|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **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 | | | | | |  |  |
| Proposed Effective January 1, 2025 | | | |  |  |  |  |
|  |  |  |  | |  |  |  |
|  |  |  |  | |  |  |  |
|  |  |  |  | |  |  | **Primary** |
| **Class** |  | **2021** | **2022** | | **2023** |  | **Ratio** |
| 101 |  | 0.6527 | 0.5614 | | 0.5145 |  | 0.425 |
| 103 |  | 0.8889 | 0.7754 | | 0.7310 |  | 0.423 |
| 104 |  | 0.6145 | 0.5253 | | 0.4767 |  | 0.427 |
| 105 |  | 0.7462 | 0.6442 | | 0.5944 |  | 0.489 |
| 106 |  | 2.1930 | 1.9206 | | 1.8224 |  | 0.392 |
| 107 |  | 0.6066 | 0.5204 | | 0.4757 |  | 0.443 |
| 108 |  | 0.6145 | 0.5253 | | 0.4767 |  | 0.427 |
| 112 |  | 0.5388 | 0.4653 | | 0.4299 |  | 0.444 |
| 201 |  | 1.4095 | 1.2030 | | 1.0878 |  | 0.360 |
| 202 |  | 1.2094 | 1.0322 | | 0.9335 |  | 0.418 |
| 210 |  | 0.6870 | 0.5902 | | 0.5414 |  | 0.387 |
| 212 |  | 0.7209 | 0.6228 | | 0.5750 |  | 0.420 |
| 214 |  | 1.0346 | 0.8807 | | 0.7922 |  | 0.404 |
| 217 |  | 0.6999 | 0.6011 | | 0.5494 |  | 0.460 |
| 219 |  | 0.4831 | 0.4142 | | 0.3774 |  | 0.465 |
| 301 |  | 0.7027 | 0.6086 | | 0.5651 |  | 0.464 |
| 302 |  | 1.2366 | 1.0595 | | 0.9623 |  | 0.429 |
| 303 |  | 1.2734 | 1.0912 | | 0.9903 |  | 0.431 |
| 306 |  | 0.5370 | 0.4598 | | 0.4185 |  | 0.454 |
| 307 |  | 0.5772 | 0.4956 | | 0.4537 |  | 0.476 |
| 308 |  | 0.4758 | 0.4123 | | 0.3839 |  | 0.509 |
| 403 |  | 1.0183 | 0.8743 | | 0.7988 |  | 0.448 |
| 502 |  | 0.6171 | 0.5295 | | 0.4820 |  | 0.462 |
| 504 |  | 1.2611 | 1.0881 | | 1.0043 |  | 0.412 |
| 507 |  | 1.9572 | 1.7061 | | 1.6075 |  | 0.406 |
| 508 |  | 1.0158 | 0.8660 | | 0.7792 |  | 0.399 |
| 509 |  | 0.6031 | 0.5139 | | 0.4652 |  | 0.361 |
| 510 |  | 1.5652 | 1.3571 | | 1.2646 |  | 0.406 |
| 511 |  | 1.0446 | 0.8931 | | 0.8104 |  | 0.459 |
| 512 |  | 0.8485 | 0.7328 | | 0.6789 |  | 0.445 |
| 513 |  | 0.6296 | 0.5416 | | 0.4967 |  | 0.449 |
| 514 |  | 0.9539 | 0.8201 | | 0.7525 |  | 0.487 |
| 516 |  | 0.9589 | 0.8240 | | 0.7539 |  | 0.448 |
| 517 |  | 1.1112 | 0.9599 | | 0.8873 |  | 0.383 |
| 518 |  | 0.7979 | 0.6838 | | 0.6251 |  | 0.414 |
| 519 |  | 1.3093 | 1.1228 | | 1.0230 |  | 0.410 |
