|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **WAC 296-17-885 TABLE III.** | | | |  |  |  |
| Expected Loss Rates and Primary Ratio | | | |  |  |  |
| by Risk Classification and Fiscal Year | | | |  |  |  |
| Expected Loss Rates in Dollars per Worker Hour | | | | |  |  |
| Effective January 1, 2023 | | |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  | **Primary** |
| **Class** |  | **2019** | **2020** | **2021** |  | **Ratio** |
| 101 |  | 0.6962 | 0.6462 | 0.5405 |  | 0.401 |
| 103 |  | 0.8755 | 0.8212 | 0.7009 |  | 0.412 |
| 104 |  | 0.6069 | 0.5634 | 0.4706 |  | 0.415 |
| 105 |  | 0.7505 | 0.7045 | 0.5883 |  | 0.484 |
| 106 |  | 1.8780 | 1.7702 | 1.5198 |  | 0.448 |
| 107 |  | 0.6123 | 0.5693 | 0.4754 |  | 0.429 |
| 108 |  | 0.6069 | 0.5634 | 0.4706 |  | 0.415 |
| 112 |  | 0.5147 | 0.4809 | 0.4064 |  | 0.423 |
| 201 |  | 1.4181 | 1.3098 | 1.0974 |  | 0.355 |
| 202 |  | 1.2796 | 1.1855 | 0.9853 |  | 0.409 |
| 210 |  | 0.6587 | 0.6119 | 0.5157 |  | 0.395 |
| 212 |  | 0.6190 | 0.5779 | 0.4832 |  | 0.432 |
| 214 |  | 1.1322 | 1.0460 | 0.8618 |  | 0.418 |
| 217 |  | 0.7426 | 0.6926 | 0.5794 |  | 0.438 |
| 219 |  | 0.5157 | 0.4801 | 0.3979 |  | 0.457 |
| 301 |  | 0.7180 | 0.6742 | 0.5690 |  | 0.471 |
| 302 |  | 1.3363 | 1.2407 | 1.0374 |  | 0.396 |
| 303 |  | 1.2046 | 1.1223 | 0.9387 |  | 0.416 |
| 306 |  | 0.5270 | 0.4903 | 0.4085 |  | 0.439 |
| 307 |  | 0.5605 | 0.5238 | 0.4354 |  | 0.477 |
| 308 |  | 0.4481 | 0.4225 | 0.3581 |  | 0.509 |
| 403 |  | 1.1279 | 1.0514 | 0.8683 |  | 0.467 |
| 502 |  | 0.6063 | 0.5635 | 0.4598 |  | 0.473 |
| 504 |  | 1.2843 | 1.1981 | 1.0141 |  | 0.401 |
| 507 |  | 2.0470 | 1.9210 | 1.6578 |  | 0.394 |
| 508 |  | 1.0124 | 0.9339 | 0.7744 |  | 0.367 |
| 509 |  | 0.5847 | 0.5383 | 0.4487 |  | 0.352 |
| 510 |  | 1.6072 | 1.5043 | 1.2807 |  | 0.412 |
| 511 |  | 0.9023 | 0.8410 | 0.6957 |  | 0.473 |
| 512 |  | 0.8150 | 0.7622 | 0.6441 |  | 0.445 |
| 513 |  | 0.5963 | 0.5562 | 0.4646 |  | 0.447 |
| 514 |  | 0.8380 | 0.7849 | 0.6629 |  | 0.464 |
| 516 |  | 1.0530 | 0.9826 | 0.8214 |  | 0.442 |
