	0.985
7/22 through 6/23	1,131,486,807	18	867,145	181	2,806,537	1,084,819	5,196,208	9,954,709	0.880
5 YR. TOTAL	5,043,744,553	142	4,669,932	957	11,712,126	5,514,008	23,792,462	45,688,528	0.906

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	64%	0.3248	100%	0.5810	0.906
Pure Premium Indicated by National Relativity	18%	0.3437	0%	0.5563	0.900
Pure Premium Present on Rate Level	18%	0.3289	0%	0.6014	0.930
Pure Premium Derived by Formula		0.3289		0.5810	0.910

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8018	STORE: WHOLESALE NOC								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	650,248,200	48	1,048,322	327	3,344,250	800,455	5,875,510	11,068,537	1.702
7/19 through 6/20	847,770,944	47	1,310,534	377	3,966,858	1,335,585	6,675,514	13,288,491	1.568
7/20 through 6/21	957,030,673	71	2,651,706	407	5,873,257	2,686,104	8,916,022	20,127,089	2.103
7/21 through 6/22	1,077,998,464	73	2,811,285	358	5,999,336	2,810,557	8,977,728	20,598,906	1.911
7/22 through 6/23	1,180,399,742	64	2,417,188	332	5,737,084	2,355,505	9,330,817	19,840,594	1.681
5 YR. TOTAL	4,713,448,023	303	10,239,035	1,801	24,920,785	9,988,206	39,775,591	84,923,617	1.802

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	91%	0.7459	100%	1.0558	1.802
Pure Premium Indicated by National Relativity	4%	0.9025	0%	1.1364	2.039
Pure Premium Present on Rate Level	5%	0.7145	0%	1.0377	1.752
Pure Premium Derived by Formula		0.7506		1.0558	1.806

CLASS 8021	STORE: MEAT, FISH OR POULTRY DEALER-WHOLESALE								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	39,484,811	2	23,375	20	297,097	6,459	859,397	1,186,328	3.005
7/19 through 6/20	48,725,440	1	21,799	31	380,732	0	783,804	1,186,335	2.435
7/20 through 6/21	43,911,794	3	61,879	21	302,268	45,471	582,809	992,427	2.260
7/21 through 6/22	51,301,837	3	150,308	19	440,590	155,247	576,795	1,322,940	2.579
7/22 through 6/23	54,071,439	2	66,609	21	263,731	122,229	626,253	1,078,822	1.995
5 YR. TOTAL	237,495,321	11	323,970	112	1,684,418	329,406	3,429,058	5,766,852	2.428

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	20%	0.8457	33%	1.5825	2.428
Pure Premium Indicated by National Relativity	40%	0.6785	33%	1.0455	1.724
Pure Premium Present on Rate Level	40%	0.6639	34%	1.2167	1.881
Pure Premium Derived by Formula		0.7061		1.2809	1.987

CLASS 8031	STORE: MEAT, FISH OR POULTRY-RETAIL								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	18,420,664	1	38,429	5	59,843	62,176	72,984	233,432	1.267
7/19 through 6/20	20,242,429	0	0	5	76,056	0	194,909	270,965	1.339
7/20 through 6/21	22,806,036	0	0	6	48,540	0	76,223	124,763	0.547
7/21 through 6/22	25,369,115	0	0	5	93,346	0	167,157	260,503	1.027
7/22 through 6/23	24,987,478	0	0	7	119,369	0	263,502	382,871	1.532
5 YR. TOTAL	111,825,722	1	38,429	28	397,154	62,176	774,775	1,272,534	1.138

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	12%	0.3895	18%	0.7484	1.138
Pure Premium Indicated by National Relativity	41%	0.4758	41%	0.6914	1.167
Pure Premium Present on Rate Level	47%	0.4837	41%	0.7674	1.251
Pure Premium Derived by Formula		0.4692		0.7328	1.202

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8032 — **STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE**

Industry Group: Goods and Services
Hazard Group: C

		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	32,079,255	1	2,701	11	143,995	0	345,083	491,779	1.533
7/19 through 6/20	33,656,513	0	0	4	14,112	0	81,662	95,774	0.285
7/20 through 6/21	32,272,956	0	0	3	55,084	0	82,369	137,453	0.426
7/21 through 6/22	34,391,780	0	0	6	176,583	0	458,695	635,278	1.847
7/22 through 6/23	32,675,158	0	0	7	181,784	0	236,956	418,740	1.282
5 YR. TOTAL	165,075,662	1	2,701	31	571,558	0	1,204,765	1,779,024	1.078

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	13%	0.3479	21%	0.7298	1.078
Pure Premium Indicated by National Relativity	43%	0.4725	39%	0.6999	1.172
Pure Premium Present on Rate Level	44%	0.4240	40%	0.6869	1.111
Pure Premium Derived by Formula		0.4350		0.7010	1.136

CLASS 8033 — **STORE: MEAT, GROCERY AND PROVISION STORES COMBINED-RETAIL NOC**

Industry Group: Goods and Services
Hazard Group: B

		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	521,586,705	21	729,921	117	835,633	712,150	3,056,656	5,334,360	1.023
7/19 through 6/20	548,302,938	24	761,959	103	990,071	1,160,395	2,738,306	5,650,731	1.031
7/20 through 6/21	552,330,964	20	571,722	116	1,052,962	457,668	2,669,194	4,751,546	0.860
7/21 through 6/22	539,002,755	14	396,455	104	1,357,390	326,993	3,278,789	5,359,627	0.994
7/22 through 6/23	522,807,365	18	478,308	88	1,179,078	1,032,496	3,174,411	5,864,293	1.122
5 YR. TOTAL	2,684,030,727	97	2,938,365	528	5,415,134	3,689,702	14,917,356	26,960,557	1.005

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	48%	0.3112	83%	0.6933	1.005
Pure Premium Indicated by National Relativity	26%	0.4502	8%	0.7278	1.178
Pure Premium Present on Rate Level	26%	0.3441	9%	0.6859	1.030
Pure Premium Derived by Formula		0.3559		0.6954	1.051

CLASS 8034 — **STORE: GROCERY - WHOLESALE**

Industry Group: Goods and Services
Hazard Group: B

		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	19,229,099	0	0	9	56,135	0	78,401	134,536	0.700
7/19 through 6/20	20,070,395	0	0	8	40,948	0	45,132	86,080	0.429
7/20 through 6/21	23,912,824	5	118,549	18	161,659	82,245	330,208	692,661	2.897
7/21 through 6/22	29,694,627	2	85,857	13	448,807	32,470	404,198	971,332	3.271
7/22 through 6/23	25,503,803	0	0	6	71,884	0	185,677	257,561	1.010
5 YR. TOTAL	118,410,748	7	204,406	54	779,433	114,715	1,043,616	2,142,170	1.809

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	14%	0.8309	19%	0.9782	1.809
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.0000	0.000
Pure Premium Present on Rate Level	86%	0.6821	81%	0.8310	1.513
Pure Premium Derived by Formula		0.7029		0.8590	1.562

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

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CLASS 8037	STORE - SUPERSTORES AND WAREHOUSE CLUBS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: A		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	959,052,050	32	1,487,673	306	3,397,552	1,532,717	6,951,961	13,369,903	1.394
7/19 through 6/20	1,079,783,165	49	1,506,544	268	3,486,982	1,615,709	7,766,262	14,375,497	1.331
7/20 through 6/21	1,112,694,824	45	1,439,534	274	3,241,489	1,893,391	7,828,534	14,402,948	1.294
7/21 through 6/22	1,176,748,045	56	1,843,120	265	3,433,528	1,696,596	7,614,634	14,587,878	1.240
7/22 through 6/23	1,217,478,907	41	1,301,224	197	2,635,924	1,954,245	7,706,361	13,597,754	1.117
5 YR. TOTAL	5,545,756,991	223	7,578,095	1,310	16,195,475	8,692,658	37,867,752	70,333,980	1.268
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		73%	0.4287		100%	0.8396		1.268	
Pure Premium Indicated by National Relativity		13%	0.4269		0%	0.7364		1.163	
Pure Premium Present on Rate Level		14%	0.3906		0%	0.8290		1.220	
Pure Premium Derived by Formula		0.4231			0.8396			1.263	

CLASS 8039	STORE: DEPARTMENT-RETAIL								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	134,512,351	7	311,355	32	532,266	206,925	1,367,538	2,418,084	1.798
7/19 through 6/20	89,438,250	5	84,507	17	225,527	144,856	541,869	996,759	1.114
7/20 through 6/21	101,262,482	0	0	16	565,445	0	349,083	914,528	0.903
7/21 through 6/22	106,572,694	2	161,690	25	174,563	111,869	591,895	1,040,017	0.976
7/22 through 6/23	106,638,103	1	53,703	13	86,527	60,442	423,634	624,306	0.585
5 YR. TOTAL	538,423,880	15	611,255	103	1,584,328	524,092	3,274,019	5,993,694	1.113
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		22%	0.4078		38%	0.7054		1.113	
Pure Premium Indicated by National Relativity		39%	0.4143		31%	0.7634		1.178	
Pure Premium Present on Rate Level		39%	0.3694		31%	0.7306		1.100	
Pure Premium Derived by Formula		0.3954			0.7312			1.127	

CLASS 8044	STORE: FURNITURE & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	176,240,061	10	290,319	53	543,198	214,519	853,896	1,901,932	1.079
7/19 through 6/20	163,656,370	12	699,130	53	608,912	873,423	1,185,365	3,366,830	2.057
7/20 through 6/21	183,525,812	2	145,820	66	728,450	120,637	1,303,137	2,298,044	1.252
7/21 through 6/22	196,740,368	10	193,382	48	764,770	197,657	1,186,434	2,342,243	1.191
7/22 through 6/23	196,777,029	8	943,992	50	669,590	1,086,760	1,359,943	4,060,285	2.063
5 YR. TOTAL	916,939,640	42	2,272,643	270	3,314,920	2,492,996	5,888,775	13,969,334	1.524
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		36%	0.6094		53%	0.9141		1.524	
Pure Premium Indicated by National Relativity		32%	0.6420		23%	0.9146		1.557	
Pure Premium Present on Rate Level		32%	0.5880		24%	0.8240		1.412	
Pure Premium Derived by Formula		0.6130			0.8926			1.506	

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8045	STORE: DRUG - RETAIL									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	438,647,359	8	105,663	24	306,085	155,936	750,240	1,317,924	0.301
7/19 through 6/20	449,045,766	12	758,244	43	604,519	386,353	1,160,697	2,909,813	0.648
7/20 through 6/21	495,279,766	8	167,801	41	396,681	311,977	889,940	1,766,399	0.357
7/21 through 6/22	535,714,825	12	329,169	45	696,667	309,699	1,343,792	2,679,327	0.500
7/22 through 6/23	559,490,849	6	252,229	51	980,841	150,989	2,515,679	3,899,738	0.697
5 YR. TOTAL	2,478,178,565	46	1,613,106	204	2,984,793	1,314,954	6,660,348	12,573,201	0.507

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	32%	0.1855	49%	0.3218	0.507
Pure Premium Indicated by National Relativity	34%	0.2175	25%	0.3106	0.528
Pure Premium Present on Rate Level	34%	0.1639	26%	0.2664	0.430
Pure Premium Derived by Formula		0.1890		0.3046	0.494

CLASS 8046	STORE: AUTOMOBILE PARTS & ACCESSORIES- NOC & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	248,804,964	16	276,884	89	875,791	391,995	2,121,420	3,666,090	1.474
7/19 through 6/20	251,451,226	15	256,902	74	1,433,640	315,282	2,319,686	4,325,510	1.720
7/20 through 6/21	272,682,923	19	361,871	95	1,082,976	351,157	2,670,910	4,466,914	1.638
7/21 through 6/22	297,801,487	21	847,771	113	1,824,589	924,727	3,381,525	6,978,612	2.343
7/22 through 6/23	304,124,979	23	1,037,253	72	1,348,707	1,246,475	2,970,197	6,602,632	2.171
5 YR. TOTAL	1,374,865,579	94	2,780,681	443	6,565,703	3,229,636	13,463,738	26,039,758	1.894

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	45%	0.6798	77%	1.2142	1.894
Pure Premium Indicated by National Relativity	27%	0.5994	11%	0.9920	1.591
Pure Premium Present on Rate Level	28%	0.5971	12%	1.1630	1.760
Pure Premium Derived by Formula		0.6349		1.1836	1.819

CLASS 8047	STORE: DRUG-WHOLESALE								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	42,041,506	0	0	4	29,541	0	134,778	164,319	0.391
7/19 through 6/20	51,780,789	1	68,976	9	149,759	44,273	247,074	510,082	0.985
7/20 through 6/21	87,271,833	1	9,614	21	376,559	2,153	373,930	762,256	0.873
7/21 through 6/22	93,366,507	3	171,341	11	182,112	68,094	419,965	841,512	0.901
7/22 through 6/23	98,162,293	1	17,349	10	206,597	62,596	538,851	825,393	0.841
5 YR. TOTAL	372,622,928	6	267,280	55	944,568	177,116	1,714,598	3,103,562	0.833

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	15%	0.3252	22%	0.5077	0.833
Pure Premium Indicated by National Relativity	42%	0.2451	39%	0.3428	0.588
Pure Premium Present on Rate Level	43%	0.2449	39%	0.3559	0.601
Pure Premium Derived by Formula		0.2570		0.3842	0.641

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8058	BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	205,461,938	10	247,658	96	939,705	233,473	2,610,642	4,031,478	1.962
7/19 through 6/20	221,254,558	7	136,880	62	810,428	49,039	1,937,027	2,933,374	1.326
7/20 through 6/21	237,385,412	6	92,870	75	878,684	88,723	1,751,331	2,811,608	1.184
7/21 through 6/22	266,066,096	14	445,838	58	875,802	581,066	2,152,239	4,054,945	1.524
7/22 through 6/23	303,143,308	9	433,451	52	836,276	617,554	1,657,058	3,544,339	1.169
5 YR. TOTAL	1,233,311,312	46	1,356,697	343	4,340,895	1,569,855	10,108,297	17,375,744	1.409

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	41%	0.4620	70%	0.9469	1.409
Pure Premium Indicated by National Relativity	29%	0.5507	15%	0.9792	1.530
Pure Premium Present on Rate Level	30%	0.5424	15%	1.0775	1.620
Pure Premium Derived by Formula		0.5118		0.9713	1.483

CLASS 8061	STORE - CONVENIENCE - RETAIL								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	193,118,038	6	253,508	53	475,692	561,778	942,141	2,233,119	1.156
7/19 through 6/20	209,781,367	7	149,925	47	551,352	180,558	1,201,098	2,082,933	0.993
7/20 through 6/21	226,681,730	12	149,316	55	622,061	206,856	1,682,654	2,660,887	1.174
7/21 through 6/22	228,997,229	9	239,413	51	832,572	431,062	1,419,172	2,922,219	1.276
7/22 through 6/23	387,265,694	9	245,420	69	1,338,521	187,339	1,899,157	3,670,437	0.948
5 YR. TOTAL	1,245,844,058	43	1,037,582	275	3,820,198	1,567,593	7,144,222	13,569,595	1.089

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	35%	0.3899	57%	0.6993	1.089
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.0000	0.000
Pure Premium Present on Rate Level	65%	0.3896	43%	0.7107	1.100
Pure Premium Derived by Formula		0.3897		0.7042	1.094

CLASS 8072	STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO OR AUDIO CASSETTE RETAIL								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	24,897,858	0	0	2	4,576	0	20,235	24,811	0.100
7/19 through 6/20	19,924,818	0	0	0	0	0	10,903	10,903	0.055
7/20 through 6/21	19,939,053	0	0	2	23,042	0	89,513	112,555	0.565
7/21 through 6/22	21,214,030	0	0	1	985	0	19,496	20,481	0.097
7/22 through 6/23	23,068,793	0	0	5	76,126	0	236,296	312,422	1.354
5 YR. TOTAL	109,044,552	0	0	10	104,729	0	376,443	481,172	0.441

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	6%	0.0960	11%	0.3452	0.441
Pure Premium Indicated by National Relativity	29%	0.1494	31%	0.3240	0.473
Pure Premium Present on Rate Level	65%	0.1184	58%	0.2912	0.410
Pure Premium Derived by Formula		0.1260		0.3073	0.433

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8102	SEED MERCHANT								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	22,908,129	1	12,452	7	78,341	20,241	178,559	289,593	1.264
7/19 through 6/20	25,894,931	1	94,442	4	48,114	77,669	132,733	352,958	1.363
7/20 through 6/21	31,430,533	1	27,428	8	101,114	10,674	227,853	367,069	1.168
7/21 through 6/22	35,659,337	0	0	1	12,327	0	33,096	45,423	0.127
7/22 through 6/23	36,125,044	0	0	5	166,080	0	202,296	368,376	1.020
5 YR. TOTAL	152,017,974	3	134,322	25	405,976	108,584	774,537	1,423,419	0.936

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	14%	0.3554	22%	0.5809	0.936
Pure Premium Indicated by National Relativity	43%	0.5140	39%	0.8653	1.379
Pure Premium Present on Rate Level	43%	0.4979	39%	0.8429	1.341
Pure Premium Derived by Formula		0.4849		0.7940	1.279

CLASS 8103	WOOL MERCHANT								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	2,537,130	0	0	1	24,595	0	9,202	33,797	1.332
7/19 through 6/20	3,419,036	0	0	1	85	0	11,170	11,255	0.329
7/20 through 6/21	2,561,986	0	0	2	50,974	0	104,105	155,079	6.053
7/21 through 6/22	3,054,023	0	0	0	0	0	3,809	3,809	0.125
7/22 through 6/23	3,409,366	0	0	0	0	0	86,592	86,592	2.540
5 YR. TOTAL	14,981,541	0	0	4	75,654	0	214,878	290,532	1.939