| 521 |  | 0.5350 | 0.4633 | | 0.4314 |  | 0.438 |
| 601 |  | 0.3834 | 0.3267 | | 0.2948 |  | 0.455 |
| 602 |  | 0.5257 | 0.4443 | | 0.3932 |  | 0.404 |
| 603 |  | 0.5704 | 0.4879 | | 0.4425 |  | 0.389 |
| 604 |  | 0.7383 | 0.6391 | | 0.5948 |  | 0.474 |
| 606 |  | 0.4554 | 0.3895 | | 0.3518 |  | 0.540 |
| 607 |  | 0.5885 | 0.5032 | | 0.4540 |  | 0.501 |
| 608 |  | 0.2791 | 0.2380 | | 0.2144 |  | 0.478 |
| 701 |  | 0.7460 | 0.6367 | | 0.5756 |  | 0.360 |
| 803 |  | 0.4946 | 0.4218 | | 0.3799 |  | 0.500 |
| 901 |  | 0.7979 | 0.6838 | | 0.6251 |  | 0.414 |
| 1002 |  | 0.5722 | 0.4917 | | 0.4504 |  | 0.457 |
| 1003 |  | 0.4276 | 0.3677 | | 0.3368 |  | 0.479 |
| 1004 |  | 0.3598 | 0.3065 | | 0.2752 |  | 0.428 |
| 1005 |  | 4.2340 | 3.6386 | | 3.3331 |  | 0.457 |
| 1006 |  | 0.2011 | 0.1717 | | 0.1544 |  | 0.532 |
| 1007 |  | 0.2630 | 0.2258 | | 0.2060 |  | 0.504 |
| 1101 |  | 0.8987 | 0.7683 | | 0.6926 |  | 0.519 |
| 1102 |  | 1.1567 | 0.9882 | | 0.8921 |  | 0.405 |
| 1103 |  | 0.7934 | 0.6782 | | 0.6117 |  | 0.502 |
| 1104 |  | 0.4797 | 0.4148 | | 0.3858 |  | 0.504 |
| 1105 |  | 0.5642 | 0.4830 | | 0.4387 |  | 0.491 |
| 1106 |  | 0.3343 | 0.2883 | | 0.2654 |  | 0.557 |
| 1108 |  | 0.4672 | 0.4023 | | 0.3683 |  | 0.510 |
| 1109 |  | 1.5078 | 1.2938 | | 1.1770 |  | 0.430 |
| 1301 |  | 0.4700 | 0.4047 | | 0.3717 |  | 0.445 |
| 1303 |  | 0.3193 | 0.2709 | | 0.2404 |  | 0.528 |
| 1304 |  | 0.0135 | 0.0117 | | 0.0106 |  | 0.474 |
| 1305 |  | 0.3513 | 0.3003 | | 0.2708 |  | 0.458 |
| 1401 |  | 0.2929 | 0.2545 | | 0.2372 |  | 0.509 |
| 1404 |  | 0.6781 | 0.5857 | | 0.5394 |  | 0.534 |
| 1405 |  | 0.6244 | 0.5351 | | 0.4860 |  | 0.527 |
| 1407 |  | 0.5817 | 0.4988 | | 0.4524 |  | 0.508 |
| 1408 |  | 0.2625 | 0.2282 | | 0.2127 |  | 0.497 |
| 1501 |  | 0.6928 | 0.5908 | | 0.5306 |  | 0.493 |
| 1507 |  | 0.3659 | 0.3146 | | 0.2881 |  | 0.539 |
| 1701 |  | 0.5811 | 0.5024 | | 0.4642 |  | 0.415 |
| 1702 |  | 0.8169 | 0.6959 | | 0.6285 |  | 0.315 |
| 1703 |  | 0.6631 | 0.5660 | | 0.5105 |  | 0.406 |
| 1704 |  | 0.5811 | 0.5024 | | 0.4642 |  | 0.415 |
| 1801 |  | 0.4117 | 0.3524 | | 0.3196 |  | 0.423 |
