

Comparison of 2022 and 2021 Pures, Expected-Loss Rates, and D Ratios

Class	Description	2022 Pure	2022 ELR	2022 D Ratio	2021 Pure	2021 ELR	2021 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
0005	NURSERY EMPLOYEES & DR	1.66	1.47	0.55	1.73	1.46	0.58	-4.05%	0.68%	-5.17%
0008	VEGETABLE FARM & DR	1.28	1.13	0.55	1.45	1.17	0.51	-11.72%	-3.42%	7.84%
0016	ORCHARD & DR	2.39	1.91	0.48	2.42	1.85	0.47	-1.24%	3.24%	2.13%
0034	POULTRY OR EGG PRODUCER & DR	2.11	1.82	0.52	2.08	1.75	0.57	1.44%	4.00%	-8.77%
0035	GREENHOUSE-RAISE FLOWERS-DR	1.15	1.00	0.53	1.28	1.11	0.61	-10.16%	-9.91%	-13.11%
0036	DAIRY FARM & DR	2.30	2.02	0.54	2.63	2.21	0.57	-12.55%	-8.60%	-5.26%
0037	FIELD CROPS & FARMS NOC & DR	2.57	2.07	0.48	2.67	2.16	0.51	-3.75%	-4.17%	-5.88%
0042	LANDSCAPE GARDENING & DR	2.80	2.38	0.52	3.18	2.55	0.51	-11.95%	-6.67%	1.96%
0050	FARM MACHINERY OP-BY CONTR/DR	2.49	2.01	0.48	2.74	2.31	0.57	-9.12%	-12.99%	-15.79%
0065	INCIDENTAL FOUNDRY-STEEL - 3146	0.04	0.02	0.48	0.04	0.02	0.48	0.00%	0.00%	0.00%
0066	INCIDTL FOUND-NON-FER METL - 3315	0.04	0.02	0.52	0.04	0.02	0.48	0.00%	0.00%	8.33%
0067	INCIDENTAL FOUNDRY-IRON - 1925	0.04	0.02	0.52	0.04	0.02	0.48	0.00%	0.00%	8.33%
0079	BERRY FARM-DR	1.62	1.40	0.52	1.74	1.34	0.48	-6.90%	4.48%	8.33%
0083	CATTLE/LIVESTK RAISING-NOC & DR	4.85	4.26	0.54	4.73	4.01	0.58	2.54%	6.23%	-6.90%
0106	TREE/SHRUB PRUN/TRIM-ABOVE GRND-DR	6.29	4.84	0.44	6.56	4.79	0.43	-4.12%	1.04%	2.33%
0113	FISH HATCHERY & DR	1.94	1.72	0.55	1.92	1.62	0.57	1.04%	6.17%	-3.51%
0117	BERRY PICKING-BY HAND	0.52	0.46	0.56	0.49	0.42	0.61	6.12%	9.52%	-8.20%
0124	REFORESTATION AND DRIVERS	3.10	2.73	0.54	3.47	2.99	0.60	-10.66%	-8.70%	-10.00%
0170	ANIMAL RAISING FUR BEARING-DR	1.36	1.20	0.55	1.40	1.19	0.58	-2.86%	0.84%	-5.17%
0251	IRRIGATION WORKS OPERATION & DR	2.08	1.78	0.51	2.28	1.91	0.56	-8.77%	-6.81%	-8.93%
0917	DOMESTIC SERVICE CONTRACTOR-INSIDE	2.06	1.89	0.61	2.29	2.00	0.61	-10.04%	-5.50%	0.00%
1005	COAL MINING-SURFACE-& DR	3.42	2.41	0.35	3.70	2.43	0.37	-7.57%	-0.82%	-5.41%
1164	MINING-NOC-UNDERGROUND-& DR	1.75	1.24	0.36	2.03	1.33	0.37	-13.79%	-6.77%	-2.70%
1165	MINING-NOC-SURFACE-& DR	1.68	1.20	0.36	1.80	1.29	0.42	-6.67%	-6.98%	-14.29%
1320	OIL/GAS LEASE OPERATOR-ALL OP & DR	0.85	0.65	0.43	0.91	0.66	0.42	-6.59%	-1.52%	2.38%
1322	GAS/OIL-OLD WELL-CLEAN-SPEC CONT-DR	3.63	2.57	0.36	3.74	2.67	0.42	-2.94%	-3.75%	-14.29%
1430	SMELTING/SINTERING/REF-LEAD-& DR	1.91	1.55	0.49	2.10	1.62	0.48	-9.05%	-4.32%	2.08%
1438	SMELT/SINTER/REF-NO LEAD/IRN-NOC/DR	2.34	1.84	0.46	2.38	1.71	0.42	-1.68%	7.60%	9.52%
1452	ORE MILLING & DR	1.39	1.11	0.47	1.42	1.09	0.47	-2.11%	1.83%	0.00%
1463	ASPHALT WORKS & DR	3.64	2.63	0.36	3.81	2.77	0.43	-4.46%	-5.05%	-16.28%
1472	DISTILLATION-WOOD-& DR	1.13	0.90	0.47	1.16	0.84	0.42	-2.59%	7.14%	11.90%
1624	QUARRY NOC & DR	2.15	1.63	0.43	2.26	1.63	0.42	-4.87%	0.00%	2.38%
1642	LIME MFG	1.07	0.86	0.48	0.98	0.75	0.47	9.18%	14.67%	2.13%
1654	QUARRY-CEMENT-ROCK-SURFACE-DR	2.85	2.28	0.48	3.42	2.62	0.47	-16.67%	-12.98%	2.13%
1699	ROCK WOOL MFG	1.45	1.18	0.49	1.32	1.01	0.48	9.85%	16.83%	2.08%
1701	CEMENT MFG	1.31	1.00	0.44	1.45	1.12	0.48	-9.66%	-10.71%	-8.33%
1710	STONE CRUSHING-NO QUARRY-INC DR	1.80	1.42	0.47	2.15	1.63	0.47	-16.28%	-12.88%	0.00%
1747	EMERY WORKS & DR	0.93	0.74	0.47	0.97	0.74	0.47	-4.12%	0.00%	0.00%
1748	ABRASIVE WHEEL MFG & DR	2.01	1.64	0.49	2.02	1.57	0.49	-0.50%	4.46%	0.00%
1803	STONE CUTTING/POLISHING-NOC-DR	3.19	2.41	0.48	3.35	2.29	0.43	-4.78%	5.24%	11.63%
1924	CABLE MFG/WIRE DRAW-NT IRN/STL	1.09	0.95	0.54	1.14	0.98	0.60	-4.39%	-3.06%	-10.00%
1925	DIE CASTING MFG	1.61	1.40	0.52	1.73	1.40	0.51	-6.94%	0.00%	1.96%
2002	PASTA OR NOODLE MFG	1.85	1.64	0.55	1.68	1.46	0.61	10.12%	12.33%	-9.84%
2003	BAKERY: ROUTE SUPERVISOR & DRIVER	1.77	1.51	0.51	1.79	1.50	0.56	-1.12%	0.67%	-8.93%
2014	GRAIN OR FEED MILLING	1.82	1.46	0.48	1.90	1.46	0.48	-4.21%	0.00%	0.00%
2016	CEREAL OR BAR MFG	1.17	1.03	0.54	1.24	1.07	0.60	-5.65%	-3.74%	-10.00%
2021	SUGAR REFINING	1.47	1.27	0.52	1.40	1.13	0.51	5.00%	12.39%	1.96%
2039	ICE CREAM MFG & DRIVERS	1.37	1.20	0.55	1.23	1.06	0.60	11.38%	13.21%	-8.33%
2041	CANDY, CHOCOLATE & CONFECTION MFG	1.32	1.16	0.55	1.36	1.18	0.60	-2.94%	-1.69%	-8.33%
2065	MILK PRODUCTS MFG-NOC	0.91	0.78	0.52	0.88	0.74	0.57	3.41%	5.41%	-8.77%
2070	CREAMERY & RT SUPERVISOR/DR	1.85	1.57	0.51	1.80	1.50	0.56	2.78%	4.67%	-8.93%
2089	PACKING HOUSE-ALL OPERATIONS	2.32	2.07	0.56	2.58	2.19	0.58	-10.08%	-5.48%	-3.45%
2095	MEAT PRODUCTS MFG-NOC	1.66	1.43	0.52	1.69	1.42	0.57	-1.78%	0.70%	-8.77%
2104	SEAFOOD PROCESSORS	3.45	3.06	0.55	3.01	2.55	0.58	14.62%	20.00%	-5.17%
2105	FRUIT PACKING	1.92	1.76	0.60	1.92	1.67	0.61	0.00%	5.39%	-1.64%
2110	PICKLE MFG	0.94	0.83	0.54	0.92	0.79	0.60	2.17%	5.06%	-10.00%
2111	CANNERY-NOC	1.81	1.64	0.57	1.71	1.50	0.62	5.85%	9.33%	-8.06%
2112	FRUIT EVAPORATING OR PRESERVING	2.22	1.96	0.55	2.15	1.86	0.61	3.26%	5.38%	-9.84%
2114	OYSTER PROCESSING	1.37	1.26	0.61	1.51	1.31	0.61	-9.27%	-3.82%	0.00%
2121	BREWERY & DR	0.84	0.77	0.61	0.84	0.71	0.58	0.00%	8.45%	5.17%
2130	DISTILLERY-SPIRITUOUS LIQUOR	0.85	0.74	0.53	0.87	0.74	0.57	-2.30%	0.00%	-7.02%
2131	SPIRITUOUS LIQUOR BOTTLING	1.05	0.93	0.55	1.17	0.99	0.57	-10.26%	-6.06%	-3.51%
2143	FRUIT JUICE MFG & DRIVERS	1.24	1.14	0.61	1.27	1.10	0.61	-2.36%	3.64%	0.00%
2157	BOTTLING-ALL OPS-ROUTE SUPVIS & DR	2.25	1.95	0.53	2.28	1.90	0.55	-1.32%	2.63%	-3.64%
2211	WOOL SEPARATE/COMB/SCOUR	3.22	2.59	0.48	3.41	2.62	0.48	-5.57%	-1.15%	0.00%
2220	YARN OR THREAD MFG-COTTON	1.14	0.97	0.51	0.97	0.81	0.55	17.53%	19.75%	-7.27%
2288	FELTING MFG	1.76	1.56	0.55	1.77	1.53	0.61	-0.56%	1.96%	-9.84%
2302	SILK THREAD OR YARN MFG	0.85	0.74	0.53	0.82	0.69	0.57	3.66%	7.25%	-7.02%
2305	TEXTILE FIBER MFG-SYNTHETIC	1.10	0.88	0.48	1.06	0.86	0.50	3.77%	2.33%	-4.00%
2361	HOSIERY MFG	0.84	0.73	0.53	0.88	0.75	0.58	-4.55%	-2.67%	-8.62%
2362	KNIT GOODS MFG-NOC	1.00	0.88	0.55	0.92	0.77	0.57	8.70%	14.29%	-3.51%
2380	WEBBING MFG	0.94	0.83	0.55	0.96	0.81	0.57	-2.08%	2.47%	-3.51%
2388	EMBROIDERY MFG	0.65	0.60	0.61	0.67	0.58	0.61	-2.99%	3.45%	0.00%

