

Comparison of 2020 and 2019 Pures, Expected Loss Rates, and D Ratios

Class	Description	2020 Pure	2020 ELR	2020 D Ratio	2019 Pure	2019 ELR	2019 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
0005	NURSERY EMPLOYEES & DR	1.98	1.67	0.55	1.97	1.63	0.54	0.51%	2.45%	1.85%
0008	VEGETABLE FARM & DR	1.64	1.33	0.49	1.64	1.30	0.47	0.00%	2.31%	4.26%
0016	ORCHARD & DR	2.82	2.16	0.46	2.96	2.20	0.45	-4.73%	-1.82%	2.22%
0034	POULTRY OR EGG PRODUCER & DR	1.98	1.67	0.55	1.98	1.64	0.54	0.00%	1.83%	1.85%
0035	GREENHOUSE-RAISE FLOWERS-DR	1.36	1.18	0.60	1.40	1.20	0.60	-2.86%	-1.67%	0.00%
0036	DAIRY FARM & DR	2.79	2.34	0.55	3.00	2.48	0.54	-7.00%	-5.65%	1.85%
0037	FIELD CROPS & FARMS NOC & DR	2.88	2.33	0.49	3.17	2.52	0.48	-9.15%	-7.54%	2.08%
0042	LANDSCAPE GARDENING & DR	3.28	2.62	0.49	3.39	2.65	0.48	-3.24%	-1.13%	2.08%
0050	FARM MACHINERY OP-BY CONTR/DR	2.70	2.27	0.55	2.71	2.25	0.54	-0.37%	0.89%	1.85%
0065	INCIDENTAL FOUNDRY-STEEL - 3146	0.04	0.02	0.47	0.04	0.01	0.45	0.00%	100.00%	4.44%
0066	INCIDTL FOUND-NON-FER METL - 3315	0.04	0.02	0.46	0.04	0.01	0.45	0.00%	100.00%	2.22%
0067	INCIDENTAL FOUNDRY-IRON - 1925	0.04	0.02	0.46	0.04	0.01	0.45	0.00%	100.00%	2.22%
0079	BERRY FARM-DR	1.80	1.39	0.47	2.06	1.54	0.45	-12.62%	-9.74%	4.44%
0083	CATTLE/LIVESTK RAISING-NOC & DR	5.21	4.40	0.56	6.04	5.01	0.54	-13.74%	-12.18%	3.70%
0106	TREE/SHRUB PRUN/TRIM-ABOVE GRND-DR	6.56	4.75	0.42	6.73	4.79	0.41	-2.53%	-0.84%	2.44%
0113	FISH HATCHERY & DR	1.98	1.67	0.55	2.16	1.78	0.54	-8.33%	-6.18%	1.85%
0117	BERRY PICKING-BY HAND	0.44	0.38	0.60	0.39	0.34	0.60	12.82%	11.76%	0.00%
0124	REFORESTATION AND DRIVERS	3.81	3.30	0.60	4.16	3.56	0.59	-8.41%	-7.30%	1.69%
0169	SHEEP OR GOAT RAISING & DR	5.12	4.33	0.56	4.38	3.65	0.55	16.89%	18.63%	1.82%
0170	ANIMAL RAISING FUR BEARING-DR	1.62	1.37	0.55	1.77	1.47	0.54	-8.47%	-6.80%	1.85%
0251	IRRIGATION WORKS OPERATION & DR	2.27	1.91	0.54	2.51	2.07	0.53	-9.56%	-7.73%	1.89%
0917	DOMESTIC SERVICE CONTRACTOR-INSIDE	2.70	2.35	0.61	3.11	2.68	0.60	-13.18%	-12.31%	1.67%
1005	COAL MINING-SURFACE-& DR	3.67	2.40	0.36	3.75	2.34	0.35	-2.13%	2.56%	2.86%
1164	MINING-NOC-UNDERGROUND-& DR	2.45	1.59	0.37	3.09	1.92	0.35	-20.71%	-17.19%	5.71%
1165	MINING-NOC-SURFACE-& DR	1.75	1.26	0.42	1.92	1.36	0.41	-8.85%	-7.35%	2.44%
1320	OIL/GAS LEASE OPERATOR-ALL OP & DR	0.96	0.70	0.42	1.09	0.77	0.41	-11.93%	-9.09%	2.44%
1322	GAS/OIL-OLD WELL-CLEAN-SPEC CONT-DR	3.81	2.70	0.42	4.33	3.01	0.40	-12.01%	-10.30%	5.00%
1430	SMELTING/SINTERING/REF-LEAD-& DR	2.35	1.81	0.46	2.68	2.00	0.45	-12.31%	-9.50%	2.22%
1438	SMELT/SINTER/REF-NO LEAD/IRN-NOC/DR	2.35	1.69	0.42	2.63	1.86	0.40	-10.65%	-9.14%	5.00%
1452	ORE MILLING & DR	1.32	1.01	0.46	1.41	1.05	0.45	-6.38%	-3.81%	2.22%
1463	ASPHALT WORKS & DR	4.23	3.06	0.42	4.73	3.35	0.41	-10.57%	-8.66%	2.44%
1472	DISTILLATION-WOOD-& DR	1.16	0.84	0.42	1.18	0.84	0.41	-1.69%	0.00%	2.44%
1624	QUARRY NOC & DR	2.15	1.54	0.42	2.17	1.52	0.40	-0.92%	1.32%	5.00%
1642	LIME MFG	0.96	0.73	0.46	1.04	0.77	0.45	-7.69%	-5.19%	2.22%
1654	QUARRY-CEMENT-ROCK-SURFACE-DR	3.80	2.91	0.46	4.31	3.21	0.45	-11.83%	-9.35%	2.22%
1699	ROCK WOOL MFG	1.46	1.12	0.46	1.69	1.26	0.45	-13.61%	-11.11%	2.22%
1701	CEMENT MFG	1.52	1.17	0.46	1.64	1.23	0.45	-7.32%	-4.88%	2.22%
1710	STONE CRUSHING-NO QUARRY-INC DR	2.51	1.91	0.46	2.89	2.14	0.45	-13.15%	-10.75%	2.22%
1747	EMERY WORKS & DR	1.06	0.81	0.46	1.06	0.79	0.45	0.00%	2.53%	2.22%
1748	ABRASIVE WHEEL MFG & DR	2.01	1.56	0.47	2.23	1.67	0.46	-9.87%	-6.59%	2.17%
1803	STONE CUTTING/POLISHING-NOC-DR	3.46	2.36	0.42	4.04	2.70	0.41	-14.36%	-12.59%	2.44%
1924	CABLE MFG/WIRE DRAW-NT IRN/STL	1.19	1.03	0.59	1.23	1.05	0.59	-3.25%	-1.90%	0.00%
1925	DIE CASTING MFG	1.88	1.52	0.49	2.08	1.65	0.48	-9.62%	-7.88%	2.08%
2002	PASTA OR NOODLE MFG	1.42	1.24	0.60	1.49	1.28	0.60	-4.70%	-3.13%	0.00%
2003	BAKERY: ROUTE SUPERVISOR & DRIVER	1.86	1.56	0.54	2.08	1.71	0.53	-10.58%	-8.77%	1.89%
2014	GRAIN OR FEED MILLING	2.13	1.63	0.46	2.32	1.73	0.45	-8.19%	-5.78%	2.22%
2016	CEREAL OR BAR MFG	1.42	1.23	0.60	1.59	1.36	0.59	-10.69%	-9.56%	1.69%
2021	SUGAR REFINING	1.31	1.06	0.49	1.41	1.12	0.48	-7.09%	-5.36%	2.08%
2039	ICE CREAM MFG & DRIVERS	1.39	1.21	0.60	1.60	1.37	0.60	-13.13%	-11.68%	0.00%
2041	CANDY, CHOCOLATE & CONFECTION MFG	1.44	1.24	0.60	1.47	1.26	0.59	-2.04%	-1.59%	1.69%
2065	MILK PRODUCTS MFG-NOC	0.96	0.81	0.55	1.07	0.89	0.54	-10.28%	-8.99%	1.85%
2070	CREAMERY & RT SUPERVISOR/DR	1.88	1.58	0.54	1.97	1.62	0.53	-4.57%	-2.47%	1.89%
2089	PACKING HOUSE-ALL OPERATIONS	3.11	2.62	0.56	3.74	3.11	0.54	-16.84%	-15.76%	3.70%
2095	MEAT PRODUCTS MFG-NOC	1.67	1.41	0.55	1.74	1.45	0.54	-4.02%	-2.76%	1.85%
2104	SEAFOOD PROCESSORS	2.85	2.40	0.55	3.01	2.50	0.55	-5.32%	-4.00%	0.00%
2105	FRUIT PACKING	1.80	1.57	0.61	1.92	1.65	0.60	-6.25%	-4.85%	1.67%
2110	PICKLE MFG	0.97	0.84	0.60	1.07	0.91	0.59	-9.35%	-7.69%	1.69%
2111	CANNERY-NOC	1.89	1.65	0.61	2.10	1.80	0.60	-10.00%	-8.33%	1.67%
2112	FRUIT EVAPORATING OR PRESERVING	2.19	1.90	0.60	2.56	2.20	0.60	-14.45%	-13.64%	0.00%
2114	OYSTER PROCESSING	1.65	1.43	0.61	1.79	1.54	0.60	-7.82%	-7.14%	1.67%
2121	BREWERY & DR	0.87	0.73	0.55	1.05	0.87	0.54	-17.14%	-16.09%	1.85%
2130	DISTILLERY-SPIRITUOUS LIQUOR	0.88	0.74	0.55	0.99	0.82	0.54	-11.11%	-9.76%	1.85%
2131	SPIRITUOUS LIQUOR BOTTLING	1.32	1.11	0.55	1.58	1.31	0.54	-16.46%	-15.27%	1.85%
2143	FRUIT JUICE MFG & DRIVERS	1.20	1.04	0.60	1.28	1.10	0.59	-6.25%	-5.45%	1.69%
2157	BOTTLING-ALL OPS-ROUTE SUPVIS & DR	2.44	2.04	0.54	2.41	1.98	0.53	1.24%	3.03%	1.89%
2211	WOOL SEPARATE/COMB/SCOUR	3.65	2.80	0.46	4.05	3.02	0.45	-9.88%	-7.28%	2.22%
2220	YARN OR THREAD MFG-COTTON	0.97	0.81	0.54	1.03	0.85	0.54	-5.83%	-4.71%	0.00%