| 1802 |  | 0.6586 | 0.5638 | | 0.5114 |  | 0.423 |
| 2002 |  | 0.5635 | 0.4842 | | 0.4429 |  | 0.479 |
| 2004 |  | 0.4824 | 0.4163 | | 0.3857 |  | 0.561 |
| 2007 |  | 0.4990 | 0.4337 | | 0.4063 |  | 0.443 |
| 2008 |  | 0.2046 | 0.1764 | | 0.1616 |  | 0.511 |
| 2009 |  | 0.3186 | 0.2759 | | 0.2573 |  | 0.545 |
| 2101 |  | 0.5097 | 0.4428 | | 0.4139 |  | 0.481 |
| 2102 |  | 0.5276 | 0.4570 | | 0.4248 |  | 0.496 |
| 2103 |  | 1.3692 | 1.1648 | | 1.0361 |  | 0.562 |
| 2104 |  | 0.3246 | 0.2852 | | 0.2745 |  | 0.569 |
| 2105 |  | 0.6719 | 0.5736 | | 0.5160 |  | 0.520 |
| 2106 |  | 0.4636 | 0.4007 | | 0.3708 |  | 0.520 |
| 2201 |  | 0.2978 | 0.2601 | | 0.2457 |  | 0.493 |
| 2202 |  | 0.6103 | 0.5230 | | 0.4754 |  | 0.506 |
| 2203 |  | 0.4403 | 0.3804 | | 0.3525 |  | 0.552 |
| 2204 |  | 0.2978 | 0.2601 | | 0.2457 |  | 0.493 |
| 2401 |  | 0.3329 | 0.2860 | | 0.2621 |  | 0.464 |
| 2903 |  | 0.4911 | 0.4267 | | 0.3995 |  | 0.513 |
| 2904 |  | 0.4675 | 0.4050 | | 0.3784 |  | 0.407 |
| 2905 |  | 0.4608 | 0.3994 | | 0.3727 |  | 0.526 |
| 2906 |  | 0.4262 | 0.3710 | | 0.3496 |  | 0.452 |
| 2907 |  | 0.3601 | 0.3131 | | 0.2944 |  | 0.541 |
| 2908 |  | 0.6139 | 0.5343 | | 0.5043 |  | 0.514 |
| 2909 |  | 0.3587 | 0.3136 | | 0.2960 |  | 0.470 |
| 3101 |  | 0.5933 | 0.5106 | | 0.4700 |  | 0.502 |
| 3102 |  | 0.2228 | 0.1909 | | 0.1741 |  | 0.474 |
| 3103 |  | 0.2646 | 0.2291 | | 0.2127 |  | 0.423 |
| 3104 |  | 0.6167 | 0.5329 | | 0.4936 |  | 0.529 |
| 3105 |  | 0.6876 | 0.6006 | | 0.5692 |  | 0.467 |
| 3303 |  | 0.3298 | 0.2833 | | 0.2585 |  | 0.524 |
| 3304 |  | 0.5782 | 0.5020 | | 0.4702 |  | 0.491 |
| 3309 |  | 0.3308 | 0.2842 | | 0.2594 |  | 0.507 |
| 3402 |  | 0.3515 | 0.3039 | | 0.2823 |  | 0.510 |
| 3403 |  | 0.1128 | 0.0971 | | 0.0894 |  | 0.509 |
| 3404 |  | 0.4541 | 0.3908 | | 0.3592 |  | 0.498 |
| 3405 |  | 0.2150 | 0.1856 | | 0.1721 |  | 0.513 |
| 3406 |  | 0.2097 | 0.1809 | | 0.1665 |  | 0.525 |
| 3407 |  | 0.6569 | 0.5620 | | 0.5083 |  | 0.451 |
| 3408 |  | 0.2209 | 0.1886 | | 0.1694 |  | 0.539 |
| 3409 |  | 0.1488 | 0.1283 | | 0.1181 |  | 0.550 |
| 3410 |  | 0.1488 | 0.1283 | | 0.1181 |  | 0.550 |
| 3411 |  | 0.3689 | 0.3166 | | 0.2889 |  | 0.483 |