| 517 |  | 1.1401 | 1.0619 | 0.9013 |  | 0.376 |
| 518 |  | 0.8006 | 0.7429 | 0.6198 |  | 0.417 |
| 519 |  | 1.0676 | 0.9937 | 0.8295 |  | 0.424 |
| 521 |  | 0.4823 | 0.4515 | 0.3817 |  | 0.449 |
| 601 |  | 0.3471 | 0.3225 | 0.2666 |  | 0.453 |
| 602 |  | 0.4750 | 0.4372 | 0.3564 |  | 0.408 |
| 603 |  | 0.5569 | 0.5157 | 0.4275 |  | 0.402 |
| 604 |  | 0.7619 | 0.7138 | 0.6020 |  | 0.454 |
| 606 |  | 0.4161 | 0.3896 | 0.3173 |  | 0.543 |
| 607 |  | 0.5658 | 0.5279 | 0.4312 |  | 0.500 |
| 608 |  | 0.2973 | 0.2757 | 0.2252 |  | 0.460 |
| 701 |  | 1.0495 | 0.9693 | 0.8120 |  | 0.355 |
| 803 |  | 0.4643 | 0.4333 | 0.3541 |  | 0.516 |
| 901 |  | 0.8006 | 0.7429 | 0.6198 |  | 0.417 |
| 1002 |  | 0.5730 | 0.5332 | 0.4451 |  | 0.430 |
| 1003 |  | 0.4591 | 0.4288 | 0.3546 |  | 0.479 |
| 1004 |  | 0.3153 | 0.2925 | 0.2381 |  | 0.455 |
| 1005 |  | 6.1984 | 5.7597 | 4.7437 |  | 0.415 |
| 1006 |  | 0.1786 | 0.1671 | 0.1361 |  | 0.534 |
| 1007 |  | 0.2432 | 0.2274 | 0.1890 |  | 0.472 |
| 1101 |  | 0.8724 | 0.8146 | 0.6665 |  | 0.501 |
| 1102 |  | 1.1854 | 1.0979 | 0.9098 |  | 0.400 |
| 1103 |  | 0.7932 | 0.7396 | 0.6016 |  | 0.490 |
| 1104 |  | 0.4655 | 0.4373 | 0.3666 |  | 0.492 |
| 1105 |  | 0.6010 | 0.5603 | 0.4578 |  | 0.496 |
| 1106 |  | 0.2993 | 0.2820 | 0.2348 |  | 0.546 |
| 1108 |  | 0.3695 | 0.3480 | 0.2926 |  | 0.501 |
| 1109 |  | 1.4619 | 1.3625 | 1.1344 |  | 0.433 |
| 1301 |  | 0.4917 | 0.4579 | 0.3777 |  | 0.466 |
| 1303 |  | 0.2939 | 0.2739 | 0.2222 |  | 0.523 |
| 1304 |  | 0.0141 | 0.0132 | 0.0109 |  | 0.497 |
| 1305 |  | 0.3659 | 0.3407 | 0.2789 |  | 0.470 |
| 1401 |  | 0.2517 | 0.2382 | 0.2034 |  | 0.497 |
| 1404 |  | 0.5941 | 0.5587 | 0.4652 |  | 0.515 |
| 1405 |  | 0.5736 | 0.5375 | 0.4421 |  | 0.528 |
| 1407 |  | 0.5046 | 0.4719 | 0.3870 |  | 0.515 |
| 1501 |  | 0.6423 | 0.5979 | 0.4880 |  | 0.486 |
| 1507 |  | 0.3411 | 0.3201 | 0.2663 |  | 0.516 |
| 1701 |  | 0.6024 | 0.5621 | 0.4707 |  | 0.422 |
| 1702 |  | 0.8383 | 0.7701 | 0.6447 |  | 0.315 |
| 1703 |  | 0.6391 | 0.5919 | 0.4883 |  | 0.407 |
| 1704 |  | 0.6024 | 0.5621 | 0.4707 |  | 0.422 |
