

**Industrial Commission of
Arizona**
Self-Insurer Rate Development
Effective January 1, 2025

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Workers' Compensation

Self-Insured Rate Development

December 2024

Purpose

AMI Risk Consultants, Inc. (AMI) was retained by the Industrial Commission of Arizona ("the Commission" or "ICA") to perform and actuarial study of Arizona self-insured experience and provide the following:

- Voluntary rates
- Residual market rates
- ELR's and D-ratios by class for experience rating
- Estimated impact of class rates and discount schedule on total premium
- Index amount for large losses
- Weighted value tables
- Ballast table
- Classifications by hazard group
- Expected loss ranges
- Average cost per case by hazard group
- Average cost per case including ALAE by hazard group
- Tax multipliers
- Excess loss factors by hazard group
- Table of expense ratios
- Table of insurance charges.

Five scenarios were requested for the rates by classification:

- Scenario 1: Rate increases capped to 25% and distribute the excess to other classes.
- Scenario 2: Rate increases capped to 25% but do not distribute the excess to other classes.
- Scenario 3: Rate increases capped to 25% and distribute 5% of the excess to other classes.
- Scenario 4: Rate increases capped to 10% and distribute 5% of the excess to other classes.
- Scenario 5: A hybrid consisting of Scenario 4 rates for 23 ICA-selected classes and NCCI 1/1/2025 rates for all others.

Acknowledgment of Qualifications

Aguedo M. (Bob) Ingco is a consulting actuary and President of AMI Risk Consultants, Inc. He is a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries. Mr. Ingco meets the qualification standards of the American Academy of Actuaries to provide the estimates in this report.

Conclusions

Overall Rate Level Change

Compared to the ICA rates effective January 1, 2024, the rate level indication for self-insureds is **+8.3%**. This is the indicated change from last year's rates for all classes combined.

Based on the 2023 payroll distribution for self-insureds, the average rates are:

	Average Rate per \$100	\$ Change	% Change
ICA effective 1/1/2024	\$0.8710		
Self-Insured (Scenario 1)	\$0.9429	+\$0.0719	+8.3%
Self-Insured (Scenario 2)	\$0.9377	+\$0.0667	+7.7%
Self-Insured (Scenario 3)	\$0.9379	+\$0.0670	+7.7%
Self-Insured (Scenario 4)	\$0.9078	+\$0.0368	+4.2%
Self-Insured (Scenario 5)	\$0.8418	-\$0.0291	-3.3%

See *Exhibit I, Page 1* for the development of this indicated change.

Proposed Self-Insured Rates by Classification

See *Exhibit II* for the proposed self-insured rates by class, including the change compared to ICA rates effective January 1, 2024.

For the classes with sufficient experience to be highly credible, the rate comparison is shown below.

Rate Change for Highly Credible Classes*

Class	Class Name	ICA Rate (eff 1/1/2024)	Proposed S-I Rate				
			Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
7710	Firefighters	4.94	6.14	6.11	6.11	5.43	5.43
7720	Police Officers	2.64	2.98	2.96	2.96	2.90	2.90
8017	Retail & Salespersons	1.41	1.64	1.63	1.64	1.55	0.79
8033	Store - Grocery	1.21	1.31	1.30	1.30	1.31	1.18
8833	Hospital – Prof.	0.71	0.64	0.63	0.63	0.64	0.49
8868	College – Prof.	0.28	0.33	0.32	0.32	0.30	0.30
9101	Religious Org.	1.51	1.82	1.81	1.81	1.67	1.89

*Credibility of 90% or higher

**Conclusions
(continued)**

Proposed ELR's and D-Ratios for Experience Rating

The proposed ELR's and D-Ratios by class are shown on *Exhibit III* and *Exhibit IV*, respectively. For the classes with highly credible experience, the ELR's and D-Ratios are as follows:

ELR's for Highly Credible Classes*

Class	Class Name	NCCI ELR	Self-Insured ELR				
			Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
7710	Firefighters	0.870	1.97	1.96	1.96	1.74	1.74
7720	Police Officers	0.480	1.05	1.04	1.04	1.02	1.02
8017	Retail & Salespersons	0.420	0.76	0.75	0.75	0.71	0.37
8033	Store - Grocery	0.630	0.61	0.61	0.61	0.61	0.56
8833	Hospital – Prof.	0.220	0.28	0.27	0.27	0.28	0.21
8868	College – Prof.	0.110	0.15	0.15	0.15	0.14	0.14
9101	Religious Org.	0.950	0.85	0.84	0.84	0.78	0.89

*Credibility of 90% or higher.

D-Ratios for Highly Credible Classes*

Class	Class Name	NCCI D-Ratio	Self-Insured D-Ratio				
			Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
7710	Firefighters	0.35	0.44	0.44	0.44	0.44	0.44
7720	Police Officers	0.37	0.45	0.45	0.45	0.45	0.45
8017	Retail & Salespersons	0.47	0.57	0.57	0.57	0.57	0.48
8033	Store - Grocery	0.47	0.59	0.59	0.59	0.59	0.48
8833	Hospital – Prof.	0.45	0.61	0.61	0.61	0.61	0.44
8868	College – Prof.	0.47	0.64	0.64	0.64	0.64	0.64
9101	Religious Org.	0.47	0.54	0.54	0.54	0.54	0.48

*Credibility of 90% or higher.

**Conclusions
(continued)**

Premium and Revenue Impact Estimates

The estimated premium change due to revised class rates is calculated on [Exhibit V](#). The exhibit shows the impact by self-insured.

In total the estimated premium impacts are:

	\$000's	%
Change in Self-Insured Class Rates		
Scenario 1	\$33,580	+10.0%
Scenario 2	\$31,561	+9.4%
Scenario 3	\$31,662	+9.4%
Scenario 4	\$17,213	+5.1%
Scenario 5	-\$11,163	-3.3%

If the proposed class rates were to be effective, the premium and revenue impact is an estimated increase of +10.0%, +9.4%, +9.4%, +5.1%, and -3.3% for Scenarios 1, 2, 3, 4, and 5 respectively.

Reliance and Limitations

In performing our analysis, we relied on the information listed below:

- Historical paid and incurred losses by class for each of the 77 Self-Insured entities authorized by ICA. See Appendix M for the list of self-insured entities.
- Historical payroll information by class and by self-insured.
- NCCI Arizona Rate Filing effective January 1, 2024.

Our contact at the ICA was Renee Pastor.

In preparing the data for the calculation, we made the following revisions and considerations:

- Subrogation and Recoveries were allocated into Indemnity and Medical paid losses.
- Only losses on or after the self-insured’s date of authorization were considered.
- The payroll classification codes cited below under the header Original Class Codes Reported were revised.

Self-Insured	Year	Original Class Code Reported	Revised Class Code
Albertsons Companies LLC	2020, 2021, 2022, 2023	7380	7228
Arizona Municipal Risk Retention (AMRRP)	2020, 2021, 2022, 2023	9060	9040
State of Arizona	2020	5403	5040
	2021	8107	8018
	2023	9083	9082
Banner Health	2020, 2023	7380	9040
	2020, 2021, 2022, 2023	8411	8415
	2020, 2021, 2022, 2023	8835	8833
City of Chandler	2020	7590	7580
	2020	9012	9102
	2020	9402	9403
City of Glendale	2023	9178	9063
City of Surprise	2023	9014	9410
City of Tucson	2023	3724	8380
	2023	7610	5190
	2022	8835	9033
Dignity Health	2022, 2023	8835	8833
Dole Food Company, Inc.	2020	6504	0037
	2020	8292	8291
	2020	8742	8810
Empire Southwest LLC	2020, 2021, 2022, 2023	3507	8107
	2022	8010	8810
	2022	8232	3632
Federal Express Ground Package System, Inc.	2021, 2022, 2023	7228	7230
Hyatt Corporation	2020, 2021, 2022, 2023	9082	9052

**Reliance and
Limitations
(continued)**

Self-Insured	Year	Original Class Code Reported	Revised Class Code
Kiewit Corporation	2020, 2021, 2022, 2023	5022	5403
	2020	5040	5403
	2020	5213	5403
	2020	5506	5606
Maricopa County	2020, 2021, 2022, 2023	8411	8413
Parker-Hannifin Corporation	2023	3724	4484
Proctor & Gamble Co.	2020, 2021, 2022	3632	
Quik Trip Corporation	2023	8034	8832
Raley's Arizona LLC dba Bashas'	2021, 2022, 2023	8006	8033
	2021, 2023	9082	8033
Ruan Transportation Management Systems, Inc.	2022	8742	8385
Shamrock Foods Company	2023	7380	7228
The Arizona School Alliance for Workers' Compensation Pool (ASA)	2022, 2023	8411	8417
Town of Gilbert	2022	7705	7710
Viad Corporation	2022	5190	5146
WalMart Associates, Inc.v	2020, 2021, 2022, 2023	7380	7229

- Class codes in the payroll data were updated for the following:

Self-Insured	Year	Original Class Code Reported	Revised Class Code
Albertsons Companies LLC	2020, 2022	2063	2065
Arizona Counties Insurance Pool (ACIP)	2020, 2021	7090	7720
	2020, 2021, 2022, 2023	8411	8413, 8417
Arizona Municipal Risk Retention (AMRRP)	2020, 2021, 2022, 2023	8411	8411, 8413, 8417
	2020, 2021, 2022	9060	9040
	2023	9101	9102
Banner Health	2020, 2021, 2022, 2023	8411	8415
City of Chandler	2020, 2021, 2022, 2023	8411	8411, 8413, 8417
City of Glendale	2020, 2021	9178	9063
City of Scottsdale	2020	9015	5190
City of Tempe	2021, 2022, 2023	8411	8417
City of Tucson	2020, 2021	7610	5190
	2021, 2022, 2023	8411	8415
City of Yuma	2020, 2021, 2022, 2023	8411	8417
Dignity Health	2022	8411	8415
Freeport-McMoran Inc.	2020	4484	1438
Honeywell International, Inc.	2020, 2021	7425	7422
Honor Health	2020, 2021, 2022, 2023	8411	8415
Kiewit Corporation	2020	8227	5403
Kroger Corporation	2020	8013	8018
Maricopa County	2020, 2021, 2022, 2023	8411	8413
Mayo Clinic	2020	8831	7380
Parker-Hannifin Corporation	2020, 2021	3724	4484

**Reliance and
Limitations
(continued)**

Self-Insured	Year	Original Class Code Reported	Revised Class Code
Pima County	2021, 2022	8411	8413
	2022, 2023	8601	8901
Securis Insurance Pool, Inc.	2022	7090	7710
Textron, Inc.	2020, 2021, 2022	3808	9015
The Arizona School Alliance for Workers' Compensation Pool (ASA)	2020, 2021, 2022, 2023	8411	8417
Weyerhaeuser Company	2020	8601	8742

- NCCI rates were used as a complement of credibility in our estimations. However, as of 1/1/24, the NCCI rates do not provide estimates for certain class codes. In lieu of this, we utilized the following as complement of credibility:

Class Code	Complement of Credibility
2063	2065 AZ NCCI rates effective 1/1/2024
7228	7219 AZ NCCI rates effective 1/1/2024
7229	7219 AZ NCCI rates effective 1/1/2024
5508	5508 AZ NCCI rates effective 1/1/2019
8829	8826 AZ NCCI rates effective 1/1/2024
7380	7380 NM NCCI rates effective 1/1/2023

- Self-Insureds without reported losses were assigned an E-Mod of 1.00.

ICA selected Scenario 4 rates for inclusion in Scenario 5 for the following class codes:

2063	7228	7720	8415	8835
5506	7229	8411	8416	8868
5508	7380	8412	8417	9016
6204	7580	8413	8418	
6217	7710	8414	8829	

We have employed methods and assumptions that we consider reasonable and appropriate in this instance. Therefore, the rates and rating factors estimated in this report, in our opinion, are reasonable, given the information currently available. However, it should be recognized that future loss emergence relative to that anticipated by the proposed rates will likely deviate, perhaps substantially, from our estimates.

Background

The ICA calculates an annual premium for employers who self-insure their Workers' Compensation exposure in Arizona. **The purpose of this premium is to determine state tax liability for each employer.**

The experience for certain classifications may be under-represented in the NCCI company data since a large portion of the exposure is self-insured. In addition the expense component of the premium differs between insurance companies and self-insureds. The ICA anticipates updating the experience through year-end 2024 and applying the self-insurer rates effective 1/1/2025.

The ICA is also applying the following discount schedule:

Experience Modification (E-MOD)	Discount
1.10 and Above	10.00%
0.90 - 1.09	10.25%
0.60 - 0.89	10.50%
0.40 - 0.59	10.75%
0.39 and Below	11.00%

Effective 1/1/2024, ICA is using the following class codes for volunteers:

Class Code	Class Name
8411	Volunteer Firefighters
8412	Certified Ambulance Drivers & Attendants
8413	Volunteer Police Officer and Sheriff Reserve
8414	DES OJT TANF
8415	Volunteer Workers of a Licensed Health Care Institution
8416	Volunteer Search and Rescue
8417	Volunteer - General
8418	Arizona Game and Fish Reserve

Actuarial Approach

Overall Rate Level Indication

The overall rate level indication is calculated in *Exhibit I*. It is based on payroll and losses for all self-insureds combined for the four accident years 2020 – 2023. The average rate based on the combined experience was compared to the ICA rates effective 1/1/2024 for the latest (2023) payroll distribution in order to determine the indication.

Adjustments to the payroll and loss experience included the following:

- **Ultimate Losses:** Losses were developed to ultimate, separately for indemnity and medical. The four actuarial methods applied were:
 - Incurred Loss Development Approach
 - Paid Loss Development Approach
 - Bornhuetter-Ferguson Incurred Approach
 - Bornhuetter-Ferguson Paid Approach.

The loss development factors used were the NCCI factors from their Annual Statistical Bulletin. Initial ultimate losses for the Bornhuetter-Ferguson methods were based on results from the two development methods.

- **Trend:** Rather than trend claim frequency, claim severity and payroll separately, a loss rate trend encompassing the net effect of all three was estimated. The projected average self-insured loss rate for 2025 was \$0.694. The ultimate loss rate for each accident year was adjusted to that level. All the adjustments were downward which is consistent with NCCI's latest negative trend factors.
 - **Current Class Mix:** The loss rate for each of the four accident years was adjusted to reflect the latest distribution of payroll by class. This adjustment was based on the average ICA rates effective 1/1/2024 weighted with each year's payroll by class.
 - **Expenses:** Expenses were loaded to the trended loss rate by dividing by a permissible loss ratio. The expense components of the permissible were from the 2024 NCCI rate filing, however the provisions for "production expense" and "profit and contingency" were set to zero as they are not applicable to self-insureds.
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Voluntary Rates and Residual Market Rates

Voluntary Class Rates

A preliminary rate was calculated in [Exhibit II](#) for each class using its four-year payroll and loss experience. The same adjustments applied in the overall rate indication were applied here, namely ultimate loss estimates, trend and expense load.

- **Credibility:** Because some classes have a larger volume of experience, the credibility of each class was estimated as:

$$\text{SQRT (5-year claim count / 4,000)}.$$

A credibility adjusted rate was determined as the weighted average of the preliminary rate for the class and the NCCI rate for the class.

- **Off-Balance:** The credibility adjusted rate for each class was adjusted by an off-balance factor so that the average rate agrees with the selected average rate from the overall (all classes combined) rate indication.

A summary of voluntary class rates by class code and by scenario is presented in [Appendix A](#).

Residual Market Rates

To convert the voluntary rates to assigned risk rates, we used the NCCI assigned risk differential of 1.350.

A summary of residual market rates by class code and by scenario is presented in [Appendix B](#).

Experience Rating

Expected Loss Rate (ELR)

The proposed ELR's for each class was calculated in [Exhibit III](#) as:

- The NCCI ratio of ELR to rate applied to the proposed self-insured rate for the class.

A summary of expected loss rates by class code and by scenario is presented in [Appendix C](#).

**Actuarial
Approach
(Continued)**

D-Ratio

The proposed D-Ratio for each class was calculated in *Exhibit IV* as the credibility weighted average of:

- The D-Ratio implied by the four-year incurred losses, and
- The NCCI ratio for each class.

A summary of D-Ratios by class code and by scenario is presented in *Appendix C*.

Weighting Values and Ballast Values

The weighting values determine the weights given to the actual and expected losses in determining the E-mod. The ballast values limit the effect of large losses to stabilize the E-mod. The E-mod is calculated as follows:

$$E_{mod} = \frac{A_p + w \times A_e + (1 - w)E_e + B}{E + B} \quad \text{where,}$$

A = Actual Losses
E = Expected Losses
w = weighting value
B = ballast value

The weighting values were calculated using the reference point (average cost per case for the experience rating period, adjusted to reflect accident limitations and 70% reduction of medical-only losses and then multiplied by 250). The ballast values were calculated using the G-value = 6.50 (reference point divided by 250,000).

The per claim accident limitation was calculated as the weighted average of NCCI and the 95th percentile of the indemnity claims loss history.

(1) Average Cost per Case, adjusted		6,497
(2) Reference Point	(1) x 250	1,624,373
(3) Per Claims Accident Limitation	0.9 x NCCI + 0.1 x [95 th percentile _{ind}]	142,454
(3.1) Old NCCI Method	0.1 x (2)	162,437
(3.2) New NCCI Method	95 th percentile indemnity	142,454
(4) G-value	(2) / 250,000	6.50

A summary of weighting values and ballast values are presented in *Appendix D* and *Appendix E* respectively.

For Expected Losses greater than \$5,739,885, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$Ballast = (0.056) \times Expected\ Losses + \frac{2,876.40 \times Gvalue \times Expected\ Losses}{(600 \times Gvalue) + Expected\ Losses}$$

**Actuarial
Approach
(Continued)**

Classifications by Hazard Group

The Hazard Group of the class codes are presented in *Appendix G*.

Retrospective Rating Manual

The retrospective plan manual are presented in *Appendices H to L* which include:

- Expected Loss Ranges
- Retrospective Rating Plan Manual
- Expense Ratios
- Insurance Charges

The retrospective premium uses the self-insured entity's actual experience during the policy period as the basis for determining the premium for that same period.

$$\text{Retro Premium} = (\text{Basic Premium} + \text{Actual Losses}) \times \text{Tax Multiplier}$$

$$\text{Basic Premium} = [\text{Expense Allowance} - \text{Expense Provided Through LCF} + \text{Net Insurance Charge}] \times \text{Standard Premium}$$

where,

$$\text{Net Insurance Charge} = [\text{Insurance Charge} - \text{Insurance Savings}] \times \text{ELR} \times \text{LCF}$$

$$\text{Expense Provided Through LCF} = \text{ELR} \times (\text{LCF} - 1.0)$$

Attached Exhibits

The following exhibits are attached to this report:

Exhibit I

- Page 1 – Overall Rate Change Indication
- Page 2 - Selected Ultimate Losses by Year
- Page 3 - Calculation of Ultimate Losses – Loss Development Approach
- Page 4 - Calculation of Ultimate Losses – Bornhuetter-Ferguson Approach
- Page 5 – Calculation of Loss Rate Trend Factors
- Page 6 – Expense Exhibit
- Page 7 – Adjustment for Change in Class Mix
- Page 8 – Calculation of Average NCCI Rate.

Exhibit II – Development of Proposed Rates by Class.

Exhibit III – Expected Loss Rate (ELR) by Class.

Exhibit IV - D-Ratio by Class.

Exhibit V - Rate Change Impact by Self-Insured.

Exhibits II to V have five sections:

- Section A – Scenario 1
 - Section B – Scenario 2
 - Section C – Scenario 3
 - Section D – Scenario 4
 - Section E – Scenario 5
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Attached Appendices

The following appendices are attached to this report:

Appendix A – Table of Voluntary Rates by Class

Appendix B – Table of Residual Market Rates by Class

Appendix C – Table of Expected Loss Rates and Discount Ratios

Appendices A to C have five sections:

- Section A – Scenario 1
- Section B – Scenario 2
- Section C – Scenario 3
- Section D – Scenario 4
- Section E – Scenario 5

Appendix D – Table of Weighting Values

Appendix E – Table of Ballast Values

Appendix F – Discount Schedule

Appendix G – Classifications by Hazard Group

Appendix H – Expected Loss Ranges

Appendix I – Retrospective Rating Plan Manual

Appendix J – Expense Ratios

Appendix K – Insurance Charges

Appendix L – Loss Conversion Factor

Appendix M – List of Self-Insured Entities Included in the Study.

Appendix N – Table of Voluntary Rates, Expected Loss Rates and D-Ratios by Class for Years 2020 to 2024

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025

OVERALL RATE CHANGE INDICATION

Accident Year	Payroll (\$00,000's)	Ultimate Loss (\$000's)	Loss Rate	Loss Rate Trend	Adjustment to Current Class Mix	Trended Loss Rate at Current Class Mix
	(1)	(2)	(3)	(4)	(5)	(6)
2020	298,258	224,929	0.754	0.901	1.0091	0.686
2021	317,881	259,329	0.816	0.852	0.9979	0.693
2022	342,879	260,655	0.760	0.932	0.9883	0.700
2023	379,791	242,343	0.638	1.084	1.0000	0.692
Total	1,338,808	987,256	0.737			

(7) All-year weighted average	0.693
3-year weighted average	0.695
All year average x-hi/lo	0.693
(8) Selected Loss Rate 2025	0.694
(9) Expense Load - Adjusted NCCI Permissible Loss Ratio	73.6%
(10) Indicated Avg 2025 Rate	\$0.94
(11) Current Average Rate (eff. 1/1/2024)	\$0.87
(12) Indicated Overall Rate Change	8.3%
(13) Selected Overall Rate Change	8.3%
(14) Proposed Avg 2025 Rate	\$0.94

Notes:

- (1) - Per INDUSTRIAL COMMISSION OF ARIZONA.
- (2) - Per Exhibit I, Page 2, Sum of Columns (5) and (10).
- (3) = (2) / (1).
- (4) - Per Exhibit I, Page 5, Column (4).
- (5) - Per Exhibit I, Page 7, Column (2).
- (6) = (3) x (4) x (5).
- (7) - Indicated Loss Rates based on Column (6).
- (8) - Selected Loss Rate based on Item (7).
- (9) - Per Exhibit I, Page 6, Item (10).
- (10) = (8) / (9).
- (11) - Per Exhibit I, Page 8, AY 2023.
- (12) = (10) / (11) - 1.
- (13) - Selected Overall Rate Change based on Item (12).
- (14) = (11) x (1 + (13)).

**INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025**

SELECTED ULTIMATE LOSSES

Accident Year	Ultimate Losses - Indemnity (\$000's)				
	ILDA	PLDA	BFILA	BFPLA	Selected
	(1)	(2)	(3)	(4)	(5)
2020	58,936	63,361	101,939	71,639	73,969
2021	72,770	78,522	116,314	75,573	85,795
2022	68,440	89,002	96,373	62,097	78,978
2023	68,102	105,725	71,833	32,762	69,605
Total	268,248	336,610	386,458	242,070	308,347

Accident Year	Ultimate Losses - Medical (\$000's)				
	ILDA	PLDA	BFILA	BFPLA	Selected
	(6)	(7)	(8)	(9)	(10)
2020	100,283	120,776	206,882	175,898	150,960
2021	118,861	138,551	240,356	196,368	173,534
2022	131,143	146,409	256,333	192,823	181,677
2023	151,444	160,335	250,680	128,494	172,738
Total	501,730	566,071	954,251	693,583	678,909

Notes:

- (1) - Per Exhibit I, Page 3, Column (5).
- (2) - Per Exhibit I, Page 3, Column (11).
- (3) - Per Exhibit I, Page 4, Column (5).
- (4) - Per Exhibit I, Page 4, Column (15).
- (5) - Selected Ultimate Indemnity Losses based on (1), (2), (3) & (4).
- (6) - Per Exhibit I, Page 3, Column (6).
- (7) - Per Exhibit I, Page 3, Column (12).
- (8) - Per Exhibit I, Page 4, Column (10).
- (9) - Per Exhibit I, Page 4, Column (20).
- (10) - Selected Ultimate Medical Losses based on (6), (7), (8) & (9).

**INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025**

CALCULATION OF ULTIMATE LOSSES - LOSS DEVELOPMENT APPROACH

Accident Year	Incurred Loss (\$000's) @12/31/2023		NCCI Incurred Loss Development Factor		Ultimate Losses (\$000's)	
	Indemnity	Medical	Indemnity	Medical	Indemnity	Medical
	(1)	(2)	(3)	(4)	(5)	(6)
2020	50,031	98,413	1.178	1.019	58,936	100,283
2021	57,030	115,399	1.276	1.030	72,770	118,861
2022	44,820	124,542	1.527	1.053	68,440	131,143
2023	31,558	123,527	2.158	1.226	68,102	151,444
Total	183,438	461,881			268,248	501,730

Accident Year	Paid Loss (\$000's) @12/31/2023		NCCI Paid Loss Development Factor		Ultimate Losses (\$000's)	
	Indemnity	Medical	Indemnity	Medical	Indemnity	Medical
	(7)	(8)	(9)	(10)	(11)	(12)
2020	36,456	91,845	1.738	1.315	63,361	120,776
2021	38,491	101,801	2.040	1.361	78,522	138,551
2022	32,952	98,992	2.701	1.479	89,002	146,409
2023	17,980	65,150	5.880	2.461	105,725	160,335
Total	125,879	357,788			336,610	566,071

Notes:

- (1), (2), (7) & (8) - Per INDUSTRIAL COMMISSION OF ARIZONA.
(3), (4), (9) & (10) - Per NCCI Industry Factors.
(5) = (1) x (3); (6) = (2) x (4).
(11) = (7) x (9); (12) = (8) x (10).

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CALCULATION OF ULTIMATE LOSSES - BORNHUETTER APPROACH

Indemnity Incurred

Accident Year	Expected Ultimate Losses (\$000's)	Expected % Reported	IBNR Reserves (\$000's)	Incurred Losses (\$000's) @12/31/2023	Ultimate Losses (\$000's)
	(1)	(2)	(3)	(4)	(5)
2020	61,148	84.9%	51,909	50,031	101,939
2021	75,646	78.4%	59,284	57,030	116,314
2022	78,721	65.5%	51,553	44,820	96,373
2023	86,913	46.3%	40,275	31,558	71,833
Total	302,429		203,020	183,438	386,458

Medical Incurred

Accident Year	Expected Ultimate Losses (\$000's)	Expected % Reported	IBNR Reserves (\$000's)	Incurred Losses (\$000's) @12/31/2023	Ultimate Losses (\$000's)
	(6)	(7)	(8)	(9)	(10)
2020	110,530	98.1%	108,469	98,413	206,882
2021	128,706	97.1%	124,957	115,399	240,356
2022	138,776	95.0%	131,791	124,542	256,333
2023	155,889	81.6%	127,153	123,527	250,680
Total	533,901		492,370	461,881	954,251

Indemnity Paid

Accident Year	Expected Ultimate Losses (\$000's)	Expected % Paid	IBNR Reserves (\$000's)	Incurred Losses (\$000's) @12/31/2023	Ultimate Losses (\$000's)
	(11)	(12)	(13)	(14)	(15)
2020	61,148	57.5%	35,183	36,456	71,639
2021	75,646	49.0%	37,081	38,491	75,573
2022	78,721	37.0%	29,145	32,952	62,097
2023	86,913	17.0%	14,781	17,980	32,762
Total	302,429		116,191	125,879	242,070

Medical Paid

Accident Year	Expected Ultimate Losses (\$000's)	Expected % Paid	IBNR Reserves (\$000's)	Incurred Losses (\$000's) @12/31/2023	Ultimate Losses (\$000's)
	(16)	(17)	(18)	(19)	(20)
2020	110,530	76.0%	84,053	91,845	175,898
2021	128,706	73.5%	94,567	101,801	196,368
2022	138,776	67.6%	93,831	98,992	192,823
2023	155,889	40.6%	63,344	65,150	128,494
Total	533,901		335,795	357,788	693,583

Notes:

- (1) & (11) - Selected Expected Ultimate Losses based on Exhibit I, Page 3, Columns (5) and (11).
- (6) & (16) - Selected Expected Ultimate Losses based on Exhibit I, Page 3, Columns (6) and (12).
- (2) & (7) = (1 - (1/ILDF)); (12) & (17) = (1 - (1/PLDF)).
- (3) = (1) x (2); (8) = (6) x (7); (13) = (11) x (12); (18) = (16) x (17).
- (4), (9), (14) & (19) - Per INDUSTRIAL COMMISSION OF ARIZONA.
- (5) = (3) + (4); (10) = (8) + (9); (15) = (13) + (14); (20) = (18) + (19).

**INDUSTRIAL COMMISSION OF ARIZONA
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CALCULATION OF LOSS RATE TREND FACTORS

Accident Year	Loss Rate Unadjusted	Unadjusted Trend Factor to 2025	Loss Rate Adjusted for Class Mix	Trend Factor to 2025 Adjusted for Class Mix
	(1)	(2)	(3)	(4)
2020	0.754	0.922	0.761	0.901
2021	0.816	0.853	0.814	0.852
2022	0.760	0.915	0.751	0.932
2023	0.638	1.090	0.638	1.084

(5) Projected 2025 - linear all year	0.601	0.590
Projected 2025 - exponential all year	0.605	0.597
Projected 2025 - linear 3-year	0.789	0.756
Projected 2025 - exponential 3-year	0.789	0.755

(6) 2025 Selected	0.696	0.692
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Notes:

- (1) - Per Exhibit 1, Page 1, Column (3).
- (2) = (6) / (1).
- (3) - Per Exhibit I, Page 1, Product of Columns (3) & (5).
- (4) = (6) / (3) Adjusted for Exhibit I, Page 1, Column (5).
- (5) - Indicated Loss Rate Trend Factor based on (1) and (3).
- (6) - Selected Loss Rate Trend Factor based on (5)

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EXPENSE EXHIBIT

(1) Expense Constant	\$160
(2) Production Expense	0.0%
(3) General Expense	6.1%
(4) Taxes, Licenses and Fees (other than Federal Income Tax)	
Premium Tax	2.1%
Miscellaneous	0.3%
Ins Guaranty Fund	0.0%
Special Fund	0.0%
Total	2.4%
(5) Profit and Contingency Provision	0.0%
(6) Total Overhead Provisions	
(2)+(3)+(4)+(5)	8.5%
(7) Target Cost Ratio	
[100% - (6)]	91.5%
(8) Loss Adjustment Expense	24.4%
(9) Loss-based Assessment	0.0%
(10) Permissible Loss Ratio	73.6%
(7) / [1+(8)+(9)]	

Notes:

(1) - (10) - Per NCCI Arizona Rate Filing effective 1/1/2024, Exhibit II.
Expenses underlying proposed rates.

Exceptions: (2) & (5) set to zero since not applicable to self-insureds.

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ADJUSTMENT FOR CHANGE IN CLASS MIX

Accident Year	Average Current Rate	Relativity to 2023
	(1)	(2)
2020	0.8631	1.0091
2021	0.8728	0.9979
2022	0.8812	0.9883
2023	0.8710	1.0000

Notes:

- (1) - Weighted Average of Rates (eff. 1/1/2024) with Payroll as Weights.
- (2) - Per Column (1), Ratio of AY 2023 to Other AYs.

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CALCULATION OF AVERAGE RATES

Class Code	Rate Eff. 1/1/2024	Payroll (\$00,000's)			
		2020	2021	2022	2023
0005	3.45	743,676.25	808,166.13	1,013,581.17	1,110,943.00
0034	2.76	689,298.41	-	-	-
0036	2.89	-	-	981,228.41	5,728,158.00
0037	3.88	9,999,872.80	10,611,204.53	6,546,571.81	8,047,148.00
0172	-	-	-	-	-
0251	1.87	16,080,510.00	15,666,407.00	15,596,661.25	17,717,205.67
0908	-	-	-	-	-
1164	1.72	-	-	-	-
1165	1.62	427,583,118.07	425,099,816.68	463,431,962.55	511,728,616.84
1438	2.76	82,408,541.07	86,451,433.84	91,248,317.00	92,572,897.00
1452	1.58	45,039,103.15	50,968,087.66	63,431,684.00	64,700,784.00
2003	2.13	2,366,174.00	2,210,177.78	2,424,725.50	2,719,199.54
2039	1.51	3,478,660.65	2,580,004.29	3,769,998.00	4,192,321.00
2063	1.17	-	-	-	-
2065	1.21	417,815.09	343,114.96	574,513.00	229,995.00
2070	1.84	7,852,768.06	7,021,645.24	13,408,018.51	26,586,935.50
2501	1.56	-	-	-	-
2585	1.85	11,211,577.08	11,353,821.10	12,474,716.00	13,029,991.59
2702	9.84	989,433.74	931,007.00	1,061,955.27	1,148,277.38
2802	2.89	3,280,603.95	3,851,388.59	5,287,091.00	5,600,935.00
2855	-	-	-	-	-
2881	3.25	406,824.92	520,251.97	545,537.80	534,376.00
3027	1.18	6,082,796.08	6,595,224.54	6,641,858.00	7,271,328.00
3064	1.78	1,253,601.57	1,304,539.42	1,534,967.09	1,669,387.33
3113	1.26	-	-	-	-
3145	1.26	-	-	-	-
3179	1.26	-	-	-	-
3257	1.49	3,116,598.00	3,599,786.00	3,695,351.01	4,331,053.13
3365	2.54	769,133.23	748,190.96	675,311.78	732,542.47
3507	1.70	-	-	-	-
3632	1.09	36,729,931.62	38,582,870.17	38,824,003.63	40,201,827.11
3634	0.88	-	-	-	-
3681	0.69	3,114,281.00	3,180,072.00	3,061,194.73	5,743,264.32
3685	0.39	80,420,506.21	86,247,229.94	88,129,769.00	90,055,228.37
3724	2.49	18,720,990.62	19,578,768.06	19,663,064.72	20,504,779.57
3808	1.66	-	-	-	-
3826	0.40	312,505,478.16	329,397,440.00	331,388,116.00	347,288,784.00
3830	0.49	50,596,631.40	48,234,060.58	51,461,252.12	11,265,080.34
3865	1.93	-	-	-	-
4109	0.22	582,236,817.00	609,372,700.00	609,461,929.60	493,138,175.09
4243	1.27	128,502.29	132,496.00	132,303.00	137,256.00
4299	1.10	475,802.30	461,135.68	415,678.93	475,070.31
4361	0.67	-	-	-	-
4420	1.95	150,712.55	204,558.04	297,650.21	208,949.56
4484	1.53	2,544,222.32	3,713,510.00	5,596,846.00	6,009,619.00
4511	0.39	291,239.01	642,308.79	752,165.00	1,340,445.00
4611	-	-	-	-	-
4825	0.60	10,575,740.28	13,618,352.00	16,663,665.00	19,731,070.00
5022	4.32	-	151,070.91	-	-

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CALCULATION OF AVERAGE RATES

Class Code	Rate Eff. 1/1/2024	Payroll (\$00,000's)			
		2020	2021	2022	2023
5040	4.62	133,236.79	160,801.69	187,115.81	91,480.82
5146	2.51	286,924.00	564,461.00	1,363,438.00	1,882,589.61
5183	1.99	12,945,328.87	12,461,576.03	12,859,200.77	14,653,251.66
5188	2.09	-	-	-	-
5190	1.94	20,352,884.67	21,356,932.84	22,611,411.34	24,312,096.84
5191	0.63	-	-	-	-
5192	1.67	205,265.55	240,591.00	337,331.57	628,281.08
5213	3.72	-	-	-	-
5403	4.68	12,410,585.38	2,275,722.76	3,159,792.71	3,345,621.43
5437	3.26	28,926.00	19,709.00	27,189.00	27,978.63
5474	4.43	-	-	-	-
5479	3.80	114,704.95	125,416.24	131,381.24	-
5506	3.23	158,722,758.93	167,591,849.04	173,668,983.28	189,209,535.25
5507	2.67	1,020,505.90	1,077,893.09	1,139,392.86	1,306,433.07
5508	7.03	-	-	72,064.00	75,975.60
5537	2.46	785,769.17	793,644.18	841,515.00	917,391.00
5606	0.58	47,925,991.26	33,211,700.31	29,012,585.90	26,865,093.93
5650	2.49	4,852,547.10	5,112,419.66	5,746,986.48	-
6204	3.78	1,023,514.27	649,531.91	680,864.13	676,552.87
6217	2.27	86,533,080.91	55,488,923.29	57,815,574.09	61,613,870.72
6306	3.34	436,236.00	457,069.60	485,940.96	436,222.08
6319	2.12	576,995.00	653,510.08	716,616.44	767,576.29
6325	2.40	3,110,311.65	3,201,690.51	3,219,465.52	2,904,643.75
6504	1.74	16,799,483.78	12,612,227.80	17,445,084.00	16,243,233.00
7046	2.76	239,537.00	247,961.82	291,656.86	295,486.24
7090	-	-	-	-	-
7219	-	-	-	-	-
7225	-	-	-	-	-
7228	3.44	60,333,091.58	67,192,518.56	80,995,645.78	106,536,477.55
7229	3.61	131,043,266.39	144,145,585.37	154,202,963.30	137,240,881.41
7230	4.70	51,540,539.00	65,915,588.00	71,297,439.00	73,132,608.30
7231	4.08	40,389,601.00	46,871,198.00	46,814,321.61	52,460,970.52
7370	2.43	845,915.00	1,911,403.14	815,067.71	989,641.45
7380	2.93	2,811,358.15	2,820,676.04	3,029,700.22	3,370,858.74
7382	2.45	4,203,145.36	4,632,285.61	5,073,769.88	6,085,880.87
7403	2.03	39,156,101.68	41,865,931.55	44,008,997.04	61,597,163.07
7421	0.34	11,983,195.20	12,665,454.44	12,992,811.25	14,073,762.37
7422	1.56	9,895,132.14	9,981,689.24	9,820,649.64	10,567,769.33
7423	-	-	-	-	-
7425	1.31	1,111,133.24	1,228,210.92	1,454,636.82	1,335,260.94
7502	0.87	75,133,170.44	78,684,688.98	79,947,022.74	86,535,547.87
7520	3.30	179,640,599.39	188,306,972.88	204,130,781.73	225,770,191.94
7539	0.83	305,976,652.05	352,553,978.46	408,061,050.89	436,982,782.40
7580	1.57	38,059,150.38	42,224,778.30	44,351,050.60	48,131,442.37
7590	1.88	976,417.00	36,316.00	47,759.00	50,060.04
7600	1.97	1,246,016.13	1,266,420.00	1,402,298.58	1,578,353.96
7610	0.32	1,419,953.00	529,709.42	668,460.30	405,651.96
7705	2.61	3,805,523.92	7,213,046.69	8,865,074.22	15,024,786.23
7710	4.94	561,597,518.12	682,799,422.68	764,163,351.93	813,200,720.78

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		2020	2021	2022	2023
7720	2.64	2,022,620,720.37	2,084,366,808.09	2,185,494,565.31	2,371,647,285.34
8006	1.13	84,304,668.00	90,124,700.17	112,673,921.20	119,206,998.98
8008	0.77	14,064,638.00	34,359,296.00	43,769,957.00	41,444,168.00
8010	1.11	8,407,243.00	8,761,838.00	8,622,359.00	8,928,530.00
8013	0.27	-	-	-	-
8017	1.41	904,216,071.67	1,016,288,135.33	1,073,481,910.83	1,098,986,732.30
8018	1.52	28,769,582.09	29,497,281.72	39,617,694.73	63,335,936.19
8021	1.65	-	-	622,538.75	3,538,868.00
8030	-	-	-	-	-
8031	1.51	-	-	-	-
8033	1.21	1,227,315,764.70	1,206,975,833.74	1,316,392,626.07	1,309,460,685.61
8034	1.57	83,879.00	-	8,714,288.80	33,684,323.00
8037	1.17	293,762,801.34	311,821,084.97	337,839,804.93	380,489,076.00
8039	0.95	72,847,981.00	83,413,477.88	82,219,319.49	75,605,802.23
8044	2.46	43,893,940.54	49,781,310.05	51,834,304.84	49,594,540.00
8107	1.46	97,802,836.04	110,235,596.40	135,700,627.80	165,140,066.48
8209	2.22	113,768.70	144,937.01	3,649,524.43	1,544,127.00
8227	3.02	-	-	-	-
8232	3.54	1,422,455.00	1,280,929.00	1,080,445.00	821,779.02
8279	5.93	49,295.07	52,334.57	63,133.00	74,071.72
8291	1.82	683,501.88	1,022,019.50	3,826,082.68	3,629,424.00
8292	1.72	4,250,894.78	3,884,250.65	4,520,675.39	5,482,463.41
8380	1.10	270,810,791.99	188,984,083.58	199,322,799.88	257,547,397.36
8381	0.95	26,847,757.00	28,800,967.00	31,919,057.71	34,789,360.09
8385	1.59	2,994,340.20	4,730,179.66	5,289,131.04	5,951,026.00
8393	0.92	12,251,496.00	12,261,284.24	13,982,956.26	15,295,293.00
8411	1.01	9,665,589.40	11,212,097.08	10,479,244.63	12,966,144.82
8412	1.11	-	-	-	-
8413	0.94	28,247,111.20	32,086,687.40	33,247,080.02	32,269,802.60
8414	1.11	-	-	-	-
8415	0.99	6,761,907.00	9,196,479.00	10,709,229.00	14,878,573.64
8416	1.11	-	-	-	-
8417	0.98	16,193,021.02	15,055,475.28	14,426,876.90	16,755,518.32
8418	1.11	-	-	-	-
8457	-	-	-	-	-
8601	0.25	59,627,853.19	63,852,235.51	68,995,654.11	79,506,607.88
8720	0.60	4,462,091.00	4,642,211.82	5,455,926.23	5,454,304.10
8742	0.16	165,609,915.91	181,849,527.82	186,043,642.14	198,500,315.17
8748	0.27	70,446,673.00	93,421,784.70	92,923,764.07	81,202,591.00
8799	0.46	107,857.11	118,754.43	129,278.00	79,431.00
8803	0.05	52,790,307.44	55,729,437.69	59,769,172.67	65,892,545.08
8809	-	-	-	-	-
8810	0.15	7,308,136,648.43	7,720,248,615.92	8,352,495,462.43	8,901,279,383.32
8820	0.09	365,109,123.49	379,871,084.49	398,775,396.51	413,612,226.96
8826	-	-	-	-	-
8829	1.40	10,988,049.76	10,905,846.06	12,560,360.03	14,624,985.38
8831	1.70	11,979,148.51	12,490,284.82	13,948,273.93	15,148,900.92
8832	0.19	815,751,595.36	914,777,915.12	976,017,708.95	1,071,572,528.14
8833	0.71	3,045,997,218.37	3,501,336,505.31	3,347,780,468.69	3,968,113,374.11

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		2020	2021	2022	2023
8835	1.02	23,717,601.36	26,163,378.64	28,368,294.57	33,244,040.37
8840	0.43	28,303,181.00	28,935,103.01	30,904,780.66	34,084,702.76
8864	0.82	1,203,764.00	1,177,146.52	1,567,880.46	1,947,042.80
8868	0.28	6,491,360,886.76	6,734,651,649.47	7,283,069,828.17	8,821,318,619.18
8869	0.72	1,255,434.16	1,550,798.18	1,637,668.55	1,908,800.47
8901	0.09	5,353,806.25	5,273,346.29	5,944,577.04	6,787,603.83
9012	0.51	1,913,187.46	2,123,708.09	2,343,409.00	2,925,574.00
9014	1.45	709,342.26	786,431.31	732,949.00	769,580.00
9015	1.81	158,874,406.58	166,821,467.77	178,383,893.38	193,615,080.69
9016	1.66	4,924,593.31	4,871,917.49	6,431,401.38	7,088,134.39
9033	1.21	4,556,020.17	5,174,022.46	6,401,310.87	7,033,108.77
9040	1.23	365,370,783.88	392,617,854.76	698,940,180.73	460,124,258.35
9052	1.11	151,396,508.55	207,108,328.09	281,362,387.51	302,677,609.42
9058	0.94	22,384,241.69	30,152,193.65	45,090,035.22	50,996,975.59
9060	1.14	353,990.30	416,893.02	460,606.07	188,910.00
9061	0.89	-	-	-	-
9063	0.57	21,602,870.07	27,341,343.64	33,121,762.53	40,327,927.99
9082	0.78	742,302.29	625,392.84	610,372.50	1,008,950.85
9083	0.71	8,405,185.70	9,275,257.33	9,635,715.50	9,960,458.35
9093	0.83	516,726.59	313,310.29	335,318.00	319,396.00
9101	1.51	897,331,958.02	1,096,031,959.26	1,171,454,060.17	1,455,485,198.21
9102	2.34	101,997,630.40	115,517,061.24	131,498,109.26	147,615,085.73
9110	-	-	-	-	-
9154	0.86	1,031,908.51	677,317.60	1,027,133.84	1,116,267.46
9178	2.91	280,813.00	261,090.17	622,879.11	751,072.00
9180	3.00	-	-	-	-
9220	3.02	2,313,897.71	2,086,713.85	2,311,233.80	2,455,138.29
9224	-	-	-	-	-
9402	3.13	5,310,920.48	7,095,073.38	7,334,506.05	7,753,776.81
9403	3.30	44,933,479.46	45,027,575.29	57,245,683.62	63,195,242.50
9410	1.10	761,737,285.85	743,971,206.72	919,055,210.29	1,135,158,378.57
9516	1.29	13,700,420.43	740,857.05	709,762.97	586,352.37
9519	2.74	-	-	-	-
9554	4.65	2,892,326.47	2,354,994.18	2,719,244.49	3,525,100.92
9586	0.30	-	-	-	-
Average Rate		0.8631	0.8728	0.8812	0.8710

**INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025**

**DEVELOPMENT OF PROPOSED RATES BY CLASS
SCENARIO 1**

Class	Class Name	2020-2023	2020-2023		2020-2023		2020-2023		2020-2023		2023 Payroll (800,000's)	Proposed	Adjusted	Current Rate	% Rate Change
		Trended Ultimate Losses (800,000's)	Payroll (800,000's)	Loss Ratio	Incurred Rate	Claim Count	Credibility of Experience	Current NCCI Rate	Credibility Adjusted Rate	Premium Rate (Adj. for Off-Balance)		Premium Rate (Adj. to Cap Rate Change)			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)			
0005	Farm	335	37	9.099	12.371	31	0.09	1.94	2.86	11	2.75	2.77	3.45	-19.65%	
0034	Farm	7	-	-	-	-	0.00	2.61	2.61	0	2.61	2.61	2.76	-5.43%	
0036	Farm - Dairy & Drivers	615	67	9.140	12.466	60	0.13	3.13	4.30	57	4.14	3.61	25.00%	-48.80%	
0037	Farm	24	352	0.068	0.092	4	0.03	3.73	3.61	80	3.48	3.50	3.88	-9.84%	
0251	Irrigation Works Operation & Drivers.	1,693	651	2.602	3.538	104	0.16	2.13	2.36	177	2.27	2.28	1.87	22.21%	
1164	Mining NOC - Not Coal - Underground & Drivers	-	-	-	-	-	0.00	1.63	1.63	0	1.63	1.63	1.72	-5.23%	
1165	Mining NOC - Not Coal - Surface & Drivers	25	18,278	0.001	0.002	2	0.02	1.59	1.55	5,117	1.50	1.51	1.62	-6.80%	
1438	Blast Furnace Operation & Driver.	-	3,527	-	-	-	0.00	2.54	2.54	926	2.45	2.46	2.76	-10.81%	
1452	Ore Milling & Drivers	-	2,241	-	-	-	0.00	1.42	1.42	647	1.37	1.38	1.58	-12.95%	
2003	Bakery - Sclipper & Drivers	151	97	1.555	2.114	41	0.10	1.34	2.32	224	2.24	2.24	2.19	5.54%	
2039	Ice-Cream Mfg. & Drivers	4	140	0.032	0.043	3	0.03	1.65	1.61	42	1.55	1.55	1.51	2.85%	
2063	Creameries & Dairy Products Mfg.	-	-	-	-	-	0.00	1.18	1.18	0	1.18	1.18	1.17	0.90%	
2065	Milk Products Mfg. NOC	14	16	0.878	1.194	1	0.02	1.18	1.18	2	1.14	1.14	1.21	-5.53%	
2070	Creamery or Dairy & Route Supervisors, Drivers.	1,140	549	2.078	2.826	48	0.11	2.09	2.17	266	2.09	2.10	1.84	13.96%	
2501	Cloth, Canvas and Related Products Mfg. Noc	-	-	-	-	-	0.00	1.48	1.48	0	1.48	1.48	1.56	-5.13%	
2585	Carpet, Rug, or Upholstery Cleaning - Shop or Outside & Drivers	705	481	1.467	1.995	71	0.13	1.96	1.96	130	1.89	1.90	1.85	2.98%	
2702	Logging or Lumbering	132	41	3.203	4.355	7	0.04	9.80	9.57	11	9.22	9.27	9.84	-5.75%	
2802	Carpentry - Shop Only & Drivers	181	180	1.007	1.369	27	0.08	3.21	3.06	56	2.95	2.96	2.89	2.66%	
2881	Furniture Manufacturing and Cabinet Shop-Assembly by Hand - Wood	298	20	14.852	20.193	47	0.11	1.76	3.76	5	3.62	3.64	3.25	12.00%	
3027	Lead Works & Drivers.	-	266	-	-	-	0.00	1.23	1.23	73	1.18	1.19	1.18	1.11%	
3064	Sign Manufacturing - Metal	5	58	0.087	0.118	3	0.03	1.93	1.88	17	1.81	1.82	1.78	2.61%	
3113	Tool Mfg - Not Drop or Machine Forged NOC	-	-	-	-	-	0.00	1.14	1.14	0	1.14	1.16	1.26	-9.52%	
3145	Automatic Screw Machine Products Mfg.	-	-	-	-	-	0.00	1.15	1.15	0	1.15	1.15	1.26	-8.73%	
3179	Electrical Apparatus Mfg. NOC	-	-	-	-	-	0.00	1.17	1.17	0	1.17	1.17	1.26	-7.14%	
3257	Chain Mfg - Formed or Welded	17	147	0.119	0.161	4	0.03	1.68	1.63	43	1.57	1.58	1.49	6.40%	
3365	Welding or Cutting NOC & Drivers.	1	29	0.024	0.033	1	0.02	2.52	2.48	7	2.39	2.40	2.54	-5.31%	
3507	Agricultural or Construction Machinery Mfg.	-	-	-	-	-	0.00	1.78	1.78	0	1.78	1.78	1.70	4.71%	
3632	Automotive - Machine Shop	3,150	1,543	2.041	2.775	166	0.20	1.15	1.48	402	1.43	1.37	1.09	25.00%	
3634	Automatic Sprinkler Head Mfg.	-	-	-	-	-	0.00	0.81	0.81	0	0.81	0.81	0.88	-7.95%	
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC.	4,950	151	32.787	44.575	426	0.33	0.34	14.78	57	14.23	0.86	0.69	25.00%	
3685	Instrument Mfg. NOC.	469	3,449	0.136	0.185	78	0.14	0.45	0.41	901	0.40	0.40	0.39	1.87%	
3724	Door - Installation - Overhead & Drivers	6	785	0.008	0.011	6	0.04	2.04	2.54	205	2.44	2.46	2.49	-1.25%	
3808	Automobile - Mfg. or Assembly	-	-	-	-	-	0.00	1.67	1.67	0	1.67	1.67	1.66	0.58%	
3826	Aircraft Engine Mfg.	863	13,206	0.065	0.089	38	0.10	0.42	0.39	3,473	0.37	0.30	0.40	-5.29%	
3830	Airplane Mfg.	387	16,166	0.178	0.242	41	0.10	0.55	0.52	113	0.50	0.50	0.49	2.49%	
3865	Bicycles - Mfg. or Assembly	-	-	-	-	-	0.00	1.79	1.79	0	1.79	1.79	1.93	-7.25%	
4109	Integrated Circuit Mfg.	2,367	22,942	0.103	0.140	235	0.24	0.30	0.26	4,931	0.25	0.22	15.82%	-2.27%	
4243	Box Mfg - Folding Paper - NOC	-	5	-	-	-	0.00	1.28	1.28	1	1.23	1.24	1.27	-2.39%	
4299	Printing	-	18	-	-	-	0.00	1.23	1.23	0	1.18	1.19	1.10	8.50%	
4361	Film Print Shops - All Employees & Clerical, Salespersons, Drivers.	-	-	-	-	-	0.00	0.59	0.59	0	0.59	0.59	0.67	-11.94%	
4420	Rubber Tire Mfg.	-	9	-	-	-	0.00	2.01	2.01	2	1.94	1.95	1.95	0.04%	
4484	Plastics Mfg - Molded Products NOC	78	179	0.437	0.594	4	0.03	1.51	1.48	60	1.43	1.43	1.53	-6.17%	
4511	Analytical Laboratories or Assaying - Including Laboratory, Outside Employees, Collectors of Samples, & Drivers	-	30	-	-	-	0.00	0.38	0.38	13	0.37	0.37	0.39	-6.29%	
4825	Drug, Medicine or Pharmaceutical Preparation Mfg - Includes Mfg. of Ingredients	191	606	0.316	0.430	19	0.07	0.58	0.57	197	0.55	0.55	0.60	-8.04%	
5022	Masonry NOC	-	2	-	-	-	0.00	3.91	3.91	0	3.91	4.32	4.32	-9.49%	
5040	Iron or Steel - Erection - Frame Structures	13	6	2.234	3.037	4	0.03	4.61	4.56	1	4.39	4.42	4.62	-4.48%	
5146	Fixtures or Furniture Installation - Portable - NOC.	16	41	0.401	0.545	4	0.03	2.55	2.49	19	2.39	2.41	2.51	-4.04%	
5183	Boiler or Steam Pipe Insulating & Drivers.	501	529	0.946	1.286	11	0.00	1.67	1.67	147	1.95	1.97	1.99	-1.55%	
5188	Automatic Sprinkler Installation & Drivers	-	-	-	-	-	0.00	1.94	1.94	0	1.94	1.94	2.09	-7.18%	
5190	Cable Installation & Drivers.	533	886	0.602	0.818	52	0.11	1.85	1.73	243	1.67	1.68	1.94	-13.57%	
5191	Computer - Device Installation, Inspection, Service, or Repair	-	-	-	-	-	0.00	0.57	0.57	0	0.57	0.57	0.63	-9.52%	
5192	Coffee Service Companies - All Operations & Salespersons, Drivers	-	14	-	-	-	0.00	1.86	1.86	6	1.79	1.80	1.67	7.92%	
5213	Cleaning or Renovating Building Exteriors	-	-	-	-	-	0.00	3.38	3.38	0	3.38	3.38	3.72	-9.14%	
5403	Carpentry - Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	1,292	212	6.097	8.289	59	0.12	4.40	4.87	33	4.69	4.72	4.68	0.77%	
5437	Carpentry - Installation of Cabinet Work or Interior Trim	-	1	-	-	-	0.00	2.96	2.96	0	2.85	2.85	3.26	-12.60%	
5474	Waterproofing - Roofs of Mobile Homes	-	-	-	-	-	0.00	3.75	3.75	0	3.75	3.75	4.43	-15.35%	
5479	Insulation Work NOC & Drivers	-	4	-	-	-	0.00	3.84	3.84	0	3.84	3.84	3.80	1.06%	
5506	Street or Road Construction - Paving or Repaving & Drivers	22,259	6,892	3.230	4.391	1,123	0.53	2.57	3.53	1,892	3.42	3.42	3.23	5.87%	
5507	Street or Road Construction - Subsurface Work & Drivers	171	45	3.752	5.101	6	0.04	2.63	2.73	13	2.63	2.64	2.67	-0.96%	
5508	Street or Road Construction - Rock Excavation & Drivers	-	1	-	-	-	0.00	7.88	7.88	1	7.59	7.63	7.03	8.50%	
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard Work & Drivers	146	33	4.371	5.943	16	0.06	2.58	2.79	9	2.69	2.71	2.46	9.79%	
5606	Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	158	1,370	0.115	0.157	25	0.08	0.64	0.60	269	0.58	0.58	0.58	0.94%	
5650	Exterminator	-	157	-	-	-	0.00	2.86	2.86	0	2.86	2.86	2.49	15.08%	
6204	Drilling NOC & Drivers	-	30	-	-	-	0.00	4.31	4.31	7	4.15	4.15	3.78	10.56%	
6217	Airport Construction - Grading & Drivers	4,819	26,155	1.843	2.506	236	0.24	2.36	2.40	616	2.31	2.32	2.27	2.29%	
6306	Sever Construction - All Operations & Drivers	8	18	0.426	0.579	2	0.02	3.21	3.15	4	3.03	3.05	3.34	-8.81%	
6319	Gas Main or Connection Construction & Drivers	87	27	3.206	4.359	7	0.04	2.04	2.14	8	2.06	2.07	2.12	-2.55%	
6325	Food Products Construction - For Cables or Wires & Drivers	4	124	0.029	0.039	3	0.03	2.57	2.50	29	2.41	2.42	2.40	1.04%	
6504	Food Products Mfg. NOC	2,239	631	3.548	4.823	104	0.16	1.84	2.32	162	2.24	2.18	1.74	25.00%	
7046	Vehicle - Not Self-Propelled - Coverage Under Admiralty Law - Program 1	-	11	-	-	-	0.00	2.93	2.93	3	2.82	2.84	2.76	2.89%	
7228	Local Hauling Only - All Employees & Drivers	10,064	3,351	3.194	4.343	475	0.34	4.03	4.14	1,065	3.99	4.01	3.44	16.59%	
7229	Long Distance Hauling - All Employees & Drivers	11,660	5,666	2.047	2.783	401	0.32	4.03	3.64	1,372	3.50	3.52	3.61	-2.51%	
7230	Trucking Parcel Or Package Delivery - All Employees & Drivers	11,977	2,619	4.574	6.218	1,837	0.68	4.34	5.61	731	5.41	5.44	4.70	15.79%	
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies - All Employees & Drivers	7,047	1,865	3.778	5.136	491	0.35	3.82	4.28	525	4.12	4.15	4.08	1.75%	
7370	Limosine Co. - All Other Employees & Drivers - Nonscheduled	51	46	1.125	1.529	3	0.03	2.78	2.75	10	2.64	2.66	2.43	9.65%	
7380	Distributing Companies & Drivers.	1,095	120	9.104	12.377	135	0.18	3.63	5.24	34	5.04	3.66	2.93	25.00%	
7382	Bus Co. - All Other Employees & Drivers	87	200	0.437	0.594	18	0.07	2.81	2.66	61	2.56	2.58	2.45	5.36%	
7403	Aviation - Airport or Heliport Operator - All Employees & Drivers	7,703	1,866	1.448	1.969	181	0.21	2.02	2.01	616	1.93	1.95	2.03	-4.16%	
7421	Aviation - Transportation of Personnel in Conduct of Employer's Business - Flying Crew	41	517	0.080	0.108	2	0.02	0.37	0.36	141	0.35	0.35	0.34	5.22%	
7422	Aviation - Flight Testing - Flying Crew	638	403	1.585	2.155	23	0.08	0.70	0.81	106	0.77	0.77	1.56	-25.00%	
7425	Aviation - Helicopters - Flying Crew	225	51	4.393	5.973	16	0.06	1.42	1.71	13	1.64	1.64	1.31	25.00%	
7502	Gas Co. - Natural Gas - Local Distribution & Drivers	2,254	3,203	0.704	0.957	142	0.19	0.97	0.97	865	0.93	0.94	0.87	7.27%	
7520	Waterworks Operation & Drivers.	34,386	7,978	4.310	5.860	2,341	0.77	1.54	4.84	4,677	2.258	4.67	3.30	25.00%	
7539	Electric Light or Power Co. NOC - All Employees & Drivers	8,222	15,036	0.547	0.743	240	0.24	0.84	0.82	4,370	0.79	0.79	0.83	-4.79%	
7580	Waste Disposal Plant Operation & Drivers	3,275	1,728	1.896	2.577	226	0.24	1.57	1.81	481	1.74	1.75	1.57	11.65%	
7590	Garbage Works	-	11	-	-	-	0.00	2.01	2.01	1	1.94	1.95	1.8		

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025

DEVELOPMENT OF PROPOSED RATES BY CLASS
SCENARIO 1

Table with columns: Class, Class Name, Trended Ultimate Losses (\$000's), 2020-2023 Payroll (\$00,000's), 2020-2023 Loss Rate, Indicated Rate, 2020-2023 Claim Count, Credibility of Experience, Current NCCI Rate, Credibility Adjusted Rate, 2023 Payroll (\$00,000's), Preliminary Proposed Premium Rate (Adj. for Off-Balance), Adjusted Proposed Premium Rate (Adj. to Cap Rate Change), Current Rate, % Rate Change.

Notes: (1) - Exhibit I, Page 1, Column (2) trended using Exhibit I, Page 5, Column (2), then broken down by Class; (2), (5) & (9) - Per INDUSTRIAL COMMISSION OF ARIZONA; (3) - (1) / (2); (4) - (3) / Exhibit I, Page 6, Item (10); (5) - MIN [SQRT((5) / 4000), 1]; (6) - Per NCCI Arizona Rate Filing effective 1/1/2024; (7) - (4) / (6) * (7) * (1) / (6); (8) - (8) adjusted for off-balance; (9) - (10) adjusted to cap rate change at (13); (10) - Per ICA Rates effective 1/1/2024; (11) - (11) / (12) - 1

**INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025**

**DEVELOPMENT OF PROPOSED RATES BY CLASS
SCENARIO 2**

Class	Class Name	2020-2023 Trended Ultimate Losses (\$000's)		2020-2023 Payroll	2020-2023 Loss Rate	2020-2023 Incurred Rate	2020-2023 Claim Count	Credibility of Experience	Current NCCI Rate	Credibility Adjusted Rate	2023 Payroll	Preliminary Proposed Premium Rate (Adj. for Off-Balance)	Adjusted Proposed Premium Rate (Adj. to Cap Rate Change)	Current Rate	% Rate Change
		(1)	(2)	(3)	(4)	(5)	(6)				(7)	(8)	(9)		
0005	Farm	335	37	9.099	12.371	31	0.09	1.94	2.86	11	2.75	2.75	3.45	20.10%	
0014	Farm	7	7	-	-	-	0.00	2.61	2.61	0	2.61	2.61	2.76	-5.43%	
0016	Farm - Dairy & Drivers	615	67	9.140	12.466	60	0.13	2.13	4.30	57	4.14	3.61	25.00%		
0037	Farm	24	352	0.068	0.092	4	0.03	3.73	3.61	80	3.48	3.48	3.88	-10.55%	
0251	Irrigation Works Operation & Drivers	1,693	651	2.602	3.538	104	0.16	2.13	2.36	177	2.27	2.27	1.87	21.51%	
1164	Mining NOC--Not Coal--Underground & Drivers	-	-	-	-	-	0.00	1.63	1.63	0	1.63	1.63	1.72	-5.23%	
1165	Mining NOC--Not Coal--Surface & Drivers	25	18,278	0.001	0.002	0.02	0.02	1.59	1.55	5,117	1.50	1.50	1.62	-7.39%	
1438	Blast Furnace Operation & Driver	-	3,527	-	-	-	0.00	2.54	2.54	926	2.45	2.45	2.76	-11.32%	
1452	Ore Milling & Drivers	-	2,241	-	-	-	0.00	1.42	1.42	647	1.37	1.37	1.58	-13.45%	
2003	Bakery-Salopopopos & Drivers	151	97	1.555	2.114	41	0.10	1.34	2.32	223	2.23	2.23	2.15	4.04%	
2039	Ice-Cream Mfg. & Drivers	4	140	0.032	0.043	3	0.03	1.65	1.61	42	1.55	1.55	1.51	2.26%	
2063	Creameries & Dairy Products Mfg.	-	-	-	-	-	0.00	1.18	1.18	0	1.18	1.18	1.17	0.90%	
2065	Milk Products Mfg. NOC	14	16	0.878	1.194	1	0.02	1.18	1.18	2	1.14	1.14	1.21	-6.07%	
2070	Creamery of Dairy & Route Supervisors, Drivers	1,140	549	2.078	2.826	48	0.11	2.09	2.17	266	2.09	2.09	1.84	13.51%	
2501	Cloth, Canvas and Related Products Mfg. Noc	-	-	-	-	-	0.00	1.48	1.48	0	1.48	1.48	1.56	-5.13%	
2585	Carpet, Rug, or Upholstery Cleaning--Shop or Outside & Drivers	705	481	1.467	1.995	71	0.13	1.96	1.96	130	1.89	1.89	1.85	2.39%	
2702	Logging or Lumbering	132	41	3.203	4.355	7	0.04	9.80	9.57	11	9.22	9.22	9.84	-6.29%	
2802	Carpentry-Shop Only & Drivers	181	180	1.007	1.369	27	0.08	3.21	3.06	56	2.95	2.95	2.89	2.07%	
2881	Furniture Manufacturing and Cabinet Shop--Assembly by Hand--Wood	298	20	14.852	20.193	47	0.11	1.76	3.76	5	3.62	3.62	3.55	11.36%	
3027	Lead Works & Drivers	-	266	-	-	-	0.00	1.23	1.23	73	1.18	1.18	1.18	0.53%	
3064	Sign Manufacturing--Metal	5	58	0.087	0.118	3	0.03	1.93	1.88	17	1.81	1.81	1.78	2.02%	
3113	Tool Mfg.--Not Drop or Machine Forged NOC	-	-	-	-	-	0.00	1.14	1.14	0	1.14	1.14	1.26	-9.52%	
3145	Automatic Screw Machine Products Mfg.	-	-	-	-	-	0.00	1.15	1.15	0	1.15	1.15	1.26	-8.73%	
3179	Electrical Apparatus Mfg. NOC	-	-	-	-	-	0.00	1.17	1.17	0	1.17	1.17	1.26	-7.14%	
3257	Chain Mfg.--Formed or Welded	17	147	0.119	0.161	4	0.03	1.68	1.63	43	1.57	1.57	1.49	5.79%	
3365	Welding or Cutting NOC & Drivers	1	29	0.024	0.033	1	0.02	2.52	2.48	7	2.39	2.39	2.54	-5.85%	
3507	Agricultural or Construction Machinery Mfg.	-	-	-	-	-	0.00	1.78	1.78	0	1.78	1.78	1.70	4.71%	
3632	Automotive--Machine Shop	3,150	1,543	2.041	2.775	166	0.20	1.15	1.48	402	1.43	1.37	1.09	25.00%	
3634	Automatic Sprinkler Head Mfg.	-	-	-	-	-	0.00	0.81	0.81	0	0.81	0.81	0.88	-7.95%	
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	4,950	151	32.787	44.575	426	0.33	0.34	14.78	57	14.23	0.86	0.69	25.00%	
3685	Instrument Mfg. NOC	469	3,449	0.136	0.185	78	0.14	0.45	0.41	901	0.40	0.40	0.39	1.28%	
3724	Door--Installation--Overhead & Drivers	6	785	0.008	0.011	6	0.04	2.64	2.54	205	2.44	2.44	2.49	-1.82%	
3808	Automobile--Mfg. or Assembly	-	-	-	-	-	0.00	1.67	1.67	0	1.67	1.67	1.66	0.58%	
3826	Aircraft Engine Mfg.	863	13,206	0.065	0.089	38	0.10	0.42	0.39	3,473	0.37	0.37	0.40	-5.83%	
3830	Airplane Mfg.	287	16,016	0.178	0.242	41	0.10	0.55	0.52	113	0.50	0.50	0.49	1.91%	
3865	Bicycles--Mfg. or Assembly	-	-	-	-	-	0.00	1.79	1.79	0	1.79	1.79	1.93	-7.25%	
4109	Integrated Circuit Mfg.	2,367	22,942	0.103	0.140	235	0.24	0.30	0.26	4,931	0.25	0.22	15.16%		
4243	Box Mfg.--Folding Paper--NOC	-	5	-	-	-	0.00	1.28	1.28	1	1.23	1.23	1.27	-2.35%	
4299	Printing	-	18	-	-	-	0.00	1.23	1.23	5	1.18	1.18	1.10	7.88%	
4361	Film Print Shops--All Employees & Clerical, Salespersons, Drivers	-	-	-	-	-	0.00	0.59	0.59	0	0.59	0.59	0.67	-11.94%	
4420	Rubber Tire Mfg.	-	9	-	-	-	0.00	2.01	2.01	2	1.94	1.94	1.95	-4.53%	
4484	Plastics Mfg.--Molded Products NOC	78	179	0.437	0.594	4	0.03	1.51	1.48	60	1.43	1.43	1.53	-6.71%	
4511	Analytical Laboratories or Assaying--Including Laboratory, Outside Employees, Collectors of Samples, & Drivers	-	30	-	-	-	0.00	0.38	0.38	13	0.37	0.37	0.39	-8.83%	
4825	Drug, Medicine or Pharmaceutical Preparation Mfg--Includes Mfg. of Ingredients	191	606	0.316	0.430	19	0.07	0.58	0.57	197	0.55	0.55	0.60	-8.66%	
5022	Masonry NOC	-	2	-	-	-	0.00	3.91	3.91	0	3.91	3.91	4.32	-9.49%	
5040	Iron or Steel--Erection--Frame Structures	13	6	2.234	3.037	4	0.03	4.61	4.56	1	4.39	4.39	4.62	-5.02%	
5146	Fixtures or Furniture Installation--Portable--NOC	16	41	0.401	0.545	4	0.03	2.55	2.49	19	2.39	2.39	2.51	-4.59%	
5183	Boiler or Steam Pipe Insulating & Drivers	501	529	0.946	1.286	11	0.00	1.67	1.67	147	1.65	1.65	1.99	-15.91%	
5188	Automatic Sprinkler Installation & Drivers	-	-	-	-	-	0.00	1.94	1.94	0	1.94	1.94	2.09	-7.18%	
5190	Cable Installation & Drivers	533	886	0.602	0.818	52	0.11	1.85	1.73	243	1.67	1.67	1.94	-14.07%	
5191	Computer--Device Installation, Inspection, Service, or Repair	-	-	-	-	-	0.00	0.57	0.57	0	0.57	0.57	0.63	-9.52%	
5192	Coffee Service Companies--All Operations & Salespersons, Drivers	-	14	-	-	-	0.00	1.86	1.86	6	1.79	1.79	1.67	7.31%	
5213	Cleaning or Renovating Building Exteriors	-	-	-	-	-	0.00	3.38	3.38	0	3.38	3.38	3.72	-9.14%	
5403	Carpentry--Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	1,292	212	6.097	8.289	59	0.12	4.40	4.87	33	4.69	4.69	4.68	0.19%	
5437	Carpentry--Installation of Cabinet Work or Interior Trim	-	1	-	-	-	0.00	2.96	2.96	0	2.85	2.85	3.26	-12.60%	
5474	Waterproofing--Roofs of Mobile Homes	-	-	-	-	-	0.00	3.75	3.75	0	3.75	3.75	4.43	-15.35%	
5479	Insulation Work NOC & Drivers	-	4	-	-	-	0.00	3.84	3.84	0	3.84	3.84	3.80	1.06%	
5506	Street or Road Construction--Paving or Repaving & Drivers	22,259	6,892	3.230	4.391	1,123	0.53	2.57	3.53	1,892	3.40	3.40	3.23	5.27%	
5507	Street or Road Construction--Subsurface Work & Drivers	171	45	3.752	5.101	6	0.04	2.63	2.73	13	2.63	2.63	2.67	-1.52%	
5508	Street or Road Construction--Rock Excavation & Drivers	-	1	-	-	-	0.00	7.88	7.88	1	7.59	7.59	7.03	7.88%	
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems--Installation, Service and Repair, Shop, Yard Work & Drivers	146	33	4.371	5.943	16	0.06	2.58	2.79	9	2.69	2.69	2.46	9.16%	
5606	Contractor--Project Manager, Construction Executive, Construction Manager or Construction Superintendent	158	13,70	0.115	0.157	25	0.08	0.64	0.60	269	0.58	0.58	0.58	0.37%	
5650	Exterminator	-	157	-	-	-	0.00	2.86	2.86	0	2.86	2.86	2.49	15.05%	
6204	Drilling NOC & Drivers	-	30	-	-	-	0.00	4.31	4.31	7	4.15	4.15	3.78	9.93%	
6217	Airport Construction--Grading & Drivers	4,819	26,15	1.843	2.506	236	0.24	2.36	2.40	616	2.31	2.31	2.27	1.71%	
6306	Sewer Construction--All Operations & Drivers	8	18	0.426	0.579	2	0.02	3.21	3.15	4	3.03	3.03	3.24	-9.12%	
6319	Gas Main or Connection Construction & Drivers	87	27	3.206	4.359	7	0.04	2.04	2.14	8	2.06	2.06	2.12	-3.10%	
6325	Conduit Construction--For Cables or Wires & Drivers	4	124	0.029	0.039	3	0.03	2.57	2.50	29	2.41	2.41	2.40	0.46%	
6504	Food Products Mfg. NOC	2,239	631	3.548	4.823	104	0.16	1.84	2.32	162	2.24	2.18	1.74	25.00%	
7046	Vehicle--Not Self-Propelled--Coverage Under Admiralty Law--Program 1	-	11	-	-	-	0.00	2.93	2.93	3	2.82	2.82	2.76	2.30%	
7228	Local Hauling Only--All Employees & Drivers	10,064	3,151	3.194	4.343	475	0.34	4.03	4.14	1,065	3.99	3.99	3.44	15.93%	
7229	Long Distance Hauling--All Employees & Drivers	11,660	5,666	2.047	2.783	401	0.32	4.03	3.64	1,372	3.50	3.50	3.61	-3.07%	
7230	Trucking Parcel Or Package Delivery--All Employees & Drivers	11,977	2,619	4.574	6.218	1,837	0.68	4.34	5.61	731	5.41	5.41	4.70	15.13%	
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies--All Employees & Drivers	7,047	1,865	3.778	5.136	491	0.35	3.82	4.28	525	4.12	4.12	4.08	1.17%	
7370	Linemen Co.--All Other Employees & Drivers--Nonscheduled	51	46	1.125	1.529	3	0.03	2.78	2.75	10	2.64	2.64	2.43	9.02%	
7380	Distributing Companies & Drivers	1,095	120	9.104	12.377	135	0.18	3.63	5.24	34	5.04	3.66	2.93	25.00%	
7382	Bus Co.--All Other Employees & Drivers	87	200	0.437	0.594	18	0.07	2.81	2.66	61	2.56	2.56	2.45	4.76%	
7403	Aviation--Airport or Heliport Operator--All Employees & Drivers	2,703	1,866	1.448	1.969	181	0.21	2.02	2.01	616	1.93	1.93	2.03	-4.70%	
7421	Aviation--Transportation of Personnel in Conduct of Employer's Business--Flying Crew	41	517	0.080	0.108	2	0.02	0.37	0.36	141	0.35	0.35	0.34	4.62%	
7422	Aviation--Flight Testing--Flying Crew	638	403	1.585	2.155	23	0.08	0.70	0.81	106	0.77	0.77	1.56	-25.00%	
7425	Aviation--Helicopters--Flying Crew	225	51	4.393	5.973	16	0.06	1.42	1.71	13	1.64	1.64	1.31	25.00%	
7502	Gas Co.--Natural Gas--Local Distribution & Drivers	2,254	3,203	0.704	0.957	142	0.19	0.97	0.97	865	0.93	0.93	0.87	6.66%	
7520	Waterworks Operation & Drivers	34,386	7,978	4.310	5.860	2,341	0.77	1.54	4.84	4,67	2.258	4.67	3.30	25.00%	
7539	Electric Light or Power Co. NOC--All Employees & Drivers	8,222	15,036	0.547	0.743	240	0.24	0.84	0.82	4,370	0.79	0.79	0.83	-5.34%	
7580	Waste Disposal Plant Operation & Drivers	3,275	1,728	1.896	2.577	226	0.24	1.57	1.81	481	1.74	1.74	1.57	11.02%	
7590	Garbage Works	-	11	-	-	-	0.00	2.01	2.01	1	1.94	1.94	1.88	2.95%	
7600	Telecommunications Co.--Cable TV, or Satellite--All Other Employees & Drivers	24	55	0.445	0.605	3	0.03	2.16	2.12	1					

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025

DEVELOPMENT OF PROPOSED RATES BY CLASS
SCENARIO 2

Class	Class Name	2020-2023			2020-2023 Claim Count	Credibility of Experience	Current NCCI Rate	Credibility Adjusted Rate	2023 Payroll (\$00,000's)	Preliminary		Current Rate	% Rate Change		
		Trended Ultimate Losses		Payroll (\$00,000's)						2020-2023 Loss Rate	Indicated Rate			Proposed Premium Rate (Adj. for Off-Balance)	Adjusted Premium Rate (Adj. to Cap Rate Change)
		(1)	(2)												
8008	Store - Clothing, Wearing Apparel, or Dry Goods--Retail	1,217	1,336	0.910	1,238	112	0.17	0.78	0.86	414	0.82	0.82	0.77	7.60%	
8010	Bicycles - Retail Sale or Rental	-	347	-	-	-	0.00	1.14	1.14	89	1.10	1.10	1.11	-0.82%	
8013	Diamond Cutting or Polishing	-	-	-	-	-	0.00	0.21	0.21	0	0.21	0.21	0.27	-22.22%	
8017	Coffee, Tea or Grocery Dealer--Retail & Salespersons	51,103	40,930	1.249	1,697	5,808	1.00	0.91	1.70	10,990	1.63	1.63	1.41	16.35%	
8018	Barber or Beauty Parlor Supply House	3,223	1,612	1.999	2,718	115	0.17	1.53	1.73	633	1.67	1.67	1.52	10.01%	
8021	Store--Fish, Meat or Poultry Dealer--Wholesale	404	42	9.705	13,194	7	0.04	1.72	2.20	35	2.12	2.06	1.65	25.00%	
8031	Cold Storage Locker--Frozen Foods	-	-	-	-	-	0.00	1.32	1.32	0	1.32	1.32	1.51	-12.58%	
8033	Store--Meat, Grocery and Provision--Combined--Retail NOC	50,373	50,601	0.995	1,353	5,872	1.00	1.35	1.35	13,095	1.30	1.30	1.21	7.41%	
8034	Store--Grocery--Wholesale	522	425	1.229	1,671	62	0.12	1.67	1.67	337	1.61	1.61	1.57	2.64%	
8037	Store--Supermarkets and Warehouse Clubs	15,114	12,239	1.142	1,552	1,234	0.58	1.07	1.35	3,805	1.30	1.30	1.17	10.73%	
8039	Store--Department--Retail	4,305	3,141	1.371	1,864	378	0.31	1.07	1.31	756	1.27	1.19	0.95	25.00%	
8044	Furniture Retail--Chairs, Coat Racks, Dishes & Drivers	2,711	1,951	1.390	1,889	342	0.29	1.51	1.62	496	1.56	1.85	2.46	-25.00%	
8107	Contractors Equipment Rental & Drivers	299	5,089	0.059	0.080	32	0.09	1.72	1.57	1,651	1.52	1.52	1.46	3.65%	
8209	Vegetable Packing & Drivers	-	55	-	-	-	0.00	2.33	2.33	15	2.24	2.24	2.22	0.94%	
8227	Concrete Forms--Reconditioning and Lending	-	46	-	-	-	0.00	2.94	2.94	0	2.94	2.94	3.02	-2.65%	
8232	Building Material Dealer--New Materials Only--All Other Employees & Yard, Warehouse, and Drivers	6	46	0.122	0.166	2	0.02	3.67	3.59	8	3.46	3.46	3.54	-2.22%	
8279	Breeding Farm or Stable & Drivers	-	2	-	-	-	0.00	6.74	6.74	1	6.49	6.49	5.93	9.51%	
8291	Storage Warehouse--Cold	10	92	0.113	0.154	3	0.03	2.16	2.11	36	2.03	2.03	1.82	11.45%	
8292	Storage Warehouse NOC	101	181	0.555	0.755	16	0.06	1.85	1.78	55	1.72	1.72	1.72	-0.52%	
8380	Air Conditioning Systems--Automobile--Installation, Service or Repair & Drivers	9,044	9,167	0.987	1,341	780	0.44	1.25	1.29	2,575	1.24	1.24	1.10	12.78%	
8381	Gasoline Station--Self-Service Only--Retail	673	1,224	0.550	0.748	68	0.13	1.13	1.08	348	1.04	1.04	0.95	9.24%	
8385	Ambulance Service Companies--Garage Employees	161	190	0.847	1,152	20	0.07	1.32	1.31	60	1.26	1.26	1.59	-20.95%	
8393	Automobile--Body Repair	562	538	1.044	1,419	30	0.09	0.92	0.90	153	0.93	0.93	0.92	1.27%	
8411	Volunteer Firefighters	510	443	1.150	1,564	38	0.10	1.15	1.19	130	1.15	1.15	1.01	13.86%	
8412	Certified Ambulance Drivers & Attendants	-	-	-	-	-	0.00	1.15	1.15	0	1.15	1.15	1.11	3.60%	
8413	Volunteer Police Officer	460	1,259	0.366	0.497	53	0.12	1.15	1.07	323	1.04	1.04	0.94	10.30%	
8414	DES OIT eval/training under TANF or VOC Rehab programs	-	-	-	-	-	0.00	1.15	1.15	0	1.15	1.15	1.11	3.60%	
8415	Volunteer Workers of a Licensed Health Care Institution	129	415	0.312	0.424	18	0.07	1.15	1.10	149	1.06	1.06	0.99	7.00%	
8416	Volunteer Search and Rescue	-	-	-	-	-	0.00	1.15	1.15	0	1.15	1.15	1.11	3.60%	
8417	Volunteer - General	17	624	0.027	0.037	2	0.02	1.15	1.13	168	1.08	1.08	0.98	10.34%	
8418	Airguns Game and Fish Reserve	-	-	-	-	-	0.00	1.15	1.15	0	1.15	1.15	1.11	3.60%	
8601	Architectural or Engineering Firm-- Including Salespersons & Drivers	1,383	2,720	0.509	0.692	39	0.10	0.19	0.24	795	0.23	0.23	0.25	-6.22%	
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	6	200	0.030	0.040	4	0.03	0.57	0.55	55	0.53	0.53	0.60	-10.69%	
8742	Estimators	146	7,320	0.020	0.027	24	0.08	0.16	0.15	1,985	0.14	0.16	0.16	-10.03%	
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers--Salespersons	607	3,380	0.180	0.244	32	0.09	0.24	0.24	812	0.23	0.23	0.27	-13.61%	
8799	Mailing or Addressing Company or Letter Service Shop-- Clerical Staff	-	4	-	-	-	0.00	0.45	0.45	1	0.43	0.43	0.46	-4.31%	
8803	Auditor, Accountant, or Computer System Designer or Programmer--Traveling	49	2,342	0.021	0.029	9	0.05	0.03	0.03	659	0.03	0.04	0.05	-25.00%	
8810	Clerical Office Employees NOC	34,117	322,822	0.106	0.144	3,147	0.89	0.08	0.14	89,013	0.13	0.13	0.15	-9.96%	
8820	Attorney--All Employees & Clerical, Messengers, Drivers	1,167	15,574	0.075	0.102	131	0.18	0.08	0.08	4,136	0.08	0.08	0.09	-9.33%	
8829	Convalescent or Nursing Home--All Employees	527	491	1.075	1,461	53	0.12	0.98	1.04	146	1.00	1.00	1.40	-25.00%	
8831	Hospital--Veterinary & Drivers	1,739	536	3.246	4,413	286	0.27	0.84	1.80	151	1.73	1.73	1.70	1.53%	
8832	Physician & Clerical	6,094	37,781	0.161	0.219	541	0.37	0.19	0.20	10,716	0.19	0.19	0.19	-0.26%	
8833	Hospital--Professional Employees	67,188	138,632	0.485	0.659	10,956	1.00	0.51	0.66	39,681	0.63	0.63	0.71	-11.00%	
8835	Home, Public, and Traveling Healthcare--All Employees	782	1,115	0.702	0.954	107	0.16	0.92	0.99	332	0.89	0.89	1.02	-12.44%	
8840	Religious Organization--Professional Employees & Clerical	1,505	1,222	1.231	1,674	86	0.15	0.30	0.50	341	0.48	0.48	0.43	11.99%	
8864	Social Services Organization--All Employees & Salespersons, Drivers	72	59	0.450	0.612	8	0.04	0.75	0.74	19	0.72	0.72	0.82	-12.19%	
8868	College--Professional Employees & Clerical	27,420	293,304	0.247	0.336	9,786	1.00	0.24	0.34	88,213	0.32	0.32	0.28	17.37%	
8869	Child Care Center--All Employees Including Clerical, Salespersons & Drivers	5	64	0.075	0.102	4	0.03	0.64	0.62	19	0.60	0.60	0.72	-16.12%	
8901	Telecommunications Co.-Office or Exchange Employees & Clerical	5	234	0.021	0.029	1	0.02	0.08	0.08	68	0.08	0.08	0.09	-14.56%	
9012	Building or Property Management--Property Managers and Leasing Agents & Clerical, Salespersons	10	93	0.107	0.146	4	0.03	0.48	0.47	29	0.45	0.45	0.51	-12.06%	
9014	Chimney Cleaning--Residential--No Chimney Cleaning Above Ground Level & Drivers	6	30	0.187	0.254	3	0.03	1.41	1.38	8	1.33	1.33	1.45	-8.28%	
9015	Building or Property Management--All Other Employees	8,656	6,977	1.241	1,687	748	0.43	1.75	1.72	19,336	1.66	1.66	1.81	-8.52%	
9016	Amusement Park or Exhibition Operation & Drivers	103	233	0.441	0.600	18	0.07	1.54	1.48	71	1.42	1.42	1.66	-14.14%	
9033	Housing Authority & Clerical, Salespersons, Drivers	213	232	0.919	1,249	9	0.05	1.23	1.23	70	1.19	1.19	1.21	-2.29%	
9040	Hospital--All Other Employees	14,272	19,171	0.744	1,012	2,990	0.72	1.86	1.25	4,601	1.20	1.20	1.23	-2.04%	
9052	Hotel--All Other Employees & Salespersons, Drivers	9,545	9,425	0.907	1,233	894	0.47	1.17	1.17	3,027	1.16	1.16	1.11	4.09%	
9058	Hotel--Restaurant Employees	1,061	1,486	0.714	0.970	95	0.15	0.88	0.89	510	0.86	0.86	0.94	-8.24%	
9060	Club--Country, Golf, Fishing, or Yacht--All Employees & Clerical, Salespersons, Drivers	-	14	-	-	-	0.00	1.14	1.14	2	1.10	1.10	1.14	-3.33%	
9061	Club--NOC & Clerical	-	-	-	-	-	0.00	0.73	0.73	0	0.73	0.73	0.89	-17.98%	
9063	Exercise or Health Institute & Clerical	918	1,224	0.750	1,020	100	0.16	0.54	0.62	403	0.59	0.59	0.57	4.72%	
9082	Career	29	30	0.959	1,304	3	0.03	0.76	0.77	10	0.75	0.75	0.78	-3.51%	
9083	Restaurant: Fast Food	451	373	1.210	1,645	31	0.09	0.62	0.71	100	0.68	0.68	0.71	-3.00%	
9093	Bowling Lane	-	15	-	-	-	0.00	0.81	0.81	3	0.78	0.78	0.83	-6.04%	
9101	Religious Organization--All Other Employees	63,900	46,203	1.383	1,880	6,110	1.00	2.04	1.88	14,555	1.81	1.81	1.51	19.56%	
9102	Lawn Maintenance--Commercial or Domestic & Drivers	10,345	4,966	2.083	2,832	935	0.48	1.69	2.24	1,476	2.16	2.16	2.34	-7.72%	
9154	Theater NOC--All Other Employees	-	39	-	-	-	0.00	0.87	0.87	11	0.84	0.84	0.86	-2.33%	
9178	Athletic Sports or Park: Noncontact Sports	-	19	-	-	-	0.00	3.02	3.02	8	2.91	2.91	2.91	-0.06%	
9180	Amusement Device Operation NOC Not Traveling & Drivers	-	-	-	-	-	0.00	2.77	2.77	0	2.77	2.77	3.00	-7.67%	
9220	Cemetery Operation & Drivers	159	92	1.734	2,357	14	0.06	3.05	3.01	25	2.90	2.90	3.02	-4.17%	
9402	Sewer Cleaning & Drivers	147	275	0.535	0.728	15	0.06	3.22	3.07	78	2.95	2.95	3.13	-5.60%	
9403	Asbes, Garbage, or Refuse Collection & Drivers	4,197	2,104	1.995	2,712	253	0.25	3.49	3.29	632	3.17	3.17	3.30	-3.92%	
9410	Municipal, Township, County, or State Employee NOC	12,351	35,599	0.347	0.472	1,175	0.54	1.50	0.94	11,352	0.91	0.91	1.10	-17.65%	
9516	Electronic Equipment--Installation, Service, or Repair--Shop and Outside & Drivers	13	157	0.084	0.114	3	0.03	1.29	1.26	6	1.21	1.21	1.29	-6.15%	
9519	Air Conditioning Systems--Portable Units--Installation, Service or Repair & Drivers	-	-	-	-	-	0.00	2.44	2.44	0	2.44	2.44	2.74	-10.95%	
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC--Away From Shop & Drivers	233	115	2.024	2,751	10	0.05	4.73	4.63	35	4.46	4.46	4.65	-4.03%	
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	-	-	-	-	-	0.00	0.25	0.25	0	0.25	0.25	0.30	-16.67%	
TOTAL		931,371	1,338,888	0.696	0.946	82,633				379,791					

Notes:
(1) - Exhibit I, Page 1, Column (2) trended using Exhibit I, Page 5, Column (2), then broken down by Class
(2), (5) & (9) - Per INDUSTRIAL COMMISSION OF ARIZONA.
(3) - (1) / (2)
(4) - (3) / Exhibit I, Page 6, Item (10)
(5) - MIN [SQRT((5) / 4000), 1]
(6) - Per NCCI Arizona Rate Filing effective 1/1/2024
(7) - (4) / (6) - (7) / (1) - (6)
(8) - (8) adjusted for off-balance
(9) - (10) adjusted to cap rate change at (13)
(10) - Per ICA Rates effective 1/1/2024
(11) - (12) / (13)