| 3412 |  | 0.5300 | 0.4532 | | 0.4104 |  | 0.423 |
| 3414 |  | 0.6492 | 0.5557 | | 0.5035 |  | 0.504 |
| 3415 |  | 1.1492 | 0.9831 | | 0.8874 |  | 0.517 |
| 3501 |  | 0.2836 | 0.2477 | | 0.2347 |  | 0.467 |
| 3503 |  | 0.2843 | 0.2450 | | 0.2257 |  | 0.525 |
| 3506 |  | 0.5615 | 0.4823 | | 0.4427 |  | 0.428 |
| 3509 |  | 0.4068 | 0.3480 | | 0.3138 |  | 0.555 |
| 3510 |  | 0.3342 | 0.2902 | | 0.2719 |  | 0.544 |
| 3511 |  | 0.6813 | 0.5908 | | 0.5510 |  | 0.492 |
| 3512 |  | 0.3127 | 0.2711 | | 0.2528 |  | 0.519 |
| 3513 |  | 0.3914 | 0.3367 | | 0.3079 |  | 0.490 |
| 3602 |  | 0.0736 | 0.0637 | | 0.0592 |  | 0.503 |
| 3603 |  | 0.3804 | 0.3300 | | 0.3076 |  | 0.486 |
| 3604 |  | 0.7096 | 0.6145 | | 0.5720 |  | 0.483 |
| 3605 |  | 0.3515 | 0.3039 | | 0.2823 |  | 0.510 |
| 3701 |  | 0.2228 | 0.1909 | | 0.1741 |  | 0.474 |
| 3702 |  | 0.2823 | 0.2435 | | 0.2251 |  | 0.545 |
| 3708 |  | 0.4904 | 0.4240 | | 0.3933 |  | 0.460 |
| 3802 |  | 0.1537 | 0.1334 | | 0.1249 |  | 0.492 |
| 3808 |  | 0.3073 | 0.2648 | | 0.2439 |  | 0.477 |
| 3901 |  | 0.1153 | 0.1002 | | 0.0941 |  | 0.581 |
| 3902 |  | 0.4599 | 0.3977 | | 0.3694 |  | 0.544 |
| 3903 |  | 0.6656 | 0.5755 | | 0.5345 |  | 0.544 |
| 3905 |  | 0.1183 | 0.1031 | | 0.0972 |  | 0.558 |
| 3906 |  | 0.4609 | 0.3987 | | 0.3701 |  | 0.543 |
| 3909 |  | 0.2278 | 0.1971 | | 0.1831 |  | 0.574 |
| 4101 |  | 0.1633 | 0.1413 | | 0.1318 |  | 0.542 |
| 4103 |  | 0.5042 | 0.4365 | | 0.4054 |  | 0.507 |
| 4107 |  | 0.1457 | 0.1246 | | 0.1128 |  | 0.487 |
| 4108 |  | 0.1794 | 0.1540 | | 0.1402 |  | 0.560 |
| 4109 |  | 0.1849 | 0.1604 | | 0.1494 |  | 0.511 |
| 4201 |  | 0.6430 | 0.5437 | | 0.4785 |  | 0.452 |
| 4301 |  | 0.6938 | 0.6023 | | 0.5631 |  | 0.528 |
| 4302 |  | 0.6210 | 0.5354 | | 0.4936 |  | 0.481 |
| 4304 |  | 0.6987 | 0.6130 | | 0.5847 |  | 0.476 |
| 4305 |  | 0.9799 | 0.8351 | | 0.7472 |  | 0.494 |
| 4401 |  | 0.3298 | 0.2833 | | 0.2585 |  | 0.524 |
| 4402 |  | 0.5130 | 0.4395 | | 0.3999 |  | 0.508 |
| 4404 |  | 0.4831 | 0.4194 | | 0.3917 |  | 0.455 |
| 4501 |  | 0.1412 | 0.1214 | | 0.1108 |  | 0.574 |
| 4502 |  | 0.0468 | 0.0403 | | 0.0370 |  | 0.476 |