| 1801 |  | 0.3559 | 0.3304 | 0.2752 |  | 0.406 |
| 1802 |  | 0.5695 | 0.5286 | 0.4404 |  | 0.406 |
| 2002 |  | 0.5572 | 0.5212 | 0.4368 |  | 0.465 |
| 2004 |  | 0.4613 | 0.4336 | 0.3579 |  | 0.558 |
| 2007 |  | 0.5300 | 0.4975 | 0.4236 |  | 0.439 |
| 2008 |  | 0.2541 | 0.2394 | 0.2002 |  | 0.507 |
| 2009 |  | 0.2997 | 0.2826 | 0.2397 |  | 0.507 |
| 2101 |  | 0.4832 | 0.4551 | 0.3863 |  | 0.492 |
| 2102 |  | 0.5361 | 0.5040 | 0.4251 |  | 0.480 |
| 2103 |  | 1.2790 | 1.1957 | 0.9545 |  | 0.574 |
| 2104 |  | 0.3193 | 0.3040 | 0.2617 |  | 0.555 |
| 2105 |  | 0.5497 | 0.5138 | 0.4179 |  | 0.531 |
| 2106 |  | 0.4499 | 0.4227 | 0.3536 |  | 0.511 |
| 2201 |  | 0.2807 | 0.2653 | 0.2258 |  | 0.511 |
| 2202 |  | 0.5566 | 0.5207 | 0.4309 |  | 0.503 |
| 2203 |  | 0.4128 | 0.3890 | 0.3255 |  | 0.540 |
| 2204 |  | 0.2807 | 0.2653 | 0.2258 |  | 0.511 |
| 2401 |  | 0.3513 | 0.3278 | 0.2732 |  | 0.453 |
| 2903 |  | 0.5090 | 0.4802 | 0.4072 |  | 0.502 |
| 2904 |  | 0.5117 | 0.4778 | 0.4075 |  | 0.401 |
| 2905 |  | 0.4265 | 0.4016 | 0.3367 |  | 0.524 |
| 2906 |  | 0.4269 | 0.4024 | 0.3458 |  | 0.463 |
| 2907 |  | 0.3635 | 0.3428 | 0.2858 |  | 0.552 |
| 2908 |  | 0.6991 | 0.6589 | 0.5536 |  | 0.524 |
| 2909 |  | 0.3309 | 0.3133 | 0.2695 |  | 0.461 |
| 3101 |  | 0.5761 | 0.5388 | 0.4493 |  | 0.484 |
| 3102 |  | 0.2057 | 0.1919 | 0.1596 |  | 0.469 |
| 3103 |  | 0.2688 | 0.2517 | 0.2131 |  | 0.426 |
| 3104 |  | 0.5826 | 0.5481 | 0.4593 |  | 0.529 |
| 3105 |  | 0.6675 | 0.6300 | 0.5405 |  | 0.475 |
| 3303 |  | 0.3048 | 0.2861 | 0.2377 |  | 0.517 |
| 3304 |  | 0.5735 | 0.5399 | 0.4580 |  | 0.495 |
| 3309 |  | 0.3212 | 0.3010 | 0.2497 |  | 0.504 |
| 3402 |  | 0.3407 | 0.3199 | 0.2687 |  | 0.498 |
| 3403 |  | 0.1016 | 0.0950 | 0.0793 |  | 0.484 |
| 3404 |  | 0.4011 | 0.3759 | 0.3131 |  | 0.504 |
| 3405 |  | 0.2136 | 0.2001 | 0.1670 |  | 0.497 |
| 3406 |  | 0.2233 | 0.2098 | 0.1734 |  | 0.537 |
| 3407 |  | 0.5848 | 0.5448 | 0.4531 |  | 0.440 |
| 3408 |  | 0.2229 | 0.2084 | 0.1678 |  | 0.544 |
| 3409 |  | 0.1446 | 0.1362 | 0.1128 |  | 0.546 |
| 3410 |  | 0.1446 | 0.1362 | 0.1128 |  | 0.546 |