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2402	CARPET OR RUG MFG-NOC	1.26	1.02	0.49	1.31	1.01	0.48	-3.82%	0.99%	2.08%
2413	TEXTILE-BLEACH/DYE/MERCER/FINSH	1.06	0.93	0.53	1.16	0.98	0.58	-8.62%	-5.10%	-8.62%
2416	THREAD/YARN DYEING-FINISHING	0.95	0.85	0.56	0.91	0.76	0.57	4.40%	11.84%	-1.75%
2417	CLOTH PRINTING BY MACHINE	0.65	0.57	0.54	0.56	0.47	0.56	16.07%	21.28%	-3.57%
2501	CLOTHING/CANVAS/RELTD PROD MFG-NOC	0.97	0.86	0.55	0.93	0.78	0.57	4.30%	10.26%	-3.51%
2503	DRESSMAKING/TAILORING-CUSTOM	0.47	0.41	0.54	0.53	0.45	0.60	-11.32%	-8.89%	-10.00%
2570	MATTRESS OR BOX SPRING MFG	2.04	1.79	0.54	2.05	1.76	0.60	-0.49%	1.70%	-10.00%
2592	CARPET/UPHOLST CLEAN-RT SUPER/DR	2.08	1.84	0.55	2.02	1.70	0.57	2.97%	8.24%	-3.51%
2600	FUR PROCESSING - PREPARING SKINS	2.23	1.95	0.54	2.14	1.84	0.60	4.21%	5.98%	-10.00%
2623	LEATHER MFG INC/TAN/EMBOSS/WOOL PUL	2.85	2.30	0.48	3.11	2.51	0.51	-8.36%	-8.37%	-5.88%
2651	GASKET/WASHER MFG-NOT METAL	0.79	0.70	0.55	0.91	0.78	0.60	-13.19%	-10.26%	-8.33%
2660	SHOE OR BOOT MFG-NOC	1.17	1.07	0.60	1.30	1.12	0.60	-10.00%	-4.46%	0.00%
2688	LEATHER GOODS MFG NOC	1.11	0.98	0.55	1.19	1.03	0.60	-6.72%	-4.85%	-8.33%
2697	FIRE WATCH EMPLOYEES-DR	2.15	1.66	0.44	2.14	1.44	0.39	0.47%	15.28%	12.82%
2702	LOGGING OPS-NON-MECHANIZED & DRIVERS	10.62	7.66	0.36	10.40	6.91	0.38	2.12%	10.85%	-5.26%
2703	LOGGING EQUIPMENT REPR-SHOP ONL	2.11	1.68	0.47	2.18	1.67	0.47	-3.21%	0.60%	0.00%
2704	WILDLAND FIRE FIGHTING & DRIVERS	4.13	2.99	0.36	4.31	2.88	0.38	-4.18%	3.82%	-5.26%
2710	SAW MILL	2.56	2.04	0.47	2.66	1.92	0.42	-3.76%	6.25%	11.90%
2714	VENEER MFG	1.50	1.33	0.55	1.58	1.37	0.61	-5.06%	-2.92%	-9.84%
2725	MECHANIZED LOGGING OPERATIONS & DRIVERS	1.95	1.46	0.42	1.96	1.48	0.46	-0.51%	-1.35%	-8.70%
2731	PLANING OR MOLDING MILL	2.43	2.17	0.56	2.67	2.08	0.49	-8.99%	4.33%	14.29%
2735	FURNITURE STOCK MFG	1.84	1.63	0.55	1.81	1.57	0.61	1.66%	3.82%	-9.84%
2759	BOX OR BOX SHOOK MFG	2.55	2.27	0.56	2.64	2.30	0.61	-3.41%	-1.30%	-8.20%
2790	PATTERN MAKING-NOC	0.72	0.66	0.61	0.67	0.58	0.61	7.46%	13.79%	0.00%
2797	MFG/MDULR/PRFB BDLG-SHP-AL OPS-DR	2.27	2.10	0.61	2.45	2.07	0.58	-7.35%	1.45%	5.17%
2799	MFG/MDULR/PRFAB BLDG-SET/HK/INST	2.21	1.87	0.52	2.51	2.00	0.50	-11.95%	-6.50%	4.00%
2802	CARPENTRY-SHOP ONLY-DR	2.41	2.07	0.52	2.55	2.06	0.51	-5.49%	0.49%	1.96%
2836	BRUSH OR BROOM-ASSEMBLY-MFG-NOC	1.33	1.22	0.60	1.32	1.18	0.64	0.76%	3.39%	-6.25%
2841	WOOD PRODUCTS MFG-TURNED-NOC	1.87	1.67	0.56	1.89	1.65	0.62	-1.06%	1.21%	-9.68%
2881	PICTURE FRAME ASMBLG-FR MFGD PRTS	1.17	1.07	0.60	1.15	1.03	0.63	1.74%	3.88%	-4.76%
2883	FURNITURE MFG & CABINET SHOP-WOOD-NOC	1.54	1.37	0.55	1.63	1.38	0.57	-5.52%	-0.72%	-3.51%
2915	VENEER PROD MFG-INCL VENEER MFG	1.89	1.53	0.49	2.02	1.64	0.51	-6.44%	-6.71%	-3.92%
2923	MUSICAL INSTRUMENT MFG-WD-NOC	0.96	0.88	0.60	1.12	0.97	0.60	-14.29%	-9.28%	0.00%
2960	WOOD PRESERVING & DR	2.08	1.77	0.51	2.30	1.92	0.55	-9.57%	-7.81%	-7.27%
3004	STEEL MAKNG-ELEC FURN/CRUCBLE/DR	1.63	1.23	0.42	1.41	1.08	0.47	15.60%	13.89%	-10.64%
3018	STEEL ROLLING MILL-COLD ROLL-& DR	1.06	0.81	0.43	1.14	0.87	0.47	-7.02%	-6.90%	-8.51%
3022	PIPE/TUBE MFG-NOC-DR	1.64	1.44	0.54	1.71	1.47	0.60	-4.09%	-2.04%	-10.00%
3027	ROLLING MILL NOC-DR	1.01	0.80	0.47	1.10	0.84	0.47	-8.18%	-4.76%	0.00%
3028	PIPE/TUBE MFG-IRON/STEEL-DR	1.32	1.06	0.48	1.43	1.20	0.56	-7.69%	-11.67%	-14.29%
3030	IRON/STEEL WKS-STRUCTURAL-DR	2.39	1.92	0.48	2.53	1.94	0.47	-5.53%	-1.03%	2.13%
3040	IRON/STEEL WKS-NONSTRUCTURAL-DR	1.98	1.70	0.52	2.00	1.53	0.47	-1.00%	11.11%	10.64%
3041	IRON WORKS-SHOP-DECORATIVE-DR	1.68	1.44	0.52	1.80	1.51	0.57	-6.67%	-4.64%	-8.77%
3042	ELEVATOR OR ESCALATOR MFG	2.06	1.77	0.52	2.10	1.70	0.50	-1.90%	4.12%	4.00%
3064	SIGN MFG	1.53	1.32	0.51	1.59	1.33	0.56	-3.77%	-0.75%	-8.93%
3076	FURNITURE MFG-METAL	1.33	1.18	0.55	1.38	1.16	0.57	-3.62%	1.72%	-3.51%
3081	FOUNDRY-FERROUS-NOC	2.22	1.89	0.52	2.25	1.71	0.48	-1.33%	10.53%	8.33%
3082	FOUNDRY-STEEL CASTINGS	2.18	1.73	0.48	2.49	1.89	0.48	-12.45%	-8.47%	0.00%
3085	FOUNDRY-NON-FERROUS	2.00	1.69	0.52	1.98	1.49	0.48	1.01%	13.42%	8.33%
3110	FORGING WORK-DROP OR MACHINE	1.87	1.61	0.52	2.00	1.68	0.56	-6.50%	-4.17%	-7.14%
3111	BLACKSMITH/FARRIER	1.24	1.09	0.54	1.42	1.20	0.57	-12.68%	-9.17%	-5.26%
3113	TOOL/DIE MFG-NON-FORGED METHOD-NOC	0.83	0.71	0.52	0.79	0.67	0.57	5.06%	5.97%	-8.77%
3114	TOOL/DIE MFG-FORGED METHOD	1.30	1.12	0.52	1.35	1.14	0.57	-3.70%	-1.75%	-8.77%
3118	SAW MFG-SHARPEN	0.74	0.67	0.59	0.82	0.70	0.60	-9.76%	-4.29%	-1.67%
3122	CUTLERY/RAZOR MFG-NOC	0.96	0.88	0.61	1.02	0.88	0.61	-5.88%	0.00%	0.00%
3126	AGRICULTURAL TOOL MFG-HAND	0.69	0.59	0.51	0.74	0.62	0.56	-6.76%	-4.84%	-8.93%
3131	BUTTON OR FASTENER MFG-METAL	0.81	0.70	0.52	0.83	0.70	0.57	-2.41%	0.00%	-8.77%
3132	NUT OR BOLT MFG	1.34	1.19	0.56	1.38	1.17	0.58	-2.90%	1.71%	-3.45%
3145	SCREW MFG	0.87	0.75	0.52	0.95	0.80	0.57	-8.42%	-6.25%	-8.77%
3146	HARDWARE MFG NOC	0.85	0.73	0.52	0.92	0.77	0.57	-7.61%	-5.19%	-8.77%
3169	STOVE MFG	1.21	1.06	0.54	1.36	1.14	0.56	-11.03%	-7.02%	-3.57%
3179	ELECTRICAL APPARATUS MFG NOC	0.75	0.66	0.54	0.83	0.71	0.60	-9.64%	-7.04%	-10.00%
3180	ELECTRIC OR GAS LIGHTING FIXT MFG	1.10	0.97	0.55	1.12	0.97	0.61	-1.79%	0.00%	-9.84%
3188	PLUMBERS SUPPLY MFG-NOC	0.95	0.83	0.53	1.05	0.92	0.61	-9.52%	-9.78%	-13.11%
3220	CAN MFG	0.92	0.79	0.52	0.93	0.78	0.56	-1.08%	1.28%	-7.14%
3224	ENAMEL OR AGATE WARE MFG	1.67	1.50	0.59	1.59	1.36	0.59	5.03%	10.29%	0.00%
3227	ALUMINUM WARE MFG	1.11	0.97	0.54	1.11	0.96	0.60	0.00%	1.04%	-10.00%
3241	WIRE DRAWING-IRON OR STEEL	1.17	1.04	0.55	1.22	1.02	0.57	-4.10%	1.96%	-3.51%
3255	WIRE CLOTH MFG	1.23	1.14	0.62	1.21	1.08	0.64	1.65%	5.56%	-3.13%
3257	WIRE GOODS MFG NOC	1.37	1.21	0.55	1.51	1.27	0.57	-9.27%	-4.72%	-3.51%
3300	BED SPRING OR WIRE MATTRESS MFG	2.09	1.94	0.62	1.98	1.68	0.58	5.56%	15.48%	6.90%
3303	SPRING MFG	1.22	1.08	0.55	1.25	1.08	0.60	-2.40%	0.00%	-8.33%
3307	HEAT TREATING-METAL	1.16	1.01	0.52	1.29	1.08	0.57	-10.08%	-6.48%	-8.77%
3315	COPPER OR BRASS GOODS MFG	1.43	1.25	0.54	1.60	1.37	0.59	-10.63%	-8.76%	-8.47%