| 4504 |  | 0.1160 | 0.1010 | | 0.0956 |  | 0.566 |
| 4802 |  | 0.4141 | 0.3594 | | 0.3359 |  | 0.487 |
| 4803 |  | 0.4236 | 0.3683 | | 0.3462 |  | 0.566 |
| 4804 |  | 0.4612 | 0.4007 | | 0.3745 |  | 0.504 |
| 4805 |  | 0.3260 | 0.2840 | | 0.2680 |  | 0.555 |
| 4806 |  | 0.1421 | 0.1227 | | 0.1131 |  | 0.598 |
| 4808 |  | 0.4512 | 0.3911 | | 0.3639 |  | 0.460 |
| 4809 |  | 0.2241 | 0.1944 | | 0.1820 |  | 0.538 |
| 4810 |  | 0.2159 | 0.1876 | | 0.1756 |  | 0.520 |
| 4811 |  | 0.4186 | 0.3670 | | 0.3505 |  | 0.500 |
| 4812 |  | 0.3442 | 0.2981 | | 0.2781 |  | 0.479 |
| 4813 |  | 0.3084 | 0.2684 | | 0.2530 |  | 0.562 |
| 4814 |  | 0.1036 | 0.0912 | | 0.0881 |  | 0.554 |
| 4815 |  | 0.2653 | 0.2323 | | 0.2215 |  | 0.560 |
| 4816 |  | 0.3219 | 0.2852 | | 0.2786 |  | 0.514 |
| 4900 |  | 0.1053 | 0.0905 | | 0.0833 |  | 0.440 |
| 4901 |  | 0.0319 | 0.0273 | | 0.0247 |  | 0.476 |
| 4902 |  | 0.0557 | 0.0477 | | 0.0436 |  | 0.511 |
| 4903 |  | 0.1668 | 0.1420 | | 0.1270 |  | 0.537 |
| 4904 |  | 0.0108 | 0.0093 | | 0.0086 |  | 0.534 |
| 4905 |  | 0.3523 | 0.3058 | | 0.2860 |  | 0.527 |
| 4906 |  | 0.0911 | 0.0778 | | 0.0702 |  | 0.537 |
| 4907 |  | 0.0440 | 0.0385 | | 0.0372 |  | 0.604 |
| 4908 |  | 0.0818 | 0.0721 | | 0.0698 |  | 0.606 |
| 4909 |  | 0.0327 | 0.0288 | | 0.0279 |  | 0.606 |
| 4910 |  | 0.3992 | 0.3434 | | 0.3141 |  | 0.488 |
| 4911 |  | 0.0545 | 0.0467 | | 0.0430 |  | 0.459 |
| 5001 |  | 5.6417 | 4.8481 | | 4.4349 |  | 0.349 |
| 5002 |  | 0.4760 | 0.4073 | | 0.3686 |  | 0.520 |
| 5003 |  | 2.0318 | 1.7405 | | 1.5754 |  | 0.397 |
| 5004 |  | 0.8044 | 0.7061 | | 0.6717 |  | 0.401 |
| 5005 |  | 0.7569 | 0.6488 | | 0.5906 |  | 0.394 |
| 5006 |  | 0.9124 | 0.7809 | | 0.7080 |  | 0.380 |
| 5101 |  | 0.6826 | 0.5835 | | 0.5268 |  | 0.444 |
| 5103 |  | 0.7380 | 0.6391 | | 0.5958 |  | 0.512 |
| 5106 |  | 0.7380 | 0.6391 | | 0.5958 |  | 0.512 |
| 5108 |  | 0.6847 | 0.5834 | | 0.5212 |  | 0.526 |
| 5109 |  | 0.3604 | 0.3081 | | 0.2799 |  | 0.494 |
| 5201 |  | 0.2323 | 0.2002 | | 0.1855 |  | 0.550 |
| 5204 |  | 0.8745 | 0.7412 | | 0.6539 |  | 0.452 |
| 5206 |  | 0.2957 | 0.2552 | | 0.2357 |  | 0.434 |
| 5207 |  | 0.1462 | 0.1269 | | 0.1189 |  | 0.557 |