| 3411 |  | 0.3818 | 0.3558 | 0.2942 |  | 0.473 |
| 3412 |  | 0.5146 | 0.4770 | 0.3953 |  | 0.411 |
| 3414 |  | 0.6431 | 0.5999 | 0.4925 |  | 0.493 |
| 3415 |  | 0.9964 | 0.9324 | 0.7641 |  | 0.520 |
| 3501 |  | 0.3471 | 0.3276 | 0.2810 |  | 0.475 |
| 3503 |  | 0.2743 | 0.2577 | 0.2135 |  | 0.527 |
| 3506 |  | 0.6054 | 0.5633 | 0.4703 |  | 0.428 |
| 3509 |  | 0.3912 | 0.3670 | 0.2991 |  | 0.550 |
| 3510 |  | 0.2989 | 0.2819 | 0.2410 |  | 0.493 |
| 3511 |  | 0.6438 | 0.6052 | 0.5113 |  | 0.476 |
| 3512 |  | 0.3016 | 0.2845 | 0.2390 |  | 0.537 |
| 3513 |  | 0.3410 | 0.3206 | 0.2700 |  | 0.488 |
| 3602 |  | 0.0802 | 0.0753 | 0.0632 |  | 0.507 |
| 3603 |  | 0.3738 | 0.3512 | 0.2955 |  | 0.480 |
| 3604 |  | 0.6175 | 0.5796 | 0.4890 |  | 0.470 |
| 3605 |  | 0.3407 | 0.3199 | 0.2687 |  | 0.498 |
| 3701 |  | 0.2057 | 0.1919 | 0.1596 |  | 0.469 |
| 3702 |  | 0.3015 | 0.2835 | 0.2360 |  | 0.528 |
| 3708 |  | 0.5060 | 0.4742 | 0.4012 |  | 0.454 |
| 3802 |  | 0.1663 | 0.1565 | 0.1325 |  | 0.497 |
| 3808 |  | 0.3153 | 0.2956 | 0.2481 |  | 0.484 |
| 3901 |  | 0.1266 | 0.1197 | 0.1000 |  | 0.579 |
| 3902 |  | 0.4038 | 0.3806 | 0.3179 |  | 0.549 |
| 3903 |  | 0.5269 | 0.4967 | 0.4150 |  | 0.549 |
| 3905 |  | 0.1119 | 0.1061 | 0.0901 |  | 0.558 |
| 3906 |  | 0.3971 | 0.3749 | 0.3180 |  | 0.521 |
| 3909 |  | 0.2227 | 0.2102 | 0.1755 |  | 0.565 |
| 4101 |  | 0.1825 | 0.1716 | 0.1435 |  | 0.531 |
| 4103 |  | 0.4414 | 0.4154 | 0.3521 |  | 0.485 |
| 4107 |  | 0.1529 | 0.1429 | 0.1185 |  | 0.486 |
| 4108 |  | 0.1379 | 0.1295 | 0.1081 |  | 0.534 |
| 4109 |  | 0.1693 | 0.1599 | 0.1362 |  | 0.499 |
| 4201 |  | 0.6293 | 0.5809 | 0.4695 |  | 0.438 |
| 4301 |  | 0.7010 | 0.6625 | 0.5645 |  | 0.515 |
| 4302 |  | 0.5853 | 0.5482 | 0.4587 |  | 0.478 |
| 4304 |  | 0.7809 | 0.7399 | 0.6387 |  | 0.489 |
| 4305 |  | 0.8480 | 0.7900 | 0.6430 |  | 0.489 |
| 4401 |  | 0.3048 | 0.2861 | 0.2377 |  | 0.517 |
| 4402 |  | 0.5118 | 0.4781 | 0.3929 |  | 0.508 |
| 4404 |  | 0.3762 | 0.3529 | 0.2985 |  | 0.467 |
| 4501 |  | 0.1419 | 0.1335 | 0.1093 |  | 0.571 |
| 4502 |  | 0.0492 | 0.0461 | 0.0385 |  | 0.480 |