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	5%	0.5050	7%	1.4343	1.939
Pure Premium Indicated by National Relativity	10%	0.8679	10%	0.7973	1.665
Pure Premium Present on Rate Level	85%	0.6922	83%	1.0099	1.702
Pure Premium Derived by Formula		0.7004		1.0183	1.719

CLASS 8106	IRON OR STEEL MERCHANT & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	56,080,557	0	0	28	502,725	0	1,064,875	1,567,600	2.795
7/19 through 6/20	53,418,304	0	0	19	493,139	0	682,776	1,175,915	2.201
7/20 through 6/21	57,287,562	1	45,053	18	343,672	8,683	526,777	924,185	1.613
7/21 through 6/22	60,993,408	3	70,346	28	640,043	12,966	795,061	1,518,416	2.490
7/22 through 6/23	69,016,643	6	323,041	23	447,596	688,512	753,777	2,212,926	3.206
5 YR. TOTAL	296,796,474	10	438,440	116	2,427,175	710,161	3,823,266	7,399,042	2.493

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	28%	0.9655	44%	1.5275	2.493
Pure Premium Indicated by National Relativity	36%	1.0761	28%	1.6438	2.720
Pure Premium Present on Rate Level	36%	1.0666	28%	1.7355	2.802
Pure Premium Derived by Formula		1.0417		1.6183	2.660

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8107	MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	207,363,142	6	186,887	39	764,874	309,603	1,486,400	2,747,764	1.325
7/19 through 6/20	210,117,012	8	1,158,336	57	1,217,991	1,419,131	2,303,796	6,099,254	2.903
7/20 through 6/21	221,978,536	6	136,804	47	1,439,855	202,239	2,791,102	4,570,000	2.059
7/21 through 6/22	266,565,588	6	336,049	39	888,294	574,992	1,980,495	3,779,830	1.418
7/22 through 6/23	296,719,037	6	547,607	59	1,578,968	600,036	2,387,275	5,113,886	1.724
5 YR. TOTAL	1,202,743,315	32	2,365,683	241	5,889,982	3,106,001	10,949,068	22,310,734	1.855

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	46%	0.6864	72%	1.1686	1.855
Pure Premium Indicated by National Relativity	27%	0.6993	14%	1.0234	1.723
Pure Premium Present on Rate Level	27%	0.7276	14%	1.1640	1.892
Pure Premium Derived by Formula		0.7010		1.1476	1.849

CLASS 8111	PLUMBERS SUPPLIES DEALER & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	64,822,315	3	88,244	11	186,196	106,737	388,276	769,453	1.187
7/19 through 6/20	66,986,884	3	403,289	14	244,188	477,527	475,298	1,600,302	2.389
7/20 through 6/21	73,176,966	1	28,626	16	194,162	16,669	311,690	551,147	0.753
7/21 through 6/22	82,536,542	0	0	13	207,481	0	418,844	626,325	0.759
7/22 through 6/23	92,790,243	8	308,622	13	888,441	214,092	491,271	1,902,426	2.050
5 YR. TOTAL	380,312,950	15	828,781	67	1,720,468	815,025	2,085,379	5,449,653	1.433

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	22%	0.6703	33%	0.7626	1.433
Pure Premium Indicated by National Relativity	39%	0.5342	33%	0.7485	1.283
Pure Premium Present on Rate Level	39%	0.5364	34%	0.7853	1.322
Pure Premium Derived by Formula		0.5650		0.7657	1.331

CLASS 8116	FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	85,725,270	4	435,808	24	433,803	750,023	760,219	2,379,853	2.776
7/19 through 6/20	96,700,042	2	291,608	22	197,077	576,771	486,451	1,551,907	1.605
7/20 through 6/21	103,336,458	4	178,095	30	552,785	206,820	989,286	1,926,986	1.865
7/21 through 6/22	118,606,393	8	594,427	26	459,322	849,336	865,051	2,768,136	2.334
7/22 through 6/23	126,892,923	4	405,592	20	450,012	342,581	666,168	1,864,353	1.469
5 YR. TOTAL	531,261,086	22	1,905,530	122	2,092,999	2,725,531	3,767,175	10,491,235	1.975

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	28%	0.7526	45%	1.2221	1.975
Pure Premium Indicated by National Relativity	36%	0.5506	27%	0.8164	1.367
Pure Premium Present on Rate Level	36%	0.6032	28%	1.0179	1.621
Pure Premium Derived by Formula		0.6261		1.0554	1.682

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

CLASS 8203	ICE MFG. OR DISTRIBUTION & DRIVERS									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	8,039,404	0	0	9	79,699	0	130,837	210,536	2.619
7/19 through 6/20	7,142,341	3	219,929	6	180,847	335,325	239,662	975,763	13.662
7/20 through 6/21	7,960,675	0	0	4	54,845	0	81,335	136,180	1.711
7/21 through 6/22	7,218,941	0	0	7	135,709	0	258,584	394,293	5.462
7/22 through 6/23	7,121,301	0	0	2	34,113	0	24,147	58,260	0.818
5 YR. TOTAL	37,482,662	3	219,929	28	485,213	335,325	734,565	1,775,032	4.736

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	13%	1.8813	19%	2.8544	4.736
Pure Premium Indicated by National Relativity	38%	1.6245	40%	2.1550	3.780
Pure Premium Present on Rate Level	49%	1.9500	41%	2.6623	4.612
Pure Premium Derived by Formula		1.8174		2.4959	4.313

CLASS 8204	BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	4,339,483	0	0	4	34,786	0	67,108	101,894	2.348
7/19 through 6/20	4,108,002	0	0	2	19,105	0	20,785	39,890	0.971
7/20 through 6/21	4,453,816	1	476	0	0	695	9,259	10,430	0.234
7/21 through 6/22	5,807,965	0	0	0	0	0	8,259	8,259	0.142
7/22 through 6/23	6,053,585	1	60,304	1	26,698	20,019	31,869	138,890	2.294
5 YR. TOTAL	24,762,851	2	60,780	7	80,589	20,714	137,280	299,363	1.209

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	7%	0.5709	11%	0.6380	1.209
Pure Premium Indicated by National Relativity	23%	0.7459	25%	1.6133	2.359
Pure Premium Present on Rate Level	70%	0.8066	64%	1.3946	2.201
Pure Premium Derived by Formula		0.7761		1.3660	2.142

CLASS 8209	VEGETABLE PACKING & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	58,015	0	0	0	0	0	2,878	2,878	4.961
7/19 through 6/20	35,602	0	0	0	0	0	0	0	0.000
7/20 through 6/21	13,785	0	0	0	0	0	0	0	0.000
7/21 through 6/22	175,814	0	0	0	0	0	0	0	0.000
7/22 through 6/23	20,253	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	303,469	0	0	0	0	0	2,878	2,878	0.948

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	1%	0.0000	1%	0.9484	0.948
Pure Premium Indicated by National Relativity	49%	1.1027	49%	1.5380	2.641
Pure Premium Present on Rate Level	50%	0.9665	50%	1.5357	2.502
Pure Premium Derived by Formula		1.0236		1.5310	2.555

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8215	FEED, FERTILIZER, HAY, OR GRAIN DEALER & LOCAL MANAGERS, DRIVERS - NO MFG									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	109,123,804	3	83,227	41	942,381	119,022	2,019,752	3,164,382	2.900
7/19 through 6/20	120,158,431	2	114,379	25	478,137	136,835	1,216,530	1,945,881	1.619
7/20 through 6/21	122,313,974	8	563,055	23	535,633	1,049,287	1,060,941	3,208,916	2.624
7/21 through 6/22	137,577,227	3	134,350	29	546,514	344,383	1,680,926	2,706,173	1.967
7/22 through 6/23	137,203,787	5	649,462	26	769,241	425,489	1,346,211	3,190,403	2.325
5 YR. TOTAL	626,377,223	21	1,544,473	144	3,271,906	2,075,016	7,324,360	14,215,755	2.270

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	35%	0.7689	61%	1.5006	2.270
Pure Premium Indicated by National Relativity	32%	0.8018	19%	1.2536	2.055
Pure Premium Present on Rate Level	33%	0.7701	20%	1.6192	2.389
Pure Premium Derived by Formula		0.7798		1.4774	2.257

CLASS 8227	CONSTRUCTION OR ERECTION PERMANENT YARD								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	128,991,612	8	711,106	31	808,622	529,374	1,262,648	3,311,750	2.568
7/19 through 6/20	139,432,577	8	1,075,007	31	1,093,497	924,794	1,312,645	4,405,943	3.160
7/20 through 6/21	136,176,640	6	366,068	37	1,319,340	285,617	1,226,758	3,197,783	2.348
7/21 through 6/22	143,530,840	6	949,249	27	1,271,984	1,481,267	1,058,216	4,760,716	3.317
7/22 through 6/23	170,503,008	4	218,281	23	756,753	285,414	1,214,227	2,474,675	1.451
5 YR. TOTAL	718,634,677	32	3,319,711	149	5,250,196	3,506,466	6,074,494	18,150,867	2.526

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	43%	1.1925	59%	1.3332	2.526
Pure Premium Indicated by National Relativity	28%	0.8449	20%	1.2047	2.050
Pure Premium Present on Rate Level	29%	1.0485	21%	1.3130	2.362
Pure Premium Derived by Formula		1.0534		1.3033	2.357

CLASS 8232	LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES & YARD, WAREHOUSE, DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	297,868,147	32	1,522,516	177	3,478,700	2,475,551	5,379,266	12,856,033	4.316
7/19 through 6/20	350,930,728	35	2,579,204	180	3,972,732	2,559,397	6,959,053	16,070,386	4.579
7/20 through 6/21	354,591,706	22	1,645,068	176	3,517,435	2,122,409	5,686,318	12,971,230	3.658
7/21 through 6/22	400,225,676	18	907,831	167	4,827,858	1,011,816	5,618,260	12,365,765	3.090
7/22 through 6/23	406,083,538	23	1,422,147	152	3,883,136	1,642,979	5,999,165	12,947,427	3.188
5 YR. TOTAL	1,809,699,795	130	8,076,766	852	19,679,861	9,812,152	29,642,062	67,210,841	3.714

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	85%	1.5338	100%	2.1802	3.714
Pure Premium Indicated by National Relativity	7%	1.3719	0%	1.8593	3.231
Pure Premium Present on Rate Level	8%	1.6232	0%	2.2425	3.866
Pure Premium Derived by Formula		1.5296		2.1802	3.710

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8233	COAL MERCHANT & LOCAL MANAGERS, DRIVERS									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	2,799,178	0	0	0	0	0	0	0	0.000
7/19 through 6/20	2,990,189	0	0	0	0	0	0	0	0.000
7/20 through 6/21	1,419,425	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	7,208,792	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	4%	0.0000	5%	0.0000	0.000
Pure Premium Indicated by National Relativity	24%	1.6437	26%	1.1802	2.824
Pure Premium Present on Rate Level	72%	1.1071	69%	0.8111	1.918
Pure Premium Derived by Formula		1.1916		0.8665	2.058

CLASS 8235	SASH, DOOR OR ASSEMBLED MILLWORK DEALER & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	13,028,162	0	0	8	43,315	0	95,331	138,646	1.064
7/19 through 6/20	13,351,535	0	0	8	383,213	0	649,749	1,032,962	7.737
7/20 through 6/21	17,254,284	1	31,874	4	107,227	6,670	130,263	276,034	1.600
7/21 through 6/22	15,948,557	1	0	6	88,338	5,694	199,437	293,469	1.840
7/22 through 6/23	14,625,782	1	48,517	2	40,994	37,188	136,927	263,626	1.803
5 YR. TOTAL	74,208,320	3	80,391	28	663,087	49,552	1,211,707	2,004,737	2.702

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	14%	1.0019	21%	1.6996	2.702
Pure Premium Indicated by National Relativity	43%	1.2099	39%	1.5984	2.808
Pure Premium Present on Rate Level	43%	1.1223	40%	1.6411	2.763
Pure Premium Derived by Formula		1.1431		1.6367	2.780

CLASS 8263	JUNK DEALER & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	6,258,070	1	56,453	4	5,378	120,561	34,346	216,738	3.463
7/19 through 6/20	6,749,778	2	15,017	2	9,306	37,262	15,554	77,139	1.143
7/20 through 6/21	9,715,704	3	378,843	6	69,406	523,529	169,995	1,141,773	11.752
7/21 through 6/22	11,879,707	1	49,487	3	30,519	15,724	116,547	212,277	1.787
7/22 through 6/23	6,204,341	2	109,905	2	38,681	40,936	31,179	220,701	3.557
5 YR. TOTAL	40,807,600	9	609,705	17	153,290	738,012	367,621	1,868,628	4.579

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	12%	1.8697	20%	2.7094	4.579
Pure Premium Indicated by National Relativity	26%	1.4143	28%	1.9445	3.359
Pure Premium Present on Rate Level	62%	1.5312	52%	2.5516	4.083
Pure Premium Derived by Formula		1.5414		2.4132	3.955

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8264	BOTTLE DEALER-USED & DRIVERS									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	22,602,556	0	0	12	91,140	0	171,667	262,807	1.163
7/19 through 6/20	21,949,836	2	70,236	11	296,083	21,176	703,718	1,091,213	4.971
7/20 through 6/21	24,806,042	2	198,269	12	153,594	103,938	318,355	774,156	3.121
7/21 through 6/22	28,229,804	1	31,207	7	91,806	52,590	152,649	328,252	1.163
7/22 through 6/23	27,120,215	2	238,305	9	72,250	135,341	183,509	629,405	2.321
5 YR. TOTAL	124,708,453	7	538,017	51	704,873	313,045	1,529,898	3,085,833	2.474

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	19%	0.9966	29%	1.4778	2.474
Pure Premium Indicated by National Relativity	40%	1.1802	35%	1.8343	3.015
Pure Premium Present on Rate Level	41%	1.1840	36%	1.8389	3.023
Pure Premium Derived by Formula		1.1469		1.7326	2.880

CLASS 8265	IRON OR STEEL SCRAP DEALER & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	33,816,534	2	39,483	16	308,309	4,643	579,755	932,190	2.757
7/19 through 6/20	31,131,369	1	30,414	20	332,792	74,504	484,270	921,980	2.962
7/20 through 6/21	37,666,296	5	268,712	6	215,362	327,323	257,542	1,068,939	2.838
7/21 through 6/22	40,171,319	4	263,601	12	224,632	231,236	714,957	1,434,426	3.571
7/22 through 6/23	48,956,495	1	165,284	12	310,017	68,872	475,850	1,020,023	2.084
5 YR. TOTAL	191,742,013	13	767,494	66	1,391,112	706,578	2,512,374	5,377,558	2.805

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	24%	1.1258	36%	1.6788	2.805
Pure Premium Indicated by National Relativity	38%	1.2546	32%	1.7977	3.052
Pure Premium Present on Rate Level	38%	1.2164	32%	1.7872	3.004
Pure Premium Derived by Formula		1.2092		1.7515	2.961

CLASS 8279	STABLE OR BREEDING FARM & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	4,893,808	0	0	6	104,581	0	209,538	314,119	6.419
7/19 through 6/20	4,504,970	1	19,434	0	0	31,861	252	51,547	1.144
7/20 through 6/21	5,049,901	0	0	2	37,481	0	132,359	169,840	3.363
7/21 through 6/22	6,212,560	1	60,769	2	50,658	28,890	76,973	217,290	3.498
7/22 through 6/23	5,846,222	1	8,375	4	49,150	4,391	115,913	177,829	3.042
5 YR. TOTAL	26,507,461	3	88,578	14	241,870	65,142	535,035	930,625	3.511

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	10%	1.2466	17%	2.2642	3.511
Pure Premium Indicated by National Relativity	45%	1.6540	41%	2.9673	4.621
Pure Premium Present on Rate Level	45%	1.5099	42%	2.8011	4.311
Pure Premium Derived by Formula		1.5484		2.7780	4.326

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8288	LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	14,193,779	1	34,906	15	53,308	13,699	237,976	339,889	2.395	
7/19 through 6/20	15,702,000	0	0	11	121,121	0	271,404	392,525	2.500	
7/20 through 6/21	14,680,791	0	0	10	72,861	0	381,726	454,587	3.097	
7/21 through 6/22	15,974,087	1	103,307	12	162,438	89,719	537,489	892,953	5.590	
7/22 through 6/23	19,040,304	1	135,365	17	261,957	230,416	852,253	1,479,991	7.773	
5 YR. TOTAL	79,590,961	3	273,578	65	671,685	333,834	2,280,848	3,559,945	4.473	

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	17%	1.1877	30%	3.2852	4.473
Pure Premium Indicated by National Relativity	41%	1.5631	35%	2.9313	4.494
Pure Premium Present on Rate Level	42%	1.4269	35%	2.9621	4.389
Pure Premium Derived by Formula		1.4421		3.0483	4.490

CLASS 8291	STORAGE WAREHOUSE-COLD								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	26,486,515	2	101,010	11	40,996	144,821	87,467	374,294	1.413
7/19 through 6/20	29,012,621	2	33,323	9	100,091	51,592	270,020	455,026	1.568
7/20 through 6/21	30,249,810	1	1,338	9	185,864	11,147	272,065	470,414	1.555
7/21 through 6/22	35,594,357	4	87,299	11	119,137	26,141	361,143	593,720	1.668
7/22 through 6/23	35,205,306	0	0	7	137,115	0	349,142	486,257	1.381
5 YR. TOTAL	156,548,609	9	222,970	47	583,203	233,701	1,339,837	2,379,711	1.520

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	18%	0.5150	27%	1.0051	1.520
Pure Premium Indicated by National Relativity	41%	0.9629	36%	1.3150	2.278
Pure Premium Present on Rate Level	41%	0.8420	37%	1.2405	2.083
Pure Premium Derived by Formula		0.8327		1.2038	2.037