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025

DEVELOPMENT OF PROPOSED RATES BY CLASS
SCENARIO 3

Class	Class Name	2020-2023 Trended Ultimate Losses (\$000's)		2020-2023 Payroll (\$00,000's)		2020-2023 Loss Rate		2020-2023 Incurred Rate		2020-2023 Claim Count		Credibility of Experience	Current NCCI Rate	Credibility Adjusted Rate	2023 Payroll (\$00,000's)	Preliminary Proposed Premium Rate (Adj. for Off-Balance)		Adjusted Proposed Premium Rate (Adj. to Cap Rate Change)		Current Rate	% Rate Change
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)					(11)	(12)	(13)			
0005	Farm	335	37	9.099	12,371	31	0.09	1.94	2.86	11	2.75	2.75	3.45	-20.08%							
0004	Farm	7	-	-	-	-	0.00	2.61	2.61	0	2.61	2.61	2.76	-5.43%							
0036	Farm - Dairy & Drivers	615	67	9.149	12,466	60	0.13	3.13	4.30	57	4.14	3.61	25.80%								
0037	Farm	24	352	0.068	0.092	4	0.03	3.73	3.61	80	3.48	3.48	3.88	-10.33%							
0251	Irrigation Work Operation & Drivers.	1,693	651	2.602	3,538	104	0.16	2.13	2.36	177	2.27	2.27	1.87	21.55%							
1164	Mining NOC - Not Coal - Underground & Drivers	-	-	-	-	-	0.00	1.63	1.63	0	1.63	1.63	1.72	-5.23%							
1165	Mining NOC - Not Coal - Surface & Drivers	25	18,278	0.001	0.002	0.02	0.02	1.59	1.55	5,117	1.50	1.50	1.62	-7.37%							
1438	Blast Furnace Operation & Driver.	-	3,527	-	-	-	0.00	2.54	2.54	926	2.45	2.45	2.76	-11.29%							
1452	Ore Milling & Drivers	-	2,241	-	-	-	0.00	1.42	1.42	647	1.37	1.37	1.58	-13.42%							
2003	Bakery - Scleropans & Drivers	151	97	1.555	2,114	41	0.10	1.34	2.32	223	2.23	2.23	2.19	4.07%							
2039	Ice-Cream Mfg. & Drivers	4	140	0.032	0.043	3	0.03	1.65	1.61	42	1.55	1.55	1.51	2.29%							
2063	Creameries & Dairy Products Mfg.	-	-	-	-	-	0.00	1.18	1.18	0	1.18	1.18	1.17	0.90%							
2065	Milk Products Mfg. NOC	14	16	0.878	1,194	1	0.02	1.18	1.18	2	1.14	1.14	1.21	-6.84%							
2070	Creamery or Dairy & Route Supervisors, Drivers.	1,140	549	2.078	2,826	48	0.11	2.09	2.17	266	2.09	2.09	1.84	13.55%							
2501	Cloth, Canvas and Related Products Mfg. Noc	-	-	-	-	-	0.00	1.48	1.48	0	1.48	1.48	1.56	-5.13%							
2585	Carpet, Rug, or Upholstery Cleaning - Shop or Outside & Drivers	705	481	1.467	1,995	71	0.13	1.96	1.96	130	1.89	1.89	1.85	2.42%							
2702	Logging or Lumbering	132	41	3.203	4,355	7	0.04	9.80	9.57	11	9.22	9.22	9.84	-6.26%							
2802	Carpentry - Shop Only & Drivers	181	180	1.007	1,369	27	0.08	3.21	3.06	56	2.95	2.95	2.89	2.10%							
2881	Furniture Manufacturing and Cabinet Shop-Assembly by Hand - Wood	298	20	14.852	20,193	47	0.11	1.76	3.76	5	3.62	3.62	3.25	11.40%							
3027	Lead Works & Drivers.	-	266	-	-	-	0.00	1.23	1.23	73	1.18	1.18	1.18	0.56%							
3064	Sign Manufacturing - Metal	5	58	0.087	0.118	3	0.03	1.93	1.88	17	1.81	1.81	1.78	2.05%							
3113	Tool Mfg. - Not Drop or Machine Forged NOC	-	-	-	-	-	0.00	1.14	1.14	0	1.14	1.14	1.26	-9.52%							
3145	Automatic Screw Machine Products Mfg.	-	-	-	-	-	0.00	1.15	1.15	0	1.15	1.15	1.26	-8.73%							
3179	Electrical Apparatus Mfg. NOC	-	-	-	-	-	0.00	1.17	1.17	0	1.17	1.17	1.26	-7.14%							
3257	Chain Mfg. - Formed or Welded	17	147	0.119	0.161	4	0.03	1.68	1.63	43	1.57	1.57	1.49	5.82%							
3365	Welding or Cutting NOC & Drivers.	1	29	0.024	0.033	1	0.02	2.52	2.48	7	2.39	2.39	2.54	-5.82%							
3507	Agricultural or Construction Machinery Mfg.	-	-	-	-	-	0.00	1.78	1.78	0	1.78	1.78	1.78	4.71%							
3632	Automotive - Machine Shop	3,150	1,543	2.041	2,775	166	0.20	1.15	1.48	402	1.43	1.37	1.09	25.00%							
3634	Automotive Sprinkler Head Mfg.	-	-	-	-	-	0.00	0.81	0.81	0	0.81	0.81	0.88	-7.95%							
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC.	4,950	151	32.787	44,575	426	0.33	0.34	14.78	57	14.23	0.86	0.69	25.00%							
3685	Instrument Mfg. NOC.	469	3,449	0.136	0.185	78	0.14	0.45	0.41	901	0.40	0.40	0.39	1.31%							
3724	Door - Installation - Overhead & Drivers	6	785	0.008	0.011	6	0.04	2.04	2.54	205	2.44	2.45	2.49	-1.79%							
3808	Automobile - Mfg. or Assembly	2826	13,206	0.065	0.089	38	0.10	0.42	0.39	0	1.67	1.67	1.66	0.58%							
3826	Aircraft Engine Mfg.	863	1,206	0.065	0.089	38	0.10	0.42	0.39	0	3.473	0.37	0.40	-5.80%							
3830	Airplane Mfg.	287	1,616	0.178	0.242	41	0.10	0.55	0.52	113	0.50	0.50	0.49	1.94%							
3865	Bicycles - Mfg. or Assembly	4109	22,942	0.103	0.140	235	0.24	0.30	0.26	0	1.79	1.79	1.93	-7.25%							
4109	Integrated Circuit Mfg.	2,367	5	-	-	-	0.00	1.28	1.28	11	1.23	1.23	1.22	15.19%							
4243	Box Mfg. - Folding Paper - NOC	-	-	-	-	-	0.00	1.23	1.23	1	1.23	1.23	1.27	-2.72%							
4299	Printing	-	18	-	-	-	0.00	1.23	1.23	5	1.18	1.18	1.10	7.92%							
4361	Film Print Shops - All Employees & Clerical, Salespersons, Drivers.	-	-	-	-	-	0.00	0.59	0.59	0	0.59	0.59	0.67	-11.94%							
4420	Rubber Tire Mfg.	-	9	-	-	-	0.00	2.01	2.01	2	1.94	1.94	1.95	-0.50%							
4484	Plastics Mfg. - Molded Products NOC	78	179	0.437	0.594	4	0.03	1.51	1.48	60	1.43	1.43	1.53	-6.68%							
4511	Analytical Laboratories or Assaying - Including Laboratory, Outside Employees, Collectors of Samples, & Drivers	-	30	-	-	-	0.00	0.38	0.38	13	0.37	0.37	0.39	-6.80%							
4825	Drug, Medicine or Pharmaceutical Preparation Mfg. - Includes Mfg. of Ingredients	191	606	0.316	0.430	19	0.07	0.58	0.57	197	0.55	0.55	0.60	-8.54%							
5022	Masonry NOC	-	2	-	-	-	0.00	3.91	3.91	0	3.91	3.91	4.32	-9.49%							
5040	Iron or Steel - Erection - Frame Structures	13	6	2.234	3.037	4	0.03	4.61	4.56	1	4.39	4.39	4.62	-5.00%							
5146	Fixtures or Furniture Installation - Portable - NOC.	16	41	0.401	0.545	4	0.03	2.55	2.49	19	2.39	2.40	2.51	-4.56%							
5183	Boiler or Steam Pipe Insulating & Drivers.	501	529	0.946	1,286	11	0.00	1.67	1.67	147	1.95	1.95	1.99	-1.88%							
5188	Automatic Sprinkler Installation & Drivers	-	-	-	-	-	0.00	1.94	1.94	0	1.94	1.94	2.09	-7.18%							
5190	Cable Installation & Drivers.	533	886	0.602	0.818	52	0.11	1.85	1.73	243	1.67	1.67	1.94	-14.04%							
5191	Computer - Device Installation, Inspection, Service, or Repair	-	-	-	-	-	0.00	0.57	0.57	0	0.57	0.57	0.63	-9.52%							
5192	Coffee Service Companies - All Operations & Salespersons, Drivers	-	14	-	-	-	0.00	1.86	1.86	6	1.79	1.79	1.67	7.34%							
5213	Cleaning or Renovating Building Exteriors	-	-	-	-	-	0.00	3.38	3.38	0	3.38	3.38	3.72	-9.14%							
5403	Carpentry - Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	1,292	212	6.097	8,289	59	0.12	4.40	4.87	33	4.69	4.69	4.68	0.22%							
5437	Carpentry - Installation of Cabinet Work or Interior Trim	-	1	-	-	-	0.00	2.96	2.96	0	2.85	2.85	3.26	-12.60%							
5474	Waterproofing - Roofs of Mobile Homes	-	-	-	-	-	0.00	3.75	3.75	0	3.75	3.75	4.43	-15.35%							
5479	Insulation Work NOC & Drivers	-	4	-	-	-	0.00	3.84	3.84	0	3.84	3.84	3.80	1.06%							
5506	Street or Road Construction - Paving or Repaving & Drivers	22,259	6,892	3.230	4,391	1,123	0.53	2.57	3.53	1,892	3.41	3.41	3.23	5.30%							
5507	Street or Road Construction - Subsurface Work & Drivers	171	45	3.752	5,101	6	0.04	2.63	2.73	13	2.63	2.63	2.67	-1.50%							
5508	Street or Road Construction - Rock Excavation & Drivers	-	1	-	-	-	0.00	7.88	7.88	1	7.59	7.59	7.03	7.92%							
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard Work & Drivers	146	33	4.371	5,943	16	0.06	2.58	2.79	9	2.69	2.69	2.46	9.19%							
5606	Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	158	1,370	0.115	0.157	25	0.08	0.64	0.60	269	0.58	0.58	0.58	0.40%							
5650	Exterminator	-	157	-	-	-	0.00	2.86	2.86	0	2.86	2.86	2.49	15.05%							
6204	Drilling NOC & Drivers	-	30	-	-	-	0.00	4.31	4.31	7	4.15	4.15	3.78	9.96%							
6217	Airport Construction - Grading & Drivers	4,819	26,151	1.843	2,506	236	0.24	2.36	2.40	616	2.31	2.31	2.27	1.74%							
6306	Sewer Construction - All Operations & Drivers	8	18	0.426	0.579	2	0.02	3.21	3.15	4	3.03	3.04	3.24	-9.10%							
6319	Gas Main or Connection Construction & Drivers	87	27	3.206	4,359	7	0.04	2.04	2.14	8	2.06	2.06	2.12	-3.07%							
6325	Conduit Construction - For Cables or Wires & Drivers	4	124	0.029	0.039	3	0.03	2.57	2.50	29	2.41	2.41	2.40	0.49%							
6504	Food Products Mfg. NOC	2,239	61	3.548	4,823	104	0.16	1.84	2.32	162	2.24	2.18	1.74	25.00%							
7046	Vessels - Not Self-Propelled - Coverage Under Admiralty Law - Program 1	-	11	-	-	-	0.00	2.93	2.93	3	2.82	2.82	2.76	2.33%							
7228	Local Hauling Only - All Employees & Drivers	10,064	3,151	3.194	4,343	475	0.34	4.03	4.14	1,065	3.99	3.99	3.44	15.96%							
7229	Long Distance Hauling - All Employees & Drivers	11,660	5,666	2.047	2,783	401	0.32	4.03	3.64	1,372	3.50	3.50	3.61	-3.64%							
7230	Trucking Parcel Or Package Delivery - All Employees & Drivers	11,977	2,619	4.574	6,218	1,837	0.68	4.34	5.61	731	5.41	5.41	4.70	15.16%							
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies - All Employees & Drivers	7,047	1,865	3.778	5,136	491	0.35	3.82	4.28	525	4.12	4.12	4.08	1.20%							
7370	Limosine Co. - All Other Employees & Drivers - Nonscheduled	51	46	1.125	1.529	3	0.03	2.78	2.75	10	2.64	2.65	2.43	9.05%							
7380	Distributing Companies & Drivers.	1,095	120	9.104	12,377	135	0.18	3.63	5.24	34	5.04	3.65	2.93	25.00%							
7382	Bus Co. - All Other Employees & Drivers	87	200	0.437	0.594	18	0.07	2.81	2.66	61	2.56	2.56	2.45	4.79%							
7403	Aviation - Airport or Heliport Operator - All Employees & Drivers	2,703	1,866	1.448	1,969	181	0.21	2.02	2.01	616	1.93	1.93	2.03	-4.68%							
7421	Aviation - Transportation of Personnel in Conduct of Employer's Business - Flying Crew	41	517	0.080	0.108	2	0.02	0.37	0.36	141	0.35	0.35	0.34	4.65%							
7422	Aviation - Flight Testing - Flying Crew	638	403	1.585	2,155	23	0.08	0.70	0.81	106	0.71	0.71	1.56	-25.00%							
7423	Aviation - Helicopters - Flying Crew	225	51	4.393	5,973	16	0.06	1.42	1.71	13	1.64	1.64	1.31	25.00%							
7502	Gas Co. - Natural Gas - Local Distribution & Drivers	2,254	3,203	0.704	0.957	142	0.19	0.97	0.97	865	0.93	0.93	0.87	6.69%							
7520	Waterworks Operation & Drivers.	34,386	7,978	4.310	5,860	2,341	0.77	1.54	4.84	4,67	2,258	4.67	3.30	25.00%							
7539	Electric Light or Power Co. NOC - All Employees & Drivers	8,222	15,036	0.547	0.743	240	0.24	0.84	0.82	4,370	0.79	0.79	0.83	-5.31%							
7580	Seepage Disposal Plant Operation & Drivers	3,275	1,728	1.896	2,577	226	0.24	1.57	1.81	481	1.74	1.74	1.57	11.85%							
7590	Garbage Works	-	11	-	-	-	0.00	2.01	2.01	1	1.94	1.94	1.88	2.98%							
7600	Telecommunications Co. - Cable TV, or Satellite - All Other Employees & Drivers	24	55	0.445	0.605	3	0.03	2.16	2.12	16	2.04	2.04	1.97	3.63%							
7610																					

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025
DEVELOPMENT OF PROPOSED RATES BY CLASS
SCENARIO 3

Table with columns: Class, Class Name, 2020-2023 Trended Ultimate Losses (\$000's), 2020-2023 Payroll (\$00,000's), 2020-2023 Loss Rate, Indicated Rate, 2020-2023 Claim Count, Credibility of Experience, Current NCCI Rate, Credibility Adjusted Rate, 2023 Payroll (\$00,000's), Preliminary Proposed Premium Rate (Adj. for Off-Balance), Adjusted Proposed Premium Rate (Adj. to Cap Rate Change), Current Rate, and % Rate Change. The table lists various business classes such as '8008 Store—Clothing, Wearing Apparel, or Dry Goods—Retail' and ends with a 'TOTAL' row.

Notes:

- (1) - Exhibit I, Page 1, Column (2) trended using Exhibit I, Page 5, Column (2), then broken down by Class
- (2), (5) & (9) - Per INDUSTRIAL COMMISSION OF ARIZONA.
- (3) - (1) / (2)
- (4) - (3) / (2)
- (6) - MIN (SQRT((5 / 4000), 1)
- (7) - Per NCCI Arizona Rate Filing effective 1/1/2024
- (8) - ((4) * (6) * (7)) / ((1) * (10))
- (10) - (8) adjusted for off-balance
- (11) - (10) adjusted to cap rate change at (13)
- (12) - Per ICA Rates effective 1/1/2024
- (13) - (11) / (12) - 1

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025

DEVELOPMENT OF PROPOSED RATES BY CLASS
SCENARIO 4

Class	Class Name	2020-2023	2020-2023	2020-2023	2020-2023	Credibility of Experience	Current	Credibility Adjusted	2023 Payroll (\$00,000's)	Preliminary	Adjusted	Current Rate	% Rate Change	
		Trended Ultimate Losses (\$000's)	Payroll (\$00,000's)	Loss Rate	Indicated Rate		2020-2023 Claim Count	NCCI Rate		Rate	Proposed Premium Rate (Adj. for Off-Balance)		Proposed Premium Rate (Adj. to Cap Rate Change)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
0005	Farm	335	37	9.099	12,371	31	0.09	1.94	2.86	11	2.75	3.10	3.45	-10.00%
0034	Farm	-	7	-	-	-	0.00	2.61	2.61	0	2.61	2.61	2.76	-5.43%
0036	Farm - Dairy & Drivers	615	67	9.149	12,466	60	0.13	3.13	3.10	57	4.14	3.17	3.17	10.00%
0037	Farm	24	352	0.068	0.092	4	0.03	3.73	3.61	80	3.48	3.50	3.88	-10.00%
0251	Irrigation Work Operation & Drivers.	1,693	651	2.602	3,538	104	0.16	2.13	2.26	177	2.27	2.63	1.87	10.00%
1164	Mining NOC - Not Coal - Underground & Drivers	-	-	-	-	-	0.00	1.63	1.63	0	1.63	1.63	1.72	-5.23%
1165	Mining NOC - Not Coal - Surface & Drivers	25	18,278	0.001	0.002	0	0.02	1.99	1.99	5,117	1.50	1.51	1.62	-6.65%
1438	Blast Furnace Operation & Driver.	-	3,527	-	-	-	0.00	2.54	2.54	926	2.45	2.48	2.76	-10.00%
1452	Ore Milling & Drivers	-	2,241	-	-	-	0.00	1.42	1.42	647	1.37	1.42	1.58	-10.00%
2003	Bakery - Scleropans & Drivers	151	97	1.555	2,114	41	0.10	1.34	2.32	223	2.25	2.15	2.15	5.78%
2039	Ice-Cream Mfg. & Drivers	4	140	0.032	0.043	3	0.03	1.65	1.61	42	1.55	1.55	1.51	3.08%
2063	Creameries & Dairy Products Mfg.	-	-	-	-	-	0.00	1.18	1.18	0	1.18	1.18	1.17	0.90%
2065	Milk Products Mfg. NOC	14	16	0.878	1,194	1	0.02	1.18	1.18	2	1.14	1.15	1.21	-5.22%
2070	Creamery or Dairy & Route Supervisors, Drivers.	1,140	549	2.078	2,826	48	0.11	2.09	2.17	266	2.09	2.03	1.84	10.00%
2501	Cloth, Canvas and Related Products Mfg. Noc	-	-	-	-	-	0.00	1.48	1.48	0	1.48	1.48	1.56	-5.13%
2585	Carpet, Rug, or Upholstery Cleaning - Shop or Outside & Drivers	705	481	1.467	1,995	71	0.13	1.96	1.96	130	1.89	1.91	1.85	3.21%
2702	Logging or Lumbering	132	41	3.203	4,355	7	0.04	9.80	9.57	11	9.22	9.29	9.84	-5.54%
2802	Carpentry - Shop Only & Drivers	181	180	1.007	1,369	27	0.08	3.21	3.06	56	2.95	2.97	2.89	2.89%
2881	Furniture Manufacturing and Cabinet Shop - Assembly by Hand - Wood	298	20	14,852	20,193	47	0.11	1.76	3.76	5	3.62	3.58	3.25	10.00%
3027	Lead Works & Drivers.	-	266	-	-	-	0.00	1.23	1.23	73	1.18	1.19	1.18	1.34%
3064	Sign Manufacturing - Metal	5	58	0.087	0.118	3	0.03	1.93	1.88	17	1.81	1.83	1.78	2.84%
3113	Tool Mfg. - Not Drop or Machine Forged NOC	-	-	-	-	-	0.00	1.14	1.14	0	1.14	1.16	1.26	-9.52%
3145	Automatic Screw Machine Products Mfg.	-	-	-	-	-	0.00	1.15	1.15	0	1.15	1.15	1.26	-8.73%
3179	Electrical Apparatus Mfg. NOC	-	-	-	-	-	0.00	1.17	1.17	0	1.17	1.17	1.26	-7.14%
3257	Chain Mfg. - Formed or Welded	17	147	0.119	0.161	4	0.03	1.68	1.63	43	1.57	1.58	1.49	6.64%
3365	Welding or Cutting NOC & Drivers.	1	29	0.024	0.033	1	0.02	2.52	2.48	7	2.39	2.41	2.54	-5.09%
3507	Agricultural or Construction Machinery Mfg.	-	-	-	-	-	0.00	1.78	1.78	0	1.78	1.78	1.70	4.71%
3632	Automotive - Machine Shop	3,150	1,543	2.041	2,775	166	0.20	1.15	1.48	402	1.43	1.20	1.09	10.00%
3634	Automotive Sprinkler Head Mfg.	-	-	-	-	-	0.00	0.81	0.81	0	0.81	0.81	0.88	-7.95%
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC.	4,950	151	32,787	44,575	426	0.33	0.34	14.78	57	14.23	0.76	0.69	10.00%
3685	Installation Mfg. NOC.	469	3,449	0.136	0.185	78	0.14	0.45	0.41	901	0.40	0.40	0.39	2.10%
3724	Door - Installation - Overhead & Drivers	6	785	0.008	0.011	6	0.04	2.64	2.54	205	2.44	2.46	2.49	-1.03%
3808	Automobile - Mfg. or Assembly	2826	-	-	-	-	0.00	1.67	1.67	1,627	1.67	1.66	1.66	0.58%
3826	Aircraft Engine Mfg.	863	13,206	0.065	0.089	38	0.10	0.42	0.39	3,473	0.37	0.30	0.40	-5.08%
3830	Airplane Mfg.	3830	16,016	0.178	0.242	41	0.10	0.55	0.52	113	0.50	0.50	0.49	2.73%
3865	Bicycles - Mfg. or Assembly	4109	22,942	0.103	0.140	235	0.24	0.30	0.26	4,931	0.25	0.24	0.22	10.00%
4243	Box Mfg. - Folding Paper - NOC	-	5	-	-	-	0.00	1.28	1.28	1	1.23	1.24	1.27	-1.97%
4299	Printing	-	18	-	-	-	0.00	1.23	1.23	5	1.18	1.19	1.10	8.75%
4361	Film Print Shops - All Employees & Clerical, Salespersons, Drivers.	-	-	-	-	-	0.00	0.59	0.59	0	0.59	0.60	0.67	-10.00%
4420	Rubber Tire Mfg.	-	9	-	-	-	0.00	2.01	2.01	2	1.94	1.95	1.95	0.27%
4484	Plastics Mfg. - Molded Products NOC	78	179	0.437	0.594	4	0.03	1.51	1.48	60	1.43	1.44	1.53	-5.96%
4511	Analytical Laboratories or Assaying - Including Laboratory, Outside Employees, Collectors of Samples, & Drivers.	-	30	-	-	-	0.00	0.38	0.38	13	0.37	0.37	0.39	-6.08%
4825	Drug, Medicine or Pharmaceutical Preparation Mfg. - Includes Mfg. of Ingredients	191	606	0.316	0.430	19	0.07	0.58	0.57	197	0.55	0.55	0.60	-7.83%
5022	Masonry NOC	-	2	-	-	-	0.00	3.91	3.91	0	3.91	4.32	4.32	-9.49%
5040	Iron or Steel - Erection - Frame Structures	13	6	2.234	3.037	4	0.03	4.61	4.56	1	4.39	4.43	4.62	-4.26%
5146	Fixtures or Furniture Installation - Portable - NOC.	16	41	0.401	0.545	4	0.03	2.55	2.49	19	2.39	2.41	2.51	-3.82%
5183	Boiler or Steam Pipe Installation & Drivers	501	529	0.946	1,286	11	0.00	1.67	1.67	147	1.95	1.97	1.99	-1.12%
5188	Automatic Sprinkler Installation & Drivers	-	-	-	-	-	0.00	1.94	1.94	0	1.94	2.09	2.09	-7.18%
5190	Cable Installation & Drivers.	533	886	0.602	0.818	52	0.11	1.85	1.73	243	1.67	1.75	1.94	-10.00%
5191	Computer - Device Installation, Inspection, Service, or Repair	-	-	-	-	-	0.00	0.57	0.57	0	0.57	0.57	0.63	-9.52%
5192	Coffee Service Companies - All Operations & Salespersons, Drivers	-	14	-	-	-	0.00	1.86	1.86	6	1.79	1.81	1.67	8.17%
5213	Cleaning or Renovating Building Exteriors	-	-	-	-	-	0.00	3.38	3.38	0	3.38	3.38	3.72	-9.14%
5403	Carpentry - Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	1,292	212	6.097	8,289	59	0.12	4.40	4.87	33	4.69	4.73	4.68	1.00%
5437	Carpentry - Installation of Cabinet Work or Interior Trim	-	1	-	-	-	0.00	2.96	2.96	0	2.85	2.94	3.26	-10.00%
5474	Waterproofing - Roofs of Mobile Homes	-	-	-	-	-	0.00	3.75	3.75	0	3.75	3.99	4.43	-10.00%
5479	Insulation Work NOC & Drivers	-	4	-	-	-	0.00	3.84	3.84	0	3.84	3.80	3.80	1.06%
5506	Street or Road Construction - Paving or Repaving & Drivers	22,259	6,892	3.230	4,391	1,123	0.53	2.57	3.53	1,892	3.43	3.43	3.23	6.11%
5507	Street or Road Construction - Subsurface Work & Drivers	171	45	3.752	5,101	6	0.04	2.63	2.73	13	2.63	2.65	2.67	-0.73%
5508	Street or Road Construction - Rock Excavation & Drivers	-	1	-	-	-	0.00	7.88	7.88	1	7.59	7.65	7.03	8.75%
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems - Installation, Service and Repair, Shop, Yard Work & Drivers	146	33	4.371	5,943	16	0.06	2.58	2.79	9	2.69	2.71	2.46	10.00%
5606	Contractor - Project Manager, Construction Executive, Construction Manager or Construction Superintendent	158	1,370	0.115	0.157	25	0.08	0.64	0.60	269	0.58	0.58	0.58	1.17%
5650	Extincter	-	157	-	-	-	0.00	2.86	2.86	0	2.86	2.71	2.49	10.00%
6204	Drilling NOC & Drivers	-	30	-	-	-	0.00	4.31	4.31	7	4.15	4.15	3.78	10.00%
6217	Airport Construction - Grading & Drivers	4,819	26,151	1.843	2,506	236	0.24	2.36	2.40	616	2.31	2.33	2.27	2.52%
6306	Sewer Construction - All Operations & Drivers	8	18	0.426	0.579	2	0.02	3.21	3.15	4	3.03	3.06	3.24	-8.40%
6319	Gas Main or Connection Construction & Drivers	87	27	3.206	4,359	7	0.04	2.04	2.14	8	2.06	2.07	2.12	-2.32%
6325	Conduit Construction - For Cables or Wires & Drivers	4	124	0.029	0.039	3	0.03	2.57	2.50	29	2.41	2.41	2.40	1.27%
6504	Food Products Mfg. NOC	2,239	631	3.548	4,823	104	0.16	1.84	2.32	162	2.24	1.91	1.74	10.00%
7046	Vessels - Not Self-Propelled - Coverage Under Admiralty Law - Program 1	-	11	-	-	-	0.00	2.93	2.93	3	2.82	2.84	2.76	3.12%
7228	Local Hauling Only - All Employees & Drivers	10,064	33,151	3.194	4,343	475	0.34	4.03	4.14	1,065	3.99	3.78	3.44	10.00%
7229	Long Distance Hauling - All Employees & Drivers	11,660	5,666	2.047	2,783	401	0.32	4.03	3.64	1,372	3.50	3.53	3.61	-2.29%
7230	Trucking Parcel Or Package Delivery - All Employees & Drivers	11,977	2,619	4.574	6,218	1,837	0.68	4.34	5.61	731	5.41	5.16	4.70	10.00%
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies - All Employees & Drivers	7,047	1,865	3.778	5,136	491	0.35	3.82	4.28	525	4.12	4.16	4.08	1.98%
7370	Limo/Lincoln Co. - All Other Employees & Drivers - Nonscheduled	51	46	1.125	1.529	3	0.03	2.78	2.75	10	2.64	2.67	2.43	9.90%
7380	Distributing Companies & Drivers	1,095	120	9.104	12,377	135	0.18	3.63	5.24	34	5.04	3.22	2.93	10.00%
7382	Bus Co. - All Other Employees & Drivers	87	200	0.437	0.594	18	0.07	2.81	2.66	61	2.56	2.58	2.45	5.60%
7403	Aviation - Airport or Heliport Operator - All Employees & Drivers	2,703	1,866	1.448	1,969	181	0.21	2.02	2.01	616	1.93	1.93	2.03	

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025

DEVELOPMENT OF PROPOSED RATES BY CLASS
SCENARIO 4

Class	Class Name	2020-2023 Trended Ultimate Losses (\$000's)		2020-2023 Payroll (\$00,000's)		2020-2023 Loss Rate	2020-2023 Incurred Rate	2020-2023 Claim Count	Credibility of Experience (6)	Current NCCI Rate (7)	Credibility Adjusted Rate (8)	2023 Payroll (\$00,000's)	Preliminary		Current Rate (12)	% Rate Change (13)
		(1)	(2)	(3)	(4)								Proposed Premium Rate (Adj. for Off-Balance) (10)	Adjusted Premium Rate (Adj. to Cap Rate Change) (11)		
8008	Store - Clothing, Wearing Apparel, or Dry Goods--Retail	1,217	1,236	0.910	1.238	112	0.17	0.78	0.86	414	0.82	414	0.77	8.46%		
8010	Bicycles-- Retail Sale or Rental	-	347	-	-	-	0.00	1.14	1.14	89	1.10	89	1.11	-0.62%		
8013	Diamond Cutting or Polishing	-	-	-	-	-	0.00	0.21	0.21	0	0.21	0	0.24	-10.00%		
8017	Coffee, Tea or Grocery Dealer--Retail & Salespersons	51,103	40,930	1.249	1.697	5,808	1.00	0.91	1.70	10,990	1.63	1,651	1.55	1.41	10.00%	
8018	Barber or Beauty Parlor Supply House	3,223	1,612	1.999	2.718	115	0.17	1.53	1.73	633	1.67	1,667	1.52	10.00%		
8021	Store--Fish, Meat or Poultry Dealer--Wholesale	404	42	9.705	13.194	7	0.04	1.72	2.20	35	2.12	1,821	1.65	10.00%		
8031	Cold Storage Locker--Frozen Foods	-	-	-	-	-	0.00	1.32	1.32	0	1.32	1,361	1.51	-10.00%		
8033	Store--Meat, Grocery and Provisions--Combined--Retail NOC	50,373	50,601	0.995	1.353	5,872	1.00	1.35	1.35	13,095	1.30	1,121	1.21	8.27%		
8034	Store--Grocery--Wholesale	522	425	1.229	1.671	62	0.12	1.67	1.67	337	1.61	1,662	1.57	3.46%		
8037	Store--Supermarkets and Warehouse Clubs	15,114	12,259	1.142	1.552	1,224	0.58	1.07	1.35	3,805	1.30	1,229	1.17	10.00%		
8039	Store--Department--Retail	4,305	3,141	1.371	1.864	378	0.31	1.07	1.31	756	1.27	1,051	0.95	10.00%		
8044	Furniture Rental--Chairs, Coat Racks, Dishes & Drivers	2,711	1,951	1.390	1.889	342	0.29	1.51	1.62	496	1.56	2,211	2.46	-10.00%		
8107	Contractors Equipment Rental & Drivers	299	5,089	0.059	0.080	32	0.09	1.72	1.57	1,651	1.52	1,513	1.46	4.49%		
8209	Vegetable Packing & Drivers	-	55	-	-	-	0.00	2.33	2.33	15	2.24	2,252	2.22	1.75%		
8227	Concrete Forms--Reconditioning and Lending	-	46	-	-	-	0.00	2.94	2.94	0	2.94	3,021	3.02	-2.65%		
8232	Building Material Dealer--New Materials Only--All Other Employees & Yard, Warehouse, and Drivers	6	46	0.122	0.166	2	0.02	3.67	3.59	8	3.46	3,491	3.54	-1.43%		
8279	Breeding Farm or Stable & Drivers	-	2	-	-	-	0.00	6.74	6.74	1	6.49	6,552	5.93	10.00%		
8291	Storage Warehouse--Cold	10	92	0.113	0.154	3	0.03	2.16	2.11	36	2.03	2,001	1.82	10.00%		
8292	Storage Warehouse NOC	101	181	0.555	0.755	16	0.06	1.85	1.78	55	1.72	1,721	1.72	0.00%		
8380	Air Conditioning Systems--Automobile--Installation, Service or Repair & Drivers	9,044	9,167	0.987	1.341	780	0.44	1.25	1.29	2,575	1.24	1,211	1.10	10.00%		
8381	Gasoline Station--Self-Service Only--Retail	673	1,224	0.550	0.748	68	0.13	1.13	1.08	348	1.04	1,041	0.95	10.00%		
8385	Ambulance Service Companies--Garage Employees	161	190	0.847	1.152	20	0.07	1.32	1.31	60	1.26	1,431	1.59	-10.00%		
8393	Automobile--Body Repair	562	538	1.044	1.419	30	0.09	0.92	0.96	153	0.93	0.94	0.92	2.08%		
8411	Volunteer Firefighters	510	443	1.150	1.564	38	0.10	1.15	1.19	130	1.15	1,011	1.01	10.00%		
8412	Certified Ambulance Drivers & Attendants	-	-	-	-	-	0.00	1.15	1.15	0	1.15	1,151	1.15	3.60%		
8413	Volunteer Police Officer	460	1,259	0.366	0.497	53	0.12	1.15	1.07	323	1.04	1,031	0.94	10.00%		
8414	DES OIT en/ta/training under TANF or VOC Rehab programs	-	-	-	-	-	0.00	1.15	1.15	0	1.15	1,151	1.11	3.60%		
8415	Volunteer Workers of a Licensed Health Care Institution	129	415	0.312	0.424	18	0.07	1.15	1.10	149	1.06	1,071	0.99	7.86%		
8416	Volunteer Search and Rescue	-	-	-	-	-	0.00	1.15	1.15	0	1.15	1,151	1.11	3.60%		
8417	Volunteer - General	17	624	0.027	0.037	2	0.02	1.15	1.13	168	1.08	1,081	0.98	10.00%		
8418	Arizona Game and Fish Reserve	-	-	-	-	-	0.00	1.15	1.15	0	1.15	1,151	1.11	3.60%		
8601	Architectural or Engineering Firm-- Including Salespersons & Drivers	1,383	2,720	0.509	0.692	39	0.10	0.19	0.24	795	0.23	0.23	0.25	-5.47%		
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	6	200	0.030	0.040	4	0.03	0.57	0.55	55	0.53	0.54	0.60	-10.00%		
8742	Estimators	146	7,320	0.020	0.027	24	0.08	0.16	0.15	1,985	0.14	0.16	0.16	-10.00%		
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers--Salespersons	607	3,380	0.180	0.244	32	0.09	0.24	0.24	812	0.23	0.24	0.27	-10.00%		
8799	Mailing or Addressing Company or Letter Service Shop-- Clerical Staff	-	4	-	-	-	0.00	0.45	0.45	1	0.43	0.44	0.46	-4.04%		
8803	Auditor, Accountant, or Computer System Designer or Programmer--Traveling	49	2,342	0.021	0.029	9	0.05	0.03	0.03	659	0.03	0.04	0.05	-10.00%		
8810	Clerical Office Employees NOC	34,117	322,822	0.106	0.144	3,147	0.89	0.08	0.14	89,013	0.13	0.13	0.15	-9.24%		
8820	Attorney--All Employees & Clerical, Messengers, Drivers	1,167	15,574	0.075	0.102	131	0.18	0.08	0.08	4,136	0.08	0.09	0.09	-6.60%		
8829	Convalescent or Nursing Home--All Employees	527	491	1.075	1.461	53	0.12	0.98	1.04	146	1.00	1,261	1.40	-10.00%		
8831	Hospital--Veterinary & Drivers	1,739	536	3.246	4.413	286	0.27	0.84	1.80	151	1.73	1.74	1.70	2.34%		
8832	Physician & Clerical	6,094	37,781	0.161	0.219	541	0.37	0.19	0.20	10,716	0.19	0.19	0.19	0.54%		
8833	Hospital--Professional Employees	67,188	138,632	0.485	0.659	10,956	1.00	0.51	0.66	39,681	0.63	0.64	0.71	-10.00%		
8835	Home, Public, and Traveling Healthcare--All Employees	782	1,115	0.702	0.954	107	0.16	0.92	0.93	332	0.89	1,021	1.02	-10.00%		
8840	Religious Organization--Professional Employees & Clerical	1,505	1,222	1.231	1.674	86	0.15	0.30	0.50	341	0.48	0.47	0.43	10.00%		
8864	Social Services Organization--All Employees & Salespersons, Drivers	27	59	0.450	0.612	8	0.04	0.75	0.74	19	0.72	0.72	0.82	-10.00%		
8868	College--Professional Employees & Clerical	72,420	293,304	0.247	0.336	9,786	1.00	0.24	0.34	88,213	0.32	0.30	0.28	10.00%		
8869	Child Care Center--All Employees Including Clerical, Salespersons & Drivers	5	64	0.075	0.102	4	0.03	0.64	0.62	19	0.60	0.64	0.72	-10.00%		
8901	Telecommunications Co. Office or Exchange Employees & Clerical	5	234	0.021	0.029	1	0.02	0.08	0.08	68	0.08	0.08	0.09	-10.00%		
9012	Building or Property Management--Property Managers and Leasing Agents & Clerical, Salespersons	10	93	0.107	0.146	4	0.03	0.48	0.47	29	0.45	0.46	0.51	-10.00%		
9014	Chimney Cleaning--Residential--No Chimney Cleaning Above Ground Level & Drivers	6	30	0.187	0.254	3	0.03	1.41	1.38	8	1.33	1.34	1.45	-7.55%		
9015	Building or Property Management--All Other Employees	8,656	6,977	1.241	1.687	748	0.43	1.75	1.72	19,336	1.66	1.67	1.81	-7.79%		
9016	Amusement Park or Exhibition Operation & Drivers	103	233	0.441	0.600	18	0.07	1.54	1.48	71	1.42	1.49	1.66	-10.00%		
9033	Housing Authority & Clerical, Salespersons, Drivers	213	232	0.919	1.249	9	0.05	1.23	1.23	70	1.19	1.19	1.21	-1.51%		
9040	Hospital--All Other Employees	14,272	19,171	0.744	1.012	2,990	0.72	1.86	1.25	4,601	1.20	1,231	1.23	-1.20%		
9052	Hotel--All Other Employees & Salespersons, Drivers	9,545	9,425	0.907	1.233	894	0.47	1.17	1.20	3,027	1.16	1.16	1.11	4.92%		
9058	Hotel--Restaurant Employees	1,041	1,486	0.714	0.970	95	0.15	0.88	0.89	510	0.86	0.94	0.94	-7.50%		
9060	Club--Country, Golf, Fishing, or Yacht--All Employees & Clerical, Salespersons, Drivers	-	14	-	-	-	0.00	1.14	1.14	2	1.10	1.11	1.14	-2.56%		
9061	Club--NOC & Clerical	-	-	-	-	-	0.00	0.73	0.73	0	0.73	0.80	0.89	-10.00%		
9063	Exercise or Health Institute & Clerical	-	1,224	0.750	1.020	100	0.16	0.54	0.62	403	0.59	0.60	0.57	5.56%		
9082	Career	29	30	0.959	1.304	3	0.03	0.76	0.77	10	0.75	0.75	0.78	-3.14%		
9083	Restaurant: Fast Food	451	373	1.210	1.645	31	0.09	0.62	0.71	100	0.68	0.69	0.71	-2.33%		
9093	Bowling Lane	-	15	-	-	-	0.00	0.81	0.81	3	0.78	0.77	0.83	-5.28%		
9101	Religious Organization--All Other Employees	63,900	46,203	1.383	1.880	6,110	1.00	2.04	1.88	14,555	1.81	1.67	1.51	10.00%		
9102	Lawn Maintenance--Commercial or Domestic & Drivers	10,345	4,966	2.083	2.832	935	0.48	1.69	2.24	1,476	2.16	2.18	2.34	-6.98%		
9154	Theater NOC--All Other Employees	-	39	-	-	-	0.00	0.87	0.87	11	0.84	0.84	0.86	-1.44%		
9178	Athletic Sports or Park: Noncontact Sports	-	19	-	-	-	0.00	3.02	3.02	8	2.91	2.93	2.91	0.74%		
9180	Amusement Device Operation NOC Not Traveling & Drivers	-	-	-	-	-	0.00	2.77	2.77	0	2.77	2.77	3.00	-7.67%		
9220	Cemetery Operation & Drivers	159	92	1.734	2.357	14	0.06	3.05	3.01	25	2.90	2.92	3.02	-3.40%		
9402	Sewer Cleaning & Drivers	147	275	0.535	0.728	15	0.06	3.22	3.07	78	2.95	2.98	3.13	-4.84%		
9403	Asbes, Garbage, or Refuse Collection & Drivers	4,197	2,104	1.995	2.712	253	0.25	3.49	3.29	632	3.17	3.20	3.30	-3.15%		
9410	Municipal, Township, County, or State Employee NOC	12,351	35,599	0.347	0.472	1,175	0.54	1.50	0.94	11,352	0.91	0.99	1.10	-10.00%		
9516	Electronic Equipment--Installation, Service, or Repair--Shop and Outside & Drivers	13	157	0.084	0.114	3	0.03	1.29	1.26	6	1.21	1.21	1.29	-5.40%		
9519	Air Conditioning Systems--Portable Units--Installation, Service or Repair & Drivers	-	-	-	-	-	0.00	2.44	2.44	0	2.44	2.47	2.74	-10.00%		
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC--Away From Shop & Drivers	233	115	2.024	2.751	10	0.05	4.73	4.63	35	4.46	4.40	4.65	-3.26%		
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	-	-	-	-	-	0.00	0.25	0.25	0	0.25	0.25	0.30	-10.00%		
TOTAL		931,371	1,338,888	0.696	0.946	82,633				379,791						

Notes:
(1) - Exhibit L, Page 1, Column (2) trended using Exhibit L, Page 5, Column (2), then broken down by Class
(2), (5) & (9) - Per INDUSTRIAL COMMISSION OF ARIZONA.
(3) = (1) / (2)
(4) = (3) / Exhibit L, Page 6, Item (10)
(6) = MIN (SQRT(5 / 4000), 1)
(7) - Per NCCI Arizona Rate Filing effective 1/1/2024
(8) = (4) * (6) * (7) * (1 - (6))
(10) - (8) adjusted for off-balance
(11) - (10) adjusted to cap rate change at (13)
(12) - Per ICA Rates effective 1/1/2024
(13) = (11) / (12) - 1

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025

DEVELOPMENT OF PROPOSED RATES BY CLASS
SCENARIO 5

Class	Class Name	Proposed Premium Rate	Current Rate	% Rate Change
0005	Farm	1.83	3.45	-46.89%
0034	Farm	2.32	2.76	-15.94%
0036	Farm—Dairy & Drivers	3.05	2.89	5.68%
0037	Farm	3.27	3.88	-15.80%
0251	Irrigation Works Operation & Drivers	2.03	1.87	8.67%
1164	Mining NOC—Not Coal—Underground & Drivers	1.53	1.72	-11.05%
1165	Mining NOC—Not Coal—Surface & Drivers	1.32	1.62	-18.35%
1438	Blast Furnace Operation & Driver	2.15	2.76	-22.06%
1452	Ore Milling & Drivers	1.23	1.58	-22.16%
2003	Bakery—Salespersons & Drivers	2.21	2.13	3.93%
2039	Ice-Cream Mfg. & Drivers	1.68	1.51	11.07%
2063	Creameries & Dairy Products Mfg.	1.18	1.17	0.90%
2065	Milk Products Mfg. NOC	1.11	1.21	-8.27%
2070	Creamery or Dairy & Route Supervisors, Drivers	1.97	1.84	6.78%
2501	Cloth, Canvas and Related Products Mfg. Noc	1.34	1.56	-14.10%
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	1.85	1.85	0.11%
2702	Logging or Lumbering	8.72	9.84	-11.36%
2802	Carpentry—Shop Only & Drivers	2.78	2.89	-3.68%
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	1.63	3.25	-49.85%
3027	Lead Works & Drivers	1.20	1.18	1.84%
3064	Sign Manufacturing—Metal	1.83	1.78	2.84%
3113	Tool Mfg.—Not Drop or Machine Forged NOC	1.05	1.26	-16.67%
3145	Automatic Screw Machine Products Mfg.	1.03	1.26	-18.25%
3179	Electrical Apparatus Mfg. NOC	1.14	1.26	-9.52%
3257	Chain Mfg.—Formed or Welded	1.68	1.49	13.08%
3365	Welding or Cutting NOC & Drivers	2.63	2.54	3.64%
3507	Agricultural or Construction Machinery Mfg.	1.72	1.70	1.18%
3632	Automotive—Machine Shop	1.09	1.09	-0.23%
3634	Automatic Sprinkler Head Mfg.	0.86	0.88	-2.27%
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	0.29	0.69	-57.82%
3685	Instrument Mfg. NOC	0.40	0.39	2.10%
3724	Door—Installation—Overhead & Drivers	2.46	2.49	-1.19%
3808	Automobile—Mfg. or Assembly	1.57	1.66	-5.45%
3826	Aircraft Engine Mfg.	0.38	0.40	-4.17%
3830	Airplane Mfg.	0.52	0.49	6.06%
3865	Bicycles—Mfg. or Assembly	1.60	1.93	-17.10%
4109	Integrated Circuit Mfg.	0.28	0.22	28.13%
4243	Box Mfg.—Folding Paper—NOC	1.23	1.27	-2.97%
4299	Printing	1.17	1.10	6.56%
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers	0.58	0.67	-13.43%
4420	Rubber Tire Mfg.	1.75	1.95	-10.08%
4484	Plastics Mfg.—Molded Products NOC	1.37	1.53	-10.40%
4511	Analytical Laboratories or Assaying—Including Laboratory, Outside Employees, Collectors of Samples, & Drivers	0.35	0.39	-10.89%
4825	Drug, Medicine or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients	0.60	0.60	0.00%
5022	Masonry NOC	3.40	4.32	-21.30%
5040	Iron or Steel—Erection—Frame Structures	4.26	4.62	-7.88%
5146	Fixtures or Furniture Installation—Portable—NOC	2.23	2.51	-11.15%
5183	Boiler or Steam Pipe Insulating & Drivers	1.79	1.99	-10.14%
5188	Automatic Sprinkler Installation & Drivers	1.91	2.09	-8.61%
5190	Cable Installation & Drivers	1.60	1.94	-17.59%
5191	Computer—Device Installation, Inspection, Service, or Repair	0.50	0.63	-20.63%
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	1.77	1.67	6.03%
5213	Cleaning or Renovating Building Exteriors	2.94	3.72	-20.97%
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	3.62	4.68	-22.70%
5437	Carpentry—Installation of Cabinet Work or Interior Trim	2.74	3.26	-15.99%
5474	Waterproofing—Roofs of Mobile Homes	3.35	4.43	-24.38%
5479	Insulation Work NOC & Drivers	3.42	3.80	-9.99%
5506	Street or Road Construction—Paving or Repaving & Drivers	3.43	3.23	6.11%
5507	Street or Road Construction—Subsurface Work & Drivers	2.62	2.67	-1.72%
5508	Street or Road Construction—Rock Excavation & Drivers	7.65	7.03	8.75%
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems—Installation, Service and Repair, Shop, Yard Work & Drivers	2.34	2.46	-5.03%
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	0.60	0.58	3.90%
5650	Exterminator	2.57	2.49	3.39%
6204	Drilling NOC & Drivers	4.15	3.78	10.00%
6217	Airport Construction—Grading & Drivers	2.33	2.27	2.52%
6306	Sewer Construction—All Operations & Drivers	2.80	3.34	-16.16%
6319	Gas Main or Connection Construction & Drivers	1.83	2.12	-13.84%
6525	Conduit Construction—For Cables or Wires & Drivers	2.26	2.40	-5.73%
6594	Food Products Mfg. NOC	1.63	1.74	-6.36%
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	2.94	2.76	6.58%
7228	Local Hauling Only - All Employees & Drivers	3.78	3.44	10.00%
7229	Long Distance Hauling—All Employees & Drivers	3.53	3.61	-2.29%
7230	Trucking Parcel Or Package Delivery—All Employees & Drivers	4.01	4.70	-14.59%
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies—All Employees & Drivers	3.68	4.08	-9.70%
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	2.68	2.43	10.49%
7380	Distributing Companies & Drivers	3.22	2.93	10.00%
7382	Bus Co.—All Other Employees & Drivers	2.71	2.45	10.76%
7403	Aviation—Airport or Heliport Operator—All Employees & Drivers	2.00	2.03	-1.50%
7421	Aviation—Transportation of Personnel in Conduct of Employer's Business—Flying Crew	0.33	0.34	-1.56%
7422	Aviation—Flight Testing—Flying Crew	0.63	1.56	-59.68%
7425	Aviation—Helicopters—Flying Crew	1.38	1.31	5.33%
7502	Gas Co.—Natural Gas—Local Distribution & Drivers	1.11	0.87	27.06%
7520	Waterworks Operation & Drivers	1.35	3.30	-59.05%
7539	Electric Light or Power Co. NOC—All Employees & Drivers	0.79	0.83	-4.58%
7580	Sewage Disposal Plant Operation & Drivers	1.73	1.57	10.00%
7590	Garbage Works	1.99	1.88	5.83%
7600	Telecommunications Co.—Cable TV, or Satellite—All Other Employees & Drivers	2.14	1.97	8.72%
7610	Motion Picture—Production—In Studios or Outside—All Operations Up to the Development of Negatives & Clerical, Drivers	0.30	0.32	-5.23%
7705	Ambulance Service Companies and EMS (Emergency Medical Services) Providers & Drivers	2.48	2.61	-5.12%
7710	Firefighters	5.43	4.94	10.00%
7720	Police Officers	2.90	2.64	10.00%
8006	Coffee, Tea, or Grocer Dealer—Retail	0.98	1.13	-12.99%