| 4504 |  | 0.0998 | 0.0942 | 0.0786 |  | 0.580 |
| 4802 |  | 0.3634 | 0.3422 | 0.2906 |  | 0.493 |
| 4803 |  | 0.3750 | 0.3551 | 0.3018 |  | 0.549 |
| 4804 |  | 0.4516 | 0.4272 | 0.3651 |  | 0.516 |
| 4805 |  | 0.3090 | 0.2928 | 0.2499 |  | 0.540 |
| 4806 |  | 0.1193 | 0.1130 | 0.0941 |  | 0.595 |
| 4808 |  | 0.4068 | 0.3819 | 0.3238 |  | 0.456 |
| 4809 |  | 0.2045 | 0.1927 | 0.1633 |  | 0.503 |
| 4810 |  | 0.2281 | 0.2154 | 0.1806 |  | 0.547 |
| 4811 |  | 0.3992 | 0.3783 | 0.3253 |  | 0.508 |
| 4812 |  | 0.3535 | 0.3319 | 0.2812 |  | 0.482 |
| 4813 |  | 0.2405 | 0.2281 | 0.1939 |  | 0.564 |
| 4814 |  | 0.1052 | 0.1003 | 0.0872 |  | 0.552 |
| 4815 |  | 0.2167 | 0.2070 | 0.1807 |  | 0.565 |
| 4816 |  | 0.2960 | 0.2820 | 0.2473 |  | 0.509 |
| 4900 |  | 0.0949 | 0.0885 | 0.0739 |  | 0.460 |
| 4901 |  | 0.0315 | 0.0293 | 0.0241 |  | 0.468 |
| 4902 |  | 0.0669 | 0.0626 | 0.0516 |  | 0.510 |
| 4903 |  | 0.1422 | 0.1327 | 0.1078 |  | 0.522 |
| 4904 |  | 0.0116 | 0.0109 | 0.0091 |  | 0.546 |
| 4905 |  | 0.3153 | 0.2981 | 0.2518 |  | 0.546 |
| 4906 |  | 0.0899 | 0.0841 | 0.0686 |  | 0.536 |
| 4907 |  | 0.0462 | 0.0442 | 0.0380 |  | 0.607 |
| 4908 |  | 0.0792 | 0.0756 | 0.0645 |  | 0.594 |
| 4909 |  | 0.0317 | 0.0303 | 0.0258 |  | 0.594 |
| 4910 |  | 0.3781 | 0.3537 | 0.2935 |  | 0.489 |
| 4911 |  | 0.0472 | 0.0441 | 0.0372 |  | 0.447 |
| 5001 |  | 5.8422 | 5.4258 | 4.6022 |  | 0.348 |
| 5002 |  | 0.4629 | 0.4329 | 0.3546 |  | 0.518 |
| 5003 |  | 1.7799 | 1.6533 | 1.3800 |  | 0.386 |
| 5004 |  | 0.8005 | 0.7565 | 0.6631 |  | 0.397 |
| 5005 |  | 0.7327 | 0.6803 | 0.5695 |  | 0.391 |
| 5006 |  | 0.9072 | 0.8407 | 0.6998 |  | 0.382 |
| 5101 |  | 0.7280 | 0.6765 | 0.5541 |  | 0.450 |
| 5103 |  | 0.7002 | 0.6585 | 0.5531 |  | 0.509 |
| 5106 |  | 0.7002 | 0.6585 | 0.5531 |  | 0.509 |
| 5108 |  | 0.6725 | 0.6290 | 0.5112 |  | 0.532 |
| 5109 |  | 0.3735 | 0.3481 | 0.2873 |  | 0.489 |
| 5201 |  | 0.2402 | 0.2256 | 0.1865 |  | 0.549 |
| 5204 |  | 0.7898 | 0.7314 | 0.5957 |  | 0.437 |
| 5206 |  | 0.3158 | 0.2954 | 0.2508 |  | 0.421 |