CLASS 8292	STORAGE WAREHOUSE NOC								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	166,932,898	17	328,283	94	1,219,542	276,604	2,041,962	3,866,391	2.316
7/19 through 6/20	172,498,174	16	1,064,414	80	1,128,564	680,084	2,058,345	4,931,407	2.859
7/20 through 6/21	187,460,736	18	668,550	68	755,328	670,380	1,281,796	3,376,054	1.801
7/21 through 6/22	213,346,071	11	425,788	78	1,114,428	452,399	1,692,886	3,685,501	1.727
7/22 through 6/23	225,436,751	16	536,036	72	1,712,152	720,557	2,201,624	5,170,369	2.294
5 YR. TOTAL	965,674,630	78	3,023,071	392	5,930,014	2,800,024	9,276,613	21,029,722	2.178

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	46%	0.9271	68%	1.2506	2.178
Pure Premium Indicated by National Relativity	27%	0.8233	16%	1.1287	1.952
Pure Premium Present on Rate Level	27%	0.8966	16%	1.2962	2.193
Pure Premium Derived by Formula		0.8908		1.2384	2.129

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8293	STORAGE WAREHOUSE-FURNITURE & DRIVERS									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	84,533,887	11	347,080	63	642,593	655,426	1,075,922	2,721,021	3.219	
7/19 through 6/20	77,070,615	18	568,459	51	580,191	466,943	766,489	2,382,082	3.091	
7/20 through 6/21	77,202,268	6	192,967	42	718,913	137,584	986,196	2,035,660	2.637	
7/21 through 6/22	72,500,921	5	571,310	34	482,663	113,462	646,181	1,813,616	2.502	
7/22 through 6/23	73,210,621	2	903,136	27	619,520	48,256	612,505	2,183,417	2.982	
5 YR. TOTAL	384,518,312	42	2,582,952	217	3,043,880	1,421,671	4,087,293	11,135,796	2.896	

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	41%	1.4633	54%	1.4327	2.896
Pure Premium Indicated by National Relativity	29%	1.9228	23%	2.3853	4.308
Pure Premium Present on Rate Level	30%	1.7761	23%	2.0725	3.849
Pure Premium Derived by Formula		1.6904		1.7990	3.489

CLASS 8304	GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	25,725,948	2	264,823	8	173,975	339,344	542,730	1,320,872	5.134	
7/19 through 6/20	25,718,934	1	92,207	6	45,030	242,897	155,288	535,422	2.082	
7/20 through 6/21	30,359,692	2	51,427	8	315,870	61,591	923,940	1,352,828	4.456	
7/21 through 6/22	33,982,248	3	149,892	4	74,078	64,010	144,625	432,605	1.273	
7/22 through 6/23	24,853,127	0	0	6	135,611	0	262,936	398,547	1.604	
5 YR. TOTAL	140,639,949	8	558,349	32	744,564	707,842	2,029,519	4,040,274	2.873	

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	21%	0.9264	35%	1.9464	2.873
Pure Premium Indicated by National Relativity	39%	1.2923	32%	2.1019	3.394
Pure Premium Present on Rate Level	40%	1.2711	33%	2.3200	3.591
Pure Premium Derived by Formula		1.2070		2.1194	3.326

CLASS 8350	GASOLINE - OR OIL DEALER & DRIVERS									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	83,327,826	2	101,726	51	1,318,036	153,287	2,184,874	3,757,923	4.510	
7/19 through 6/20	86,346,291	11	425,826	44	1,426,075	454,699	2,171,904	4,478,504	5.187	
7/20 through 6/21	92,729,157	13	961,818	33	1,267,954	1,011,962	1,144,281	4,386,015	4.730	
7/21 through 6/22	110,312,985	7	649,852	54	1,766,873	854,866	1,974,905	5,246,496	4.756	
7/22 through 6/23	109,632,620	3	491,224	36	687,325	444,591	928,186	2,551,326	2.327	
5 YR. TOTAL	482,348,879	36	2,630,446	218	6,466,263	2,919,405	8,404,150	20,420,264	4.234	

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	47%	1.8859	64%	2.3476	4.234
Pure Premium Indicated by National Relativity	26%	1.5621	18%	1.7504	3.313
Pure Premium Present on Rate Level	27%	1.8803	18%	2.2584	4.139
Pure Premium Derived by Formula		1.8002		2.2240	4.024

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8353	GAS DEALER - LIQUEFIED PETROLEUM GAS & SALESPERSONS, DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	29,169,905	0	0	18	135,143	0	162,819	297,962	1.022
7/19 through 6/20	29,435,013	3	100,515	11	212,848	150,942	345,954	810,259	2.753
7/20 through 6/21	30,153,485	2	46,909	19	610,322	20,799	661,161	1,339,191	4.441
7/21 through 6/22	31,261,875	5	579,872	6	80,171	1,092,580	199,036	1,951,659	6.243
7/22 through 6/23	32,550,728	2	209,407	22	1,140,609	244,266	1,410,188	3,004,470	9.230
5 YR. TOTAL	152,571,006	12	936,703	76	2,179,093	1,508,587	2,779,158	7,403,541	4.853
		INDEMNITY		MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		22%	2.0422	31%	2.8103		4.853		
Pure Premium Indicated by National Relativity		0%	0.0000	0%	0.0000		0.000		
Pure Premium Present on Rate Level		78%	1.2549	69%	1.6799		2.935		
Pure Premium Derived by Formula			1.4281		2.0303		3.458		

CLASS 8370	TRUCKING: MECHANICS AND GARAGE EMPLOYEES								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	56,148,012	7	301,316	35	501,387	323,285	732,115	1,858,103	3.309
7/19 through 6/20	56,766,670	4	170,679	20	308,313	98,262	332,304	909,558	1.602
7/20 through 6/21	64,434,654	3	177,276	22	627,871	244,758	835,380	1,885,285	2.926
7/21 through 6/22	64,262,218	8	568,716	15	231,090	1,286,226	439,930	2,525,962	3.931
7/22 through 6/23	68,696,053	2	49,890	14	462,160	14,160	592,212	1,118,422	1.628
5 YR. TOTAL	310,307,607	24	1,267,877	106	2,130,821	1,966,691	2,931,941	8,297,330	2.674
		INDEMNITY		MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		30%	1.0953	44%	1.5786		2.674		
Pure Premium Indicated by National Relativity		0%	0.0000	0%	0.0000		0.000		
Pure Premium Present on Rate Level		70%	1.1881	56%	1.6461		2.834		
Pure Premium Derived by Formula			1.1603		1.6164		2.777		

CLASS 8381	GASOLINE STATION:SELF-SERVICE ONLY-RETAIL								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	7,868,255	1	11,369	3	71,194	14,743	101,662	198,968	2.529
7/19 through 6/20	8,889,969	0	0	4	37,309	0	72,652	109,961	1.237
7/20 through 6/21	9,441,546	1	75,381	2	90,306	23,398	88,565	277,650	2.941
7/21 through 6/22	25,697,143	5	201,315	7	94,956	318,404	236,867	851,542	3.314
7/22 through 6/23	29,199,554	2	77,220	4	96,057	104,001	193,838	471,116	1.613
5 YR. TOTAL	81,096,467	9	365,285	20	389,822	460,546	693,584	1,909,237	2.354
		INDEMNITY		MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		10%	0.9311	16%	1.4232		2.354		
Pure Premium Indicated by National Relativity		31%	0.4058	33%	0.7545		1.160		
Pure Premium Present on Rate Level		59%	0.5090	51%	0.8121		1.321		
Pure Premium Derived by Formula			0.5192		0.8909		1.410		

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8385	BUS CO.: GARAGE EMPLOYEES								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	56,168,275	5	53,847	12	258,200	78,675	491,569	882,291	1.571
7/19 through 6/20	43,159,033	2	234,492	6	52,330	405,406	225,362	917,590	2.126
7/20 through 6/21	50,253,516	4	108,439	8	213,825	109,765	215,322	647,351	1.288
7/21 through 6/22	54,923,133	4	54,080	15	362,216	73,015	676,083	1,165,394	2.122
7/22 through 6/23	68,458,226	6	404,205	16	499,874	439,787	536,947	1,880,813	2.747
5 YR. TOTAL	272,962,183	21	855,063	57	1,386,445	1,106,648	2,145,283	5,493,439	2.013
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		19%	0.8212		30%	1.1913		2.013	
Pure Premium Indicated by National Relativity		40%	0.6594		35%	0.9676		1.627	
Pure Premium Present on Rate Level		41%	0.5485		35%	0.8827		1.431	
Pure Premium Derived by Formula			0.6447			1.0050		1.650	

CLASS 8387	AUTOMOBILE SERVICE STATION-&DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	214,867,433	13	858,513	86	777,644	207,404	1,759,590	3,603,151	1.677
7/19 through 6/20	215,693,376	11	196,153	79	1,890,537	108,666	2,362,112	4,557,468	2.113
7/20 through 6/21	271,159,020	7	213,292	81	1,128,618	178,657	2,101,092	3,621,659	1.336
7/21 through 6/22	307,407,199	10	714,580	103	1,577,710	687,305	2,504,421	5,484,016	1.784
7/22 through 6/23	357,832,827	9	341,202	76	1,154,414	305,169	2,354,240	4,155,025	1.161
5 YR. TOTAL	1,366,959,855	50	2,323,740	425	6,528,923	1,487,201	11,081,455	21,421,319	1.567
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		48%	0.6476		70%	0.9195		1.567	
Pure Premium Indicated by National Relativity		0%	0.0000		0%	0.0000		0.000	
Pure Premium Present on Rate Level		52%	0.6750		30%	0.9771		1.652	
Pure Premium Derived by Formula			0.6618			0.9368		1.599	

CLASS 8391	AUTOMOBILE REPAIR SHOP & PARTS DEPARTMENT EMPLOYEES, DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	867,710,615	37	1,683,117	191	2,900,559	1,762,603	5,322,884	11,669,163	1.345
7/19 through 6/20	869,972,078	33	1,600,896	205	3,465,782	2,186,143	5,384,963	12,637,784	1.453
7/20 through 6/21	928,369,654	24	1,017,479	207	2,957,818	1,394,180	6,192,427	11,561,904	1.245
7/21 through 6/22	1,081,594,864	50	3,905,250	218	4,670,643	3,854,560	6,901,784	19,332,237	1.787
7/22 through 6/23	1,186,260,973	28	2,138,807	190	4,593,205	1,944,383	5,960,013	14,636,408	1.234
5 YR. TOTAL	4,933,908,184	172	10,345,549	1,011	18,588,007	11,141,869	29,762,071	69,837,496	1.415
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		84%	0.5864		100%	0.8290		1.415	
Pure Premium Indicated by National Relativity		0%	0.0000		0%	0.0000		0.000	
Pure Premium Present on Rate Level		16%	0.5849		0%	0.8767		1.462	
Pure Premium Derived by Formula			0.5862			0.8290		1.415	

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8392	AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SERVICE, CASHIERS OR COUNTER PERSONNEL & DRIVERS									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	35,112,079	1	11,806	13	124,735	4,535	271,769	412,845	1.176
7/19 through 6/20	21,262,639	0	0	6	136,655	0	135,951	272,606	1.282
7/20 through 6/21	27,358,373	6	71,056	8	123,808	227,167	304,711	726,742	2.656
7/21 through 6/22	36,859,298	2	30,698	16	106,526	24,902	321,385	483,511	1.312
7/22 through 6/23	41,666,122	3	68,550	15	150,270	32,422	249,441	500,683	1.202
5 YR. TOTAL	162,258,511	12	182,110	58	641,994	289,026	1,283,257	2,396,387	1.477
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		14%	0.5079	24%	0.9690			1.477	
Pure Premium Indicated by National Relativity		43%	0.4816	38%	0.7928			1.274	
Pure Premium Present on Rate Level		43%	0.4858	38%	0.9244			1.410	
Pure Premium Derived by Formula			0.4871		0.8851			1.372	

CLASS 8393	AUTOMOBILE BODY REPAIR & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	204,996,415	12	583,503	36	712,895	596,238	1,204,786	3,097,422	1.511
7/19 through 6/20	218,166,435	3	67,483	31	660,633	32,772	1,088,623	1,849,511	0.848
7/20 through 6/21	242,004,727	5	184,586	41	1,442,312	113,080	1,514,596	3,254,574	1.345
7/21 through 6/22	260,553,241	1	22,955	39	1,182,537	14,308	1,449,635	2,669,435	1.025
7/22 through 6/23	314,398,782	8	558,170	28	550,060	448,571	793,939	2,350,740	0.748
5 YR. TOTAL	1,240,119,600	29	1,416,697	175	4,548,437	1,204,969	6,051,579	13,221,682	1.066
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		37%	0.4810	53%	0.5851			1.066	
Pure Premium Indicated by National Relativity		31%	0.4378	23%	0.5030			0.941	
Pure Premium Present on Rate Level		32%	0.4503	24%	0.6014			1.052	
Pure Premium Derived by Formula			0.4578		0.5701			1.028	

CLASS 8500	METAL SCRAP DEALER & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	8,589,928	0	0	7	115,530	0	161,740	277,270	3.228
7/19 through 6/20	8,050,118	0	0	8	253,351	0	463,425	716,776	8.904
7/20 through 6/21	9,008,529	1	21,360	6	52,465	0	77,655	151,480	1.682
7/21 through 6/22	11,341,805	1	138,268	5	79,940	89,724	63,644	371,576	3.276
7/22 through 6/23	12,109,633	1	10,171	3	209,647	47,255	488,543	755,616	6.240
5 YR. TOTAL	49,100,013	3	169,799	29	710,933	136,979	1,255,007	2,272,718	4.629
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		12%	1.7938	18%	2.8350			4.629	
Pure Premium Indicated by National Relativity		38%	0.9706	41%	1.7856			2.756	
Pure Premium Present on Rate Level		50%	1.1840	41%	1.8787			3.063	
Pure Premium Derived by Formula			1.1761		2.0127			3.189	

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8601	ARCHITECTURAL OR ENGINEERING FIRM - INCLUDING SALESPERSONS & DRIVERS								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,138,733,181	3	76,914	15	644,740	40,324	1,203,475	1,965,453	0.173
7/19 through 6/20	1,213,145,889	1	3,832	17	507,547	4,690	842,827	1,358,896	0.112
7/20 through 6/21	1,292,027,029	2	62,917	9	293,161	43,614	338,900	738,592	0.057
7/21 through 6/22	1,425,581,105	2	43,633	8	402,672	27,617	782,266	1,256,188	0.088
7/22 through 6/23	1,547,965,037	3	370,094	12	684,469	453,411	840,628	2,348,602	0.152
5 YR. TOTAL	6,617,452,241	11	557,390	61	2,532,589	569,656	4,008,096	7,667,731	0.116

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	30%	0.0467	45%	0.0692	0.116
Pure Premium Indicated by National Relativity	35%	0.0730	27%	0.1159	0.189
Pure Premium Present on Rate Level	35%	0.0574	28%	0.0846	0.142
Pure Premium Derived by Formula		0.0597		0.0861	0.146

CLASS 8602	SURVEYORS, TIMBER CRUISERS, OIL OR GAS GEOLOGISTS OR SCOUTS, & DRIVERS								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	23,832,210	1	5,043	3	86,033	12,719	41,389	145,184	0.609
7/19 through 6/20	25,999,000	0	0	11	45,575	0	208,556	254,131	0.978
7/20 through 6/21	25,351,300	0	0	3	27,977	0	59,351	87,328	0.345
7/21 through 6/22	31,565,702	1	65,260	3	55,554	20,364	81,720	222,898	0.706
7/22 through 6/23	36,578,560	4	356,833	7	90,974	180,604	108,439	736,850	2.014
5 YR. TOTAL	143,326,772	6	427,136	27	306,113	213,687	499,455	1,446,391	1.009

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	10%	0.5116	16%	0.4976	1.009
Pure Premium Indicated by National Relativity	45%	0.3304	42%	0.5795	0.910
Pure Premium Present on Rate Level	45%	0.3106	42%	0.5005	0.811
Pure Premium Derived by Formula		0.3396		0.5332	0.873

CLASS 8603	ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	521,183,320	0	0	2	30,959	0	79,184	110,143	0.021
7/19 through 6/20	629,055,664	0	0	2	10,283	0	97,040	107,323	0.017
7/20 through 6/21	632,996,676	1	9,498	1	5,483	5,898	14,597	35,476	0.006
7/21 through 6/22	690,743,980	0	0	2	46,368	0	60,342	106,710	0.015
7/22 through 6/23	752,322,807	0	0	1	18,581	0	80,164	98,745	0.013
5 YR. TOTAL	3,226,302,447	1	9,498	8	111,674	5,898	331,327	458,397	0.014

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	12%	0.0038	16%	0.0105	0.014
Pure Premium Indicated by National Relativity	30%	0.0183	33%	0.0271	0.045
Pure Premium Present on Rate Level	58%	0.0195	51%	0.0211	0.041
Pure Premium Derived by Formula		0.0173		0.0214	0.039

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8606	GEOPHYSICAL EXPLORATION - ALL EMPLOYEES & DRIVERS									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	228,391	0	0	0	0	0	0	0	0.000
7/19 through 6/20	268,377	0	0	0	0	0	0	0	0.000
7/20 through 6/21	547,446	0	0	0	0	0	0	0	0.000
7/21 through 6/22	1,380,755	0	0	0	0	0	0	0	0.000
7/22 through 6/23	776,984	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	3,201,953	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.0000	3%	0.0000	0.000
Pure Premium Indicated by National Relativity	12%	0.2207	13%	0.2524	0.473
Pure Premium Present on Rate Level	86%	0.4230	84%	0.5586	0.982
Pure Premium Derived by Formula		0.3903		0.5020	0.892

CLASS 8719	STEVEDORING: TALLIERS AND CHECKING CLERKS ENGAGED IN CONNECTION WITH STEVEDORE WORK								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	51,447	0	0	0	0	0	0	0	0.000
7/19 through 6/20	55,038	0	0	0	0	0	0	0	0.000
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	150,851	0	0	0	0	0	3,612	3,612	2.394
7/22 through 6/23	3,830	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	261,166	0	0	0	0	0	3,612	3,612	1.383