2286	YARN MFG-WOOL	0.97	0.81	0.54	0.88	0.75	0.59	10.23%	8.00%	-8.47%
2288	FELTING MFG	1.85	1.60	0.61	2.01	1.72	0.60	-7.96%	-6.98%	1.67%
2302	SILK THREAD OR YARN MFG	0.82	0.69	0.55	0.94	0.78	0.54	-12.77%	-11.54%	1.85%

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2305	TEXTILE FIBER MFG-SYNTHETIC	1.09	0.88	0.49	1.13	0.89	0.47	-3.54%	-1.12%	4.26%
2361	HOSIERY MFG	0.99	0.84	0.55	1.13	0.93	0.54	-12.39%	-9.68%	1.85%
2362	KNIT GOODS MFG-NOC	0.88	0.74	0.55	0.91	0.75	0.54	-3.30%	-1.33%	1.85%
2380	WEBBING MFG	1.02	0.86	0.55	1.15	0.95	0.54	-11.30%	-9.47%	1.85%
2388	EMBROIDERY MFG	0.68	0.59	0.61	0.68	0.59	0.60	0.00%	0.00%	1.67%
2402	CARPET OR RUG MFG-NOC	1.36	1.04	0.46	1.41	1.06	0.45	-3.55%	-1.89%	2.22%
2413	TEXTILE-BLEACH/DYE/MERCER/FINSH	1.18	0.99	0.55	1.24	1.03	0.54	-4.84%	-3.88%	1.85%
2416	THREAD/YARN DYEING-FINISHING	0.91	0.77	0.55	1.04	0.86	0.53	-12.50%	-10.47%	3.77%
2417	CLOTH PRINTING BY MACHINE	0.57	0.48	0.55	0.63	0.52	0.54	-9.52%	-7.69%	1.85%
2501	CLOTHING/CANVAS/RELTD PROD MFG-NOC	0.95	0.80	0.55	1.09	0.91	0.54	-12.84%	-12.09%	1.85%
2503	DRESSMAKING/TAILORING-CUSTOM	0.62	0.54	0.60	0.74	0.63	0.59	-16.22%	-14.29%	1.69%
2570	MATTRESS OR BOX SPRING MFG	2.25	1.94	0.59	2.53	2.16	0.58	-11.07%	-10.19%	1.72%
2592	CARPET/UPHOLST CLEAN-RT SUPER/DR	2.15	1.81	0.55	2.17	1.80	0.54	-0.92%	0.56%	1.85%
2600	FUR PROCESSING - PREPARING SKINS	2.09	1.81	0.60	2.30	1.96	0.59	-9.13%	-7.65%	1.69%
2623	LEATHER MFG INC/TAN/EMBOSS/WOOL PUL	3.39	2.75	0.49	3.82	3.03	0.47	-11.26%	-9.24%	4.26%
2651	GASKET/WASHER MFG-NOT METAL	0.98	0.85	0.60	1.02	0.87	0.60	-3.92%	-2.30%	0.00%
2660	SHOE OR BOOT MFG-NOC	1.34	1.15	0.59	1.31	1.12	0.59	2.29%	2.68%	0.00%
2670	GLOVE MFG-LEATHER OR TEXTILE	1.04	0.93	0.63	0.83	0.74	0.63	25.30%	25.68%	0.00%
2683	LUGGAGE MFG	1.08	0.94	0.61	1.04	0.90	0.61	3.85%	4.44%	0.00%
2688	LEATHER GOODS MFG NOC	1.37	1.19	0.60	1.69	1.45	0.59	-18.93%	-17.93%	1.69%
2697	FIRE WATCH EMPLOYEES-DR	2.26	1.51	0.37	2.70	1.72	0.35	-16.30%	-12.21%	5.71%
2702	LOGGING OPS-NON-MECHANIZED & DRIVERS	11.18	7.39	0.37	12.56	7.91	0.35	-10.99%	-6.57%	5.71%
2703	LOGGING EQUIPMENT REPR-SHOP ONL	2.21	1.69	0.46	2.42	1.80	0.45	-8.68%	-6.11%	2.22%
2704	WILDLAND FIRE FIGHTING & DRIVERS	4.89	3.24	0.37	5.64	3.56	0.35	-13.30%	-8.99%	5.71%
2710	SAW MILL	3.11	2.24	0.42	3.35	2.37	0.41	-7.16%	-5.49%	2.44%
2714	veneER MFG	1.81	1.57	0.60	2.08	1.78	0.59	-12.98%	-11.80%	1.69%
2725	MECHANIZED LOGGING OPERATIONS & DRIVERS	2.03	1.55	0.45	2.12	1.58	0.45	-4.25%	-1.90%	0.00%
2731	PLANING OR MOLDING MILL	2.78	2.15	0.47	2.99	2.24	0.45	-7.02%	-4.02%	4.44%
2735	FURNITURE STOCK MFG	1.85	1.60	0.60	2.06	1.78	0.60	-10.19%	-10.11%	0.00%
2759	BOX OR BOX SHOOK MFG	2.87	2.49	0.61	3.26	2.79	0.60	-11.96%	-10.75%	1.67%
2790	PATTERN MAKING-NOC	0.68	0.59	0.60	0.75	0.65	0.60	-9.33%	-9.23%	0.00%
2797	MFG/MDULR/PRFB BDLG-SHP-AL OPS-DR	2.44	2.06	0.55	2.54	2.10	0.54	-3.94%	-1.90%	1.85%
2799	MFG/MDULR/PRFAB BLDG-SET/HK/INST	2.92	2.31	0.48	3.45	2.69	0.47	-15.36%	-14.13%	2.13%
2802	CARPENTRY-SHOP ONLY-DR	2.82	2.28	0.49	2.82	2.24	0.47	0.00%	1.79%	4.26%
2836	BRUSH OR BROOM-ASSEMBLY-MFG-NOC	1.27	1.14	0.63	1.35	1.21	0.63	-5.93%	-5.79%	0.00%
2841	WOOD PRODUCTS MFG-TURNED-NOC	1.95	1.69	0.61	1.99	1.71	0.60	-2.01%	-1.17%	1.67%
2881	PICTURE FRAME ASMBLG-FR MFGD PRTS	1.25	1.11	0.63	1.31	1.18	0.62	-4.58%	-5.93%	1.61%
2883	FURNITURE MFG & CABINET SHOP-WOOD-NOC	1.66	1.40	0.55	1.78	1.47	0.54	-6.74%	-4.76%	1.85%
2915	veneER PROD MFG-INCL veneER MFG	2.17	1.75	0.49	2.41	1.91	0.47	-9.96%	-8.38%	4.26%
2923	MUSICAL INSTRUMENT MFG-WD-NOC	1.36	1.17	0.60	1.53	1.31	0.59	-11.11%	-10.69%	1.69%
2960	WOOD PRESERVING & DR	2.74	2.29	0.53	2.62	2.16	0.53	4.58%	6.02%	0.00%
3004	STEEL MAKNG-ELEC FURN/CRUCBLE/DR	1.20	0.92	0.46	1.06	0.79	0.45	13.21%	16.46%	2.22%
3018	STEEL ROLLING MILL-COLD ROLL-& DR	1.25	0.96	0.46	1.38	1.03	0.45	-9.42%	-6.80%	2.22%
3022	PIPE/TUBE MFG-NOC-DR	1.85	1.60	0.60	2.00	1.71	0.59	-7.50%	-6.43%	1.69%
3027	ROLLING MILL NOC-DR	1.22	0.94	0.46	1.34	0.99	0.45	-8.96%	-5.05%	2.22%
3028	PIPE/TUBE MFG-IRON/STEEL-DR	1.60	1.35	0.54	1.79	1.48	0.54	-10.61%	-8.78%	0.00%
3030	IRON/STEEL WKS-STRUCTURAL-DR	2.85	2.18	0.46	3.39	2.52	0.45	-15.93%	-13.49%	2.22%
3040	IRON/STEEL WKS-NONSTRUCTURAL-DR	2.24	1.71	0.46	2.38	1.77	0.45	-5.88%	-3.39%	2.22%
3041	IRON WORKS-SHOP-DECORATIVE-DR	1.84	1.55	0.55	2.01	1.67	0.54	-8.46%	-7.19%	1.85%
3042	ELEVATOR OR ESCALATOR MFG	2.10	1.70	0.48	2.16	1.71	0.47	-2.78%	-0.58%	2.13%
3064	SIGN MFG	1.54	1.29	0.55	1.70	1.41	0.54	-9.41%	-8.51%	1.85%
3076	FURNITURE MFG-METAL	1.39	1.17	0.55	1.40	1.16	0.54	-0.71%	0.86%	1.85%
3081	FOUNDRY-FERROUS-NOC	2.28	1.73	0.46	2.46	1.81	0.45	-7.32%	-4.42%	2.22%
3082	FOUNDRY-STEEL CASTINGS	2.72	2.07	0.47	2.99	2.21	0.45	-9.03%	-6.33%	4.44%
3085	FOUNDRY-NON-FERROUS	1.86	1.41	0.46	1.97	1.45	0.45	-5.58%	-2.76%	2.22%
3110	FORGING WORK-DROP OR MACHINE	2.16	1.81	0.54	2.36	1.95	0.54	-8.47%	-7.18%	0.00%
3111	BLACKSMITH/FARRIER	1.75	1.47	0.55	2.10	1.74	0.54	-16.67%	-15.52%	1.85%
3113	TOOL/DIE MFG-NON-FORGED METHOD-NOC	0.87	0.73	0.55	1.03	0.85	0.54	-15.53%	-14.12%	1.85%
3114	TOOL/DIE MFG-FORGED METHOD	1.40	1.18	0.55	1.40	1.16	0.54	0.00%	1.72%	1.85%
3118	SAW MFG-SHARPEN	0.91	0.79	0.59	0.97	0.83	0.59	-6.19%	-4.82%	0.00%
3122	CUTLERY/RAZOR MFG-NOC	1.11	0.97	0.60	1.21	1.04	0.60	-8.26%	-6.73%	0.00%
3126	AGRICULTURAL TOOL MFG-HAND	0.78	0.65	0.54	0.84	0.69	0.54	-7.14%	-5.80%	0.00%
3131	BUTTON OR FASTENER MFG-METAL	0.90	0.76	0.55	0.98	0.81	0.54	-8.16%	-6.17%	1.85%
3132	NUT OR BOLT MFG	1.45	1.22	0.56	1.70	1.41	0.55	-14.71%	-13.48%	1.82%
3145	SCREW MFG	0.97	0.82	0.55	0.99	0.82	0.54	-2.02%	0.00%	1.85%
3146	HARDWARE MFG NOC	0.99	0.83	0.55	1.02	0.84	0.54	-2.94%	-1.19%	1.85%
