

Comparison of 2021 and 20120 Pures, Expected Loss Rates, and D Ratios

Class	Description	2021 Pure	2021 ELR	2021 D Ratio	2020 Pure	2020 ELR	2020 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
0005	NURSERY EMPLOYEES & DR	1.73	1.46	0.58	1.98	1.67	0.55	-12.63%	-12.57%	5.45%
0008	VEGETABLE FARM & DR	1.45	1.17	0.51	1.64	1.33	0.49	-11.59%	-12.03%	4.08%
0016	ORCHARD & DR	2.42	1.85	0.47	2.82	2.16	0.46	-14.18%	-14.35%	2.17%
0034	POULTRY OR EGG PRODUCER & DR	2.08	1.75	0.57	1.98	1.67	0.55	5.05%	4.79%	3.64%
0035	GREENHOUSE-RAISE FLOWERS-DR	1.28	1.11	0.61	1.36	1.18	0.60	-5.88%	-5.93%	1.67%
0036	DAIRY FARM & DR	2.63	2.21	0.57	2.79	2.34	0.55	-5.73%	-5.56%	3.64%
0037	FIELD CROPS & FARMS NOC & DR	2.67	2.16	0.51	2.88	2.33	0.49	-7.29%	-7.30%	4.08%
0042	LANDSCAPE GARDENING & DR	3.18	2.55	0.51	3.28	2.62	0.49	-3.05%	-2.67%	4.08%
0050	FARM MACHINERY OP-BY CONTR/DR	2.74	2.31	0.57	2.70	2.27	0.55	1.48%	1.76%	3.64%
0065	INCIDENTAL FOUNDRY-STEEL - 3146	0.04	0.02	0.48	0.04	0.02	0.47	0.00%	0.00%	2.13%
0066	INCIDTL FOUND-NON-FER METL - 3315	0.04	0.02	0.48	0.04	0.02	0.46	0.00%	0.00%	4.35%
0067	INCIDENTAL FOUNDRY-IRON - 1925	0.04	0.02	0.48	0.04	0.02	0.46	0.00%	0.00%	4.35%
0079	BERRY FARM-DR	1.74	1.34	0.48	1.80	1.39	0.47	-3.33%	-3.60%	2.13%
0083	CATTLE/LIVESTK RAISING-NOC & DR	4.73	4.01	0.58	5.21	4.40	0.56	-9.21%	-8.86%	3.57%
0106	TREE/SHRUB PRUN/TRIM-ABOVE GRND-DR	6.56	4.79	0.43	6.56	4.75	0.42	0.00%	0.84%	2.38%
0113	FISH HATCHERY & DR	1.92	1.62	0.57	1.98	1.67	0.55	-3.03%	-2.99%	3.64%
0117	BERRY PICKING-BY HAND	0.49	0.42	0.61	0.44	0.38	0.60	11.36%	10.53%	1.67%
0124	REFORESTATION AND DRIVERS	3.47	2.99	0.60	3.81	3.30	0.60	-8.92%	-9.39%	0.00%
0169	SHEEP OR GOAT RAISING & DR	4.73	4.01	0.58	5.12	4.33	0.56	-7.62%	-7.39%	3.57%
0170	ANIMAL RAISING FUR BEARING-DR	1.40	1.19	0.58	1.62	1.37	0.55	-13.58%	-13.14%	5.45%
0251	IRRIGATION WORKS OPERATION & DR	2.28	1.91	0.56	2.27	1.91	0.54	0.44%	0.00%	3.70%
0917	DOMESTIC SERVICE CONTRACTOR-INSIDE	2.29	2.00	0.61	2.70	2.35	0.61	-15.19%	-14.89%	0.00%
1005	COAL MINING-SURFACE-& DR	3.70	2.43	0.37	3.67	2.40	0.36	0.82%	1.25%	2.78%
1164	MINING-NOC-UNDERGROUND-& DR	2.03	1.33	0.37	2.45	1.59	0.37	-17.14%	-16.35%	0.00%
1165	MINING-NOC-SURFACE-& DR	1.80	1.29	0.42	1.75	1.26	0.42	2.86%	2.38%	0.00%
1320	OIL/GAS LEASE OPERATOR-ALL OP & DR	0.91	0.66	0.42	0.96	0.70	0.42	-5.21%	-5.71%	0.00%
1322	GAS/OIL-OLD WELL-CLEAN-SPEC CONT-DR	3.74	2.67	0.42	3.81	2.70	0.42	-1.84%	-1.11%	0.00%
1430	SMELTING/SINTERING/REF-LEAD-& DR	2.10	1.62	0.48	2.35	1.81	0.46	-10.64%	-10.50%	4.35%
1438	SMELT/SINTER/REF-NO LEAD/IRN-NOC/DR	2.38	1.71	0.42	2.35	1.69	0.42	1.28%	1.18%	0.00%
1452	ORE MILLING & DR	1.42	1.09	0.47	1.32	1.01	0.46	7.58%	7.92%	2.17%
1463	ASPHALT WORKS & DR	3.81	2.77	0.43	4.23	3.06	0.42	-9.93%	-9.48%	2.38%
1472	DISTILLATION-WOOD-& DR	1.16	0.84	0.42	1.16	0.84	0.42	0.00%	0.00%	0.00%
1624	QUARRY NOC & DR	2.26	1.63	0.42	2.15	1.54	0.42	5.12%	5.84%	0.00%
1642	LIME MFG	0.98	0.75	0.47	0.96	0.73	0.46	2.08%	2.74%	2.17%
1654	QUARRY-CEMENT-ROCK-SURFACE-DR	3.42	2.62	0.47	3.80	2.91	0.46	-10.00%	-9.97%	2.17%
1699	ROCK WOOL MFG	1.32	1.01	0.48	1.46	1.12	0.46	-9.59%	-9.82%	4.35%
1701	CEMENT MFG	1.45	1.12	0.48	1.52	1.17	0.46	-4.61%	-4.27%	4.35%
1710	STONE CRUSHING-NO QUARRY-INC DR	2.15	1.63	0.47	2.51	1.91	0.46	-14.34%	-14.66%	2.17%
1747	EMERY WORKS & DR	0.97	0.74	0.47	1.06	0.81	0.46	-8.49%	-8.64%	2.17%
1748	ABRASIVE WHEEL MFG & DR	2.02	1.57	0.49	2.01	1.56	0.47	0.50%	0.64%	4.26%
1803	STONE CUTTING/POLISHING-NOC-DR	3.35	2.29	0.43	3.46	2.36	0.42	-3.18%	-2.97%	2.38%
1924	CABLE MFG/WIRE DRAW-NT IRN/STL	1.14	0.98	0.60	1.19	1.03	0.59	-4.20%	-4.85%	1.69%
1925	DIE CASTING MFG	1.73	1.40	0.51	1.88	1.52	0.49	-7.98%	-7.89%	4.08%
2002	PASTA OR NOODLE MFG	1.68	1.46	0.61	1.42	1.24	0.60	18.31%	17.74%	1.67%
2003	BAKERY: ROUTE SUPERVISOR & DRIVER	1.79	1.50	0.56	1.86	1.56	0.54	-3.76%	-3.85%	3.70%
2014	GRAIN OR FEED MILLING	1.90	1.46	0.48	2.13	1.63	0.46	-10.80%	-10.43%	4.35%
2016	CEREAL OR BAR MFG	1.24	1.07	0.60	1.42	1.23	0.60	-12.68%	-13.01%	0.00%
2021	SUGAR REFINING	1.40	1.13	0.51	1.31	1.06	0.49	6.87%	6.60%	4.08%
2039	ICE CREAM MFG & DRIVERS	1.23	1.06	0.60	1.39	1.21	0.60	-11.51%	-12.40%	0.00%
2041	CANDY, CHOCOLATE & CONFECTION MFG	1.36	1.18	0.60	1.44	1.24	0.60	-5.56%	-4.84%	0.00%
2065	MILK PRODUCTS MFG-NOC	0.88	0.74	0.57	0.96	0.81	0.55	-8.33%	-8.64%	3.64%
2070	CREAMERY & RT SUPERVISOR/DR	1.80	1.50	0.56	1.88	1.58	0.54	-4.26%	-5.06%	3.70%
2089	PACKING HOUSE-ALL OPERATIONS	2.58	2.19	0.58	3.11	2.62	0.56	-17.04%	-16.41%	3.57%
2095	MEAT PRODUCTS MFG-NOC	1.69	1.42	0.57	1.67	1.41	0.55	1.20%	0.71%	3.64%
2104	SEAFOOD PROCESSORS	3.01	2.55	0.58	2.85	2.40	0.55	5.61%	6.25%	5.45%
2105	FRUIT PACKING	1.92	1.67	0.61	1.80	1.57	0.61	6.67%	6.37%	0.00%
2110	PICKLE MFG	0.92	0.79	0.60	0.97	0.84	0.60	-5.15%	-5.95%	0.00%
2111	CANNERY-NOC	1.71	1.50	0.62	1.89	1.65	0.61	-9.52%	-9.09%	1.64%
2112	FRUIT EVAPORATING OR PRESERVING	2.15	1.86	0.61	2.19	1.90	0.60	-1.83%	-2.11%	1.67%
2114	OYSTER PROCESSING	1.51	1.31	0.61	1.65	1.43	0.61	-8.48%	-8.39%	0.00%
2121	BREWERY & DR	0.84	0.71	0.58	0.87	0.73	0.55	-3.45%	-2.74%	5.45%
2130	DISTILLERY-SPIRITUOUS LIQUOR	0.87	0.74	0.57	0.88	0.74	0.55	-1.14%	0.00%	3.64%
2131	SPIRITUOUS LIQUOR BOTTLING	1.17	0.99	0.57	1.32	1.11	0.55	-11.36%	-10.81%	3.64%
2143	FRUIT JUICE MFG & DRIVERS	1.27	1.10	0.61	1.20	1.04	0.60	5.83%	5.77%	1.67%
2157	BOTTLING-ALL OPS-ROUTE SUPVIS & DR	2.28	1.90	0.55	2.44	2.04	0.54	-6.56%	-6.86%	1.85%
2211	WOOL SEPARATE/COMB/SCOUR	3.41	2.62	0.48	3.65	2.80	0.46	-6.58%	-6.43%	4.35%
2220	YARN OR THREAD MFG-COTTON	0.97	0.81	0.55	0.97	0.81	0.54	0.00%	0.00%	1.85%
2288	FELTING MFG	1.77	1.53	0.61	1.85	1.60	0.61	-4.32%	-4.38%	0.00%
2302	SILK THREAD OR YARN MFG	0.82	0.69	0.57	0.82	0.69	0.55	0.00%	0.00%	3.64%
2305	TEXTILE FIBER MFG-SYNTHETIC	1.06	0.86	0.50	1.09	0.88	0.49	-2.75%	-2.27%	2.04%
2361	HOSIERY MFG	0.88	0.75	0.58	0.99	0.84	0.55	-11.11%	-10.71%	5.45%
2362	KNIT GOODS MFG-NOC	0.92	0.77	0.57	0.88	0.74	0.55	4.55%	4.05%	3.64%
2380	WEBBING MFG	0.96	0.81	0.57	1.02	0.86	0.55	-5.88%	-5.81%	3.64%