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	1%	0.0000	1%	1.3830	1.383
Pure Premium Indicated by National Relativity	7%	0.3567	8%	0.2654	0.622
Pure Premium Present on Rate Level	92%	0.4524	91%	0.6590	1.111
Pure Premium Derived by Formula		0.4412		0.6348	1.076

CLASS 8720	INSPECTION OF RISKS FOR INSURANCE OR EVALUATION PURPOSES NOC								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	109,917,532	4	51,456	7	116,378	71,198	221,390	460,422	0.419
7/19 through 6/20	116,075,103	1	76,694	5	72,881	159,324	131,486	440,385	0.379
7/20 through 6/21	211,881,548	1	59,670	18	429,656	125,134	602,231	1,216,691	0.574
7/21 through 6/22	317,397,945	2	142,546	15	862,257	45,838	668,024	1,718,665	0.542
7/22 through 6/23	396,261,894	3	301,578	17	728,071	382,194	936,110	2,347,953	0.593
5 YR. TOTAL	1,151,534,022	11	631,944	62	2,209,243	783,688	2,559,241	6,184,116	0.537

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	27%	0.2467	40%	0.2903	0.537
Pure Premium Indicated by National Relativity	36%	0.2714	30%	0.3904	0.662
Pure Premium Present on Rate Level	37%	0.2651	30%	0.3658	0.631
Pure Premium Derived by Formula		0.2624		0.3430	0.605

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8721	REAL ESTATE APPRAISAL COMPANIES-OUTSIDE EMPLOYEES								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	28,867,945	0	0	0	0	0	21,933	21,933	0.076
7/19 through 6/20	33,641,308	0	0	0	0	0	0	0	0.000
7/20 through 6/21	37,447,430	0	0	1	10,132	0	61,209	71,341	0.191
7/21 through 6/22	49,687,667	1	18,346	2	5,494	9,621	19,444	52,905	0.107
7/22 through 6/23	46,090,239	0	0	0	0	0	3,681	3,681	0.008
5 YR. TOTAL	195,734,589	1	18,346	3	15,626	9,621	106,267	149,860	0.077

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	5%	0.0174	9%	0.0592	0.077
Pure Premium Indicated by National Relativity	19%	0.0420	21%	0.0959	0.138
Pure Premium Present on Rate Level	76%	0.0605	70%	0.1017	0.162
Pure Premium Derived by Formula		0.0548		0.0967	0.152

CLASS 8723	INSURANCE COMPANIES - INCLUDING CLERICAL & SALESPERSONS								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	2,287,881,732	5	638,728	32	593,616	135,057	949,886	2,317,287	0.101
7/19 through 6/20	2,563,330,997	6	822,655	20	365,908	283,730	399,606	1,871,899	0.073
7/20 through 6/21	2,924,966,652	2	165,517	11	289,675	457,064	347,206	1,259,462	0.043
7/21 through 6/22	3,261,577,772	2	58,443	18	358,625	26,808	634,478	1,078,354	0.033
7/22 through 6/23	3,432,055,366	1	1,170	16	307,448	8,303	500,117	817,038	0.024
5 YR. TOTAL	14,469,812,519	16	1,686,513	97	1,915,272	910,962	2,831,293	7,344,040	0.051

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	31%	0.0249	42%	0.0259	0.051
Pure Premium Indicated by National Relativity	34%	0.0167	29%	0.0286	0.045
Pure Premium Present on Rate Level	35%	0.0277	29%	0.0332	0.061
Pure Premium Derived by Formula		0.0231		0.0288	0.052

CLASS 8725	INVENTORY COUNTERS - TRAVELING - INCLUDING SALESPERSONS & CLERICAL								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,395,334	0	0	0	0	0	0	0	0.000
7/19 through 6/20	5,047,182	0	0	0	0	0	249	249	0.005
7/20 through 6/21	4,399,504	0	0	1	3,925	0	11,355	15,280	0.347
7/21 through 6/22	7,749,468	1	87,426	4	38,327	178,377	154,097	458,227	5.913
7/22 through 6/23	9,278,801	0	0	1	88,763	0	160,638	249,401	2.688
5 YR. TOTAL	27,870,289	1	87,426	6	131,015	178,377	326,339	723,157	2.595

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	6%	0.7838	9%	1.8109	2.595
Pure Premium Indicated by National Relativity	22%	0.5299	24%	1.5163	2.046
Pure Premium Present on Rate Level	72%	0.4635	67%	0.7375	1.201
Pure Premium Derived by Formula		0.4973		1.0210	1.518

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8728	INSURANCE - OUTSIDE CLAIM ADJUSTERS									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	46,771,196	0	0	2	22,676	0	69,790	92,466	0.198
7/19 through 6/20	48,818,673	0	0	0	0	0	7,358	7,358	0.015
7/20 through 6/21	53,635,611	0	0	1	50,282	0	115,566	165,848	0.309
7/21 through 6/22	67,549,046	1	77,779	0	0	32,488	6,547	116,814	0.173
7/22 through 6/23	71,513,519	0	0	4	75,463	0	64,120	139,583	0.195
5 YR. TOTAL	288,288,045	1	77,779	7	148,421	32,488	263,381	522,069	0.181

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	10%	0.0785	14%	0.1026	0.181
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.0000	0.000
Pure Premium Present on Rate Level	90%	0.1305	86%	0.1799	0.310
Pure Premium Derived by Formula		0.1253		0.1691	0.294

CLASS 8742	SALESPERSONS OR COLLECTORS-OUTSIDE								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	6,677,613,867	49	1,831,856	155	2,726,472	2,500,401	4,282,179	11,340,908	0.170
7/19 through 6/20	6,423,435,672	18	776,109	102	2,282,243	1,010,534	3,565,011	7,633,897	0.119
7/20 through 6/21	6,826,118,828	38	2,202,279	129	2,552,956	1,992,050	4,322,585	11,069,870	0.162
7/21 through 6/22	7,329,447,139	27	1,217,701	122	3,032,688	1,115,343	4,370,532	9,736,264	0.133
7/22 through 6/23	7,764,784,683	34	2,108,567	145	4,681,637	1,878,723	6,684,915	15,353,842	0.198
5 YR. TOTAL	35,021,400,189	166	8,136,512	653	15,275,996	8,497,051	23,225,222	55,134,781	0.158

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	72%	0.0669	100%	0.0906	0.158
Pure Premium Indicated by National Relativity	14%	0.0625	0%	0.0915	0.154
Pure Premium Present on Rate Level	14%	0.0605	0%	0.0916	0.152
Pure Premium Derived by Formula		0.0654		0.0906	0.156

CLASS 8745	NEWS AGENT OR DISTRIBUTOR OF MAGAZINES OR OTHER PERIODICALS-NOT RETAIL DEALER-& SALESPERSONS, DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,840,212	0	0	3	29,005	0	13,970	42,975	2.335
7/19 through 6/20	2,119,289	0	0	2	22,717	0	139,290	162,007	7.644
7/20 through 6/21	1,547,511	0	0	0	0	0	0	0	0.000
7/21 through 6/22	1,508,896	0	0	0	0	0	0	0	0.000
7/22 through 6/23	1,889,890	0	0	1	50,124	0	57,331	107,455	5.686
5 YR. TOTAL	8,905,798	0	0	6	101,846	0	210,591	312,437	3.508

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	4%	1.1436	7%	2.3646	3.508
Pure Premium Indicated by National Relativity	22%	1.1759	23%	1.5302	2.706
Pure Premium Present on Rate Level	74%	0.9189	70%	1.5327	2.452
Pure Premium Derived by Formula		0.9844		1.5904	2.575

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8748	AUTOMOBILE SALESPERSONS									
Industry Group: Office and Clerical		CONVERTED LOSSES								
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	349,371,253	6	179,529	14	191,374	195,955	351,300	918,158	0.263
7/19 through 6/20	360,705,619	3	148,951	16	314,951	277,561	503,615	1,245,078	0.345
7/20 through 6/21	459,007,206	4	291,752	18	343,592	525,026	1,140,681	2,301,051	0.501
7/21 through 6/22	498,531,039	3	67,043	16	260,614	58,757	990,464	1,376,878	0.276
7/22 through 6/23	476,890,993	1	17,917	11	172,469	6,755	358,936	556,077	0.117
5 YR. TOTAL	2,144,506,110	17	705,192	75	1,283,000	1,064,054	3,344,996	6,397,242	0.298

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	24%	0.0927	40%	0.2056	0.298
Pure Premium Indicated by National Relativity	38%	0.1057	30%	0.1434	0.249
Pure Premium Present on Rate Level	38%	0.1128	30%	0.2014	0.314
Pure Premium Derived by Formula		0.1053		0.1857	0.291

CLASS 8755	LABOR UNION-ALL EMPLOYEES								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	61,857,509	0	0	1	11,587	0	7,579	19,166	0.031
7/19 through 6/20	66,392,507	0	0	4	111,897	0	91,999	203,896	0.307
7/20 through 6/21	65,374,453	1	328,647	1	19,660	28,800	22,569	399,676	0.611
7/21 through 6/22	69,039,758	0	0	0	0	0	777	777	0.001
7/22 through 6/23	70,905,070	1	75,786	2	77,790	85,328	91,140	330,044	0.466
5 YR. TOTAL	333,569,297	2	404,433	8	220,934	114,128	214,064	953,559	0.286

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	9%	0.1875	10%	0.0984	0.286
Pure Premium Indicated by National Relativity	14%	0.0628	15%	0.0985	0.161
Pure Premium Present on Rate Level	77%	0.0974	75%	0.0856	0.183
Pure Premium Derived by Formula		0.1007		0.0888	0.190

CLASS 8799	MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL STAFF								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	24,528,482	0	0	1	8,505	0	49,548	58,053	0.237
7/19 through 6/20	26,500,537	0	0	1	19,946	0	25,588	45,534	0.172
7/20 through 6/21	28,997,654	1	115,676	4	67,577	149,751	253,190	586,194	2.022
7/21 through 6/22	23,578,954	0	0	1	11,719	0	18,569	30,288	0.129
7/22 through 6/23	25,977,042	1	71,601	0	0	55,043	6,941	133,585	0.514
5 YR. TOTAL	129,582,669	2	187,277	7	107,747	204,794	353,836	853,654	0.659

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	7%	0.2277	10%	0.4311	0.659
Pure Premium Indicated by National Relativity	16%	0.1209	17%	0.1855	0.306
Pure Premium Present on Rate Level	77%	0.1456	73%	0.2195	0.365
Pure Premium Derived by Formula		0.1474		0.2349	0.382

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8800	MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP									
Industry Group: Office and Clerical		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	36,040,143	1	18,068	7	65,225	6,980	185,006	275,279	0.764
7/19 through 6/20	41,554,147	1	6,174	8	151,410	0	440,782	598,366	1.440
7/20 through 6/21	41,802,968	1	16,778	7	101,869	3,289	188,268	310,204	0.742
7/21 through 6/22	50,876,610	1	26,498	3	64,199	52,244	67,778	210,719	0.414
7/22 through 6/23	46,177,044	0	0	15	118,112	0	193,817	311,929	0.676
5 YR. TOTAL	216,450,912	4	67,518	40	500,815	62,513	1,075,651	1,706,497	0.788

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	14%	0.2626	22%	0.5258	0.788
Pure Premium Indicated by National Relativity	43%	0.5444	39%	0.8152	1.360
Pure Premium Present on Rate Level	43%	0.3670	39%	0.6062	0.973
Pure Premium Derived by Formula		0.4287		0.6700	1.099

CLASS 8803	AUDITOR, ACCOUNTANT, OR COMPUTER SYSTEM DESIGNER OR PROGRAMMER - TRAVELING								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,802,761,980	5	219,801	8	105,780	244,309	196,604	766,494	0.043
7/19 through 6/20	1,914,534,063	1	19,882	3	15,516	63,099	183,046	281,543	0.015
7/20 through 6/21	1,921,771,069	0	0	4	40,633	0	93,631	134,264	0.007
7/21 through 6/22	1,967,979,961	0	0	3	17,543	0	58,246	75,789	0.004
7/22 through 6/23	2,004,030,483	1	45,496	10	49,100	46,701	118,549	259,846	0.013
5 YR. TOTAL	9,611,077,556	7	285,179	28	228,572	354,109	650,076	1,517,936	0.016

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	18%	0.0053	24%	0.0104	0.016
Pure Premium Indicated by National Relativity	40%	0.0073	38%	0.0123	0.020
Pure Premium Present on Rate Level	42%	0.0144	38%	0.0161	0.031
Pure Premium Derived by Formula		0.0099		0.0133	0.023

CLASS 8810	CLERICAL OFFICE EMPLOYEES NOC								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	27,432,378,227	96	3,794,616	430	5,984,796	3,425,818	11,153,661	24,358,891	0.089
7/19 through 6/20	27,195,226,895	70	3,332,258	330	5,354,411	4,352,359	9,062,257	22,101,285	0.081
7/20 through 6/21	29,174,154,722	64	2,179,553	320	5,139,877	2,108,762	9,204,467	18,632,659	0.064
7/21 through 6/22	32,046,088,956	75	3,805,694	308	5,697,360	4,064,403	9,750,510	23,317,967	0.073
7/22 through 6/23	33,656,446,288	62	3,342,721	307	6,394,121	2,623,731	11,609,482	23,970,055	0.071
5 YR. TOTAL	149,504,295,088	367	16,454,842	1,695	28,570,565	16,575,073	50,780,377	112,380,857	0.075

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	97%	0.0301	100%	0.0451	0.075
Pure Premium Indicated by National Relativity	1%	0.0287	0%	0.0458	0.075
Pure Premium Present on Rate Level	2%	0.0256	0%	0.0453	0.071
Pure Premium Derived by Formula		0.0300		0.0451	0.075

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8820	ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS									
Industry Group: Office and Clerical		CONVERTED LOSSES								
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,339,683,831	3	427,871	18	634,784	152,474	695,823	1,910,952	0.143
7/19 through 6/20	1,363,906,405	1	39,004	10	141,522	30,700	199,911	411,137	0.030
7/20 through 6/21	1,486,030,645	2	20,187	14	414,392	57,960	404,812	897,351	0.060
7/21 through 6/22	1,574,958,163	1	19,544	12	360,385	10,452	526,810	917,191	0.058
7/22 through 6/23	1,666,911,560	2	135,505	12	186,746	624,385	527,687	1,474,323	0.088
5 YR. TOTAL	7,431,490,604	9	642,111	66	1,737,829	875,971	2,355,043	5,610,954	0.076

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	24%	0.0320	33%	0.0435	0.076
Pure Premium Indicated by National Relativity	38%	0.0215	33%	0.0342	0.056
Pure Premium Present on Rate Level	38%	0.0318	34%	0.0393	0.071
Pure Premium Derived by Formula		0.0279		0.0390	0.067

CLASS 8824	RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: A		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	173,902,693	18	311,469	59	476,641	193,052	1,046,975	2,028,137	1.166
7/19 through 6/20	575,324,889	44	1,176,394	147	1,538,061	1,528,199	3,111,651	7,354,305	1.278
7/20 through 6/21	760,285,390	49	1,116,291	202	2,767,730	1,243,333	4,613,789	9,741,143	1.281
7/21 through 6/22	841,688,878	49	1,823,431	195	2,748,481	1,075,153	4,341,094	9,988,159	1.187
7/22 through 6/23	983,204,949	52	1,626,681	233	3,211,071	1,205,254	4,630,885	10,673,891	1.086
5 YR. TOTAL	3,334,406,799	212	6,054,266	836	10,741,984	5,244,991	17,744,394	39,785,635	1.193

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	65%	0.5037	94%	0.6895	1.193
Pure Premium Indicated by National Relativity	17%	0.5461	3%	0.7511	1.297
Pure Premium Present on Rate Level	18%	0.5100	3%	0.7117	1.222
Pure Premium Derived by Formula		0.5120		0.6920	1.204

CLASS 8826	RETIREMENT LIVING CENTERS: ALL OTHER EMPLOYEES, SALESPERSONS & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	149,626,123	14	245,037	27	301,217	489,638	753,389	1,789,281	1.196
7/19 through 6/20	348,384,910	10	316,334	67	1,062,766	252,054	2,147,484	3,778,638	1.085
7/20 through 6/21	355,371,291	10	313,842	62	674,652	311,983	1,385,748	2,686,225	0.756
7/21 through 6/22	409,110,478	18	617,543	86	1,044,852	656,182	2,050,531	4,369,108	1.068
7/22 through 6/23	452,782,379	11	224,339	85	1,222,670	638,881	2,722,334	4,808,224	1.062
5 YR. TOTAL	1,715,275,181	63	1,717,095	327	4,306,157	2,348,738	9,059,486	17,431,476	1.016

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	41%	0.3512	65%	0.6651	1.016
Pure Premium Indicated by National Relativity	29%	0.4516	17%	0.7452	1.197
Pure Premium Present on Rate Level	30%	0.3906	18%	0.6700	1.061
Pure Premium Derived by Formula		0.3921		0.6796	1.072

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8829 + +	CONVALESCENT OR NURSING HOME-ALL EMPLOYEES								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	752,948,800	70	1,162,333	229	1,940,040	1,564,227	4,581,373	9,247,973	1.228
7/19 through 6/20	228,941,216	11	110,082	73	627,379	104,272	1,193,946	2,035,679	0.889
7/20 through 6/21	0	0	0	0	0	0	0	0	0.000
7/21 through 6/22	0	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	981,890,016	81	1,272,415	302	2,567,419	1,668,499	5,775,319	11,283,652	1.149
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		35%	0.3911	51%	0.7581			1.149	
Pure Premium Indicated by National Relativity		32%	0.4809	24%	0.7203			1.201	
Pure Premium Present on Rate Level		33%	0.5100	25%	0.7117			1.222	
Pure Premium Derived by Formula		0.4591		0.7374				1.197	