3169	STOVE MFG	1.39	1.17	0.54	1.35	1.11	0.54	2.96%	5.41%	0.00%
3179	ELECTRICAL APPARATUS MFG NOC	0.91	0.79	0.60	1.00	0.86	0.59	-9.00%	-8.14%	1.69%
3180	ELECTRIC OR GAS LIGHTING FIXT MFG	1.11	0.97	0.60	1.24	1.06	0.59	-10.48%	-8.49%	1.69%
3188	PLUMBERS SUPPLY MFG-NOC	1.16	1.01	0.61	1.32	1.14	0.60	-12.12%	-11.40%	1.67%

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3220	CAN MFG	0.96	0.80	0.54	1.06	0.88	0.54	-9.43%	-9.09%	0.00%
3224	ENAMEL OR AGATE WARE MFG	1.58	1.36	0.59	1.70	1.45	0.58	-7.06%	-6.21%	1.72%
3227	ALUMINUM WARE MFG	1.28	1.11	0.60	1.49	1.28	0.59	-14.09%	-13.28%	1.69%
3240	WIRE ROPE/CABLE MFG-IRON/STEEL	1.28	1.11	0.60	1.30	1.12	0.60	-1.54%	-0.89%	0.00%
3241	WIRE DRAWING-IRON OR STEEL	1.32	1.11	0.54	1.48	1.22	0.53	-10.81%	-9.02%	1.89%
3255	WIRE CLOTH MFG	1.22	1.10	0.63	1.29	1.16	0.63	-5.43%	-5.17%	0.00%
3257	WIRE GOODS MFG NOC	1.57	1.32	0.55	1.72	1.43	0.54	-8.72%	-7.69%	1.85%
3300	BED SPRING OR WIRE MATTRESS MFG	1.99	1.69	0.56	2.20	1.83	0.55	-9.55%	-7.65%	1.82%
3303	SPRING MFG	1.41	1.22	0.60	1.70	1.46	0.59	-17.06%	-16.44%	1.69%
3307	HEAT TREATING-METAL	1.52	1.28	0.55	1.77	1.46	0.54	-14.12%	-12.33%	1.85%
3315	COPPER OR BRASS GOODS MFG	1.73	1.49	0.59	1.98	1.69	0.59	-12.63%	-11.83%	0.00%
3334	TIN FOIL MFG	1.21	1.01	0.53	1.34	1.10	0.53	-9.70%	-8.18%	0.00%
3336	CASTING MFG-METL-LOST WAX PROCESS	1.28	0.98	0.46	1.55	1.15	0.45	-17.42%	-14.78%	2.22%
3365	WELDING OR CUTTING NOC & DR	2.02	1.53	0.46	2.30	1.68	0.45	-12.17%	-8.93%	2.22%
3372	ELECTROPLATING	1.93	1.56	0.49	1.98	1.57	0.47	-2.53%	-0.64%	4.26%
3373	TINNING/GALVANIZING-NOT ELECTRO	1.96	1.65	0.55	2.43	2.01	0.54	-19.34%	-17.91%	1.85%
3383	JEWELRY MFG	0.70	0.61	0.60	0.74	0.63	0.60	-5.41%	-3.17%	0.00%
3385	WATCH/CLOCK MFG	0.37	0.32	0.60	0.39	0.33	0.59	-5.13%	-3.03%	1.69%
3400	METAL STAMPING MFG-NOC	1.73	1.40	0.49	1.70	1.35	0.48	1.76%	3.70%	2.08%
3507	MACHINERY OR EQUIPMENT MFG-NOC	1.58	1.33	0.55	1.62	1.34	0.54	-2.47%	-0.75%	1.85%
3548	PRINTING/BOOKBINDING MACHINE MFG	0.89	0.75	0.55	0.82	0.68	0.54	8.54%	10.29%	1.85%
3559	CONFECTION MACHINE MFG	1.20	1.01	0.55	1.16	0.96	0.54	3.45%	5.21%	1.85%
3574	COMPUTING/OFFICE MACHINE MFG-NOC	0.48	0.41	0.60	0.51	0.43	0.59	-5.88%	-4.65%	1.69%
3612	PUMP MFG	0.98	0.79	0.48	1.23	0.97	0.47	-20.33%	-18.56%	2.13%
3620	TANK BUILDING-METAL-SHOP	1.84	1.41	0.46	1.95	1.46	0.45	-5.64%	-3.42%	2.22%
3629	PRECISION MACHINE PARTS MFG NOC	0.72	0.63	0.60	0.83	0.71	0.59	-13.25%	-11.27%	1.69%
3632	MACHINE SHOP-NOC	1.49	1.20	0.48	1.59	1.26	0.47	-6.29%	-4.76%	2.13%
3634	VALVE MFG	0.82	0.71	0.60	0.95	0.81	0.59	-13.68%	-12.35%	1.69%
3635	GEAR MFG OR GRINDING	1.12	0.95	0.55	1.20	1.00	0.54	-6.67%	-5.00%	1.85%
3638	BALL OR ROLLER BEARING MFG	0.86	0.74	0.60	0.86	0.74	0.59	0.00%	0.00%	1.69%
3642	BATTERY MFG-DRY	0.60	0.51	0.55	0.67	0.56	0.54	-10.45%	-8.93%	1.85%
3643	ELECTRIC POWER/TRANS EQUIPMENT MFG	1.08	0.91	0.54	1.12	0.92	0.54	-3.57%	-1.09%	0.00%
3647	BATTERY MFG-STORAGE	1.11	0.90	0.49	1.12	0.88	0.47	-0.89%	2.27%	4.26%
3648	AUTO LIGHT/IGNIT/START MFG NOC	0.76	0.66	0.60	0.77	0.66	0.59	-1.30%	0.00%	1.69%
3681	ELECTRONIC PARTS MFG/ASMBLG-NOC	0.33	0.29	0.60	0.39	0.33	0.59	-15.38%	-12.12%	1.69%
3685	INSTRUMENT MFG NOC	0.46	0.40	0.60	0.51	0.44	0.60	-9.80%	-9.09%	0.00%
3719	OIL STILL ERECTION OR REPAIR	0.80	0.52	0.36	0.73	0.45	0.35	9.59%	15.56%	2.86%
3724	MILLWRIGHT WORK-NOC-DR	1.74	1.23	0.42	2.00	1.38	0.40	-13.00%	-10.87%	5.00%
3726	BOILER INSTALLATION/REPAIR-STEAM	1.97	1.28	0.37	2.40	1.48	0.35	-17.92%	-13.51%	5.71%
3803	AUTO-WHEEL MFG-METAL-NOT CAST	1.58	1.32	0.54	1.71	1.41	0.53	-7.60%	-6.38%	1.89%
3807	RADIATOR MFG-AUTOMOBILE	1.26	1.09	0.60	1.39	1.20	0.60	-9.35%	-9.17%	0.00%
3808	AUTOMOBILE MFG OR ASMBLY	1.68	1.36	0.48	1.81	1.43	0.47	-7.18%	-4.90%	2.13%
3821	AUTOMOBILE DISMANTLING/RECYCLE-DR	2.73	2.21	0.49	2.89	2.30	0.47	-5.54%	-3.91%	4.26%
3822	AUTOMOBILE/BUS/TRUCK/TRAILER BODY MFG	1.77	1.44	0.49	1.89	1.51	0.48	-6.35%	-4.64%	2.08%
3824	TRAILER MFG-INCL BODY INSTALLATION	2.65	2.14	0.49	2.82	2.24	0.47	-6.03%	-4.46%	4.26%
3826	AIRCRAFT ENGINE MFG	0.55	0.46	0.53	0.57	0.47	0.53	-3.51%	-2.13%	0.00%
3827	AUTOMOBILE ENGINE MFG	1.04	0.84	0.49	1.10	0.88	0.47	-5.45%	-4.55%	4.26%
3830	AIRPLANE MFG	0.53	0.43	0.48	0.63	0.50	0.46	-15.87%	-14.00%	4.35%
3851	MOTORCYCLE MFG OR ASSEMBLY	1.00	0.87	0.60	1.16	0.99	0.59	-13.79%	-12.12%	1.69%
3865	BICYCLE MFG OR ASSEMBLY	0.86	0.77	0.63	0.95	0.85	0.63	-9.47%	-9.41%	0.00%
3881	CAR MFG-RAILROAD-DR	1.44	1.20	0.54	1.47	1.21	0.54	-2.04%	-0.83%	0.00%
4000	SAND OR GRAVEL DIGGING-DR	2.44	1.76	0.42	2.85	2.02	0.40	-14.39%	-12.87%	5.00%
4021	TILE MFG NOC-DR	2.38	1.83	0.46	2.59	1.93	0.45	-8.11%	-5.18%	2.22%
4024	BRICK MFG-FIRE OR ENAMEL-INCL DR	2.56	1.98	0.47	3.02	2.28	0.46	-15.23%	-13.16%	2.17%
4034	CONCR PROD MFG-SHOP/YD ONLY-DR	3.11	2.38	0.46	3.27	2.43	0.45	-4.89%	-2.06%	2.22%
4036	SYNTHETIC MARBLE MFG-DR	1.19	0.91	0.46	1.31	0.98	0.45	-9.16%	-7.14%	2.22%
4038	PLASTER STATUARY/ORNAMENT MFG	1.17	1.04	0.62	1.34	1.19	0.61	-12.69%	-12.61%	1.64%
4062	CERAMICS MFG-MECH PRESS FORMED	1.34	1.12	0.55	1.41	1.17	0.53	-4.96%	-4.27%	3.77%
4101	GLASS MFG-ROLLED-DR	1.36	1.10	0.48	1.53	1.22	0.47	-11.11%	-9.84%	2.13%
4109	COMPUTER CHIP MFG	0.22	0.19	0.60	0.29	0.25	0.59	-24.14%	-24.00%	1.69%
4110	FIBER OPTIC CABLE MFG.	0.37	0.31	0.55	0.34	0.28	0.54	8.82%	10.71%	1.85%
4111	GLASSWRE MFG-NO AUTO BLOW MACH	0.69	0.60	0.60	0.71	0.61	0.60	-2.82%	-1.64%	0.00%
4114	GLASSWARE MFG NOC	1.19	1.00	0.54	1.25	1.03	0.53	-4.80%	-2.91%	1.89%
4130	GLASS MERCHANT: INCLUDING COUNTER SALES	1.55	1.30	0.55	1.78	1.47	0.54	-12.92%	-11.56%	1.85%
4131	MIRROR MFG	2.72	2.37	0.61	2.88	2.49	0.61	-5.56%	-4.82%	0.00%
4133	CATHEDRAL OR ART GLASS WINDOW MFG	0.86	0.74	0.61	0.96	0.83	0.60	-10.42%	-10.84%	1.67%