Comparison of 2021 and 20120 Pures, Expected Loss Rates, and D Ratios

Class	Description	2021 Pure	2021 ELR	2021 D Ratio	2020 Pure	2020 ELR	2020 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
2388	EMBROIDERY MFG	0.67	0.58	0.61	0.68	0.59	0.61	-1.47%	-1.69%	0.00%
2402	CARPET OR RUG MFG-NOC	1.31	1.01	0.48	1.36	1.04	0.46	-3.68%	-2.88%	4.35%
2413	TEXTILE-BLEACH/DYE/MERCER/FINSH	1.16	0.98	0.58	1.18	0.99	0.55	-1.69%	-1.01%	5.45%
2416	THREAD/YARN DYEING-FINISHING	0.91	0.76	0.57	0.91	0.77	0.55	0.00%	-1.30%	3.64%
2417	CLOTH PRINTING BY MACHINE	0.56	0.47	0.56	0.57	0.48	0.55	-1.75%	-2.08%	1.82%
2501	CLOTHING/CANVAS/RELTD PROD MFG-NOC	0.93	0.78	0.57	0.95	0.80	0.55	-2.11%	-2.50%	3.64%
2503	DRESSMAKING/TAILORING-CUSTOM	0.53	0.45	0.60	0.62	0.54	0.60	-14.52%	-16.67%	0.00%
2570	MATTRESS OR BOX SPRING MFG	2.05	1.76	0.60	2.25	1.94	0.59	-8.89%	-9.28%	1.69%
2592	CARPET/UPHOLST CLEAN-RT SUPER/DR	2.02	1.70	0.57	2.15	1.81	0.55	-6.05%	-6.08%	3.64%
2600	FUR PROCESSING - PREPARING SKINS	2.14	1.84	0.60	2.09	1.81	0.60	2.39%	1.66%	0.00%
2623	LEATHER MFG INC/TAN/EMBOSS/WOOL PUL	3.11	2.51	0.51	3.39	2.75	0.49	-8.26%	-8.73%	4.08%
2651	GASKET/WASHER MFG-NOT METAL	0.91	0.78	0.60	0.98	0.85	0.60	-7.14%	-8.24%	0.00%
2660	SHOE OR BOOT MFG-NOC	1.30	1.12	0.60	1.34	1.15	0.59	-2.99%	-2.61%	1.69%
2683	LUGGAGE MFG	0.93	0.78	0.57	1.08	0.94	0.61	-13.89%	-17.02%	-6.56%
2688	LEATHER GOODS MFG NOC	1.19	1.03	0.60	1.37	1.19	0.60	-13.14%	-13.45%	0.00%
2697	FIRE WATCH EMPLOYEES-DR	2.14	1.44	0.39	2.26	1.51	0.37	-5.31%	-4.64%	5.41%
2702	LOGGING OPS-NON-MECHANIZED & DRIVERS	10.40	6.91	0.38	11.18	7.39	0.37	-6.98%	-6.50%	2.70%
2703	LOGGING EQUIPMENT REPR-SHOP ONL	2.18	1.67	0.47	2.21	1.69	0.46	-1.36%	-1.18%	2.17%
2704	WILDLAND FIRE FIGHTING & DRIVERS	4.31	2.88	0.38	4.89	3.24	0.37	-11.86%	-11.11%	2.70%
2710	SAW MILL	2.66	1.92	0.42	3.11	2.24	0.42	-14.47%	-14.29%	0.00%
2714	VENEER MFG	1.58	1.37	0.61	1.81	1.57	0.60	-12.71%	-12.74%	1.67%
2725	MECHANIZED LOGGING OPERATIONS & DRIVERS	1.96	1.48	0.46	2.03	1.55	0.45	-3.45%	-4.52%	2.22%
2731	PLANING OR MOLDING MILL	2.67	2.08	0.49	2.78	2.15	0.47	-3.96%	-3.26%	4.26%
2735	FURNITURE STOCK MFG	1.81	1.57	0.61	1.85	1.60	0.60	-2.16%	-1.88%	1.67%
2759	BOX OR BOX SHOOK MFG	2.64	2.30	0.61	2.87	2.49	0.61	-8.01%	-7.63%	0.00%
2790	PATTERN MAKING-NOC	0.67	0.58	0.61	0.68	0.59	0.60	-1.47%	-1.69%	1.67%
2797	MFG/MDULR/PRFB BDLG-SHP-AL OPS-DR	2.45	2.07	0.58	2.44	2.06	0.55	0.41%	0.49%	5.45%
2799	MFG/MDULR/PRFAB BLDG-SET/HK/INST	2.51	2.00	0.50	2.92	2.31	0.48	-14.04%	-13.42%	4.17%
2802	CARPENTRY-SHOP ONLY-DR	2.55	2.06	0.51	2.82	2.28	0.49	-9.57%	-9.65%	4.08%
2836	BRUSH OR BROOM-ASSEMBLY-MFG-NOC	1.32	1.18	0.64	1.27	1.14	0.63	3.94%	3.51%	1.59%
2841	WOOD PRODUCTS MFG-TURNED-NOC	1.89	1.65	0.62	1.95	1.69	0.61	-3.08%	-2.37%	1.64%
2881	PICTURE FRAME ASMBLG-FR MFGD PRTS	1.15	1.03	0.63	1.25	1.11	0.63	-8.00%	-7.21%	0.00%
2883	FURNITURE MFG & CABINET SHOP-WOOD-NOC	1.63	1.38	0.57	1.66	1.40	0.55	-1.81%	-1.43%	3.64%
2915	VENEER PROD MFG-INCL VENEER MFG	2.02	1.64	0.51	2.17	1.75	0.49	-6.91%	-6.29%	4.08%
2923	MUSICAL INSTRUMENT MFG-WD-NOC	1.12	0.97	0.60	1.36	1.17	0.60	-17.65%	-17.09%	0.00%
2960	WOOD PRESERVING & DR	2.30	1.92	0.55	2.74	2.29	0.53	-16.06%	-16.16%	3.77%
3004	STEEL MAKNG-ELEC FURN/CRUCBLE/DR	1.41	1.08	0.47	1.20	0.92	0.46	17.50%	17.39%	2.17%
3018	STEEL ROLLING MILL-COLD ROLL-& DR	1.14	0.87	0.47	1.25	0.96	0.46	-8.80%	-9.38%	2.17%
3022	PIPE/TUBE MFG-NOC-DR	1.71	1.47	0.60	1.85	1.60	0.60	-7.57%	-8.13%	0.00%
3027	ROLLING MILL NOC-DR	1.10	0.84	0.47	1.22	0.94	0.46	-9.84%	-10.64%	2.17%
3028	PIPE/TUBE MFG-IRON/STEEL-DR	1.43	1.20	0.56	1.60	1.35	0.54	-10.63%	-11.11%	3.70%
3030	IRON/STEEL WKS-STRUCTURAL-DR	2.53	1.94	0.47	2.85	2.18	0.46	-11.23%	-11.01%	2.17%
3040	IRON/STEEL WKS-NONSTRUCTURAL-DR	2.00	1.53	0.47	2.24	1.71	0.46	-10.71%	-10.53%	2.17%
3041	IRON WORKS-SHOP-DECORATIVE-DR	1.80	1.51	0.57	1.84	1.55	0.55	-2.17%	-2.58%	3.64%
3042	ELEVATOR OR ESCALATOR MFG	2.10	1.70	0.50	2.10	1.70	0.48	0.00%	0.00%	4.17%
3064	SIGN MFG	1.59	1.33	0.56	1.54	1.29	0.55	3.25%	3.10%	1.82%
3076	FURNITURE MFG-METAL	1.38	1.16	0.57	1.39	1.17	0.55	-0.72%	-0.85%	3.64%
3081	FOUNDRY-FERROUS-NOC	2.25	1.71	0.48	2.28	1.73	0.46	-1.32%	-1.16%	4.35%
3082	FOUNDRY-STEEL CASTINGS	2.49	1.89	0.48	2.72	2.07	0.47	-8.46%	-8.70%	2.13%
3085	FOUNDRY-NON-FERROUS	1.98	1.49	0.48	1.86	1.41	0.46	6.45%	5.67%	4.35%
3110	FORGING WORK-DROP OR MACHINE	2.00	1.68	0.56	2.16	1.81	0.54	-7.41%	-7.18%	3.70%
3111	BLACKSMITH/FARRIER	1.42	1.20	0.57	1.75	1.47	0.55	-18.86%	-18.37%	3.64%
3113	TOOL/DIE MFG-NON-FORGED METHOD-NOC	0.79	0.67	0.57	0.87	0.73	0.55	-9.20%	-8.22%	3.64%
3114	TOOL/DIE MFG-FORGED METHOD	1.35	1.14	0.57	1.40	1.18	0.55	-3.57%	-3.39%	3.64%
3118	SAW MFG-SHARPEN	0.82	0.70	0.60	0.91	0.79	0.59	-9.89%	-11.39%	1.69%
3122	CUTLERY/RAZOR MFG-NOC	1.02	0.88	0.61	1.11	0.97	0.60	-8.11%	-9.28%	1.67%
3126	AGRICULTURAL TOOL MFG-HAND	0.74	0.62	0.56	0.78	0.65	0.54	-5.13%	-4.62%	3.70%
3131	BUTTON OR FASTENER MFG-METAL	0.83	0.70	0.57	0.90	0.76	0.55	-7.78%	-7.89%	3.64%
3132	NUT OR BOLT MFG	1.38	1.17	0.58	1.45	1.22	0.56	-4.83%	-4.10%	3.57%
3145	SCREW MFG	0.95	0.80	0.57	0.97	0.82	0.55	-2.06%	-2.44%	3.64%
3146	HARDWARE MFG NOC	0.92	0.77	0.57	0.99	0.83	0.55	-7.07%	-7.23%	3.64%
3169	STOVE MFG	1.36	1.14	0.56	1.39	1.17	0.54	-2.16%	-2.56%	3.70%
3179	ELECTRICAL APPARATUS MFG NOC	0.83	0.71	0.60	0.91	0.79	0.60	-8.79%	-10.13%	0.00%
3180	ELECTRIC OR GAS LIGHTING FIXT MFG	1.12	0.97	0.61	1.11	0.97	0.60	0.90%	0.00%	1.67%
3188	PLUMBERS SUPPLY MFG-NOC	1.05	0.92	0.61	1.16	1.01	0.61	-9.48%	-8.91%	0.00%
3220	CAN MFG	0.93	0.78	0.56	0.96	0.80	0.54	-3.12%	-2.50%	3.70%
3224	ENAMEL OR AGATE WARE MFG	1.59	1.36	0.59	1.58	1.36	0.59	0.63%	0.00%	0.00%
3227	ALUMINUM WARE MFG	1.11	0.96	0.60	1.28	1.11	0.60	-13.28%	-13.51%	0.00%
3240	WIRE ROPE/CABLE MFG-IRON/STEEL	1.51	1.27	0.57	1.28	1.11	0.60	17.97%	14.41%	-5.00%
3241	WIRE DRAWING-IRON OR STEEL	1.22	1.02	0.57	1.32	1.11	0.54	-7.58%	-8.11%	5.56%
3255	WIRE CLOTH MFG	1.21	1.08	0.64	1.22	1.10	0.63	-0.82%	-1.82%	1.59%
3257	WIRE GOODS MFG NOC	1.51	1.27	0.57	1.57	1.32	0.55	-3.82%	-3.79%	3.64%
3300	BED SPRING OR WIRE MATTRESS MFG	1.98	1.68	0.58	1.99	1.69	0.56	-0.50%	-0.59%	3.57%