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025

DEVELOPMENT OF PROPOSED RATES BY CLASS
SCENARIO 5

Class	Class Name	Proposed Premium Rate	Current Rate	% Rate Change
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	0.68	0.77	-11.31%
8010	Bicycles—Retail Sale or Rental	1.08	1.11	-2.43%
8013	Diamond Cutting or Polishing	0.19	0.27	-29.63%
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	0.79	1.41	-43.83%
8018	Barber or Beauty Parlor Supply House	1.42	1.52	-6.32%
8021	Store—Fish, Meat or Poultry Dealer—Wholesale	1.63	1.65	-1.30%
8031	Cold Storage Locker—Frozen Foods	1.19	1.51	-21.19%
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC	1.18	1.21	-2.76%
8034	Store—Grocery—Wholesale	1.63	1.57	4.01%
8037	Store—Superstores and Warehouse Clubs	1.01	1.17	-13.81%
8039	Store—Department—Retail	1.01	0.95	6.01%
8044	Furniture Rental—Chairs, Coat Racks, Dishes & Drivers	1.34	2.46	-45.54%
8107	Contractors Equipment Rental & Drivers	1.70	1.46	16.29%
8209	Vegetable Packing & Drivers	2.10	2.22	-5.54%
8227	Concrete Forms—Reconditioning and Leasing Building Material Dealer—New Materials Only—All Other Employees & Yard, Warehouse, Drivers	2.74	3.02	-9.27%
8232	Other Employees & Yard, Warehouse, Drivers	3.27	3.54	-7.56%
8279	Breeding Farm or Stable & Drivers	5.99	5.93	1.05%
8291	Storage Warehouse—Cold	2.16	1.82	18.74%
8292	Storage Warehouse NOC	1.67	1.72	-3.14%
8380	Air Conditioning Systems—Automobile—Installation, Service or Repair & Drivers	1.14	1.10	3.46%
8381	Gasoline Station—Self-Service Only—Retail	1.11	0.95	16.56%
8385	Ambulance Service Companies—Garage Employees	1.19	1.59	-25.33%
8393	Automobile—Body Repair	0.81	0.92	-11.58%
8411	Volunteer Firefighters	1.11	1.01	10.00%
8412	Certified Ambulance Drivers & Attendants	1.15	1.11	3.60%
8413	Volunteer Police Officer	1.03	0.94	10.00%
8414	DES GUT eval/training under TANF or VOC Rehab programs	1.15	1.11	3.60%
8415	Volunteer Workers of a Licensed Health Care Institution	1.07	0.99	7.86%
8416	Volunteer Search and Rescue	1.15	1.11	3.60%
8417	Volunteer - General	1.08	0.98	10.00%
8418	Arizona Game and Fish Reserve	1.15	1.11	3.60%
8601	Architectural or Engineering Firm— Including Salespersons & Drivers	0.17	0.25	-30.89%
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	0.49	0.60	-17.87%
8742	Estimators	0.14	0.16	-10.00%
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	0.19	0.27	-29.10%
8799	Mailing or Addressing Company or Letter Service Shop—Clerical Staff	0.38	0.46	-16.53%
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	0.03	0.05	-36.00%
8810	Clerical Office Employees NOC	0.06	0.15	-58.90%
8820	Attorney—All Employees & Clerical, Messengers, Drivers	0.06	0.09	-32.72%
8829	Convalescent or Nursing Home—All Employees	1.26	1.40	-10.00%
8831	Hospital—Veterinary & Drivers	0.73	1.70	-57.14%
8832	Physician & Clerical	0.17	0.19	-12.31%
8833	Hospital—Professional Employees	0.49	0.71	-31.28%
8835	Home, Public, and Traveling Healthcare—All Employees	0.92	1.02	-10.00%
8840	Religious Organization—Professional Employees & Clerical	0.25	0.43	-42.03%
8864	Social Services Organization—All Employees & Salespersons, Drivers	0.59	0.82	-27.68%
8868	College—Professional Employees & Clerical	0.30	0.28	10.00%
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers	0.56	0.72	-21.71%
8901	Telecommunications Co.: Office or Exchange Employees & Clerical	0.08	0.09	-10.00%
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	0.41	0.51	-20.25%
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	1.28	1.45	-11.56%
9015	Building or Property Management—All Other Employees	1.58	1.81	-12.88%
9016	Amusement Park or Exhibition Operation & Drivers	1.49	1.66	-10.00%
9033	Housing Authority & Clerical, Salespersons, Drivers	1.11	1.21	-8.51%
9040	Hospital—All Other Employees	1.73	1.23	41.09%
9052	Hotel—All Other Employees & Salespersons, Drivers	1.08	1.11	-2.70%
9058	Hotel—Restaurant Employees	0.79	0.94	-15.80%
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	1.02	1.14	-10.19%
9061	Club—NOC & Clerical	0.69	0.89	-22.47%
9063	Exercise or Health Institute & Clerical	0.49	0.57	-13.49%
9082	Caterer	0.66	0.78	-15.02%
9083	Restaurant: Fast Food	0.58	0.71	-17.75%
9093	Bowling Lane	0.69	0.83	-16.89%
9101	Religious Organization—All Other Employees	1.89	1.51	24.78%
9102	Lawn Maintenance—Commercial or Domestic & Drivers	1.63	2.34	-30.34%
9154	Theater NOC—All Other Employees	0.81	0.86	-5.48%
9178	Athletic Sports or Park: Noncontact Sports	2.74	2.91	-5.85%
9180	Amusement Device Operation NOC Not Traveling & Drivers	2.44	3.00	-18.67%
9220	Cemetery Operation & Drivers	2.38	3.02	-21.30%
9402	Sewer Cleaning & Drivers	2.72	3.13	-13.08%
9403	Ashes, Garbage, or Refuse Collection & Drivers	3.18	3.30	-3.70%
9410	Municipal, Township, County, or State Employee NOC	1.31	1.10	18.82%
9516	Electronic Equipment—Installation, Service, or Repair—Shop and Outside & Drivers	1.19	1.29	-7.80%
9519	Air Conditioning Systems—Portable Units—Installation, Service or Repair & Drivers	2.39	2.74	-12.77%
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	4.48	4.65	-3.61%
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	0.23	0.30	-23.33%

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025

EXPECTED LOSS RATE BY CLASS
SCENARIO 1

Class	Class Name	Proposed Rate (1)	2020-2023 Avg Loss Rate (2)	NCCI Ratio ELR to Rate (3)	Class Credibility (4)	Proposed ELR (5)
0005	Farm	2.769	9.099	0.423	0.09	1.17
0034	Farm	2.610	-	0.406	0.00	1.06
0036	Farm—Dairy & Drivers	3.608	9.169	0.422	0.13	1.52
0037	Farm	3.50	0.068	0.35	0.03	1.24
0251	Irrigation Works Operation & Drivers.	2.28	2.602	0.40	0.16	0.92
1164	Mining NOC—Not Coal—Underground & Drivers	1.63	-	0.29	0.00	0.48
1165	Mining NOC—Not Coal—Surface & Drivers	1.51	0.001	0.29	0.02	0.44
1438	Blast Furnace Operation & Driver.	2.46	-	0.35	0.00	0.87
1452	Ore Milling & Drivers	1.38	-	0.35	0.00	0.48
2003	Bakery—Salespersons & Drivers,	2.24	1.555	0.41	0.10	0.91
2039	Ice-Cream Mfg. & Drivers	1.56	0.032	0.42	0.03	0.66
2063	Creameries & Dairy Products Mfg.	1.18	-	0.41	0.00	0.48
2065	Milk Products Mfg. NOC	1.14	0.878	0.41	0.02	0.47
2070	Creamery or Dairy & Route Supervisors, Drivers.	2.10	2.078	0.40	0.11	0.85
2501	Cloth, Canvas and Related Products Mfg. Noc	1.480	-	0.426	0.00	0.63
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	1.90	1.467	0.41	0.13	0.78
2702	Logging or Lumbering	9.27	3.203	0.29	0.04	2.71
2802	Carpentry—Shop Only & Drivers	2.96	1.007	0.40	0.08	1.20
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	3.64	14.852	0.47	0.11	1.70
3027	Lead Works & Drivers.	1.19	-	0.36	0.00	0.43
3064	Sign Manufacturing—Metal	1.82	0.087	0.40	0.03	0.74
3113	Tool Mfg.—Not Drop or Machine Forged NOC	1.14	-	0.40	0.00	0.46
3145	Automatic Screw Machine Products Mfg.	1.15	-	0.41	0.00	0.47
3179	Electrical Apparatus Mfg. NOC	1.17	-	0.42	0.00	0.49
3257	Chain Mfg.—Formed or Welded	1.58	0.119	0.42	0.03	0.67
3365	Welding or Cutting NOC & Drivers.	2.40	0.024	0.32	0.02	0.76
3507	Agricultural or Construction Machinery Mfg.	1.78	-	0.40	0.00	0.72
3632	Automotive—Machine Shop	1.37	2.041	0.41	0.20	0.56
3634	Automatic Sprinkler Head Mfg.	0.81	-	0.41	0.00	0.33
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	0.86	32.787	0.41	0.33	0.35
3685	Instrument Mfg. NOC.	0.40	0.136	0.42	0.14	0.17
3724	Door—Installation—Overhead & Drivers	2.46	0.008	0.29	0.04	0.72
3808	Automobile—Mfg. or Assembly	1.67	-	0.40	0.00	0.67
3826	Aircraft Engine Mfg.	0.38	0.065	0.40	0.10	0.15
3830	Airplane Mfg.	0.50	0.178	0.40	0.10	0.20
3865	Bicycles—Mfg. or Assembly	1.79	-	0.46	0.00	0.83
4109	Integrated Circuit Mfg.	0.25	0.103	0.43	0.24	0.11
4243	Box Mfg.—Folding Paper—NOC	1.24	-	0.41	0.00	0.50
4299	Printing.	1.19	-	0.41	0.00	0.48
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers.	0.59	-	0.42	0.00	0.25
4420	Rubber Tire Mfg.	1.95	-	0.32	0.00	0.62
4484	Plastics Mfg.—Molded Products NOC	1.43	0.437	0.42	0.03	0.61
4511	Analytical Laboratories or Assaying—Including Laboratory, Outside Employees, Collectors of Samples, & Drivers	0.37	-	0.39	0.00	0.15
4825	Drug, Medicine or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients	0.55	0.316	0.34	0.07	0.19
5022	Masonry NOC	3.91	-	0.29	0.00	1.14
5040	Iron or Steel—Erection—Frame Structures	4.42	2.234	0.29	0.03	1.29
5146	Fixtures or Furniture Installation—Portable—NOC.	2.41	0.401	0.35	0.03	0.85

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EXPECTED LOSS RATE BY CLASS
SCENARIO 1

Class	Class Name	Proposed Rate (1)	2020-2023 Avg Loss Rate (2)	NCCI Ratio ELR to Rate (3)	Class Credibility (4)	Proposed ELR (5)
5183	Boiler or Steam Pipe Insulating & Drivers.	1.97	0.946	0.32	0.05	0.63
5188	Automatic Sprinkler Installation & Drivers	1.94	-	0.32	0.00	0.62
5190	Cable Installation & Drivers.	1.68	0.602	0.32	0.11	0.54
5191	Computer—Device Installation, Inspection, Service, or Repair	0.57	-	0.35	0.00	0.20
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	1.80	-	0.40	0.00	0.73
5213	Cleaning or Renovating Building Exteriors	3.38	-	0.29	0.00	0.99
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	4.72	6.097	0.32	0.12	1.50
5437	Carpentry—Installation of Cabinet Work or Interior Trim	2.85	-	0.32	0.00	0.91
5474	Waterproofing—Roofs of Mobile Homes	3.75	-	0.29	0.00	1.10
5479	Insulation Work NOC & Drivers	3.84	-	0.35	0.00	1.36
5506	Street or Road Construction—Paving or Repaving & Drivers	3.42	3.230	0.32	0.53	1.09
5507	Street or Road Construction—Subsurface Work & Drivers	2.64	3.752	0.32	0.04	0.84
5508	Street or Road Construction—Rock Excavation & Drivers	7.63	-	0.11	0.00	0.81
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems—Installation, Service and Repair, Shop, Yard Work & Drivers	2.71	4.371	0.35	0.06	0.95
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	0.58	0.115	0.30	0.08	0.17
5650	Exterminator	2.86	-	0.35	0.00	1.01
6204	Drilling NOC & Drivers	4.17	-	0.32	0.00	1.33
6217	Airport Construction—Grading & Drivers	2.32	1.843	0.29	0.24	0.68
6306	Sewer Construction—All Operations & Drivers	3.05	0.426	0.32	0.02	0.97
6319	Gas Main or Connection Construction & Drivers	2.07	3.206	0.29	0.04	0.61
6325	Conduit Construction—For Cables or Wires & Drivers	2.42	0.029	0.29	0.03	0.71
6504	Food Products Mfg. NOC	2.18	3.548	0.42	0.16	0.92
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	2.84	-	0.29	0.00	0.82
7228	Local Hauling Only - All Employees & Drivers	4.01	3.194	0.32	0.34	1.27
7229	Long Distance Hauling—All Employees & Drivers	3.52	2.047	0.32	0.32	1.12
7230	Trucking Parcel Or Package Delivery—All Employees & Drivers	5.44	4.574	0.40	0.68	2.19
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies —All Employees & Drivers	4.15	3.778	0.40	0.35	1.67
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	2.66	1.125	0.42	0.03	1.13
7380	Distributing Companies & Drivers.	3.66	9.104	0.63	0.18	2.32
7382	Bus Co.—All Other Employees & Drivers	2.58	0.437	0.40	0.07	1.04
7403	Aviation—Airport or Heliport Operator—All Employees & Drivers	1.95	1.448	0.42	0.21	0.82
7421	Aviation—Transportation of Personnel in Conduct of Employer's Business—Flying Crew	0.35	0.080	0.35	0.02	0.12

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Class	Class Name	Proposed Rate (1)	2020-2023 Avg Loss Rate (2)	NCCI Ratio ELR to Rate (3)	Class Credibility (4)	Proposed ELR (5)
7422	Aviation—Flight Testing—Flying Crew	1.17	1.585	0.31	0.08	0.37
7425	Aviation—Helicopters—Flying Crew	1.64	4.393	0.32	0.06	0.52
7502	Gas Co.—Natural Gas—Local Distribution & Drivers	0.94	0.704	0.35	0.19	0.33
7520	Waterworks Operation & Drivers.	4.12	4.310	0.40	0.77	1.66
7539	Electric Light or Power Co. NOC—All Employees & Drivers	0.79	0.547	0.32	0.24	0.25
7580	Sewage Disposal Plant Operation & Drivers	1.75	1.896	0.35	0.24	0.61
7590	Garbage Works	1.95	-	0.35	0.00	0.69
7600	Telecommunications Co.—Cable TV, or Satellite—All Other Employees & Drivers	2.05	0.445	0.35	0.03	0.72
7610	Motion Picture—Production—In Studios or Outside—All Operations Up to the Development of Negatives & Clerical, Drivers	0.33	-	0.35	0.00	0.12
7705	Ambulance Service Companies and EMS (Emergency Medical Service) Providers & Drivers	2.81	3.562	0.41	0.18	1.15
7710	Firefighters	6.14	4.664	0.32	1.00	1.97
7720	Police Officers	2.98	2.259	0.35	1.00	1.05
8006	Coffee, Tea, or Grocer Dealer—Retail.	1.26	1.189	0.46	0.38	0.58
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	0.83	0.910	0.46	0.17	0.38
8010	Bicycles—Retail Sale or Rental	1.10	-	0.42	0.00	0.46
8013	Diamond Cutting or Polishing.	0.21	-	0.38	0.00	0.08
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	1.64	1.249	0.46	1.00	0.76
8018	Barber or Beauty Parlor Supply House	1.68	1.999	0.42	0.17	0.70
8021	Store—Fish, Meat or Poultry Dealer—Wholesale.	2.06	9.705	0.42	0.04	0.88
8031	Cold Storage Locker—Frozen Foods.	1.32	-	0.42	0.00	0.56
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC.	1.31	0.995	0.47	1.00	0.61
8034	Store—Grocery—Wholesale	1.62	1.229	0.46	0.12	0.75
8037	Store—Superstores and Warehouse Clubs	1.31	1.142	0.50	0.58	0.65
8039	Store—Department—Retail.	1.19	1.371	0.47	0.31	0.56
8044	Furniture Rental—Chairs, Coat Racks, Dishes & Drivers	1.85	1.390	0.42	0.29	0.78
8107	Contractors Equipment Rental & Drivers	1.52	0.059	0.32	0.09	0.49
8209	Vegetable Packing & Drivers.	2.26	-	0.42	0.00	0.96
8227	Concrete Forms—Reconditioning and Leasing Building Material Dealer—New Materials	2.94	-	0.32	0.00	0.94
8232	Only—All Other Employees & Yard, Warehouse, Drivers	3.48	0.122	0.35	0.02	1.22
8279	Breeding Farm or Stable & Drivers.	6.53	-	0.32	0.00	2.09
8291	Storage Warehouse—Cold	2.04	0.113	0.40	0.03	0.82
8292	Storage Warehouse NOC Air Conditioning	1.72	0.555	0.42	0.06	0.73
8380	Systems—Automobile—Installation, Service or Repair & Drivers	1.25	0.987	0.41	0.44	0.51
8381	Gasoline Station—Self-Service Only—Retail	1.05	0.550	0.41	0.13	0.43
8385	Ambulance Service Companies—Garage Employees	1.27	0.847	0.40	0.07	0.51
8393	Automobile—Body Repair	0.93	1.044	0.36	0.09	0.33

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Class	Class Name	Proposed Rate (1)	2020-2023 Avg Loss Rate (2)	NCCI Ratio ELR to Rate (3)	Class Credibility (4)	Proposed ELR (5)
8411	Volunteer Firefighters	1.15	1.150	0.32	0.10	0.37
8412	Certified Ambulance Drivers & Attendants	1.15	-	0.32	0.00	0.37
8413	Volunteer Police Officer	1.04	0.366	0.32	0.12	0.33
8414	DES OJT eval/training under TANF or VOC Rehab programs	1.15	-	0.32	0.00	0.37
8415	Volunteer Workers of a Licensed Health Care Institution	1.07	0.312	0.32	0.07	0.34
8416	Volunteer Search and Rescue	1.15	-	0.32	0.00	0.37
8417	Volunteer - General	1.09	0.027	0.32	0.02	0.35
8418	Arizona Game and Fish Reserve	1.15	-	0.32	0.00	0.37
8601	Architectural or Engineering Firm— Including Salespersons & Drivers	0.23	0.509	0.32	0.10	0.07
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	0.54	0.030	0.32	0.03	0.17
8742	Estimators	0.15	0.020	0.38	0.08	0.05
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	0.23	0.180	0.33	0.09	0.08
8799	Mailing or Addressing Company or Letter Service Shop—Clerical Staff	0.44	-	0.42	0.00	0.18
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	0.04	0.021	0.33	0.05	0.01
8810	Clerical Office Employees NOC.	0.13	0.106	0.38	0.89	0.05
8820	Attorney—All Employees & Clerical, Messengers, Drivers.	0.08	0.075	0.38	0.18	0.03
8829	Convalescent or Nursing Home—All Employees	1.05	1.075	0.69	0.12	0.73
8831	Hospital—Veterinary & Drivers	1.74	3.246	0.49	0.27	0.85
8832	Physician & Clerical	0.19	0.161	0.42	0.37	0.08
8833	Hospital—Professional Employees	0.64	0.485	0.43	1.00	0.28
8835	Home, Public, and Traveling Healthcare—All Employees	0.90	0.702	0.42	0.16	0.38
8840	Religious Organization—Professional Employees & Clerical	0.49	1.231	0.43	0.15	0.21
8864	Social Services Organization—All Employees & Salespersons, Drivers	0.72	0.450	0.47	0.04	0.34
8868	College—Professional Employees & Clerical	0.33	0.247	0.46	1.00	0.15
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers.	0.60	0.075	0.47	0.03	0.28
8901	Telecommunications Co.: Office or Exchange Employees & Clerical	0.08	0.021	0.38	0.02	0.03
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	0.45	0.107	0.35	0.03	0.16
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	1.34	0.187	0.43	0.03	0.57
9015	Building or Property Management—All Other Employees	1.67	1.241	0.41	0.43	0.68
9016	Amusement Park or Exhibition Operation & Drivers	1.43	0.441	0.42	0.07	0.60
9033	Housing Authority & Clerical, Salespersons, Drivers	1.19	0.919	0.41	0.05	0.48
9040	Hospital—All Other Employees	1.21	0.744	0.46	0.72	0.56
9052	Hotel—All Other Employees & Salespersons, Drivers	1.16	0.907	0.46	0.47	0.54

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SCENARIO 1

Class	Class Name	Proposed Rate (1)	2020-2023 Avg Loss Rate (2)	NCCI Ratio ELR to Rate (3)	Class Credibility (4)	Proposed ELR (5)
9058	Hotel—Restaurant Employees	0.87	0.714	0.49	0.15	0.42
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	1.10	-	0.46	0.00	0.51
9061	Club—NOC & Clerical	0.73	-	0.47	0.00	0.34
9063	Exercise or Health Institute & Clerical	0.60	0.750	0.46	0.16	0.28
9082	Caterer.	0.75	0.959	0.50	0.03	0.38
9083	Restaurant: Fast Food.	0.69	1.210	0.48	0.09	0.33
9093	Bowling Lane.	0.78	-	0.46	0.00	0.36
9101	Religious Organization—All Other Employees	1.82	1.383	0.47	1.00	0.85
9102	Lawn Maintenance—Commercial or Domestic & Drivers	2.17	2.083	0.41	0.48	0.89
9154	Theater NOC—All Other Employees	0.84	-	0.43	0.00	0.36
9178	Athletic Sports or Park: Noncontact Sports	2.93	-	0.49	0.00	1.44
9180	Amusement Device Operation NOC Not Traveling & Drivers	2.77	-	0.41	0.00	1.13
9220	Cemetery Operation & Drivers	2.91	1.734	0.41	0.06	1.18
9402	Sewer Cleaning & Drivers	2.97	0.535	0.32	0.06	0.95
9403	Ashes, Garbage, or Refuse Collection & Drivers.	3.19	1.995	0.32	0.25	1.01
9410	Municipal, Township, County, or State Employee NOC.	0.91	0.347	0.42	0.54	0.38
9516	Electronic Equipment—Installation, Service, or Repair—Shop and Outside & Drivers	1.22	0.084	0.40	0.03	0.49
9519	Air Conditioning Systems—Portable Units—Installation, Service or Repair & Drivers	2.44	-	0.35	0.00	0.86
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	4.49	2.024	0.32	0.05	1.43
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	0.25	-	0.48	0.00	0.12

Notes:

- (1) - Per Exhibit II, Column (11)
- (2) - Per Exhibit II, Column (3)
- (3) - Per NCCI Arizona Rate Filing effective 1/1/2024
- (4) - Per Exhibit II, Column (6)
- (5) = (2) x (4) + (1) x (3) x (1 - (4))

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EXPECTED LOSS RATE BY CLASS
SCENARIO 2

Class	Class Name	Proposed Rate (1)	2020-2023 Avg Loss Rate (2)	NCCI Ratio ELR to Rate (3)	Class Credibility (4)	Proposed ELR (5)
0005	Farm	2.753	9.099	0.423	0.09	1.16
0034	Farm	2.610	-	0.406	0.00	1.06
0036	Farm—Dairy & Drivers	3.608	9.169	0.422	0.13	1.52
0037	Farm	3.48	0.068	0.35	0.03	1.23
0251	Irrigation Works Operation & Drivers.	2.27	2.602	0.40	0.16	0.92
1164	Mining NOC—Not Coal—Underground & Drivers	1.63	-	0.29	0.00	0.48
1165	Mining NOC—Not Coal—Surface & Drivers	1.50	0.001	0.29	0.02	0.43
1438	Blast Furnace Operation & Driver.	2.45	-	0.35	0.00	0.87
1452	Ore Milling & Drivers	1.37	-	0.35	0.00	0.48
2003	Bakery—Salespersons & Drivers,	2.23	1.555	0.41	0.10	0.91
2039	Ice-Cream Mfg. & Drivers	1.55	0.032	0.42	0.03	0.66
2063	Creameries & Dairy Products Mfg.	1.18	-	0.41	0.00	0.48
2065	Milk Products Mfg. NOC	1.14	0.878	0.41	0.02	0.46
2070	Creamery or Dairy & Route Supervisors, Drivers.	2.09	2.078	0.40	0.11	0.84
2501	Cloth, Canvas and Related Products Mfg. Noc	1.480	-	0.426	0.00	0.63
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	1.89	1.467	0.41	0.13	0.77
2702	Logging or Lumbering	9.22	3.203	0.29	0.04	2.69
2802	Carpentry—Shop Only & Drivers	2.95	1.007	0.40	0.08	1.19
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	3.62	14.852	0.47	0.11	1.69
3027	Lead Works & Drivers.	1.18	-	0.36	0.00	0.42
3064	Sign Manufacturing—Metal	1.81	0.087	0.40	0.03	0.73
3113	Tool Mfg.—Not Drop or Machine Forged NOC	1.14	-	0.40	0.00	0.46
3145	Automatic Screw Machine Products Mfg.	1.15	-	0.41	0.00	0.47
3179	Electrical Apparatus Mfg. NOC	1.17	-	0.42	0.00	0.49
3257	Chain Mfg.—Formed or Welded	1.57	0.119	0.42	0.03	0.66
3365	Welding or Cutting NOC & Drivers.	2.39	0.024	0.32	0.02	0.76
3507	Agricultural or Construction Machinery Mfg.	1.78	-	0.40	0.00	0.72
3632	Automotive—Machine Shop	1.37	2.041	0.41	0.20	0.56
3634	Automatic Sprinkler Head Mfg.	0.81	-	0.41	0.00	0.33
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	0.86	32.787	0.41	0.33	0.35
3685	Instrument Mfg. NOC.	0.40	0.136	0.42	0.14	0.17
3724	Door—Installation—Overhead & Drivers	2.44	0.008	0.29	0.04	0.71
3808	Automobile—Mfg. or Assembly	1.67	-	0.40	0.00	0.67
3826	Aircraft Engine Mfg.	0.37	0.065	0.40	0.10	0.15
3830	Airplane Mfg.	0.50	0.178	0.40	0.10	0.20
3865	Bicycles—Mfg. or Assembly	1.79	-	0.46	0.00	0.83
4109	Integrated Circuit Mfg.	0.25	0.103	0.43	0.24	0.11
4243	Box Mfg.—Folding Paper—NOC	1.23	-	0.41	0.00	0.50
4299	Printing.	1.18	-	0.41	0.00	0.48
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers.	0.59	-	0.42	0.00	0.25
4420	Rubber Tire Mfg.	1.94	-	0.32	0.00	0.62
4484	Plastics Mfg.—Molded Products NOC	1.43	0.437	0.42	0.03	0.60
4511	Analytical Laboratories or Assaying—Including Laboratory, Outside Employees, Collectors of Samples, & Drivers	0.37	-	0.39	0.00	0.14
4825	Drug, Medicine or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients	0.55	0.316	0.34	0.07	0.19
5022	Masonry NOC	3.91	-	0.29	0.00	1.14
5040	Iron or Steel—Erection—Frame Structures	4.39	2.234	0.29	0.03	1.29
5146	Fixtures or Furniture Installation—Portable—NOC.	2.39	0.401	0.35	0.03	0.85

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EXPECTED LOSS RATE BY CLASS
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Class	Class Name	Proposed Rate	2020-2023 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
5183	Boiler or Steam Pipe Insulating & Drivers.	1.95	0.946	0.32	0.05	0.62
5188	Automatic Sprinkler Installation & Drivers	1.94	-	0.32	0.00	0.62
5190	Cable Installation & Drivers.	1.67	0.602	0.32	0.11	0.53
5191	Computer—Device Installation, Inspection, Service, or Repair	0.57	-	0.35	0.00	0.20
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	1.79	-	0.40	0.00	0.72
5213	Cleaning or Renovating Building Exteriors	3.38	-	0.29	0.00	0.99
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	4.69	6.097	0.32	0.12	1.49
5437	Carpentry—Installation of Cabinet Work or Interior Trim	2.85	-	0.32	0.00	0.91
5474	Waterproofing—Roofs of Mobile Homes	3.75	-	0.29	0.00	1.10
5479	Insulation Work NOC & Drivers	3.84	-	0.35	0.00	1.36
5506	Street or Road Construction—Paving or Repaving & Drivers	3.40	3.230	0.32	0.53	1.09
5507	Street or Road Construction—Subsurface Work & Drivers	2.63	3.752	0.32	0.04	0.84
5508	Street or Road Construction—Rock Excavation & Drivers	7.59	-	0.11	0.00	0.81
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems—Installation, Service and Repair, Shop, Yard Work & Drivers	2.69	4.371	0.35	0.06	0.95
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	0.58	0.115	0.30	0.08	0.17
5650	Exterminator	2.86	-	0.35	0.00	1.01
6204	Drilling NOC & Drivers	4.15	-	0.32	0.00	1.32
6217	Airport Construction—Grading & Drivers	2.31	1.843	0.29	0.24	0.67
6306	Sewer Construction—All Operations & Drivers	3.03	0.426	0.32	0.02	0.96
6319	Gas Main or Connection Construction & Drivers	2.06	3.206	0.29	0.04	0.61
6325	Conduit Construction—For Cables or Wires & Drivers	2.41	0.029	0.29	0.03	0.70
6504	Food Products Mfg. NOC	2.18	3.548	0.42	0.16	0.92
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	2.82	-	0.29	0.00	0.82
7228	Local Hauling Only - All Employees & Drivers	3.99	3.194	0.32	0.34	1.27
7229	Long Distance Hauling—All Employees & Drivers	3.50	2.047	0.32	0.32	1.11
7230	Trucking Parcel Or Package Delivery—All Employees & Drivers	5.41	4.574	0.40	0.68	2.18
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies —All Employees & Drivers	4.12	3.778	0.40	0.35	1.66
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	2.64	1.125	0.42	0.03	1.12
7380	Distributing Companies & Drivers.	3.66	9.104	0.63	0.18	2.32
7382	Bus Co.—All Other Employees & Drivers	2.56	0.437	0.40	0.07	1.03
7403	Aviation—Airport or Heliport Operator—All Employees & Drivers	1.93	1.448	0.42	0.21	0.81
7421	Aviation—Transportation of Personnel in Conduct of Employer's Business—Flying Crew	0.35	0.080	0.35	0.02	0.12

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EXPECTED LOSS RATE BY CLASS
SCENARIO 2

Class	Class Name	Proposed Rate (1)	2020-2023 Avg Loss Rate (2)	NCCI Ratio ELR to Rate (3)	Class Credibility (4)	Proposed ELR (5)
7422	Aviation—Flight Testing—Flying Crew	1.17	1.585	0.31	0.08	0.37
7425	Aviation—Helicopters—Flying Crew	1.64	4.393	0.32	0.06	0.52
7502	Gas Co.—Natural Gas—Local Distribution & Drivers	0.93	0.704	0.35	0.19	0.33
7520	Waterworks Operation & Drivers.	4.12	4.310	0.40	0.77	1.66
7539	Electric Light or Power Co. NOC—All Employees & Drivers	0.79	0.547	0.32	0.24	0.25
7580	Sewage Disposal Plant Operation & Drivers	1.74	1.896	0.35	0.24	0.61
7590	Garbage Works	1.94	-	0.35	0.00	0.68
7600	Telecommunications Co.—Cable TV, or Satellite—All Other Employees & Drivers	2.04	0.445	0.35	0.03	0.72
7610	Motion Picture—Production—In Studios or Outside—All Operations Up to the Development of Negatives & Clerical, Drivers	0.33	-	0.35	0.00	0.12
7705	Ambulance Service Companies and EMS (Emergency Medical Service) Providers & Drivers	2.80	3.562	0.41	0.18	1.14
7710	Firefighters	6.11	4.664	0.32	1.00	1.96
7720	Police Officers	2.96	2.259	0.35	1.00	1.04
8006	Coffee, Tea, or Grocer Dealer—Retail.	1.25	1.189	0.46	0.38	0.58
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	0.82	0.910	0.46	0.17	0.38
8010	Bicycles—Retail Sale or Rental	1.10	-	0.42	0.00	0.46
8013	Diamond Cutting or Polishing.	0.21	-	0.38	0.00	0.08
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	1.63	1.249	0.46	1.00	0.75
8018	Barber or Beauty Parlor Supply House	1.67	1.999	0.42	0.17	0.70
8021	Store—Fish, Meat or Poultry Dealer—Wholesale.	2.06	9.705	0.42	0.04	0.88
8031	Cold Storage Locker—Frozen Foods.	1.32	-	0.42	0.00	0.56
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC.	1.30	0.995	0.47	1.00	0.61
8034	Store—Grocery—Wholesale	1.61	1.229	0.46	0.12	0.74
8037	Store—Superstores and Warehouse Clubs	1.30	1.142	0.50	0.58	0.64
8039	Store—Department—Retail.	1.19	1.371	0.47	0.31	0.56
8044	Furniture Rental—Chairs, Coat Racks, Dishes & Drivers	1.85	1.390	0.42	0.29	0.78
8107	Contractors Equipment Rental & Drivers	1.52	0.059	0.32	0.09	0.48
8209	Vegetable Packing & Drivers.	2.24	-	0.42	0.00	0.95
8227	Concrete Forms—Reconditioning and Leasing Building Material Dealer—New Materials	2.94	-	0.32	0.00	0.94
8232	Only—All Other Employees & Yard, Warehouse, Drivers	3.46	0.122	0.35	0.02	1.22
8279	Breeding Farm or Stable & Drivers.	6.49	-	0.32	0.00	2.08
8291	Storage Warehouse—Cold	2.03	0.113	0.40	0.03	0.82
8292	Storage Warehouse NOC Air Conditioning	1.72	0.555	0.42	0.06	0.72
8380	Systems—Automobile—Installation, Service or Repair & Drivers	1.24	0.987	0.41	0.44	0.51
8381	Gasoline Station—Self-Service Only—Retail	1.04	0.550	0.41	0.13	0.42
8385	Ambulance Service Companies—Garage Employees	1.26	0.847	0.40	0.07	0.51
8393	Automobile—Body Repair	0.93	1.044	0.36	0.09	0.33

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EXPECTED LOSS RATE BY CLASS
SCENARIO 2

Class	Class Name	Proposed Rate (1)	2020-2023 Avg Loss Rate (2)	NCCI Ratio ELR to Rate (3)	Class Credibility (4)	Proposed ELR (5)
8411	Volunteer Firefighters	1.15	1.150	0.32	0.10	0.37
8412	Certified Ambulance Drivers & Attendants	1.15	-	0.32	0.00	0.37
8413	Volunteer Police Officer	1.04	0.366	0.32	0.12	0.33
8414	DES OJT eval/training under TANF or VOC Rehab programs	1.15	-	0.32	0.00	0.37
8415	Volunteer Workers of a Licensed Health Care Institution	1.06	0.312	0.32	0.07	0.34
8416	Volunteer Search and Rescue	1.15	-	0.32	0.00	0.37
8417	Volunteer - General	1.08	0.027	0.32	0.02	0.35
8418	Arizona Game and Fish Reserve	1.15	-	0.32	0.00	0.37
8601	Architectural or Engineering Firm— Including Salespersons & Drivers	0.23	0.509	0.32	0.10	0.07
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	0.53	0.030	0.32	0.03	0.17
8742	Estimators	0.14	0.020	0.38	0.08	0.05
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	0.23	0.180	0.33	0.09	0.08
8799	Mailing or Addressing Company or Letter Service Shop—Clerical Staff	0.43	-	0.42	0.00	0.18
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	0.04	0.021	0.33	0.05	0.01
8810	Clerical Office Employees NOC.	0.13	0.106	0.38	0.89	0.05
8820	Attorney—All Employees & Clerical, Messengers, Drivers.	0.08	0.075	0.38	0.18	0.03
8829	Convalescent or Nursing Home—All Employees	1.05	1.075	0.69	0.12	0.73
8831	Hospital—Veterinary & Drivers	1.73	3.246	0.49	0.27	0.84
8832	Physician & Clerical	0.19	0.161	0.42	0.37	0.08
8833	Hospital—Professional Employees	0.63	0.485	0.43	1.00	0.27
8835	Home, Public, and Traveling Healthcare—All Employees	0.89	0.702	0.42	0.16	0.38
8840	Religious Organization—Professional Employees & Clerical	0.48	1.231	0.43	0.15	0.21
8864	Social Services Organization—All Employees & Salespersons, Drivers	0.72	0.450	0.47	0.04	0.33
8868	College—Professional Employees & Clerical	0.32	0.247	0.46	1.00	0.15
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers.	0.60	0.075	0.47	0.03	0.28
8901	Telecommunications Co.: Office or Exchange Employees & Clerical	0.08	0.021	0.38	0.02	0.03
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	0.45	0.107	0.35	0.03	0.16
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	1.33	0.187	0.43	0.03	0.56
9015	Building or Property Management—All Other Employees	1.66	1.241	0.41	0.43	0.67
9016	Amusement Park or Exhibition Operation & Drivers	1.42	0.441	0.42	0.07	0.60
9033	Housing Authority & Clerical, Salespersons, Drivers	1.19	0.919	0.41	0.05	0.48
9040	Hospital—All Other Employees	1.20	0.744	0.46	0.72	0.56
9052	Hotel—All Other Employees & Salespersons, Drivers	1.16	0.907	0.46	0.47	0.53

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EXPECTED LOSS RATE BY CLASS
SCENARIO 2

Class	Class Name	Proposed Rate (1)	2020-2023 Avg Loss Rate (2)	NCCI Ratio ELR to Rate (3)	Class Credibility (4)	Proposed ELR (5)
9058	Hotel—Restaurant Employees	0.86	0.714	0.49	0.15	0.42
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	1.10	-	0.46	0.00	0.51
9061	Club—NOC & Clerical	0.73	-	0.47	0.00	0.34
9063	Exercise or Health Institute & Clerical	0.59	0.750	0.46	0.16	0.27
9082	Caterer.	0.75	0.959	0.50	0.03	0.37
9083	Restaurant: Fast Food.	0.68	1.210	0.48	0.09	0.33
9093	Bowling Lane.	0.78	-	0.46	0.00	0.36
9101	Religious Organization—All Other Employees	1.81	1.383	0.47	1.00	0.84
9102	Lawn Maintenance—Commercial or Domestic & Drivers	2.16	2.083	0.41	0.48	0.88
9154	Theater NOC—All Other Employees	0.84	-	0.43	0.00	0.36
9178	Athletic Sports or Park: Noncontact Sports	2.91	-	0.49	0.00	1.44
9180	Amusement Device Operation NOC Not Traveling & Drivers	2.77	-	0.41	0.00	1.13
9220	Cemetery Operation & Drivers	2.90	1.734	0.41	0.06	1.18
9402	Sewer Cleaning & Drivers	2.95	0.535	0.32	0.06	0.94
9403	Ashes, Garbage, or Refuse Collection & Drivers.	3.17	1.995	0.32	0.25	1.01
9410	Municipal, Township, County, or State Employee NOC.	0.91	0.347	0.42	0.54	0.38
9516	Electronic Equipment—Installation, Service, or Repair—Shop and Outside & Drivers	1.21	0.084	0.40	0.03	0.49
9519	Air Conditioning Systems—Portable Units—Installation, Service or Repair & Drivers	2.44	-	0.35	0.00	0.86
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	4.46	2.024	0.32	0.05	1.42
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	0.25	-	0.48	0.00	0.12

Notes:

- (1) - Per Exhibit II, Column (11)
- (2) - Per Exhibit II, Column (3)
- (3) - Per NCCI Arizona Rate Filing effective 1/1/2024
- (4) - Per Exhibit II, Column (6)
- (5) = (2) x (4) + (1) x (3) x (1 - (4))

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EXPECTED LOSS RATE BY CLASS
SCENARIO 3

Class	Class Name	Proposed Rate	2020-2023 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
0005	Farm	2.754	9.099	0.423	0.09	1.16
0034	Farm	2.610	-	0.406	0.00	1.06
0036	Farm—Dairy & Drivers	3.608	9.169	0.422	0.13	1.52
0037	Farm	3.48	0.068	0.35	0.03	1.23
0251	Irrigation Works Operation & Drivers.	2.27	2.602	0.40	0.16	0.92
1164	Mining NOC—Not Coal—Underground & Drivers	1.63	-	0.29	0.00	0.48
1165	Mining NOC—Not Coal—Surface & Drivers	1.50	0.001	0.29	0.02	0.43
1438	Blast Furnace Operation & Driver.	2.45	-	0.35	0.00	0.87
1452	Ore Milling & Drivers	1.37	-	0.35	0.00	0.48
2003	Bakery—Salespersons & Drivers,	2.23	1.555	0.41	0.10	0.91
2039	Ice-Cream Mfg. & Drivers	1.55	0.032	0.42	0.03	0.66
2063	Creameries & Dairy Products Mfg.	1.18	-	0.41	0.00	0.48
2065	Milk Products Mfg. NOC	1.14	0.878	0.41	0.02	0.46
2070	Creamery or Dairy & Route Supervisors, Drivers.	2.09	2.078	0.40	0.11	0.84
2501	Cloth, Canvas and Related Products Mfg. Noc	1.480	-	0.426	0.00	0.63
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	1.89	1.467	0.41	0.13	0.77
2702	Logging or Lumbering	9.22	3.203	0.29	0.04	2.69
2802	Carpentry—Shop Only & Drivers	2.95	1.007	0.40	0.08	1.19
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	3.62	14.852	0.47	0.11	1.69
3027	Lead Works & Drivers.	1.18	-	0.36	0.00	0.42
3064	Sign Manufacturing—Metal	1.81	0.087	0.40	0.03	0.73
3113	Tool Mfg.—Not Drop or Machine Forged NOC	1.14	-	0.40	0.00	0.46
3145	Automatic Screw Machine Products Mfg.	1.15	-	0.41	0.00	0.47
3179	Electrical Apparatus Mfg. NOC	1.17	-	0.42	0.00	0.49
3257	Chain Mfg.—Formed or Welded	1.57	0.119	0.42	0.03	0.66
3365	Welding or Cutting NOC & Drivers.	2.39	0.024	0.32	0.02	0.76
3507	Agricultural or Construction Machinery Mfg.	1.78	-	0.40	0.00	0.72
3632	Automotive—Machine Shop	1.37	2.041	0.41	0.20	0.56
3634	Automatic Sprinkler Head Mfg.	0.81	-	0.41	0.00	0.33
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	0.86	32.787	0.41	0.33	0.35
3685	Instrument Mfg. NOC.	0.40	0.136	0.42	0.14	0.17
3724	Door—Installation—Overhead & Drivers	2.45	0.008	0.29	0.04	0.71
3808	Automobile—Mfg. or Assembly	1.67	-	0.40	0.00	0.67
3826	Aircraft Engine Mfg.	0.37	0.065	0.40	0.10	0.15
3830	Airplane Mfg.	0.50	0.178	0.40	0.10	0.20
3865	Bicycles—Mfg. or Assembly	1.79	-	0.46	0.00	0.83
4109	Integrated Circuit Mfg.	0.25	0.103	0.43	0.24	0.11
4243	Box Mfg.—Folding Paper—NOC	1.23	-	0.41	0.00	0.50
4299	Printing.	1.18	-	0.41	0.00	0.48
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers.	0.59	-	0.42	0.00	0.25
4420	Rubber Tire Mfg.	1.94	-	0.32	0.00	0.62
4484	Plastics Mfg.—Molded Products NOC	1.43	0.437	0.42	0.03	0.60
4511	Analytical Laboratories or Assaying—Including Laboratory, Outside Employees, Collectors of Samples, & Drivers	0.37	-	0.39	0.00	0.14
4825	Drug, Medicine or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients	0.55	0.316	0.34	0.07	0.19
5022	Masonry NOC	3.91	-	0.29	0.00	1.14
5040	Iron or Steel—Erection—Frame Structures	4.39	2.234	0.29	0.03	1.29
5146	Fixtures or Furniture Installation—Portable—NOC.	2.40	0.401	0.35	0.03	0.85