Comparison of 2022 and 2021 Pures, Expected-Loss Rates, and D Ratios

Class	Description	2022 Pure	2022 ELR	2022 D Ratio	2021 Pure	2021 ELR	2021 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
3334	TIN FOIL MFG	1.07	0.91	0.50	1.12	0.93	0.55	-4.46%	-2.15%	-9.09%
3336	CASTING MFG-METL-LOST WAX PROCESS	1.10	0.94	0.52	1.16	0.89	0.47	-5.17%	5.62%	10.64%
3365	WELDING OR CUTTING NOC & DR	1.83	1.37	0.43	1.85	1.40	0.47	-1.08%	-2.14%	-8.51%
3372	ELECTROPLATING	1.64	1.43	0.52	1.76	1.42	0.51	-6.82%	0.70%	1.96%
3373	TINNING/GALVANIZING-NOT ELECTRO	1.67	1.47	0.54	1.71	1.44	0.57	-2.34%	2.08%	-5.26%
3383	JEWELRY MFG	0.65	0.57	0.54	0.68	0.59	0.60	-4.41%	-3.39%	-10.00%
3385	WATCH/CLOCK MFG	0.39	0.34	0.54	0.38	0.33	0.60	2.63%	3.03%	-10.00%
3400	METAL STAMPING MFG-NOC	1.56	1.38	0.55	1.70	1.38	0.51	-8.24%	0.00%	7.84%
3507	MACHINERY OR EQUIPMENT MFG-NOC	1.48	1.28	0.52	1.51	1.27	0.57	-1.99%	0.79%	-8.77%
3548	PRINTING/BOOKBINDING MACHINE MFG	1.20	1.06	0.55	1.01	0.85	0.57	18.81%	24.71%	-3.51%
3559	CONFECTION MACHINE MFG	1.15	0.99	0.52	1.19	1.00	0.57	-3.36%	-1.00%	-8.77%
3574	COMPUTING/OFFICE MACHINE MFG-NOC	0.49	0.43	0.54	0.45	0.39	0.60	8.89%	10.26%	-10.00%
3612	PUMP MFG	0.84	0.72	0.51	0.87	0.70	0.50	-3.45%	2.86%	2.00%
3620	TANK BUILDING-METAL-SHOP	1.64	1.32	0.48	1.82	1.40	0.48	-9.89%	-5.71%	0.00%
3629	PRECISION MACHINE PARTS MFG NOC	0.65	0.56	0.52	0.65	0.56	0.60	0.00%	0.00%	-13.33%
3632	MACHINE SHOP-NOC	1.34	1.14	0.50	1.39	1.11	0.49	-3.60%	2.70%	2.04%
3634	VALVE MFG	0.70	0.61	0.52	0.73	0.63	0.60	-4.11%	-3.17%	-13.33%
3635	GEAR MFG OR GRINDING	0.97	0.84	0.52	1.10	0.92	0.57	-11.82%	-8.70%	-8.77%
3638	BALL OR ROLLER BEARING MFG	0.87	0.77	0.55	0.88	0.76	0.60	-1.14%	1.32%	-8.33%
3642	BATTERY MFG-DRY	0.59	0.53	0.55	0.56	0.47	0.58	5.36%	12.77%	-5.17%
3643	ELECTRIC POWER/TRANS EQUIPMENT MFG	1.07	0.86	0.48	1.04	0.87	0.56	2.88%	-1.15%	-14.29%
3647	BATTERY MFG-STORAGE	1.13	0.97	0.51	1.14	0.92	0.50	-0.88%	5.43%	2.00%
3648	AUTO LIGHT/IGNIT/START MFG NOC	0.72	0.66	0.61	0.75	0.65	0.61	-4.00%	1.54%	0.00%
3681	ELECTRONIC PARTS MFG/ASMBLG-NOC	0.30	0.27	0.55	0.31	0.27	0.60	-3.23%	0.00%	-8.33%
3685	INSTRUMENT MFG NOC	0.38	0.34	0.55	0.41	0.36	0.60	-7.32%	-5.56%	-8.33%
3719	OIL STILL ERECTION OR REPAIR	0.86	0.60	0.35	0.91	0.59	0.36	-5.49%	1.69%	-2.78%
3724	MILLWRIGHT WORK-NOC-DR	1.59	1.13	0.36	1.72	1.22	0.42	-7.56%	-7.38%	-14.29%
3726	BOILER INSTALLATION/REPAIR-STEAM	1.66	1.18	0.36	1.83	1.20	0.38	-9.29%	-1.67%	-5.26%
3803	AUTO-WHEEL MFG-METAL-NOT CAST	1.38	1.20	0.53	1.43	1.19	0.55	-3.50%	0.84%	-3.64%
3807	RADIATOR MFG-AUTOMOBILE	1.22	1.07	0.54	1.29	1.11	0.60	-5.43%	-3.60%	-10.00%
3808	AUTOMOBILE MFG OR ASMBLY	1.77	1.52	0.51	1.65	1.33	0.50	7.27%	14.29%	2.00%
3821	AUTOMOBILE DISMANTLING/RECYCLE-DR	3.18	2.55	0.48	2.94	2.36	0.50	8.16%	8.05%	-4.00%
3822	AUTOMOBILE/BUS/TRUCK/TRAILER BODY MFG	1.69	1.50	0.56	1.72	1.40	0.51	-1.74%	7.14%	9.80%
3824	TRAILER MFG-INCL BODY INSTALLATION	2.17	1.92	0.55	2.43	1.96	0.51	-10.70%	-2.04%	7.84%
3826	AIRCRAFT ENGINE MFG	0.44	0.37	0.51	0.48	0.40	0.55	-8.33%	-7.50%	-7.27%
3827	AUTOMOBILE ENGINE MFG	0.92	0.81	0.54	0.98	0.79	0.50	-6.12%	2.53%	8.00%
3830	AIRPLANE MFG	0.47	0.40	0.51	0.50	0.40	0.50	-6.00%	0.00%	2.00%
3851	MOTORCYCLE MFG OR ASSEMBLY	0.87	0.77	0.55	0.92	0.79	0.60	-5.43%	-2.53%	-8.33%
3865	BICYCLE MFG OR ASSEMBLY	1.12	1.02	0.60	0.96	0.86	0.64	16.67%	18.60%	-6.25%
3881	CAR MFG-RAILROAD-DR	1.31	1.12	0.51	1.33	1.11	0.56	-1.50%	0.90%	-8.93%
4000	SAND OR GRAVEL DIGGING-DR	2.00	1.51	0.43	2.09	1.51	0.42	-4.31%	0.00%	2.38%
4021	TILE MFG NOC-DR	1.92	1.66	0.52	2.11	1.62	0.47	-9.00%	2.47%	10.64%
4024	BRICK MFG-FIRE OR ENAMEL-INCL DR	2.13	1.72	0.49	2.34	1.81	0.49	-8.97%	-4.97%	0.00%
4034	CONCR PROD MFG-SHOP/YD ONLY-DR	2.69	2.16	0.48	2.76	2.13	0.48	-2.54%	1.41%	0.00%
4036	SYNTHETIC MARBLE MFG-DR	1.20	0.96	0.48	1.15	0.89	0.48	4.35%	7.87%	0.00%
4038	PLASTER STATUARY/ORNAMENT MFG	1.03	0.93	0.60	1.08	0.96	0.62	-4.63%	-3.12%	-3.23%
4062	CERAMICS MFG-MECH PRESS FORMED	1.16	1.00	0.52	1.24	1.04	0.56	-6.45%	-3.85%	-7.14%
4101	GLASS MFG-ROLLED-DR	1.23	1.06	0.52	1.36	1.10	0.50	-9.56%	-3.64%	4.00%
4109	COMPUTER CHIP MFG	0.19	0.17	0.55	0.20	0.17	0.60	-5.00%	0.00%	-8.33%
4110	FIBER OPTIC CABLE MFG.	0.38	0.33	0.54	0.38	0.32	0.57	0.00%	3.13%	-5.26%
4111	GLASSWRE MFG-NO AUTO BLOW MACH	0.70	0.62	0.54	0.70	0.61	0.60	0.00%	1.64%	-10.00%
4114	GLASSWARE MFG NOC	1.11	0.94	0.51	1.16	0.97	0.56	-4.31%	-3.09%	-8.93%
4130	GLASS MERCHANT: INCLUDING COUNTER SALES	1.35	1.20	0.55	1.45	1.22	0.57	-6.90%	-1.64%	-3.51%
4131	MIRROR MFG	2.24	2.00	0.56	2.38	2.07	0.61	-5.88%	-3.38%	-8.20%
4133	CATHEDRAL OR ART GLASS WINDOW MFG	0.91	0.84	0.61	0.88	0.77	0.61	3.41%	9.09%	0.00%
4149	OPTICAL GOODS MFG.-NOC	0.27	0.24	0.60	0.29	0.26	0.62	-6.90%	-7.69%	-3.23%
4206	PULP MFG-GROUND WOOD PROCESS	1.91	1.67	0.53	2.03	1.69	0.55	-5.91%	-1.18%	-3.64%
4207	PULP MFG-CHEMICAL PROCESS	0.96	0.72	0.42	0.86	0.65	0.46	11.63%	10.77%	-8.70%
4239	PAPER MFG	1.28	0.97	0.43	1.21	0.92	0.47	5.79%	5.43%	-8.51%
4240	BOX MFG-SET-UP PAPER	1.40	1.29	0.61	1.51	1.31	0.61	-7.28%	-1.53%	0.00%
4243	BOX MFG-FOLDING PAPER-NOC	1.01	0.86	0.51	1.06	0.89	0.56	-4.72%	-3.37%	-8.93%
4244	CORRUGATED/FIBRE BRD CONTAINER MFG	1.11	0.88	0.47	1.17	0.98	0.56	-5.13%	-10.20%	-16.07%
4250	PAPER CORRUGATING OR LAMINATING	0.78	0.68	0.52	0.78	0.66	0.57	0.00%	3.03%	-8.77%
4251	STATIONERY MFG	1.79	1.58	0.55	1.62	1.36	0.57	10.49%	16.18%	-3.51%
4263	FIBER GOODS MFG	1.38	1.20	0.53	1.30	1.10	0.58	6.15%	9.09%	-8.62%
4273	BAG MFG-PAPER OR PLASTIC	1.35	1.17	0.52	1.39	1.17	0.57	-2.88%	0.00%	-8.77%
4279	PAPER GOODS MFG-NOC	1.82	1.44	0.46	1.51	1.25	0.55	20.53%	15.20%	-16.36%
4283	ROOF/BLDG PAPER/FELT PREP-NO INSTL	0.56	0.49	0.54	0.53	0.44	0.56	5.66%	11.36%	-3.57%
4299	PRINTING	1.09	0.94	0.52	1.15	1.00	0.60	-5.22%	-6.00%	-13.33%
4304	NEWSPAPER PUBLISHING	1.96	1.69	0.52	1.98	1.60	0.51	-1.01%	5.62%	1.96%
4307	BOOKBINDING	1.06	0.97	0.60	1.10	0.97	0.63	-3.64%	0.00%	-4.76%
4351	PHOTOENGRAVING	0.45	0.40	0.55	0.42	0.36	0.57	7.14%	11.11%	-3.51%
4352	ENGRAVING	0.98	0.87	0.55	1.00	0.86	0.61	-2.00%	1.16%	-9.84%