Comparison of 2021 and 20120 Pures, Expected Loss Rates, and D Ratios

Class	Description	2021 Pure	2021 ELR	2021 D Ratio	2020 Pure	2020 ELR	2020 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
3303	SPRING MFG	1.25	1.08	0.60	1.41	1.22	0.60	-11.35%	-11.48%	0.00%
3307	HEAT TREATING-METAL	1.29	1.08	0.57	1.52	1.28	0.55	-15.13%	-15.63%	3.64%
3315	COPPER OR BRASS GOODS MFG	1.60	1.37	0.59	1.73	1.49	0.59	-7.51%	-8.05%	0.00%
3334	TIN FOIL MFG	1.12	0.93	0.55	1.21	1.01	0.53	-7.44%	-7.92%	3.77%
3336	CASTING MFG-METL-LOST WAX PROCESS	1.16	0.89	0.47	1.28	0.98	0.46	-9.38%	-9.18%	2.17%
3365	WELDING OR CUTTING NOC & DR	1.85	1.40	0.47	2.02	1.53	0.46	-8.42%	-8.50%	2.17%
3372	ELECTROPLATING	1.76	1.42	0.51	1.93	1.56	0.49	-8.81%	-8.97%	4.08%
3373	TINNING/GALVANIZING-NOT ELECTRO	1.71	1.44	0.57	1.96	1.65	0.55	-12.76%	-12.73%	3.64%
3383	JEWELRY MFG	0.68	0.59	0.60	0.70	0.61	0.60	-2.86%	-3.28%	0.00%
3385	WATCH/CLOCK MFG	0.38	0.33	0.60	0.37	0.32	0.60	2.70%	3.13%	0.00%
3400	METAL STAMPING MFG-NOC	1.70	1.38	0.51	1.73	1.40	0.49	-1.73%	-1.43%	4.08%
3507	MACHINERY OR EQUIPMENT MFG-NOC	1.51	1.27	0.57	1.58	1.33	0.55	-4.43%	-4.51%	3.64%
3548	PRINTING/BOOKBINDING MACHINE MFG	1.01	0.85	0.57	0.89	0.75	0.55	13.48%	13.33%	3.64%
3559	CONFECTION MACHINE MFG	1.19	1.00	0.57	1.20	1.01	0.55	-0.83%	-0.99%	3.64%
3574	COMPUTING/OFFICE MACHINE MFG-NOC	0.45	0.39	0.60	0.48	0.41	0.60	-6.25%	-4.88%	0.00%
3612	PUMP MFG	0.87	0.70	0.50	0.98	0.79	0.48	-11.22%	-11.39%	4.17%
3620	TANK BUILDING-METAL-SHOP	1.82	1.40	0.48	1.84	1.41	0.46	-1.09%	-0.71%	4.35%
3629	PRECISION MACHINE PARTS MFG NOC	0.65	0.56	0.60	0.72	0.63	0.60	-9.72%	-11.11%	0.00%
3632	MACHINE SHOP-NOC	1.39	1.11	0.49	1.49	1.20	0.48	-6.71%	-7.50%	2.08%
3634	VALVE MFG	0.73	0.63	0.60	0.82	0.71	0.60	-10.98%	-11.27%	0.00%
3635	GEAR MFG OR GRINDING	1.10	0.92	0.57	1.12	0.95	0.55	-1.79%	-3.16%	3.64%
3638	BALL OR ROLLER BEARING MFG	0.88	0.76	0.60	0.86	0.74	0.60	2.33%	2.70%	0.00%
3642	BATTERY MFG-DRY	0.56	0.47	0.58	0.60	0.51	0.55	-6.67%	-7.84%	5.45%
3643	ELECTRIC POWER/TRANS EQUIPMENT MFG	1.04	0.87	0.56	1.08	0.91	0.54	-3.70%	-4.40%	3.70%
3647	BATTERY MFG-STORAGE	1.14	0.92	0.50	1.11	0.90	0.49	2.70%	2.22%	2.04%
3648	AUTO LIGHT/IGNIT/START MFG NOC	0.75	0.65	0.61	0.76	0.66	0.60	-1.32%	-1.52%	1.67%
3681	ELECTRONIC PARTS MFG/ASMBLG-NOC	0.31	0.27	0.60	0.33	0.29	0.60	-6.06%	-6.90%	0.00%
3685	INSTRUMENT MFG NOC	0.41	0.36	0.60	0.46	0.40	0.60	-10.87%	-10.00%	0.00%
3719	OIL STILL ERECTION OR REPAIR	0.91	0.59	0.36	0.80	0.52	0.36	13.75%	13.46%	0.00%
3724	MILLWRIGHT WORK-NOC-DR	1.72	1.22	0.42	1.74	1.23	0.42	-1.15%	-0.81%	0.00%
3726	BOILER INSTALLATION/REPAIR-STEAM	1.83	1.20	0.38	1.97	1.28	0.37	-7.11%	-6.25%	2.70%
3803	AUTO-WHEEL MFG-METAL-NOT CAST	1.43	1.19	0.55	1.58	1.32	0.54	-9.49%	-9.85%	1.85%
3807	RADIATOR MFG-AUTOMOBILE	1.29	1.11	0.60	1.26	1.09	0.60	2.38%	1.83%	0.00%
3808	AUTOMOBILE MFG OR ASMBLY	1.65	1.33	0.50	1.68	1.36	0.48	-1.79%	-2.21%	4.17%
3821	AUTOMOBILE DISMANTLING/RECYCLE-DR	2.94	2.36	0.50	2.73	2.21	0.49	7.69%	6.79%	2.04%
3822	AUTOMOBILE/BUS/TRUCK/TRAILER BODY MFG	1.72	1.40	0.51	1.77	1.44	0.49	-2.82%	-2.78%	4.08%
3824	TRAILER MFG-INCL BODY INSTALLATION	2.43	1.96	0.51	2.65	2.14	0.49	-8.30%	-8.41%	4.08%
3826	AIRCRAFT ENGINE MFG	0.48	0.40	0.55	0.55	0.46	0.53	-12.73%	-13.04%	3.77%
3827	AUTOMOBILE ENGINE MFG	0.98	0.79	0.50	1.04	0.84	0.49	-5.77%	-5.95%	2.04%
3830	AIRPLANE MFG	0.50	0.40	0.50	0.53	0.43	0.48	-5.66%	-6.98%	4.17%
3851	MOTORCYCLE MFG OR ASSEMBLY	0.92	0.79	0.60	1.00	0.87	0.60	-8.00%	-9.20%	0.00%
3865	BICYCLE MFG OR ASSEMBLY	0.96	0.86	0.64	0.86	0.77	0.63	11.63%	11.69%	1.59%
3881	CAR MFG-RAILROAD-DR	1.33	1.11	0.56	1.44	1.20	0.54	-7.64%	-7.50%	3.70%
4000	SAND OR GRAVEL DIGGING-DR	2.09	1.51	0.42	2.44	1.76	0.42	-14.34%	-14.20%	0.00%
4021	TILE MFG NOC-DR	2.11	1.62	0.47	2.38	1.83	0.46	-11.34%	-11.48%	2.17%
4024	BRICK MFG-FIRE OR ENAMEL-INCL DR	2.34	1.81	0.49	2.56	1.98	0.47	-8.59%	-8.59%	4.26%
4034	CONCR PROD MFG-SHOP/YD ONLY-DR	2.76	2.13	0.48	3.11	2.38	0.46	-11.25%	-10.50%	4.35%
4036	SYNTHETIC MARBLE MFG-DR	1.15	0.89	0.48	1.19	0.91	0.46	-3.36%	-2.20%	4.35%
4038	PLASTER STATUARY/ORNAMENT MFG	1.08	0.96	0.62	1.17	1.04	0.62	-7.69%	-7.69%	0.00%
4062	CERAMICS MFG-MECH PRESS FORMED	1.24	1.04	0.56	1.34	1.12	0.55	-7.46%	-7.14%	1.82%
4101	GLASS MFG-ROLLED-DR	1.36	1.10	0.50	1.36	1.10	0.48	0.00%	0.00%	4.17%
4109	COMPUTER CHIP MFG	0.20	0.17	0.60	0.22	0.19	0.60	-9.09%	-10.53%	0.00%
4110	FIBER OPTIC CABLE MFG.	0.38	0.32	0.57	0.37	0.31	0.55	2.70%	3.23%	3.64%
4111	GLASSWRE MFG-NO AUTO BLOW MACH	0.70	0.61	0.60	0.69	0.60	0.60	1.45%	1.67%	0.00%
4114	GLASSWARE MFG NOC	1.16	0.97	0.56	1.19	1.00	0.54	-2.52%	-3.00%	3.70%
4130	GLASS MERCHANT: INCLUDING COUNTER SALES	1.45	1.22	0.57	1.55	1.30	0.55	-6.45%	-6.15%	3.64%
4131	MIRROR MFG	2.38	2.07	0.61	2.72	2.37	0.61	-12.50%	-12.66%	0.00%
4133	CATHEDRAL OR ART GLASS WINDOW MFG	0.88	0.77	0.61	0.86	0.74	0.61	2.33%	4.05%	0.00%
4149	OPTICAL GOODS MFG.-NOC	0.29	0.26	0.62	0.32	0.29	0.62	-9.38%	-10.34%	0.00%
4206	PULP MFG-GROUND WOOD PROCESS	2.03	1.69	0.55	2.27	1.90	0.54	-10.57%	-11.05%	1.85%
4207	PULP MFG-CHEMICAL PROCESS	0.86	0.65	0.46	0.87	0.66	0.45	-1.15%	-1.52%	2.22%
4239	PAPER MFG	1.21	0.92	0.47	1.15	0.88	0.46	5.22%	4.55%	2.17%
4240	BOX MFG-SET-UP PAPER	1.51	1.31	0.61	1.67	1.45	0.61	-9.58%	-9.66%	0.00%
4243	BOX MFG-FOLDING PAPER-NOC	1.06	0.89	0.56	1.14	0.95	0.54	-7.02%	-6.32%	3.70%
4244	CORRUGATED/FIBRE BRD CONTAINER MFG	1.17	0.98	0.56	1.21	1.02	0.54	-3.31%	-3.92%	3.70%
4250	PAPER CORRUGATING OR LAMINATING	0.78	0.66	0.57	0.82	0.69	0.55	-4.88%	-4.35%	3.64%
4251	STATIONERY MFG	1.62	1.36	0.57	1.49	1.26	0.55	8.72%	7.94%	3.64%
4263	FIBER GOODS MFG	1.30	1.10	0.58	1.21	1.02	0.55	7.44%	7.84%	5.45%
4273	BAG MFG-PAPER OR PLASTIC	1.39	1.17	0.57	1.37	1.15	0.55	1.46%	1.74%	3.64%
4279	PAPER GOODS MFG-NOC	1.51	1.25	0.55	1.34	1.12	0.54	12.69%	11.61%	1.85%
4283	ROOF/BLDG PAPER/FELT PREP-NO INSTL	0.53	0.44	0.56	0.59	0.50	0.55	-10.17%	-12.00%	1.82%
4299	PRINTING	1.15	1.00	0.60	1.22	1.06	0.60	-5.74%	-5.66%	0.00%
4304	NEWSPAPER PUBLISHING	1.98	1.60	0.51	1.97	1.59	0.49	0.51%	0.63%	4.08%