| 5208 |  | 0.4475 | 0.3867 | | 0.3595 |  | 0.475 |
| 5209 |  | 0.4386 | 0.3783 | | 0.3496 |  | 0.490 |
| 5300 |  | 0.0677 | 0.0582 | | 0.0533 |  | 0.506 |
| 5301 |  | 0.0196 | 0.0168 | | 0.0155 |  | 0.518 |
| 5302 |  | 0.0049 | 0.0042 | | 0.0039 |  | 0.462 |
| 5305 |  | 0.0431 | 0.0369 | | 0.0333 |  | 0.561 |
| 5306 |  | 0.0338 | 0.0291 | | 0.0267 |  | 0.543 |
| 5307 |  | 0.5665 | 0.4839 | | 0.4357 |  | 0.493 |
| 5308 |  | 0.0772 | 0.0670 | | 0.0631 |  | 0.521 |
| 6103 |  | 0.0813 | 0.0707 | | 0.0665 |  | 0.584 |
| 6104 |  | 0.3068 | 0.2643 | | 0.2433 |  | 0.519 |
| 6105 |  | 0.4458 | 0.3798 | | 0.3409 |  | 0.509 |
| 6107 |  | 0.1565 | 0.1366 | | 0.1305 |  | 0.646 |
| 6108 |  | 0.2241 | 0.1946 | | 0.1835 |  | 0.597 |
| 6109 |  | 0.1007 | 0.0861 | | 0.0778 |  | 0.513 |
| 6110 |  | 0.3596 | 0.3064 | | 0.2748 |  | 0.518 |
| 6120 |  | 0.2688 | 0.2293 | | 0.2067 |  | 0.502 |
| 6121 |  | 0.3819 | 0.3256 | | 0.2924 |  | 0.500 |
| 6201 |  | 0.4428 | 0.3791 | | 0.3431 |  | 0.535 |
| 6202 |  | 0.7457 | 0.6435 | | 0.5942 |  | 0.520 |
| 6203 |  | 0.0880 | 0.0772 | | 0.0745 |  | 0.609 |
| 6204 |  | 0.1032 | 0.0898 | | 0.0849 |  | 0.522 |
| 6205 |  | 0.1701 | 0.1469 | | 0.1357 |  | 0.555 |
| 6206 |  | 0.1724 | 0.1491 | | 0.1388 |  | 0.551 |
| 6207 |  | 0.7566 | 0.6566 | | 0.6094 |  | 0.457 |
| 6208 |  | 0.1939 | 0.1700 | | 0.1626 |  | 0.570 |
| 6209 |  | 0.2399 | 0.2096 | | 0.1997 |  | 0.526 |
| 6301 |  | 0.1076 | 0.0928 | | 0.0853 |  | 0.423 |
| 6303 |  | 0.0390 | 0.0336 | | 0.0307 |  | 0.513 |
| 6305 |  | 0.0956 | 0.0827 | | 0.0770 |  | 0.579 |
| 6306 |  | 0.3450 | 0.2961 | | 0.2701 |  | 0.546 |
| 6308 |  | 0.0692 | 0.0593 | | 0.0538 |  | 0.512 |
| 6309 |  | 0.1979 | 0.1706 | | 0.1573 |  | 0.548 |
| 6402 |  | 0.2130 | 0.1847 | | 0.1729 |  | 0.587 |
| 6403 |  | 0.1446 | 0.1245 | | 0.1145 |  | 0.575 |
| 6404 |  | 0.2822 | 0.2445 | | 0.2276 |  | 0.526 |
| 6405 |  | 0.5107 | 0.4385 | | 0.4001 |  | 0.510 |
| 6406 |  | 0.1478 | 0.1273 | | 0.1171 |  | 0.567 |
| 6407 |  | 0.2467 | 0.2127 | | 0.1961 |  | 0.547 |
| 6408 |  | 0.5257 | 0.4546 | | 0.4217 |  | 0.487 |
| 6409 |  | 0.5815 | 0.4987 | | 0.4542 |  | 0.458 |