CLASS 8831	HOSPITAL-VETERINARY & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: A		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	292,467,845	8	354,227	44	412,100	468,640	1,255,759	2,490,726	0.852
7/19 through 6/20	333,772,050	3	108,174	57	336,483	69,612	1,496,020	2,010,289	0.602
7/20 through 6/21	360,012,194	6	146,966	72	487,961	150,364	1,604,105	2,389,396	0.664
7/21 through 6/22	414,869,357	8	155,344	77	618,661	170,607	2,554,450	3,499,062	0.843
7/22 through 6/23	469,919,255	5	163,654	75	754,753	129,439	2,478,087	3,525,933	0.750
5 YR. TOTAL	1,871,040,701	30	928,365	325	2,609,958	988,662	9,388,421	13,915,406	0.744
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		30%	0.1891	62%	0.5546			0.744	
Pure Premium Indicated by National Relativity		35%	0.2140	19%	0.6054			0.819	
Pure Premium Present on Rate Level		35%	0.1923	19%	0.5467			0.739	
Pure Premium Derived by Formula		0.1989		0.5628				0.762	

CLASS 8832	PHYSICIAN & CLERICAL								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	4,013,160,184	24	1,151,326	114	1,429,019	1,185,185	2,585,835	6,351,365	0.158
7/19 through 6/20	4,332,877,917	26	1,263,635	123	2,165,706	2,240,942	4,319,767	9,990,050	0.231
7/20 through 6/21	4,692,710,877	19	368,529	131	2,164,863	350,173	3,330,974	6,214,539	0.132
7/21 through 6/22	5,228,276,791	23	766,827	156	2,423,960	423,181	4,070,695	7,684,663	0.147
7/22 through 6/23	5,407,561,067	18	1,190,376	116	2,431,721	1,368,959	4,257,551	9,248,607	0.171
5 YR. TOTAL	23,674,586,836	110	4,740,693	640	10,615,269	5,568,440	18,564,822	39,489,224	0.167
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		62%	0.0649	91%	0.1019			0.167	
Pure Premium Indicated by National Relativity		19%	0.0806	4%	0.1127			0.193	
Pure Premium Present on Rate Level		19%	0.0666	5%	0.0957			0.162	
Pure Premium Derived by Formula		0.0682		0.1020				0.170	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 8833	HOSPITAL: PROFESSIONAL EMPLOYEES									
Industry Group: Office and Clerical		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,994,704,795	51	2,000,966	338	3,569,156	2,758,099	8,528,625	16,856,846	0.845
7/19 through 6/20	2,051,068,905	42	2,117,917	222	2,833,646	2,051,069	6,256,096	13,258,728	0.646
7/20 through 6/21	2,377,085,019	44	2,445,851	218	3,115,858	2,582,044	7,325,842	15,469,595	0.651
7/21 through 6/22	2,907,461,295	63	3,287,575	289	4,664,283	2,135,336	9,130,574	19,217,768	0.661
7/22 through 6/23	2,914,265,033	44	2,207,970	260	4,704,228	1,678,991	8,945,195	17,536,384	0.602
5 YR. TOTAL	12,244,585,047	244	12,060,279	1,327	18,887,171	11,205,539	40,186,332	82,339,321	0.672
		INDEMNITY		MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		86%	0.2527	100%	0.4197		0.672		
Pure Premium Indicated by National Relativity		7%	0.2445	0%	0.3304		0.575		
Pure Premium Present on Rate Level		7%	0.2450	0%	0.4340		0.679		
Pure Premium Derived by Formula			0.2516		0.4197		0.671		

CLASS 8835	HOME, PUBLIC, AND TRAVELING HEALTHCARE--ALL EMPLOYEES								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	655,640,098	55	1,350,651	226	2,715,181	1,129,891	3,743,828	8,939,551	1.364
7/19 through 6/20	689,918,516	52	1,775,683	179	1,991,975	2,575,012	3,654,877	9,997,547	1.449
7/20 through 6/21	737,176,085	47	1,434,032	177	2,308,678	1,892,931	3,439,675	9,075,316	1.231
7/21 through 6/22	804,213,044	45	2,302,591	164	2,184,331	1,465,460	3,455,334	9,407,716	1.170
7/22 through 6/23	950,417,705	39	2,102,199	145	3,266,487	1,912,668	4,411,889	11,693,243	1.230
5 YR. TOTAL	3,837,365,448	238	8,965,156	891	12,466,652	8,975,962	18,705,603	49,113,373	1.280
		INDEMNITY		MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		71%	0.5585	100%	0.7214		1.280		
Pure Premium Indicated by National Relativity		14%	0.5580	0%	0.6465		1.205		
Pure Premium Present on Rate Level		15%	0.5313	0%	0.7107		1.242		
Pure Premium Derived by Formula			0.5544		0.7214		1.276		

CLASS 8855	BANKS AND TRUST COMPANIES - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	3,181,520,117	12	198,882	54	825,446	470,549	1,653,453	3,148,330	0.099
7/19 through 6/20	3,408,762,450	2	94,468	38	581,918	64,444	991,803	1,732,633	0.051
7/20 through 6/21	3,891,818,184	7	199,558	40	529,554	309,709	1,187,501	2,226,322	0.057
7/21 through 6/22	4,226,144,673	8	376,284	28	447,215	445,067	1,057,822	2,326,388	0.055
7/22 through 6/23	4,249,306,410	4	182,701	40	854,746	126,371	1,337,805	2,501,623	0.059
5 YR. TOTAL	18,957,551,834	33	1,051,893	200	3,238,879	1,416,140	6,228,384	11,935,296	0.063
		INDEMNITY		MEDICAL			TOTAL		
		CRED.	PURE PREM.*	CRED.	PURE PREM.*		PURE PREM.*		
Indicated Pure Premium		34%	0.0226	56%	0.0403		0.063		
Pure Premium Indicated by National Relativity		33%	0.0214	22%	0.0379		0.059		
Pure Premium Present on Rate Level		33%	0.0256	22%	0.0453		0.071		
Pure Premium Derived by Formula			0.0232		0.0409		0.064		

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 8856	CHECK CASHING ESTABLISHMENTS - ALL EMPLOYEES, SALESPERSONS, DRIVERS & CLERICAL								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	38,835,953	0	0	5	114,297	0	118,475	232,772	0.599
7/19 through 6/20	33,848,682	0	0	1	28,712	0	23,530	52,242	0.154
7/20 through 6/21	29,878,010	1	215,956	2	22,139	52,848	29,750	320,693	1.073
7/21 through 6/22	26,861,249	0	0	1	18,348	0	5,918	24,266	0.090
7/22 through 6/23	27,817,011	2	116,904	0	0	66,987	200	184,091	0.662
5 YR. TOTAL	157,240,905	3	332,860	9	183,496	119,835	177,873	814,064	0.518

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	7%	0.3284	9%	0.1893	0.518
Pure Premium Indicated by National Relativity	21%	0.1086	23%	0.1310	0.240
Pure Premium Present on Rate Level	72%	0.1435	68%	0.1511	0.295
Pure Premium Derived by Formula		0.1491		0.1499	0.299

CLASS 8861	CHARITABLE OR WELFARE ORGANIZATION-PROFESSIONAL EMPLOYEES & CLERICAL								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	655,084,136	22	529,744	120	1,384,842	390,854	2,836,747	5,142,187	0.785
7/19 through 6/20	706,257,395	27	780,208	97	1,052,811	566,554	1,823,127	4,222,700	0.598
7/20 through 6/21	686,607,865	23	615,365	128	1,555,330	542,100	2,926,355	5,639,150	0.821
7/21 through 6/22	777,046,303	19	762,094	68	1,142,787	474,167	2,278,254	4,657,302	0.599
7/22 through 6/23	844,320,844	21	735,528	67	1,196,345	543,121	2,304,860	4,779,854	0.566
5 YR. TOTAL	3,669,316,543	112	3,422,939	480	6,332,115	2,516,796	12,169,343	24,441,193	0.666

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	49%	0.2659	76%	0.4002	0.666
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.0000	0.000
Pure Premium Present on Rate Level	51%	0.2655	24%	0.4340	0.700
Pure Premium Derived by Formula		0.2657		0.4083	0.674

CLASS 8868	COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	3,766,789,298	46	1,286,281	213	2,811,801	1,207,779	5,987,937	11,293,798	0.300
7/19 through 6/20	3,630,087,128	16	297,070	166	1,852,261	270,339	4,860,105	7,279,775	0.201
7/20 through 6/21	3,653,539,416	32	760,105	156	2,438,041	1,158,191	4,659,698	9,016,035	0.247
7/21 through 6/22	3,800,003,744	33	1,162,027	216	2,961,605	1,265,913	6,150,698	11,540,243	0.304
7/22 through 6/23	3,826,018,867	37	1,933,777	179	3,273,683	1,590,111	6,656,824	13,454,395	0.352
5 YR. TOTAL	18,676,438,453	164	5,439,260	930	13,337,391	5,492,333	28,315,262	52,584,246	0.282

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	64%	0.1005	100%	0.1810	0.282
Pure Premium Indicated by National Relativity	18%	0.0837	0%	0.1813	0.265
Pure Premium Present on Rate Level	18%	0.0892	0%	0.1742	0.263
Pure Premium Derived by Formula		0.0954		0.1810	0.276

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 8869	CHILD CARE CENTER - ALL EMPLOYEES INCLUDING CLERICAL, SALESPERSONS & DRIVERS								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	366,867,971	8	122,048	58	475,143	184,409	1,524,453	2,306,053	0.629
7/19 through 6/20	363,344,531	10	255,070	45	390,113	178,344	1,037,584	1,861,111	0.512
7/20 through 6/21	390,007,920	8	161,183	53	347,897	134,171	1,034,328	1,677,579	0.430
7/21 through 6/22	440,350,555	7	311,262	58	682,359	371,094	1,838,718	3,203,433	0.727
7/22 through 6/23	512,319,789	4	193,308	48	654,364	158,484	1,334,554	2,340,710	0.457
5 YR. TOTAL	2,072,890,766	37	1,042,871	262	2,549,876	1,026,502	6,769,637	11,388,886	0.549

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	31%	0.1733	56%	0.3761	0.549
Pure Premium Indicated by National Relativity	34%	0.2262	22%	0.4459	0.672
Pure Premium Present on Rate Level	35%	0.1855	22%	0.4119	0.597
Pure Premium Derived by Formula		0.1956		0.3993	0.595

CLASS 8871	CLERICAL TELECOMMUTER EMPLOYEES								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	447,032,077	0	0	1	20,231	0	48,466	68,697	0.015
7/19 through 6/20	1,343,893,467	0	0	7	268,215	0	266,613	534,828	0.040
7/20 through 6/21	2,076,061,362	3	60,978	11	177,235	82,515	237,419	558,147	0.027
7/21 through 6/22	2,685,431,993	1	34,455	7	263,999	22,610	315,307	636,371	0.024
7/22 through 6/23	3,680,907,421	4	90,532	5	197,068	44,495	359,868	691,963	0.019
5 YR. TOTAL	10,233,326,320	8	185,965	31	926,748	149,620	1,227,673	2,490,006	0.024

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	18%	0.0109	25%	0.0135	0.024
Pure Premium Indicated by National Relativity	41%	0.0072	37%	0.0093	0.017
Pure Premium Present on Rate Level	41%	0.0133	38%	0.0171	0.030
Pure Premium Derived by Formula		0.0104		0.0133	0.024

CLASS 8901	TELECOMMUNICATIONS CO.: OFFICE OR EXCHANGE EMPLOYEES & CLERICAL								
Industry Group: Office and Clerical		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,085,203,947	2	32,893	13	481,479	14,523	362,145	891,040	0.082
7/19 through 6/20	1,178,843,357	4	170,107	13	209,366	108,115	255,320	742,908	0.063
7/20 through 6/21	1,184,414,459	3	146,290	9	126,329	46,833	104,971	424,423	0.036
7/21 through 6/22	1,255,004,348	2	161,660	7	163,135	43,988	147,209	515,992	0.041
7/22 through 6/23	811,476,170	0	0	2	87,308	0	235,310	322,618	0.040
5 YR. TOTAL	5,514,942,281	11	510,950	44	1,067,617	213,459	1,104,955	2,896,981	0.053

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	21%	0.0286	28%	0.0239	0.053
Pure Premium Indicated by National Relativity	39%	0.0389	36%	0.0430	0.082
Pure Premium Present on Rate Level	40%	0.0328	36%	0.0383	0.071
Pure Premium Derived by Formula		0.0343		0.0360	0.070

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

CLASS 9012	BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASING AGENTS & CLERICAL, SALESPERSONS									
Industry Group: Office and Clerical		CONVERTED LOSSES								
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	675,822,008	10	280,872	44	542,665	137,995	1,348,949	2,310,481	0.342	
7/19 through 6/20	733,075,963	11	452,625	46	758,119	579,201	1,312,443	3,102,388	0.423	
7/20 through 6/21	716,695,375	12	765,172	53	852,174	905,237	1,582,678	4,105,261	0.573	
7/21 through 6/22	835,119,041	6	307,418	33	749,312	259,532	1,111,206	2,427,468	0.291	
7/22 through 6/23	858,057,818	18	1,786,126	48	1,018,240	653,695	1,833,574	5,291,635	0.617	
5 YR. TOTAL	3,818,770,205	57	3,592,213	224	3,920,510	2,535,660	7,188,850	17,237,233	0.451	

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	41%	0.1967	60%	0.2547	0.451
Pure Premium Indicated by National Relativity	29%	0.1994	20%	0.2929	0.492
Pure Premium Present on Rate Level	30%	0.1814	20%	0.2548	0.436
Pure Premium Derived by Formula		0.1929		0.2624	0.455

CLASS 9014	JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	502,366,133	36	1,096,485	166	1,727,914	1,242,423	3,112,545	7,179,367	1.429
7/19 through 6/20	519,266,751	42	1,042,332	131	1,253,574	1,196,720	2,204,861	5,697,487	1.097
7/20 through 6/21	549,982,919	30	642,637	142	2,098,366	684,329	3,154,818	6,580,150	1.196
7/21 through 6/22	613,896,765	29	1,195,765	151	2,379,904	1,027,457	3,724,039	8,327,165	1.357
7/22 through 6/23	671,686,951	29	1,465,082	118	1,745,788	1,890,370	3,223,335	8,324,575	1.239
5 YR. TOTAL	2,857,199,519	166	5,442,301	708	9,205,546	6,041,299	15,419,598	36,108,744	1.264

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	62%	0.5127	90%	0.7511	1.264
Pure Premium Indicated by National Relativity	19%	0.6862	5%	0.9908	1.677
Pure Premium Present on Rate Level	19%	0.5434	5%	0.7684	1.312
Pure Premium Derived by Formula		0.5515		0.7640	1.316

CLASS 9015	BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	407,510,080	21	1,163,992	152	2,301,513	1,340,935	4,091,647	8,898,087	2.184
7/19 through 6/20	418,652,962	20	1,094,416	115	1,739,592	1,129,468	3,659,380	7,622,856	1.821
7/20 through 6/21	447,414,390	36	1,167,725	150	2,453,807	1,594,667	4,398,883	9,615,082	2.149
7/21 through 6/22	488,531,783	23	1,320,629	141	2,365,361	621,221	3,827,268	8,134,479	1.665
7/22 through 6/23	520,568,154	18	945,953	126	3,920,566	906,084	4,341,337	10,113,940	1.943
5 YR. TOTAL	2,282,677,369	118	5,692,715	684	12,780,839	5,592,375	20,318,515	44,384,444	1.944

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	65%	0.8093	100%	1.1351	1.944
Pure Premium Indicated by National Relativity	17%	0.7679	0%	1.0475	1.815
Pure Premium Present on Rate Level	18%	0.7600	0%	1.1819	1.942
Pure Premium Derived by Formula		0.7934		1.1351	1.929

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 9016	AMUSEMENT PARK OR EXHIBITION OPERATION AND DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	47,053,465	3	80,483	21	225,674	65,260	462,699	834,116	1.773
7/19 through 6/20	45,673,381	1	1,558	22	169,630	53,651	538,456	763,295	1.671
7/20 through 6/21	51,870,390	4	49,187	17	245,642	17,711	644,411	956,951	1.845
7/21 through 6/22	68,007,664	1	62,040	17	220,225	137,584	599,200	1,019,049	1.498
7/22 through 6/23	77,332,567	2	125,074	24	319,255	258,443	740,748	1,443,520	1.867
5 YR. TOTAL	289,937,467	11	318,342	101	1,180,426	532,649	2,985,514	5,016,931	1.730

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	18%	0.5169	35%	1.2134	1.730
Pure Premium Indicated by National Relativity	41%	0.5106	32%	0.9736	1.484
Pure Premium Present on Rate Level	41%	0.4767	33%	1.1222	1.599
Pure Premium Derived by Formula		0.4978		1.1066	1.604

CLASS 9019	BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	268,615	0	0	0	0	0	0	0	0.000
7/19 through 6/20	302,103	0	0	0	0	0	0	0	0.000
7/20 through 6/21	340,115	0	0	0	0	0	0	0	0.000
7/21 through 6/22	381,922	0	0	0	0	0	0	0	0.000
7/22 through 6/23	409,219	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	1,701,974	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.0000	3%	0.0000	0.000
Pure Premium Indicated by National Relativity	10%	0.4682	11%	0.9405	1.409
Pure Premium Present on Rate Level	88%	0.6472	86%	1.1247	1.772
Pure Premium Derived by Formula		0.6164		1.0707	1.687

CLASS 9033	HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	32,416,783	0	0	4	126,024	0	318,014	444,038	1.370
7/19 through 6/20	30,031,192	0	0	10	107,085	0	133,847	240,932	0.802
7/20 through 6/21	33,484,572	0	0	7	68,159	0	113,924	182,083	0.544
7/21 through 6/22	33,704,022	1	18,206	6	39,853	14,998	118,623	191,680	0.569
7/22 through 6/23	35,510,246	1	17,195	5	87,760	29,717	193,340	328,012	0.924
5 YR. TOTAL	165,146,815	2	35,401	32	428,881	44,715	877,748	1,386,745	0.840