Comparison of 2021 and 20120 Pures, Expected Loss Rates, and D Ratios

Class	Description	2021 Pure	2021 ELR	2021 D Ratio	2020 Pure	2020 ELR	2020 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
4307	BOOKBINDING	1.10	0.97	0.63	1.08	0.96	0.62	1.85%	1.04%	1.61%
4351	PHOTOENGRAVING	0.42	0.36	0.57	0.43	0.37	0.55	-2.33%	-2.70%	3.64%
4352	ENGRAVING	1.00	0.86	0.61	1.00	0.87	0.60	0.00%	-1.15%	1.67%
4361	PHOTOGRAPHER-ALL EMPS & CLER/SLS/DR	0.44	0.39	0.61	0.53	0.46	0.60	-16.98%	-15.22%	1.67%
4410	RUBBER GOODS MFG-NOC	1.73	1.47	0.58	1.76	1.48	0.55	-1.70%	-0.68%	5.45%
4420	TIRE MFG-RUBBER	1.71	1.23	0.42	1.79	1.29	0.42	-4.47%	-4.65%	0.00%
4431	PHONOGRAPH RECORD MFG	0.65	0.58	0.63	0.71	0.64	0.62	-8.45%	-9.38%	1.61%
4432	PEN MANUFACTURING	0.70	0.63	0.64	0.79	0.71	0.63	-11.39%	-11.27%	1.59%
4452	PLASTICS MFG-FABRICATED PROD-NOC	1.10	0.92	0.57	1.21	1.02	0.55	-9.09%	-9.80%	3.64%
4459	PLASTICS MFG-SHEETS/RODS/TUBES	1.19	1.00	0.57	1.29	1.09	0.55	-7.75%	-8.26%	3.64%
4470	CABLE MFG-INSULATED ELECTRICAL	0.93	0.77	0.56	0.99	0.83	0.54	-6.06%	-7.23%	3.70%
4484	PLASTICS MFG-MOLDED PRODUCTS-NOC	1.33	1.12	0.57	1.34	1.13	0.55	-0.75%	-0.88%	3.64%
4493	FABRIC COATING/IMPREGNATING-NOC	1.16	0.98	0.56	1.24	1.04	0.55	-6.45%	-5.77%	1.82%
4511	ANALYTICAL CHEMIST & DRS	0.34	0.27	0.51	0.34	0.27	0.49	0.00%	0.00%	4.08%
4557	CANDLE MFG	0.88	0.76	0.60	0.88	0.76	0.60	0.00%	0.00%	0.00%
4558	PAINT MFG	0.94	0.79	0.56	0.97	0.81	0.54	-3.09%	-2.47%	3.70%
4568	SALT/BORAX/POTASH PROD/REFINE & DR	0.95	0.73	0.47	1.05	0.80	0.46	-9.52%	-8.75%	2.17%
4583	FERTILIZER MFG & DR	1.77	1.29	0.43	1.99	1.44	0.42	-11.06%	-10.42%	2.38%
4611	DRUG/MED/PREP MFG-NO MFG INGRED	0.39	0.34	0.61	0.41	0.36	0.60	-4.88%	-5.56%	1.67%
4635	FIRE EXTINGUISHER-SALES/SER-DR	1.42	0.95	0.38	1.47	0.97	0.37	-3.40%	-2.06%	2.70%
4653	GLUE MFG & DR	0.74	0.63	0.60	0.73	0.64	0.60	1.37%	-1.56%	0.00%
4665	RENDERING WORKS NOC & DR	3.60	2.75	0.47	3.64	2.79	0.46	-1.10%	-1.43%	2.17%
4683	OIL MFG-VEGETABLE-NOC	2.02	1.69	0.56	2.04	1.71	0.54	-0.98%	-1.17%	3.70%
4686	OIL MFG-VEG-SOLVENT EXTRACT PROCESS	1.11	0.85	0.48	1.19	0.91	0.46	-6.72%	-6.59%	4.35%
4692	DENTAL LABORATORY	0.37	0.32	0.59	0.40	0.35	0.59	-7.50%	-8.57%	0.00%
4693	PHARMACTICAL/SURG GOODS MFG-NOC	0.53	0.44	0.57	0.55	0.46	0.55	-3.64%	-4.35%	3.64%
4703	CORN PRODUCTS MFG	0.83	0.69	0.56	0.88	0.74	0.54	-5.68%	-6.76%	3.70%
4717	BUTTER SUBSTITUTE MFG	1.19	1.05	0.63	1.25	1.11	0.62	-4.80%	-5.41%	1.61%
4720	SOAP OR SYNTHETIC DETERGNT MFG	1.05	0.88	0.57	1.22	1.03	0.55	-13.93%	-14.56%	3.64%
4740	OIL RECLAIMING USED MOTOR OIL/DR	1.15	0.87	0.46	1.10	0.84	0.45	4.55%	3.57%	2.22%
4741	ASPHALT/TAR DISTILLING/REFINING-DR	1.06	0.89	0.56	1.14	0.95	0.54	-7.02%	-6.32%	3.70%
4751	SYNTHETIC RUBBER MFG	1.83	1.43	0.50	1.53	1.18	0.48	19.61%	21.19%	4.17%
4771	EXPLOSIV-AMMO-HIGH EXPLO MFG-DR	1.13	0.75	0.38	1.22	0.81	0.37	-7.38%	-7.41%	2.70%
4777	BLASTING AGENTS-PREPARE/DISTR-DR	1.39	0.93	0.39	1.52	1.01	0.37	-8.55%	-7.92%	5.41%
4825	DRUG/MEDICINE MFG-INCL MFG INGRED	0.50	0.39	0.48	0.58	0.44	0.46	-13.79%	-11.36%	4.35%
4828	CHEMICAL-BLEND/MIX-NOC-ALL OPER-DR	0.89	0.73	0.51	0.98	0.80	0.49	-9.18%	-8.75%	4.08%
4829	CHEMICAL MFG-NOC-ALL OPER-DR	0.55	0.40	0.42	0.52	0.38	0.42	5.77%	5.26%	0.00%
4902	SPORTING GOODS MFG-NOC	1.16	1.00	0.60	1.26	1.09	0.60	-7.94%	-8.26%	0.00%
4923	PHOTOGRAPHIC SUPPLIES MFG	0.59	0.51	0.59	0.58	0.49	0.56	1.72%	4.08%	5.36%
5020	CEIL INSTL-ACOUSTICAL-SUSP-GRID TYP	2.12	1.60	0.47	2.40	1.80	0.46	-11.67%	-11.11%	2.17%
5022	MASONRY-NOC	3.34	2.38	0.42	3.64	2.58	0.42	-8.24%	-7.75%	0.00%
5040	IRON/STEEL ERECT-FRAME STRUCTRES	3.22	2.11	0.38	3.45	2.24	0.37	-6.67%	-5.80%	2.70%
5057	IRON/STEEL ERECTION-NOC	2.44	1.59	0.37	2.69	1.74	0.37	-9.29%	-8.62%	0.00%
5059	IRON/STEEL EREC-1-2 STORY FRAME STR	7.27	4.78	0.38	7.07	4.61	0.37	2.83%	3.69%	2.70%
5102	DOOR/WINDOW-INSTL-ALL--RSDNTL/CMRCL	2.19	1.56	0.42	2.35	1.67	0.42	-6.81%	-6.59%	0.00%
5146	FURNITURE/FIXTURES INSTALL-PORT-NOC	2.14	1.61	0.47	2.36	1.78	0.46	-9.32%	-9.55%	2.17%
5160	ELEVATOR-ERECT/SERV/REPAIR	1.02	0.73	0.42	1.16	0.82	0.42	-12.07%	-10.98%	0.00%
5183	PLUMBING-NOC-DR	1.36	1.02	0.46	1.49	1.12	0.45	-8.72%	-8.93%	2.22%
5188	AUTOMATIC SPRINKLER INSTAL & DR	1.36	1.02	0.47	1.55	1.17	0.45	-12.26%	-12.82%	4.44%
5190	ELECTRICAL WIRING-WITHIN BLDGS-DR	1.21	0.91	0.47	1.27	0.95	0.46	-4.72%	-4.21%	2.17%
5191	COMPUTER DEV-INSTL/INSPEC/SER/REPR	0.46	0.39	0.55	0.50	0.42	0.54	-8.00%	-7.14%	1.85%
5192	VEND/COIN OP MACH-INST/SERV-SALE/DR	1.30	1.09	0.56	1.44	1.21	0.54	-9.72%	-9.92%	3.70%
5213	CONCRETE CONSTRUCTION NOC	2.87	2.04	0.42	3.02	2.14	0.42	-4.97%	-4.67%	0.00%
5215	CONCRETE WORK-PRIVATE RESIDENCES	3.02	2.38	0.49	3.29	2.61	0.48	-8.21%	-8.81%	2.08%
5221	CONCR WK-FLOOR/DRIVEWY/YDS/WLKS-DR	2.17	1.63	0.47	2.23	1.67	0.45	-2.69%	-2.40%	4.44%
5222	CONCR CONST-BRIDGE/CULV-OVER 10 FT	4.08	2.90	0.42	4.55	3.22	0.42	-10.33%	-9.94%	0.00%
5223	SWIMMING POOL CONSTRUCTION-DR	2.74	2.06	0.47	3.17	2.38	0.46	-13.56%	-13.45%	2.17%
5348	CERAMIC TILE/STONE/MARBLE/MOSAIC WK	2.43	1.84	0.47	2.97	2.24	0.46	-18.18%	-17.86%	2.17%
5402	GREENHOUSE ERECTION-ALL OPERATIONS	5.60	4.84	0.62	6.08	5.22	0.62	-7.89%	-7.28%	0.00%
5403	CARPENTRY-NOC	3.37	2.41	0.42	3.54	2.51	0.42	-4.80%	-3.98%	0.00%
5437	CARPENTRY-FINISH WORK ONLY	2.51	1.90	0.47	2.60	1.96	0.46	-3.46%	-3.06%	2.17%
5443	LATHING & DR	1.99	1.64	0.56	2.07	1.71	0.54	-3.86%	-4.09%	3.70%
5445	WALLBOARD INSTALLATION & DR	3.99	2.84	0.42	4.82	3.41	0.42	-17.22%	-16.72%	0.00%
5462	GLAZIER-AWAY FROM SHOP-& DR	3.10	2.33	0.46	3.14	2.36	0.45	-1.27%	-1.27%	2.22%
5472	ASBESTOS CONTR-PIPE/BOILER/PLUMB-DR	2.22	1.42	0.38	2.60	1.65	0.37	-14.62%	-13.94%	2.70%
5473	ASBESTOS CONTRACT-NOC-DR	4.75	3.04	0.37	5.20	3.30	0.37	-8.65%	-7.88%	0.00%
5474	PAINTING-NOC-& SHOP/DR	3.68	2.64	0.43	3.89	2.77	0.42	-5.40%	-4.69%	2.38%
5478	FLOOR COV INSTL/RESLNT/CARPT/LAMINT	2.67	2.01	0.46	2.97	2.23	0.45	-10.10%	-9.87%	2.22%
5479	INSULATION WORK NOC & DR	3.44	2.75	0.50	3.43	2.73	0.49	0.29%	0.73%	2.04%
5480	PLASTERING-NOC-& DRIVERS	2.64	1.88	0.42	2.96	2.10	0.42	-10.81%	-10.48%	0.00%
5491	PAPER HANGING & DR	1.01	0.73	0.43	1.09	0.77	0.42	-7.34%	-5.19%	2.38%
5506	STREET/RD CONST-FNL GRAD/PVE/REP/DR	3.02	1.98	0.38	3.27	2.12	0.37	-7.65%	-6.60%	2.70%
5507	STREET/RD CONST-RDBED/SUBASE-DR	2.16	1.53	0.42	2.28	1.61	0.41	-5.26%	-4.97%	2.44%