Comparison of 2022 and 2021 Pures, Expected-Loss Rates, and D Ratios

Class	Description	2022 Pure	2022 ELR	2022 D Ratio	2021 Pure	2021 ELR	2021 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
4361	PHOTOGRAPHER-ALL EMPS & CLER/SLS/DR	0.45	0.40	0.55	0.44	0.39	0.61	2.27%	2.56%	-9.84%
4410	RUBBER GOODS MFG-NOC	1.82	1.63	0.56	1.73	1.47	0.58	5.20%	10.88%	-3.45%
4420	TIRE MFG-RUBBER	1.68	1.26	0.42	1.71	1.23	0.42	-1.75%	2.44%	0.00%
4431	PHONOGRAPH RECORD MFG	0.63	0.57	0.60	0.65	0.58	0.63	-3.08%	-1.72%	-4.76%
4432	PEN MANUFACTURING	0.66	0.61	0.61	0.70	0.63	0.64	-5.71%	-3.17%	-4.69%
4452	PLASTICS MFG-FABRICATED PROD-NOC	1.14	0.98	0.52	1.10	0.92	0.57	3.64%	6.52%	-8.77%
4459	PLASTICS MFG-SHEETS/RODS/TUBES	1.15	0.93	0.49	1.19	1.00	0.57	-3.36%	-7.00%	-14.04%
4470	CABLE MFG-INSULATED ELECTRICAL	0.93	0.79	0.51	0.93	0.77	0.56	0.00%	2.60%	-8.93%
4484	PLASTICS MFG-MOLDED PRODUCTS-NOC	1.21	1.07	0.55	1.33	1.12	0.57	-9.02%	-4.46%	-3.51%
4493	FABRIC COATING/IMPREGNATING-NOC	1.11	0.95	0.52	1.16	0.98	0.56	-4.31%	-3.06%	-7.14%
4511	ANALYTICAL CHEMIST & DRS	0.35	0.31	0.53	0.34	0.27	0.51	2.94%	14.81%	3.92%
4557	CANDLE MFG	0.91	0.73	0.48	0.88	0.76	0.60	3.41%	-3.95%	-20.00%
4558	PAINT MFG	0.95	0.82	0.51	0.94	0.79	0.56	1.06%	3.80%	-8.93%
4568	SALT/BORAX/POTASH PROD/REFINE & DR	0.93	0.74	0.48	0.95	0.73	0.47	-2.11%	1.37%	2.13%
4583	FERTILIZER MFG & DR	1.67	1.28	0.44	1.77	1.29	0.43	-5.65%	-0.78%	2.33%
4611	DRUG/MED/PREP MFG-NO MFG INGRED	0.40	0.36	0.55	0.39	0.34	0.61	2.56%	5.88%	-9.84%
4635	FIRE EXTINGUISHER-SALES/SER-DR	1.50	1.14	0.43	1.42	0.95	0.38	5.63%	20.00%	13.16%
4653	GLUE MFG & DR	0.76	0.67	0.54	0.74	0.63	0.60	2.70%	6.35%	-10.00%
4665	RENDERING WORKS NOC & DR	3.49	2.77	0.47	3.60	2.75	0.47	-3.06%	0.73%	0.00%
4683	OIL MFG-VEGETABLE-NOC	1.88	1.62	0.52	2.02	1.69	0.56	-6.93%	-4.14%	-7.14%
4686	OIL MFG-VEG-SOLVENT EXTRACT PROCESS	1.07	0.86	0.48	1.11	0.85	0.48	-3.60%	1.18%	0.00%
4692	DENTAL LABORATORY	0.34	0.29	0.54	0.37	0.32	0.59	-8.11%	-9.38%	-8.47%
4693	PHARMACTICAL/SURG GOODS MFG-NOC	0.51	0.45	0.55	0.53	0.44	0.57	-3.77%	2.27%	-3.51%
4703	CORN PRODUCTS MFG	0.74	0.63	0.51	0.83	0.69	0.56	-10.84%	-8.70%	-8.93%
4717	BUTTER SUBSTITUTE MFG	1.09	0.99	0.60	1.19	1.05	0.63	-8.40%	-5.71%	-4.76%
4720	SOAP OR SYNTHETIC DETERGNT MFG	0.94	0.81	0.52	1.05	0.88	0.57	-10.48%	-7.95%	-8.77%
4740	OIL RECLAIMING USED MOTOR OIL/DR	1.12	0.80	0.35	1.15	0.87	0.46	-2.61%	-8.05%	-23.91%
4741	ASPHALT/TAR DISTILLING/REFINING-DR	1.10	0.94	0.51	1.06	0.89	0.56	3.77%	5.62%	-8.93%
4751	SYNTHETIC RUBBER MFG	2.23	1.81	0.49	1.83	1.43	0.50	21.86%	26.57%	-2.00%
4771	EXPLOSIV-AMMO-HIGH EXPLO MFG-DR	1.03	0.78	0.43	1.13	0.75	0.38	-8.85%	4.00%	13.16%
4777	BLASTING AGENTS-PREPARE/DISTR-DR	1.30	1.01	0.44	1.39	0.93	0.39	-6.47%	8.60%	12.82%
4825	DRUG/MEDICINE MFG-INCL MFG INGRED	0.47	0.38	0.48	0.50	0.39	0.48	-6.00%	-2.56%	0.00%
4828	CHEMICAL-BLEND/MIX-NOC-ALL OPER-DR	0.84	0.65	0.44	0.89	0.73	0.51	-5.62%	-10.96%	-13.73%
4829	CHEMICAL MFG-NOC-ALL OPER-DR	0.57	0.43	0.43	0.55	0.40	0.42	3.64%	7.50%	2.38%
4902	SPORTING GOODS MFG-NOC	1.04	0.92	0.55	1.16	1.00	0.60	-10.34%	-8.00%	-8.33%
4923	PHOTOGRAPHIC SUPPLIES MFG	0.63	0.55	0.54	0.59	0.51	0.59	6.78%	7.84%	-8.47%
5020	CEIL INSTL-ACOUSTICAL-SUSP-GRID TYP	1.88	1.40	0.42	2.12	1.60	0.47	-11.32%	-12.50%	-10.64%
5022	MASONRY-NOC	3.14	2.22	0.36	3.34	2.38	0.42	-5.99%	-6.72%	-14.29%
5040	IRON/STEEL ERECT-FRAME STRUCTRES	3.00	2.12	0.36	3.22	2.11	0.38	-6.83%	0.47%	-5.26%
5057	IRON/STEEL ERECTION-NOC	2.41	1.68	0.35	2.44	1.59	0.37	-1.23%	5.66%	-5.41%
5059	IRON/STEEL EREC-1-2 STORY FRAME STR	6.55	4.68	0.36	7.27	4.78	0.38	-9.90%	-2.09%	-5.26%
5102	DOOR/WINDOW-INSTL-ALL--RSDNTL/CMRCL	2.27	1.70	0.43	2.19	1.56	0.42	3.65%	8.97%	2.38%
5146	FURNITURE/FIXTURES INSTALL-PORT-NOC	1.98	1.55	0.47	2.14	1.61	0.47	-7.48%	-3.73%	0.00%
5160	ELEVATOR-ERECT/SERV/REPAIR	0.83	0.59	0.36	1.02	0.73	0.42	-18.63%	-19.18%	-14.29%
5183	PLUMBING-NOC-DR	1.19	0.88	0.42	1.36	1.02	0.46	-12.50%	-13.73%	-8.70%
5188	AUTOMATIC SPRINKLER INSTAL & DR	1.24	0.92	0.42	1.36	1.02	0.47	-8.82%	-9.80%	-10.64%
5190	ELECTRICAL WIRING-WITHIN BLDGS-DR	1.16	0.87	0.43	1.21	0.91	0.47	-4.13%	-4.40%	-8.51%
5191	COMPUTER DEV-INSTL/INSPEC/SER/REPR	0.45	0.35	0.46	0.46	0.39	0.55	-2.17%	-10.26%	-16.36%
5192	VEND/COIN OP MACH-INST/SERV-SALE/DR	1.25	1.07	0.51	1.30	1.09	0.56	-3.85%	-1.83%	-8.93%
5213	CONCRETE CONSTRUCTION NOC	2.70	1.91	0.36	2.87	2.04	0.42	-5.92%	-6.37%	-14.29%
5215	CONCRETE WORK-PRIVATE RESIDENCES	2.62	2.05	0.47	3.02	2.38	0.49	-13.25%	-13.87%	-4.08%
5221	CONCR WK-FLOOR/DRIVEWY/YDS/WLKS-DR	1.94	1.46	0.43	2.17	1.63	0.47	-10.60%	-10.43%	-8.51%
5222	CONCR CONST-BRIDGE/CULV-OVER 10 FT	3.74	2.66	0.36	4.08	2.90	0.42	-8.33%	-8.28%	-14.29%
5223	SWIMMING POOL CONSTRUCTION-DR	2.36	1.86	0.47	2.74	2.06	0.47	-13.87%	-9.71%	0.00%
5348	CERAMIC TILE/STONE/MARBLE/MOSAIC WK	2.08	1.64	0.47	2.43	1.84	0.47	-14.40%	-10.87%	0.00%
5402	GREENHOUSE ERECTION-ALL OPERATIONS	4.92	4.37	0.57	5.60	4.84	0.62	-12.14%	-9.71%	-8.06%
5403	CARPENTRY-NOC	3.14	2.35	0.43	3.37	2.41	0.42	-6.82%	-2.49%	2.38%
5437	CARPENTRY-FINISH WORK ONLY	2.50	1.87	0.43	2.51	1.90	0.47	-0.40%	-1.58%	-8.51%
5443	LATHING & DR	1.71	1.45	0.52	1.99	1.64	0.56	-14.07%	-11.59%	-7.14%
5445	WALLBOARD INSTALLATION & DR	3.42	2.43	0.36	3.99	2.84	0.42	-14.29%	-14.44%	-14.29%
5462	GLAZIER-AWAY FROM SHOP-& DR	2.70	2.10	0.46	3.10	2.33	0.46	-12.90%	-9.87%	0.00%
5472	ASBESTOS CONTR-PIPE/BOILER/PLUMB-DR	1.99	1.39	0.36	2.22	1.42	0.38	-10.36%	-2.11%	-5.26%
5473	ASBESTOS CONTRACT-NOC-DR	3.60	2.50	0.36	4.75	3.04	0.37	-24.21%	-17.76%	-2.70%
5474	PAINTING-NOC-& SHOP/DR	3.62	2.59	0.37	3.68	2.64	0.43	-1.63%	-1.89%	-13.95%
5478	FLOOR COV INSTL/RESLNT/CARPT/LAMINT	2.39	1.78	0.42	2.67	2.01	0.46	-10.49%	-11.44%	-8.70%
5479	INSULATION WORK NOC & DR	3.09	2.45	0.48	3.44	2.75	0.50	-10.17%	-10.91%	-4.00%
5480	PLASTERING-NOC-& DRIVERS	2.74	2.05	0.43	2.64	1.88	0.42	3.79%	9.04%	2.38%
5491	PAPER HANGING & DR	0.96	0.73	0.44	1.01	0.73	0.43	-4.95%	0.00%	2.33%
5506	STREET/RD CONST-FNL GRAD/PVE/REP/DR	2.55	1.89	0.42	3.02	1.98	0.38	-15.56%	-4.55%	10.53%
5507	STREET/RD CONST-RDBED/SUBASE-DR	1.84	1.37	0.42	2.16	1.53	0.42	-14.81%	-10.46%	0.00%
5511	LOGGING/FOREST RD CONST/MAINT-DR	2.81	2.08	0.42	3.07	2.19	0.42	-8.47%	-5.02%	0.00%
5535	SHEET METAL WORK-INSTALLATION & DR	2.48	1.76	0.36	2.52	1.90	0.47	-1.59%	-7.37%	-23.40%
5537	AIR CONDITIONING, HEATING, AND REFRIGER	1.75	1.38	0.47	1.90	1.43	0.47	-7.89%	-3.50%	0.00%