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Class	Class Name	Proposed Rate	2020-2023 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
5183	Boiler or Steam Pipe Insulating & Drivers.	1.95	0.946	0.32	0.05	0.62
5188	Automatic Sprinkler Installation & Drivers	1.94	-	0.32	0.00	0.62
5190	Cable Installation & Drivers.	1.67	0.602	0.32	0.11	0.53
5191	Computer—Device Installation, Inspection, Service, or Repair	0.57	-	0.35	0.00	0.20
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	1.79	-	0.40	0.00	0.72
5213	Cleaning or Renovating Building Exteriors	3.38	-	0.29	0.00	0.99
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	4.69	6.097	0.32	0.12	1.49
5437	Carpentry—Installation of Cabinet Work or Interior Trim	2.85	-	0.32	0.00	0.91
5474	Waterproofing—Roofs of Mobile Homes	3.75	-	0.29	0.00	1.10
5479	Insulation Work NOC & Drivers	3.84	-	0.35	0.00	1.36
5506	Street or Road Construction—Paving or Repaving & Drivers	3.41	3.230	0.32	0.53	1.09
5507	Street or Road Construction—Subsurface Work & Drivers	2.63	3.752	0.32	0.04	0.84
5508	Street or Road Construction—Rock Excavation & Drivers	7.59	-	0.11	0.00	0.81
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems—Installation, Service and Repair, Shop, Yard Work & Drivers	2.69	4.371	0.35	0.06	0.95
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	0.58	0.115	0.30	0.08	0.17
5650	Exterminator	2.86	-	0.35	0.00	1.01
6204	Drilling NOC & Drivers	4.15	-	0.32	0.00	1.32
6217	Airport Construction—Grading & Drivers	2.31	1.843	0.29	0.24	0.67
6306	Sewer Construction—All Operations & Drivers	3.04	0.426	0.32	0.02	0.96
6319	Gas Main or Connection Construction & Drivers	2.06	3.206	0.29	0.04	0.61
6325	Conduit Construction—For Cables or Wires & Drivers	2.41	0.029	0.29	0.03	0.70
6504	Food Products Mfg. NOC	2.18	3.548	0.42	0.16	0.92
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	2.82	-	0.29	0.00	0.82
7228	Local Hauling Only - All Employees & Drivers	3.99	3.194	0.32	0.34	1.27
7229	Long Distance Hauling—All Employees & Drivers	3.50	2.047	0.32	0.32	1.11
7230	Trucking Parcel Or Package Delivery—All Employees & Drivers	5.41	4.574	0.40	0.68	2.18
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies —All Employees & Drivers	4.12	3.778	0.40	0.35	1.66
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	2.65	1.125	0.42	0.03	1.12
7380	Distributing Companies & Drivers.	3.66	9.104	0.63	0.18	2.32
7382	Bus Co.—All Other Employees & Drivers	2.56	0.437	0.40	0.07	1.03
7403	Aviation—Airport or Heliport Operator—All Employees & Drivers	1.94	1.448	0.42	0.21	0.81
7421	Aviation—Transportation of Personnel in Conduct of Employer's Business—Flying Crew	0.35	0.080	0.35	0.02	0.12

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Class	Class Name	Proposed Rate	2020-2023 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
7422	Aviation—Flight Testing—Flying Crew	1.17	1.585	0.31	0.08	0.37
7425	Aviation—Helicopters—Flying Crew	1.64	4.393	0.32	0.06	0.52
7502	Gas Co.—Natural Gas—Local Distribution & Drivers	0.93	0.704	0.35	0.19	0.33
7520	Waterworks Operation & Drivers.	4.12	4.310	0.40	0.77	1.66
7539	Electric Light or Power Co. NOC—All Employees & Drivers	0.79	0.547	0.32	0.24	0.25
7580	Sewage Disposal Plant Operation & Drivers	1.74	1.896	0.35	0.24	0.61
7590	Garbage Works	1.94	-	0.35	0.00	0.68
7600	Telecommunications Co.—Cable TV, or Satellite—All Other Employees & Drivers	2.04	0.445	0.35	0.03	0.72
7610	Motion Picture—Production—In Studios or Outside—All Operations Up to the Development of Negatives & Clerical, Drivers	0.33	-	0.35	0.00	0.12
7705	Ambulance Service Companies and EMS (Emergency Medical Service) Providers & Drivers	2.80	3.562	0.41	0.18	1.14
7710	Firefighters	6.11	4.664	0.32	1.00	1.96
7720	Police Officers	2.96	2.259	0.35	1.00	1.04
8006	Coffee, Tea, or Grocer Dealer—Retail.	1.25	1.189	0.46	0.38	0.58
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	0.83	0.910	0.46	0.17	0.38
8010	Bicycles—Retail Sale or Rental	1.10	-	0.42	0.00	0.46
8013	Diamond Cutting or Polishing.	0.21	-	0.38	0.00	0.08
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	1.64	1.249	0.46	1.00	0.75
8018	Barber or Beauty Parlor Supply House	1.67	1.999	0.42	0.17	0.70
8021	Store—Fish, Meat or Poultry Dealer—Wholesale.	2.06	9.705	0.42	0.04	0.88
8031	Cold Storage Locker—Frozen Foods.	1.32	-	0.42	0.00	0.56
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC.	1.30	0.995	0.47	1.00	0.61
8034	Store—Grocery—Wholesale	1.61	1.229	0.46	0.12	0.74
8037	Store—Superstores and Warehouse Clubs	1.30	1.142	0.50	0.58	0.64
8039	Store—Department—Retail.	1.19	1.371	0.47	0.31	0.56
8044	Furniture Rental—Chairs, Coat Racks, Dishes & Drivers	1.85	1.390	0.42	0.29	0.78
8107	Contractors Equipment Rental & Drivers	1.52	0.059	0.32	0.09	0.48
8209	Vegetable Packing & Drivers.	2.24	-	0.42	0.00	0.95
8227	Concrete Forms—Reconditioning and Leasing Building Material Dealer—New Materials	2.94	-	0.32	0.00	0.94
8232	Only—All Other Employees & Yard, Warehouse, Drivers	3.46	0.122	0.35	0.02	1.22
8279	Breeding Farm or Stable & Drivers.	6.49	-	0.32	0.00	2.08
8291	Storage Warehouse—Cold	2.03	0.113	0.40	0.03	0.82
8292	Storage Warehouse NOC Air Conditioning	1.72	0.555	0.42	0.06	0.72
8380	Systems—Automobile—Installation, Service or Repair & Drivers	1.24	0.987	0.41	0.44	0.51
8381	Gasoline Station—Self-Service Only—Retail	1.04	0.550	0.41	0.13	0.42
8385	Ambulance Service Companies—Garage Employees	1.26	0.847	0.40	0.07	0.51
8393	Automobile—Body Repair	0.93	1.044	0.36	0.09	0.33

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EXPECTED LOSS RATE BY CLASS
SCENARIO 3

Class	Class Name	Proposed Rate (1)	2020-2023 Avg Loss Rate (2)	NCCI Ratio ELR to Rate (3)	Class Credibility (4)	Proposed ELR (5)
8411	Volunteer Firefighters	1.15	1.150	0.32	0.10	0.37
8412	Certified Ambulance Drivers & Attendants	1.15	-	0.32	0.00	0.37
8413	Volunteer Police Officer	1.04	0.366	0.32	0.12	0.33
8414	DES OJT eval/training under TANF or VOC Rehab programs	1.15	-	0.32	0.00	0.37
8415	Volunteer Workers of a Licensed Health Care Institution	1.06	0.312	0.32	0.07	0.34
8416	Volunteer Search and Rescue	1.15	-	0.32	0.00	0.37
8417	Volunteer - General	1.08	0.027	0.32	0.02	0.35
8418	Arizona Game and Fish Reserve	1.15	-	0.32	0.00	0.37
8601	Architectural or Engineering Firm— Including Salespersons & Drivers	0.23	0.509	0.32	0.10	0.07
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	0.53	0.030	0.32	0.03	0.17
8742	Estimators	0.14	0.020	0.38	0.08	0.05
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	0.23	0.180	0.33	0.09	0.08
8799	Mailing or Addressing Company or Letter Service Shop—Clerical Staff	0.43	-	0.42	0.00	0.18
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	0.04	0.021	0.33	0.05	0.01
8810	Clerical Office Employees NOC.	0.13	0.106	0.38	0.89	0.05
8820	Attorney—All Employees & Clerical, Messengers, Drivers.	0.08	0.075	0.38	0.18	0.03
8829	Convalescent or Nursing Home—All Employees	1.05	1.075	0.69	0.12	0.73
8831	Hospital—Veterinary & Drivers	1.73	3.246	0.49	0.27	0.84
8832	Physician & Clerical	0.19	0.161	0.42	0.37	0.08
8833	Hospital—Professional Employees	0.63	0.485	0.43	1.00	0.27
8835	Home, Public, and Traveling Healthcare—All Employees	0.89	0.702	0.42	0.16	0.38
8840	Religious Organization—Professional Employees & Clerical	0.48	1.231	0.43	0.15	0.21
8864	Social Services Organization—All Employees & Salespersons, Drivers	0.72	0.450	0.47	0.04	0.33
8868	College—Professional Employees & Clerical	0.32	0.247	0.46	1.00	0.15
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers.	0.60	0.075	0.47	0.03	0.28
8901	Telecommunications Co.: Office or Exchange Employees & Clerical	0.08	0.021	0.38	0.02	0.03
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	0.45	0.107	0.35	0.03	0.16
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	1.33	0.187	0.43	0.03	0.57
9015	Building or Property Management—All Other Employees	1.66	1.241	0.41	0.43	0.67
9016	Amusement Park or Exhibition Operation & Drivers	1.42	0.441	0.42	0.07	0.60
9033	Housing Authority & Clerical, Salespersons, Drivers	1.19	0.919	0.41	0.05	0.48
9040	Hospital—All Other Employees	1.20	0.744	0.46	0.72	0.56
9052	Hotel—All Other Employees & Salespersons, Drivers	1.16	0.907	0.46	0.47	0.53

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EXPECTED LOSS RATE BY CLASS
SCENARIO 3

Class	Class Name	Proposed Rate (1)	2020-2023 Avg Loss Rate (2)	NCCI Ratio ELR to Rate (3)	Class Credibility (4)	Proposed ELR (5)
9058	Hotel—Restaurant Employees	0.86	0.714	0.49	0.15	0.42
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	1.10	-	0.46	0.00	0.51
9061	Club—NOC & Clerical	0.73	-	0.47	0.00	0.34
9063	Exercise or Health Institute & Clerical	0.59	0.750	0.46	0.16	0.27
9082	Caterer.	0.75	0.959	0.50	0.03	0.37
9083	Restaurant: Fast Food.	0.68	1.210	0.48	0.09	0.33
9093	Bowling Lane.	0.78	-	0.46	0.00	0.36
9101	Religious Organization—All Other Employees	1.81	1.383	0.47	1.00	0.84
9102	Lawn Maintenance—Commercial or Domestic & Drivers	2.16	2.083	0.41	0.48	0.88
9154	Theater NOC—All Other Employees	0.84	-	0.43	0.00	0.36
9178	Athletic Sports or Park: Noncontact Sports	2.91	-	0.49	0.00	1.44
9180	Amusement Device Operation NOC Not Traveling & Drivers	2.77	-	0.41	0.00	1.13
9220	Cemetery Operation & Drivers	2.90	1.734	0.41	0.06	1.18
9402	Sewer Cleaning & Drivers	2.96	0.535	0.32	0.06	0.95
9403	Ashes, Garbage, or Refuse Collection & Drivers.	3.17	1.995	0.32	0.25	1.01
9410	Municipal, Township, County, or State Employee NOC.	0.91	0.347	0.42	0.54	0.38
9516	Electronic Equipment—Installation, Service, or Repair—Shop and Outside & Drivers	1.21	0.084	0.40	0.03	0.49
9519	Air Conditioning Systems—Portable Units—Installation, Service or Repair & Drivers	2.44	-	0.35	0.00	0.86
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	4.46	2.024	0.32	0.05	1.42
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	0.25	-	0.48	0.00	0.12

Notes:

- (1) - Per Exhibit II, Column (11)
- (2) - Per Exhibit II, Column (3)
- (3) - Per NCCI Arizona Rate Filing effective 1/1/2024
- (4) - Per Exhibit II, Column (6)
- (5) = (2) x (4) + (1) x (3) x (1 - (4))

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SCENARIO 4

Class	Class Name	Proposed Rate	2020-2023 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
0005	Farm	3.101	9.099	0.423	0.09	1.31
0034	Farm	2.610	-	0.406	0.00	1.06
0036	Farm—Dairy & Drivers	3.175	9.169	0.422	0.13	1.34
0037	Farm	3.50	0.068	0.35	0.03	1.24
0251	Irrigation Works Operation & Drivers.	2.05	2.602	0.40	0.16	0.83
1164	Mining NOC—Not Coal—Underground & Drivers	1.63	-	0.29	0.00	0.48
1165	Mining NOC—Not Coal—Surface & Drivers	1.51	0.001	0.29	0.02	0.44
1438	Blast Furnace Operation & Driver.	2.48	-	0.35	0.00	0.88
1452	Ore Milling & Drivers	1.42	-	0.35	0.00	0.50
2003	Bakery—Salespersons & Drivers,	2.25	1.555	0.41	0.10	0.91
2039	Ice-Cream Mfg. & Drivers	1.56	0.032	0.42	0.03	0.66
2063	Creameries & Dairy Products Mfg.	1.18	-	0.41	0.00	0.48
2065	Milk Products Mfg. NOC	1.15	0.878	0.41	0.02	0.47
2070	Creamery or Dairy & Route Supervisors, Drivers.	2.03	2.078	0.40	0.11	0.82
2501	Cloth, Canvas and Related Products Mfg. Noc	1.480	-	0.426	0.00	0.63
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	1.91	1.467	0.41	0.13	0.78
2702	Logging or Lumbering	9.29	3.203	0.29	0.04	2.71
2802	Carpentry—Shop Only & Drivers	2.97	1.007	0.40	0.08	1.20
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	3.58	14.852	0.47	0.11	1.67
3027	Lead Works & Drivers.	1.19	-	0.36	0.00	0.43
3064	Sign Manufacturing—Metal	1.83	0.087	0.40	0.03	0.74
3113	Tool Mfg.—Not Drop or Machine Forged NOC	1.14	-	0.40	0.00	0.46
3145	Automatic Screw Machine Products Mfg.	1.15	-	0.41	0.00	0.47
3179	Electrical Apparatus Mfg. NOC	1.17	-	0.42	0.00	0.49
3257	Chain Mfg.—Formed or Welded	1.58	0.119	0.42	0.03	0.67
3365	Welding or Cutting NOC & Drivers.	2.41	0.024	0.32	0.02	0.76
3507	Agricultural or Construction Machinery Mfg.	1.78	-	0.40	0.00	0.72
3632	Automotive—Machine Shop	1.20	2.041	0.41	0.20	0.49
3634	Automatic Sprinkler Head Mfg.	0.81	-	0.41	0.00	0.33
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	0.76	32.787	0.41	0.33	0.31
3685	Instrument Mfg. NOC.	0.40	0.136	0.42	0.14	0.17
3724	Door—Installation—Overhead & Drivers	2.46	0.008	0.29	0.04	0.72
3808	Automobile—Mfg. or Assembly	1.67	-	0.40	0.00	0.67
3826	Aircraft Engine Mfg.	0.38	0.065	0.40	0.10	0.15
3830	Airplane Mfg.	0.50	0.178	0.40	0.10	0.20
3865	Bicycles—Mfg. or Assembly	1.79	-	0.46	0.00	0.83
4109	Integrated Circuit Mfg.	0.24	0.103	0.43	0.24	0.10
4243	Box Mfg.—Folding Paper—NOC	1.24	-	0.41	0.00	0.50
4299	Printing.	1.19	-	0.41	0.00	0.49
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers.	0.60	-	0.42	0.00	0.26
4420	Rubber Tire Mfg.	1.95	-	0.32	0.00	0.62
4484	Plastics Mfg.—Molded Products NOC	1.44	0.437	0.42	0.03	0.61
4511	Analytical Laboratories or Assaying—Including Laboratory, Outside Employees, Collectors of Samples, & Drivers	0.37	-	0.39	0.00	0.15
4825	Drug, Medicine or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients	0.55	0.316	0.34	0.07	0.19
5022	Masonry NOC	3.91	-	0.29	0.00	1.14
5040	Iron or Steel—Erection—Frame Structures	4.43	2.234	0.29	0.03	1.30
5146	Fixtures or Furniture Installation—Portable—NOC.	2.41	0.401	0.35	0.03	0.85

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Class	Class Name	Proposed Rate (1)	2020-2023 Avg Loss Rate (2)	NCCI Ratio ELR to Rate (3)	Class Credibility (4)	Proposed ELR (5)
5183	Boiler or Steam Pipe Insulating & Drivers.	1.97	0.946	0.32	0.05	0.63
5188	Automatic Sprinkler Installation & Drivers	1.94	-	0.32	0.00	0.62
5190	Cable Installation & Drivers.	1.75	0.602	0.32	0.11	0.56
5191	Computer—Device Installation, Inspection, Service, or Repair	0.57	-	0.35	0.00	0.20
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	1.81	-	0.40	0.00	0.73
5213	Cleaning or Renovating Building Exteriors	3.38	-	0.29	0.00	0.99
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	4.73	6.097	0.32	0.12	1.51
5437	Carpentry—Installation of Cabinet Work or Interior Trim	2.94	-	0.32	0.00	0.93
5474	Waterproofing—Roofs of Mobile Homes	3.99	-	0.29	0.00	1.17
5479	Insulation Work NOC & Drivers	3.84	-	0.35	0.00	1.36
5506	Street or Road Construction—Paving or Repaving & Drivers	3.43	3.230	0.32	0.53	1.09
5507	Street or Road Construction—Subsurface Work & Drivers	2.65	3.752	0.32	0.04	0.85
5508	Street or Road Construction—Rock Excavation & Drivers	7.65	-	0.11	0.00	0.82
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems—Installation, Service and Repair, Shop, Yard Work & Drivers	2.71	4.371	0.35	0.06	0.96
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	0.58	0.115	0.30	0.08	0.17
5650	Exterminator	2.73	-	0.35	0.00	0.97
6204	Drilling NOC & Drivers	4.15	-	0.32	0.00	1.32
6217	Airport Construction—Grading & Drivers	2.33	1.843	0.29	0.24	0.68
6306	Sewer Construction—All Operations & Drivers	3.06	0.426	0.32	0.02	0.97
6319	Gas Main or Connection Construction & Drivers	2.07	3.206	0.29	0.04	0.61
6325	Conduit Construction—For Cables or Wires & Drivers	2.43	0.029	0.29	0.03	0.71
6504	Food Products Mfg. NOC	1.91	3.548	0.42	0.16	0.81
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	2.84	-	0.29	0.00	0.83
7228	Local Hauling Only - All Employees & Drivers	3.78	3.194	0.32	0.34	1.20
7229	Long Distance Hauling—All Employees & Drivers	3.53	2.047	0.32	0.32	1.12
7230	Trucking Parcel Or Package Delivery—All Employees & Drivers	5.16	4.574	0.40	0.68	2.08
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies —All Employees & Drivers	4.16	3.778	0.40	0.35	1.68
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	2.67	1.125	0.42	0.03	1.13
7380	Distributing Companies & Drivers.	3.22	9.104	0.63	0.18	2.04
7382	Bus Co.—All Other Employees & Drivers	2.58	0.437	0.40	0.07	1.04
7403	Aviation—Airport or Heliport Operator—All Employees & Drivers	1.95	1.448	0.42	0.21	0.82
7421	Aviation—Transportation of Personnel in Conduct of Employer's Business—Flying Crew	0.35	0.080	0.35	0.02	0.12

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Class	Class Name	Proposed Rate	2020-2023 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
7422	Aviation—Flight Testing—Flying Crew	1.41	1.585	0.31	0.08	0.44
7425	Aviation—Helicopters—Flying Crew	1.44	4.393	0.32	0.06	0.46
7502	Gas Co.—Natural Gas—Local Distribution & Drivers	0.94	0.704	0.35	0.19	0.33
7520	Waterworks Operation & Drivers.	3.63	4.310	0.40	0.77	1.46
7539	Electric Light or Power Co. NOC—All Employees & Drivers	0.79	0.547	0.32	0.24	0.25
7580	Sewage Disposal Plant Operation & Drivers	1.73	1.896	0.35	0.24	0.60
7590	Garbage Works	1.95	-	0.35	0.00	0.69
7600	Telecommunications Co.—Cable TV, or Satellite—All Other Employees & Drivers	2.06	0.445	0.35	0.03	0.72
7610	Motion Picture—Production—In Studios or Outside—All Operations Up to the Development of Negatives & Clerical, Drivers	0.33	-	0.35	0.00	0.12
7705	Ambulance Service Companies and EMS (Emergency Medical Service) Providers & Drivers	2.82	3.562	0.41	0.18	1.15
7710	Firefighters	5.43	4.664	0.32	1.00	1.74
7720	Police Officers	2.90	2.259	0.35	1.00	1.02
8006	Coffee, Tea, or Grocer Dealer—Retail.	1.24	1.189	0.46	0.38	0.57
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	0.83	0.910	0.46	0.17	0.38
8010	Bicycles—Retail Sale or Rental	1.11	-	0.42	0.00	0.47
8013	Diamond Cutting or Polishing.	0.24	-	0.38	0.00	0.09
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	1.55	1.249	0.46	1.00	0.71
8018	Barber or Beauty Parlor Supply House	1.67	1.999	0.42	0.17	0.70
8021	Store—Fish, Meat or Poultry Dealer—Wholesale.	1.82	9.705	0.42	0.04	0.77
8031	Cold Storage Locker—Frozen Foods.	1.36	-	0.42	0.00	0.58
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC.	1.31	0.995	0.47	1.00	0.61
8034	Store—Grocery—Wholesale	1.62	1.229	0.46	0.12	0.75
8037	Store—Superstores and Warehouse Clubs	1.29	1.142	0.50	0.58	0.64
8039	Store—Department—Retail.	1.05	1.371	0.47	0.31	0.49
8044	Furniture Rental—Chairs, Coat Racks, Dishes & Drivers	2.21	1.390	0.42	0.29	0.94
8107	Contractors Equipment Rental & Drivers	1.53	0.059	0.32	0.09	0.49
8209	Vegetable Packing & Drivers.	2.26	-	0.42	0.00	0.96
8227	Concrete Forms—Reconditioning and Leasing Building Material Dealer—New Materials	2.94	-	0.32	0.00	0.94
8232	Only—All Other Employees & Yard, Warehouse, Drivers	3.49	0.122	0.35	0.02	1.23
8279	Breeding Farm or Stable & Drivers.	6.52	-	0.32	0.00	2.09
8291	Storage Warehouse—Cold	2.00	0.113	0.40	0.03	0.81
8292	Storage Warehouse NOC	1.73	0.555	0.42	0.06	0.73
8380	Air Conditioning Systems—Automobile—Installation, Service or Repair & Drivers	1.21	0.987	0.41	0.44	0.49
8381	Gasoline Station—Self-Service Only—Retail	1.05	0.550	0.41	0.13	0.43
8385	Ambulance Service Companies—Garage Employees	1.43	0.847	0.40	0.07	0.58
8393	Automobile—Body Repair	0.94	1.044	0.36	0.09	0.34

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EXPECTED LOSS RATE BY CLASS
SCENARIO 4

Class	Class Name	Proposed Rate (1)	2020-2023 Avg Loss Rate (2)	NCCI Ratio ELR to Rate (3)	Class Credibility (4)	Proposed ELR (5)
8411	Volunteer Firefighters	1.11	1.150	0.32	0.10	0.36
8412	Certified Ambulance Drivers & Attendants	1.15	-	0.32	0.00	0.37
8413	Volunteer Police Officer	1.03	0.366	0.32	0.12	0.33
8414	DES OJT eval/training under TANF or VOC Rehab programs	1.15	-	0.32	0.00	0.37
8415	Volunteer Workers of a Licensed Health Care Institution	1.07	0.312	0.32	0.07	0.34
8416	Volunteer Search and Rescue	1.15	-	0.32	0.00	0.37
8417	Volunteer - General	1.08	0.027	0.32	0.02	0.35
8418	Arizona Game and Fish Reserve	1.15	-	0.32	0.00	0.37
8601	Architectural or Engineering Firm—Including Salespersons & Drivers	0.23	0.509	0.32	0.10	0.07
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	0.54	0.030	0.32	0.03	0.17
8742	Estimators	0.14	0.020	0.38	0.08	0.05
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	0.24	0.180	0.33	0.09	0.08
8799	Mailing or Addressing Company or Letter Service Shop—Clerical Staff	0.44	-	0.42	0.00	0.18
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	0.04	0.021	0.33	0.05	0.01
8810	Clerical Office Employees NOC.	0.13	0.106	0.38	0.89	0.05
8820	Attorney—All Employees & Clerical, Messengers, Drivers.	0.08	0.075	0.38	0.18	0.03
8829	Convalescent or Nursing Home—All Employees	1.26	1.075	0.69	0.12	0.88
8831	Hospital—Veterinary & Drivers	1.74	3.246	0.49	0.27	0.85
8832	Physician & Clerical	0.19	0.161	0.42	0.37	0.08
8833	Hospital—Professional Employees	0.64	0.485	0.43	1.00	0.28
8835	Home, Public, and Traveling Healthcare—All Employees	0.92	0.702	0.42	0.16	0.39
8840	Religious Organization—Professional Employees & Clerical	0.47	1.231	0.43	0.15	0.21
8864	Social Services Organization—All Employees & Salespersons, Drivers	0.73	0.450	0.47	0.04	0.34
8868	College—Professional Employees & Clerical	0.30	0.247	0.46	1.00	0.14
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers.	0.64	0.075	0.47	0.03	0.30
8901	Telecommunications Co.: Office or Exchange Employees & Clerical	0.08	0.021	0.38	0.02	0.03
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	0.46	0.107	0.35	0.03	0.16
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	1.34	0.187	0.43	0.03	0.57
9015	Building or Property Management—All Other Employees	1.67	1.241	0.41	0.43	0.68
9016	Amusement Park or Exhibition Operation & Drivers	1.49	0.441	0.42	0.07	0.63
9033	Housing Authority & Clerical, Salespersons, Drivers	1.19	0.919	0.41	0.05	0.49
9040	Hospital—All Other Employees	1.21	0.744	0.46	0.72	0.56
9052	Hotel—All Other Employees & Salespersons, Drivers	1.16	0.907	0.46	0.47	0.54

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**EXPECTED LOSS RATE BY CLASS
SCENARIO 4**

Class	Class Name	Proposed Rate (1)	2020-2023 Avg Loss Rate (2)	NCCI Ratio ELR to Rate (3)	Class Credibility (4)	Proposed ELR (5)
9058	Hotel—Restaurant Employees	0.87	0.714	0.49	0.15	0.42
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	1.11	-	0.46	0.00	0.51
9061	Club—NOC & Clerical	0.80	-	0.47	0.00	0.37
9063	Exercise or Health Institute & Clerical	0.60	0.750	0.46	0.16	0.28
9082	Caterer.	0.75	0.959	0.50	0.03	0.38
9083	Restaurant: Fast Food.	0.69	1.210	0.48	0.09	0.33
9093	Bowling Lane.	0.79	-	0.46	0.00	0.36
9101	Religious Organization—All Other Employees	1.67	1.383	0.47	1.00	0.78
9102	Lawn Maintenance—Commercial or Domestic & Drivers	2.18	2.083	0.41	0.48	0.89
9154	Theater NOC—All Other Employees	0.84	-	0.43	0.00	0.36
9178	Athletic Sports or Park: Noncontact Sports	2.93	-	0.49	0.00	1.45
9180	Amusement Device Operation NOC Not Traveling & Drivers	2.77	-	0.41	0.00	1.13
9220	Cemetery Operation & Drivers	2.92	1.734	0.41	0.06	1.19
9402	Sewer Cleaning & Drivers	2.98	0.535	0.32	0.06	0.95
9403	Ashes, Garbage, or Refuse Collection & Drivers.	3.20	1.995	0.32	0.25	1.02
9410	Municipal, Township, County, or State Employee NOC.	0.99	0.347	0.42	0.54	0.42
9516	Electronic Equipment—Installation, Service, or Repair—Shop and Outside & Drivers	1.22	0.084	0.40	0.03	0.49
9519	Air Conditioning Systems—Portable Units—Installation, Service or Repair & Drivers	2.47	-	0.35	0.00	0.87
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	4.50	2.024	0.32	0.05	1.44
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	0.27	-	0.48	0.00	0.13

Notes:

- (1) - Per Exhibit II, Column (11)
- (2) - Per Exhibit II, Column (3)
- (3) - Per NCCI Arizona Rate Filing effective 1/1/2024
- (4) - Per Exhibit II, Column (6)
- (5) = (2) x (4) + (1) x (3) x (1 - (4))

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Class	Class Name	Proposed ELR
0005	Farm	1.31
0034	Farm	0.95
0036	Farm—Dairy & Drivers	1.30
0037	Farm	1.16
0251	Irrigation Works Operation & Drivers.	0.84
1164	Mining NOC—Not Coal—Underground & Drivers	0.44
1165	Mining NOC—Not Coal—Surface & Drivers	0.38
1438	Blast Furnace Operation & Driver.	0.76
1452	Ore Milling & Drivers	0.44
2003	Bakery—Salespersons & Drivers,	0.91
2039	Ice-Cream Mfg. & Drivers	0.72
2063	Creameries & Dairy Products Mfg.	0.48
2065	Milk Products Mfg. NOC	0.46
2070	Creamery or Dairy & Route Supervisors, Drivers.	0.80
2501	Cloth, Canvas and Related Products Mfg. Noc	0.58
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	0.76
2702	Logging or Lumbering	2.69
2802	Carpentry—Shop Only & Drivers	1.14
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	0.77
3027	Lead Works & Drivers.	0.43
3064	Sign Manufacturing—Metal	0.75
3113	Tool Mfg.—Not Drop or Machine Forged NOC	0.43
3145	Automatic Screw Machine Products Mfg.	0.42
3179	Electrical Apparatus Mfg. NOC	0.49
3257	Chain Mfg.—Formed or Welded	0.72
3365	Welding or Cutting NOC & Drivers.	0.84
3507	Agricultural or Construction Machinery Mfg.	0.71
3632	Automotive—Machine Shop	0.45
3634	Automatic Sprinkler Head Mfg.	0.34
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	0.13
3685	Instrument Mfg. NOC.	0.17
3724	Door—Installation—Overhead & Drivers	0.72
3808	Automobile—Mfg. or Assembly	0.64
3826	Aircraft Engine Mfg.	0.16
3830	Airplane Mfg.	0.21
3865	Bicycles—Mfg. or Assembly	0.75
4109	Integrated Circuit Mfg.	0.12
4243	Box Mfg.—Folding Paper—NOC	0.50
4299	Printing.	0.48
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers.	0.25
4420	Rubber Tire Mfg.	0.56
4484	Plastics Mfg.—Molded Products NOC	0.59
4511	Analytical Laboratories or Assaying—Including Laboratory, Outside Employees, Collectors of Samples, & Drivers	0.14
4825	Drug, Medicine or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients	0.21
5022	Masonry NOC	0.99
5040	Iron or Steel—Erection—Frame Structures	1.25
5146	Fixtures or Furniture Installation—Portable—NOC.	0.79

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Class	Class Name	Proposed ELR
5183	Boiler or Steam Pipe Insulating & Drivers.	0.63
5188	Automatic Sprinkler Installation & Drivers	0.61
5190	Cable Installation & Drivers.	0.52
5191	Computer—Device Installation, Inspection, Service, or Repair	0.18
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	0.72
5213	Cleaning or Renovating Building Exteriors	0.86
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	1.16
5437	Carpentry—Installation of Cabinet Work or Interior Trim	0.88
5474	Waterproofing—Roofs of Mobile Homes	0.98
5479	Insulation Work NOC & Drivers	1.22
5506	Street or Road Construction—Paving or Repaving & Drivers	1.09
5507	Street or Road Construction—Subsurface Work & Drivers	0.84
5508	Street or Road Construction—Rock Excavation & Drivers	0.84
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems—Installation, Service and Repair, Shop, Yard Work & Drivers	0.83
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	0.18
5650	Exterminator	0.92
6204	Drilling NOC & Drivers	1.32
6217	Airport Construction—Grading & Drivers	0.68
6306	Sewer Construction—All Operations & Drivers	0.90
6319	Gas Main or Connection Construction & Drivers	0.54
6325	Conduit Construction—For Cables or Wires & Drivers	0.66
6504	Food Products Mfg. NOC	0.70
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	0.85
7228	Local Hauling Only - All Employees & Drivers	1.20
7229	Long Distance Hauling—All Employees & Drivers	1.12
7230	Trucking Parcel Or Package Delivery—All Employees & Drivers	1.63
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies —All Employees & Drivers	1.49
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	1.15
7380	Distributing Companies & Drivers.	2.04
7382	Bus Co.—All Other Employees & Drivers	1.10
7403	Aviation—Airport or Heliport Operator—All Employees & Drivers	0.85
7421	Aviation—Transportation of Personnel in Conduct of Employer's Business—Flying Crew	0.12

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Class	Class Name	Proposed ELR
7422	Aviation—Flight Testing—Flying Crew	0.20
7425	Aviation—Helicopters—Flying Crew	0.43
7502	Gas Co.—Natural Gas—Local Distribution & Drivers	0.39
7520	Waterworks Operation & Drivers.	0.55
7539	Electric Light or Power Co. NOC—All Employees & Drivers	0.25
7580	Sewage Disposal Plant Operation & Drivers	0.60
7590	Garbage Works	0.71
7600	Telecommunications Co.—Cable TV, or Satellite—All Other Employees & Drivers	0.76
7610	Motion Picture—Production—In Studios or Outside—All Operations Up to the Development of Negatives & Clerical, Drivers	0.11
7705	Ambulance Service Companies and EMS (Emergency Medical Service) Providers & Drivers	1.02
7710	Firefighters	1.74
7720	Police Officers	1.02
8006	Coffee, Tea, or Grocer Dealer—Retail.	0.46
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	0.32
8010	Bicycles—Retail Sale or Rental	0.46
8013	Diamond Cutting or Polishing.	0.08
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	0.37
8018	Barber or Beauty Parlor Supply House	0.61
8021	Store—Fish, Meat or Poultry Dealer—Wholesale.	0.70
8031	Cold Storage Locker—Frozen Foods.	0.51
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC.	0.56
8034	Store—Grocery—Wholesale	0.76
8037	Store—Superstores and Warehouse Clubs	0.51
8039	Store—Department—Retail.	0.48
8044	Furniture Rental—Chairs, Coat Racks, Dishes & Drivers	0.57
8107	Contractors Equipment Rental & Drivers	0.55
8209	Vegetable Packing & Drivers.	0.90
8227	Concrete Forms—Reconditioning and Leasing Building Material Dealer—New Materials	0.88
8232	Only—All Other Employees & Yard, Warehouse, Drivers	1.16
8279	Breeding Farm or Stable & Drivers.	1.94
8291	Storage Warehouse—Cold	0.88
8292	Storage Warehouse NOC Air Conditioning	0.72
8380	Systems—Automobile—Installation, Service or Repair & Drivers	0.46
8381	Gasoline Station—Self-Service Only—Retail	0.46
8385	Ambulance Service Companies—Garage Employees	0.49
8393	Automobile—Body Repair	0.29

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Class	Class Name	Proposed ELR
8411	Volunteer Firefighters	0.36
8412	Certified Ambulance Drivers & Attendants	0.37
8413	Volunteer Police Officer	0.33
8414	DES OJT eval/training under TANF or VOC Rehab programs	0.37
8415	Volunteer Workers of a Licensed Health Care Institution	0.34
8416	Volunteer Search and Rescue	0.37
8417	Volunteer - General	0.35
8418	Arizona Game and Fish Reserve	0.37
8601	Architectural or Engineering Firm— Including Salespersons & Drivers	0.06
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	0.16
8742	Estimators	0.05
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	0.05
8799	Mailing or Addressing Company or Letter Service Shop—Clerical Staff	0.16
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	0.01
8810	Clerical Office Employees NOC.	0.03
8820	Attorney—All Employees & Clerical, Messengers, Drivers.	0.02
8829	Convalescent or Nursing Home—All Employees	0.88
8831	Hospital—Veterinary & Drivers	0.37
8832	Physician & Clerical	0.07
8833	Hospital—Professional Employees	0.21
8835	Home, Public, and Traveling Healthcare—All Employees	0.39
8840	Religious Organization—Professional Employees & Clerical	0.11
8864	Social Services Organization—All Employees & Salespersons, Drivers	0.28
8868	College—Professional Employees & Clerical	0.14
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers.	0.27
8901	Telecommunications Co.: Office or Exchange Employees & Clerical	0.03
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	0.14
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	0.55
9015	Building or Property Management—All Other Employees	0.65
9016	Amusement Park or Exhibition Operation & Drivers	0.63
9033	Housing Authority & Clerical, Salespersons, Drivers	0.45
9040	Hospital—All Other Employees	0.81
9052	Hotel—All Other Employees & Salespersons, Drivers	0.51

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Class	Class Name	Proposed ELR
9058	Hotel—Restaurant Employees	0.40
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	0.48
9061	Club—NOC & Clerical	0.32
9063	Exercise or Health Institute & Clerical	0.23
9082	Caterer.	0.33
9083	Restaurant: Fast Food.	0.29
9093	Bowling Lane.	0.33
9101	Religious Organization—All Other Employees	0.89
9102	Lawn Maintenance—Commercial or Domestic & Drivers	0.67
9154	Theater NOC—All Other Employees	0.35
9178	Athletic Sports or Park: Noncontact Sports	1.39
9180	Amusement Device Operation NOC Not Traveling & Drivers	1.01
9220	Cemetery Operation & Drivers	1.10
9402	Sewer Cleaning & Drivers	0.87
9403	Ashes, Garbage, or Refuse Collection & Drivers.	1.02
9410	Municipal, Township, County, or State Employee NOC.	0.56
9516	Electronic Equipment—Installation, Service, or Repair—Shop and Outside & Drivers	0.49
9519	Air Conditioning Systems—Portable Units—Installation, Service or Repair & Drivers	0.84
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	1.44
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	0.11

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Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
0005	Farm	0.56	0.45	0.09	0.46
0034	Farm	-	0.42	0.00	0.42
0036	Farm—Dairy & Drivers	0.79	0.45	0.13	0.49
0037	Farm	1.00	0.37	0.03	0.39
0251	Irrigation Works Operation & Drivers.	0.51	0.42	0.16	0.43
1164	Mining NOC—Not Coal—Underground & Drivers	-	0.31	0.00	0.31
1165	Mining NOC—Not Coal—Surface & Drivers	1.00	0.31	0.02	0.33
1438	Blast Furnace Operation & Driver.	-	0.37	0.00	0.37
1452	Ore Milling & Drivers	-	0.37	0.00	0.37
2003	Bakery—Salespersons & Drivers,	1.00	0.42	0.10	0.48
2039	Ice-Cream Mfg. & Drivers	1.00	0.45	0.03	0.47
2063	Creameries & Dairy Products Mfg.	-	0.42	0.00	0.42
2065	Milk Products Mfg. NOC	1.00	0.42	0.02	0.43
2070	Creamery or Dairy & Route Supervisors, Drivers.	0.33	0.42	0.11	0.41
2501	Cloth, Canvas and Related Products Mfg. Noc	-	0.45	0.00	0.45
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	0.62	0.42	0.13	0.45
2702	Logging or Lumbering	0.32	0.31	0.04	0.31
2802	Carpentry—Shop Only & Drivers	0.57	0.42	0.08	0.43
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	0.67	0.47	0.11	0.49
3027	Lead Works & Drivers.	-	0.37	0.00	0.37
3064	Sign Manufacturing—Metal	1.00	0.42	0.03	0.44
3113	Tool Mfg.—Not Drop or Machine Forged NOC	-	0.42	0.00	0.42
3145	Automatic Screw Machine Products Mfg.	-	0.42	0.00	0.42
3179	Electrical Apparatus Mfg. NOC	-	0.45	0.00	0.45
3257	Chain Mfg.—Formed or Welded	1.00	0.45	0.03	0.47
3365	Welding or Cutting NOC & Drivers.	1.00	0.35	0.02	0.36
3507	Agricultural or Construction Machinery Mfg.	-	0.42	0.00	0.42
3632	Automotive—Machine Shop	0.36	0.42	0.20	0.41
3634	Automatic Sprinkler Head Mfg.	-	0.42	0.00	0.42
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	0.66	0.45	0.33	0.52
3685	Instrument Mfg. NOC.	0.86	0.45	0.14	0.51
3724	Door—Installation—Overhead & Drivers	1.00	0.31	0.04	0.34
3808	Automobile—Mfg. or Assembly	-	0.42	0.00	0.42
3826	Aircraft Engine Mfg.	0.35	0.42	0.10	0.41
3830	Airplane Mfg.	0.59	0.42	0.10	0.44
3865	Bicycles—Mfg. or Assembly	-	0.47	0.00	0.47
4109	Integrated Circuit Mfg.	0.65	0.45	0.24	0.50

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Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
4243	Box Mfg.—Folding Paper—NOC	-	0.42	0.00	0.42
4299	Printing.	-	0.42	0.00	0.42
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers.	-	0.45	0.00	0.45
4420	Rubber Tire Mfg.	-	0.35	0.00	0.35
4484	Plastics Mfg.—Molded Products NOC	0.43	0.45	0.03	0.45
4511	Analytical Laboratories or Assaying—Including Laboratory, Outside Employees, Collectors of Samples, & Drivers	-	0.42	0.00	0.42
4825	Drug, Medicine or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients	0.44	0.37	0.07	0.38
5022	Masonry NOC	-	0.31	0.00	0.31
5040	Iron or Steel—Erection—Frame Structures	1.00	0.31	0.03	0.33
5146	Fixtures or Furniture Installation—Portable—NOC.	1.00	0.37	0.03	0.39
5183	Boiler or Steam Pipe Insulating & Drivers.	0.14	0.35	0.05	0.34
5188	Automatic Sprinkler Installation & Drivers	-	0.35	0.00	0.35
5190	Cable Installation & Drivers.	0.63	0.35	0.11	0.38
5191	Computer—Device Installation, Inspection, Service, or Repair	-	0.37	0.00	0.37
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	-	0.42	0.00	0.42
5213	Cleaning or Renovating Building Exteriors	-	0.31	0.00	0.31
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	0.37	0.35	0.12	0.35
5437	Carpentry—Installation of Cabinet Work or Interior Trim	-	0.35	0.00	0.35
5474	Waterproofing—Roofs of Mobile Homes	-	0.31	0.00	0.31
5479	Insulation Work NOC & Drivers	-	0.37	0.00	0.37
5506	Street or Road Construction—Paving or Repaving & Drivers	0.40	0.35	0.53	0.38
5507	Street or Road Construction—Subsurface Work & Drivers	0.39	0.35	0.04	0.35
5508	Street or Road Construction—Rock Excavation & Drivers	-	0.35	0.00	0.35
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems—Installation, Service and Repair, Shop, Yard Work & Drivers	0.86	0.37	0.06	0.40
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	0.67	0.31	0.08	0.34

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Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
5650	Exterminator	-	0.37	0.00	0.37
6204	Drilling NOC & Drivers	-	0.35	0.00	0.35
6217	Airport Construction—Grading & Drivers	0.43	0.31	0.24	0.34
6306	Sewer Construction—All Operations & Drivers	1.00	0.35	0.02	0.36
6319	Gas Main or Connection Construction & Drivers	0.70	0.31	0.04	0.33
6325	Conduit Construction—For Cables or Wires & Drivers	1.00	0.31	0.03	0.33
6504	Food Products Mfg. NOC	0.52	0.45	0.16	0.46
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	-	0.31	0.00	0.31
7228	Local Hauling Only - All Employees & Drivers	0.43	0.35	0.34	0.38
7229	Long Distance Hauling—All Employees & Drivers	0.38	0.35	0.32	0.36
7230	Trucking Parcel Or Package Delivery—All Employees & Drivers	0.65	0.42	0.68	0.57
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies —All Employees & Drivers	0.49	0.42	0.35	0.45
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	0.91	0.45	0.03	0.46
7380	Distributing Companies & Drivers.	0.73	0.43	0.18	0.49
7382	Bus Co.—All Other Employees & Drivers	1.00	0.42	0.07	0.46
7403	Aviation—Airport or Heliport Operator—All Employees & Drivers	0.41	0.45	0.21	0.44
7421	Aviation—Transportation of Personnel in Conduct of Employer’s Business—Flying Crew	0.62	0.37	0.02	0.38
7422	Aviation—Flight Testing—Flying Crew	0.28	0.35	0.08	0.34
7425	Aviation—Helicopters—Flying Crew	0.52	0.35	0.06	0.36
7502	Gas Co.—Natural Gas—Local Distribution & Drivers	0.47	0.37	0.19	0.39
7520	Waterworks Operation & Drivers.	0.44	0.42	0.77	0.43
7539	Electric Light or Power Co. NOC—All Employees & Drivers	0.32	0.35	0.24	0.34
7580	Sewage Disposal Plant Operation & Drivers	0.42	0.37	0.24	0.38
7590	Garbage Works	-	0.37	0.00	0.37