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	15%	0.2811	21%	0.5586	0.840
Pure Premium Indicated by National Relativity	42%	0.6551	39%	0.7483	1.403
Pure Premium Present on Rate Level	43%	0.5232	40%	0.7286	1.252
Pure Premium Derived by Formula		0.5423		0.7006	1.243

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 9040	HOSPITAL: ALL OTHER EMPLOYEES								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	99,527,094	6	177,097	40	449,052	443,025	1,510,814	2,579,988	2.592
7/19 through 6/20	94,314,169	8	199,294	63	762,559	548,945	2,077,310	3,588,108	3.804
7/20 through 6/21	109,484,094	10	608,825	37	426,248	521,465	1,062,012	2,618,550	2.392
7/21 through 6/22	130,191,800	5	104,394	52	722,780	209,047	1,932,494	2,968,715	2.280
7/22 through 6/23	144,949,452	19	1,060,258	49	1,067,150	925,218	2,618,702	5,671,328	3.913
5 YR. TOTAL	578,466,609	48	2,149,868	241	3,427,789	2,647,700	9,201,332	17,426,689	3.013
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		33%	0.9642		62%	2.0484		3.013	
Pure Premium Indicated by National Relativity		33%	0.7136		19%	1.1675		1.881	
Pure Premium Present on Rate Level		34%	0.7610		19%	1.7972		2.558	
Pure Premium Derived by Formula		0.8124			1.8333			2.646	

CLASS 9044	CASINO GAMBLING-HOTEL-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	167,029,175	7	110,758	28	220,514	179,612	433,522	944,406	0.565
7/19 through 6/20	187,841,248	2	58,257	23	348,930	180,163	578,642	1,165,992	0.621
7/20 through 6/21	196,919,491	9	280,559	23	315,627	197,766	548,044	1,341,996	0.682
7/21 through 6/22	210,464,080	7	272,948	23	182,205	149,784	366,018	970,955	0.461
7/22 through 6/23	208,623,582	3	127,422	25	521,769	72,578	898,927	1,620,696	0.777
5 YR. TOTAL	970,877,576	28	849,944	122	1,589,045	779,903	2,825,153	6,044,045	0.623
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		27%	0.2512		40%	0.3713		0.623	
Pure Premium Indicated by National Relativity		36%	0.3678		30%	0.5811		0.949	
Pure Premium Present on Rate Level		37%	0.2945		30%	0.4364		0.731	
Pure Premium Derived by Formula		0.3092			0.4538			0.763	

CLASS 9052	HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	444,774,985	27	1,377,078	124	1,160,700	1,068,828	2,579,211	6,185,817	1.391
7/19 through 6/20	379,841,338	11	230,903	75	949,792	123,960	1,683,860	2,988,515	0.787
7/20 through 6/21	418,971,466	16	354,416	83	1,479,089	454,924	2,867,928	5,156,357	1.231
7/21 through 6/22	531,301,041	21	762,688	90	1,558,509	804,634	2,638,644	5,764,475	1.085
7/22 through 6/23	601,666,959	24	748,856	94	1,897,460	742,601	2,738,131	6,127,048	1.018
5 YR. TOTAL	2,376,555,789	99	3,473,941	466	7,045,550	3,194,947	12,507,774	26,222,212	1.103
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		49%	0.4426		78%	0.6607		1.103	
Pure Premium Indicated by National Relativity		25%	0.4587		11%	0.6698		1.129	
Pure Premium Present on Rate Level		26%	0.4099		11%	0.6908		1.101	
Pure Premium Derived by Formula		0.4381			0.6650			1.103	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9058	HOTEL: RESTAURANT EMPLOYEES									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: A		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	104,378,409	5	267,926	27	194,867	289,757	456,548	1,209,098	1.158
7/19 through 6/20	66,971,495	4	40,402	19	290,975	155,904	448,003	935,284	1.397
7/20 through 6/21	70,864,684	6	90,805	22	238,355	64,978	419,754	813,892	1.149
7/21 through 6/22	112,469,050	4	110,415	32	391,817	82,844	673,400	1,258,476	1.119
7/22 through 6/23	143,619,556	5	131,841	21	207,642	123,868	498,827	962,178	0.670
5 YR. TOTAL	498,303,194	24	641,389	121	1,323,656	717,351	2,496,532	5,178,928	1.039

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	22%	0.3943	34%	0.6450	1.039
Pure Premium Indicated by National Relativity	39%	0.3709	33%	0.5177	0.889
Pure Premium Present on Rate Level	39%	0.3805	33%	0.6103	0.991
Pure Premium Derived by Formula		0.3798		0.5915	0.971

CLASS 9060	CLUB - COUNTRY, GOLF, FISHING, OR YACHT - ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	138,768,580	2	58,557	33	562,838	66,150	620,359	1,307,904	0.943
7/19 through 6/20	138,076,468	5	249,074	25	277,259	375,084	720,011	1,621,428	1.174
7/20 through 6/21	157,445,217	3	86,442	29	566,793	187,688	962,235	1,803,158	1.145
7/21 through 6/22	178,269,366	2	81,277	28	400,213	30,724	817,526	1,329,740	0.746
7/22 through 6/23	199,895,555	5	267,325	24	540,755	516,765	1,178,378	2,503,223	1.252
5 YR. TOTAL	812,455,186	17	742,675	139	2,347,858	1,176,411	4,298,509	8,565,453	1.054

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	26%	0.3804	43%	0.6739	1.054
Pure Premium Indicated by National Relativity	37%	0.3238	28%	0.6036	0.927
Pure Premium Present on Rate Level	37%	0.3249	29%	0.6153	0.940
Pure Premium Derived by Formula		0.3389		0.6372	0.976

CLASS 9061	CLUB NOC & CLERICAL								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	31,614,101	1	14,870	10	52,315	4,683	244,249	316,117	1.000
7/19 through 6/20	28,122,191	0	0	5	87,525	0	217,673	305,198	1.085
7/20 through 6/21	31,146,550	2	114,662	0	0	71,209	35,746	221,617	0.712
7/21 through 6/22	37,419,771	0	0	4	25,531	0	35,724	61,255	0.164
7/22 through 6/23	40,647,237	2	40,806	9	78,756	79,672	181,179	380,413	0.936
5 YR. TOTAL	168,949,850	5	170,338	28	244,127	155,564	714,571	1,284,600	0.760

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	11%	0.2453	18%	0.5150	0.760
Pure Premium Indicated by National Relativity	38%	0.3127	41%	0.4614	0.774
Pure Premium Present on Rate Level	51%	0.3016	41%	0.5089	0.811
Pure Premium Derived by Formula		0.2996		0.4905	0.790

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* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9062	CASINO GAMBLING-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL	
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.	
7/18 through 6/19	57,619,835	2	43,557	8	75,690	78,956	311,657	509,860	0.885	
7/19 through 6/20	26,802,962	3	375,983	4	83,704	197,250	229,173	886,110	3.306	
7/20 through 6/21	7,600,123	1	18,674	3	8,250	3,331	17,563	47,818	0.629	
7/21 through 6/22	8,034,469	4	170,429	0	0	166,955	6,177	343,561	4.276	
7/22 through 6/23	8,352,263	0	0	1	119	0	17,446	17,565	0.210	
5 YR. TOTAL	108,409,652	10	608,643	16	167,763	446,492	582,016	1,804,914	1.665	

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	9%	0.7162	15%	0.9487	1.665
Pure Premium Indicated by National Relativity	32%	0.3474	34%	0.5339	0.881
Pure Premium Present on Rate Level	59%	0.2975	51%	0.5924	0.890
Pure Premium Derived by Formula		0.3512		0.6260	0.977

CLASS 9063	YMCA, YWCA, YMHA OR YWHA, INSTITUTION - ALL EMPLOYEES & CLERICAL								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	234,990,311	5	79,431	28	200,052	56,365	604,944	940,792	0.400
7/19 through 6/20	208,978,551	3	138,923	21	316,787	12,287	568,027	1,036,024	0.496
7/20 through 6/21	235,402,807	4	152,420	20	181,503	259,991	477,434	1,071,348	0.455
7/21 through 6/22	284,636,289	4	187,327	33	510,004	137,626	1,003,680	1,838,637	0.646
7/22 through 6/23	311,608,176	5	138,041	30	350,510	357,357	783,491	1,629,399	0.523
5 YR. TOTAL	1,275,616,134	21	696,142	132	1,558,856	823,626	3,437,576	6,516,200	0.511

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	23%	0.1768	40%	0.3341	0.511
Pure Premium Indicated by National Relativity	38%	0.1692	30%	0.3111	0.480
Pure Premium Present on Rate Level	39%	0.1710	30%	0.3390	0.510
Pure Premium Derived by Formula		0.1717		0.3287	0.500

CLASS 9082	RESTAURANT NOC								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: A		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,669,981,615	35	1,096,815	393	3,492,977	1,286,205	7,218,361	13,094,358	0.784
7/19 through 6/20	1,462,060,330	50	1,370,979	310	3,266,286	1,669,445	6,012,277	12,318,987	0.843
7/20 through 6/21	1,683,800,551	50	1,528,218	353	3,357,274	2,041,997	7,878,701	14,806,190	0.879
7/21 through 6/22	1,868,467,239	46	1,683,003	367	3,813,396	1,485,163	7,422,819	14,404,381	0.771
7/22 through 6/23	2,022,834,068	44	1,869,891	325	3,360,919	1,353,602	7,657,665	14,242,077	0.704
5 YR. TOTAL	8,707,143,803	225	7,548,906	1,748	17,290,852	7,836,412	36,189,823	68,865,993	0.791

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	77%	0.2853	100%	0.5056	0.791
Pure Premium Indicated by National Relativity	11%	0.2939	0%	0.4766	0.771
Pure Premium Present on Rate Level	12%	0.2743	0%	0.5258	0.800
Pure Premium Derived by Formula		0.2849		0.5056	0.791

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9083	RESTAURANT: FAST FOOD								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: A		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,265,359,105	34	594,144	296	1,873,598	345,368	5,262,261	8,075,371	0.638
7/19 through 6/20	1,296,315,193	40	1,964,272	247	1,402,043	1,363,882	4,152,661	8,882,858	0.685
7/20 through 6/21	1,449,989,893	44	1,512,571	269	2,791,239	1,427,329	6,149,952	11,881,091	0.819
7/21 through 6/22	1,639,087,323	34	1,168,093	271	3,010,032	1,218,746	6,253,059	11,649,930	0.711
7/22 through 6/23	1,768,436,215	36	1,265,524	268	3,236,227	1,431,191	6,543,457	12,476,399	0.706
5 YR. TOTAL	7,419,187,729	188	6,504,604	1,351	12,313,139	5,786,516	28,361,390	52,965,649	0.714

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	67%	0.2536	100%	0.4603	0.714
Pure Premium Indicated by National Relativity	16%	0.2839	0%	0.4727	0.757
Pure Premium Present on Rate Level	17%	0.2449	0%	0.4751	0.720
Pure Premium Derived by Formula		0.2570		0.4603	0.717

CLASS 9084	BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	88,793,622	0	0	25	259,643	0	494,411	754,054	0.849
7/19 through 6/20	76,120,582	1	2,880	14	204,666	22,725	487,268	717,539	0.943
7/20 through 6/21	82,095,486	3	61,773	18	264,132	8,713	607,490	942,108	1.148
7/21 through 6/22	107,705,296	1	22,796	21	274,547	31,044	521,752	850,139	0.789
7/22 through 6/23	114,541,816	0	0	23	385,140	0	800,248	1,185,388	1.035
5 YR. TOTAL	469,256,802	5	87,449	101	1,388,128	62,482	2,911,169	4,449,228	0.948

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	19%	0.3144	30%	0.6337	0.948
Pure Premium Indicated by National Relativity	40%	0.3386	35%	0.4964	0.835
Pure Premium Present on Rate Level	41%	0.2985	35%	0.5219	0.820
Pure Premium Derived by Formula		0.3176		0.5465	0.864

CLASS 9089	BILLIARD HALL								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	21,327	0	0	0	0	0	0	0	0.000
7/19 through 6/20	21,327	0	0	0	0	0	0	0	0.000
7/20 through 6/21	29,231	0	0	0	0	0	0	0	0.000
7/21 through 6/22	43,339	0	0	0	0	0	0	0	0.000
7/22 through 6/23	0	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	115,224	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	0%	0.0000	0%	0.0000	0.000
Pure Premium Indicated by National Relativity	5%	0.3284	5%	0.1726	0.501
Pure Premium Present on Rate Level	95%	0.2459	95%	0.3648	0.611
Pure Premium Derived by Formula		0.2500		0.3552	0.605

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9093	BOWLING LANE								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	23,432,359	0	0	4	29,429	0	86,766	116,195	0.496
7/19 through 6/20	21,033,340	0	0	3	1,443	0	17,307	18,750	0.089
7/20 through 6/21	27,808,768	0	0	3	4,408	0	64,204	68,612	0.247
7/21 through 6/22	25,539,030	1	14,755	5	44,509	25,615	134,772	219,651	0.860
7/22 through 6/23	27,900,900	0	0	3	37,390	0	107,743	145,133	0.520
5 YR. TOTAL	125,714,397	1	14,755	18	117,179	25,615	410,792	568,341	0.452
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		9%	0.1049		15%	0.3471		0.452	
Pure Premium Indicated by National Relativity		35%	0.2738		37%	0.4657		0.740	
Pure Premium Present on Rate Level		56%	0.2783		48%	0.4722		0.751	
Pure Premium Derived by Formula		0.2611			0.4510			0.712	

CLASS 9101	COLLEGE: ALL OTHER EMPLOYEES								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	278,567,890	23	561,587	158	1,482,349	542,419	3,522,669	6,109,024	2.193
7/19 through 6/20	252,152,741	9	392,053	89	1,044,888	295,356	2,570,079	4,302,376	1.706
7/20 through 6/21	254,057,589	13	341,552	86	884,941	608,756	1,693,042	3,528,291	1.389
7/21 through 6/22	271,126,909	19	808,605	108	1,367,095	1,333,305	3,280,171	6,789,176	2.504
7/22 through 6/23	294,129,893	17	853,218	95	1,439,924	1,600,417	2,902,132	6,795,691	2.310
5 YR. TOTAL	1,350,035,022	81	2,957,015	536	6,219,197	4,380,253	13,968,093	27,524,558	2.039
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		48%	0.6797		83%	1.3591		2.039	
Pure Premium Indicated by National Relativity		26%	0.7308		8%	1.3167		2.048	
Pure Premium Present on Rate Level		26%	0.6902		9%	1.3697		2.060	
Pure Premium Derived by Formula		0.6957			1.3567			2.052	

CLASS 9102	PARK NOC-ALL EMPLOYEES & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	257,744,903	6	166,609	87	833,837	74,905	2,109,010	3,184,361	1.236
7/19 through 6/20	273,718,631	12	645,852	91	1,252,436	834,776	2,647,158	5,380,222	1.966
7/20 through 6/21	310,433,196	13	980,365	88	926,265	784,669	2,056,888	4,748,187	1.530
7/21 through 6/22	354,787,113	5	115,947	86	1,132,063	51,348	2,394,114	3,693,472	1.041
7/22 through 6/23	385,778,532	9	662,144	95	1,948,733	602,758	3,240,385	6,454,020	1.673
5 YR. TOTAL	1,582,462,375	45	2,570,917	447	6,093,334	2,348,456	12,447,555	23,460,262	1.483
		INDEMNITY			MEDICAL			TOTAL	
		CRED.	PURE PREM.*		CRED.	PURE PREM.*		PURE PREM.*	
Indicated Pure Premium		48%	0.5475		75%	0.9350		1.483	
Pure Premium Indicated by National Relativity		26%	0.7316		12%	1.1519		1.884	
Pure Premium Present on Rate Level		26%	0.6011		13%	0.9788		1.580	
Pure Premium Derived by Formula		0.6093			0.9667			1.576	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 9110 — CHARITABLE OR WELFARE ORGANIZATION-ALL OTHER EMPLOYEES & DRIVERS

Industry Group: Goods and Services
Hazard Group: C

		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	92,577,403	12	221,891	59	469,469	328,071	1,231,487	2,250,918	2.431
7/19 through 6/20	96,608,975	7	100,946	64	1,098,259	136,812	2,602,732	3,938,749	4.077
7/20 through 6/21	124,450,543	6	357,493	63	588,990	507,197	1,511,942	2,965,622	2.383
7/21 through 6/22	151,432,093	4	118,467	49	717,188	119,616	1,169,062	2,124,333	1.403
7/22 through 6/23	159,944,744	12	607,422	41	1,288,472	533,749	1,333,089	3,762,732	2.353
5 YR. TOTAL	625,013,758	41	1,406,219	276	4,162,378	1,625,445	7,848,312	15,042,354	2.407

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	32%	0.8910	59%	1.5158	2.407
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.0000	0.000
Pure Premium Present on Rate Level	68%	0.6538	41%	1.4950	2.149
Pure Premium Derived by Formula		0.7297		1.5073	2.237

CLASS 9154 — THEATER NOC: ALL OTHER EMPLOYEES

Industry Group: Miscellaneous
Hazard Group: C

		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	102,464,918	2	24,546	14	157,124	64,030	330,486	576,186	0.562
7/19 through 6/20	57,197,252	0	0	17	210,177	0	629,660	839,837	1.468
7/20 through 6/21	74,594,196	1	141,175	12	120,763	36,145	256,749	554,832	0.744
7/21 through 6/22	115,246,776	1	24,664	17	276,387	26,796	617,135	944,982	0.820
7/22 through 6/23	128,216,715	4	281,634	22	341,304	268,130	674,852	1,565,920	1.221
5 YR. TOTAL	477,719,857	8	472,019	82	1,105,755	395,101	2,508,882	4,481,757	0.938

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	20%	0.3303	35%	0.6079	0.938
Pure Premium Indicated by National Relativity	40%	0.3950	32%	0.6743	1.069
Pure Premium Present on Rate Level	40%	0.3594	33%	0.7133	1.073
Pure Premium Derived by Formula		0.3678		0.6639	1.032