Comparison of 2022 and 2021 Pures, Expected-Loss Rates, and D Ratios

Class	Description	2022 Pure	2022 ELR	2022 D Ratio	2021 Pure	2021 ELR	2021 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
5551	ROOFING-ALL KINDS-DR	6.64	4.74	0.36	7.36	4.85	0.38	-9.78%	-2.27%	-5.26%
5606	CONTRACTOR-EXECUTIVE SUPERVISOR	0.30	0.21	0.36	0.34	0.25	0.42	-11.76%	-16.00%	-14.29%
5610	CLEANER-DEBRIS REMOVAL CONSTRUCTION	2.02	1.59	0.48	2.09	1.73	0.56	-3.35%	-8.09%	-14.29%
5645	CARPENTRY-DWELLINGS 3 STORIES OR LESS	6.70	4.79	0.36	7.05	5.05	0.43	-4.96%	-5.15%	-16.28%
5703	BUILDING RAISING OR MOVING & DR	5.29	4.21	0.49	5.73	4.36	0.48	-7.68%	-3.44%	2.08%
5705	SALVAGE OP-NO WRECKING	7.58	5.94	0.47	8.47	6.37	0.47	-10.51%	-6.75%	0.00%
5951	SERUM/ANTI-TOXIN/VIRUS MFG & DR	0.21	0.19	0.56	0.21	0.19	0.62	0.00%	0.00%	-9.68%
6003	PILE DRIVING	2.74	2.04	0.42	2.65	1.99	0.47	3.40%	2.51%	-10.64%
6005	DIKE/REVTMENT OR CONST & DR	1.49	1.18	0.48	1.57	1.19	0.48	-5.10%	-0.84%	0.00%
6018	DAM/LOCK CONST ALL OP-EARTH MOV-DR	1.05	0.81	0.45	1.05	0.78	0.45	0.00%	3.85%	0.00%
6045	LEEVE CONSTR-ALL OPS & DR	2.03	1.58	0.46	2.10	1.57	0.46	-3.33%	0.64%	0.00%
6204	DRILLING NOC & DR	3.45	2.63	0.44	3.61	2.60	0.43	-4.43%	1.15%	2.33%
6206	OIL/GAS-WELL-ACIDIZ/CEMNT-ALL EM/DR	1.19	0.84	0.36	1.34	0.87	0.37	-11.19%	-3.45%	-2.70%
6213	OIL/GAS-SPEC TL OP-BY CONT-AL EM-DR	0.75	0.53	0.36	0.72	0.51	0.42	4.17%	3.92%	-14.29%
6214	OIL/GAS-PERFORATE-CASE-AL EMP-DR	0.77	0.58	0.43	0.86	0.57	0.38	-10.47%	1.75%	13.16%
6216	OILGAS/ LEASE WK-NOC-BY CONTR-DR	2.38	1.68	0.36	2.58	1.69	0.38	-7.75%	-0.59%	-5.26%
6217	EXCAVATION-NOC-& DR	2.08	1.48	0.36	2.24	1.60	0.42	-7.14%	-7.50%	-14.29%
6229	IRRIGATION/DRAIN SYST CONST & DR	2.39	1.88	0.47	2.37	1.70	0.43	0.84%	10.59%	9.30%
6233	OIL/GAS PIPELINE CONSTRUCT & DR	1.23	0.86	0.36	1.52	1.08	0.42	-19.08%	-20.37%	-14.29%
6235	OIL/GAS-WELL DRILL-REDRILL-SHOOT/DR	2.33	1.65	0.36	2.39	1.56	0.37	-2.51%	5.77%	-2.70%
6236	OIL/GAS-WELL-INSTAL/ RCVY/CASING/DR	2.71	2.12	0.47	3.04	2.29	0.47	-10.86%	-7.42%	0.00%
6237	OIL/GAS WELL-INSTRM LOG/SURV WK/DR	0.65	0.48	0.42	0.70	0.53	0.46	-7.14%	-9.43%	-8.70%
6251	TUNLNG-NOT PNEUMAT-ALL OPER-INC LNG	1.66	1.23	0.42	1.77	1.25	0.42	-6.21%	-1.60%	0.00%
6252	CAISSON WORK-ALL OPER TO COMPLETION	1.90	1.31	0.35	1.88	1.22	0.37	1.06%	7.38%	-5.41%
6306	SEWER CONSTRUCTION-ALL OPER-DR	1.99	1.48	0.42	2.24	1.59	0.42	-11.16%	-6.92%	0.00%
6319	WATERMAIN CONNEC-CONST & DR	1.89	1.33	0.36	2.23	1.58	0.42	-15.25%	-15.82%	-14.29%
6325	CONDUIT CONSTR-FOR CABLE OR WIRE-DR	1.53	1.09	0.36	1.91	1.36	0.42	-19.90%	-19.85%	-14.29%
6400	FENCE INSTALL-REPAIR-MTAL-VNYL-WOOD	2.70	2.13	0.48	2.86	2.27	0.50	-5.59%	-6.17%	-4.00%
6504	FOOD PRODUCTS MFG-NOC-NO CEREAL MIL	1.58	1.39	0.55	1.54	1.34	0.61	2.60%	3.73%	-9.84%
6703	RAILROAD CONSTRUCT-ALL OPER-DR	3.82	2.86	0.46	4.39	3.15	0.47	-12.98%	-9.21%	-2.13%
6704	RAILROAD CONSTRUCT-ALL OPER-DR	2.31	1.82	0.46	2.63	2.01	0.47	-12.17%	-9.45%	-2.13%
6801	BOAT BUILDING-WOOD-NOC-DR	3.21	2.18	0.43	2.57	1.90	0.43	24.90%	14.74%	0.00%
6811	BOAT BLDG-WOOD&DRV-STATE ACT	2.91	2.34	0.48	2.87	2.20	0.48	1.39%	6.36%	0.00%
6824	BOAT BLDG/REPR/DEMO-NAV WATR/DR	4.63	3.15	0.43	5.83	4.17	0.38	-20.58%	-24.46%	13.16%
6826	MARINAS-INCL SALES/PARTS & DR	2.85	1.94	0.43	3.80	2.80	0.43	-25.00%	-30.71%	0.00%
6834	BOAT BLDG/REP/DEMO-NONNAV WATR/DR	1.29	1.14	0.55	1.43	1.16	0.51	-9.79%	-1.72%	7.84%
6836	MARINAS-INC SLS/PRTS DR-STATE ACT	2.01	1.73	0.52	2.15	1.65	0.48	-6.51%	4.85%	8.33%
6843	SHIP BUILDING-IRON/STEEL-NOC & DR	6.47	4.07	0.31	8.62	5.75	0.32	-24.94%	-29.22%	-3.13%
6845	SHIP BUILDING-NAVAL & DR	2.93	1.84	0.31	3.30	2.20	0.32	-11.21%	-16.36%	-3.13%
6854	SHIP BLDG-IRON/ST-DRV STATE ACT	1.74	1.32	0.43	1.90	1.26	0.38	-8.42%	4.76%	13.16%
6872	SHIP REPAIR/CONV-ALL OPER-DR	5.32	3.35	0.31	6.84	4.65	0.33	-22.22%	-27.96%	-6.06%
6873	DIVING-LONGSHORE EXPOSURE ONLY	8.82	5.55	0.31	11.75	7.66	0.32	-24.94%	-27.55%	-3.13%
6874	PAINTING-SHIP HULLS	7.64	4.81	0.31	10.18	6.74	0.32	-24.95%	-28.64%	-3.13%
6876	DIVING-STATE ACT EXPOSURE ONLY	1.70	1.22	0.36	1.95	1.29	0.37	-12.82%	-5.43%	-2.70%
6882	SHIP REP/CONVERSION-DR-STATE ACT	1.30	0.99	0.43	1.40	0.93	0.38	-7.14%	6.45%	13.16%
6884	PAINT SHIP HULLS STATE ACT ONLY	2.14	1.61	0.42	2.29	1.51	0.37	-6.55%	6.62%	13.51%
7024	VESSELS-NOC-STATE ACT	1.78	1.26	0.35	1.87	1.23	0.37	-4.81%	2.44%	-5.41%
7047	VESSELS-NOC-USL&H ACT	2.94	1.98	0.35	3.12	1.94	0.37	-5.77%	2.06%	-5.41%
7050	VESSELS-BOAT LIVERY-USL&H ACT	4.20	3.00	0.38	4.69	3.03	0.40	-10.45%	-0.99%	-5.00%
7090	VESSELS-BOAT LIVERY-STATE ACT	2.54	1.91	0.38	2.81	1.92	0.40	-9.61%	-0.52%	-5.00%
7098	VESSELS-NOT SELF PROPELLED	1.25	0.91	0.36	1.32	0.88	0.38	-5.30%	3.41%	-5.26%
7099	VESSELS-NOT SELF PROPELLED	2.07	1.43	0.36	2.20	1.39	0.38	-5.91%	2.88%	-5.26%
7133	RAILRD OP NOC-ALL EMPS-DR-STATE ACT	1.42	1.08	0.43	1.51	1.10	0.43	-5.96%	-1.82%	0.00%
7152	RAILROAD-OPERATION OF-INCL DR	3.17	2.29	0.43	3.40	2.34	0.43	-6.76%	-2.14%	0.00%
7153	RAILROAD-OPERATION OF-INCL DR	1.92	1.46	0.43	2.04	1.48	0.43	-5.88%	-1.35%	0.00%
7219	TRUCKING-NOC-DR	3.83	2.87	0.42	4.19	3.01	0.42	-8.59%	-4.65%	0.00%
7225	AUTOMOBILE TOWING & DRIVERS	4.13	3.26	0.47	4.14	3.15	0.47	-0.24%	3.49%	0.00%
7230	TRUCKING-PRCL/PKG DEL-ALL EMP-DR	4.77	4.10	0.52	6.12	4.94	0.50	-22.06%	-17.00%	4.00%
7231	PARCEL DELIVERY-ALL EMP-DR	3.74	3.17	0.50	4.25	3.39	0.49	-12.00%	-6.49%	2.04%
7232	TRUCKING-MAIL/PARL/PKG-AL EMP/DR	4.74	3.54	0.42	4.59	3.28	0.41	3.27%	7.93%	2.44%
7309	STEVEDORING-NOC	4.84	3.05	0.31	6.34	4.16	0.32	-23.66%	-26.68%	-3.13%
7313	COAL/ORE DOCK OPS & STEVEDORING	2.28	1.43	0.31	3.04	2.04	0.33	-25.00%	-29.90%	-6.06%
7317	STEVEDORING-BY HAND/HAND TRUCK EXCL	4.61	2.90	0.31	6.14	4.05	0.32	-24.92%	-28.40%	-3.13%
7327	STEVEDOR-CONTAINERIZED FREIGHT-DR	10.68	6.72	0.31	9.78	6.65	0.33	9.20%	1.05%	-6.06%
7335	DREDGING-ALL TYPES	1.78	1.27	0.36	1.67	1.10	0.37	6.59%	15.45%	-2.70%
7337	DREDGING-ALL TYPES	2.94	1.99	0.36	2.79	1.73	0.37	5.38%	15.03%	-2.70%
7350	FREIGHT HANDLER-NOC-USL&H	10.40	6.81	0.38	13.86	9.45	0.36	-24.96%	-27.94%	5.56%
7360	FREIGHT HANDLER-NOC-STATE ACT COV	2.11	1.68	0.47	2.37	1.81	0.47	-10.97%	-7.18%	0.00%
7370	TAXICAB CO-ALL OTHER EMP & DR	2.70	2.35	0.54	2.94	2.45	0.56	-8.16%	-4.08%	-3.57%
7380	DRIVERS/CHAUFFRS/MESSENGRS & HELPR	2.33	1.85	0.47	2.36	1.89	0.50	-1.27%	-2.12%	-6.00%
7382	BUS CO-ALL EMP/DR-OTHER THAN GARAGE	1.76	1.52	0.52	1.87	1.57	0.57	-5.88%	-3.18%	-8.77%
7390	BEER OR ALE DEALER-SALES & DRS	1.39	1.20	0.53	1.47	1.22	0.55	-5.44%	-1.64%	-3.64%
7395	DIVING-MARINE	1.65	1.18	0.36	1.75	1.15	0.37	-5.71%	2.61%	-2.70%