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Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
7600	Telecommunications Co.—Cable TV, or Satellite—All Other Employees & Drivers	1.00	0.37	0.03	0.39
7610	Motion Picture—Production—In Studios or Outside—All Operations Up to the Development of Negatives & Clerical, Drivers	-	0.37	0.00	0.37
7705	Ambulance Service Companies and EMS (Emergency Medical Service) Providers & Drivers	0.60	0.42	0.18	0.45
7710	Firefighters	0.44	0.35	1.00	0.44
7720	Police Officers	0.45	0.37	1.00	0.45
8006	Coffee, Tea, or Grocer Dealer—Retail.	0.58	0.47	0.38	0.51
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	0.51	0.47	0.17	0.48
8010	Bicycles—Retail Sale or Rental	-	0.45	0.00	0.45
8013	Diamond Cutting or Polishing.	-	0.42	0.00	0.42
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	0.57	0.47	1.00	0.57
8018	Barber or Beauty Parlor Supply House	0.38	0.45	0.17	0.44
8021	Store—Fish, Meat or Poultry Dealer—Wholesale.	0.19	0.45	0.04	0.44
8031	Cold Storage Locker—Frozen Foods.	-	0.45	0.00	0.45
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC.	0.59	0.47	1.00	0.59
8034	Store—Grocery—Wholesale	0.78	0.47	0.12	0.51
8037	Store—Superstores and Warehouse Clubs	0.62	0.51	0.58	0.57
8039	Store—Department—Retail.	0.56	0.47	0.31	0.50
8044	Furniture Rental—Chairs, Coat Racks, Dishes & Drivers	0.61	0.45	0.29	0.50
8107	Contractors Equipment Rental & Drivers	0.81	0.35	0.09	0.39
8209	Vegetable Packing & Drivers.	-	0.45	0.00	0.45
8227	Concrete Forms—Reconditioning and Leasing Building Material Dealer—New Materials	-	0.35	0.00	0.35
8232	Only—All Other Employees & Yard, Warehouse, Drivers	1.00	0.37	0.02	0.38
8279	Breeding Farm or Stable & Drivers.	-	0.35	0.00	0.35
8291	Storage Warehouse—Cold	1.00	0.42	0.03	0.44
8292	Storage Warehouse NOC Air Conditioning	0.87	0.45	0.06	0.48
8380	Systems—Automobile—Installation, Service or Repair & Drivers	0.51	0.42	0.44	0.46
8381	Gasoline Station—Self-Service Only—Retail	0.56	0.42	0.13	0.44
8385	Ambulance Service Companies—Garage Employees	0.99	0.42	0.07	0.46

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D-RATIO BY CLASS
SCENARIO 1

Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
8393	Automobile—Body Repair	0.45	0.37	0.09	0.38
8411	Volunteer Firefighters	0.56	0.35	0.10	0.37
8412	Certified Ambulance Drivers & Attendants	-	0.35	0.00	0.35
8413	Volunteer Police Officer	0.59	0.35	0.12	0.38
8414	DES OJT eval/training under TANF or VOC Rehab programs	-	0.35	0.00	0.35
8415	Volunteer Workers of a Licensed Health Care Institution	0.90	0.35	0.07	0.39
8416	Volunteer Search and Rescue	-	0.35	0.00	0.35
8417	Volunteer - General	1.00	0.35	0.02	0.36
8418	Arizona Game and Fish Reserve	-	0.35	0.00	0.35
8601	Architectural or Engineering Firm— Including Salespersons & Drivers	0.28	0.35	0.10	0.34
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	1.00	0.35	0.03	0.37
8742	Estimators	0.93	0.37	0.08	0.41
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	0.31	0.35	0.09	0.35
8799	Mailing or Addressing Company or Letter Service Shop—Clerical Staff	-	0.45	0.00	0.45
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	0.92	0.37	0.05	0.40
8810	Clerical Office Employees NOC.	0.54	0.45	0.89	0.53
8820	Attorney—All Employees & Clerical, Messengers, Drivers.	0.65	0.37	0.18	0.42
8829	Convalescent or Nursing Home—All Employees	0.46	0.51	0.12	0.50
8831	Hospital—Veterinary & Drivers	0.63	0.51	0.27	0.54
8832	Physician & Clerical	0.53	0.45	0.37	0.48
8833	Hospital—Professional Employees	0.61	0.45	1.00	0.61
8835	Home, Public, and Traveling Healthcare—All Employees	0.54	0.45	0.16	0.46
8840	Religious Organization—Professional Employees & Clerical	0.37	0.45	0.15	0.44
8864	Social Services Organization—All Employees & Salespersons, Drivers	1.00	0.47	0.04	0.49
8868	College—Professional Employees & Clerical	0.64	0.47	1.00	0.64
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers.	1.00	0.47	0.03	0.49
8901	Telecommunications Co.: Office or Exchange Employees & Clerical	1.00	0.37	0.02	0.38
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	1.00	0.37	0.03	0.39
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	1.00	0.45	0.03	0.47
9015	Building or Property Management—All Other Employees	0.55	0.42	0.43	0.48

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D-RATIO BY CLASS
SCENARIO 1

Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
9016	Amusement Park or Exhibition Operation & Drivers	0.99	0.45	0.07	0.49
9033	Housing Authority & Clerical, Salespersons, Drivers	0.44	0.42	0.05	0.42
9040	Hospital—All Other Employees	0.60	0.47	0.72	0.56
9052	Hotel—All Other Employees & Salespersons, Drivers	0.52	0.47	0.47	0.49
9058	Hotel—Restaurant Employees	0.48	0.51	0.15	0.50
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	-	0.47	0.00	0.47
9061	Club—NOC & Clerical	-	0.47	0.00	0.47
9063	Exercise or Health Institute & Clerical	0.47	0.47	0.16	0.47
9082	Caterer.	1.00	0.51	0.03	0.52
9083	Restaurant: Fast Food.	0.38	0.51	0.09	0.50
9093	Bowling Lane.	-	0.47	0.00	0.47
9101	Religious Organization—All Other Employees	0.54	0.47	1.00	0.54
9102	Lawn Maintenance—Commercial or Domestic & Drivers	0.54	0.42	0.48	0.48
9154	Theater NOC—All Other Employees	-	0.45	0.00	0.45
9178	Athletic Sports or Park: Noncontact Sports	-	0.51	0.00	0.51
9180	Amusement Device Operation NOC Not Traveling & Drivers	-	0.42	0.00	0.42
9220	Cemetery Operation & Drivers	0.51	0.42	0.06	0.43
9402	Sewer Cleaning & Drivers	0.61	0.35	0.06	0.37
9403	Ashes, Garbage, or Refuse Collection & Drivers.	0.43	0.35	0.25	0.37
9410	Municipal, Township, County, or State Employee NOC.	0.55	0.45	0.54	0.50
9516	Electronic Equipment—Installation, Service, or Repair—Shop and Outside & Drivers	1.00	0.42	0.03	0.44
9519	Air Conditioning Systems—Portable Units—Installation, Service or Repair & Drivers	-	0.37	0.00	0.37
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	0.37	0.35	0.05	0.35
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	-	0.47	0.00	0.47

Notes:

- (1) - Per INDUSTRIAL COMMISSION OF ARIZONA.
- (2) - Per NCCI Arizona Rate Filing effective 1/1/2024
- (4) - Per Exhibit II, Column (6)
- (5) = (1) x (3) + (2) x (1 - (3))

INDUSTRIAL COMMISSION OF ARIZONA
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D-RATIO BY CLASS
SCENARIO 2

Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
0005	Farm	0.56	0.45	0.09	0.46
0034	Farm	-	0.42	0.00	0.42
0036	Farm—Dairy & Drivers	0.79	0.45	0.13	0.49
0037	Farm	1.00	0.37	0.03	0.39
0251	Irrigation Works Operation & Drivers.	0.51	0.42	0.16	0.43
1164	Mining NOC—Not Coal—Underground & Drivers	-	0.31	0.00	0.31
1165	Mining NOC—Not Coal—Surface & Drivers	1.00	0.31	0.02	0.33
1438	Blast Furnace Operation & Driver.	-	0.37	0.00	0.37
1452	Ore Milling & Drivers	-	0.37	0.00	0.37
2003	Bakery—Salespersons & Drivers,	1.00	0.42	0.10	0.48
2039	Ice-Cream Mfg. & Drivers	1.00	0.45	0.03	0.47
2063	Creameries & Dairy Products Mfg.	-	0.42	0.00	0.42
2065	Milk Products Mfg. NOC	1.00	0.42	0.02	0.43
2070	Creamery or Dairy & Route Supervisors, Drivers.	0.33	0.42	0.11	0.41
2501	Cloth, Canvas and Related Products Mfg. Noc	-	0.45	0.00	0.45
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	0.62	0.42	0.13	0.45
2702	Logging or Lumbering	0.32	0.31	0.04	0.31
2802	Carpentry—Shop Only & Drivers	0.57	0.42	0.08	0.43
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	0.67	0.47	0.11	0.49
3027	Lead Works & Drivers.	-	0.37	0.00	0.37
3064	Sign Manufacturing—Metal	1.00	0.42	0.03	0.44
3113	Tool Mfg.—Not Drop or Machine Forged NOC	-	0.42	0.00	0.42
3145	Automatic Screw Machine Products Mfg.	-	0.42	0.00	0.42
3179	Electrical Apparatus Mfg. NOC	-	0.45	0.00	0.45
3257	Chain Mfg.—Formed or Welded	1.00	0.45	0.03	0.47
3365	Welding or Cutting NOC & Drivers.	1.00	0.35	0.02	0.36
3507	Agricultural or Construction Machinery Mfg.	-	0.42	0.00	0.42
3632	Automotive—Machine Shop	0.36	0.42	0.20	0.41
3634	Automatic Sprinkler Head Mfg.	-	0.42	0.00	0.42
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	0.66	0.45	0.33	0.52
3685	Instrument Mfg. NOC.	0.86	0.45	0.14	0.51
3724	Door—Installation—Overhead & Drivers	1.00	0.31	0.04	0.34
3808	Automobile—Mfg. or Assembly	-	0.42	0.00	0.42
3826	Aircraft Engine Mfg.	0.35	0.42	0.10	0.41
3830	Airplane Mfg.	0.59	0.42	0.10	0.44
3865	Bicycles—Mfg. or Assembly	-	0.47	0.00	0.47
4109	Integrated Circuit Mfg.	0.65	0.45	0.24	0.50

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D-RATIO BY CLASS
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Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
4243	Box Mfg.—Folding Paper—NOC	-	0.42	0.00	0.42
4299	Printing.	-	0.42	0.00	0.42
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers.	-	0.45	0.00	0.45
4420	Rubber Tire Mfg.	-	0.35	0.00	0.35
4484	Plastics Mfg.—Molded Products NOC	0.43	0.45	0.03	0.45
4511	Analytical Laboratories or Assaying—Including Laboratory, Outside Employees, Collectors of Samples, & Drivers	-	0.42	0.00	0.42
4825	Drug, Medicine or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients	0.44	0.37	0.07	0.38
5022	Masonry NOC	-	0.31	0.00	0.31
5040	Iron or Steel—Erection—Frame Structures	1.00	0.31	0.03	0.33
5146	Fixtures or Furniture Installation—Portable—NOC.	1.00	0.37	0.03	0.39
5183	Boiler or Steam Pipe Insulating & Drivers.	0.14	0.35	0.05	0.34
5188	Automatic Sprinkler Installation & Drivers	-	0.35	0.00	0.35
5190	Cable Installation & Drivers.	0.63	0.35	0.11	0.38
5191	Computer—Device Installation, Inspection, Service, or Repair	-	0.37	0.00	0.37
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	-	0.42	0.00	0.42
5213	Cleaning or Renovating Building Exteriors	-	0.31	0.00	0.31
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	0.37	0.35	0.12	0.35
5437	Carpentry—Installation of Cabinet Work or Interior Trim	-	0.35	0.00	0.35
5474	Waterproofing—Roofs of Mobile Homes	-	0.31	0.00	0.31
5479	Insulation Work NOC & Drivers	-	0.37	0.00	0.37
5506	Street or Road Construction—Paving or Repaving & Drivers	0.40	0.35	0.53	0.38
5507	Street or Road Construction—Subsurface Work & Drivers	0.39	0.35	0.04	0.35
5508	Street or Road Construction—Rock Excavation & Drivers	-	0.35	0.00	0.35
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems—Installation, Service and Repair, Shop, Yard Work & Drivers	0.86	0.37	0.06	0.40
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	0.67	0.31	0.08	0.34

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D-RATIO BY CLASS
SCENARIO 2

Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
5650	Exterminator	-	0.37	0.00	0.37
6204	Drilling NOC & Drivers	-	0.35	0.00	0.35
6217	Airport Construction—Grading & Drivers	0.43	0.31	0.24	0.34
6306	Sewer Construction—All Operations & Drivers	1.00	0.35	0.02	0.36
6319	Gas Main or Connection Construction & Drivers	0.70	0.31	0.04	0.33
6325	Conduit Construction—For Cables or Wires & Drivers	1.00	0.31	0.03	0.33
6504	Food Products Mfg. NOC	0.52	0.45	0.16	0.46
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	-	0.31	0.00	0.31
7228	Local Hauling Only - All Employees & Drivers	0.43	0.35	0.34	0.38
7229	Long Distance Hauling—All Employees & Drivers	0.38	0.35	0.32	0.36
7230	Trucking Parcel Or Package Delivery—All Employees & Drivers	0.65	0.42	0.68	0.57
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies —All Employees & Drivers	0.49	0.42	0.35	0.45
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	0.91	0.45	0.03	0.46
7380	Distributing Companies & Drivers.	0.73	0.43	0.18	0.49
7382	Bus Co.—All Other Employees & Drivers	1.00	0.42	0.07	0.46
7403	Aviation—Airport or Heliport Operator—All Employees & Drivers	0.41	0.45	0.21	0.44
7421	Aviation—Transportation of Personnel in Conduct of Employer’s Business—Flying Crew	0.62	0.37	0.02	0.38
7422	Aviation—Flight Testing—Flying Crew	0.28	0.35	0.08	0.34
7425	Aviation—Helicopters—Flying Crew	0.52	0.35	0.06	0.36
7502	Gas Co.—Natural Gas—Local Distribution & Drivers	0.47	0.37	0.19	0.39
7520	Waterworks Operation & Drivers.	0.44	0.42	0.77	0.43
7539	Electric Light or Power Co. NOC—All Employees & Drivers	0.32	0.35	0.24	0.34
7580	Sewage Disposal Plant Operation & Drivers	0.42	0.37	0.24	0.38
7590	Garbage Works	-	0.37	0.00	0.37

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		(1)	(2)	(3)	(4)
7600	Telecommunications Co.—Cable TV, or Satellite—All Other Employees & Drivers	1.00	0.37	0.03	0.39
7610	Motion Picture—Production—In Studios or Outside—All Operations Up to the Development of Negatives & Clerical, Drivers	-	0.37	0.00	0.37
7705	Ambulance Service Companies and EMS (Emergency Medical Service) Providers & Drivers	0.60	0.42	0.18	0.45
7710	Firefighters	0.44	0.35	1.00	0.44
7720	Police Officers	0.45	0.37	1.00	0.45
8006	Coffee, Tea, or Grocer Dealer—Retail.	0.58	0.47	0.38	0.51
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	0.51	0.47	0.17	0.48
8010	Bicycles—Retail Sale or Rental	-	0.45	0.00	0.45
8013	Diamond Cutting or Polishing.	-	0.42	0.00	0.42
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	0.57	0.47	1.00	0.57
8018	Barber or Beauty Parlor Supply House	0.38	0.45	0.17	0.44
8021	Store—Fish, Meat or Poultry Dealer—Wholesale.	0.19	0.45	0.04	0.44
8031	Cold Storage Locker—Frozen Foods.	-	0.45	0.00	0.45
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC.	0.59	0.47	1.00	0.59
8034	Store—Grocery—Wholesale	0.78	0.47	0.12	0.51
8037	Store—Superstores and Warehouse Clubs	0.62	0.51	0.58	0.57
8039	Store—Department—Retail.	0.56	0.47	0.31	0.50
8044	Furniture Rental—Chairs, Coat Racks, Dishes & Drivers	0.61	0.45	0.29	0.50
8107	Contractors Equipment Rental & Drivers	0.81	0.35	0.09	0.39
8209	Vegetable Packing & Drivers.	-	0.45	0.00	0.45
8227	Concrete Forms—Reconditioning and Leasing Building Material Dealer—New Materials	-	0.35	0.00	0.35
8232	Only—All Other Employees & Yard, Warehouse, Drivers	1.00	0.37	0.02	0.38
8279	Breeding Farm or Stable & Drivers.	-	0.35	0.00	0.35
8291	Storage Warehouse—Cold	1.00	0.42	0.03	0.44
8292	Storage Warehouse NOC Air Conditioning	0.87	0.45	0.06	0.48
8380	Systems—Automobile—Installation, Service or Repair & Drivers	0.51	0.42	0.44	0.46
8381	Gasoline Station—Self-Service Only—Retail	0.56	0.42	0.13	0.44
8385	Ambulance Service Companies—Garage Employees	0.99	0.42	0.07	0.46

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D-RATIO BY CLASS
SCENARIO 2

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		(1)	(2)	(3)	(4)
8393	Automobile—Body Repair	0.45	0.37	0.09	0.38
8411	Volunteer Firefighters	0.56	0.35	0.10	0.37
8412	Certified Ambulance Drivers & Attendants	-	0.35	0.00	0.35
8413	Volunteer Police Officer	0.59	0.35	0.12	0.38
8414	DES OJT eval/training under TANF or VOC Rehab programs	-	0.35	0.00	0.35
8415	Volunteer Workers of a Licensed Health Care Institution	0.90	0.35	0.07	0.39
8416	Volunteer Search and Rescue	-	0.35	0.00	0.35
8417	Volunteer - General	1.00	0.35	0.02	0.36
8418	Arizona Game and Fish Reserve	-	0.35	0.00	0.35
8601	Architectural or Engineering Firm— Including Salespersons & Drivers	0.28	0.35	0.10	0.34
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	1.00	0.35	0.03	0.37
8742	Estimators	0.93	0.37	0.08	0.41
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	0.31	0.35	0.09	0.35
8799	Mailing or Addressing Company or Letter Service Shop—Clerical Staff	-	0.45	0.00	0.45
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	0.92	0.37	0.05	0.40
8810	Clerical Office Employees NOC.	0.54	0.45	0.89	0.53
8820	Attorney—All Employees & Clerical, Messengers, Drivers.	0.65	0.37	0.18	0.42
8829	Convalescent or Nursing Home—All Employees	0.46	0.51	0.12	0.50
8831	Hospital—Veterinary & Drivers	0.63	0.51	0.27	0.54
8832	Physician & Clerical	0.53	0.45	0.37	0.48
8833	Hospital—Professional Employees	0.61	0.45	1.00	0.61
8835	Home, Public, and Traveling Healthcare—All Employees	0.54	0.45	0.16	0.46
8840	Religious Organization—Professional Employees & Clerical	0.37	0.45	0.15	0.44
8864	Social Services Organization—All Employees & Salespersons, Drivers	1.00	0.47	0.04	0.49
8868	College—Professional Employees & Clerical	0.64	0.47	1.00	0.64
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers.	1.00	0.47	0.03	0.49
8901	Telecommunications Co.: Office or Exchange Employees & Clerical	1.00	0.37	0.02	0.38
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	1.00	0.37	0.03	0.39
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	1.00	0.45	0.03	0.47
9015	Building or Property Management—All Other Employees	0.55	0.42	0.43	0.48

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Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
9016	Amusement Park or Exhibition Operation & Drivers	0.99	0.45	0.07	0.49
9033	Housing Authority & Clerical, Salespersons, Drivers	0.44	0.42	0.05	0.42
9040	Hospital—All Other Employees	0.60	0.47	0.72	0.56
9052	Hotel—All Other Employees & Salespersons, Drivers	0.52	0.47	0.47	0.49
9058	Hotel—Restaurant Employees	0.48	0.51	0.15	0.50
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	-	0.47	0.00	0.47
9061	Club—NOC & Clerical	-	0.47	0.00	0.47
9063	Exercise or Health Institute & Clerical	0.47	0.47	0.16	0.47
9082	Caterer.	1.00	0.51	0.03	0.52
9083	Restaurant: Fast Food.	0.38	0.51	0.09	0.50
9093	Bowling Lane.	-	0.47	0.00	0.47
9101	Religious Organization—All Other Employees	0.54	0.47	1.00	0.54
9102	Lawn Maintenance—Commercial or Domestic & Drivers	0.54	0.42	0.48	0.48
9154	Theater NOC—All Other Employees	-	0.45	0.00	0.45
9178	Athletic Sports or Park: Noncontact Sports	-	0.51	0.00	0.51
9180	Amusement Device Operation NOC Not Traveling & Drivers	-	0.42	0.00	0.42
9220	Cemetery Operation & Drivers	0.51	0.42	0.06	0.43
9402	Sewer Cleaning & Drivers	0.61	0.35	0.06	0.37
9403	Ashes, Garbage, or Refuse Collection & Drivers.	0.43	0.35	0.25	0.37
9410	Municipal, Township, County, or State Employee NOC.	0.55	0.45	0.54	0.50
9516	Electronic Equipment—Installation, Service, or Repair—Shop and Outside & Drivers	1.00	0.42	0.03	0.44
9519	Air Conditioning Systems—Portable Units—Installation, Service or Repair & Drivers	-	0.37	0.00	0.37
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	0.37	0.35	0.05	0.35
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	-	0.47	0.00	0.47

Notes:

(1) - Per INDUSTRIAL COMMISSION OF ARIZONA.

(2) - Per NCCI Arizona Rate Filing effective 1/1/2024

(4) - Per Exhibit II, Column (6)

(5) = (1) x (3) + (2) x (1 - (3))

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025

D-RATIO BY CLASS
SCENARIO 3

Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
0005	Farm	0.56	0.45	0.09	0.46
0034	Farm	-	0.42	0.00	0.42
0036	Farm—Dairy & Drivers	0.79	0.45	0.13	0.49
0037	Farm	1.00	0.37	0.03	0.39
0251	Irrigation Works Operation & Drivers.	0.51	0.42	0.16	0.43
1164	Mining NOC—Not Coal—Underground & Drivers	-	0.31	0.00	0.31
1165	Mining NOC—Not Coal—Surface & Drivers	1.00	0.31	0.02	0.33
1438	Blast Furnace Operation & Driver.	-	0.37	0.00	0.37
1452	Ore Milling & Drivers	-	0.37	0.00	0.37
2003	Bakery—Salespersons & Drivers,	1.00	0.42	0.10	0.48
2039	Ice-Cream Mfg. & Drivers	1.00	0.45	0.03	0.47
2063	Creameries & Dairy Products Mfg.	-	0.42	0.00	0.42
2065	Milk Products Mfg. NOC	1.00	0.42	0.02	0.43
2070	Creamery or Dairy & Route Supervisors, Drivers.	0.33	0.42	0.11	0.41
2501	Cloth, Canvas and Related Products Mfg. Noc	-	0.45	0.00	0.45
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	0.62	0.42	0.13	0.45
2702	Logging or Lumbering	0.32	0.31	0.04	0.31
2802	Carpentry—Shop Only & Drivers	0.57	0.42	0.08	0.43
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	0.67	0.47	0.11	0.49
3027	Lead Works & Drivers.	-	0.37	0.00	0.37
3064	Sign Manufacturing—Metal	1.00	0.42	0.03	0.44
3113	Tool Mfg.—Not Drop or Machine Forged NOC	-	0.42	0.00	0.42
3145	Automatic Screw Machine Products Mfg.	-	0.42	0.00	0.42
3179	Electrical Apparatus Mfg. NOC	-	0.45	0.00	0.45
3257	Chain Mfg.—Formed or Welded	1.00	0.45	0.03	0.47
3365	Welding or Cutting NOC & Drivers.	1.00	0.35	0.02	0.36
3507	Agricultural or Construction Machinery Mfg.	-	0.42	0.00	0.42
3632	Automotive—Machine Shop	0.36	0.42	0.20	0.41
3634	Automatic Sprinkler Head Mfg.	-	0.42	0.00	0.42
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	0.66	0.45	0.33	0.52
3685	Instrument Mfg. NOC.	0.86	0.45	0.14	0.51
3724	Door—Installation—Overhead & Drivers	1.00	0.31	0.04	0.34
3808	Automobile—Mfg. or Assembly	-	0.42	0.00	0.42
3826	Aircraft Engine Mfg.	0.35	0.42	0.10	0.41
3830	Airplane Mfg.	0.59	0.42	0.10	0.44
3865	Bicycles—Mfg. or Assembly	-	0.47	0.00	0.47
4109	Integrated Circuit Mfg.	0.65	0.45	0.24	0.50

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D-RATIO BY CLASS
SCENARIO 3

Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
4243	Box Mfg.—Folding Paper—NOC	-	0.42	0.00	0.42
4299	Printing.	-	0.42	0.00	0.42
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers.	-	0.45	0.00	0.45
4420	Rubber Tire Mfg.	-	0.35	0.00	0.35
4484	Plastics Mfg.—Molded Products NOC	0.43	0.45	0.03	0.45
4511	Analytical Laboratories or Assaying—Including Laboratory, Outside Employees, Collectors of Samples, & Drivers	-	0.42	0.00	0.42
4825	Drug, Medicine or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients	0.44	0.37	0.07	0.38
5022	Masonry NOC	-	0.31	0.00	0.31
5040	Iron or Steel—Erection—Frame Structures	1.00	0.31	0.03	0.33
5146	Fixtures or Furniture Installation—Portable—NOC.	1.00	0.37	0.03	0.39
5183	Boiler or Steam Pipe Insulating & Drivers.	0.14	0.35	0.05	0.34
5188	Automatic Sprinkler Installation & Drivers	-	0.35	0.00	0.35
5190	Cable Installation & Drivers.	0.63	0.35	0.11	0.38
5191	Computer—Device Installation, Inspection, Service, or Repair	-	0.37	0.00	0.37
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	-	0.42	0.00	0.42
5213	Cleaning or Renovating Building Exteriors	-	0.31	0.00	0.31
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	0.37	0.35	0.12	0.35
5437	Carpentry—Installation of Cabinet Work or Interior Trim	-	0.35	0.00	0.35
5474	Waterproofing—Roofs of Mobile Homes	-	0.31	0.00	0.31
5479	Insulation Work NOC & Drivers	-	0.37	0.00	0.37
5506	Street or Road Construction—Paving or Repaving & Drivers	0.40	0.35	0.53	0.38
5507	Street or Road Construction—Subsurface Work & Drivers	0.39	0.35	0.04	0.35
5508	Street or Road Construction—Rock Excavation & Drivers	-	0.35	0.00	0.35
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems—Installation, Service and Repair, Shop, Yard Work & Drivers	0.86	0.37	0.06	0.40
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	0.67	0.31	0.08	0.34

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D-RATIO BY CLASS
SCENARIO 3

Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
5650	Exterminator	-	0.37	0.00	0.37
6204	Drilling NOC & Drivers	-	0.35	0.00	0.35
6217	Airport Construction—Grading & Drivers	0.43	0.31	0.24	0.34
6306	Sewer Construction—All Operations & Drivers	1.00	0.35	0.02	0.36
6319	Gas Main or Connection Construction & Drivers	0.70	0.31	0.04	0.33
6325	Conduit Construction—For Cables or Wires & Drivers	1.00	0.31	0.03	0.33
6504	Food Products Mfg. NOC	0.52	0.45	0.16	0.46
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	-	0.31	0.00	0.31
7228	Local Hauling Only - All Employees & Drivers	0.43	0.35	0.34	0.38
7229	Long Distance Hauling—All Employees & Drivers	0.38	0.35	0.32	0.36
7230	Trucking Parcel Or Package Delivery—All Employees & Drivers	0.65	0.42	0.68	0.57
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies —All Employees & Drivers	0.49	0.42	0.35	0.45
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	0.91	0.45	0.03	0.46
7380	Distributing Companies & Drivers.	0.73	0.43	0.18	0.49
7382	Bus Co.—All Other Employees & Drivers	1.00	0.42	0.07	0.46
7403	Aviation—Airport or Heliport Operator—All Employees & Drivers	0.41	0.45	0.21	0.44
7421	Aviation—Transportation of Personnel in Conduct of Employer’s Business—Flying Crew	0.62	0.37	0.02	0.38
7422	Aviation—Flight Testing—Flying Crew	0.28	0.35	0.08	0.34
7425	Aviation—Helicopters—Flying Crew	0.52	0.35	0.06	0.36
7502	Gas Co.—Natural Gas—Local Distribution & Drivers	0.47	0.37	0.19	0.39
7520	Waterworks Operation & Drivers.	0.44	0.42	0.77	0.43
7539	Electric Light or Power Co. NOC—All Employees & Drivers	0.32	0.35	0.24	0.34
7580	Sewage Disposal Plant Operation & Drivers	0.42	0.37	0.24	0.38
7590	Garbage Works	-	0.37	0.00	0.37

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D-RATIO BY CLASS
SCENARIO 3

Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
7600	Telecommunications Co.—Cable TV, or Satellite—All Other Employees & Drivers	1.00	0.37	0.03	0.39
7610	Motion Picture—Production—In Studios or Outside—All Operations Up to the Development of Negatives & Clerical, Drivers	-	0.37	0.00	0.37
7705	Ambulance Service Companies and EMS (Emergency Medical Service) Providers & Drivers	0.60	0.42	0.18	0.45
7710	Firefighters	0.44	0.35	1.00	0.44
7720	Police Officers	0.45	0.37	1.00	0.45
8006	Coffee, Tea, or Grocer Dealer—Retail.	0.58	0.47	0.38	0.51
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	0.51	0.47	0.17	0.48
8010	Bicycles—Retail Sale or Rental	-	0.45	0.00	0.45
8013	Diamond Cutting or Polishing.	-	0.42	0.00	0.42
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	0.57	0.47	1.00	0.57
8018	Barber or Beauty Parlor Supply House	0.38	0.45	0.17	0.44
8021	Store—Fish, Meat or Poultry Dealer—Wholesale.	0.19	0.45	0.04	0.44
8031	Cold Storage Locker—Frozen Foods.	-	0.45	0.00	0.45
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC.	0.59	0.47	1.00	0.59
8034	Store—Grocery—Wholesale	0.78	0.47	0.12	0.51
8037	Store—Superstores and Warehouse Clubs	0.62	0.51	0.58	0.57
8039	Store—Department—Retail.	0.56	0.47	0.31	0.50
8044	Furniture Rental—Chairs, Coat Racks, Dishes & Drivers	0.61	0.45	0.29	0.50
8107	Contractors Equipment Rental & Drivers	0.81	0.35	0.09	0.39
8209	Vegetable Packing & Drivers.	-	0.45	0.00	0.45
8227	Concrete Forms—Reconditioning and Leasing Building Material Dealer—New Materials	-	0.35	0.00	0.35
8232	Only—All Other Employees & Yard, Warehouse, Drivers	1.00	0.37	0.02	0.38
8279	Breeding Farm or Stable & Drivers.	-	0.35	0.00	0.35
8291	Storage Warehouse—Cold	1.00	0.42	0.03	0.44
8292	Storage Warehouse NOC Air Conditioning	0.87	0.45	0.06	0.48
8380	Systems—Automobile—Installation, Service or Repair & Drivers	0.51	0.42	0.44	0.46
8381	Gasoline Station—Self-Service Only—Retail	0.56	0.42	0.13	0.44
8385	Ambulance Service Companies—Garage Employees	0.99	0.42	0.07	0.46

INDUSTRIAL COMMISSION OF ARIZONA
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D-RATIO BY CLASS
SCENARIO 3

Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
8393	Automobile—Body Repair	0.45	0.37	0.09	0.38
8411	Volunteer Firefighters	0.56	0.35	0.10	0.37
8412	Certified Ambulance Drivers & Attendants	-	0.35	0.00	0.35
8413	Volunteer Police Officer	0.59	0.35	0.12	0.38
8414	DES OJT eval/training under TANF or VOC Rehab programs	-	0.35	0.00	0.35
8415	Volunteer Workers of a Licensed Health Care Institution	0.90	0.35	0.07	0.39
8416	Volunteer Search and Rescue	-	0.35	0.00	0.35
8417	Volunteer - General	1.00	0.35	0.02	0.36
8418	Arizona Game and Fish Reserve	-	0.35	0.00	0.35
8601	Architectural or Engineering Firm— Including Salespersons & Drivers	0.28	0.35	0.10	0.34
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	1.00	0.35	0.03	0.37
8742	Estimators	0.93	0.37	0.08	0.41
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	0.31	0.35	0.09	0.35
8799	Mailing or Addressing Company or Letter Service Shop—Clerical Staff	-	0.45	0.00	0.45
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	0.92	0.37	0.05	0.40
8810	Clerical Office Employees NOC.	0.54	0.45	0.89	0.53
8820	Attorney—All Employees & Clerical, Messengers, Drivers.	0.65	0.37	0.18	0.42
8829	Convalescent or Nursing Home—All Employees	0.46	0.51	0.12	0.50
8831	Hospital—Veterinary & Drivers	0.63	0.51	0.27	0.54
8832	Physician & Clerical	0.53	0.45	0.37	0.48
8833	Hospital—Professional Employees	0.61	0.45	1.00	0.61
8835	Home, Public, and Traveling Healthcare—All Employees	0.54	0.45	0.16	0.46
8840	Religious Organization—Professional Employees & Clerical	0.37	0.45	0.15	0.44
8864	Social Services Organization—All Employees & Salespersons, Drivers	1.00	0.47	0.04	0.49
8868	College—Professional Employees & Clerical	0.64	0.47	1.00	0.64
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers.	1.00	0.47	0.03	0.49
8901	Telecommunications Co.: Office or Exchange Employees & Clerical	1.00	0.37	0.02	0.38
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	1.00	0.37	0.03	0.39
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	1.00	0.45	0.03	0.47
9015	Building or Property Management—All Other Employees	0.55	0.42	0.43	0.48

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D-RATIO BY CLASS
SCENARIO 3

Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
9016	Amusement Park or Exhibition Operation & Drivers	0.99	0.45	0.07	0.49
9033	Housing Authority & Clerical, Salespersons, Drivers	0.44	0.42	0.05	0.42
9040	Hospital—All Other Employees	0.60	0.47	0.72	0.56
9052	Hotel—All Other Employees & Salespersons, Drivers	0.52	0.47	0.47	0.49
9058	Hotel—Restaurant Employees	0.48	0.51	0.15	0.50
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	-	0.47	0.00	0.47
9061	Club—NOC & Clerical	-	0.47	0.00	0.47
9063	Exercise or Health Institute & Clerical	0.47	0.47	0.16	0.47
9082	Caterer.	1.00	0.51	0.03	0.52
9083	Restaurant: Fast Food.	0.38	0.51	0.09	0.50
9093	Bowling Lane.	-	0.47	0.00	0.47
9101	Religious Organization—All Other Employees	0.54	0.47	1.00	0.54
9102	Lawn Maintenance—Commercial or Domestic & Drivers	0.54	0.42	0.48	0.48
9154	Theater NOC—All Other Employees	-	0.45	0.00	0.45
9178	Athletic Sports or Park: Noncontact Sports	-	0.51	0.00	0.51
9180	Amusement Device Operation NOC Not Traveling & Drivers	-	0.42	0.00	0.42
9220	Cemetery Operation & Drivers	0.51	0.42	0.06	0.43
9402	Sewer Cleaning & Drivers	0.61	0.35	0.06	0.37
9403	Ashes, Garbage, or Refuse Collection & Drivers.	0.43	0.35	0.25	0.37
9410	Municipal, Township, County, or State Employee NOC.	0.55	0.45	0.54	0.50
9516	Electronic Equipment—Installation, Service, or Repair—Shop and Outside & Drivers	1.00	0.42	0.03	0.44
9519	Air Conditioning Systems—Portable Units—Installation, Service or Repair & Drivers	-	0.37	0.00	0.37
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	0.37	0.35	0.05	0.35
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	-	0.47	0.00	0.47

Notes:

- (1) - Per INDUSTRIAL COMMISSION OF ARIZONA.
- (2) - Per NCCI Arizona Rate Filing effective 1/1/2024
- (4) - Per Exhibit II, Column (6)
- (5) = (1) x (3) + (2) x (1 - (3))

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D-RATIO BY CLASS
SCENARIO 4

Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
0005	Farm	0.56	0.45	0.09	0.46
0034	Farm	-	0.42	0.00	0.42
0036	Farm—Dairy & Drivers	0.79	0.45	0.13	0.49
0037	Farm	1.00	0.37	0.03	0.39
0251	Irrigation Works Operation & Drivers.	0.51	0.42	0.16	0.43
1164	Mining NOC—Not Coal—Underground & Drivers	-	0.31	0.00	0.31
1165	Mining NOC—Not Coal—Surface & Drivers	1.00	0.31	0.02	0.33
1438	Blast Furnace Operation & Driver.	-	0.37	0.00	0.37
1452	Ore Milling & Drivers	-	0.37	0.00	0.37
2003	Bakery—Salespersons & Drivers,	1.00	0.42	0.10	0.48
2039	Ice-Cream Mfg. & Drivers	1.00	0.45	0.03	0.47
2063	Creameries & Dairy Products Mfg.	-	0.42	0.00	0.42
2065	Milk Products Mfg. NOC	1.00	0.42	0.02	0.43
2070	Creamery or Dairy & Route Supervisors, Drivers.	0.33	0.42	0.11	0.41
2501	Cloth, Canvas and Related Products Mfg. Noc	-	0.45	0.00	0.45
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	0.62	0.42	0.13	0.45
2702	Logging or Lumbering	0.32	0.31	0.04	0.31
2802	Carpentry—Shop Only & Drivers	0.57	0.42	0.08	0.43
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	0.67	0.47	0.11	0.49
3027	Lead Works & Drivers.	-	0.37	0.00	0.37
3064	Sign Manufacturing—Metal	1.00	0.42	0.03	0.44
3113	Tool Mfg.—Not Drop or Machine Forged NOC	-	0.42	0.00	0.42
3145	Automatic Screw Machine Products Mfg.	-	0.42	0.00	0.42
3179	Electrical Apparatus Mfg. NOC	-	0.45	0.00	0.45
3257	Chain Mfg.—Formed or Welded	1.00	0.45	0.03	0.47
3365	Welding or Cutting NOC & Drivers.	1.00	0.35	0.02	0.36
3507	Agricultural or Construction Machinery Mfg.	-	0.42	0.00	0.42
3632	Automotive—Machine Shop	0.36	0.42	0.20	0.41
3634	Automatic Sprinkler Head Mfg.	-	0.42	0.00	0.42
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	0.66	0.45	0.33	0.52
3685	Instrument Mfg. NOC.	0.86	0.45	0.14	0.51
3724	Door—Installation—Overhead & Drivers	1.00	0.31	0.04	0.34
3808	Automobile—Mfg. or Assembly	-	0.42	0.00	0.42
3826	Aircraft Engine Mfg.	0.35	0.42	0.10	0.41
3830	Airplane Mfg.	0.59	0.42	0.10	0.44
3865	Bicycles—Mfg. or Assembly	-	0.47	0.00	0.47
4109	Integrated Circuit Mfg.	0.65	0.45	0.24	0.50

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D-RATIO BY CLASS
SCENARIO 4

Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
4243	Box Mfg.—Folding Paper—NOC	-	0.42	0.00	0.42
4299	Printing.	-	0.42	0.00	0.42
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers.	-	0.45	0.00	0.45
4420	Rubber Tire Mfg.	-	0.35	0.00	0.35
4484	Plastics Mfg.—Molded Products NOC	0.43	0.45	0.03	0.45
4511	Analytical Laboratories or Assaying—Including Laboratory, Outside Employees, Collectors of Samples, & Drivers	-	0.42	0.00	0.42
4825	Drug, Medicine or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients	0.44	0.37	0.07	0.38
5022	Masonry NOC	-	0.31	0.00	0.31
5040	Iron or Steel—Erection—Frame Structures	1.00	0.31	0.03	0.33
5146	Fixtures or Furniture Installation—Portable—NOC.	1.00	0.37	0.03	0.39
5183	Boiler or Steam Pipe Insulating & Drivers.	0.14	0.35	0.05	0.34
5188	Automatic Sprinkler Installation & Drivers	-	0.35	0.00	0.35
5190	Cable Installation & Drivers.	0.63	0.35	0.11	0.38
5191	Computer—Device Installation, Inspection, Service, or Repair	-	0.37	0.00	0.37
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	-	0.42	0.00	0.42
5213	Cleaning or Renovating Building Exteriors	-	0.31	0.00	0.31
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	0.37	0.35	0.12	0.35
5437	Carpentry—Installation of Cabinet Work or Interior Trim	-	0.35	0.00	0.35
5474	Waterproofing—Roofs of Mobile Homes	-	0.31	0.00	0.31
5479	Insulation Work NOC & Drivers	-	0.37	0.00	0.37
5506	Street or Road Construction—Paving or Repaving & Drivers	0.40	0.35	0.53	0.38
5507	Street or Road Construction—Subsurface Work & Drivers	0.39	0.35	0.04	0.35
5508	Street or Road Construction—Rock Excavation & Drivers	-	0.35	0.00	0.35
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems—Installation, Service and Repair, Shop, Yard Work & Drivers	0.86	0.37	0.06	0.40
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	0.67	0.31	0.08	0.34

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D-RATIO BY CLASS
SCENARIO 4

Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
5650	Exterminator	-	0.37	0.00	0.37
6204	Drilling NOC & Drivers	-	0.35	0.00	0.35
6217	Airport Construction—Grading & Drivers	0.43	0.31	0.24	0.34
6306	Sewer Construction—All Operations & Drivers	1.00	0.35	0.02	0.36
6319	Gas Main or Connection Construction & Drivers	0.70	0.31	0.04	0.33
6325	Conduit Construction—For Cables or Wires & Drivers	1.00	0.31	0.03	0.33
6504	Food Products Mfg. NOC	0.52	0.45	0.16	0.46
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	-	0.31	0.00	0.31
7228	Local Hauling Only - All Employees & Drivers	0.43	0.35	0.34	0.38
7229	Long Distance Hauling—All Employees & Drivers	0.38	0.35	0.32	0.36
7230	Trucking Parcel Or Package Delivery—All Employees & Drivers	0.65	0.42	0.68	0.57
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies —All Employees & Drivers	0.49	0.42	0.35	0.45
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	0.91	0.45	0.03	0.46
7380	Distributing Companies & Drivers.	0.73	0.43	0.18	0.49
7382	Bus Co.—All Other Employees & Drivers	1.00	0.42	0.07	0.46
7403	Aviation—Airport or Heliport Operator—All Employees & Drivers	0.41	0.45	0.21	0.44
7421	Aviation—Transportation of Personnel in Conduct of Employer’s Business—Flying Crew	0.62	0.37	0.02	0.38
7422	Aviation—Flight Testing—Flying Crew	0.28	0.35	0.08	0.34
7425	Aviation—Helicopters—Flying Crew	0.52	0.35	0.06	0.36
7502	Gas Co.—Natural Gas—Local Distribution & Drivers	0.47	0.37	0.19	0.39
7520	Waterworks Operation & Drivers.	0.44	0.42	0.77	0.43
7539	Electric Light or Power Co. NOC—All Employees & Drivers	0.32	0.35	0.24	0.34
7580	Sewage Disposal Plant Operation & Drivers	0.42	0.37	0.24	0.38
7590	Garbage Works	-	0.37	0.00	0.37

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D-RATIO BY CLASS
SCENARIO 4

Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
7600	Telecommunications Co.—Cable TV, or Satellite—All Other Employees & Drivers	1.00	0.37	0.03	0.39
7610	Motion Picture—Production—In Studios or Outside—All Operations Up to the Development of Negatives & Clerical, Drivers	-	0.37	0.00	0.37
7705	Ambulance Service Companies and EMS (Emergency Medical Service) Providers & Drivers	0.60	0.42	0.18	0.45
7710	Firefighters	0.44	0.35	1.00	0.44
7720	Police Officers	0.45	0.37	1.00	0.45
8006	Coffee, Tea, or Grocer Dealer—Retail.	0.58	0.47	0.38	0.51
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	0.51	0.47	0.17	0.48
8010	Bicycles—Retail Sale or Rental	-	0.45	0.00	0.45
8013	Diamond Cutting or Polishing.	-	0.42	0.00	0.42
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	0.57	0.47	1.00	0.57
8018	Barber or Beauty Parlor Supply House	0.38	0.45	0.17	0.44
8021	Store—Fish, Meat or Poultry Dealer—Wholesale.	0.19	0.45	0.04	0.44
8031	Cold Storage Locker—Frozen Foods.	-	0.45	0.00	0.45
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC.	0.59	0.47	1.00	0.59
8034	Store—Grocery—Wholesale	0.78	0.47	0.12	0.51
8037	Store—Superstores and Warehouse Clubs	0.62	0.51	0.58	0.57
8039	Store—Department—Retail.	0.56	0.47	0.31	0.50
8044	Furniture Rental—Chairs, Coat Racks, Dishes & Drivers	0.61	0.45	0.29	0.50
8107	Contractors Equipment Rental & Drivers	0.81	0.35	0.09	0.39
8209	Vegetable Packing & Drivers.	-	0.45	0.00	0.45
8227	Concrete Forms—Reconditioning and Leasing Building Material Dealer—New Materials	-	0.35	0.00	0.35
8232	Only—All Other Employees & Yard, Warehouse, Drivers	1.00	0.37	0.02	0.38
8279	Breeding Farm or Stable & Drivers.	-	0.35	0.00	0.35
8291	Storage Warehouse—Cold	1.00	0.42	0.03	0.44
8292	Storage Warehouse NOC Air Conditioning	0.87	0.45	0.06	0.48
8380	Systems—Automobile—Installation, Service or Repair & Drivers	0.51	0.42	0.44	0.46
8381	Gasoline Station—Self-Service Only—Retail	0.56	0.42	0.13	0.44
8385	Ambulance Service Companies—Garage Employees	0.99	0.42	0.07	0.46

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D-RATIO BY CLASS
SCENARIO 4

Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
8393	Automobile—Body Repair	0.45	0.37	0.09	0.38
8411	Volunteer Firefighters	0.56	0.35	0.10	0.37
8412	Certified Ambulance Drivers & Attendants	-	0.35	0.00	0.35
8413	Volunteer Police Officer	0.59	0.35	0.12	0.38
8414	DES OJT eval/training under TANF or VOC Rehab programs	-	0.35	0.00	0.35
8415	Volunteer Workers of a Licensed Health Care Institution	0.90	0.35	0.07	0.39
8416	Volunteer Search and Rescue	-	0.35	0.00	0.35
8417	Volunteer - General	1.00	0.35	0.02	0.36
8418	Arizona Game and Fish Reserve	-	0.35	0.00	0.35
8601	Architectural or Engineering Firm— Including Salespersons & Drivers	0.28	0.35	0.10	0.34
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	1.00	0.35	0.03	0.37
8742	Estimators	0.93	0.37	0.08	0.41
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	0.31	0.35	0.09	0.35
8799	Mailing or Addressing Company or Letter Service Shop—Clerical Staff	-	0.45	0.00	0.45
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	0.92	0.37	0.05	0.40
8810	Clerical Office Employees NOC.	0.54	0.45	0.89	0.53
8820	Attorney—All Employees & Clerical, Messengers, Drivers.	0.65	0.37	0.18	0.42
8829	Convalescent or Nursing Home—All Employees	0.46	0.51	0.12	0.50
8831	Hospital—Veterinary & Drivers	0.63	0.51	0.27	0.54
8832	Physician & Clerical	0.53	0.45	0.37	0.48
8833	Hospital—Professional Employees	0.61	0.45	1.00	0.61
8835	Home, Public, and Traveling Healthcare—All Employees	0.54	0.45	0.16	0.46
8840	Religious Organization—Professional Employees & Clerical	0.37	0.45	0.15	0.44
8864	Social Services Organization—All Employees & Salespersons, Drivers	1.00	0.47	0.04	0.49
8868	College—Professional Employees & Clerical	0.64	0.47	1.00	0.64
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers.	1.00	0.47	0.03	0.49
8901	Telecommunications Co.: Office or Exchange Employees & Clerical	1.00	0.37	0.02	0.38
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	1.00	0.37	0.03	0.39
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	1.00	0.45	0.03	0.47
9015	Building or Property Management—All Other Employees	0.55	0.42	0.43	0.48

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D-RATIO BY CLASS
SCENARIO 4

Class	Class Name	2020-2023 Incurred Loss % Less Than Split Point	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
9016	Amusement Park or Exhibition Operation & Drivers	0.99	0.45	0.07	0.49
9033	Housing Authority & Clerical, Salespersons, Drivers	0.44	0.42	0.05	0.42
9040	Hospital—All Other Employees	0.60	0.47	0.72	0.56
9052	Hotel—All Other Employees & Salespersons, Drivers	0.52	0.47	0.47	0.49
9058	Hotel—Restaurant Employees	0.48	0.51	0.15	0.50
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	-	0.47	0.00	0.47
9061	Club—NOC & Clerical	-	0.47	0.00	0.47
9063	Exercise or Health Institute & Clerical	0.47	0.47	0.16	0.47
9082	Caterer.	1.00	0.51	0.03	0.52
9083	Restaurant: Fast Food.	0.38	0.51	0.09	0.50
9093	Bowling Lane.	-	0.47	0.00	0.47
9101	Religious Organization—All Other Employees	0.54	0.47	1.00	0.54
9102	Lawn Maintenance—Commercial or Domestic & Drivers	0.54	0.42	0.48	0.48
9154	Theater NOC—All Other Employees	-	0.45	0.00	0.45
9178	Athletic Sports or Park: Noncontact Sports	-	0.51	0.00	0.51
9180	Amusement Device Operation NOC Not Traveling & Drivers	-	0.42	0.00	0.42
9220	Cemetery Operation & Drivers	0.51	0.42	0.06	0.43
9402	Sewer Cleaning & Drivers	0.61	0.35	0.06	0.37
9403	Ashes, Garbage, or Refuse Collection & Drivers.	0.43	0.35	0.25	0.37
9410	Municipal, Township, County, or State Employee NOC.	0.55	0.45	0.54	0.50
9516	Electronic Equipment—Installation, Service, or Repair—Shop and Outside & Drivers	1.00	0.42	0.03	0.44
9519	Air Conditioning Systems—Portable Units—Installation, Service or Repair & Drivers	-	0.37	0.00	0.37
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	0.37	0.35	0.05	0.35
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	-	0.47	0.00	0.47

Notes:

(1) - Per INDUSTRIAL COMMISSION OF ARIZONA.