| 5207 |  | 0.1212 | 0.1145 | 0.0968 |  | 0.538 |
| 5208 |  | 0.4809 | 0.4498 | 0.3779 |  | 0.471 |
| 5209 |  | 0.4923 | 0.4611 | 0.3860 |  | 0.486 |
| 5300 |  | 0.0770 | 0.0721 | 0.0594 |  | 0.527 |
| 5301 |  | 0.0246 | 0.0231 | 0.0193 |  | 0.493 |
| 5302 |  | 0.0058 | 0.0054 | 0.0045 |  | 0.505 |
| 5305 |  | 0.0349 | 0.0328 | 0.0272 |  | 0.541 |
| 5306 |  | 0.0333 | 0.0313 | 0.0259 |  | 0.571 |
| 5307 |  | 0.5632 | 0.5243 | 0.4276 |  | 0.491 |
| 5308 |  | 0.0687 | 0.0649 | 0.0550 |  | 0.531 |
| 6103 |  | 0.0779 | 0.0738 | 0.0621 |  | 0.583 |
| 6104 |  | 0.3124 | 0.2936 | 0.2441 |  | 0.534 |
| 6105 |  | 0.4184 | 0.3901 | 0.3205 |  | 0.494 |
| 6107 |  | 0.1403 | 0.1338 | 0.1128 |  | 0.639 |
| 6108 |  | 0.2133 | 0.2022 | 0.1709 |  | 0.583 |
| 6109 |  | 0.0938 | 0.0875 | 0.0718 |  | 0.495 |
| 6110 |  | 0.3357 | 0.3137 | 0.2560 |  | 0.528 |
| 6120 |  | 0.2662 | 0.2487 | 0.2036 |  | 0.520 |
| 6121 |  | 0.3777 | 0.3518 | 0.2835 |  | 0.522 |
| 6201 |  | 0.4189 | 0.3917 | 0.3199 |  | 0.514 |
| 6202 |  | 0.6827 | 0.6406 | 0.5282 |  | 0.525 |
| 6203 |  | 0.0851 | 0.0813 | 0.0702 |  | 0.614 |
| 6204 |  | 0.1100 | 0.1039 | 0.0878 |  | 0.541 |
| 6205 |  | 0.1433 | 0.1349 | 0.1130 |  | 0.521 |
| 6206 |  | 0.1650 | 0.1554 | 0.1292 |  | 0.552 |
| 6207 |  | 0.7937 | 0.7464 | 0.6264 |  | 0.475 |
| 6208 |  | 0.1964 | 0.1867 | 0.1589 |  | 0.580 |
| 6209 |  | 0.2299 | 0.2179 | 0.1864 |  | 0.534 |
| 6301 |  | 0.1090 | 0.1017 | 0.0850 |  | 0.435 |
| 6303 |  | 0.0395 | 0.0370 | 0.0307 |  | 0.501 |
| 6305 |  | 0.0852 | 0.0804 | 0.0671 |  | 0.574 |
| 6306 |  | 0.3118 | 0.2928 | 0.2403 |  | 0.556 |
| 6308 |  | 0.0550 | 0.0515 | 0.0426 |  | 0.503 |
| 6309 |  | 0.1814 | 0.1707 | 0.1425 |  | 0.533 |
| 6402 |  | 0.2129 | 0.2012 | 0.1688 |  | 0.567 |
| 6403 |  | 0.1245 | 0.1174 | 0.0972 |  | 0.574 |
| 6404 |  | 0.2526 | 0.2383 | 0.2020 |  | 0.522 |
| 6405 |  | 0.5233 | 0.4894 | 0.4022 |  | 0.509 |
| 6406 |  | 0.1315 | 0.1238 | 0.1023 |  | 0.574 |
| 6407 |  | 0.2335 | 0.2196 | 0.1834 |  | 0.531 |
| 6408 |  | 0.5262 | 0.4938 | 0.4143 |  | 0.483 |
| 6409 |  | 0.5728 | 0.5345 | 0.4417 |  | 0.479 |