CLASS 9156 — THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS

Industry Group: Office and Clerical
Hazard Group: B

		CONVERTED LOSSES							
		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	38,498,174	2	109,972	9	172,829	242,773	252,118	777,692	2.020
7/19 through 6/20	26,804,518	0	0	4	37,715	0	84,927	122,642	0.458
7/20 through 6/21	34,566,296	0	0	6	49,714	0	234,821	284,535	0.823
7/21 through 6/22	48,809,041	3	104,747	13	144,637	133,503	462,782	845,669	1.733
7/22 through 6/23	53,341,505	1	48,299	10	213,400	26,801	462,514	751,014	1.408
5 YR. TOTAL	202,019,534	6	263,018	42	618,295	403,077	1,497,162	2,781,552	1.377

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	16%	0.4363	25%	0.9406	1.377
Pure Premium Indicated by National Relativity	42%	0.6448	37%	1.0772	1.722
Pure Premium Present on Rate Level	42%	0.5012	38%	0.8267	1.328
Pure Premium Derived by Formula		0.5511		0.9479	1.499

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

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CLASS 9170	JANITORIAL SERVICES BY CONTRACTORS - INCLUDES WINDOW CLEANING ABOVE GROUND LEVEL & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	3,653,433	2	234,485	1	1,558	451,008	9,666	696,717	19.070
7/19 through 6/20	3,516,197	0	0	1	60,818	0	76,726	137,544	3.912
7/20 through 6/21	4,243,372	0	0	3	18,384	0	59,029	77,413	1.824
7/21 through 6/22	5,138,225	1	166,116	6	210,932	476,157	423,171	1,276,376	24.841
7/22 through 6/23	6,821,198	1	699	7	337,566	21,365	678,602	1,038,232	15.221
5 YR. TOTAL	23,372,425	4	401,300	18	629,258	948,530	1,247,194	3,226,282	13.804

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	13%	4.4093	21%	9.3945	13.804
Pure Premium Indicated by National Relativity	39%	2.7585	39%	3.9034	6.662
Pure Premium Present on Rate Level	48%	2.8478	40%	5.0654	7.913
Pure Premium Derived by Formula		3.0160		5.5213	8.537

CLASS 9178	ATHLETIC SPORTS OR PARK: NONCONTACT SPORTS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: A		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	9,204,990	3	41,309	5	62,453	62,650	324,649	491,061	5.335
7/19 through 6/20	10,287,084	0	0	1	11,796	0	164,678	176,474	1.716
7/20 through 6/21	10,779,705	1	22,840	8	121,058	6,768	557,249	707,915	6.567
7/21 through 6/22	12,899,849	1	2,154	8	102,939	0	688,930	794,023	6.155
7/22 through 6/23	16,754,712	0	0	1	23,806	0	401,104	424,910	2.536
5 YR. TOTAL	59,926,340	5	66,303	23	322,052	69,418	2,136,610	2,594,383	4.329

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	15%	0.6481	33%	3.6812	4.329
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.0000	0.000
Pure Premium Present on Rate Level	85%	1.5227	67%	4.9123	6.435
Pure Premium Derived by Formula		1.3915		4.5060	5.898

CLASS 9179	ATHLETIC SPORTS OR PARK: CONTACT SPORTS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: A		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	10,379,168	2	54,820	12	314,286	41,420	956,332	1,366,858	13.169
7/19 through 6/20	8,553,081	1	5,675	5	64,911	3,066	603,312	676,964	7.915
7/20 through 6/21	8,823,443	1	3,486	10	382,222	606	949,705	1,336,019	15.142
7/21 through 6/22	9,502,510	1	33,994	9	93,913	27,258	757,848	913,013	9.608
7/22 through 6/23	12,112,952	1	30,037	2	41,835	43,222	857,300	972,394	8.028
5 YR. TOTAL	49,371,154	6	128,012	38	897,167	115,572	4,124,497	5,265,248	10.665

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	20%	2.0765	40%	8.5882	10.665
Pure Premium Indicated by National Relativity	0%	0.0000	0%	0.0000	0.000
Pure Premium Present on Rate Level	80%	3.1724	60%	8.9957	12.168
Pure Premium Derived by Formula		2.9532		8.8327	11.786

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

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CLASS 9180	AMUSEMENT DEVICE OPERATION NOC-NOT TRAVELING-& DRIVERS									
Industry Group: Miscellaneous		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	20,603,192	1	499	5	156,237	99	315,476	472,311	2.292
7/19 through 6/20	15,248,024	0	0	6	88,681	0	368,348	457,029	2.997
7/20 through 6/21	21,864,226	2	76,783	5	80,589	39,984	232,923	430,279	1.968
7/21 through 6/22	25,881,660	1	24,960	6	223,944	27,379	826,516	1,102,799	4.261
7/22 through 6/23	27,372,075	2	28,649	4	70,747	45,590	322,033	467,019	1.706
5 YR. TOTAL	110,969,177	6	130,891	26	620,198	113,052	2,065,296	2,929,437	2.640

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	16%	0.6768	30%	1.9630	2.640
Pure Premium Indicated by National Relativity	42%	0.8403	35%	1.9879	2.828
Pure Premium Present on Rate Level	42%	0.9892	35%	2.2474	3.237
Pure Premium Derived by Formula		0.8767		2.0713	2.948

CLASS 9182	ATHLETIC SPORTS OR PARK: OPERATIONS & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	55,437,132	4	167,767	11	544,379	160,110	563,128	1,435,384	2.589
7/19 through 6/20	30,622,710	0	0	9	147,272	0	225,421	372,693	1.217
7/20 through 6/21	49,353,521	3	151,572	12	104,412	257,431	261,206	774,621	1.570
7/21 through 6/22	64,324,458	2	30,452	21	363,641	26,007	661,573	1,081,673	1.682
7/22 through 6/23	75,562,995	0	0	16	142,464	0	512,994	655,458	0.867
5 YR. TOTAL	275,300,816	9	349,791	69	1,302,168	443,548	2,224,322	4,319,829	1.569

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	18%	0.6001	31%	0.9691	1.569
Pure Premium Indicated by National Relativity	39%	0.3683	34%	0.9089	1.277
Pure Premium Present on Rate Level	43%	0.4751	35%	0.9517	1.427
Pure Premium Derived by Formula		0.4559		0.9425	1.398

CLASS 9186	CARNIVAL, CIRCUS OR AMUSEMENT DEVICE OPERATOR-TRAVELING-ALL EMPLOYEES & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	1,674,396	0	0	0	0	0	9,481	9,481	0.566
7/19 through 6/20	679,212	0	0	0	0	0	0	0	0.000
7/20 through 6/21	1,758,504	0	0	0	0	0	9,545	9,545	0.543
7/21 through 6/22	2,600,474	0	0	1	22,631	0	21,891	44,522	1.712
7/22 through 6/23	4,562,285	0	0	1	24,195	0	32,239	56,434	1.237
5 YR. TOTAL	11,274,871	0	0	2	46,826	0	73,156	119,982	1.064

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	6%	0.4153	13%	0.6488	1.064
Pure Premium Indicated by National Relativity	16%	0.7415	17%	4.0639	4.805
Pure Premium Present on Rate Level	78%	1.5094	70%	4.1407	5.650
Pure Premium Derived by Formula		1.3209		3.6737	4.995

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

EFFECTIVE 1/1/2026

CLASS 9220	CEMETERY OPERATIONS & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	17,775,030	2	32,341	6	78,383	7,325	275,303	393,352	2.213
7/19 through 6/20	19,806,356	2	249,152	12	394,081	118,447	535,253	1,296,933	6.548
7/20 through 6/21	19,415,503	0	0	9	203,863	0	247,377	451,240	2.324
7/21 through 6/22	19,594,710	3	22,912	6	106,482	5,304	118,763	253,461	1.294
7/22 through 6/23	19,703,355	1	90,612	5	144,568	57,450	140,426	433,056	2.198
5 YR. TOTAL	96,294,954	8	395,017	38	927,377	188,526	1,317,122	2,828,042	2.937

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	16%	1.3733	24%	1.5636	2.937
Pure Premium Indicated by National Relativity	42%	1.1359	38%	1.5905	2.726
Pure Premium Present on Rate Level	42%	1.1243	38%	1.6093	2.734
Pure Premium Derived by Formula		1.1690		1.5912	2.760

CLASS 9402	STREET CLEANING & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	55,995,134	4	346,013	16	848,054	157,571	747,066	2,098,704	3.748
7/19 through 6/20	55,573,833	2	81,676	17	611,040	100,039	906,607	1,699,362	3.058
7/20 through 6/21	58,714,540	0	0	17	351,688	0	431,766	783,454	1.334
7/21 through 6/22	62,023,904	2	150,852	10	157,993	52,321	217,148	578,314	0.932
7/22 through 6/23	68,430,210	5	482,791	13	237,401	720,070	426,651	1,866,913	2.728
5 YR. TOTAL	300,737,621	13	1,061,332	73	2,206,176	1,030,001	2,729,238	7,026,747	2.337

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	30%	1.0865	42%	1.2500	2.337
Pure Premium Indicated by National Relativity	35%	1.2034	29%	1.5792	2.783
Pure Premium Present on Rate Level	35%	1.2329	29%	1.6156	2.849
Pure Premium Derived by Formula		1.1787		1.4515	2.630

CLASS 9403	GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS								
Industry Group: Miscellaneous		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	157,167,997	23	888,515	108	2,331,599	688,633	3,664,607	7,573,354	4.819
7/19 through 6/20	164,719,623	16	908,924	101	1,951,450	984,698	3,563,568	7,408,640	4.498
7/20 through 6/21	177,756,660	23	1,670,846	108	2,155,983	2,072,470	3,981,771	9,881,070	5.559
7/21 through 6/22	194,584,780	23	1,459,239	115	4,083,036	2,326,489	4,245,368	12,114,132	6.226
7/22 through 6/23	210,978,964	22	1,550,289	80	3,156,383	1,940,563	3,939,256	10,586,491	5.018
5 YR. TOTAL	905,208,024	107	6,477,813	512	13,678,451	8,012,853	19,394,570	47,563,687	5.254

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	68%	2.2267	100%	3.0277	5.254
Pure Premium Indicated by National Relativity	16%	2.1827	0%	2.7169	4.900
Pure Premium Present on Rate Level	16%	2.1197	0%	3.0381	5.158
Pure Premium Derived by Formula		2.2025		3.0277	5.230

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

MISSOURI

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CLASS 9410	MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	20,902,959	6	224,498	12	141,537	227,275	326,548	919,858	4.401
7/19 through 6/20	25,999,942	2	49,436	18	258,699	8,081	384,425	700,641	2.695
7/20 through 6/21	28,758,973	5	285,919	14	154,489	429,065	350,743	1,220,216	4.243
7/21 through 6/22	30,197,808	2	59,926	11	94,819	72,462	226,454	453,661	1.502
7/22 through 6/23	32,287,281	2	262,164	9	269,096	112,744	353,356	997,360	3.089
5 YR. TOTAL	138,146,963	17	881,943	64	918,640	849,627	1,641,526	4,291,736	3.107

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	16%	1.3034	26%	1.8033	3.107
Pure Premium Indicated by National Relativity	42%	0.5618	37%	0.8528	1.415
Pure Premium Present on Rate Level	42%	0.7732	37%	1.2982	2.071
Pure Premium Derived by Formula		0.7692		1.2647	2.034

CLASS 9501	PAINTING: SHOP ONLY & DRIVERS								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	26,043,792	0	0	9	136,664	0	175,676	312,340	1.199
7/19 through 6/20	24,176,727	0	0	8	106,435	0	230,457	336,892	1.393
7/20 through 6/21	28,342,813	0	0	6	84,057	0	62,759	146,816	0.518
7/21 through 6/22	34,666,113	2	806,154	8	369,396	74,566	603,356	1,853,472	5.347
7/22 through 6/23	26,990,956	1	37,835	2	816	43,269	18,406	100,326	0.372
5 YR. TOTAL	140,220,401	3	843,989	33	697,368	117,835	1,090,654	2,749,846	1.961

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	16%	1.0992	24%	0.8619	1.961
Pure Premium Indicated by National Relativity	42%	0.8373	38%	1.2190	2.056
Pure Premium Present on Rate Level	42%	0.7301	38%	1.1528	1.883
Pure Premium Derived by Formula		0.8342		1.1081	1.942

CLASS 9505	PAINTING: AUTOMOBILE OR CARRIAGE BODIES								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	10,118,044	0	0	3	46,715	0	102,258	148,973	1.472
7/19 through 6/20	10,225,630	1	1,192	2	12,526	250	34,296	48,264	0.472
7/20 through 6/21	9,562,613	0	0	0	0	0	6,571	6,571	0.069
7/21 through 6/22	12,813,417	0	0	2	49,619	0	52,934	102,553	0.800
7/22 through 6/23	15,483,207	1	42,886	6	85,690	44,010	130,819	303,405	1.960
5 YR. TOTAL	58,202,911	2	44,078	13	194,550	44,260	326,878	609,766	1.048

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	10%	0.4100	15%	0.6377	1.048
Pure Premium Indicated by National Relativity	21%	0.6948	23%	1.2703	1.965
Pure Premium Present on Rate Level	69%	0.6770	62%	1.1027	1.780
Pure Premium Derived by Formula		0.6540		1.0715	1.726

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9516	ELECTRONIC EQUIPMENT - INSTALLATION, SERVICE, OR REPAIR - SHOP AND OUTSIDE & DRIVERS									
Industry Group: Goods and Services		CONVERTED LOSSES								
Hazard Group: D		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	45,463,235	3	47,870	16	187,564	39,107	239,112	513,653	1.130
7/19 through 6/20	44,440,460	1	27,275	10	273,380	18,375	341,976	661,006	1.487
7/20 through 6/21	43,058,774	4	95,806	10	177,113	60,672	237,165	570,756	1.326
7/21 through 6/22	54,436,894	5	91,695	9	127,731	97,511	138,374	455,311	0.836
7/22 through 6/23	60,635,564	1	26,771	14	201,805	57,406	202,507	488,489	0.806
5 YR. TOTAL	248,034,927	14	289,417	59	967,593	273,071	1,159,134	2,689,215	1.084
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		19%	0.5068	26%	0.5774			1.084	
Pure Premium Indicated by National Relativity		40%	0.6749	37%	0.7408			1.416	
Pure Premium Present on Rate Level		41%	0.6153	37%	0.7375			1.353	
Pure Premium Derived by Formula			0.6185		0.6971			1.316	

CLASS 9519	HOUSEHOLD AND COMMERCIAL APPLIANCES-ELECTRICAL-INSTALLATION, SERVICE OR REPAIR & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	52,763,787	5	237,917	23	299,480	273,338	549,552	1,360,287	2.578
7/19 through 6/20	52,602,011	0	0	20	240,804	0	488,318	729,122	1.386
7/20 through 6/21	61,809,646	4	179,629	19	490,683	104,226	541,330	1,315,868	2.129
7/21 through 6/22	62,805,571	3	337,161	20	381,646	372,211	472,214	1,563,232	2.489
7/22 through 6/23	52,651,442	4	372,870	14	170,014	310,752	326,863	1,180,499	2.242
5 YR. TOTAL	282,632,457	16	1,127,577	96	1,582,627	1,060,527	2,378,277	6,149,008	2.176
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		28%	0.9589	37%	1.2167			2.176	
Pure Premium Indicated by National Relativity		36%	1.2632	31%	1.4302			2.693	
Pure Premium Present on Rate Level		36%	1.1011	32%	1.2743			2.375	
Pure Premium Derived by Formula			1.1196		1.3013			2.421	

CLASS 9521	HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	18,558,881	2	24,191	5	28,623	75,895	90,899	219,608	1.183
7/19 through 6/20	21,151,622	1	18,631	11	281,628	10,198	656,024	966,481	4.569
7/20 through 6/21	20,713,543	1	22,600	8	160,776	14,765	121,183	319,324	1.542
7/21 through 6/22	39,788,555	1	30,607	14	153,910	23,776	305,190	513,483	1.291
7/22 through 6/23	40,964,697	0	0	11	187,216	0	294,746	481,962	1.177
5 YR. TOTAL	141,177,298	5	96,029	49	812,153	124,634	1,468,042	2,500,858	1.771
		INDEMNITY		MEDICAL				TOTAL	
		CRED.	PURE PREM.*	CRED.	PURE PREM.*			PURE PREM.*	
Indicated Pure Premium		17%	0.6433	25%	1.1281			1.771	
Pure Premium Indicated by National Relativity		41%	0.7814	37%	1.1167			1.898	
Pure Premium Present on Rate Level		42%	0.8528	38%	1.2366			2.089	
Pure Premium Derived by Formula			0.7879		1.1651			1.953	

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9522	UPHOLSTERING									
Industry Group: Manufacturing		CONVERTED LOSSES								
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	57,314,103	12	498,235	42	1,766,576	226,036	1,003,792	3,494,639	6.097
7/19 through 6/20	75,279,098	2	31,153	55	2,166,729	24,824	1,476,315	3,699,021	4.914
7/20 through 6/21	60,133,794	7	525,930	53	1,987,837	219,851	1,239,268	3,972,886	6.607
7/21 through 6/22	64,992,570	6	521,090	54	2,130,471	257,309	1,127,062	4,035,932	6.210
7/22 through 6/23	46,439,886	1	30,595	42	1,479,274	4,144	939,668	2,453,681	5.284
5 YR. TOTAL	304,159,451	28	1,607,003	246	9,530,887	732,164	5,786,105	17,656,159	5.805

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	43%	3.6619	44%	2.1430	5.805
Pure Premium Indicated by National Relativity	28%	0.5943	28%	0.8214	1.416
Pure Premium Present on Rate Level	29%	2.5854	28%	1.8028	4.388
Pure Premium Derived by Formula		2.4908		1.6777	4.169