4149	OPTICAL GOODS MFG.-NOC	0.32	0.29	0.62	0.34	0.31	0.62	-5.88%	-6.45%	0.00%
4206	PULP MFG-GROUND WOOD PROCESS	2.27	1.90	0.54	2.73	2.24	0.53	-16.85%	-15.18%	1.89%
4207	PULP MFG-CHEMICAL PROCESS	0.87	0.66	0.45	0.97	0.72	0.44	-10.31%	-8.33%	2.27%
4239	PAPER MFG	1.15	0.88	0.46	1.14	0.85	0.45	0.88%	3.53%	2.22%

Comparison of 2020 and 2019 Pures, Expected Loss Rates, and D Ratios

Class	Description	2020 Pure	2020 ELR	2020 D Ratio	2019 Pure	2019 ELR	2019 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
4240	BOX MFG-SET-UP PAPER	1.67	1.45	0.61	1.67	1.43	0.60	0.00%	1.40%	1.67%
4243	BOX MFG-FOLDING PAPER-NOC	1.14	0.95	0.54	1.18	0.97	0.53	-3.39%	-2.06%	1.89%
4244	CORRUGATED/FIBRE BRD CONTAINER MFG	1.21	1.02	0.54	1.38	1.14	0.53	-12.32%	-10.53%	1.89%
4250	PAPER CORRUGATING OR LAMINATING	0.82	0.69	0.55	0.87	0.72	0.54	-5.75%	-4.17%	1.85%
4251	STATIONERY MFG	1.49	1.26	0.55	1.57	1.30	0.54	-5.10%	-3.08%	1.85%
4263	FIBER GOODS MFG	1.21	1.02	0.55	1.21	1.01	0.54	0.00%	0.99%	1.85%
4273	BAG MFG-PAPER OR PLASTIC	1.37	1.15	0.55	1.45	1.20	0.54	-5.52%	-4.17%	1.85%
4279	PAPER GOODS MFG-NOC	1.34	1.12	0.54	1.32	1.09	0.53	1.52%	2.75%	1.89%
4283	ROOF/BLDG PAPER/FELT PREP-NO INSTL	0.59	0.50	0.55	0.63	0.52	0.54	-6.35%	-3.85%	1.85%
4299	PRINTING	1.22	1.06	0.60	1.40	1.20	0.60	-12.86%	-11.67%	0.00%
4304	NEWSPAPER PUBLISHING	1.97	1.59	0.49	2.01	1.60	0.47	-1.99%	-0.63%	4.26%
4307	BOOKBINDING	1.08	0.96	0.62	1.06	0.95	0.62	1.89%	1.05%	0.00%
4351	PHOTOENGRAVING	0.43	0.37	0.55	0.46	0.39	0.54	-6.52%	-5.13%	1.85%
4352	ENGRAVING	1.00	0.87	0.60	0.97	0.83	0.60	3.09%	4.82%	0.00%
4361	PHOTOGRAPHER-ALL EMPS & CLER/SLS/DR	0.53	0.46	0.60	0.58	0.50	0.60	-8.62%	-8.00%	0.00%
4410	RUBBER GOODS MFG-NOC	1.76	1.48	0.55	1.92	1.60	0.54	-8.33%	-7.50%	1.85%
4420	TIRE MFG-RUBBER	1.79	1.29	0.42	1.95	1.38	0.40	-8.21%	-6.52%	5.00%
4431	PHONOGRAPH RECORD MFG	0.71	0.64	0.62	0.79	0.71	0.62	-10.13%	-9.86%	0.00%
4432	PEN MANUFACTURING	0.79	0.71	0.63	0.94	0.84	0.63	-15.96%	-15.48%	0.00%
4452	PLASTICS MFG-FABRICATED PROD-NOC	1.21	1.02	0.55	1.46	1.21	0.54	-17.12%	-15.70%	1.85%
4459	PLASTICS MFG-SHEETS/RODS/TUBES	1.29	1.09	0.55	1.55	1.28	0.54	-16.77%	-14.84%	1.85%
4470	CABLE MFG-INSULATED ELECTRICAL	0.99	0.83	0.54	1.07	0.88	0.53	-7.48%	-5.68%	1.89%
4484	PLASTICS MFG-MOLDED PRODUCTS-NOC	1.34	1.13	0.55	1.49	1.24	0.54	-10.07%	-8.87%	1.85%
4493	FABRIC COATING/IMPREGNATING-NOC	1.24	1.04	0.55	1.32	1.10	0.54	-6.06%	-5.45%	1.85%
4511	ANALYTICAL CHEMIST & DRS	0.34	0.27	0.49	0.32	0.26	0.47	6.25%	3.85%	4.26%
4557	CANDLE MFG	0.88	0.76	0.60	0.94	0.81	0.60	-6.38%	-6.17%	0.00%
4558	PAINT MFG	0.97	0.81	0.54	0.93	0.77	0.54	4.30%	5.19%	0.00%
4568	SALT/BORAX/POTASH PROD/REFINE & DR	1.05	0.80	0.46	1.17	0.87	0.45	-10.26%	-8.05%	2.22%
4583	FERTILIZER MFG & DR	1.99	1.44	0.42	2.09	1.48	0.41	-4.78%	-2.70%	2.44%
4611	DRUG/MED/PREP MFG-NO MFG INGRED	0.41	0.36	0.60	0.46	0.40	0.60	-10.87%	-10.00%	0.00%
4635	FIRE EXTINGUISHER-SALES/SER-DR	1.47	0.97	0.37	1.61	1.02	0.35	-8.70%	-4.90%	5.71%
4653	GLUE MFG & DR	0.73	0.64	0.60	0.81	0.69	0.59	-9.88%	-7.25%	1.69%
4665	RENDERING WORKS NOC & DR	3.64	2.79	0.46	3.71	2.76	0.45	-1.89%	1.09%	2.22%
4683	OIL MFG-VEGETABLE-NOC	2.04	1.71	0.54	2.14	1.76	0.53	-4.67%	-2.84%	1.89%
4686	OIL MFG-VEG-SOLVENT EXTRACT PROCESS	1.19	0.91	0.46	1.21	0.91	0.45	-1.65%	0.00%	2.22%
4692	DENTAL LABORATORY	0.40	0.35	0.59	0.45	0.39	0.58	-11.11%	-10.26%	1.72%
4693	PHARMACEUTICAL/SURG GOODS MFG-NOC	0.55	0.46	0.55	0.60	0.49	0.54	-8.33%	-6.12%	1.85%
4703	CORN PRODUCTS MFG	0.88	0.74	0.54	0.97	0.80	0.53	-9.28%	-7.50%	1.89%
4717	BUTTER SUBSTITUTE MFG	1.25	1.11	0.62	1.35	1.21	0.62	-7.41%	-8.26%	0.00%
4720	SOAP OR SYNTHETIC DETERGENT MFG	1.22	1.03	0.55	1.36	1.12	0.54	-10.29%	-8.04%	1.85%
4740	OIL RECLAIMING USED MOTOR OIL/DR	1.10	0.84	0.45	1.27	0.94	0.44	-13.39%	-10.64%	2.27%
4741	ASPHALT/TAR DISTILLING/REFINING-DR	1.14	0.95	0.54	1.20	0.99	0.53	-5.00%	-4.04%	1.89%
4751	SYNTHETIC RUBBER MFG	1.53	1.18	0.48	1.30	0.98	0.46	17.69%	20.41%	4.35%
4771	EXPLOSIV-AMMO-HIGH EXPLO MFG-DR	1.22	0.81	0.37	1.35	0.85	0.35	-9.63%	-4.71%	5.71%
4777	BLASTING AGENTS-PREPARE/DISTR-DR	1.52	1.01	0.37	1.73	1.10	0.35	-12.14%	-8.18%	5.71%
4825	DRUG/MEDICINE MFG-INCL MFG INGRED	0.58	0.44	0.46	0.70	0.52	0.45	-17.14%	-15.38%	2.22%
4828	CHEMICAL-BLEND/MIX-NOC-ALL OPER-DR	0.98	0.80	0.49	1.10	0.88	0.48	-10.91%	-9.09%	2.08%
4829	CHEMICAL MFG-NOC-ALL OPER-DR	0.52	0.38	0.42	0.56	0.40	0.41	-7.14%	-5.00%	2.44%
4902	SPORTING GOODS MFG-NOC	1.26	1.09	0.60	1.62	1.39	0.59	-22.22%	-21.58%	1.69%
4923	PHOTOGRAPHIC SUPPLIES MFG	0.58	0.49	0.56	0.51	0.42	0.55	13.73%	16.67%	1.82%
5020	CEIL INSTL-ACOUSTICAL-SUSP-GRID TYP	2.40	1.80	0.46	2.82	2.06	0.45	-14.89%	-12.62%	2.22%
5022	MASONRY-NOC	3.64	2.58	0.42	3.81	2.65	0.40	-4.46%	-2.64%	5.00%
5040	IRON/STEEL ERECT-FRAME STRUCTRES	3.45	2.24	0.37	3.99	2.47	0.35	-13.53%	-9.31%	5.71%
5057	IRON/STEEL ERECTION-NOC	2.69	1.74	0.37	3.26	2.01	0.35	-17.48%	-13.43%	5.71%
5059	IRON/STEEL EREC-1-2 STORY FRAME STR	7.07	4.61	0.37	8.15	5.05	0.35	-13.25%	-8.71%	5.71%
5102	DOOR/WINDOW-INSTL-ALL--RSDNTL/CMRCL	2.35	1.67	0.42	2.48	1.73	0.41	-5.24%	-3.47%	2.44%
5146	FURNITURE/FIXTURES INSTALL-PORT-NOC	2.36	1.78	0.46	2.61	1.90	0.45	-9.58%	-6.32%	2.22%
5160	ELEVATOR-ERECT/SERV/REPAIR	1.16	0.82	0.42	1.29	0.89	0.40	-10.08%	-7.87%	5.00%
5183	PLUMBING-NOC-DR	1.49	1.12	0.45	1.68	1.22	0.44	-11.31%	-8.20%	2.27%
5188	AUTOMATIC SPRINKLER INSTAL & DR	1.55	1.17	0.45	2.01	1.46	0.44	-22.89%	-19.86%	2.27%
5190	ELECTRICAL WIRING-WITHIN BLDGS-DR	1.27	0.95	0.46	1.38	1.01	0.45	-7.97%	-5.94%	2.22%
5191	COMPUTER DEV-INSTL/INSPEC/SER/REPR	0.50	0.42	0.54	0.54	0.44	0.53	-7.41%	-4.55%	1.89%