| 6410 |  | 0.2577 | 0.2215 | | 0.2030 |  | 0.538 |
| 6411 |  | 0.0444 | 0.0387 | | 0.0368 |  | 0.511 |
| 6501 |  | 0.0781 | 0.0666 | | 0.0600 |  | 0.555 |
| 6502 |  | 0.0160 | 0.0138 | | 0.0128 |  | 0.503 |
| 6503 |  | 0.0716 | 0.0605 | | 0.0532 |  | 0.515 |
| 6504 |  | 0.2329 | 0.2026 | | 0.1912 |  | 0.591 |
| 6505 |  | 0.1394 | 0.1210 | | 0.1139 |  | 0.631 |
| 6506 |  | 0.1013 | 0.0871 | | 0.0797 |  | 0.533 |
| 6509 |  | 0.2165 | 0.1881 | | 0.1768 |  | 0.562 |
| 6510 |  | 0.3407 | 0.2898 | | 0.2586 |  | 0.416 |
| 6511 |  | 0.2314 | 0.1996 | | 0.1839 |  | 0.571 |
| 6512 |  | 0.0814 | 0.0701 | | 0.0641 |  | 0.471 |
| 6601 |  | 0.1912 | 0.1649 | | 0.1510 |  | 0.511 |
| 6602 |  | 0.5426 | 0.4708 | | 0.4384 |  | 0.485 |
| 6603 |  | 0.2424 | 0.2102 | | 0.1968 |  | 0.537 |
| 6604 |  | 0.0533 | 0.0461 | | 0.0427 |  | 0.531 |
| 6605 |  | 0.2435 | 0.2097 | | 0.1934 |  | 0.570 |
| 6607 |  | 0.1094 | 0.0946 | | 0.0878 |  | 0.566 |
| 6608 |  | 0.3500 | 0.2971 | | 0.2658 |  | 0.376 |
| 6620 |  | 3.1082 | 2.6294 | | 2.3140 |  | 0.583 |
| 6704 |  | 0.1133 | 0.0972 | | 0.0884 |  | 0.569 |
| 6705 |  | 0.7436 | 0.6514 | | 0.6233 |  | 0.584 |
| 6706 |  | 0.2030 | 0.1771 | | 0.1681 |  | 0.519 |
| 6707 |  | 8.1554 | 7.1356 | | 6.8460 |  | 0.685 |
| 6708 |  | 7.8573 | 6.9564 | | 6.7760 |  | 0.482 |
| 6709 |  | 0.2242 | 0.1933 | | 0.1788 |  | 0.556 |
| 6801 |  | 0.6073 | 0.5095 | | 0.4368 |  | 0.532 |
| 6802 |  | 0.8676 | 0.7404 | | 0.6635 |  | 0.529 |
| 6803 |  | 0.4345 | 0.3669 | | 0.3232 |  | 0.427 |
| 6804 |  | 0.2382 | 0.2043 | | 0.1862 |  | 0.542 |
| 6809 |  | 2.7416 | 2.3850 | | 2.2458 |  | 0.525 |
| 6901 |  | 0.0198 | 0.0193 | | 0.0233 |  | 0.827 |
| 6902 |  | 0.6391 | 0.5498 | | 0.5034 |  | 0.423 |
| 6903 |  | 2.7800 | 2.3910 | | 2.2000 |  | 0.316 |
| 6904 |  | 1.2461 | 1.0538 | | 0.9311 |  | 0.401 |
| 6905 |  | 0.9121 | 0.7653 | | 0.6706 |  | 0.378 |
| 6906 |  | 0.3340 | 0.3091 | | 0.3279 |  | 0.556 |
| 6907 |  | 0.6911 | 0.5956 | | 0.5489 |  | 0.552 |
| 6908 |  | 0.3645 | 0.3144 | | 0.2896 |  | 0.525 |
| 6909 |  | 0.0975 | 0.0841 | | 0.0778 |  | 0.515 |
| 7100 |  | 0.0135 | 0.0116 | | 0.0103 |  | 0.516 |
| 7101 |  | 0.0208 | 0.0177 | | 0.0161 |  | 0.419 |