Comparison of 2021 and 20120 Pures, Expected Loss Rates, and D Ratios

Class	Description	2021 Pure	2021 ELR	2021 D Ratio	2020 Pure	2020 ELR	2020 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
5511	LOGGING/FOREST RD CONST/MAINT-DR	3.07	2.19	0.42	3.26	2.32	0.42	-5.83%	-5.60%	0.00%
5535	SHEET METAL WORK-INSTALLATION & DR	2.52	1.90	0.47	2.80	2.11	0.46	-10.00%	-9.95%	2.17%
5537	AIR CONDITIONING, HEATING, AND REFRIGER	1.90	1.43	0.47	2.08	1.57	0.46	-8.65%	-8.92%	2.17%
5551	ROOFING-ALL KINDS-DR	7.36	4.85	0.38	7.53	4.91	0.37	-2.26%	-1.22%	2.70%
5606	CONTRACTOR-EXECUTIVE SUPERVISOR	0.34	0.25	0.42	0.38	0.27	0.42	-10.53%	-7.41%	0.00%
5610	CLEANER-DEBRIS REMOVAL CONSTRUCTION	2.09	1.73	0.56	2.48	2.04	0.54	-15.73%	-15.20%	3.70%
5645	CARPENTRY-DWELLINGS 3 STORIES OR LESS	7.05	5.05	0.43	7.61	5.41	0.42	-7.36%	-6.65%	2.38%
5703	BUILDING RAISING OR MOVING & DR	5.73	4.36	0.48	5.79	4.39	0.46	-1.04%	-0.68%	4.35%
5705	SALVAGE OP-NO WRECKING	8.47	6.37	0.47	9.96	7.49	0.46	-14.96%	-14.95%	2.17%
5951	SERUM/ANTI-TOXIN/VIRUS MFG & DR	0.21	0.19	0.62	0.21	0.18	0.61	0.00%	5.56%	1.64%
6003	PILE DRIVING	2.65	1.99	0.47	2.84	2.13	0.45	-6.69%	-6.57%	4.44%
6005	DIKE/REVTMENT OR CONST & DR	1.57	1.19	0.48	1.71	1.29	0.46	-8.19%	-7.75%	4.35%
6018	DAM/LOCK CONST ALL OP-EARTH MOV-DR	1.05	0.78	0.45	1.11	0.82	0.44	-5.41%	-4.88%	2.27%
6045	LEEVE CONSTR-ALL OPS & DR	2.10	1.57	0.46	2.02	1.52	0.45	3.96%	3.29%	2.22%
6204	DRILLING NOC & DR	3.61	2.60	0.43	3.70	2.63	0.42	-2.43%	-1.14%	2.38%
6206	OIL/GAS-WELL-ACIDIZ/CEMNT-ALL EM/DR	1.34	0.87	0.37	1.29	0.84	0.37	3.88%	3.57%	0.00%
6213	OIL/GAS-SPEC TL OP-BY CONT-AL EM-DR	0.72	0.51	0.42	0.75	0.53	0.42	-4.00%	-3.77%	0.00%
6214	OIL/GAS-PERFORATE-CASE-AL EMP-DR	0.86	0.57	0.38	0.96	0.62	0.37	-10.42%	-8.06%	2.70%
6216	OILGAS/ LEASE WK-NOC-BY CONTR-DR	2.58	1.69	0.38	2.75	1.78	0.37	-6.18%	-5.06%	2.70%
6217	EXCAVATION-NOC-& DR	2.24	1.60	0.42	2.21	1.57	0.42	1.36%	1.91%	0.00%
6229	IRRIGATION/DRAIN SYST CONST & DR	2.37	1.70	0.43	2.46	1.75	0.42	-3.66%	-2.86%	2.38%
6233	OIL/GAS PIPELINE CONSTRUCT & DR	1.52	1.08	0.42	1.92	1.36	0.42	-20.83%	-20.59%	0.00%
6235	OIL/GAS-WELL DRILL-REDRILL-SHOOT/DR	2.39	1.56	0.37	2.45	1.59	0.37	-2.45%	-1.89%	0.00%
6236	OIL/GAS-WELL-INSTAL/ RCVY/CASING/DR	3.04	2.29	0.47	3.23	2.43	0.46	-5.88%	-5.76%	2.17%
6237	OIL/GAS WELL-INSTRM LOG/SURV WK/DR	0.70	0.53	0.46	0.76	0.57	0.45	-7.89%	-7.02%	2.22%
6251	TUNLNG-NOT PNEUMAT-ALL OPER-INC LNG	1.77	1.25	0.42	1.91	1.34	0.41	-7.33%	-6.72%	2.44%
6252	CAISSON WORK-ALL OPER TO COMPLETION	1.88	1.22	0.37	1.99	1.27	0.37	-5.53%	-3.94%	0.00%
6306	SEWER CONSTRUCTION-ALL OPER-DR	2.24	1.59	0.42	2.24	1.58	0.42	0.00%	0.63%	0.00%
6319	WATERMAIN CONNec-CONST & DR	2.23	1.58	0.42	2.45	1.74	0.42	-8.98%	-9.20%	0.00%
6325	CONDUIT CONSTR-FOR CABLE OR WIRE-DR	1.91	1.36	0.42	2.16	1.53	0.42	-11.57%	-11.11%	0.00%
6400	FENCE INSTALL-REPAIR-MTAL-VNYL-WOOD	2.86	2.27	0.50	3.30	2.62	0.48	-13.33%	-13.36%	4.17%
6504	FOOD PRODUCTS MFG-NOC-NO CEREAL MIL	1.54	1.34	0.61	1.51	1.31	0.61	1.99%	2.29%	0.00%
6703	RAILROAD CONSTRUCT-ALL OPER-DR	4.39	3.15	0.47	5.22	3.79	0.46	-15.90%	-16.89%	2.17%
6704	RAILROAD CONSTRUCT-ALL OPER-DR	2.63	2.01	0.47	3.11	2.38	0.46	-15.43%	-15.55%	2.17%
6801	BOAT BUILDING-WOOD-NOC-DR	2.57	1.90	0.43	2.72	2.00	0.41	-5.51%	-5.00%	4.88%
6811	BOAT BLDG-WOOD&DRV-STATE ACT	2.87	2.20	0.48	2.83	2.16	0.46	1.41%	1.85%	4.35%
6824	BOAT BLDG/REPR/DEMO-NAV WATR/DR	5.83	4.17	0.38	6.59	4.69	0.37	-11.53%	-11.09%	2.70%
6826	MARINAS-INCL SALES/PARTS & DR	3.80	2.80	0.43	4.17	3.06	0.41	-8.87%	-8.50%	4.88%
6834	BOAT BLDG/REP/DEMO-NONNAV WATR/DR	1.43	1.16	0.51	1.64	1.33	0.49	-12.80%	-12.78%	4.08%
6836	MARINAS-INC SLS/PRTS DR-STATE ACT	2.15	1.65	0.48	2.19	1.68	0.46	-1.83%	-1.79%	4.35%
6843	SHIP BUILDING-IRON/STEEL-NOC & DR	8.62	5.75	0.32	7.76	5.20	0.31	11.08%	10.58%	3.23%
6845	SHIP BUILDING-NAVAL & DR	3.30	2.20	0.32	3.48	2.32	0.31	-5.17%	-5.17%	3.23%
6854	SHIP BLDG-IRON/ST-DRV STATE ACT	1.90	1.26	0.38	2.04	1.34	0.37	-6.86%	-5.97%	2.70%
6872	SHIP REPAIR/CONV-ALL OPER-DR	6.84	4.65	0.33	7.52	5.10	0.31	-9.04%	-8.82%	6.45%
6873	DIVING-LONGSHORE EXPOSURE ONLY	11.75	7.66	0.32	12.45	8.11	0.31	-5.62%	-5.55%	3.23%
6874	PAINTING-SHIP HULLS	10.18	6.74	0.32	10.90	7.22	0.31	-6.61%	-6.65%	3.23%
6876	DIVING-STATE ACT EXPOSURE ONLY	1.95	1.29	0.37	2.14	1.41	0.37	-8.88%	-8.51%	0.00%
6882	SHIP REP/CONVERSION-DR-STATE ACT	1.40	0.93	0.38	1.54	1.02	0.37	-9.09%	-8.82%	2.70%
6884	PAINT SHIP HULLS STATE ACT ONLY	2.29	1.51	0.37	2.49	1.64	0.36	-8.03%	-7.93%	2.78%
7024	VESSELS-NOC-STATE ACT	1.87	1.23	0.37	1.82	1.19	0.36	2.75%	3.36%	2.78%
7047	VESSELS-NOC-USL&H ACT	3.12	1.94	0.37	3.06	1.90	0.36	1.96%	2.11%	2.78%
7050	VESSELS-BOAT LIVERY-USL&H ACT	4.69	3.03	0.40	5.45	3.46	0.37	-13.94%	-12.43%	8.11%
7090	VESSELS-BOAT LIVERY-STATE ACT	2.81	1.92	0.40	3.24	2.17	0.37	-13.27%	-11.52%	8.11%
7098	VESSELS-NOT SELF PROPELLED	1.32	0.88	0.38	1.41	0.93	0.37	-6.38%	-5.38%	2.70%
7099	VESSELS-NOT SELF PROPELLED	2.20	1.39	0.38	2.37	1.48	0.37	-7.17%	-6.08%	2.70%
7133	RAILRD OP NOC-ALL EMPS-DR-STATE ACT	1.51	1.10	0.43	1.47	1.07	0.42	2.72%	2.80%	2.38%
7152	RAILROAD-OPERATION OF-INCL DR	3.40	2.34	0.43	3.34	2.30	0.42	1.80%	1.74%	2.38%
7153	RAILROAD-OPERATION OF-INCL DR	2.04	1.48	0.43	1.98	1.43	0.42	3.03%	3.50%	2.38%
7219	TRUCKING-NOC-DR	4.19	3.01	0.42	4.32	3.11	0.42	-3.01%	-3.22%	0.00%
7225	AUTOMOBILE TOWING & DRIVERS	4.14	3.15	0.47	4.33	3.31	0.45	-4.39%	-4.83%	4.44%
7230	TRUCKING-PRCL/PKG DEL-ALL EMP-DR	6.12	4.94	0.50	8.31	6.73	0.49	-26.35%	-26.60%	2.04%
7231	PARCEL DELIVERY-ALL EMP-DR	4.25	3.39	0.49	4.90	3.94	0.48	-13.27%	-13.96%	2.08%
7232	TRUCKING-MAIL/PARL/PKG-AL EMP/DR	4.59	3.28	0.41	4.51	3.23	0.41	1.77%	1.55%	0.00%
7309	STEVEDORING-NOC	6.34	4.16	0.32	7.54	4.93	0.31	-15.92%	-15.62%	3.23%
7313	COAL/ORE DOCK OPS & STEVEDORING	3.04	2.04	0.33	3.22	2.16	0.31	-5.59%	-5.56%	6.45%
7317	STEVEDORING-BY HAND/HAND TRUCK EXCL	6.14	4.05	0.32	7.18	4.73	0.31	-14.48%	-14.38%	3.23%
7327	STEVEDOR-CONTAINERIZED FREIGHT-DR	9.78	6.65	0.33	10.33	7.04	0.31	-5.32%	-5.54%	6.45%
7335	DREDGING-ALL TYPES	1.67	1.10	0.37	1.60	1.05	0.36	4.37%	4.76%	2.78%
7337	DREDGING-ALL TYPES	2.79	1.73	0.37	2.69	1.67	0.36	3.72%	3.59%	2.78%
7350	FREIGHT HANDLER-NOC-USL&H	13.86	9.45	0.36	15.53	10.52	0.36	-10.75%	-10.17%	0.00%
7360	FREIGHT HANDLER-NOC-STATE ACT COV	2.37	1.81	0.47	2.60	2.00	0.46	-8.85%	-9.50%	2.17%
7370	TAXICAB CO-ALL OTHER EMP & DR	2.94	2.45	0.56	3.22	2.70	0.54	-8.70%	-9.26%	3.70%
7380	DRIVERS/CHAUFFRS/MESSENGRS & HELPR	2.36	1.89	0.50	2.45	1.97	0.48	-3.67%	-4.06%	4.17%