5192	VEND/COIN OP MACH-INST/SERV-SALE/DR	1.44	1.21	0.54	1.60	1.32	0.53	-10.00%	-8.33%	1.89%
5213	CONCRETE CONSTRUCTION NOC	3.02	2.14	0.42	3.16	2.19	0.40	-4.43%	-2.28%	5.00%
5215	CONCRETE WORK-PRIVATE RESIDENCES	3.29	2.61	0.48	3.81	2.96	0.47	-13.65%	-11.82%	2.13%
5221	CONCR WK-FLOOR/DRIVEWAY/YDS/WLKS-DR	2.23	1.67	0.45	2.59	1.89	0.44	-13.90%	-11.64%	2.27%
5222	CONCR CONST-BRIDGE/CULV-OVER 10 FT	4.55	3.22	0.42	5.74	3.99	0.40	-20.73%	-19.30%	5.00%
5223	SWIMMING POOL CONSTRUCTION-DR	3.17	2.38	0.46	3.78	2.76	0.45	-16.14%	-13.77%	2.22%
5348	CERAMIC TILE/STONE/MARBLE/MOSAIC WK	2.97	2.24	0.46	3.60	2.63	0.45	-17.50%	-14.83%	2.22%
5402	GREENHOUSE ERECTION-ALL OPERATIONS	6.08	5.22	0.62	6.75	5.74	0.62	-9.93%	-9.06%	0.00%

Comparison of 2020 and 2019 Pures, Expected Loss Rates, and D Ratios

Class	Description	2020 Pure	2020 ELR	2020 D Ratio	2019 Pure	2019 ELR	2019 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
5403	CARPENTRY-NOC	3.54	2.51	0.42	4.25	2.96	0.41	-16.71%	-15.20%	2.44%
5437	CARPENTRY-FINISH WORK ONLY	2.60	1.96	0.46	2.87	2.10	0.45	-9.41%	-6.67%	2.22%
5443	LATHING & DR	2.07	1.71	0.54	2.14	1.74	0.53	-3.27%	-1.72%	1.89%
5445	WALLBOARD INSTALLATION & DR	4.82	3.41	0.42	5.57	3.87	0.40	-13.46%	-11.89%	5.00%
5462	GLAZIER-AWAY FROM SHOP-& DR	3.14	2.36	0.45	3.76	2.74	0.44	-16.49%	-13.87%	2.27%
5472	ASBESTOS CONTR-PIPE/BOILER/PLUMB-DR	2.60	1.65	0.37	2.99	1.81	0.35	-13.04%	-8.84%	5.71%
5473	ASBESTOS CONTRACT-NOC-DR	5.20	3.30	0.37	6.02	3.63	0.35	-13.62%	-9.09%	5.71%
5474	PAINTING-NOC-& SHOP/DR	3.89	2.77	0.42	4.39	3.06	0.41	-11.39%	-9.48%	2.44%
5478	FLOOR COV INSTL/RESLNT/CARPT/LAMINT	2.97	2.23	0.45	3.42	2.49	0.44	-13.16%	-10.44%	2.27%
5479	INSULATION WORK NOC & DR	3.43	2.73	0.49	3.37	2.63	0.47	1.78%	3.80%	4.26%
5480	PLASTERING-NOC-& DRIVERS	2.96	2.10	0.42	3.26	2.26	0.40	-9.20%	-7.08%	5.00%
5491	PAPER HANGING & DR	1.09	0.77	0.42	1.16	0.81	0.41	-6.03%	-4.94%	2.44%
5506	STREET/RD CONST-FNL GRAD/PVE/REP/DR	3.27	2.12	0.37	4.07	2.51	0.35	-19.66%	-15.54%	5.71%
5507	STREET/RD CONST-RDBED/SUBASE-DR	2.28	1.61	0.41	2.44	1.69	0.40	-6.56%	-4.73%	2.50%
5511	LOGGING/FOREST RD CONST/MAINT-DR	3.26	2.32	0.42	3.95	2.75	0.41	-17.47%	-15.64%	2.44%
5535	SHEET METAL WORK-INSTALLATION & DR	2.80	2.11	0.46	3.16	2.30	0.45	-11.39%	-8.26%	2.22%
5537	AIR CONDITIONING, HEATING, AND REFRIGER	2.08	1.57	0.46	2.22	1.62	0.45	-6.31%	-3.09%	2.22%
5551	ROOFING-ALL KINDS-DR	7.53	4.91	0.37	8.38	5.19	0.35	-10.14%	-5.39%	5.71%
5606	CONTRACTOR-EXECUTIVE SUPERVISOR	0.38	0.27	0.42	0.46	0.32	0.40	-17.39%	-15.63%	5.00%
5610	CLEANER-DEBRIS REMOVAL CONSTRUCTION	2.48	2.04	0.54	2.98	2.42	0.53	-16.78%	-15.70%	1.89%
5645	CARPENTRY-DWELLINGS 3 STORIES OR LESS	7.61	5.41	0.42	8.18	5.71	0.41	-6.97%	-5.25%	2.44%
5703	BUILDING RAISING OR MOVING & DR	5.79	4.39	0.46	6.47	4.75	0.45	-10.51%	-7.58%	2.22%
5705	SALVAGE OP-NO WRECKING	9.96	7.49	0.46	12.56	9.16	0.45	-20.70%	-18.23%	2.22%
5951	SERUM/ANTI-TOXIN/VIRUS MFG & DR	0.21	0.18	0.61	0.22	0.19	0.60	-4.55%	-5.26%	1.67%
6003	PILE DRIVING	2.84	2.13	0.45	3.18	2.31	0.44	-10.69%	-7.79%	2.27%
6005	DIKE/REVTMENT OR CONST & DR	1.71	1.29	0.46	1.96	1.44	0.45	-12.76%	-10.42%	2.22%
6018	DAM/LOCK CONST ALL OP-EARTH MOV-DR	1.11	0.82	0.44	1.12	0.81	0.44	-0.89%	1.23%	0.00%
6045	LEVEE CONSTR-ALL OPS & DR	2.02	1.52	0.45	2.32	1.69	0.44	-12.93%	-10.06%	2.27%
6204	DRILLING NOC & DR	3.70	2.63	0.42	4.06	2.83	0.41	-8.87%	-7.07%	2.44%
6206	OIL/GAS-WELL-ACIDIZ/CEMNT-ALL EM/DR	1.29	0.84	0.37	1.40	0.87	0.35	-7.86%	-3.45%	5.71%
6213	OIL/GAS-SPEC TL OP-BY CONT-AL EM-DR	0.75	0.53	0.42	0.94	0.65	0.40	-20.21%	-18.46%	5.00%
6214	OIL/GAS-PERFORATE-CASE-AL EMP-DR	0.96	0.62	0.37	1.12	0.69	0.35	-14.29%	-10.14%	5.71%
6216	OILGAS/ LEASE WK-NOC-BY CONTR-DR	2.75	1.78	0.37	3.22	1.98	0.35	-14.60%	-10.10%	5.71%
6217	EXCAVATION-NOC-& DR	2.21	1.57	0.42	2.49	1.74	0.41	-11.24%	-9.77%	2.44%
6229	IRRIGATION/DRAIN SYST CONST & DR	2.46	1.75	0.42	2.83	1.98	0.41	-13.07%	-11.62%	2.44%
6233	OIL/GAS PIPELINE CONSTRUCT & DR	1.92	1.36	0.42	2.99	2.07	0.40	-35.79%	-34.30%	5.00%
6235	OIL/GAS-WELL DRILL-REDRILL-SHOOT/DR	2.45	1.59	0.37	2.73	1.68	0.35	-10.26%	-5.36%	5.71%
6236	OIL/GAS-WELL-INSTAL/ RCVY/CASING/DR	3.23	2.43	0.46	3.75	2.73	0.45	-13.87%	-10.99%	2.22%
6237	OIL/GAS WELL-INSTRM LOG/SURV WK/DR	0.76	0.57	0.45	0.88	0.64	0.44	-13.64%	-10.94%	2.27%
6251	TUNLNG-NOT PNEUMAT-ALL OPER-INC LNG	1.91	1.34	0.41	2.36	1.62	0.40	-19.07%	-17.28%	2.50%
6252	CAISSON WORK-ALL OPER TO COMPLETION	1.99	1.27	0.37	2.29	1.40	0.35	-13.10%	-9.29%	5.71%
6306	SEWER CONSTRUCTION-ALL OPER-DR	2.24	1.58	0.42	2.18	1.51	0.40	2.75%	4.64%	5.00%
6319	WATERMAIN CONNEC-CONST & DR	2.45	1.74	0.42	2.49	1.74	0.41	-1.61%	0.00%	2.44%
6325	CONDUIT CONSTR-FOR CABLE OR WIRE-DR	2.16	1.53	0.42	2.58	1.79	0.40	-16.28%	-14.53%	5.00%
6400	FENCE INSTALL-REPAIR-MTAL-VNYL-WOOD	3.30	2.62	0.48	3.76	2.92	0.47	-12.23%	-10.27%	2.13%
6504	FOOD PRODUCTS MFG-NOC-NO CEREAL MIL	1.51	1.31	0.61	1.53	1.32	0.60	-1.31%	-0.76%	1.67%
6703	RAILROAD CONSTRUCT-ALL OPER-DR	5.22	3.79	0.46	5.98	4.22	0.45	-12.71%	-10.19%	2.22%
6704	RAILROAD CONSTRUCT-ALL OPER-DR	3.11	2.38	0.46	3.56	2.65	0.45	-12.64%	-10.19%	2.22%
6801	BOAT BUILDING-WOOD-NOC-DR	2.72	2.00	0.41	2.77	1.92	0.40	-1.81%	4.17%	2.50%
6811	BOAT BLDG-WOOD&DRV-STATE ACT	2.83	2.16	0.46	3.17	2.35	0.45	-10.73%	-8.09%	2.22%
6824	BOAT BLDG/REPR/DEMO-NAV WATR/DR	6.59	4.69	0.37	7.13	4.79	0.36	-7.57%	-2.09%	2.78%
6826	MARINAS-INCL SALES/PARTS & DR	4.17	3.06	0.41	4.47	3.08	0.40	-6.71%	-0.65%	2.50%
6834	BOAT BLDG/REP/DEMO-NONNAV WATR/DR	1.64	1.33	0.49	1.95	1.55	0.47	-15.90%	-14.19%	4.26%
6836	MARINAS-INC SLS/PRTS DR-STATE ACT	2.19	1.68	0.46	2.46	1.84	0.45	-10.98%	-8.70%	2.22%