Comparison of 2022 and 2021 Pures, Expected-Loss Rates, and D Ratios

Class	Description	2022 Pure	2022 ELR	2022 D Ratio	2021 Pure	2021 ELR	2021 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
7398	DIVING-MARINE	2.73	1.85	0.36	2.92	1.81	0.37	-6.51%	2.21%	-2.70%
7402	AVIATION-AIR TRFIC CNTLR FAA CNTRC	0.07	0.06	0.53	0.07	0.06	0.57	0.00%	0.00%	-7.02%
7403	AVIATION-ALL OTHER EMPLOYEES & DR	1.81	1.58	0.54	2.06	1.58	0.47	-12.14%	0.00%	14.89%
7405	AVIATION-CARRIER SCH/COMMUT-FLY CRW	0.68	0.59	0.53	0.72	0.55	0.47	-5.56%	7.27%	12.77%
7420	AVIATION-STUNT/RACE/PARA JMP FLY CR	2.13	1.49	0.35	2.35	1.53	0.36	-9.36%	-2.61%	-2.78%
7421	AVIATION-FLY PERSNL FOR BUS/FLY CREW	0.60	0.48	0.48	0.67	0.49	0.43	-10.45%	-2.04%	11.63%
7422	AVIATION-NOC-NOT HELICOPTR-FLY CREW	0.88	0.65	0.41	0.98	0.65	0.37	-10.20%	0.00%	10.81%
7425	HELICOPTER OP-NOC-FLY CREW MEMBERS	1.22	0.89	0.40	1.26	0.82	0.36	-3.17%	8.54%	11.11%
7431	AVIATION-AIR CHART/TAXI-FLY CREW	0.46	0.34	0.41	0.47	0.31	0.37	-2.13%	9.68%	10.81%
7502	GAS CO-NAT GAS LOCAL DIST-DR	0.89	0.71	0.48	1.07	0.82	0.48	-16.82%	-13.41%	0.00%
7515	OIL/GAS PIPELINE OPERATION & DR	0.50	0.36	0.36	0.56	0.37	0.38	-10.71%	-2.70%	-5.26%
7520	WATERWORKS OPERATION-DR	1.29	1.11	0.52	1.38	1.16	0.57	-6.52%	-4.31%	-8.77%
7538	ELEC LIGHT/PWR LINE CONST-INC DR	1.67	1.18	0.36	2.28	1.49	0.37	-26.75%	-20.81%	-2.70%
7539	ELEC POWER CO-NOC-ALL EMPS & DR	0.97	0.73	0.43	1.03	0.75	0.42	-5.83%	-2.67%	2.38%
7580	SEWAGE DISPOSAL PLANT OPER-DR	1.30	1.04	0.48	1.38	1.06	0.48	-5.80%	-1.89%	0.00%
7590	GARBAGE WORK/REDUCTION INCINERATOR	2.04	1.64	0.48	2.02	1.62	0.50	0.99%	1.23%	-4.00%
7600	TELECOM CO CABLE/TV/SAT-ALL EMP & DR	2.30	1.82	0.46	2.34	1.78	0.47	-1.71%	2.25%	-2.13%
7605	BURGLAR & FIRE ALARM-INSTLL/REPR/DR	1.11	0.82	0.42	1.25	0.93	0.46	-11.20%	-11.83%	-8.70%
7610	RADIO STATION-ALL EMPS/CLER/DR	0.32	0.25	0.48	0.33	0.27	0.50	-3.03%	-7.41%	-4.00%
7705	AMBULANCE/EMS (EMER-MED-SER) & DRS	2.00	1.70	0.51	2.21	1.78	0.50	-9.50%	-4.49%	2.00%
7710	FIREFIGHTERS AND DRIVERS	2.24	1.70	0.43	2.21	1.60	0.42	1.36%	6.25%	2.38%
7720	POLICE OFFICERS & DR	1.58	1.27	0.48	1.83	1.41	0.48	-13.66%	-9.93%	0.00%
7729	SELF-INSURED SEARCH-RESCUE VOLUNTER	1.38	1.07	0.45	1.37	1.06	0.49	0.73%	0.94%	-8.16%
7855	RAILRD CONST LAY TRAK/MAIN-CONTR-DR	1.73	1.35	0.46	1.98	1.48	0.47	-12.63%	-8.78%	-2.13%
8001	FLORIST-STORE-DR	1.25	1.11	0.56	1.27	1.11	0.61	-1.57%	0.00%	-8.20%
8002	AUTO RNT-SHT TRM-AL OTH-COUNT/DR	1.46	1.33	0.57	1.59	1.37	0.59	-8.18%	-2.92%	-3.39%
8006	GROCERY/PROV-CONVENIENCE-RETAIL	0.86	0.78	0.60	0.94	0.79	0.57	-8.51%	-1.27%	5.26%
8008	CLOTHING/DRY GOODS-RETAIL STORE	0.51	0.47	0.61	0.55	0.48	0.61	-7.27%	-2.08%	0.00%
8010	HARDWARE STORE-RETAIL OR WHOLESALE	0.77	0.69	0.55	0.80	0.70	0.61	-3.75%	-1.43%	-9.84%
8013	JEWELRY STORE	0.18	0.15	0.51	0.20	0.17	0.56	-10.00%	-11.76%	-8.93%
8015	QUICK PRNT-CPY/DUP-AL EMP-CL/SL/DR	0.38	0.33	0.52	0.40	0.34	0.57	-5.00%	-2.94%	-8.77%
8017	RETAIL STORE-NOT OTHRWSE CLASSIFIED	0.53	0.49	0.61	0.59	0.51	0.61	-10.17%	-3.92%	0.00%
8018	WHOLESALE STORE-NOC	1.52	1.33	0.54	1.40	1.21	0.60	8.57%	9.92%	-10.00%
8021	MEAT/FISH/POULTRY DLR-WHOLESALE	1.62	1.45	0.56	1.93	1.64	0.58	-16.06%	-11.59%	-3.45%
8031	MEAT/FISH/POULTRY-RETAIL STORE	1.36	1.20	0.55	1.38	1.17	0.57	-1.45%	2.56%	-3.51%
8032	CLOTHING/DRY GOODS-WHOLESALE STORE	1.07	0.95	0.55	1.05	0.91	0.61	1.90%	4.40%	-9.84%
8033	MEAT-GROCERY-RETAIL STORE-NOC	1.16	1.07	0.62	1.25	1.06	0.58	-7.20%	0.94%	6.90%
8037	STORE-SUPERSTORE & WAREHOUSE CLUBS	1.06	1.00	0.64	1.21	1.06	0.61	-12.40%	-5.66%	4.92%
8039	DEPARTMENT STORE-RETAIL	0.67	0.61	0.61	0.71	0.62	0.61	-5.63%	-1.61%	0.00%
8044	FURNITURE-STORE-DR	1.34	1.18	0.55	1.47	1.19	0.51	-8.84%	-0.84%	7.84%
8046	AUTO ACCESSRY STORE-RETL/WHL-NOC-DR	1.05	0.93	0.55	1.03	0.87	0.57	1.94%	6.90%	-3.51%
8047	DRUG STORE-WHOLESALE	0.42	0.38	0.55	0.45	0.39	0.60	-6.67%	-2.56%	-8.33%
8058	BUILD MAT DLR-NEW/USED STOR EM ONLY	1.02	0.90	0.55	1.06	0.89	0.57	-3.77%	1.12%	-3.51%
8102	SEED MERCHANT	1.21	1.08	0.56	1.35	1.18	0.61	-10.37%	-8.47%	-8.20%
8103	WOOL MERCHANT INCLUDING WAREHOUSE	1.60	1.39	0.53	1.47	1.20	0.51	8.84%	15.83%	3.92%
8106	IRON/STEEL MERCHANT-DR	2.34	1.89	0.48	2.50	1.93	0.48	-6.40%	-2.07%	0.00%
8107	MACHINERY-DLR-NOC-INCL DR	1.76	1.34	0.43	1.69	1.30	0.47	4.14%	3.08%	-8.51%
8111	PLUMBERS SUPPLY DEALER-DR	0.84	0.73	0.52	0.84	0.71	0.57	0.00%	2.82%	-8.77%
8112	MACH DLR-SLS-YRD/SHOWROM-INC DEMO	0.48	0.39	0.48	0.54	0.42	0.48	-11.11%	-7.14%	0.00%
8116	FARM MACHINERY-DLR-INCL DR	1.26	1.10	0.53	1.34	1.13	0.57	-5.97%	-2.65%	-7.02%
8203	ICE DEALER/MFG/HARVEST- DR	3.09	2.64	0.51	3.36	2.81	0.56	-8.04%	-6.05%	-8.93%
8209	VEGETABLE PACKING-DR	2.29	2.05	0.56	2.46	2.08	0.58	-6.91%	-1.44%	-3.45%
8215	HAY/GRAIN/FEED DLR & LOC MGR/DR	2.08	1.69	0.49	1.89	1.46	0.48	10.05%	15.75%	2.08%
8227	CONSTRUCTION/ERECT PERMANENT YARD	1.26	0.94	0.43	1.53	1.01	0.38	-17.65%	-6.93%	13.16%
8232	BUILDING MAT DLR-ALL OTHR EMP/DR	2.30	1.84	0.48	2.54	1.95	0.48	-9.45%	-5.64%	0.00%
8233	COAL MERCHANT & LOCAL MGR/DR	1.45	1.13	0.45	1.56	1.18	0.46	-7.05%	-4.24%	-2.17%
8263	JUNK DEALERS & DR	2.88	2.50	0.53	2.89	2.35	0.51	-0.35%	6.38%	3.92%
8264	BOTTLE DEALER-USED & DRIVERS	2.26	1.82	0.48	2.38	1.83	0.48	-5.04%	-0.55%	0.00%
8265	IRON/STEEL SCRAP DLRS & DR	3.64	2.80	0.44	3.67	2.69	0.43	-0.82%	4.09%	2.33%
8279	STABLE OR BREEDING FARM & DR	3.23	2.50	0.44	3.64	2.68	0.43	-11.26%	-6.72%	2.33%
8288	LIVESTOCK DEALER & SLS/DR	3.64	3.20	0.54	3.73	2.91	0.49	-2.41%	9.97%	10.20%
8291	STORAGE WAREHOUSE-COLD	1.26	1.09	0.52	1.42	1.14	0.50	-11.27%	-4.39%	4.00%
8292	STORAGE WRHSE-NOC-COMMERCIAL PUBLIC	1.77	1.56	0.54	1.84	1.54	0.57	-3.80%	1.30%	-5.26%
8293	STORAGE WAREHOUSE-FURNITURE-DR	4.08	3.57	0.54	4.60	3.53	0.47	-11.30%	1.13%	14.89%
8304	GRAIN ELEV OPER & LOCAL MGR/DR	4.64	3.44	0.41	4.17	3.15	0.46	11.27%	9.21%	-10.87%
8350	GASOLINE OR OIL DEALERS & DR	4.13	3.08	0.42	4.09	2.93	0.42	0.98%	5.12%	0.00%
8380	AUTO-SALES/SERV/REPR-AGENCY-DR	1.20	1.02	0.51	1.30	1.05	0.50	-7.69%	-2.86%	2.00%
8385	BUS COMPANY-GARAGE EMPLOYEES	1.21	1.04	0.51	1.16	0.89	0.48	4.31%	16.85%	6.25%
8392	AUTO PARK LOT/VALET/CASH/COUNTR/DR	1.08	1.00	0.62	1.12	0.95	0.58	-3.57%	5.26%	6.90%
8393	AUTO BODY RPR-METL-UPHLS-PAINT-DR	0.92	0.73	0.47	0.95	0.79	0.55	-3.16%	-7.59%	-14.55%
8411	FIREFIGHTERS	0.65	0.52	0.46	0.68	0.46	0.40	-4.41%	13.04%	15.00%
8500	METAL SCRAP DEALER & DR	3.01	2.40	0.47	3.21	2.46	0.47	-6.23%	-2.44%	0.00%
8601	ARCHITECT OR ENGINEER FIRM-SALES/DR	0.14	0.10	0.43	0.14	0.12	0.50	0.00%	-16.67%	-14.00%