(2) - Per NCCI Arizona Rate Filing effective 1/1/2024

(4) - Per Exhibit II, Column (6)

(5) = (1) x (3) + (2) x (1 - (3))

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D-RATIO BY CLASS
SCENARIO 5

Class	Class Name	Proposed D-Ratio
0005	Farm	0.46
0034	Farm	0.41
0036	Farm—Dairy & Drivers	0.44
0037	Farm	0.37
0251	Irrigation Works Operation & Drivers.	0.41
1164	Mining NOC—Not Coal—Underground & Drivers	0.32
1165	Mining NOC—Not Coal—Surface & Drivers	0.32
1438	Blast Furnace Operation & Driver.	0.37
1452	Ore Milling & Drivers	0.37
2003	Bakery—Salespersons & Drivers,	0.41
2039	Ice-Cream Mfg. & Drivers	0.44
2063	Creameries & Dairy Products Mfg.	0.42
2065	Milk Products Mfg. NOC	0.41
2070	Creamery or Dairy & Route Supervisors, Drivers.	0.41
2501	Cloth, Canvas and Related Products Mfg. Noc	0.44
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	0.41
2702	Logging or Lumbering	0.31
2802	Carpentry—Shop Only & Drivers	0.41
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	0.48
3027	Lead Works & Drivers.	0.37
3064	Sign Manufacturing—Metal	0.41
3113	Tool Mfg.—Not Drop or Machine Forged NOC	0.41
3145	Automatic Screw Machine Products Mfg.	0.41
3179	Electrical Apparatus Mfg. NOC	0.44
3257	Chain Mfg.—Formed or Welded	0.44
3365	Welding or Cutting NOC & Drivers.	0.36
3507	Agricultural or Construction Machinery Mfg.	0.41
3632	Automotive—Machine Shop	0.41
3634	Automatic Sprinkler Head Mfg.	0.41
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	0.44
3685	Instrument Mfg. NOC.	0.44
3724	Door—Installation—Overhead & Drivers	0.32
3808	Automobile—Mfg. or Assembly	0.41
3826	Aircraft Engine Mfg.	0.41
3830	Airplane Mfg.	0.41
3865	Bicycles—Mfg. or Assembly	0.48
4109	Integrated Circuit Mfg.	0.44

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D-RATIO BY CLASS
SCENARIO 5

Class	Class Name	Proposed D-Ratio
4243	Box Mfg.—Folding Paper—NOC	0.41
4299	Printing.	0.41
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers.	0.44
4420	Rubber Tire Mfg.	0.36
4484	Plastics Mfg.—Molded Products NOC	0.44
4511	Analytical Laboratories or Assaying—Including Laboratory, Outside Employees, Collectors of Samples, & Drivers	0.41
4825	Drug, Medicine or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients	0.37
5022	Masonry NOC	0.32
5040	Iron or Steel—Erection—Frame Structures	0.32
5146	Fixtures or Furniture Installation—Portable—NOC.	0.37
5183	Boiler or Steam Pipe Insulating & Drivers.	0.34
5188	Automatic Sprinkler Installation & Drivers	0.36
5190	Cable Installation & Drivers.	0.36
5191	Computer—Device Installation, Inspection, Service, or Repair	0.37
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	0.41
5213	Cleaning or Renovating Building Exteriors	0.32
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	0.36
5437	Carpentry—Installation of Cabinet Work or Interior Trim	0.36
5474	Waterproofing—Roofs of Mobile Homes	0.32
5479	Insulation Work NOC & Drivers	0.37
5506	Street or Road Construction—Paving or Repaving & Drivers	0.38
5507	Street or Road Construction—Subsurface Work & Drivers	0.36
5508	Street or Road Construction—Rock Excavation & Drivers	0.36
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems—Installation, Service and Repair, Shop, Yard Work & Drivers	0.37
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	0.32

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D-RATIO BY CLASS
SCENARIO 5

Class	Class Name	Proposed D-Ratio
5650	Exterminator	0.37
6204	Drilling NOC & Drivers	0.35
6217	Airport Construction—Grading & Drivers	0.34
6306	Sewer Construction—All Operations & Drivers	0.36
6319	Gas Main or Connection Construction & Drivers	0.32
6325	Conduit Construction—For Cables or Wires & Drivers	0.32
6504	Food Products Mfg. NOC	0.44
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	0.32
7228	Local Hauling Only - All Employees & Drivers	0.38
7229	Long Distance Hauling—All Employees & Drivers	0.36
7230	Trucking Parcel Or Package Delivery—All Employees & Drivers	0.41
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies —All Employees & Drivers	0.41
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	0.44
7380	Distributing Companies & Drivers.	0.49
7382	Bus Co.—All Other Employees & Drivers	0.41
7403	Aviation—Airport or Heliport Operator—All Employees & Drivers	0.44
7421	Aviation—Transportation of Personnel in Conduct of Employer's Business—Flying Crew	0.37
7422	Aviation—Flight Testing—Flying Crew	0.36
7425	Aviation—Helicopters—Flying Crew	0.36
7502	Gas Co.—Natural Gas—Local Distribution & Drivers	0.37
7520	Waterworks Operation & Drivers.	0.43
7539	Electric Light or Power Co. NOC—All Employees & Drivers	0.41
7580	Sewage Disposal Plant Operation & Drivers	0.38
7590	Garbage Works	0.37

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D-RATIO BY CLASS
SCENARIO 5

Class	Class Name	Proposed D-Ratio
7600	Telecommunications Co.—Cable TV, or Satellite—All Other Employees & Drivers	0.37
7610	Motion Picture—Production—In Studios or Outside—All Operations Up to the Development of Negatives & Clerical, Drivers	0.37
7705	Ambulance Service Companies and EMS (Emergency Medical Service) Providers & Drivers	0.41
7710	Firefighters	0.44
7720	Police Officers	0.45
8006	Coffee, Tea, or Grocer Dealer—Retail.	0.48
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	0.48
8010	Bicycles—Retail Sale or Rental	0.44
8013	Diamond Cutting or Polishing.	0.41
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	0.48
8018	Barber or Beauty Parlor Supply House	0.44
8021	Store—Fish, Meat or Poultry Dealer—Wholesale.	0.44
8031	Cold Storage Locker—Frozen Foods.	0.44
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC.	0.48
8034	Store—Grocery—Wholesale	0.48
8037	Store—Superstores and Warehouse Clubs	0.51
8039	Store—Department—Retail.	0.48
8044	Furniture Rental—Chairs, Coat Racks, Dishes & Drivers	0.44
8107	Contractors Equipment Rental & Drivers	0.36
8209	Vegetable Packing & Drivers.	0.44
8227	Concrete Forms—Reconditioning and Leasing Building Material Dealer—New Materials	0.36
8232	Only—All Other Employees & Yard, Warehouse, Drivers	0.37
8279	Breeding Farm or Stable & Drivers.	0.36
8291	Storage Warehouse—Cold	0.41
8292	Storage Warehouse NOC Air Conditioning	0.44
8380	Systems—Automobile—Installation, Service or Repair & Drivers	0.41
8381	Gasoline Station—Self-Service Only—Retail	0.41
8385	Ambulance Service Companies—Garage Employees	0.41

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D-RATIO BY CLASS
SCENARIO 5

Class	Class Name	Proposed D-Ratio
8393	Automobile—Body Repair	0.37
8411	Volunteer Firefighters	0.37
8412	Certified Ambulance Drivers & Attendants	0.35
8413	Volunteer Police Officer	0.38
8414	DES OJT eval/training under TANF or VOC Rehab programs	0.35
8415	Volunteer Workers of a Licensed Health Care Institution	0.39
8416	Volunteer Search and Rescue	0.35
8417	Volunteer - General	0.36
8418	Arizona Game and Fish Reserve	0.35
8601	Architectural or Engineering Firm— Including Salespersons & Drivers	0.36
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	0.36
8742	Estimators	0.37
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	0.37
8799	Mailing or Addressing Company or Letter Service Shop—Clerical Staff	0.44
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	0.37
8810	Clerical Office Employees NOC.	0.44
8820	Attorney—All Employees & Clerical, Messengers, Drivers.	0.37
8829	Convalescent or Nursing Home—All Employees	0.50
8831	Hospital—Veterinary & Drivers	0.51
8832	Physician & Clerical	0.44
8833	Hospital—Professional Employees	0.44
8835	Home, Public, and Traveling Healthcare—All Employees	0.46
8840	Religious Organization—Professional Employees & Clerical	0.44
8864	Social Services Organization—All Employees & Salespersons, Drivers	0.48
8868	College—Professional Employees & Clerical	0.64
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers.	0.48
8901	Telecommunications Co.: Office or Exchange Employees & Clerical	0.37
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	0.37
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	0.44
9015	Building or Property Management—All Other Employees	0.41

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D-RATIO BY CLASS
SCENARIO 5

Class	Class Name	Proposed D-Ratio
9016	Amusement Park or Exhibition Operation & Drivers	0.49
9033	Housing Authority & Clerical, Salespersons, Drivers	0.41
9040	Hospital—All Other Employees	0.48
9052	Hotel—All Other Employees & Salespersons, Drivers	0.48
9058	Hotel—Restaurant Employees	0.51
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	0.48
9061	Club—NOC & Clerical	0.48
9063	Exercise or Health Institute & Clerical	0.48
9082	Caterer.	0.51
9083	Restaurant: Fast Food.	0.51
9093	Bowling Lane.	0.48
9101	Religious Organization—All Other Employees	0.48
9102	Lawn Maintenance—Commercial or Domestic & Drivers	0.41
9154	Theater NOC—All Other Employees	0.44
9178	Athletic Sports or Park: Noncontact Sports	0.51
9180	Amusement Device Operation NOC Not Traveling & Drivers	0.41
9220	Cemetery Operation & Drivers	0.41
9402	Sewer Cleaning & Drivers	0.36
9403	Ashes, Garbage, or Refuse Collection & Drivers.	0.36
9410	Municipal, Township, County, or State Employee NOC.	0.44
9516	Electronic Equipment—Installation, Service, or Repair—Shop and Outside & Drivers	0.41
9519	Air Conditioning Systems—Portable Units—Installation, Service or Repair & Drivers	0.37
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	0.36
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	0.48

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RATE CHANGE IMPACT BY SELF-INSURED SCENARIO 1

Self-Insured	2023 Payroll (\$00,000's)	Current Rate	Proposed Rate	Most Recent E-Mod	Discount	Projected 2024	Proposed 2025	Premium Change 2024 to 2025	
						Premium *	Premium **	\$ 000's	%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
ABF Freight, Inc.	144	3.02	3.25	1.72	0.1000	673	723	50	7%
Albertsons Companies LLC	6,609	1.08	1.18	0.72	0.1050	4,587	5,005	418	9%
American Furniture Warehouse Co., Inc.	545	2.28	1.72	1.08	0.1025	1,206	912	(294)	-24%
Arizona Counties Insurance Pool (ACIP)	5,482	1.18	1.27	1.17	0.1000	6,840	7,357	517	8%
Arizona Municipal Risk Retention (AMRRP)	9,303	1.85	2.12	0.97	0.1025	14,987	17,139	2,152	14%
State of Arizona	62,182	0.83	0.90	0.70	0.1050	32,209	34,956	2,747	9%
Banner Health	37,224	0.46	0.42	0.78	0.1050	12,067	11,036	(1,031)	-9%
Raley's Arizona LLC dba Bashas'	2,194	1.07	1.16	1.26	0.1000	2,669	2,874	206	8%
Central Arizona Water Conservation District (CAP)	536	2.12	2.63	0.70	0.1050	712	883	171	24%
Chevron U.S.A., Inc.	27	0.15	0.14	0.87	0.1050	3	3	(0)	-9%
City of Avondale	641	1.73	1.99	1.09	0.1025	1,088	1,250	161	15%
City of Chandler	1,645	1.95	2.25	1.26	0.1000	3,632	4,188	556	15%
City of Glendale	1,710	2.08	2.41	1.49	0.1000	4,780	5,518	739	15%
City of Mesa	3,693	2.07	2.33	1.30	0.1000	8,942	10,083	1,141	13%
City of Peoria	1,178	1.95	2.24	1.65	0.1000	3,410	3,921	511	15%
City of Phoenix	12,908	2.26	2.59	2.36	0.1000	61,978	70,933	8,955	14%
City of Scottsdale	2,167	1.99	2.26	1.51	0.1000	5,863	6,670	807	14%
City of Surprise	212	2.03	2.32	1.41	0.1000	545	625	79	15%
City of Tempe	1,727	1.96	2.25	0.79	0.1050	2,389	2,749	360	15%
City of Tucson	3,645	2.32	2.69	1.37	0.1000	10,423	12,074	1,650	16%
City of Yuma	697	2.22	2.54	1.45	0.1000	2,015	2,311	295	15%
Concrete Reinforcements Inc. (CRI)	64	1.06	1.12	0.67	0.1050	41	43	2	6%
Costco Wholesale Corporation	3,957	1.20	1.33	1.06	0.1025	4,499	5,022	522	12%
DG Retail, LLC	284	1.37	1.60	1.68	0.1000	587	686	99	17%
Dignity Health	12,910	0.66	0.60	1.10	0.1000	8,387	7,628	(759)	-9%
Dole Food Company, Inc.	182	2.50	2.34	0.71	0.1050	290	271	(19)	-7%
Empire Southwest LLC	2,823	1.02	1.05	0.60	0.1050	1,541	1,590	49	3%
Encompass Health Corporation	678	0.66	0.59	2.29	0.1000	920	829	(91)	-10%
Federal Express Ground Package System, Inc.	1,035	3.36	3.88	1.13	0.1000	3,537	4,084	547	15%
FedEx Express, Inc.	832	3.08	3.11	1.52	0.1000	3,509	3,535	26	1%
FedEx Freight Inc.	648	3.00	3.24	0.79	0.1050	1,375	1,482	107	8%
Freeport-McMoran Inc.	11,367	1.12	1.03	0.76	0.1050	8,637	7,939	(699)	-8%
Heartland Express, Inc.	64	2.99	2.92	0.85	0.1050	145	141	(3)	-2%
Honeywell International, Inc.	9,019	0.41	0.40	0.34	0.1100	1,123	1,103	(20)	-2%
Honor Health	11,573	0.59	0.54	1.05	0.1025	6,407	5,853	(553)	-9%
Hyatt Corporation	867	0.79	0.78	1.08	0.1025	664	655	(9)	-1%
Intel Corporation	17,437	0.17	0.17	1.08	0.1025	2,833	2,835	3	0%
Kiewit Corporation	820	1.46	1.47	0.82	0.1050	878	882	4	1%
Knight Transportation, Inc.	1,246	1.00	1.05	0.60	0.1050	670	702	32	5%
Kroger Corporation	7,247	1.17	1.27	0.66	0.1050	5,017	5,426	409	8%
Macy's, Inc.	798	0.91	1.14	1.57	0.1000	1,027	1,280	254	25%
Maricopa County	9,752	1.11	1.20	1.12	0.1000	10,880	11,836	955	9%
Maricopa County Community College District	4,837	0.32	0.38	0.71	0.1050	980	1,159	180	18%
Marriott International, Inc.	2,970	1.07	1.11	0.82	0.1050	2,335	2,426	91	4%
Mayo Clinic	11,331	0.35	0.33	1.04	0.1025	3,719	3,446	(273)	-7%
McKee Foods Corporation	73	1.35	1.49	1.40	0.1000	124	137	13	10%
Medtronic, Inc.	1,562	0.25	0.24	0.51	0.1075	177	173	(4)	-2%
Nordstrom, Inc.	512	0.65	0.70	1.45	0.1000	433	466	32	7%
Parker-Hannifin Corporation	476	0.49	0.48	0.83	0.1050	173	168	(4)	-3%
Pilot Travel Centers, LLC	564	1.45	1.64	0.94	0.1025	692	781	89	13%

**INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025**

**RATE CHANGE IMPACT BY SELF-INSURED
SCENARIO 1**

Self-Insured	2023 Payroll (\$00,000's)	Current Rate	Proposed Rate	Most Recent E-Mod	Discount	Projected 2024 Premium * (\$000's)	Proposed 2025 Premium ** (\$000's)	Premium Change 2024 to 2025	
								\$ 000's	%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Pima County	3,310	1.01	1.07	1.18	0.1000	3,548	3,763	215	6%
Pinnacle West Capital Corporation (APS)	8,493	0.37	0.35	0.72	0.1050	2,035	1,913	(122)	-6%
Proctor & Gamble Co.	230	0.54	0.49	0.97	0.1025	107	99	(9)	-8%
Prudential Overall Supply Company (POS)	143	1.70	1.75	0.99	0.1025	216	222	6	3%
Purcell Tire & Rubber Company	78	0.78	0.85	1.00	0.1025	55	59	5	9%
Quik Trip Corporation	1,411	1.17	1.29	1.37	0.1000	2,029	2,242	213	10%
Roehl Transport, LLC	53	2.60	2.56	1.40	0.1000	172	170	(3)	-2%
Roman Catholic Church, Diocese of Tucson	550	0.56	0.61	1.69	0.1000	470	507	38	8%
Ruan Transportation Management Systems, Inc.	293	3.00	3.32	0.75	0.1050	589	651	62	11%
SRP - Salt River Project Agricultural Improvement and Power District and the Salt River Valley Water Users' Association	5,715	0.38	0.37	0.95	0.1025	1,831	1,793	(38)	-2%
Salvation Army-USA Western Territory	164	0.55	0.61	1.45	0.1000	117	132	15	12%
Securis Insurance Pool, Inc.	2,065	4.36	5.39	1.39	0.1000	11,269	13,920	2,651	24%
Shamrock Foods Company & Shamrock Farms Company	2,225	0.93	1.01	1.04	0.1025	1,921	2,105	184	10%
Southwest Gas Corporation	896	0.78	0.84	0.89	0.1050	559	597	38	7%
Swift Transportation Co., LLC	1,345	1.08	1.06	0.84	0.1050	1,095	1,073	(22)	-2%
Textron, Inc.	500	0.83	0.80	0.55	0.1075	203	195	(7)	-4%
The Arizona School Alliance for Workers' Compensation Pool (ASA)	54,251	0.43	0.51	1.14	0.1000	23,852	28,368	4,516	19%
TMC Healthcare	3,101	0.63	0.58	0.67	0.1050	1,176	1,075	(101)	-9%
Town of Gilbert	1,424	2.10	2.43	1.72	0.1000	4,641	5,354	713	15%
Trademark Construction Co., Inc.	71	2.62	2.73	0.70	0.1050	116	121	5	4%
Valley Schools Workers' Compensation Group	6,691	0.37	0.44	1.68	0.1000	3,731	4,427	696	19%
Van Tuyl Group dba Berkshire Hathaway Automotive	2,303	0.58	0.61	0.88	0.1050	1,046	1,114	68	7%
Viad Corporation	156	0.44	0.42	0.80	0.1050	49	47	(3)	-5%
WalMart Associates, Inc.	13,801	1.23	1.41	1.46	0.1000	22,261	25,555	3,294	15%
Weyerhaeuser Company	43	0.80	0.78	0.72	0.1050	22	21	(1)	-3%
Young Electric Sign Company (YESCO)	79	2.16	2.11	0.90	0.1025	138	134	(4)	-3%
Total	379,791					335,866	369,447	33,580	10.0%

Notes:

- (1), (4), & (5) - Per INDUSTRIAL COMMISSION OF ARIZONA.
- (2) - Per ICA Rates effective 1/1/2024: Weighted Average ICA Rate by Class Code with Weights as 2023 Payroll
- (3) - Per Exhibit II, Column (11): Weighted Average Proposed Rate by Class Code with Weights as 2023 Payroll
- (6) = (1) x (2) x (4) x (1 - (5))
- (7) = (1) x (3) x (4) x (1 - (5))
- (8) = (7) - (6); (9) = (8) / (6)

* Projected 2024 premium assumes: 2023 payroll, Class rates effective 1/1/2024 per prior report, No change in E-Mod, No change in discount.

** Proposed 2025 premium assumes: 2023 payroll, Class rates proposed in this study, No change in E-Mod, Discount proposed in this study.

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025

RATE CHANGE IMPACT BY SELF-INSURED
SCENARIO 2

Self-Insured	2023 Payroll (\$00,000's)	Current Rate	Proposed Rate	Most Recent E-Mod	Discount	Projected 2024 Premium * (\$000's)	Proposed 2025 Premium ** (\$000's)	Premium Change 2024 to 2025	
								\$ 000's	%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
ABF Freight, Inc.	144	3.02	3.23	1.72	0.1000	673	719	46	7%
Albertsons Companies LLC	6,609	1.08	1.17	0.72	0.1050	4,587	4,978	390	9%
American Furniture Warehouse Co., Inc.	545	2.28	1.72	1.08	0.1025	1,206	911	(294)	-24%
Arizona Counties Insurance Pool (ACIP)	5,482	1.18	1.27	1.17	0.1000	6,840	7,315	475	7%
Arizona Municipal Risk Retention (AMRRP)	9,303	1.85	2.10	0.97	0.1025	14,987	17,048	2,061	14%
State of Arizona	62,182	0.83	0.89	0.70	0.1050	32,209	34,757	2,548	8%
Banner Health	37,224	0.46	0.42	0.78	0.1050	12,067	10,973	(1,094)	-9%
Raley's Arizona LLC dba Bashas'	2,194	1.07	1.15	1.26	0.1000	2,669	2,858	189	7%
Central Arizona Water Conservation District (CAP)	536	2.12	2.63	0.70	0.1050	712	883	171	24%
Chevron U.S.A., Inc.	27	0.15	0.14	0.87	0.1050	3	3	(0)	-10%
City of Avondale	641	1.73	1.98	1.09	0.1025	1,088	1,243	155	14%
City of Chandler	1,645	1.95	2.23	1.26	0.1000	3,632	4,166	534	15%
City of Glendale	1,710	2.08	2.39	1.49	0.1000	4,780	5,490	711	15%
City of Mesa	3,693	2.07	2.32	1.30	0.1000	8,942	10,030	1,087	12%
City of Peoria	1,178	1.95	2.23	1.65	0.1000	3,410	3,900	490	14%
City of Phoenix	12,908	2.26	2.57	2.36	0.1000	61,978	70,564	8,586	14%
City of Scottsdale	2,167	1.99	2.25	1.51	0.1000	5,863	6,634	772	13%
City of Surprise	212	2.03	2.31	1.41	0.1000	545	621	76	14%
City of Tempe	1,727	1.96	2.24	0.79	0.1050	2,389	2,734	345	14%
City of Tucson	3,645	2.32	2.67	1.37	0.1000	10,423	12,010	1,587	15%
City of Yuma	697	2.22	2.53	1.45	0.1000	2,015	2,299	284	14%
Concrete Reinforcements Inc. (CRI)	64	1.06	1.11	0.67	0.1050	41	43	2	5%
Costco Wholesale Corporation	3,957	1.20	1.33	1.06	0.1025	4,499	4,993	493	11%
DG Retail, LLC	284	1.37	1.59	1.68	0.1000	587	682	95	16%
Dignity Health	12,910	0.66	0.59	1.10	0.1000	8,387	7,584	(803)	-10%
Dole Food Company, Inc.	182	2.50	2.32	0.71	0.1050	290	270	(21)	-7%
Empire Southwest LLC	2,823	1.02	1.04	0.60	0.1050	1,541	1,581	40	3%
Encompass Health Corporation	678	0.66	0.59	2.29	0.1000	920	825	(96)	-10%
Federal Express Ground Package System, Inc.	1,035	3.36	3.86	1.13	0.1000	3,537	4,061	524	15%
FedEx Express, Inc.	832	3.08	3.09	1.52	0.1000	3,509	3,514	6	0%
FedEx Freight Inc.	648	3.00	3.22	0.79	0.1050	1,375	1,473	99	7%
Freeport-McMoran Inc.	11,367	1.12	1.02	0.76	0.1050	8,637	7,894	(744)	-9%
Heartland Express, Inc.	64	2.99	2.90	0.85	0.1050	145	140	(4)	-3%
Honeywell International, Inc.	9,019	0.41	0.40	0.34	0.1100	1,123	1,098	(25)	-2%
Honor Health	11,573	0.59	0.53	1.05	0.1025	6,407	5,820	(587)	-9%
Hyatt Corporation	867	0.79	0.78	1.08	0.1025	664	651	(12)	-2%
Intel Corporation	17,437	0.17	0.17	1.08	0.1025	2,833	2,819	(13)	0%
Kiewit Corporation	820	1.46	1.46	0.82	0.1050	878	877	(1)	0%
Knight Transportation, Inc.	1,246	1.00	1.04	0.60	0.1050	670	698	28	4%
Kroger Corporation	7,247	1.17	1.26	0.66	0.1050	5,017	5,395	378	8%
Macy's, Inc.	798	0.91	1.14	1.57	0.1000	1,027	1,280	254	25%
Maricopa County	9,752	1.11	1.20	1.12	0.1000	10,880	11,768	888	8%
Maricopa County Community College District	4,837	0.32	0.38	0.71	0.1050	980	1,153	173	18%
Marriott International, Inc.	2,970	1.07	1.11	0.82	0.1050	2,335	2,412	77	3%
Mayo Clinic	11,331	0.35	0.32	1.04	0.1025	3,719	3,426	(293)	-8%
McKee Foods Corporation	73	1.35	1.48	1.40	0.1000	124	136	12	10%
Medtronic, Inc.	1,562	0.25	0.24	0.51	0.1075	177	172	(5)	-3%
Nordstrom, Inc.	512	0.65	0.69	1.45	0.1000	433	463	30	7%
Parker-Hannifin Corporation	476	0.49	0.47	0.83	0.1050	173	167	(5)	-3%
Pilot Travel Centers, LLC	564	1.45	1.63	0.94	0.1025	692	776	85	12%

**INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025**

**RATE CHANGE IMPACT BY SELF-INSURED
SCENARIO 2**

Self-Insured	2023 Payroll (\$00,000's)	Current Rate	Proposed Rate	Most Recent E-Mod	Discount	Projected 2024 Premium *	Proposed 2025 Premium **	Premium Change 2024 to 2025	
								\$ 000's	%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Pima County	3,310	1.01	1.06	1.18	0.1000	3,548	3,742	194	5%
Pinnacle West Capital Corporation (APS)	8,493	0.37	0.35	0.72	0.1050	2,035	1,902	(133)	-7%
Proctor & Gamble Co.	230	0.54	0.49	0.97	0.1025	107	98	(9)	-9%
Prudential Overall Supply Company (POS)	143	1.70	1.74	0.99	0.1025	216	221	5	2%
Purcell Tire & Rubber Company	78	0.78	0.85	1.00	0.1025	55	59	4	8%
Quik Trip Corporation	1,411	1.17	1.28	1.37	0.1000	2,029	2,230	201	10%
Roehl Transport, LLC	53	2.60	2.54	1.40	0.1000	172	169	(4)	-2%
Roman Catholic Church, Diocese of Tucson	550	0.56	0.60	1.69	0.1000	470	505	35	7%
Ruan Transportation Management Systems, Inc.	293	3.00	3.30	0.75	0.1050	589	647	59	10%
SRP - Salt River Project Agricultural Improvement and Power District and the Salt River Valley Water Users' Association	5,715	0.38	0.37	0.95	0.1025	1,831	1,782	(49)	-3%
Salvation Army-USA Western Territory	164	0.55	0.61	1.45	0.1000	117	131	14	12%
Securis Insurance Pool, Inc.	2,065	4.36	5.36	1.39	0.1000	11,269	13,840	2,572	23%
Shamrock Foods Company & Shamrock Farms Company	2,225	0.93	1.01	1.04	0.1025	1,921	2,095	173	9%
Southwest Gas Corporation	896	0.78	0.83	0.89	0.1050	559	594	35	6%
Swift Transportation Co., LLC	1,345	1.08	1.05	0.84	0.1050	1,095	1,067	(28)	-3%
Textron, Inc.	500	0.83	0.79	0.55	0.1075	203	194	(9)	-4%
The Arizona School Alliance for Workers' Compensation Pool (ASA)	54,251	0.43	0.51	1.14	0.1000	23,852	28,206	4,354	18%
TMC Healthcare	3,101	0.63	0.57	0.67	0.1050	1,176	1,069	(107)	-9%
Town of Gilbert	1,424	2.10	2.42	1.72	0.1000	4,641	5,326	684	15%
Trademark Construction Co., Inc.	71	2.62	2.72	0.70	0.1050	116	121	4	4%
Valley Schools Workers' Compensation Group	6,691	0.37	0.44	1.68	0.1000	3,731	4,402	671	18%
Van Tuyl Group dba Berkshire Hathaway Automotive	2,303	0.58	0.61	0.88	0.1050	1,046	1,108	62	6%
Viad Corporation	156	0.44	0.42	0.80	0.1050	49	47	(3)	-6%
WalMart Associates, Inc.	13,801	1.23	1.40	1.46	0.1000	22,261	25,409	3,148	14%
Weyerhaeuser Company	43	0.80	0.78	0.72	0.1050	22	21	(1)	-3%
Young Electric Sign Company (YESCO)	79	2.16	2.09	0.90	0.1025	138	134	(4)	-3%
Total	379,791					335,866	367,427	31,561	9.4%

Notes:

- (1), (4), & (5) - Per INDUSTRIAL COMMISSION OF ARIZONA.
- (2) - Per ICA Rates effective 1/1/2024: Weighted Average ICA Rate by Class Code with Weights as 2023 Payroll
- (3) - Per Exhibit II, Column (11): Weighted Average Proposed Rate by Class Code with Weights as 2023 Payroll
- (6) = (1) x (2) x (4) x (1 - (5))
- (7) = (1) x (3) x (4) x (1 - (5))
- (8) = (7) - (6); (9) = (8) / (6)

* Projected 2024 premium assumes: 2023 payroll, Class rates effective 1/1/2024 per prior report, No change in E-Mod, No change in discount.

** Proposed 2025 premium assumes: 2023 payroll, Class rates proposed in this study, No change in E-Mod, Discount proposed in this study.

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025

**RATE CHANGE IMPACT BY SELF-INSURED
SCENARIO 3**

Self-Insured	2023 Payroll (\$00,000's)	Current Rate	Proposed Rate	Most Recent E-Mod	Discount	Projected 2024	Proposed 2025	Premium Change 2024 to 2025	
						Premium *	Premium **	\$ 000's	%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
ABF Freight, Inc.	144	3.02	3.23	1.72	0.1000	673	719	46	7%
Albertsons Companies LLC	6,609	1.08	1.17	0.72	0.1050	4,587	4,979	392	9%
American Furniture Warehouse Co., Inc.	545	2.28	1.72	1.08	0.1025	1,206	911	(294)	-24%
Arizona Counties Insurance Pool (ACIP)	5,482	1.18	1.27	1.17	0.1000	6,840	7,317	477	7%
Arizona Municipal Risk Retention (AMRRP)	9,303	1.85	2.11	0.97	0.1025	14,987	17,053	2,065	14%
State of Arizona	62,182	0.83	0.89	0.70	0.1050	32,209	34,767	2,558	8%
Banner Health	37,224	0.46	0.42	0.78	0.1050	12,067	10,976	(1,091)	-9%
Raley's Arizona LLC dba Bashas'	2,194	1.07	1.15	1.26	0.1000	2,669	2,859	190	7%
Central Arizona Water Conservation District (CAP)	536	2.12	2.63	0.70	0.1050	712	883	171	24%
Chevron U.S.A., Inc.	27	0.15	0.14	0.87	0.1050	3	3	(0)	-10%
City of Avondale	641	1.73	1.98	1.09	0.1025	1,088	1,243	155	14%
City of Chandler	1,645	1.95	2.23	1.26	0.1000	3,632	4,167	535	15%
City of Glendale	1,710	2.08	2.39	1.49	0.1000	4,780	5,492	712	15%
City of Mesa	3,693	2.07	2.32	1.30	0.1000	8,942	10,032	1,090	12%
City of Peoria	1,178	1.95	2.23	1.65	0.1000	3,410	3,901	491	14%
City of Phoenix	12,908	2.26	2.57	2.36	0.1000	61,978	70,582	8,604	14%
City of Scottsdale	2,167	1.99	2.25	1.51	0.1000	5,863	6,636	773	13%
City of Surprise	212	2.03	2.31	1.41	0.1000	545	621	76	14%
City of Tempe	1,727	1.96	2.24	0.79	0.1050	2,389	2,735	346	14%
City of Tucson	3,645	2.32	2.67	1.37	0.1000	10,423	12,013	1,590	15%
City of Yuma	697	2.22	2.53	1.45	0.1000	2,015	2,300	285	14%
Concrete Reinforcements Inc. (CRI)	64	1.06	1.11	0.67	0.1050	41	43	2	5%
Costco Wholesale Corporation	3,957	1.20	1.33	1.06	0.1025	4,499	4,994	495	11%
DG Retail, LLC	284	1.37	1.59	1.68	0.1000	587	682	95	16%
Dignity Health	12,910	0.66	0.59	1.10	0.1000	8,387	7,586	(800)	-10%
Dole Food Company, Inc.	182	2.50	2.33	0.71	0.1050	290	270	(21)	-7%
Empire Southwest LLC	2,823	1.02	1.04	0.60	0.1050	1,541	1,582	40	3%
Encompass Health Corporation	678	0.66	0.59	2.29	0.1000	920	825	(95)	-10%
Federal Express Ground Package System, Inc.	1,035	3.36	3.86	1.13	0.1000	3,537	4,062	525	15%
FedEx Express, Inc.	832	3.08	3.09	1.52	0.1000	3,509	3,515	7	0%
FedEx Freight Inc.	648	3.00	3.22	0.79	0.1050	1,375	1,474	99	7%
Freeport-McMoran Inc.	11,367	1.12	1.02	0.76	0.1050	8,637	7,896	(741)	-9%
Heartland Express, Inc.	64	2.99	2.90	0.85	0.1050	145	140	(4)	-3%
Honeywell International, Inc.	9,019	0.41	0.40	0.34	0.1100	1,123	1,098	(25)	-2%
Honor Health	11,573	0.59	0.53	1.05	0.1025	6,407	5,822	(585)	-9%
Hyatt Corporation	867	0.79	0.78	1.08	0.1025	664	652	(12)	-2%
Intel Corporation	17,437	0.17	0.17	1.08	0.1025	2,833	2,820	(13)	0%
Kiewit Corporation	820	1.46	1.46	0.82	0.1050	878	877	(0)	0%
Knight Transportation, Inc.	1,246	1.00	1.04	0.60	0.1050	670	698	28	4%
Kroger Corporation	7,247	1.17	1.26	0.66	0.1050	5,017	5,397	380	8%
Macy's, Inc.	798	0.91	1.14	1.57	0.1000	1,027	1,280	254	25%
Maricopa County	9,752	1.11	1.20	1.12	0.1000	10,880	11,771	891	8%
Maricopa County Community College District	4,837	0.32	0.38	0.71	0.1050	980	1,153	173	18%
Marriott International, Inc.	2,970	1.07	1.11	0.82	0.1050	2,335	2,413	78	3%
Mayo Clinic	11,331	0.35	0.32	1.04	0.1025	3,719	3,427	(292)	-8%
McKee Foods Corporation	73	1.35	1.48	1.40	0.1000	124	136	12	10%
Medtronic, Inc.	1,562	0.25	0.24	0.51	0.1075	177	172	(5)	-3%
Nordstrom, Inc.	512	0.65	0.69	1.45	0.1000	433	463	30	7%
Parker-Hannifin Corporation	476	0.49	0.47	0.83	0.1050	173	167	(5)	-3%
Pilot Travel Centers, LLC	564	1.45	1.63	0.94	0.1025	692	777	85	12%

**INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025**

**RATE CHANGE IMPACT BY SELF-INSURED
SCENARIO 3**

Self-Insured	2023 Payroll (\$00,000's)	Current Rate	Proposed Rate	Most Recent E-Mod	Discount	Projected 2024 Premium *	Proposed 2025 Premium **	Premium Change 2024 to 2025	
								\$ 000's	%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Pima County	3,310	1.01	1.06	1.18	0.1000	3,548	3,743	195	5%
Pinnacle West Capital Corporation (APS)	8,493	0.37	0.35	0.72	0.1050	2,035	1,903	(133)	-7%
Proctor & Gamble Co.	230	0.54	0.49	0.97	0.1025	107	98	(9)	-9%
Prudential Overall Supply Company (POS)	143	1.70	1.74	0.99	0.1025	216	221	5	2%
Purcell Tire & Rubber Company	78	0.78	0.85	1.00	0.1025	55	59	4	8%
Quik Trip Corporation	1,411	1.17	1.28	1.37	0.1000	2,029	2,231	201	10%
Roehl Transport, LLC	53	2.60	2.54	1.40	0.1000	172	169	(4)	-2%
Roman Catholic Church, Diocese of Tucson	550	0.56	0.60	1.69	0.1000	470	505	35	7%
Ruan Transportation Management Systems, Inc.	293	3.00	3.30	0.75	0.1050	589	648	59	10%
SRP - Salt River Project Agricultural Improvement and Power District and the Salt River Valley Water Users' Association	5,715	0.38	0.37	0.95	0.1025	1,831	1,783	(48)	-3%
Salvation Army-USA Western Territory	164	0.55	0.61	1.45	0.1000	117	131	14	12%
Securis Insurance Pool, Inc.	2,065	4.36	5.36	1.39	0.1000	11,269	13,844	2,576	23%
Shamrock Foods Company & Shamrock Farms Company	2,225	0.93	1.01	1.04	0.1025	1,921	2,095	174	9%
Southwest Gas Corporation	896	0.78	0.83	0.89	0.1050	559	594	35	6%
Swift Transportation Co., LLC	1,345	1.08	1.06	0.84	0.1050	1,095	1,067	(28)	-3%
Textron, Inc.	500	0.83	0.79	0.55	0.1075	203	194	(9)	-4%
The Arizona School Alliance for Workers' Compensation Pool (ASA)	54,251	0.43	0.51	1.14	0.1000	23,852	28,214	4,362	18%
TMC Healthcare	3,101	0.63	0.58	0.67	0.1050	1,176	1,070	(106)	-9%
Town of Gilbert	1,424	2.10	2.42	1.72	0.1000	4,641	5,327	686	15%
Trademark Construction Co., Inc.	71	2.62	2.72	0.70	0.1050	116	121	4	4%
Valley Schools Workers' Compensation Group	6,691	0.37	0.44	1.68	0.1000	3,731	4,403	672	18%
Van Tuyl Group dba Berkshire Hathaway Automotive	2,303	0.58	0.61	0.88	0.1050	1,046	1,108	62	6%
Viad Corporation	156	0.44	0.42	0.80	0.1050	49	47	(3)	-6%
WalMart Associates, Inc.	13,801	1.23	1.40	1.46	0.1000	22,261	25,416	3,155	14%
Weyerhaeuser Company	43	0.80	0.78	0.72	0.1050	22	21	(1)	-3%
Young Electric Sign Company (YESCO)	79	2.16	2.10	0.90	0.1025	138	134	(4)	-3%
Total	379,791					335,866	367,528	31,662	9.4%

Notes:

- (1), (4), & (5) - Per INDUSTRIAL COMMISSION OF ARIZONA.
- (2) - Per ICA Rates effective 1/1/2024: Weighted Average ICA Rate by Class Code with Weights as 2023 Payroll
- (3) - Per Exhibit II, Column (11): Weighted Average Proposed Rate by Class Code with Weights as 2023 Payroll
- (6) = (1) x (2) x (4) x (1 - (5))
- (7) = (1) x (3) x (4) x (1 - (5))
- (8) = (7) - (6); (9) = (8) / (6)

* Projected 2024 premium assumes: 2023 payroll, Class rates effective 1/1/2024 per prior report, No change in E-Mod, No change in discount.

** Proposed 2025 premium assumes: 2023 payroll, Class rates proposed in this study, No change in E-Mod, Discount proposed in this study.