6843	SHIP BUILDING-IRON/STEEL-NOC & DR	7.76	5.20	0.31	7.19	4.43	0.29	7.93%	17.38%	6.90%
6845	SHIP BUILDING-NAVAL & DR	3.48	2.32	0.31	3.73	2.29	0.29	-6.70%	1.31%	6.90%
6854	SHIP BLDG-IRON/ST-DRV STATE ACT	2.04	1.34	0.37	2.20	1.38	0.35	-7.27%	-2.90%	5.71%
6872	SHIP REPAIR/CONV-ALL OPER-DR	7.52	5.10	0.31	8.14	5.07	0.29	-7.62%	0.59%	6.90%
6873	DIVING-LONGSHORE EXPOSURE ONLY	12.45	8.11	0.31	13.27	7.96	0.29	-6.18%	1.88%	6.90%
6874	PAINTING-SHIP HULLS	10.90	7.22	0.31	11.38	6.93	0.29	-4.22%	4.18%	6.90%
6876	DIVING-STATE ACT EXPOSURE ONLY	2.14	1.41	0.37	2.51	1.57	0.35	-14.74%	-10.19%	5.71%
6882	SHIP REP/CONVERSION-DR-STATE ACT	1.54	1.02	0.37	1.78	1.12	0.35	-13.48%	-8.93%	5.71%
6884	PAINT SHIP HULLS STATE ACT ONLY	2.49	1.64	0.36	2.81	1.76	0.35	-11.39%	-6.82%	2.86%
7024	VESSELS-NOC-STATE ACT	1.82	1.19	0.36	1.56	0.98	0.35	16.67%	21.43%	2.86%
7047	VESSELS-NOC-USL&H ACT	3.06	1.90	0.36	2.62	1.56	0.35	16.79%	21.79%	2.86%
7050	VESSELS-BOAT LIVERY-USL&H ACT	5.45	3.46	0.37	6.10	3.71	0.35	-10.66%	-6.74%	5.71%
7090	VESSELS-BOAT LIVERY-STATE ACT	3.24	2.17	0.37	3.64	2.33	0.35	-10.99%	-6.87%	5.71%
7098	VESSELS-NOT SELF PROPELLED	1.41	0.93	0.37	1.54	0.97	0.35	-8.44%	-4.12%	5.71%
7099	VESSELS-NOT SELF PROPELLED	2.37	1.48	0.37	2.58	1.55	0.35	-8.14%	-4.52%	5.71%
7133	RAILRD OP NOC-ALL EMPS-DR-STATE ACT	1.47	1.07	0.42	1.65	1.17	0.41	-10.91%	-8.55%	2.44%

Comparison of 2020 and 2019 Pures, Expected Loss Rates, and D Ratios

Class	Description	2020	2020	2020	2019	2019	2019	Pure %	ELR %	D Ratio %
		Pure	ELR	D Ratio	Pure	ELR	D Ratio	Change	Change	Change
7152	RAILROAD-OPERATION OF-INCL DR	3.34	2.30	0.42	3.74	2.52	0.41	-10.70%	-8.73%	2.44%
7153	RAILROAD-OPERATION OF-INCL DR	1.98	1.43	0.42	2.23	1.58	0.41	-11.21%	-9.49%	2.44%
7219	TRUCKING-NOC-DR	4.32	3.11	0.42	4.79	3.38	0.40	-9.81%	-7.99%	5.00%
7225	AUTOMOBILE TOWING & DRIVERS	4.33	3.31	0.45	4.71	3.49	0.44	-8.07%	-5.16%	2.27%
7230	TRUCKING-PRCL/PKG DEL-ALL EMP-DR	8.31	6.73	0.49	10.23	8.13	0.47	-18.77%	-17.22%	4.26%
7231	PARCEL DELIVERY-ALL EMP-DR	4.90	3.94	0.48	5.53	4.37	0.47	-11.39%	-9.84%	2.13%
7232	TRUCKING-MAIL/PARL/PKG-AL EMP/DR	4.51	3.23	0.41	4.90	3.45	0.40	-7.96%	-6.38%	2.50%
7309	STEVEDORING-NOC	7.54	4.93	0.31	8.92	5.34	0.29	-15.47%	-7.68%	6.90%
7313	COAL/ORE DOCK OPS & STEVEDORING	3.22	2.16	0.31	3.28	2.02	0.29	-1.83%	6.93%	6.90%
7317	STEVEDORING-BY HAND/HAND TRUCK EXCL	7.18	4.73	0.31	8.04	4.86	0.29	-10.70%	-2.67%	6.90%
7327	STEVEDOR-CONTAINERIZED FREIGHT-DR	10.33	7.04	0.31	10.55	6.59	0.29	-2.09%	6.83%	6.90%
7335	DREDGING-ALL TYPES	1.60	1.05	0.36	1.77	1.11	0.35	-9.60%	-5.41%	2.86%
7337	DREDGING-ALL TYPES	2.69	1.67	0.36	2.97	1.77	0.35	-9.43%	-5.65%	2.86%
7350	FREIGHT HANDLER-NOC-USL&H	15.53	10.52	0.36	18.31	11.75	0.35	-15.18%	-10.47%	2.86%
7360	FREIGHT HANDLER-NOC-STATE ACT COV	2.60	2.00	0.46	2.84	2.12	0.45	-8.45%	-5.66%	2.22%
7370	TAXICAB CO-ALL OTHER EMP & DR	3.22	2.70	0.54	3.43	2.84	0.54	-6.12%	-4.93%	0.00%
7380	DRIVERS/CHAUFFERS/MESSENGRS & HELPR	2.45	1.97	0.48	2.66	2.11	0.47	-7.89%	-6.64%	2.13%
7382	BUS CO-ALL EMP/DR-OTHER THAN GARAGE	2.01	1.69	0.55	2.22	1.84	0.54	-9.46%	-8.15%	1.85%
7390	BEER OR ALE DEALER-SALES & DRS	1.56	1.31	0.54	1.76	1.45	0.53	-11.36%	-9.66%	1.89%
7395	DIVING-MARINE	1.75	1.15	0.36	1.79	1.12	0.35	-2.23%	2.68%	2.86%
7398	DIVING-MARINE	2.94	1.83	0.36	3.00	1.79	0.35	-2.00%	2.23%	2.86%
7402	AVIATION-AIR TRFIC CNTLR FAA CNTRC	0.08	0.06	0.54	0.09	0.07	0.53	-11.11%	-14.29%	1.89%
7403	AVIATION-ALL OTHER EMPLOYEES & DR	2.09	1.60	0.46	2.37	1.76	0.45	-11.81%	-9.09%	2.22%
7405	AVIATION-CARRIER SCH/COMMUT-FLY CRW	0.79	0.60	0.46	0.90	0.67	0.45	-12.22%	-10.45%	2.22%
7420	AVIATION-STUNT/RACE/PARA JMP FLY CR	2.54	1.66	0.36	2.60	1.62	0.35	-2.31%	2.47%	2.86%
7421	AVIATION-FLY PERSNL FOR BUS/FLY CREW	0.74	0.54	0.42	0.89	0.63	0.41	-16.85%	-14.29%	2.44%
7422	AVIATION-NOC-NOT HELICOPTR-FLY CREW	1.02	0.67	0.37	1.13	0.71	0.35	-9.73%	-5.63%	5.71%
7425	HELICOPTER OP-NOC-FLY CREW MEMBERS	1.51	0.99	0.36	1.73	1.08	0.35	-12.72%	-8.33%	2.86%
7431	AVIATION-AIR CHART/TAXI-FLY CREW	0.48	0.31	0.36	0.51	0.32	0.35	-5.88%	-3.13%	2.86%
7502	GAS CO-NAT GAS LOCAL DIST-DR	1.27	0.98	0.46	1.89	1.42	0.45	-32.80%	-30.99%	2.22%
7515	OIL/GAS PIPELINE OPERATION & DR	0.59	0.39	0.37	0.70	0.44	0.35	-15.71%	-11.36%	5.71%
7520	WATERWORKS OPERATION-DR	1.51	1.27	0.55	1.69	1.40	0.53	-10.65%	-9.29%	3.77%
7538	ELEC LIGHT/PWR LINE CONST-INC DR	3.22	2.09	0.36	4.06	2.50	0.35	-20.69%	-16.40%	2.86%
7539	ELEC POWER CO-NOC-ALL EMPS & DR	1.05	0.76	0.42	1.11	0.79	0.41	-5.41%	-3.80%	2.44%
7580	SEWAGE DISPOSAL PLANT OPER-DR	1.41	1.08	0.46	1.46	1.09	0.45	-3.42%	-0.92%	2.22%
7590	GARBAGE WORK/REDUCTION INCINERATOR	1.98	1.59	0.48	1.97	1.56	0.47	0.51%	1.92%	2.13%
7600	TELECOM CO CABLE/TV/SAT-ALL EMP & DR	2.34	1.79	0.46	2.37	1.76	0.45	-1.27%	1.70%	2.22%
7605	BURGLAR & FIRE ALARM-INSTLL/REPR/DR	1.32	1.00	0.46	1.64	1.19	0.45	-19.51%	-15.97%	2.22%
7610	RADIO STATION-ALL EMPS/CLER/DR	0.35	0.28	0.49	0.33	0.27	0.47	6.06%	3.70%	4.26%
7705	AMBULANCE/EMS (EMER-MED-SER) & DRS	2.45	1.97	0.48	2.93	2.31	0.47	-16.38%	-14.72%	2.13%
7710	FIREFIGHTERS AND DRIVERS	2.17	1.57	0.42	2.29	1.62	0.41	-5.24%	-3.09%	2.44%
7720	POLICE OFFICERS & DR	1.91	1.46	0.46	1.76	1.31	0.45	8.52%	11.45%	2.22%
7729	SELF-INSURED SEARCH-RESCUE VOLUNTER	1.35	1.04	0.47	1.33	1.00	0.45	1.50%	4.00%	4.44%
7855	RAILDR CONST LAY TRAK/MAIN-CONTR-DR	2.34	1.76	0.46	2.69	1.96	0.45	-13.01%	-10.20%	2.22%
8001	FLORIST-STORE-DR	1.32	1.15	0.61	1.39	1.20	0.61	-5.04%	-4.17%	0.00%
8002	AUTO RNT-SHT TRM-AL OTH-COUNT/DR	1.65	1.40	0.57	1.97	1.65	0.56	-16.24%	-15.15%	1.79%
8006	GROCERY/PROV-CONVENIENCE-RETAIL	1.05	0.88	0.55	1.17	0.97	0.54	-10.26%	-9.28%	1.85%
8008	CLOTHING/DRY GOODS-RETAIL STORE	0.60	0.52	0.61	0.64	0.55	0.61	-6.25%	-5.45%	0.00%