Comparison of 2021 and 20120 Pures, Expected Loss Rates, and D Ratios

Class	Description	2021 Pure	2021 ELR	2021 D Ratio	2020 Pure	2020 ELR	2020 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
7382	BUS CO-ALL EMP/DR-OTHER THAN GARAGE	1.87	1.57	0.57	2.01	1.69	0.55	-6.97%	-7.10%	3.64%
7390	BEER OR ALE DEALER-SALES & DRS	1.47	1.22	0.55	1.56	1.31	0.54	-5.77%	-6.87%	1.85%
7395	DIVING-MARINE	1.75	1.15	0.37	1.75	1.15	0.36	0.00%	0.00%	2.78%
7398	DIVING-MARINE	2.92	1.81	0.37	2.94	1.83	0.36	-0.68%	-1.09%	2.78%
7402	AVIATION-AIR TRFIC CNTLR FAA CNTRC	0.07	0.06	0.57	0.08	0.06	0.54	-12.50%	0.00%	5.56%
7403	AVIATION-ALL OTHER EMPLOYEES & DR	2.06	1.58	0.47	2.09	1.60	0.46	-1.44%	-1.25%	2.17%
7405	AVIATION-CARRIER SCH/COMMUT-FLY CRW	0.72	0.55	0.47	0.79	0.60	0.46	-8.86%	-8.33%	2.17%
7420	AVIATION-STUNT/RACE/PARA JMP FLY CR	2.35	1.53	0.36	2.54	1.66	0.36	-7.48%	-7.83%	0.00%
7421	AVIATION-FLY PERSNL FOR BUS/FLY CREW	0.67	0.49	0.43	0.74	0.54	0.42	-9.46%	-9.26%	2.38%
7422	AVIATION-NOC-NOT HELICOPTR-FLY CREW	0.98	0.65	0.37	1.02	0.67	0.37	-3.92%	-2.99%	0.00%
7425	HELICOPTER OP-NOC-FLY CREW MEMBERS	1.26	0.82	0.36	1.51	0.99	0.36	-16.56%	-17.17%	0.00%
7431	AVIATION-AIR CHART/TAXI-FLY CREW	0.47	0.31	0.37	0.48	0.31	0.36	-2.08%	0.00%	2.78%
7502	GAS CO-NAT GAS LOCAL DIST-DR	1.07	0.82	0.48	1.27	0.98	0.46	-15.75%	-16.33%	4.35%
7515	OIL/GAS PIPELINE OPERATION & DR	0.56	0.37	0.38	0.59	0.39	0.37	-5.08%	-5.13%	2.70%
7520	WATERWORKS OPERATION-DR	1.38	1.16	0.57	1.51	1.27	0.55	-8.61%	-8.66%	3.64%
7538	ELEC LIGHT/PWR LINE CONST-INC DR	2.28	1.49	0.37	3.22	2.09	0.36	-29.19%	-28.71%	2.78%
7539	ELEC POWER CO-NOC-ALL EMPS & DR	1.03	0.75	0.42	1.05	0.76	0.42	-1.90%	-1.32%	0.00%
7580	SEWAGE DISPOSAL PLANT OPER-DR	1.38	1.06	0.48	1.41	1.08	0.46	-2.13%	-1.85%	4.35%
7590	GARBAGE WORK/REDUCTION INCINERATOR	2.02	1.62	0.50	1.98	1.59	0.48	2.02%	1.89%	4.17%
7600	TELECOM CO CABLE/TV/SAT-ALL EMP & DR	2.34	1.78	0.47	2.34	1.79	0.46	0.00%	-0.56%	2.17%
7605	BURGLAR & FIRE ALARM-INSTLL/REPR/DR	1.25	0.93	0.46	1.32	1.00	0.46	-5.30%	-7.00%	0.00%
7610	RADIO STATION-ALL EMPS/CLER/DR	0.33	0.27	0.50	0.35	0.28	0.49	-5.71%	-3.57%	2.04%
7705	AMBULANCE/EMS (EMER-MED-SER) & DRS	2.21	1.78	0.50	2.45	1.97	0.48	-9.80%	-9.64%	4.17%
7710	FIREFIGHTERS AND DRIVERS	2.21	1.60	0.42	2.17	1.57	0.42	1.84%	1.91%	0.00%
7720	POLICE OFFICERS & DR	1.83	1.41	0.48	1.91	1.46	0.46	-4.19%	-3.42%	4.35%
7729	SELF-INSURED SEARCH-RESCUE VOLUNTER	1.37	1.06	0.49	1.35	1.04	0.47	1.48%	1.92%	4.26%
7855	RAILRD CONST LAY TRAK/MAIN-CONTR-DR	1.98	1.48	0.47	2.34	1.76	0.46	-15.38%	-15.91%	2.17%
8001	FLORIST-STORE-DR	1.27	1.11	0.61	1.32	1.15	0.61	-3.79%	-3.48%	0.00%
8002	AUTO RNT-SHT TRM-AL OTH-COUNT/DR	1.59	1.37	0.59	1.65	1.40	0.57	-3.64%	-2.14%	3.51%
8006	GROCERY/PROV-CONVENIENCE-RETAIL	0.94	0.79	0.57	1.05	0.88	0.55	-10.48%	-10.23%	3.64%
8008	CLOTHING/DRY GOODS-RETAIL STORE	0.55	0.48	0.61	0.60	0.52	0.61	-8.33%	-7.69%	0.00%
8010	HARDWARE STORE-RETAIL OR WHOLESALE	0.80	0.70	0.61	0.79	0.68	0.60	1.27%	2.94%	1.67%
8013	JEWELRY STORE	0.20	0.17	0.56	0.23	0.19	0.54	-13.04%	-10.53%	3.70%
8015	QUICK PRNT-CPY/DUP-AL EMP-CL/SL/DR	0.40	0.34	0.57	0.45	0.38	0.55	-11.11%	-10.53%	3.64%
8017	RETAIL STORE-NOT OTHRWSE CLASSIFIED	0.59	0.51	0.61	0.61	0.53	0.61	-3.28%	-3.77%	0.00%
8018	WHOLESALE STORE-NOC	1.40	1.21	0.60	1.35	1.17	0.60	3.70%	3.42%	0.00%
8021	MEAT/FISH/POULTRY DLR-WHOLESALE	1.93	1.64	0.58	2.20	1.86	0.56	-12.27%	-11.83%	3.57%
8031	MEAT/FISH/POULTRY-RETAIL STORE	1.38	1.17	0.57	1.40	1.18	0.55	-1.43%	-0.85%	3.64%
8032	CLOTHING/DRY GOODS-WHOLESALE STORE	1.05	0.91	0.61	0.96	0.84	0.60	9.38%	8.33%	1.67%
8033	MEAT-GROCERY-RETAIL STORE-NOC	1.25	1.06	0.58	1.28	1.08	0.56	-2.34%	-1.85%	3.57%
8037	STORE-SUPERSTORE & WAREHOUSE CLUBS	1.21	1.06	0.61	1.38	1.20	0.61	-12.32%	-11.67%	0.00%
8039	DEPARTMENT STORE-RETAIL	0.71	0.62	0.61	0.82	0.71	0.61	-13.41%	-12.68%	0.00%
8044	FURNITURE-STORE-DR	1.47	1.19	0.51	1.62	1.31	0.49	-9.26%	-9.16%	4.08%
8046	AUTO ACCESSRY STORE-RETL/WHL-NOC-DR	1.03	0.87	0.57	1.06	0.89	0.55	-2.83%	-2.25%	3.64%
8047	DRUG STORE-WHOLESALE	0.45	0.39	0.60	0.51	0.44	0.60	-11.76%	-11.36%	0.00%
8058	BUILD MAT DLR-NEW/USED STOR EM ONLY	1.06	0.89	0.57	1.09	0.92	0.55	-2.75%	-3.26%	3.64%
8102	SEED MERCHANT	1.35	1.18	0.61	1.54	1.34	0.61	-12.34%	-11.94%	0.00%
8103	WOOL MERCHANT INCLUDING WAREHOUSE	1.47	1.20	0.51	1.39	1.13	0.49	5.76%	6.19%	4.08%
8106	IRON/STEEL MERCHANT-DR	2.50	1.93	0.48	2.65	2.03	0.46	-5.66%	-4.93%	4.35%
8107	MACHINERY-DLR-NOC-INCL DR	1.69	1.30	0.47	1.71	1.31	0.46	-1.17%	-0.76%	2.17%
8111	PLUMBERS SUPPLY DEALER-DR	0.84	0.71	0.57	0.88	0.74	0.55	-4.55%	-4.05%	3.64%
8112	MACH DLR-SLS-YRD/SHOWROM-INC DEMO	0.54	0.42	0.48	0.63	0.48	0.46	-14.29%	-12.50%	4.35%
8116	FARM MACHINERY-DLR-INCL DR	1.34	1.13	0.57	1.42	1.20	0.55	-5.63%	-5.83%	3.64%
8203	ICE DEALER/MFG/HARVEST- DR	3.36	2.81	0.56	3.89	3.27	0.54	-13.62%	-14.07%	3.70%
8209	VEGETABLE PACKING-DR	2.46	2.08	0.58	2.48	2.09	0.55	-0.81%	-0.48%	5.45%
8215	HAY/GRAIN/FEED DLR & LOC MGR/DR	1.89	1.46	0.48	1.91	1.47	0.47	-1.05%	-0.68%	2.13%
8227	CONSTRUCTION/ERECT PERMANENT YARD	1.53	1.01	0.38	1.63	1.06	0.37	-6.13%	-4.72%	2.70%
8232	BUILDING MAT DLR-ALL OTHR EMP/DR	2.54	1.95	0.48	2.63	2.02	0.46	-3.42%	-3.47%	4.35%
8233	COAL MERCHANT & LOCAL MGR/DR	1.56	1.18	0.46	1.71	1.30	0.45	-8.77%	-9.23%	2.22%
8263	JUNK DEALERS & DR	2.89	2.35	0.51	2.81	2.28	0.49	2.85%	3.07%	4.08%
8264	BOTTLE DEALER-USED & DRIVERS	2.38	1.83	0.48	2.64	2.03	0.46	-9.85%	-9.85%	4.35%
8265	IRON/STEEL SCRAP DLRS & DR	3.67	2.69	0.43	3.51	2.55	0.42	4.56%	5.49%	2.38%
8279	STABLE OR BREEDING FARM & DR	3.64	2.68	0.43	3.99	2.90	0.43	-8.77%	-7.59%	0.00%
8288	LIVESTOCK DEALER & SLS/DR	3.73	2.91	0.49	3.75	2.90	0.47	-0.53%	0.34%	4.26%
8291	STORAGE WAREHOUSE-COLD	1.42	1.14	0.50	1.69	1.36	0.48	-15.98%	-16.18%	4.17%
8292	STORAGE WRHSE-NOC-COMMERCIAL PUBLIC	1.84	1.54	0.57	1.98	1.67	0.55	-7.07%	-7.78%	3.64%
8293	STORAGE WAREHOUSE-FURNITURE-DR	4.60	3.53	0.47	5.17	3.96	0.46	-11.03%	-10.86%	2.17%
8304	GRAIN ELEV OPER & LOCAL MGR/DR	4.17	3.15	0.46	3.94	3.00	0.45	5.84%	5.00%	2.22%
8350	GASOLINE OR OIL DEALERS & DR	4.09	2.93	0.42	4.08	2.94	0.42	0.25%	-0.34%	0.00%
8380	AUTO-SALES/SERV/REPR-AGENCY-DR	1.30	1.05	0.50	1.42	1.15	0.48	-8.45%	-8.70%	4.17%
8385	BUS COMPANY-GARAGE EMPLOYEES	1.16	0.89	0.48	1.21	0.93	0.46	-4.13%	-4.30%	4.35%
8392	AUTO PARK LOT/VALET/CASH/COUNTR/DR	1.12	0.95	0.58	1.27	1.07	0.55	-11.81%	-11.21%	5.45%
8393	AUTO BODY RPR-METL-UPHLS-PAINT-DR	0.95	0.79	0.55	1.07	0.89	0.53	-11.21%	-11.24%	3.77%