| 6410 |  | 0.2509 | 0.2352 | 0.1940 |  | 0.534 |
| 6411 |  | 0.0350 | 0.0331 | 0.0284 |  | 0.517 |
| 6501 |  | 0.0859 | 0.0804 | 0.0652 |  | 0.558 |
| 6502 |  | 0.0181 | 0.0169 | 0.0141 |  | 0.491 |
| 6503 |  | 0.0681 | 0.0633 | 0.0506 |  | 0.528 |
| 6504 |  | 0.2364 | 0.2248 | 0.1912 |  | 0.590 |
| 6505 |  | 0.1353 | 0.1284 | 0.1076 |  | 0.631 |
| 6506 |  | 0.1019 | 0.0957 | 0.0793 |  | 0.533 |
| 6509 |  | 0.1985 | 0.1881 | 0.1586 |  | 0.573 |
| 6510 |  | 0.3155 | 0.2920 | 0.2402 |  | 0.404 |
| 6511 |  | 0.2332 | 0.2199 | 0.1828 |  | 0.561 |
| 6512 |  | 0.0755 | 0.0707 | 0.0591 |  | 0.455 |
| 6601 |  | 0.1671 | 0.1575 | 0.1316 |  | 0.507 |
| 6602 |  | 0.5013 | 0.4725 | 0.4011 |  | 0.488 |
| 6603 |  | 0.2437 | 0.2298 | 0.1925 |  | 0.549 |
| 6604 |  | 0.0569 | 0.0535 | 0.0448 |  | 0.538 |
| 6605 |  | 0.2478 | 0.2326 | 0.1895 |  | 0.565 |
| 6607 |  | 0.0878 | 0.0830 | 0.0702 |  | 0.536 |
| 6608 |  | 0.3748 | 0.3452 | 0.2833 |  | 0.384 |
| 6620 |  | 2.8489 | 2.6600 | 2.1135 |  | 0.576 |
| 6704 |  | 0.1057 | 0.0995 | 0.0822 |  | 0.569 |
| 6705 |  | 0.6447 | 0.6138 | 0.5278 |  | 0.577 |
| 6706 |  | 0.2064 | 0.1951 | 0.1674 |  | 0.516 |
| 6707 |  | 9.5297 | 9.0489 | 7.4637 |  | 0.658 |
| 6708 |  | 7.6928 | 7.3306 | 6.4654 |  | 0.480 |
| 6709 |  | 0.2253 | 0.2120 | 0.1759 |  | 0.552 |
| 6801 |  | 0.5454 | 0.5052 | 0.3922 |  | 0.539 |
| 6802 |  | 0.7268 | 0.6793 | 0.5496 |  | 0.538 |
| 6803 |  | 0.4017 | 0.3698 | 0.3022 |  | 0.403 |
| 6804 |  | 0.2168 | 0.2037 | 0.1683 |  | 0.549 |
| 6809 |  | 3.0048 | 2.8437 | 2.4114 |  | 0.545 |
| 6901 |  | 0.0193 | 0.0199 | 0.0201 |  | 0.817 |
| 6902 |  | 0.6118 | 0.5712 | 0.4816 |  | 0.419 |
| 6903 |  | 3.1754 | 2.9366 | 2.5040 |  | 0.321 |
| 6904 |  | 0.9100 | 0.8433 | 0.6807 |  | 0.465 |
| 6905 |  | 0.6772 | 0.6280 | 0.5090 |  | 0.486 |
| 6906 |  | 0.2484 | 0.2440 | 0.2321 |  | 0.602 |
| 6907 |  | 0.6695 | 0.6298 | 0.5242 |  | 0.537 |
| 6908 |  | 0.3105 | 0.2911 | 0.2429 |  | 0.496 |
| 6909 |  | 0.0878 | 0.0824 | 0.0693 |  | 0.504 |
| 7100 |  | 0.0146 | 0.0136 | 0.0110 |  | 0.530 |
| 7101 |  | 0.0184 | 0.0172 | 0.0143 |  | 0.437 |