CLASS 9534	MOBILE CRANE AND HOISTING SERVICE CONTRACTORS-NOC-ALL OPERATIONS & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: G		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	16,662,514	0	0	7	712,681	0	292,058	1,004,739	6.030
7/19 through 6/20	19,448,162	0	0	2	132,855	0	89,897	222,752	1.145
7/20 through 6/21	22,438,942	0	0	5	80,458	0	177,252	257,710	1.149
7/21 through 6/22	24,811,454	1	96,740	6	182,605	48,811	246,538	574,694	2.316
7/22 through 6/23	24,894,535	1	484,794	0	0	468,011	8,102	960,907	3.860
5 YR. TOTAL	108,255,607	2	581,534	20	1,108,599	516,822	813,847	3,020,802	2.790

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	18%	1.5612	23%	1.2292	2.790
Pure Premium Indicated by National Relativity	41%	1.0198	38%	1.4428	2.463
Pure Premium Present on Rate Level	41%	1.1662	39%	1.2971	2.463
Pure Premium Derived by Formula		1.1773		1.3368	2.514

CLASS 9554	SIGN INSTALLATION, MAINTENANCE, REPAIR OR REMOVAL & DRIVERS								
Industry Group: Contracting		CONVERTED LOSSES							
Hazard Group: F		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	17,526,117	1	2,352	10	303,051	7,134	308,932	621,469	3.546
7/19 through 6/20	15,302,801	0	0	5	164,889	0	118,664	283,553	1.853
7/20 through 6/21	16,280,235	4	158,757	10	157,591	94,808	345,103	756,259	4.645
7/21 through 6/22	19,073,141	0	0	8	131,855	0	179,809	311,664	1.634
7/22 through 6/23	22,686,567	0	0	6	245,236	0	349,119	594,355	2.620
5 YR. TOTAL	90,868,861	5	161,109	39	1,002,622	101,942	1,301,627	2,567,300	2.825

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	19%	1.2807	27%	1.5446	2.825
Pure Premium Indicated by National Relativity	40%	1.7748	36%	2.5983	4.373
Pure Premium Present on Rate Level	41%	1.6159	37%	2.1814	3.797
Pure Premium Derived by Formula		1.6158		2.1595	3.775

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

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CLASS 9586	BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: B		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	167,041,168	3	59,302	22	401,249	70,016	398,222	928,789	0.556
7/19 through 6/20	151,705,005	1	128,671	14	184,940	173,155	143,216	629,982	0.415
7/20 through 6/21	159,075,925	0	0	12	211,668	0	194,488	406,156	0.255
7/21 through 6/22	174,518,101	1	165,697	12	200,405	230,352	285,365	881,819	0.505
7/22 through 6/23	183,159,059	3	117,446	15	203,051	148,217	310,222	778,936	0.425
5 YR. TOTAL	835,499,258	8	471,116	75	1,201,313	621,740	1,331,513	3,625,682	0.434

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	17%	0.2002	24%	0.2338	0.434
Pure Premium Indicated by National Relativity	41%	0.1119	38%	0.1493	0.261
Pure Premium Present on Rate Level	42%	0.1437	38%	0.1869	0.331
Pure Premium Derived by Formula		0.1403		0.1839	0.324

CLASS 9600	TAXIDERMIST								
Industry Group: Manufacturing		CONVERTED LOSSES							
Hazard Group: C		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	579,226	0	0	0	0	0	0	0	0.000
7/19 through 6/20	550,776	0	0	0	0	0	0	0	0.000
7/20 through 6/21	295,121	0	0	0	0	0	0	0	0.000
7/21 through 6/22	416,956	0	0	0	0	0	0	0	0.000
7/22 through 6/23	498,934	0	0	0	0	0	0	0	0.000
5 YR. TOTAL	2,341,013	0	0	0	0	0	0	0	0.000

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	2%	0.0000	3%	0.0000	0.000
Pure Premium Indicated by National Relativity	7%	0.3141	7%	0.9719	1.286
Pure Premium Present on Rate Level	91%	0.6937	90%	0.9944	1.688
Pure Premium Derived by Formula		0.6533		0.9630	1.616

CLASS 9620	FUNERAL DIRECTOR & DRIVERS								
Industry Group: Goods and Services		CONVERTED LOSSES							
Hazard Group: E		INDEMNITY LIKELY		INDEMNITY NOT-LIKELY		MED LIKELY	MED NOT-LIKELY	TOTAL	TOTAL
POLICY PERIOD	PAYROLL	CASES	AMOUNT	CASES	AMOUNT	AMOUNT	AMOUNT	AMOUNT	PURE PREM.
7/18 through 6/19	56,158,980	1	9,174	11	137,070	8,706	237,356	392,306	0.699
7/19 through 6/20	58,482,042	2	31,051	1	53,287	27,957	104,731	217,026	0.371
7/20 through 6/21	63,418,502	3	223,046	4	375,101	609,951	211,149	1,419,247	2.238
7/21 through 6/22	69,945,612	0	0	8	129,138	0	179,925	309,063	0.442
7/22 through 6/23	70,556,898	0	0	6	54,550	0	124,085	178,635	0.253
5 YR. TOTAL	318,562,034	6	263,271	30	749,146	646,614	857,246	2,516,277	0.790

	INDEMNITY		MEDICAL		TOTAL
	CRED.	PURE PREM.*	CRED.	PURE PREM.*	PURE PREM.*
Indicated Pure Premium	16%	0.3178	27%	0.4721	0.790
Pure Premium Indicated by National Relativity	42%	0.3934	36%	0.6551	1.049
Pure Premium Present on Rate Level	42%	0.3400	37%	0.6103	0.950
Pure Premium Derived by Formula		0.3589		0.5891	0.948

The pure premiums shown were calculated using unrounded losses, while the converted losses have been rounded for display purposes.

* Pure Premium per $100 of Payroll
** Pure Premium per employee
++ Non-Standard Calculation

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI
ADVISORY LOSS COSTS AND RATING VALUES FILING
PROPOSED EFFECTIVE JANUARY 1, 2026

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S
REQUESTS DATED SEPTEMBER 25, 2025

1. **Have there been any changes in the underlying data source (e.g., from which call data is pulled) from the prior filing to the current filing? If so, please explain the reason [f]or such a change and the estimated impact of such change(s) on the filed indication.**

    There have not been any changes in the underlying data sources between this and last year's filings.

2. **Please provide the overall impact of each methodology change from the prior filing.**

    There have not been any changes in methodology between this and last year's filings.

3. **For total experience (voluntary plus ARM as reflected in the filed indication), please provide extended triangles which present at least 10 diagonals of loss data for each of indemnity loss and medical loss (i.e., policy year paid and paid plus case reserve loss development from a 1st through a 19th report for indemnity vs. medical).**

    Please see the attached Exhibit 3 for the available loss development triangles.

4. **Did you consider any basis for selecting loss development factors other than those shown in the filing?**

    The paid and paid plus case loss development methods were the only ones considered during this year's filing analysis. The loss link ratio averages utilized in this year's filing have not changed from those used in last year's filing. Using a three-year average of paid link ratios balances stability with responsiveness to recent changes in the observed Missouri payment patterns. A relatively longer five-year average of paid plus case link ratios was utilized to stabilize the relatively higher degree of volatility that may be present in those factors due to case reserve adjustments over time.

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI
ADVISORY LOSS COSTS AND RATING VALUES FILING
PROPOSED EFFECTIVE JANUARY 1, 2026

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S
REQUESTS DATED SEPTEMBER 25, 2025

5. **Related to the patterns, or shifts of experience in loss development, please provide the following:**
   a. **Ratios of policy year paid to paid plus case data at all available evaluations for indemnity vs. medical, for as many years as possible**
   b. **Case reserves per open lost-time claim for each of indemnity and medical loss by policy year**
   c. **Closed and reported lost-time claims by policy year, as well as ratios of closed-to-reported claim counts**

   Please see the attached Exhibit 5 for the requested information that was available. Note that the triangles of case reserves per open lost-time claim have been on-leveled to bring all years to the present benefit level.

6. **Please provide the supporting calculations underlying Appendix A-II, Section G, Columns (6) and (13).**

   Please see the attached Exhibit 6 for the requested information.

7. **Please supply payroll by class so that we may complete the tables required for our report.**

   Please see the attached Exhibit 16 for the latest policy period exposure by class code. Note that payroll = exposure × 100 for all class codes except the Per Capita Codes 0908 and 0913, where payroll = exposure × 10.

8. **Regarding the factor used to adjust the 19th to ultimate LDF to a limited basis as presented in Appendix A-II of the technical supplement:**
   a. **Please supply the derivation of the factor of 0.691 used in the 1/1/26 filing.**

   Please see the attached Exhibit 8 for the requested information.

b. **We have observed that this factor has decreased each year from the 1/1/23 through 1/1/26 filings. Please provide any insight you may have as to why you believe this is occurring**

The tail adjustment factor at the base threshold is a function of the excess ratio, the excess paid plus case tail factor, and the uncapped paid plus case tail factor. These inputs are based on data from all NCCI states (except NV, TX, and WV, due to data limitations). Of these inputs, only the excess ratio is updated on an annual basis (and has been updated since the 1/1/23 filing). The base threshold has been relatively stable over the last few Missouri filings.

On the other hand, the countrywide excess ratio has been increasing in recent years in response to increasing severities, which have been driven up in part by wage growth. For a fixed threshold, an increase in severity will push more losses above that threshold, increasing the excess ratio. Accordingly, higher excess ratios result in a tail adjustment factor further from unity, as less tail development is expected below the threshold.

9. **Related to Section A of Exhibit II:**

a. **Please provide the underlying data and calculations which led to the ultimate AOE ratios.**

Please see the attached Exhibit 9a for the requested information.

b. **Please provide the ultimate AOE ratios for Missouri-only data.**

Unlike with DCCE, NCCI does not have the data required to calculate a Missouri-only AOE ratio. The data source for NCCI's AOE analysis, Financial Call #19, is reported to NCCI on a countrywide basis. Therefore, state-specific AOE data is not available. A "Missouri-only" AOE ratio can only be calculated for MEM because the carrier reported business only in Missouri as of the latest valuation.

c. **Have you maintained the prior approach to selecting an AOE ratio which considers both countrywide data and data for Missouri Employers Mutual (MEM)?**

Yes.

If so, please provide the following:

i. **The AOE provision for MEM.**

The selected AOE ratio for MEM is 13.4%.

ii. **The calculation of the weightings applied to each indicated provision to derive the selected Missouri AOE provision.**

Please see the attached Exhibit 9c (tab AOE Weighting) for the requested information.

iii. **The MEM ultimate AOE ratios by accident year which led to the selected MEM provision for AOE.**

Please see the attached Exhibit 9c (tab MEM AOE) for the requested information. In consideration of the observed volatility in the ultimate AOE ratios, the selected MEM ratio of 13.4% is based on the five-year average of the values shown in column (3), excluding the highest and lowest.

10. Related to Section B of Exhibit II:

a. **Please expand the presentation of ultimate DCCE ratios to include policy years 2014 through 2018.**

Please see the attached Exhibit 10 (tab 10a) for the requested information.

b. **Please provide the underlying data and calculations which led to the values in Columns (2) and (3), including applicable development triangles which present at least 10 diagonals of paid DCCE to paid loss ratio development factors from a 1st through 19th report.**

Please see the attached Exhibit 10 for the requested information. The dollars underlying the DCCE ratios are shown on tab 10a. Ultimate development factors are derived on tab 10b, Part 1. The calculation of the age-to-age factors used in the calculation of the DCCE provision is shown on tab 10b, Part 2. Ten valuations of DCCE to paid loss link ratios are shown on tab 10b, Part 3.

c. **Please provide the underlying calculations which support and lead to the selected 19-to-ultimate ratio of DCCE-to-loss development factor.**

Please see the attached Exhibit 10 for the requested information. DCCE-to-paid loss link ratios past a 19th report are shown on tab 10c. In addition, to the right is shown the cumulative product of link ratios past a 19th report for as many years as are available (where the reporting of DCCE was not optional). The selected 19-to-ultimate ratio of DCCE-to-loss development factor of 0.995 is intended to recognize that the observed development between the 19th and 30th reports is generally slightly below unity. The selection is supported by the observed cumulative 19th/30th development factor of 0.993.

11. What is the 1/1/26 indication if you exclude all assigned risk experience?

A strictly voluntary indication is not readily available. However, after excluding assigned risk premium and losses from the experience period and removing the Factor to Reflect the Inclusion of Assigned Risk Experience, the resulting indication is +1.2%. For additional details, please refer to the attached Exhibit 11.

12. Please provide supporting work papers which reflect voluntary-only data and document the underlying components of the excluding-ARM indication, such as premium development, loss development, on-level factors, LAE and trend.

Voluntary-only data was not used to derive premium development factors, loss development factors, loss adjustment expenses (LAE), or trends. However, voluntary only on-level factors were used to derive the voluntary only indication. Premium development factors, loss development factors, the loss adjustment expense provision, trends and on-level factors are contained within the Missouri Advisory Loss Costs and Rating Values Filing, proposed effective January 1, 2026. For additional details, please refer to Exhibit 11.

13. Regarding the Factor to Reflect Inclusion of Assigned Risk Experience, please provide the following:

a. Support for the assumption that the Missouri assigned risk premium represents 1% of the assigned risk market share.

Please see the attached Exhibit 13 (tab 13a) for the requested information. Rather than establishing voluntary loss costs that assume all risks will be written at the NCCI loss cost level, the Factor to Reflect the Inclusion of Assigned Risk Experience is intended to recognize that there will inevitably be some minimum proportion of employers who obtain coverage in the assigned risk market each year. The market share selection considered the observed history across a 10-year period in which the assigned risk market share ranges from 1.2% to 2.5%, with more recent years on the lower end of this range. The selection of 1% recognizes the apparent asymptotic behavior of the market share in recent years and is intended to remain appropriate for some time.

b. Support for the assumption that assigned risk experience is 75% worse than the voluntary market.

Please see the attached Exhibit 13 (tab 13b) for the requested information. The selection of 75% (1.75) as the differential between assigned risk and voluntary loss experience considered the observed history across a 10-year period in which the assigned risk-to-voluntary loss ratio differential ranged from 1.111 to 3.767 on an unlimited and undeveloped paid plus case loss basis. The observed differential is prone to volatility, especially considering the relatively modest assigned risk market share. As with the market share, the differential selection is intended to remain appropriate for some time.

14. Please provide the calculations of columns (6) and (7) of Appendix A-I, Section A and Section D.

In addition to adjusting historical policy year experience to the current loss cost and benefit levels, the calculations in Appendix A-I also bring premium to a pure loss level. This is necessary because DSR Premium is reported to NCCI at the voluntary loss cost level, which includes the Loss Adjustment Expense (LAE) provision in Missouri. After the application of the factor in column (5), premium will have been brought to the current (1/1/25) loss cost level. The factor shown in column (6) then removes the current loss adjustment expense provision. This factor is calculated as 1 / 1.210 = 0.826, where 1.210 is 1 plus the current loss adjustment expense provision of 21.0% (effective 1/1/25).

The premium used to calculate the statewide loss cost level indication is standard premium, which includes the impact of experience rating. The off-balance adjustment factor adjusts the premium in historical policy years to account for the difference between the observed off-balance for each of those years and the targeted off-balance.

The targeted off-balance factor (0.942) is a weighted average of the targeted intrastate experience rating modification factor (e-mod) and the current estimate of the average interstate e-mod, adjusted for risks that are not subject to experience rating. The targeted intrastate e-mod in this year's filing is 0.960, and the average interstate e-mod is 0.906. Using 50.9% as the intrastate percentage of expected losses from experience rated risks, the combined weighted average e-mod factor is 0.933. The final targeted off-balance is calculated by multiplying 0.933 by the percentage of risks that are experience rated (86.4%) and then adding to that the percentage of risks not experience rated multiplied by unity. The calculation is as follows:

$0.942 = 0.933 \times 0.864 + (1.000 - 0.864) \times 1.000$

The off-balance factor for each policy year is calculated in a similar manner, instead using the historical factors calculated from the experience rating values in place at that time. The table below summarizes the calculation for policy years 2022 and 2023.

	2022	2023
(1) Average intrastate e-mod	0.947	0.949
(2) Average interstate e-mod	0.917	0.912
(3) Intrastate %	50.6%	50.8%
(4) Combined average e-mod = (1) x (3) + (2) x (1 − (3))	0.932	0.931
(5) Rated %	86.2%	86.2%
(6) Off-balance = (4) x (5) + (1 − (5))	0.941	0.941

The off-balance adjustment factor results from the ratio of the Targeted Off-Balance to the Off-Balance for the corresponding policy year.

	2022	2023
(1) (1) Target Off-Balance	0.942	0.942
(2) (2) Policy Year Off-Balance	0.941	0.941
(3) (3) Off-Balance Adjustment = (1) / (2)	1.001	1.001

15. Please provide the underlying calculations of the likely-to-develop and not-likely-to-develop columns on Appendix B-I, Section A-I, #1.

Please see the attached Exhibit 15 for the requested information.

16. Please provide a file which shows the following by class code: exposure, current loss cost, proposed loss cost, proposed loss cost change, loss cost change effective in each of 2025, 2024 and 2023.

Please see the attached Exhibit 16 for the requested information. The exposure reflects the most recent policy period used in the Missouri 1/1/2026 filing. The prior year changes exclude class codes that are discontinued as of 1/1/2026. Note that we assume you meant to ask for 2026, 2025, and 2024.

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

MISSOURI
ADVISORY LOSS COSTS AND RATING VALUES FILING
PROPOSED EFFECTIVE JANUARY 1, 2026

RESPONSES TO THE DEPARTMENT OF COMMERCE AND INSURANCE'S
REQUESTS DATED SEPTEMBER 25, 2025

17. Please provide the Supplemental Loss Development and Trend Information associated with the 1/1/26 filing which presents information for the latest 15 policy years.

Please see the attached Exhibit 17 for the requested information.