Comparison of 2021 and 20120 Pures, Expected Loss Rates, and D Ratios

Class	Description	2021 Pure	2021 ELR	2021 D Ratio	2020 Pure	2020 ELR	2020 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
8411	FIREFIGHTERS	0.68	0.46	0.40	0.65	0.44	0.37	4.62%	4.55%	8.11%
8500	METAL SCRAP DEALER & DR	3.21	2.46	0.47	3.47	2.65	0.46	-7.49%	-7.17%	2.17%
8601	ARCHITECT OR ENGINEER FIRM-SALES/DR	0.14	0.12	0.50	0.16	0.13	0.48	-12.50%	-7.69%	4.17%
8602	TIMBER CRUISING & DRIVERS	0.69	0.56	0.50	0.83	0.67	0.48	-16.87%	-16.42%	4.17%
8606	GEOPHYSICL EXPL-SEISMIC-AL EMP-DR	0.99	0.72	0.42	1.09	0.79	0.42	-9.17%	-8.86%	0.00%
8709	STEVEDORING-TALLIERS/CHECKING CLERK	3.04	2.04	0.32	3.33	2.23	0.31	-8.71%	-8.52%	3.23%
8719	TALLIERS AND CHECKING CLERKS-ST ACT	1.77	1.18	0.38	2.02	1.33	0.37	-12.38%	-11.28%	2.70%
8720	INSPECT RISK/INSUR OR VALUATION-NOC	0.59	0.46	0.48	0.58	0.44	0.46	1.72%	4.55%	4.35%
8723	INSURANCE COMPANY-INCL-CLERICAL & SALES	0.09	0.07	0.57	0.11	0.09	0.55	-18.18%	-22.22%	3.64%
8725	INVENTORY COUNTERS/TRAVEL/SALES/CLE	1.33	1.02	0.47	1.42	1.09	0.46	-6.34%	-6.42%	2.17%
8726	STEAMSHIP LINE-SUPR/CAP/ENG/STEW/CLK	1.63	1.18	0.42	1.65	1.19	0.41	-1.21%	-0.84%	2.44%
8734	RAILROAD-SALES/COLLECT/MESS-OUTSIDE	0.18	0.14	0.48	0.18	0.14	0.46	0.00%	0.00%	4.35%
8738	RAILROAD-SALES/COLLECT/MESS-OUTSIDE	0.29	0.21	0.48	0.30	0.22	0.46	-3.33%	-4.55%	4.35%
8742	SALESPERSON-OUTSIDE-NO DELIVERY	0.13	0.10	0.48	0.13	0.10	0.46	0.00%	0.00%	4.35%
8745	NEWS AGENT-NOT RETAIL-SLS/DR	1.88	1.52	0.50	2.19	1.76	0.48	-14.16%	-13.64%	4.17%
8748	AUTOMOBILE SALESPERSONS	0.26	0.21	0.50	0.26	0.21	0.48	0.00%	0.00%	4.17%
8755	LABOR UNION-ALL EMPLOYEES	0.20	0.15	0.47	0.19	0.14	0.46	5.26%	7.14%	2.17%
8800	MAILING CO & CLERICAL	0.92	0.82	0.63	1.04	0.93	0.62	-11.54%	-11.83%	1.61%
8803	ACCOUNTANT, AUDITOR-TRAVEL	0.02	0.02	0.49	0.03	0.03	0.46	-33.33%	-33.33%	6.52%
8805	RAILROAD OPER-CLER OFFICE EMPL	0.09	0.07	0.57	0.09	0.08	0.56	0.00%	-12.50%	1.79%
8810	OFFICE CLERICAL	0.07	0.06	0.57	0.07	0.06	0.56	0.00%	0.00%	1.79%
8815	RAILROAD OPER-CLER OFFICE EMPL	0.16	0.13	0.57	0.16	0.13	0.56	0.00%	0.00%	1.79%
8820	ATTORNEY & CLER/MESSENGER/DR	0.07	0.05	0.50	0.08	0.06	0.48	-12.50%	-16.67%	4.17%
8824	RETIREMENT CTR-HEALTH CARE EMPLOY	1.42	1.23	0.61	1.57	1.37	0.61	-9.55%	-10.22%	0.00%
8826	RETIREMENT CTR-ALL OTHER EMPLOYEES	0.91	0.77	0.58	1.04	0.87	0.55	-12.50%	-11.49%	5.45%
8831	VETERINARY CLINIC & DR	0.67	0.57	0.59	0.74	0.63	0.56	-9.46%	-9.52%	5.36%
8832	PHYSICIAN & CLERICAL	0.17	0.14	0.57	0.19	0.16	0.55	-10.53%	-12.50%	3.64%
8833	HOSPITAL-PROFESSIONAL EMPLOYEES	0.46	0.38	0.56	0.53	0.44	0.54	-13.21%	-13.64%	3.70%
8835	NURSE-HOME HEALTH/PUBLIC-TRVL-AL EMP	1.18	0.99	0.57	1.34	1.13	0.55	-11.94%	-12.39%	3.64%
8842	HEALTH GRP CARE HOME-DR	1.17	0.99	0.58	1.30	1.10	0.56	-10.00%	-10.00%	3.57%
8853	PUBLIC TEACH HOSP-ALL EMP/CL/SLS/DR	0.19	0.16	0.59	0.21	0.18	0.60	-9.52%	-11.11%	-1.67%
8855	BANKS-TRUST CO-ALL EMPL-SALES-CLER & DR	0.08	0.07	0.57	0.09	0.07	0.55	-11.11%	0.00%	3.64%
8856	CHECK CASH RETL-ALL EMPL-SALES-DR-CLR	0.24	0.20	0.55	0.22	0.18	0.54	9.09%	11.11%	1.85%
8864	SOC SERV ORGAN-ALL OTHER EMPLOYE & DRVS	1.15	0.98	0.58	1.15	0.98	0.56	0.00%	0.00%	3.57%
8868	SCHOOL-PROFESSIONAL EMP & CLERICAL	0.20	0.18	0.62	0.21	0.18	0.62	-4.76%	0.00%	0.00%
8869	CHILD DAY CARE CENTR-ALL EMPLOYEES	0.57	0.50	0.62	0.60	0.53	0.61	-5.00%	-5.66%	1.64%
8877	SOC.SRVC-CLINICAL COUNSEL-ADMIN&SALES	0.24	0.21	0.58	0.23	0.19	0.56	4.35%	10.53%	3.57%
8901	TELEPHONE CO OFFICE EMPL/CLER	0.09	0.07	0.50	0.10	0.08	0.49	-10.00%	-12.50%	2.04%
8989	DOMESTICS-HOUSEHOLD-INSIDE-DR	1.15	0.89	0.48	1.26	0.97	0.46	-8.73%	-8.25%	4.35%
9012	BUILDING MANAGEMENT,AGENTS,CLERIC,SALES	0.40	0.32	0.50	0.40	0.32	0.48	0.00%	0.00%	4.17%
9014	JANITORIAL SERV-SPEC CONTR-DR	1.81	1.52	0.57	2.02	1.70	0.55	-10.40%	-10.59%	3.64%