Comparison of 2022 and 2021 Pures, Expected-Loss Rates, and D Ratios

Class	Description	2022 Pure	2022 ELR	2022 D Ratio	2021 Pure	2021 ELR	2021 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
8602	TIMBER CRUISING & DRIVERS	0.62	0.50	0.48	0.69	0.56	0.50	-10.14%	-10.71%	-4.00%
8606	GEOPHYSICL EXPL-SEISMIC-AL EMP-DR	0.87	0.66	0.43	0.99	0.72	0.42	-12.12%	-8.33%	2.38%
8709	STEVEDORING-TALLIERS/CHECKING CLERK	2.28	1.43	0.31	3.04	2.04	0.32	-25.00%	-29.90%	-3.13%
8719	TALLIERS AND CHECKING CLERKS-ST ACT	1.62	1.23	0.43	1.77	1.18	0.38	-8.47%	4.24%	13.16%
8720	INSPECT RISK/INSUR OR VALUATION-NOC	0.56	0.43	0.43	0.59	0.46	0.48	-5.08%	-6.52%	-10.42%
8723	INSURANCE COMPANY-INCL-CLERICAL & SALES	0.07	0.06	0.52	0.09	0.07	0.57	-22.22%	-14.29%	-8.77%
8725	INVENTORY COUNTERS/TRAVEL/SALES/CLE	1.12	0.90	0.47	1.33	1.02	0.47	-15.79%	-11.76%	0.00%
8726	STEAMSHIP LINE-SUPR/CAP/ENG/STEW/CLK	1.23	0.84	0.43	1.63	1.18	0.42	-24.54%	-28.81%	2.38%
8734	RAILROAD-SALES/COLLECT/MESS-OUTSIDE	0.16	0.13	0.48	0.18	0.14	0.48	-11.11%	-7.14%	0.00%
8738	RAILROAD-SALES/COLLECT/MESS-OUTSIDE	0.27	0.21	0.48	0.29	0.21	0.48	-6.90%	0.00%	0.00%
8742	SALESPERSON-OUTSIDE-NO DELIVERY	0.12	0.10	0.48	0.13	0.10	0.48	-7.69%	0.00%	0.00%
8745	NEWS AGENT-NOT RETAIL-SLS/DR	1.77	1.53	0.52	1.88	1.52	0.50	-5.85%	0.66%	4.00%
8748	AUTOMOBILE SALESPERSONS	0.25	0.19	0.43	0.26	0.21	0.50	-3.85%	-9.52%	-14.00%
8755	LABOR UNION-ALL EMPLOYEES	0.20	0.16	0.46	0.20	0.15	0.47	0.00%	6.67%	-2.13%
8800	MAILING CO & CLERICAL	0.73	0.64	0.54	0.92	0.82	0.63	-20.65%	-21.95%	-14.29%
8803	ACCOUNTANT, AUDITOR-TRAVEL	0.02	0.02	0.48	0.02	0.02	0.49	0.00%	0.00%	-2.04%
8805	RAILROAD OPER-CLER OFFICE EMPL	0.08	0.07	0.56	0.09	0.07	0.57	-11.11%	0.00%	-1.75%
8810	OFFICE CLERICAL	0.06	0.05	0.56	0.07	0.06	0.57	-14.29%	-16.67%	-1.75%
8815	RAILROAD OPER-CLER OFFICE EMPL	0.13	0.11	0.56	0.16	0.13	0.57	-18.75%	-15.38%	-1.75%
8820	ATTORNEY & CLER/MESSENGER/DR	0.06	0.05	0.48	0.07	0.05	0.50	-14.29%	0.00%	-4.00%
8824	RETIREMENT CTR-HEALTH CARE EMPLOY	1.28	1.21	0.64	1.42	1.23	0.61	-9.86%	-1.63%	4.92%
8826	RETIREMENT CTR-ALL OTHER EMPLOYEES	0.79	0.72	0.61	0.91	0.77	0.58	-13.19%	-6.49%	5.17%
8831	VETERINARY CLINIC & DR	0.62	0.59	0.66	0.67	0.57	0.59	-7.46%	3.51%	11.86%
8832	PHYSICIAN & CLERICAL	0.16	0.14	0.55	0.17	0.14	0.57	-5.88%	0.00%	-3.51%
8833	HOSPITAL-PROFESSIONAL EMPLOYEES	0.41	0.35	0.53	0.46	0.38	0.56	-10.87%	-7.89%	-5.36%
8835	NURSE-HOME HEALTH/PUBLIC-TRVL-AL EMP	1.09	0.96	0.54	1.18	0.99	0.57	-7.63%	-3.03%	-5.26%
8842	HEALTH GRP CARE HOME-DR	1.04	0.98	0.64	1.17	0.99	0.58	-11.11%	-1.01%	10.34%
8853	PUBLIC TEACH HOSP-ALL EMP/CL/SLS/DR	0.18	0.16	0.59	0.19	0.16	0.59	-5.26%	0.00%	0.00%
8855	BANKS-TRUST CO-ALL EMPL-SALES-CLER & DR	0.07	0.06	0.55	0.08	0.07	0.57	-12.50%	-14.29%	-3.51%
8856	CHECK CASH RETL-ALL EMPL-SALES-DR-CLR	0.24	0.21	0.53	0.24	0.20	0.55	0.00%	5.00%	-3.64%
8864	SOC SERV ORGAN-ALL OTHER EMPLOYE & DRVS	1.05	0.97	0.62	1.15	0.98	0.58	-8.70%	-1.02%	6.90%
8868	SCHOOL-PROFESSIONAL EMP & CLERICAL	0.20	0.19	0.63	0.20	0.18	0.62	0.00%	5.56%	1.61%
8869	CHILD DAY CARE CENTR-ALL EMPLOYEES	0.53	0.49	0.63	0.57	0.50	0.62	-7.02%	-2.00%	1.61%
8877	SOC.SRVC-CLINICAL COUNSEL-ADMIN&SALES	0.24	0.21	0.56	0.24	0.21	0.58	0.00%	0.00%	-3.45%
8901	TELEPHONE CO OFFICE EMPL/CLER	0.08	0.06	0.47	0.09	0.07	0.50	-11.11%	-14.29%	-6.00%
8989	DOMESTICS-HOUSEHOLD-INSIDE-DR	1.07	0.87	0.49	1.15	0.89	0.48	-6.96%	-2.25%	2.08%
9012	BUILDING MANAGEMENT,AGENTS,CLERIC,SALES	0.35	0.28	0.48	0.40	0.32	0.50	-12.50%	-12.50%	-4.00%
9014	JANITORIAL SERV-SPEC CONTR-DR	1.75	1.54	0.55	1.81	1.52	0.57	-3.31%	1.32%	-3.51%
9015	BUILDINGS-OPS BY OWNER/LESSEE & DRIVERS	1.69	1.45	0.52	1.64	1.38	0.57	3.05%	5.07%	-8.77%
9016	AMUSEMENT PARK OPERATION	1.22	1.09	0.56	1.27	1.07	0.58	-3.94%	1.87%	-3.45%