| 7103 |  | 0.9311 | 0.7921 | | 0.7065 |  | 0.454 |
| 7104 |  | 0.0227 | 0.0196 | | 0.0177 |  | 0.507 |
| 7105 |  | 0.0159 | 0.0136 | | 0.0124 |  | 0.511 |
| 7106 |  | 0.2261 | 0.1948 | | 0.1791 |  | 0.546 |
| 7107 |  | 0.3683 | 0.3152 | | 0.2851 |  | 0.548 |
| 7108 |  | 0.3086 | 0.2646 | | 0.2407 |  | 0.607 |
| 7109 |  | 0.0913 | 0.0784 | | 0.0715 |  | 0.512 |
| 7110 |  | 0.3905 | 0.3360 | | 0.3075 |  | 0.459 |
| 7111 |  | 0.2860 | 0.2411 | | 0.2104 |  | 0.467 |
| 7112 |  | 0.6242 | 0.5417 | | 0.5072 |  | 0.531 |
| 7113 |  | 0.4425 | 0.3788 | | 0.3424 |  | 0.565 |
| 7114 |  | 0.7039 | 0.6064 | | 0.5569 |  | 0.585 |
| 7115 |  | 0.5878 | 0.5088 | | 0.4718 |  | 0.544 |
| 7116 |  | 0.5504 | 0.4717 | | 0.4274 |  | 0.510 |
| 7117 |  | 0.8665 | 0.7470 | | 0.6867 |  | 0.515 |
| 7118 |  | 1.2609 | 1.0836 | | 0.9898 |  | 0.477 |
| 7119 |  | 1.5027 | 1.2845 | | 1.1553 |  | 0.489 |
| 7120 |  | 4.8995 | 4.1755 | | 3.7361 |  | 0.494 |
| 7121 |  | 5.2636 | 4.5244 | | 4.1468 |  | 0.338 |
| 7122 |  | 0.3308 | 0.2880 | | 0.2702 |  | 0.526 |
| 7200 |  | 2.0507 | 1.7353 | | 1.5264 |  | 0.465 |
| 7201 |  | 1.5510 | 1.3148 | | 1.1609 |  | 0.488 |
| 7202 |  | 0.0149 | 0.0128 | | 0.0118 |  | 0.494 |
| 7203 |  | 0.0819 | 0.0719 | | 0.0692 |  | 0.573 |
| 7204 |  | 0.0000 | 0.0000 | | 0.0000 |  | 0.500 |
| 7205 |  | 0.0000 | 0.0000 | | 0.0000 |  | 0.500 |
| 7301 |  | 0.5954 | 0.5217 | | 0.4967 |  | 0.459 |
| 7302 |  | 0.8054 | 0.7057 | | 0.6696 |  | 0.453 |
| 7307 |  | 0.3776 | 0.3264 | | 0.3022 |  | 0.529 |
| 7308 |  | 0.2592 | 0.2250 | | 0.2109 |  | 0.594 |
| 7309 |  | 0.1843 | 0.1607 | | 0.1525 |  | 0.572 |
| 7400 |  | 2.3583 | 1.9955 | | 1.7553 |  | 0.465 |
|  |  |  |  | |  |  |  |
|  |  |  |  | |  |  |  |
| Expected Loss Rates in Dollars Per Sq. Ft. | | | | | |  |  |
| of Wallboard Installed | | |  | |  |  |  |
|  |  |  |  | |  |  |  |
|  |  |  |  | |  |  | **Primary** |
| **Class** |  | **2021** | **2022** | | **2023** |  | **Ratio** |
| 540 |  | 0.0123 | 0.0106 | | 0.0098 |  | 0.469 |
| 541 |  | 0.0062 | 0.0053 | | 0.0049 |  | 0.445 |
| 550 |  | 0.0284 | 0.0245 | | 0.0226 |  | 0.354 |
| 551 |  | 0.0096 | 0.0083 | | 0.0077 |  | 0.361 |