9015	BUILDINGS-OPS BY OWNER/LESSEE & DRIVERS	1.64	1.38	0.57	1.80	1.52	0.55	-8.89%	-9.21%	3.64%
9016	AMUSEMENT PARK OPERATION	1.27	1.07	0.58	1.32	1.11	0.55	-3.79%	-3.60%	5.45%
9019	TUNNEL OR BRIDGE OPERATION & DR	1.46	1.12	0.48	1.48	1.14	0.46	-1.35%	-1.75%	4.35%
9040	HOSPITAL-AL OTR EMPLOY-NONPROF	1.69	1.46	0.60	1.70	1.47	0.60	-0.59%	-0.68%	0.00%
9052	HOTEL/MOTEL-ALL OTHER EMPLOY-SALES, DRS	1.40	1.22	0.61	1.54	1.34	0.61	-9.09%	-8.96%	0.00%
9060	CLUB-COUNTRY/GOLF/YACHT-CLERIC/SALES/DR	0.73	0.63	0.61	0.77	0.67	0.61	-5.19%	-5.97%	0.00%
9061	CLUB-NOC-CLERICAL & DR	0.69	0.61	0.63	0.77	0.69	0.62	-10.39%	-11.59%	1.61%
9062	CASINO	0.94	0.85	0.65	0.94	0.85	0.64	0.00%	0.00%	1.56%
9063	COMMUNITY/SPORTS/CTRS-ALL EMP/CLER	0.41	0.36	0.62	0.45	0.39	0.61	-8.89%	-7.69%	1.64%
9077	US ARMED SERVICE RISK-AL EMP-DR	2.46	1.88	0.53	2.52	1.92	0.51	-2.38%	-2.08%	3.92%
9079	RESTAURANT & DR	0.69	0.62	0.64	0.71	0.64	0.64	-2.82%	-3.13%	0.00%
9089	BILLARD HALL-NO BOWLING ALLEY	0.58	0.51	0.62	0.59	0.51	0.62	-1.69%	0.00%	0.00%
9093	BOWLING LANE-INCLUDING BILLARDS	0.73	0.64	0.62	0.84	0.73	0.61	-13.10%	-12.33%	1.64%
9101	RELIGIOUS ORGAN-AL OTHER EMP	1.61	1.39	0.61	1.75	1.52	0.60	-8.00%	-8.55%	1.67%
9102	LAWN MAINT-COMM/DOMEST-DR	1.77	1.49	0.57	1.87	1.58	0.55	-5.35%	-5.70%	3.64%
9154	THEATRE NOC-ALL OTHER EMPLOYEES	0.95	0.80	0.57	0.96	0.81	0.55	-1.04%	-1.23%	3.64%
9156	THEATRE NOC-PLAYR-ENTERT/MUSIC	1.19	0.97	0.51	1.31	1.06	0.49	-9.16%	-8.49%	4.08%
9178	ATHLETIC SPORTS: NONCONTACT	3.01	2.73	0.65	3.17	2.85	0.64	-5.05%	-4.21%	1.56%
9179	ATHLETIC SPORTS: CONTACT	9.49	8.15	0.59	7.85	6.78	0.60	20.89%	20.21%	-1.67%
9180	AMUSEMENT DEVICE OP/NO TRAVL-DR	3.83	2.99	0.49	4.18	3.23	0.47	-8.37%	-7.43%	4.26%
9182	ATHLETIC TEAM/PARK OPERATION-DR	0.89	0.75	0.58	0.91	0.77	0.55	-2.20%	-2.60%	5.45%
9186	AMUSEMENT DEVICE OP/TRALING-DR	6.66	4.91	0.44	7.99	5.83	0.43	-16.65%	-15.78%	2.33%
9220	CEMETERY OPERATION-DR	2.66	2.15	0.51	2.85	2.31	0.49	-6.67%	-6.93%	4.08%
9310	LOG TRUCK DRIVER	5.26	3.97	0.46	5.38	4.10	0.45	-2.23%	-3.17%	2.22%
9315	PLANE/MOLD/SAWMILL-MAINT/SECURITY EMPLS	1.25	0.96	0.48	1.41	1.08	0.46	-11.35%	-11.11%	4.35%
9328	TRUCKMN NOC-GARGE/DCK/WRHS-EMP	1.57	1.20	0.47	1.74	1.33	0.46	-9.77%	-9.77%	2.17%
9349	SCHOOL-CAFETERIA/KITCHEN EMPL	1.52	1.33	0.62	1.75	1.52	0.61	-13.14%	-12.50%	1.64%
9351	GARBAGE COLLECTION-GARAGE EMP	1.83	1.41	0.48	2.05	1.58	0.47	-10.73%	-10.76%	2.13%
9366	HOSPITAL-CAFETERIA/KITCHEN-EMPL	1.05	0.91	0.61	1.16	1.01	0.61	-9.48%	-9.90%	0.00%
9402	STREET CLEANING-DR	2.55	1.94	0.47	3.00	2.30	0.46	-15.00%	-15.65%	2.17%
9403	GARBAGE/ASH/REFUSE COLLECTN DR	2.87	2.07	0.42	2.74	1.97	0.42	4.74%	5.08%	0.00%
9410	MUNICIPAL/TWN/CNTY/STATE EMP-NOC	0.77	0.65	0.56	0.87	0.73	0.54	-11.49%	-10.96%	3.70%

Comparison of 2021 and 2020 Pures, Expected Loss Rates, and D Ratios

Class	Description	2021 Pure	2021 ELR	2021 D Ratio	2020 Pure	2020 ELR	2020 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
9501	PAINTING-SHOP ONLY-DR	1.51	1.22	0.50	1.49	1.20	0.49	1.34%	1.67%	2.04%
9505	AUTOMOBILE BODY PAINTING	2.29	1.85	0.50	2.47	2.00	0.49	-7.29%	-7.50%	2.04%
9516	ELCTRNC EQUP-INSTL/SER/REPR/SHP- DR	1.36	1.04	0.47	1.65	1.26	0.45	-17.58%	-17.46%	4.44%
9519	HOUSEHLD/COMMERCIAL APPL-ELECT-INSTL/SE	2.15	1.64	0.47	2.40	1.83	0.46	-10.42%	-10.38%	2.17%
9521	HOUSE FURNISHING INSTL-NOC-UPHOL	1.72	1.32	0.47	1.78	1.36	0.46	-3.37%	-2.94%	2.17%
9522	FURNITURE UPHOLSTERING	1.33	1.12	0.56	1.46	1.23	0.55	-8.90%	-8.94%	1.82%
9534	MOBIL CRANE SRV-NOC-AL OP/YD-DR	2.15	1.51	0.41	2.32	1.63	0.41	-7.33%	-7.36%	0.00%
9554	SIGN-INSTL/MAIN/REPR/REMV-DR	4.03	2.88	0.42	4.12	2.93	0.42	-2.18%	-1.71%	0.00%
9586	BARBER SHOP OR BEAUTY PARLOR	0.33	0.29	0.63	0.38	0.34	0.62	-13.16%	-14.71%	1.61%
9600	TAXIDERMIST	1.13	0.97	0.60	1.17	1.01	0.60	-3.42%	-3.96%	0.00%
9620	FUNERAL DIRECTOR-DR	0.89	0.72	0.51	1.06	0.86	0.50	-16.04%	-16.28%	2.00%