9019	TUNNEL OR BRIDGE OPERATION & DR	1.37	1.10	0.49	1.46	1.12	0.48	-6.16%	-1.79%	2.08%
9040	HOSPITAL-AL OTR EMPLOY-NONPROF	1.53	1.40	0.60	1.69	1.46	0.60	-9.47%	-4.11%	0.00%
9052	HOTEL/MOTEL-ALL OTHER EMPLOY-SALES, DRS	1.29	1.19	0.61	1.40	1.22	0.61	-7.86%	-2.46%	0.00%
9060	CLUB-COUNTRY/GOLF/YACHT-CLERIC/SALES/DR	0.71	0.65	0.61	0.73	0.63	0.61	-2.74%	3.17%	0.00%
9061	CLUB-NOC-CLERICAL & DR	0.60	0.55	0.60	0.69	0.61	0.63	-13.04%	-9.84%	-4.76%
9062	CASINO	0.90	0.84	0.62	0.94	0.85	0.65	-4.26%	-1.18%	-4.62%
9063	COMMUNITY/SPORTS/CTRS-ALL EMP/CLER	0.40	0.37	0.62	0.41	0.36	0.62	-2.44%	2.78%	0.00%
9077	US ARMED SERVICE RISK-AL EMP-DR	3.07	2.24	0.51	2.46	1.88	0.53	24.80%	19.15%	-3.77%
9079	RESTAURANT & DR	0.65	0.61	0.64	0.69	0.62	0.64	-5.80%	-1.61%	0.00%
9089	BILLARD HALL-NO BOWLING ALLEY	0.58	0.54	0.63	0.58	0.51	0.62	0.00%	5.88%	1.61%
9093	BOWLING LANE-INCLUDING BILLARDS	0.66	0.61	0.62	0.73	0.64	0.62	-9.59%	-4.69%	0.00%
9101	RELIGIOUS ORGAN-AL OTHER EMP	1.52	1.39	0.60	1.61	1.39	0.61	-5.59%	0.00%	-1.64%
9102	LAWN MAINT-COMM/DOMEST-DR	1.69	1.46	0.53	1.77	1.49	0.57	-4.52%	-2.01%	-7.02%
9154	THEATRE NOC-ALL OTHER EMPLOYEES	0.89	0.79	0.55	0.95	0.80	0.57	-6.32%	-1.25%	-3.51%
9156	THEATRE NOC-PLAYR-ENTERT/MUSIC	1.06	0.97	0.61	1.19	0.97	0.51	-10.92%	0.00%	19.61%
9178	ATHLETIC SPORTS: NONCONTACT	2.90	2.77	0.66	3.01	2.73	0.65	-3.65%	1.47%	1.54%
9179	ATHLETIC SPORTS: CONTACT	11.38	10.49	0.61	9.49	8.15	0.59	19.92%	28.71%	3.39%
9180	AMUSEMENT DEVICE OP/NO TRAVL-DR	3.65	3.23	0.54	3.83	2.99	0.49	-4.70%	8.03%	10.20%
9182	ATHLETIC TEAM/PARK OPERATION-DR	0.85	0.76	0.56	0.89	0.75	0.58	-4.49%	1.33%	-3.45%
9186	AMUSEMENT DEVICE OP/TRALING-DR	6.01	4.69	0.45	6.66	4.91	0.44	-9.76%	-4.48%	2.27%
9220	CEMETERY OPERATION-DR	2.44	2.11	0.52	2.66	2.15	0.51	-8.27%	-1.86%	1.96%
9310	LOG TRUCK DRIVER	5.22	3.90	0.42	5.26	3.97	0.46	-0.76%	-1.76%	-8.70%
9315	PLANE/MOLD/SAWMILL-MAINT/SECURITY EMPLS	1.11	0.96	0.52	1.25	0.96	0.48	-11.20%	0.00%	8.33%
9328	TRUCKMN NOC-GARGE/DCK/WRHS-EMP	1.45	1.24	0.51	1.57	1.20	0.47	-7.64%	3.33%	8.51%
9349	SCHOOL-CAFETERIA/KITCHEN EMPL	1.36	1.26	0.62	1.52	1.33	0.62	-10.53%	-5.26%	0.00%
9351	GARBAGE COLLECTION-GARAGE EMP	1.75	1.41	0.49	1.83	1.41	0.48	-4.37%	0.00%	2.08%
9366	HOSPITAL-CAFETERIA/KITCHEN-EMPL	0.97	0.89	0.61	1.05	0.91	0.61	-7.62%	-2.20%	0.00%
9402	STREET CLEANING-DR	2.40	1.81	0.42	2.55	1.94	0.47	-5.88%	-6.70%	-10.64%
9403	GARBAGE/ASH/REFUSE COLLECTN DR	2.76	2.08	0.42	2.87	2.07	0.42	-3.83%	0.48%	0.00%
9410	MUNICIPAL/TWN/CNTY/STATE EMP-NOC	0.72	0.63	0.54	0.77	0.65	0.56	-6.49%	-3.08%	-3.57%
9501	PAINTING-SHOP ONLY-DR	1.50	1.20	0.48	1.51	1.22	0.50	-0.66%	-1.64%	-4.00%
9505	AUTOMOBILE BODY PAINTING	2.08	1.79	0.52	2.29	1.85	0.50	-9.17%	-3.24%	4.00%
9516	ELCTRNC EQUIP-INSTL/SER/REPR/SHP- DR	1.21	1.03	0.50	1.36	1.04	0.47	-11.03%	-0.96%	6.38%

Comparison of 2022 and 2021 Pures, Expected-Loss Rates, and D Ratios

Class	Description	2022 Pure	2022 ELR	2022 D Ratio	2021 Pure	2021 ELR	2021 D Ratio	Pure % Change	ELR % Change	D Ratio % Change
9519	HOUSEHLD/COMMERCIAL APPL-ELECT-INSTL/SE	1.90	1.51	0.47	2.15	1.64	0.47	-11.63%	-7.93%	0.00%
9521	HOUSE FURNISHING INSTL-NOC-UPHOL	1.53	1.22	0.48	1.72	1.32	0.47	-11.05%	-7.58%	2.13%
9522	FURNITURE UPHOLSTERING	1.26	1.15	0.60	1.33	1.12	0.56	-5.26%	2.68%	7.14%
9534	MOBIL CRANE SRV-NOC-AL OP/YD-DR	1.75	1.23	0.35	2.15	1.51	0.41	-18.60%	-18.54%	-14.63%
9554	SIGN-INSTL/MAIN/REPR/REMV-DR	3.71	2.78	0.43	4.03	2.88	0.42	-7.94%	-3.47%	2.38%
9586	BARBER SHOP OR BEAUTY PARLOR	0.30	0.27	0.60	0.33	0.29	0.63	-9.09%	-6.90%	-4.76%
9600	TAXIDERMIST	1.06	0.93	0.54	1.13	0.97	0.60	-6.19%	-4.12%	-10.00%
9620	FUNERAL DIRECTOR-DR	0.85	0.69	0.49	0.89	0.72	0.51	-4.49%	-4.17%	-3.92%