8010	HARDWARE STORE-RETAIL OR WHOLESALE	0.79	0.68	0.60	0.83	0.71	0.60	-4.82%	-4.23%	0.00%
8013	JEWELRY STORE	0.23	0.19	0.54	0.25	0.21	0.53	-8.00%	-9.52%	1.89%
8015	QUICK PRNT-CPY/DUP-AL EMP-CL/SL/DR	0.45	0.38	0.55	0.50	0.41	0.54	-10.00%	-7.32%	1.85%
8017	RETAIL STORE-NOT OTHRWISE CLASSIFIED	0.61	0.53	0.61	0.67	0.58	0.60	-8.96%	-8.62%	1.67%
8018	WHOLESALE STORE-NOC	1.35	1.17	0.60	1.42	1.22	0.60	-4.93%	-4.10%	0.00%
8021	MEAT/FISH/POULTRY DLR-WHOLESALE	2.20	1.86	0.56	2.69	2.23	0.55	-18.22%	-16.59%	1.82%
8031	MEAT/FISH/POULTRY-RETAIL STORE	1.40	1.18	0.55	1.51	1.25	0.54	-7.28%	-5.60%	1.85%
8032	CLOTHING/DRY GOODS-WHOLESALE STORE	0.96	0.84	0.60	1.01	0.86	0.60	-4.95%	-2.33%	0.00%
8033	MEAT-GROCERY-RETAIL STORE-NOC	1.28	1.08	0.56	1.34	1.11	0.55	-4.48%	-2.70%	1.82%
8037	STORE-SUPERSTORE & WAREHOUSE CLUBS	1.38	1.20	0.61	1.61	1.38	0.60	-14.29%	-13.04%	1.67%
8039	DEPARTMENT STORE-RETAIL	0.82	0.71	0.61	1.03	0.88	0.61	-20.39%	-19.32%	0.00%
8044	FURNITURE-STORE-DR	1.62	1.31	0.49	1.73	1.38	0.47	-6.36%	-5.07%	4.26%
8046	AUTO ACCESSRY STORE-RETL/WHL-NOC-DR	1.06	0.89	0.55	1.05	0.87	0.54	0.95%	2.30%	1.85%
8047	DRUG STORE-WHOLESALE	0.51	0.44	0.60	0.57	0.49	0.60	-10.53%	-10.20%	0.00%
8058	BUILD MAT DLR-NEW/USED STOR EM ONLY	1.09	0.92	0.55	1.08	0.89	0.54	0.93%	3.37%	1.85%
8102	SEED MERCHANT	1.54	1.34	0.61	1.80	1.55	0.60	-14.44%	-13.55%	1.67%
8103	WOOL MERCHANT INCLUDING WAREHOUSE	1.39	1.13	0.49	1.41	1.13	0.48	-1.42%	0.00%	2.08%
8106	IRON/STEEL MERCHANT-DR	2.65	2.03	0.46	2.82	2.10	0.45	-6.03%	-3.33%	2.22%
8107	MACHINERY-DLR-NOC-INCL DR	1.71	1.31	0.46	2.03	1.51	0.45	-15.76%	-13.25%	2.22%
8111	PLUMBERS SUPPLY DEALER-DR	0.88	0.74	0.55	1.02	0.84	0.54	-13.73%	-11.90%	1.85%
8112	MACH DLR-SLS-YRD/SHOWROM-INC DEMO	0.63	0.48	0.46	0.72	0.54	0.45	-12.50%	-11.11%	2.22%
8116	FARM MACHINERY-DLR-INCL DR	1.42	1.20	0.55	1.49	1.24	0.54	-4.70%	-3.23%	1.85%

Comparison of 2020 and 2019 Pures, Expected Loss Rates, and D Ratios

Class	Description	2020 Pure	2020 ELR	2020 D Ratio	2019 Pure	2019 ELR	2019 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
8203	ICE DEALER/MFG/HARVEST- DR	3.89	3.27	0.54	4.20	3.47	0.53	-7.38%	-5.76%	1.89%
8209	VEGETABLE PACKING-DR	2.48	2.09	0.55	2.73	2.26	0.54	-9.16%	-7.52%	1.85%
8215	HAY/GRAIN/FEED DLR & LOC MGR/DR	1.91	1.47	0.47	2.00	1.50	0.45	-4.50%	-2.00%	4.44%
8227	CONSTRUCTION/ERECT PERMANENT YARD	1.63	1.06	0.37	1.78	1.11	0.35	-8.43%	-4.50%	5.71%
8232	BUILDING MAT DLR-ALL OTHR EMP/DR	2.63	2.02	0.46	3.02	2.24	0.45	-12.91%	-9.82%	2.22%
8233	COAL MERCHANT & LOCAL MGR/DR	1.71	1.30	0.45	1.89	1.39	0.44	-9.52%	-6.47%	2.27%
8263	JUNK DEALERS & DR	2.81	2.28	0.49	3.02	2.41	0.48	-6.95%	-5.39%	2.08%
8264	BOTTLE DEALER-USED & DRIVERS	2.64	2.03	0.46	3.06	2.28	0.45	-13.73%	-10.96%	2.22%
8265	IRON/STEEL SCRAP DLRS & DR	3.51	2.55	0.42	3.58	2.55	0.41	-1.96%	0.00%	2.44%
8279	STABLE OR BREEDING FARM & DR	3.99	2.90	0.43	4.37	3.11	0.41	-8.70%	-6.75%	4.88%
8288	LIVESTOCK DEALER & SLS/DR	3.75	2.90	0.47	3.97	2.98	0.46	-5.54%	-2.68%	2.17%
8291	STORAGE WAREHOUSE-COLD	1.69	1.36	0.48	1.98	1.57	0.47	-14.65%	-13.38%	2.13%
8292	STORAGE WRHSE-NOC-COMMERCIAL PUBLIC	1.98	1.67	0.55	2.26	1.87	0.54	-12.39%	-10.70%	1.85%
8293	STORAGE WAREHOUSE-FURNITURE-DR	5.17	3.96	0.46	6.01	4.48	0.45	-13.98%	-11.61%	2.22%
8304	GRAIN ELEV OPER & LOCAL MGR/DR	3.94	3.00	0.45	3.57	2.64	0.44	10.36%	13.64%	2.27%
8350	GASOLINE OR OIL DEALERS & DR	4.08	2.94	0.42	3.59	2.54	0.40	13.65%	15.75%	5.00%
8380	AUTO-SALES/SERV/REPR-AGENCY-DR	1.42	1.15	0.48	1.66	1.31	0.47	-14.46%	-12.21%	2.13%
8385	BUS COMPANY-GARAGE EMPLOYEES	1.21	0.93	0.46	1.33	0.99	0.45	-9.02%	-6.06%	2.22%
8392	AUTO PARK LOT/VALET/CASH/COUNTR/DR	1.27	1.07	0.55	1.36	1.13	0.54	-6.62%	-5.31%	1.85%
8393	AUTO BODY RPR-METL-UPHLS-PAINT-DR	1.07	0.89	0.53	1.23	1.02	0.53	-13.01%	-12.75%	0.00%
8411	FIREFIGHTERS	0.65	0.44	0.37	0.75	0.48	0.35	-13.33%	-8.33%	5.71%
8500	METAL SCRAP DEALER & DR	3.47	2.65	0.46	3.73	2.78	0.45	-6.97%	-4.68%	2.22%
8601	ARCHITECT OR ENGINEER FIRM-SALES/DR	0.16	0.13	0.48	0.17	0.14	0.47	-5.88%	-7.14%	2.13%
8602	TIMBER CRUISING & DRIVERS	0.83	0.67	0.48	0.94	0.74	0.47	-11.70%	-9.46%	2.13%
8606	GEOPHYSICL EXPL-SEISMIC-AL EMP-DR	1.09	0.79	0.42	1.23	0.87	0.41	-11.38%	-9.20%	2.44%
8709	STEVEDORING-TALLIERS/CHECKING CLERK	3.33	2.23	0.31	3.47	2.14	0.29	-4.03%	4.21%	6.90%
8719	TALLIERS AND CHECKING CLERKS-ST ACT	2.02	1.33	0.37	2.39	1.50	0.35	-15.48%	-11.33%	5.71%
8720	INSPECT RISK/INSUR OR VALUATION-NOC	0.58	0.44	0.46	0.63	0.47	0.45	-7.94%	-6.38%	2.22%
8723	INSURANCE COMPANY-INCL-CLERICAL & SALES	0.11	0.09	0.55	0.12	0.10	0.54	-8.33%	-10.00%	1.85%
8725	INVENTORY COUNTERS/TRAVEL/SALES/CLE	1.42	1.09	0.46	1.46	1.09	0.45	-2.74%	0.00%	2.22%
8726	STEAMSHIP LINE-SUPR/CAP/ENG/STEW/CLK	1.65	1.19	0.41	1.79	1.21	0.40	-7.82%	-1.65%	2.50%
8734	RAILROAD-SALES/COLLECT/MESS-OUTSIDE	0.18	0.14	0.46	0.18	0.13	0.45	0.00%	7.69%	2.22%
8738	RAILROAD-SALES/COLLECT/MESS-OUTSIDE	0.30	0.22	0.46	0.29	0.22	0.45	3.45%	0.00%	2.22%
8742	SALESPERSON-OUTSIDE-NO DELIVERY	0.13	0.10	0.46	0.13	0.10	0.45	0.00%	0.00%	2.22%
8745	NEWS AGENT-NOT RETAIL-SLS/DR	2.19	1.76	0.48	2.59	2.05	0.47	-15.44%	-14.15%	2.13%
8748	AUTOMOBILE SALESPERSONS	0.26	0.21	0.48	0.29	0.23	0.47	-10.34%	-8.70%	2.13%
8755	LABOR UNION-ALL EMPLOYEES	0.19	0.14	0.46	0.22	0.16	0.45	-13.64%	-12.50%	2.22%
8800	MAILING CO & CLERICAL	1.04	0.93	0.62	1.12	1.00	0.62	-7.14%	-7.00%	0.00%
8803	ACCOUNTANT, AUDITOR-TRAVEL	0.03	0.03	0.46	0.03	0.02	0.45	0.00%	50.00%	2.22%
8805	RAILROAD OPER-CLER OFFICE EMPL	0.09	0.08	0.56	0.11	0.09	0.55	-18.18%	-11.11%	1.82%
8810	OFFICE CLERICAL	0.07	0.06	0.56	0.08	0.06	0.55	-12.50%	0.00%	1.82%