| 7103 |  | 0.8369 | 0.7765 | 0.6287 |  | 0.470 |
| 7104 |  | 0.0204 | 0.0191 | 0.0158 |  | 0.497 |
| 7105 |  | 0.0140 | 0.0132 | 0.0109 |  | 0.506 |
| 7106 |  | 0.2410 | 0.2267 | 0.1868 |  | 0.564 |
| 7107 |  | 0.3598 | 0.3376 | 0.2750 |  | 0.559 |
| 7108 |  | 0.2563 | 0.2415 | 0.1980 |  | 0.602 |
| 7109 |  | 0.0774 | 0.0726 | 0.0607 |  | 0.494 |
| 7110 |  | 0.3693 | 0.3452 | 0.2902 |  | 0.435 |
| 7111 |  | 0.2574 | 0.2384 | 0.1917 |  | 0.476 |
| 7112 |  | 0.5450 | 0.5139 | 0.4356 |  | 0.516 |
| 7113 |  | 0.3382 | 0.3177 | 0.2631 |  | 0.533 |
| 7114 |  | 0.7048 | 0.6648 | 0.5483 |  | 0.585 |
| 7115 |  | 0.5672 | 0.5357 | 0.4483 |  | 0.560 |
| 7116 |  | 0.4462 | 0.4175 | 0.3452 |  | 0.489 |
| 7117 |  | 0.8490 | 0.7991 | 0.6728 |  | 0.498 |
| 7118 |  | 1.3691 | 1.2806 | 1.0646 |  | 0.481 |
| 7119 |  | 1.4079 | 1.3146 | 1.0812 |  | 0.476 |
| 7120 |  | 4.2400 | 3.9500 | 3.2151 |  | 0.489 |
| 7121 |  | 5.6360 | 5.2264 | 4.4413 |  | 0.338 |
| 7122 |  | 0.3025 | 0.2867 | 0.2455 |  | 0.506 |
| 7200 |  | 1.8404 | 1.7007 | 1.3626 |  | 0.464 |
| 7201 |  | 1.4176 | 1.3157 | 1.0526 |  | 0.500 |
| 7202 |  | 0.0185 | 0.0173 | 0.0142 |  | 0.516 |
| 7203 |  | 0.0812 | 0.0773 | 0.0667 |  | 0.575 |
| 7204 |  | 0.0000 | 0.0000 | 0.0000 |  | 0.500 |
| 7205 |  | 0.0000 | 0.0000 | 0.0000 |  | 0.500 |
| 7301 |  | 0.5655 | 0.5357 | 0.4685 |  | 0.444 |
| 7302 |  | 0.6549 | 0.6196 | 0.5384 |  | 0.447 |
| 7307 |  | 0.4114 | 0.3872 | 0.3229 |  | 0.538 |
| 7308 |  | 0.2174 | 0.2063 | 0.1749 |  | 0.574 |
| 7309 |  | 0.2041 | 0.1937 | 0.1643 |  | 0.580 |
| 7400 |  | 2.1165 | 1.9559 | 1.5669 |  | 0.464 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Expected Loss Rates in Dollars Per Sq. Ft. | | | | |  |  |
| of Wallboard Installed | | |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  | **Primary** |
| **Class** |  | **2019** | **2020** | **2021** |  | **Ratio** |
| 540 |  | 0.0130 | 0.0121 | 0.0102 |  | 0.464 |
| 541 |  | 0.0065 | 0.0061 | 0.0051 |  | 0.426 |
| 550 |  | 0.0258 | 0.0239 | 0.0204 |  | 0.338 |
| 551 |  | 0.0091 | 0.0085 | 0.0072 |  | 0.402 |