8815	RAILROAD OPER-CLER OFFICE EMPL	0.16	0.13	0.56	0.18	0.13	0.55	-11.11%	0.00%	1.82%
8820	ATTORNEY & CLER/MESSENGER/DR	0.08	0.06	0.48	0.09	0.07	0.47	-11.11%	-14.29%	2.13%
8824	RETIREMENT CTR-HEALTH CARE EMPLOY	1.57	1.37	0.61	1.74	1.50	0.60	-9.77%	-8.67%	1.67%
8826	RETIREMENT CTR-ALL OTHER EMPLOYEES	1.04	0.87	0.55	1.14	0.95	0.54	-8.77%	-8.42%	1.85%
8831	VETERINARY CLINIC & DR	0.74	0.63	0.56	0.82	0.68	0.55	-9.76%	-7.35%	1.82%
8832	PHYSICIAN & CLERICAL	0.19	0.16	0.55	0.18	0.15	0.54	5.56%	6.67%	1.85%
8833	HOSPITAL-PROFESSIONAL EMPLOYEES	0.53	0.44	0.54	0.59	0.49	0.53	-10.17%	-10.20%	1.89%
8835	NURSE-HOME HEALTH/PUBLIC-TRVL-AL EMP	1.34	1.13	0.55	1.56	1.29	0.54	-14.10%	-12.40%	1.85%
8842	HEALTH GRP CARE HOME-DR	1.30	1.10	0.56	1.49	1.24	0.55	-12.75%	-11.29%	1.82%
8853	PUBLIC TEACH HOSP-ALL EMP/CL/SLS/DR	0.21	0.18	0.60	0.23	0.19	0.59	-8.70%	-5.26%	1.69%
8855	BANKS-TRUST CO-ALL EMPL-SALES-CLER & DR	0.09	0.07	0.55	0.10	0.08	0.55	-10.00%	-12.50%	0.00%
8856	CHECK CASH RETL-ALL EMPL-SALES-DR-CLR	0.22	0.18	0.54	0.19	0.16	0.53	15.79%	12.50%	1.89%
8864	SOC SERV ORGAN-ALL OTHER EMPLOYE & DRVS	1.15	0.98	0.56	1.27	1.05	0.55	-9.45%	-6.67%	1.82%
8868	SCHOOL-PROFESSIONAL EMP & CLERICAL	0.21	0.18	0.62	0.25	0.21	0.61	-16.00%	-14.29%	1.64%
8869	CHILD DAY CARE CENTR-ALL EMPLOYEES	0.60	0.53	0.61	0.63	0.54	0.61	-4.76%	-1.85%	0.00%
8877	SOC.SRVC-CLINICAL COUNSEL-ADMIN&SALES	0.23	0.19	0.56	0.20	0.17	0.55	15.00%	11.76%	1.82%
8901	TELEPHONE CO OFFICE EMPL/CLER	0.10	0.08	0.49	0.12	0.09	0.47	-16.67%	-11.11%	4.26%
8989	DOMESTICS-HOUSEHOLD-INSIDE-DR	1.26	0.97	0.46	1.36	1.02	0.45	-7.35%	-4.90%	2.22%
9012	BUILDING MANAGEMENT,AGENTS,CLERIC,SALES	0.40	0.32	0.48	0.35	0.27	0.47	14.29%	18.52%	2.13%
9014	JANITORIAL SERV-SPEC CONTR-DR	2.02	1.70	0.55	2.19	1.81	0.54	-7.76%	-6.08%	1.85%
9015	BUILDINGS-OPS BY OWNER/LESSEE & DRIVERS	1.80	1.52	0.55	1.91	1.58	0.54	-5.76%	-3.80%	1.85%
9016	AMUSEMENT PARK OPERATION	1.32	1.11	0.55	1.38	1.15	0.55	-4.35%	-3.48%	0.00%
9019	TUNNEL OR BRIDGE OPERATION & DR	1.48	1.14	0.46	1.41	1.05	0.45	4.96%	8.57%	2.22%
9040	HOSPITAL-AL OTR EMPLOY-NONPROF	1.70	1.47	0.60	1.76	1.51	0.59	-3.41%	-2.65%	1.69%
9052	HOTEL/MOTEL-ALL OTHER EMPLOY-SALES, DRS	1.54	1.34	0.61	1.52	1.31	0.60	1.32%	2.29%	1.67%
9060	CLUB-COUNTRY/GOLF/YACHT-CLERIC/SALES/DR	0.77	0.67	0.61	0.84	0.72	0.60	-8.33%	-6.94%	1.67%
9061	CLUB-NOC-CLERICAL & DR	0.77	0.69	0.62	0.89	0.80	0.62	-13.48%	-13.75%	0.00%
9062	CASINO	0.94	0.85	0.64	1.05	0.94	0.63	-10.48%	-9.57%	1.59%
9063	COMMUNITY/SPORTS/CTRS-ALL EMP/CLER	0.45	0.39	0.61	0.49	0.42	0.60	-8.16%	-7.14%	1.67%

Comparison of 2020 and 2019 Pures, Expected Loss Rates, and D Ratios

Class	Description	2020 Pure	2020 ELR	2020 D Ratio	2019 Pure	2019 ELR	2019 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
9077	US ARMED SERVICE RISK-AL EMP-DR	2.52	1.92	0.51	2.60	1.88	0.50	-3.08%	2.13%	2.00%
9079	RESTAURANT & DR	0.71	0.64	0.64	0.77	0.69	0.63	-7.79%	-7.25%	1.59%
9089	BILLARD HALL-NO BOWLING ALLEY	0.59	0.51	0.62	0.63	0.55	0.62	-6.35%	-7.27%	0.00%
9093	BOWLING LANE-INCLUDING BILLARDS	0.84	0.73	0.61	0.88	0.76	0.61	-4.55%	-3.95%	0.00%
9101	RELIGIOUS ORGAN-AL OTHER EMP	1.75	1.52	0.60	1.89	1.62	0.60	-7.41%	-6.17%	0.00%
9102	LAWN MAINT-COMM/DOMEST-DR	1.87	1.58	0.55	1.99	1.65	0.54	-6.03%	-4.24%	1.85%
9154	THEATRE NOC-ALL OTHER EMPLOYEES	0.96	0.81	0.55	0.97	0.80	0.54	-1.03%	1.25%	1.85%
9156	THEATRE NOC-PLAYR-ENTERT/MUSIC	1.31	1.06	0.49	1.33	1.06	0.48	-1.50%	0.00%	2.08%
9178	ATHLETIC SPORTS: NONCONTACT	3.17	2.85	0.64	3.53	3.17	0.63	-10.20%	-10.09%	1.59%
9179	ATHLETIC SPORTS: CONTACT	7.85	6.78	0.60	6.71	5.77	0.60	-16.99%	-17.50%	0.00%
9180	AMUSEMENT DEVICE OP/NO TRAVL-DR	4.18	3.23	0.47	4.85	3.65	0.46	-13.81%	-11.51%	2.17%
9182	ATHLETIC TEAM/PARK OPERATION-DR	0.91	0.77	0.55	0.97	0.80	0.55	-6.19%	-3.75%	0.00%
9186	AMUSEMENT DEVICE OP/TRALING-DR	7.99	5.83	0.43	8.89	6.36	0.41	-10.12%	-8.33%	4.88%
9220	CEMETERY OPERATION-DR	2.85	2.31	0.49	3.27	2.60	0.48	-12.84%	-11.15%	2.08%
9310	LOG TRUCK DRIVER	5.38	4.10	0.45	5.73	4.23	0.44	-6.11%	-3.07%	2.27%
9315	PLANE/MOLD/SAWMILL-MAINT/SECURITY EMPLS	1.41	1.08	0.46	1.58	1.18	0.45	-10.76%	-8.47%	2.22%
9328	TRUCKMN NOC-GARGE/DCK/WRHS-EMP	1.74	1.33	0.46	2.08	1.55	0.45	-16.35%	-14.19%	2.22%
9349	SCHOOL-CAFETERIA/KITCHEN EMPL	1.75	1.52	0.61	1.89	1.63	0.61	-7.41%	-6.75%	0.00%
9351	GARBAGE COLLECTION-GARAGE EMP	2.05	1.58	0.47	2.37	1.78	0.45	-13.50%	-11.24%	4.44%
9366	HOSPITAL-CAFETERIA/KITCHEN-EMPL	1.16	1.01	0.61	1.32	1.13	0.60	-12.12%	-10.62%	1.67%
9402	STREET CLEANING-DR	3.00	2.30	0.46	3.33	2.48	0.45	-9.91%	-7.26%	2.22%
9403	GARBAGE/ASH/REFUSE COLLECTN DR	2.74	1.97	0.42	2.88	2.04	0.40	-4.86%	-3.43%	5.00%
9410	MUNICIPAL/TWN/CNTY/STATE EMP-NOC	0.87	0.73	0.54	0.96	0.80	0.53	-9.38%	-8.75%	1.89%
9501	PAINTING-SHOP ONLY-DR	1.49	1.20	0.49	1.57	1.24	0.47	-5.10%	-3.23%	4.26%
9505	AUTOMOBILE BODY PAINTING	2.47	2.00	0.49	2.66	2.11	0.47	-7.14%	-5.21%	4.26%
9516	ELCTRNC EQUP-INSTL/SER/REPR/SHP- DR	1.65	1.26	0.45	2.08	1.54	0.44	-20.67%	-18.18%	2.27%
9519	HOUSEHLD/COMMERCIAL APPL-ELECT-INSTL/SE	2.40	1.83	0.46	2.86	2.13	0.45	-16.08%	-14.08%	2.22%
9521	HOUSE FURNISHING INSTL-NOC-UPHOL	1.78	1.36	0.46	2.22	1.65	0.45	-19.82%	-17.58%	2.22%
9522	FURNITURE UPHOLSTERING	1.46	1.23	0.55	1.76	1.45	0.54	-17.05%	-15.17%	1.85%
9534	MOBIL CRANE SRV-NOC-AL OP/YD-DR	2.32	1.63	0.41	2.81	1.94	0.40	-17.44%	-15.98%	2.50%
9554	SIGN-INSTL/MAIN/REPR/REMV-DR	4.12	2.93	0.42	4.31	3.00	0.41	-4.41%	-2.33%	2.44%
9586	BARBER SHOP OR BEAUTY PARLOR	0.38	0.34	0.62	0.46	0.41	0.62	-17.39%	-17.07%	0.00%
9600	TAXIDERMIST	1.17	1.01	0.60	1.23	1.05	0.59	-4.88%	-3.81%	1.69%
9620	FUNERAL DIRECTOR-DR	1.06	0.86	0.50	1.24	0.99	0.48	-14.52%	-13.13%	4.17%