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025

**RATE CHANGE IMPACT BY SELF-INSURED
SCENARIO 4**

Self-Insured	2023 Payroll (\$00,000's)	Current Rate	Proposed Rate	Most Recent E-Mod	Discount	Projected 2024	Proposed 2025	Premium Change 2024 to 2025	
						Premium *	Premium **	\$ 000's	%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
ABF Freight, Inc.	144	3.02	3.15	1.72	0.1000	673	701	28	4%
Albertsons Companies LLC	6,609	1.08	1.16	0.72	0.1050	4,587	4,954	367	8%
American Furniture Warehouse Co., Inc.	545	2.28	2.06	1.08	0.1025	1,206	1,089	(117)	-10%
Arizona Counties Insurance Pool (ACIP)	5,482	1.18	1.26	1.17	0.1000	6,840	7,264	424	6%
Arizona Municipal Risk Retention (AMRRP)	9,303	1.85	1.99	0.97	0.1025	14,987	16,107	1,119	7%
State of Arizona	62,182	0.83	0.87	0.70	0.1050	32,209	33,942	1,732	5%
Banner Health	37,224	0.46	0.43	0.78	0.1050	12,067	11,081	(986)	-8%
Raley's Arizona LLC dba Bashas'	2,194	1.07	1.16	1.26	0.1000	2,669	2,881	212	8%
Central Arizona Water Conservation District (CAP)	536	2.12	2.32	0.70	0.1050	712	779	67	9%
Chevron U.S.A., Inc.	27	0.15	0.14	0.87	0.1050	3	3	(0)	-10%
City of Avondale	641	1.73	1.87	1.09	0.1025	1,088	1,171	82	8%
City of Chandler	1,645	1.95	2.10	1.26	0.1000	3,632	3,915	283	8%
City of Glendale	1,710	2.08	2.25	1.49	0.1000	4,780	5,150	370	8%
City of Mesa	3,693	2.07	2.21	1.30	0.1000	8,942	9,544	602	7%
City of Peoria	1,178	1.95	2.09	1.65	0.1000	3,410	3,650	240	7%
City of Phoenix	12,908	2.26	2.43	2.36	0.1000	61,978	66,518	4,540	7%
City of Scottsdale	2,167	1.99	2.13	1.51	0.1000	5,863	6,268	405	7%
City of Surprise	212	2.03	2.18	1.41	0.1000	545	586	40	7%
City of Tempe	1,727	1.96	2.10	0.79	0.1050	2,389	2,570	181	8%
City of Tucson	3,645	2.32	2.50	1.37	0.1000	10,423	11,240	817	8%
City of Yuma	697	2.22	2.37	1.45	0.1000	2,015	2,154	138	7%
Concrete Reinforcements Inc. (CRI)	64	1.06	1.12	0.67	0.1050	41	43	2	6%
Costco Wholesale Corporation	3,957	1.20	1.31	1.06	0.1025	4,499	4,947	448	10%
DG Retail, LLC	284	1.37	1.50	1.68	0.1000	587	646	58	10%
Dignity Health	12,910	0.66	0.60	1.10	0.1000	8,387	7,664	(723)	-9%
Dole Food Company, Inc.	182	2.50	2.35	0.71	0.1050	290	272	(18)	-6%
Empire Southwest LLC	2,823	1.02	1.05	0.60	0.1050	1,541	1,590	49	3%
Encompass Health Corporation	678	0.66	0.60	2.29	0.1000	920	833	(87)	-9%
Federal Express Ground Package System, Inc.	1,035	3.36	3.69	1.13	0.1000	3,537	3,882	345	10%
FedEx Express, Inc.	832	3.08	3.11	1.52	0.1000	3,509	3,543	34	1%
FedEx Freight Inc.	648	3.00	3.13	0.79	0.1050	1,375	1,434	59	4%
Freeport-McMoran Inc.	11,367	1.12	1.03	0.76	0.1050	8,637	7,983	(655)	-8%
Heartland Express, Inc.	64	2.99	2.92	0.85	0.1050	145	141	(3)	-2%
Honeywell International, Inc.	9,019	0.41	0.40	0.34	0.1100	1,123	1,093	(30)	-3%
Honor Health	11,573	0.59	0.54	1.05	0.1025	6,407	5,880	(527)	-8%
Hyatt Corporation	867	0.79	0.78	1.08	0.1025	664	657	(7)	-1%
Intel Corporation	17,437	0.17	0.16	1.08	0.1025	2,833	2,775	(58)	-2%
Kiewit Corporation	820	1.46	1.47	0.82	0.1050	878	885	8	1%
Knight Transportation, Inc.	1,246	1.00	1.03	0.60	0.1050	670	691	21	3%
Kroger Corporation	7,247	1.17	1.27	0.66	0.1050	5,017	5,433	416	8%
Macy's, Inc.	798	0.91	1.00	1.57	0.1000	1,027	1,128	101	10%
Maricopa County	9,752	1.11	1.18	1.12	0.1000	10,880	11,641	761	7%
Maricopa County Community College District	4,837	0.32	0.35	0.71	0.1050	980	1,078	98	10%
Marriott International, Inc.	2,970	1.07	1.12	0.82	0.1050	2,335	2,432	96	4%
Mayo Clinic	11,331	0.35	0.33	1.04	0.1025	3,719	3,459	(260)	-7%
McKee Foods Corporation	73	1.35	1.48	1.40	0.1000	124	136	12	10%
Medtronic, Inc.	1,562	0.25	0.24	0.51	0.1075	177	173	(4)	-2%
Nordstrom, Inc.	512	0.65	0.70	1.45	0.1000	433	467	33	8%
Parker-Hannifin Corporation	476	0.49	0.47	0.83	0.1050	173	165	(7)	-4%
Pilot Travel Centers, LLC	564	1.45	1.58	0.94	0.1025	692	751	59	9%

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025

**RATE CHANGE IMPACT BY SELF-INSURED
SCENARIO 4**

Self-Insured	2023 Payroll (\$00,000's)	Current Rate	Proposed Rate	Most Recent E-Mod	Discount	Projected 2024 Premium * (\$000's)	Proposed 2025 Premium ** (\$000's)	Premium Change 2024 to 2025	
								\$ 000's	%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Pima County	3,310	1.01	1.06	1.18	0.1000	3,548	3,717	169	5%
Pinnacle West Capital Corporation (APS)	8,493	0.37	0.35	0.72	0.1050	2,035	1,917	(118)	-6%
Proctor & Gamble Co.	230	0.54	0.49	0.97	0.1025	107	99	(8)	-8%
Prudential Overall Supply Company (POS)	143	1.70	1.75	0.99	0.1025	216	222	7	3%
Purcell Tire & Rubber Company	78	0.78	0.83	1.00	0.1025	55	58	3	6%
Quik Trip Corporation	1,411	1.17	1.27	1.37	0.1000	2,029	2,202	173	9%
Roehl Transport, LLC	53	2.60	2.56	1.40	0.1000	172	170	(3)	-2%
Roman Catholic Church, Diocese of Tucson	550	0.56	0.59	1.69	0.1000	470	490	20	4%
Ruan Transportation Management Systems, Inc.	293	3.00	3.19	0.75	0.1050	589	626	37	6%
SRP - Salt River Project Agricultural Improvement and Power District and the Salt River Valley Water Users' Association	5,715	0.38	0.36	0.95	0.1025	1,831	1,763	(68)	-4%
Salvation Army-USA Western Territory	164	0.55	0.59	1.45	0.1000	117	127	10	8%
Securis Insurance Pool, Inc.	2,065	4.36	4.79	1.39	0.1000	11,269	12,365	1,096	10%
Shamrock Foods Company & Shamrock Farms Company	2,225	0.93	0.98	1.04	0.1025	1,921	2,041	120	6%
Southwest Gas Corporation	896	0.78	0.84	0.89	0.1050	559	599	40	7%
Swift Transportation Co., LLC	1,345	1.08	1.06	0.84	0.1050	1,095	1,072	(23)	-2%
Textron, Inc.	500	0.83	0.80	0.55	0.1075	203	196	(7)	-4%
The Arizona School Alliance for Workers' Compensation Pool (ASA)	54,251	0.43	0.47	1.14	0.1000	23,852	26,237	2,385	10%
TMC Healthcare	3,101	0.63	0.58	0.67	0.1050	1,176	1,080	(96)	-8%
Town of Gilbert	1,424	2.10	2.27	1.72	0.1000	4,641	4,996	355	8%
Trademark Construction Co., Inc.	71	2.62	2.72	0.70	0.1050	116	121	4	4%
Valley Schools Workers' Compensation Group	6,691	0.37	0.41	1.68	0.1000	3,731	4,104	373	10%
Van Tuyl Group dba Berkshire Hathaway Automotive	2,303	0.58	0.60	0.88	0.1050	1,046	1,096	50	5%
Viad Corporation	156	0.44	0.42	0.80	0.1050	49	47	(2)	-5%
WalMart Associates, Inc.	13,801	1.23	1.33	1.46	0.1000	22,261	24,188	1,928	9%
Weyerhaeuser Company	43	0.80	0.78	0.72	0.1050	22	22	(1)	-3%
Young Electric Sign Company (YESCO)	79	2.16	2.11	0.90	0.1025	138	135	(3)	-2%
Total	379,791					335,866	353,079	17,213	5.1%

Notes:

- (1), (4), & (5) - Per INDUSTRIAL COMMISSION OF ARIZONA.
- (2) - Per ICA Rates effective 1/1/2024: Weighted Average ICA Rate by Class Code with Weights as 2023 Payroll
- (3) - Per Exhibit II, Column (11): Weighted Average Proposed Rate by Class Code with Weights as 2023 Payroll
- (6) = (1) x (2) x (4) x (1 - (5))
- (7) = (1) x (3) x (4) x (1 - (5))
- (8) = (7) - (6); (9) = (8) / (6)

* Projected 2024 premium assumes: 2023 payroll, Class rates effective 1/1/2024 per prior report, No change in E-Mod, No change in discount.

** Proposed 2025 premium assumes: 2023 payroll, Class rates proposed in this study, No change in E-Mod, Discount proposed in this study.

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025

RATE CHANGE IMPACT BY SELF-INSURED
SCENARIO 5

Self-Insured	2023 Payroll (\$00,000's)	Current Rate	Proposed Rate	Most Recent E-Mod	Discount	Projected 2024	Proposed 2025	Premium Change	
						Premium *	Premium **	2024 to 2025	
						(\$000's)	(\$000's)	\$ 000's	%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
ABF Freight, Inc.	144	3.02	3.13	1.72	0.1000	673	698	25	4%
Albertsons Companies LLC	6,609	1.08	1.03	0.72	0.1050	4,587	4,398	(189)	-4%
American Furniture Warehouse Co., Inc.	545	2.28	1.24	1.08	0.1025	1,206	655	(551)	-46%
Arizona Counties Insurance Pool (ACIP)	5,482	1.18	1.23	1.17	0.1000	6,840	7,113	273	4%
Arizona Municipal Risk Retention (AMRRP)	9,303	1.85	1.90	0.97	0.1025	14,987	15,426	439	3%
State of Arizona	62,182	0.83	0.93	0.70	0.1050	32,209	36,174	3,965	12%
Banner Health	37,224	0.46	0.36	0.78	0.1050	12,067	9,272	(2,795)	-23%
Raley's Arizona LLC dba Bashas'	2,194	1.07	1.03	1.26	0.1000	2,669	2,568	(101)	-4%
Central Arizona Water Conservation District (CAP)	536	2.12	0.88	0.70	0.1050	712	296	(415)	-58%
Chevron U.S.A., Inc.	27	0.15	0.10	0.87	0.1050	3	2	(1)	-36%
City of Avondale	641	1.73	1.76	1.09	0.1025	1,088	1,104	16	1%
City of Chandler	1,645	1.95	1.95	1.26	0.1000	3,632	3,641	9	0%
City of Glendale	1,710	2.08	2.06	1.49	0.1000	4,780	4,731	(49)	-1%
City of Mesa	3,693	2.07	2.14	1.30	0.1000	8,942	9,232	290	3%
City of Peoria	1,178	1.95	1.94	1.65	0.1000	3,410	3,400	(10)	0%
City of Phoenix	12,908	2.26	2.29	2.36	0.1000	61,978	62,681	703	1%
City of Scottsdale	2,167	1.99	2.00	1.51	0.1000	5,863	5,886	23	0%
City of Surprise	212	2.03	2.14	1.41	0.1000	545	575	30	5%
City of Tempe	1,727	1.96	1.98	0.79	0.1050	2,389	2,416	27	1%
City of Tucson	3,645	2.32	2.33	1.37	0.1000	10,423	10,477	54	1%
City of Yuma	697	2.22	2.13	1.45	0.1000	2,015	1,940	(75)	-4%
Concrete Reinforcements Inc. (CRI)	64	1.06	1.18	0.67	0.1050	41	45	5	11%
Costco Wholesale Corporation	3,957	1.20	1.04	1.06	0.1025	4,499	3,932	(568)	-13%
DG Retail, LLC	284	1.37	0.77	1.68	0.1000	587	330	(258)	-44%
Dignity Health	12,910	0.66	0.52	1.10	0.1000	8,387	6,613	(1,773)	-21%
Dole Food Company, Inc.	182	2.50	2.17	0.71	0.1050	290	252	(38)	-13%
Empire Southwest LLC	2,823	1.02	1.13	0.60	0.1050	1,541	1,712	171	11%
Encompass Health Corporation	678	0.66	0.48	2.29	0.1000	920	664	(256)	-28%
Federal Express Ground Package System, Inc.	1,035	3.36	2.85	1.13	0.1000	3,537	3,001	(536)	-15%
FedEx Express, Inc.	832	3.08	2.82	1.52	0.1000	3,509	3,204	(304)	-9%
FedEx Freight Inc.	648	3.00	3.12	0.79	0.1050	1,375	1,429	54	4%
Freeport-McMoran Inc.	11,367	1.12	0.88	0.76	0.1050	8,637	6,788	(1,850)	-21%
Heartland Express, Inc.	64	2.99	2.91	0.85	0.1050	145	141	(4)	-3%
Honeywell International, Inc.	9,019	0.41	0.35	0.34	0.1100	1,123	959	(164)	-15%
Honor Health	11,573	0.59	0.46	1.05	0.1025	6,407	4,992	(1,415)	-22%
Hyatt Corporation	867	0.79	0.71	1.08	0.1025	664	593	(71)	-11%
Intel Corporation	17,437	0.17	0.12	1.08	0.1025	2,833	2,096	(737)	-26%
Kiewit Corporation	820	1.46	1.40	0.82	0.1050	878	840	(38)	-4%
Knight Transportation, Inc.	1,246	1.00	0.97	0.60	0.1050	670	649	(21)	-3%
Kroger Corporation	7,247	1.17	1.14	0.66	0.1050	5,017	4,875	(142)	-3%
Macy's, Inc.	798	0.91	0.96	1.57	0.1000	1,027	1,083	56	5%
Maricopa County	9,752	1.11	1.16	1.12	0.1000	10,880	11,421	541	5%
Maricopa County Community College District	4,837	0.32	0.36	0.71	0.1050	980	1,102	122	12%
Marriott International, Inc.	2,970	1.07	1.03	0.82	0.1050	2,335	2,249	(86)	-4%
Mayo Clinic	11,331	0.35	0.27	1.04	0.1025	3,719	2,804	(915)	-25%
McKee Foods Corporation	73	1.35	1.26	1.40	0.1000	124	116	(8)	-7%
Medtronic, Inc.	1,562	0.25	0.22	0.51	0.1075	177	155	(22)	-13%
Nordstrom, Inc.	512	0.65	0.56	1.45	0.1000	433	375	(58)	-13%
Parker-Hannifin Corporation	476	0.49	0.41	0.83	0.1050	173	145	(27)	-16%
Pilot Travel Centers, LLC	564	1.45	1.58	0.94	0.1025	692	751	59	9%

**INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2025**

**RATE CHANGE IMPACT BY SELF-INSURED
SCENARIO 5**

Self-Insured	2023 Payroll (\$00,000's)	Current Rate	Proposed Rate	Most Recent E-Mod	Discount	Projected 2024 Premium * (\$000's)	Proposed 2025 Premium ** (\$000's)	Premium Change 2024 to 2025	
								\$ 000's	%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Pima County	3,310	1.01	1.02	1.18	0.1000	3,548	3,583	35	1%
Pinnacle West Capital Corporation (APS)	8,493	0.37	0.30	0.72	0.1050	2,035	1,651	(384)	-19%
Proctor & Gamble Co.	230	0.54	0.53	0.97	0.1025	107	106	(1)	-1%
Prudential Overall Supply Company (POS)	143	1.70	1.70	0.99	0.1025	216	216	(0)	0%
Purcell Tire & Rubber Company	78	0.78	0.76	1.00	0.1025	55	53	(2)	-3%
Quik Trip Corporation	1,411	1.17	1.04	1.37	0.1000	2,029	1,804	(225)	-11%
Roehl Transport, LLC	53	2.60	2.54	1.40	0.1000	172	168	(4)	-2%
Roman Catholic Church, Diocese of Tucson	550	0.56	0.50	1.69	0.1000	470	417	(53)	-11%
Ruan Transportation Management Systems, Inc.	293	3.00	3.16	0.75	0.1050	589	621	32	5%
SRP - Salt River Project Agricultural Improvement and Power District and the Salt River Valley Water Users' Association	5,715	0.38	0.31	0.95	0.1025	1,831	1,509	(322)	-18%
Salvation Army-USA Western Territory	164	0.55	0.34	1.45	0.1000	117	73	(44)	-38%
Securis Insurance Pool, Inc.	2,065	4.36	4.77	1.39	0.1000	11,269	12,309	1,040	9%
Shamrock Foods Company & Shamrock Farms Company	2,225	0.93	0.91	1.04	0.1025	1,921	1,898	(23)	-1%
Southwest Gas Corporation	896	0.78	0.98	0.89	0.1050	559	700	141	25%
Swift Transportation Co., LLC	1,345	1.08	1.01	0.84	0.1050	1,095	1,021	(74)	-7%
Textron, Inc.	500	0.83	0.78	0.55	0.1075	203	193	(10)	-5%
The Arizona School Alliance for Workers' Compensation Pool (ASA)	54,251	0.43	0.50	1.14	0.1000	23,852	27,767	3,915	16%
TMC Healthcare	3,101	0.63	0.52	0.67	0.1050	1,176	968	(208)	-18%
Town of Gilbert	1,424	2.10	2.13	1.72	0.1000	4,641	4,708	66	1%
Trademark Construction Co., Inc.	71	2.62	2.56	0.70	0.1050	116	114	(3)	-2%
Valley Schools Workers' Compensation Group	6,691	0.37	0.42	1.68	0.1000	3,731	4,275	543	15%
Van Tuyl Group dba Berkshire Hathaway Automotive	2,303	0.58	0.54	0.88	0.1050	1,046	972	(74)	-7%
Viad Corporation	156	0.44	0.33	0.80	0.1050	49	37	(12)	-24%
WalMart Associates, Inc.	13,801	1.23	0.74	1.46	0.1000	22,261	13,392	(8,869)	-40%
Weyerhaeuser Company	43	0.80	0.71	0.72	0.1050	22	19	(3)	-12%
Young Electric Sign Company (YESCO)	79	2.16	2.09	0.90	0.1025	138	134	(5)	-3%
Total	379,791					335,866	324,703	(11,163)	-3.3%

Notes:

- (1), (4), & (5) - Per INDUSTRIAL COMMISSION OF ARIZONA.
- (2) - Per ICA Rates effective 1/1/2024: Weighted Average ICA Rate by Class Code with Weights as 2023 Payroll
- (3) - Per Exhibit II, Column: Weighted Average Proposed Rate by Class Code with Weights as 2023 Payroll
- (6) = (1) x (2) x (4) x (1 - (5))
- (7) = (1) x (3) x (4) x (1 - (5))
- (8) = (7) - (6); (9) = (8) / (6)

* Projected 2024 premium assumes: 2023 payroll, Class rates effective 1/1/2024 per prior report, No change in E-Mod, No change in discount.
 ** Proposed 2025 premium assumes: 2023 payroll, Class rates proposed in this study, No change in E-Mod, Discount proposed in this study.

**INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2025**

**TABLE OF VOLUNTARY RATES BY CLASS
SCENARIO 1**

Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem
0005	2.77	603	5537	2.71	593	8416	1.15	344
0034	2.61	578	5606	0.58	253	8417	1.09	334
0036	3.61	737	5650	2.86	618	8418	1.15	344
0037	3.50	720	6204	4.17	828	8601	0.23	197
0251	2.28	525	6217	2.32	531	8720	0.54	246
1164	1.63	421	6306	3.05	648	8742	0.15	183
1165	1.51	401	6319	2.07	491	8748	0.23	197
1438	2.46	554	6325	2.42	548	8799	0.44	230
1452	1.38	380	6504	2.18	508	8803	0.04	166
2003	2.24	519	7046	2.84	614	8810	0.13	181
2039	1.56	409	7228	4.01	801	8820	0.08	173
2063	1.18	349	7229	3.52	723	8829	1.05	328
2065	1.14	343	7230	5.44	1,030	8831	1.74	438
2070	2.10	496	7231	4.15	823	8832	0.19	191
2501	1.48	397	7370	2.66	586	8833	0.64	262
2585	1.90	464	7380	3.66	746	8835	0.90	303
2702	9.27	1,250	7382	2.58	572	8840	0.49	238
2802	2.96	634	7403	1.95	471	8864	0.72	275
2881	3.64	742	7421	0.35	216	8868	0.33	212
3027	1.19	351	7422	1.17	348	8869	0.60	257
3064	1.82	451	7425	1.64	422	8901	0.08	172
3113	1.14	342	7502	0.94	310	9012	0.45	233
3145	1.15	344	7520	4.12	819	9014	1.34	374
3179	1.17	347	7539	0.79	287	9015	1.67	427
3257	1.58	413	7580	1.75	440	9016	1.43	389
3365	2.40	544	7590	1.95	472	9033	1.19	351
3507	1.78	445	7600	2.05	488	9040	1.21	353
3632	1.37	379	7610	0.33	213	9052	1.16	346
3634	0.81	290	7705	2.81	610	9058	0.87	299
3681	0.86	298	7710	6.14	1,143	9060	1.10	337
3685	0.40	224	7720	2.98	636	9061	0.73	277
3724	2.46	553	8006	1.26	361	9063	0.60	255
3808	1.67	427	8008	0.83	293	9082	0.75	280
3826	0.38	220	8010	1.10	337	9083	0.69	270
3830	0.50	240	8013	0.21	194	9093	0.78	286
3865	1.79	446	8017	1.64	423	9101	1.82	451
4109	0.25	200	8018	1.68	428	9102	2.17	507
4243	1.24	358	8021	2.06	490	9154	0.84	295
4299	1.19	351	8031	1.32	371	9178	2.93	628
4361	0.59	254	8033	1.31	370	9180	2.77	603
4420	1.95	472	8034	1.62	419	9220	2.91	626
4484	1.43	390	8037	1.31	369	9402	2.97	635
4511	0.37	219	8039	1.19	351	9403	3.19	671
4825	0.55	248	8044	1.85	455	9410	0.91	306
5022	3.91	786	8107	1.52	404	9516	1.22	355
5040	4.42	867	8209	2.26	521	9519	2.44	550
5146	2.41	545	8227	2.94	630	9554	4.49	878
5183	1.97	474	8232	3.48	717	9586	0.25	200
5188	1.94	470	8279	6.53	1,205			
5190	1.68	428	8291	2.04	486			
5191	0.57	251	8292	1.72	436			
5192	1.80	448	8380	1.25	360			
5213	3.38	701	8381	1.05	327			
5403	4.72	915	8385	1.27	363			
5437	2.85	616	8393	0.93	309			
5474	3.75	760	8411	1.15	344			
5479	3.84	774	8412	1.15	344			
5506	3.42	708	8413	1.04	327			
5507	2.64	582	8414	1.15	344			
5508	7.63	1,250	8415	1.07	331			

Expense Constant \$160
 Maximum Minimum Premium \$1,250
 Minimum Premium Multiplier 160

**INDUSTRIAL COMMISSION OF ARIZONA
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**TABLE OF VOLUNTARY RATES BY CLASS
SCENARIO 2**

Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem
0005	2.75	600	5537	2.69	590	8416	1.15	344
0034	2.61	578	5606	0.58	253	8417	1.08	333
0036	3.61	737	5650	2.86	618	8418	1.15	344
0037	3.48	717	6204	4.15	824	8601	0.23	197
0251	2.27	523	6217	2.31	529	8720	0.53	245
1164	1.63	421	6306	3.03	646	8742	0.14	183
1165	1.50	400	6319	2.06	489	8748	0.23	197
1438	2.45	551	6325	2.41	545	8799	0.43	229
1452	1.37	379	6504	2.18	508	8803	0.04	166
2003	2.23	517	7046	2.82	611	8810	0.13	181
2039	1.55	407	7228	3.99	798	8820	0.08	173
2063	1.18	349	7229	3.50	720	8829	1.05	328
2065	1.14	342	7230	5.41	1,025	8831	1.73	437
2070	2.09	494	7231	4.12	820	8832	0.19	191
2501	1.48	397	7370	2.64	583	8833	0.63	262
2585	1.89	463	7380	3.66	746	8835	0.89	303
2702	9.22	1,250	7382	2.56	570	8840	0.48	237
2802	2.95	631	7403	1.93	470	8864	0.72	275
2881	3.62	739	7421	0.35	216	8868	0.32	212
3027	1.18	350	7422	1.17	348	8869	0.60	256
3064	1.81	450	7425	1.64	422	8901	0.08	172
3113	1.14	342	7502	0.93	309	9012	0.45	232
3145	1.15	344	7520	4.12	819	9014	1.33	372
3179	1.17	347	7539	0.79	286	9015	1.66	425
3257	1.57	411	7580	1.74	439	9016	1.42	388
3365	2.39	542	7590	1.94	470	9033	1.19	350
3507	1.78	445	7600	2.04	486	9040	1.20	352
3632	1.37	379	7610	0.33	212	9052	1.16	345
3634	0.81	290	7705	2.80	608	9058	0.86	298
3681	0.86	298	7710	6.11	1,137	9060	1.10	336
3685	0.40	224	7720	2.96	633	9061	0.73	277
3724	2.44	551	8006	1.25	360	9063	0.59	255
3808	1.67	427	8008	0.82	292	9082	0.75	279
3826	0.37	220	8010	1.10	336	9083	0.68	269
3830	0.50	240	8013	0.21	194	9093	0.78	285
3865	1.79	446	8017	1.63	422	9101	1.81	450
4109	0.25	200	8018	1.67	427	9102	2.16	506
4243	1.23	357	8021	2.06	490	9154	0.84	294
4299	1.18	350	8031	1.32	371	9178	2.91	625
4361	0.59	254	8033	1.30	369	9180	2.77	603
4420	1.94	470	8034	1.61	417	9220	2.90	624
4484	1.43	388	8037	1.30	368	9402	2.95	633
4511	0.37	219	8039	1.19	351	9403	3.17	668
4825	0.55	248	8044	1.85	455	9410	0.91	305
5022	3.91	786	8107	1.52	402	9516	1.21	354
5040	4.39	863	8209	2.24	519	9519	2.44	550
5146	2.39	543	8227	2.94	630	9554	4.46	874
5183	1.95	473	8232	3.46	713	9586	0.25	200
5188	1.94	470	8279	6.49	1,199			
5190	1.67	427	8291	2.03	484			
5191	0.57	251	8292	1.72	434			
5192	1.79	447	8380	1.24	359			
5213	3.38	701	8381	1.04	326			
5403	4.69	911	8385	1.26	362			
5437	2.85	616	8393	0.93	308			
5474	3.75	760	8411	1.15	343			
5479	3.84	774	8412	1.15	344			
5506	3.40	705	8413	1.04	326			
5507	2.63	580	8414	1.15	344			
5508	7.59	1,250	8415	1.06	330			

Expense Constant \$160
 Maximum Minimum Premium \$1,250
 Minimum Premium Multiplier 160

**INDUSTRIAL COMMISSION OF ARIZONA
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**TABLE OF VOLUNTARY RATES BY CLASS
SCENARIO 3**

Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem
0005	2.75	601	5537	2.69	590	8416	1.15	344
0034	2.61	578	5606	0.58	253	8417	1.08	333
0036	3.61	737	5650	2.86	618	8418	1.15	344
0037	3.48	717	6204	4.15	824	8601	0.23	197
0251	2.27	523	6217	2.31	529	8720	0.53	245
1164	1.63	421	6306	3.04	646	8742	0.14	183
1165	1.50	400	6319	2.06	489	8748	0.23	197
1438	2.45	552	6325	2.41	545	8799	0.43	229
1452	1.37	379	6504	2.18	508	8803	0.04	166
2003	2.23	517	7046	2.82	612	8810	0.13	181
2039	1.55	408	7228	3.99	798	8820	0.08	173
2063	1.18	349	7229	3.50	720	8829	1.05	328
2065	1.14	342	7230	5.41	1,025	8831	1.73	437
2070	2.09	495	7231	4.12	820	8832	0.19	191
2501	1.48	397	7370	2.65	583	8833	0.63	262
2585	1.89	463	7380	3.66	746	8835	0.89	303
2702	9.22	1,250	7382	2.56	570	8840	0.48	237
2802	2.95	631	7403	1.94	470	8864	0.72	275
2881	3.62	739	7421	0.35	216	8868	0.32	212
3027	1.18	350	7422	1.17	348	8869	0.60	256
3064	1.81	450	7425	1.64	422	8901	0.08	172
3113	1.14	342	7502	0.93	309	9012	0.45	232
3145	1.15	344	7520	4.12	819	9014	1.33	372
3179	1.17	347	7539	0.79	286	9015	1.66	426
3257	1.57	412	7580	1.74	439	9016	1.42	388
3365	2.39	542	7590	1.94	470	9033	1.19	350
3507	1.78	445	7600	2.04	486	9040	1.20	352
3632	1.37	379	7610	0.33	212	9052	1.16	345
3634	0.81	290	7705	2.80	608	9058	0.86	298
3681	0.86	298	7710	6.11	1,137	9060	1.10	336
3685	0.40	224	7720	2.96	633	9061	0.73	277
3724	2.45	551	8006	1.25	360	9063	0.59	255
3808	1.67	427	8008	0.83	292	9082	0.75	279
3826	0.37	220	8010	1.10	336	9083	0.68	269
3830	0.50	240	8013	0.21	194	9093	0.78	285
3865	1.79	446	8017	1.64	422	9101	1.81	450
4109	0.25	200	8018	1.67	427	9102	2.16	506
4243	1.23	357	8021	2.06	490	9154	0.84	294
4299	1.18	350	8031	1.32	371	9178	2.91	625
4361	0.59	254	8033	1.30	369	9180	2.77	603
4420	1.94	470	8034	1.61	417	9220	2.90	624
4484	1.43	388	8037	1.30	368	9402	2.96	633
4511	0.37	219	8039	1.19	351	9403	3.17	668
4825	0.55	248	8044	1.85	455	9410	0.91	305
5022	3.91	786	8107	1.52	403	9516	1.21	354
5040	4.39	863	8209	2.24	519	9519	2.44	550
5146	2.40	543	8227	2.94	630	9554	4.46	874
5183	1.95	473	8232	3.46	714	9586	0.25	200
5188	1.94	470	8279	6.49	1,199			
5190	1.67	427	8291	2.03	484			
5191	0.57	251	8292	1.72	434			
5192	1.79	447	8380	1.24	359			
5213	3.38	701	8381	1.04	326			
5403	4.69	911	8385	1.26	362			
5437	2.85	616	8393	0.93	308			
5474	3.75	760	8411	1.15	343			
5479	3.84	774	8412	1.15	344			
5506	3.41	705	8413	1.04	326			
5507	2.63	580	8414	1.15	344			
5508	7.59	1,250	8415	1.06	330			

Expense Constant \$160
 Maximum Minimum Premium \$1,250
 Minimum Premium Multiplier 160

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**TABLE OF VOLUNTARY RATES BY CLASS
SCENARIO 4**

Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem
0005	3.10	656	5537	2.71	594	8416	1.15	344
0034	2.61	578	5606	0.58	253	8417	1.08	333
0036	3.17	668	5650	2.73	598	8418	1.15	344
0037	3.50	719	6204	4.15	825	8601	0.23	197
0251	2.05	489	6217	2.33	532	8720	0.54	246
1164	1.63	421	6306	3.06	649	8742	0.14	183
1165	1.51	401	6319	2.07	492	8748	0.24	199
1438	2.48	557	6325	2.43	548	8799	0.44	230
1452	1.42	388	6504	1.91	466	8803	0.04	167
2003	2.25	520	7046	2.84	615	8810	0.13	181
2039	1.56	409	7228	3.78	765	8820	0.08	173
2063	1.18	349	7229	3.53	725	8829	1.26	362
2065	1.15	343	7230	5.16	986	8831	1.74	439
2070	2.03	485	7231	4.16	825	8832	0.19	191
2501	1.48	397	7370	2.67	586	8833	0.64	263
2585	1.91	465	7380	3.22	676	8835	0.92	307
2702	9.29	1,250	7382	2.58	573	8840	0.47	236
2802	2.97	635	7403	1.95	472	8864	0.73	277
2881	3.58	732	7421	0.35	217	8868	0.30	209
3027	1.19	351	7422	1.41	385	8869	0.64	263
3064	1.83	452	7425	1.44	391	8901	0.08	173
3113	1.14	342	7502	0.94	310	9012	0.46	234
3145	1.15	344	7520	3.63	740	9014	1.34	374
3179	1.17	347	7539	0.79	287	9015	1.67	428
3257	1.58	413	7580	1.73	436	9016	1.49	399
3365	2.41	545	7590	1.95	472	9033	1.19	351
3507	1.78	445	7600	2.06	489	9040	1.21	354
3632	1.20	352	7610	0.33	213	9052	1.16	346
3634	0.81	290	7705	2.82	611	9058	0.87	299
3681	0.76	281	7710	5.43	1,029	9060	1.11	337
3685	0.40	224	7720	2.90	625	9061	0.80	288
3724	2.46	554	8006	1.24	358	9063	0.60	256
3808	1.67	427	8008	0.83	293	9082	0.75	280
3826	0.38	220	8010	1.11	337	9083	0.69	270
3830	0.50	241	8013	0.24	199	9093	0.79	286
3865	1.79	446	8017	1.55	408	9101	1.67	427
4109	0.24	198	8018	1.67	427	9102	2.18	508
4243	1.24	359	8021	1.82	451	9154	0.84	295
4299	1.19	351	8031	1.36	377	9178	2.93	629
4361	0.60	256	8033	1.31	370	9180	2.77	603
4420	1.95	472	8034	1.62	419	9220	2.92	627
4484	1.44	390	8037	1.29	366	9402	2.98	636
4511	0.37	219	8039	1.05	328	9403	3.20	672
4825	0.55	248	8044	2.21	514	9410	0.99	319
5022	3.91	786	8107	1.53	404	9516	1.22	355
5040	4.43	868	8209	2.26	522	9519	2.47	555
5146	2.41	546	8227	2.94	630	9554	4.50	879
5183	1.97	475	8232	3.49	718	9586	0.27	203
5188	1.94	470	8279	6.52	1,203			
5190	1.75	440	8291	2.00	480			
5191	0.57	251	8292	1.73	437			
5192	1.81	449	8380	1.21	354			
5213	3.38	701	8381	1.05	328			
5403	4.73	917	8385	1.43	390			
5437	2.94	630	8393	0.94	310			
5474	3.99	798	8411	1.11	337			
5479	3.84	774	8412	1.15	344			
5506	3.43	709	8413	1.03	325			
5507	2.65	583	8414	1.15	344			
5508	7.65	1,250	8415	1.07	331			

Expense Constant \$160
 Maximum Minimum Premium \$1,250
 Minimum Premium Multiplier 160

**INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2025**

**TABLE OF VOLUNTARY RATES BY CLASS
SCENARIO 5**

Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem
0005	1.83	453	5537	2.34	534	8416	1.15	344
0034	2.32	531	5606	0.60	256	8417	1.08	333
0036	3.05	648	5650	2.57	571	8418	1.15	344
0037	3.27	683	6204	4.15	825	8601	0.17	187
0251	2.03	485	6217	2.33	532	8720	0.49	238
1164	1.53	405	6306	2.80	608	8742	0.14	183
1165	1.32	371	6319	1.83	453	8748	0.19	190
1438	2.15	504	6325	2.26	522	8799	0.38	221
1452	1.23	357	6504	1.63	421	8803	0.03	165
2003	2.21	514	7046	2.94	630	8810	0.06	170
2039	1.68	429	7228	3.78	765	8820	0.06	170
2063	1.18	349	7229	3.53	725	8829	1.26	362
2065	1.11	338	7230	4.01	802	8831	0.73	277
2070	1.97	475	7231	3.68	749	8832	0.17	187
2501	1.34	374	7370	2.68	589	8833	0.49	238
2585	1.85	456	7380	3.22	676	8835	0.92	307
2702	8.72	1,250	7382	2.71	594	8840	0.25	200
2802	2.78	605	7403	2.00	480	8864	0.59	254
2881	1.63	421	7421	0.33	213	8868	0.30	209
3027	1.20	352	7422	0.63	261	8869	0.56	250
3064	1.83	452	7425	1.38	381	8901	0.08	173
3113	1.05	328	7502	1.11	338	9012	0.41	226
3145	1.03	325	7520	1.35	376	9014	1.28	365
3179	1.14	342	7539	0.79	287	9015	1.58	413
3257	1.68	429	7580	1.73	436	9016	1.49	399
3365	2.63	581	7590	1.99	478	9033	1.11	338
3507	1.72	435	7600	2.14	502	9040	1.73	437
3632	1.09	334	7610	0.30	208	9052	1.08	333
3634	0.86	298	7705	2.48	557	9058	0.79	286
3681	0.29	206	7710	5.43	1,029	9060	1.02	323
3685	0.40	224	7720	2.90	625	9061	0.69	270
3724	2.46	554	8006	0.98	317	9063	0.49	238
3808	1.57	411	8008	0.68	269	9082	0.66	266
3826	0.38	221	8010	1.08	333	9083	0.58	253
3830	0.52	243	8013	0.19	190	9093	0.69	270
3865	1.60	416	8017	0.79	286	9101	1.89	462
4109	0.28	205	8018	1.42	387	9102	1.63	421
4243	1.23	357	8021	1.63	421	9154	0.81	290
4299	1.17	347	8031	1.19	350	9178	2.74	598
4361	0.58	253	8033	1.18	349	9180	2.44	550
4420	1.75	440	8034	1.63	421	9220	2.38	541
4484	1.37	379	8037	1.01	322	9402	2.72	595
4511	0.35	216	8039	1.01	322	9403	3.18	669
4825	0.60	256	8044	1.34	374	9410	1.31	370
5022	3.40	704	8107	1.70	432	9516	1.19	350
5040	4.26	842	8209	2.10	496	9519	2.39	542
5146	2.23	517	8227	2.74	598	9554	4.48	877
5183	1.79	446	8232	3.27	683	9586	0.23	197
5188	1.91	466	8279	5.99	1,118			
5190	1.60	416	8291	2.16	506			
5191	0.50	240	8292	1.67	427			
5192	1.77	443	8380	1.14	342			
5213	2.94	630	8381	1.11	338			
5403	3.62	739	8385	1.19	350			
5437	2.74	598	8393	0.81	290			
5474	3.35	696	8411	1.11	337			
5479	3.42	707	8412	1.15	344			
5506	3.43	709	8413	1.03	325			
5507	2.62	579	8414	1.15	344			
5508	7.65	1,250	8415	1.07	331			

Expense Constant \$160
 Maximum Minimum Premium \$1,250
 Minimum Premium Multiplier 160

**INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2025**

**TABLE OF RESIDUAL MARKET RATES BY CLASS
SCENARIO 1**

Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem
0005	3.74	758	5537	3.65	744	8416	1.55	408
0034	3.52	724	5606	0.79	286	8417	1.47	395
0036	4.87	939	5650	3.86	778	8418	1.55	408
0037	4.73	916	6204	5.64	1,062	8601	0.31	210
0251	3.08	653	6217	3.13	661	8720	0.72	276
1164	2.20	512	6306	4.12	819	8742	0.20	191
1165	2.03	485	6319	2.79	607	8748	0.31	210
1438	3.32	691	6325	3.27	683	8799	0.59	254
1452	1.86	457	6504	2.94	630	8803	0.05	168
2003	3.03	645	7046	3.83	773	8810	0.18	189
2039	2.10	496	7228	5.41	1,026	8820	0.11	178
2063	1.59	415	7229	4.75	921	8829	1.42	387
2065	1.54	407	7230	7.34	1,250	8831	2.35	536
2070	2.84	614	7231	5.60	1,056	8832	0.26	202
2501	2.00	480	7370	3.59	734	8833	0.86	298
2585	2.57	571	7380	4.95	952	8835	1.21	354
2702	12.52	1,250	7382	3.48	717	8840	0.66	265
2802	4.00	800	7403	2.63	580	8864	0.97	316
2881	4.91	946	7421	0.48	236	8868	0.44	230
3027	1.61	417	7422	1.58	413	8869	0.81	290
3064	2.46	553	7425	2.21	514	8901	0.10	177
3113	1.54	406	7502	1.27	362	9012	0.61	258
3145	1.55	408	7520	5.56	1,050	9014	1.80	448
3179	1.58	413	7539	1.07	331	9015	2.25	520
3257	2.13	501	7580	2.37	539	9016	1.93	469
3365	3.24	679	7590	2.63	581	9033	1.61	418
3507	2.40	544	7600	2.77	603	9040	1.63	421
3632	1.84	455	7610	0.44	231	9052	1.57	411
3634	1.09	335	7705	3.80	768	9058	1.17	347
3681	1.16	346	7710	8.29	1,250	9060	1.49	399
3685	0.54	246	7720	4.02	803	9061	0.99	318
3724	3.32	691	8006	1.70	431	9063	0.81	289
3808	2.25	521	8008	1.12	339	9082	1.01	322
3826	0.51	241	8010	1.49	399	9083	0.93	309
3830	0.68	269	8013	0.28	205	9093	1.06	329
3865	2.42	547	8017	2.22	515	9101	2.46	553
4109	0.34	215	8018	2.26	522	9102	2.93	629
4243	1.67	428	8021	2.79	606	9154	1.14	342
4299	1.61	417	8031	1.78	445	9178	3.95	792
4361	0.80	287	8033	1.77	443	9180	3.74	758
4420	2.63	581	8034	2.18	509	9220	3.93	790
4484	1.94	470	8037	1.76	442	9402	4.01	802
4511	0.50	240	8039	1.61	417	9403	4.31	849
4825	0.74	279	8044	2.49	559	9410	1.23	357
5022	5.28	1,005	8107	2.06	489	9516	1.64	423
5040	5.96	1,114	8209	3.05	647	9519	3.29	687
5146	3.25	680	8227	3.97	795	9554	6.06	1,129
5183	2.65	584	8232	4.70	911	9586	0.34	214
5188	2.62	579	8279	8.81	1,250			
5190	2.27	522	8291	2.75	600			
5191	0.77	283	8292	2.33	533			
5192	2.43	549	8380	1.69	430			
5213	4.56	890	8381	1.41	386			
5403	6.37	1,179	8385	1.71	434			
5437	3.85	776	8393	1.26	362			
5474	5.06	970	8411	1.56	409			
5479	5.18	989	8412	1.55	408			
5506	4.62	900	8413	1.41	385			
5507	3.56	730	8414	1.55	408			
5508	10.30	1,250	8415	1.44	390			

Expense Constant \$160
 Maximum Minimum Premium \$1,250
 Minimum Premium Multiplier 160
 Assigned Risk Differential 1.35

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
 Effective January 1, 2025

TABLE OF RESIDUAL MARKET RATES BY CLASS
SCENARIO 2

Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem
0005	3.72	755	5537	3.63	741	8416	1.55	408
0034	3.52	724	5606	0.78	285	8417	1.46	394
0036	4.87	939	5650	3.86	778	8418	1.55	408
0037	4.70	912	6204	5.60	1,057	8601	0.31	210
0251	3.06	650	6217	3.11	658	8720	0.72	275
1164	2.20	512	6306	4.10	816	8742	0.19	191
1165	2.02	483	6319	2.78	605	8748	0.31	210
1438	3.30	688	6325	3.25	680	8799	0.59	254
1452	1.85	455	6504	2.94	630	8803	0.05	168
2003	3.01	642	7046	3.81	770	8810	0.18	188
2039	2.09	494	7228	5.38	1,021	8820	0.11	177
2063	1.59	415	7229	4.73	916	8829	1.42	387
2065	1.53	406	7230	7.30	1,250	8831	2.33	533
2070	2.82	612	7231	5.57	1,051	8832	0.26	202
2501	2.00	480	7370	3.57	731	8833	0.86	297
2585	2.55	569	7380	4.95	952	8835	1.20	353
2702	12.45	1,250	7382	3.46	714	8840	0.65	264
2802	3.98	796	7403	2.61	578	8864	0.97	315
2881	4.89	942	7421	0.47	236	8868	0.44	230
3027	1.60	416	7422	1.58	413	8869	0.81	290
3064	2.44	551	7425	2.21	514	8901	0.10	176
3113	1.54	406	7502	1.26	361	9012	0.61	258
3145	1.55	408	7520	5.56	1,050	9014	1.79	447
3179	1.58	413	7539	1.06	330	9015	2.24	518
3257	2.12	499	7580	2.35	536	9016	1.92	467
3365	3.23	676	7590	2.61	578	9033	1.60	416
3507	2.40	544	7600	2.75	600	9040	1.62	419
3632	1.84	455	7610	0.44	231	9052	1.56	410
3634	1.09	335	7705	3.78	765	9058	1.16	346
3681	1.16	346	7710	8.24	1,250	9060	1.48	397
3685	0.54	246	7720	3.99	799	9061	0.99	318
3724	3.30	688	8006	1.69	430	9063	0.80	288
3808	2.25	521	8008	1.11	338	9082	1.01	321
3826	0.50	241	8010	1.48	397	9083	0.92	308
3830	0.67	268	8013	0.28	205	9093	1.05	329
3865	2.42	547	8017	2.21	513	9101	2.44	551
4109	0.34	214	8018	2.25	520	9102	2.92	626
4243	1.66	426	8021	2.79	606	9154	1.13	341
4299	1.60	416	8031	1.78	445	9178	3.93	788
4361	0.80	287	8033	1.76	442	9180	3.74	758
4420	2.61	578	8034	2.17	507	9220	3.91	786
4484	1.93	468	8037	1.75	440	9402	3.99	798
4511	0.49	239	8039	1.61	417	9403	4.28	845
4825	0.74	279	8044	2.49	559	9410	1.23	356
5022	5.28	1,005	8107	2.05	487	9516	1.64	422
5040	5.93	1,109	8209	3.03	645	9519	3.29	687
5146	3.23	677	8227	3.97	795	9554	6.02	1,123
5183	2.64	582	8232	4.67	907	9586	0.34	214
5188	2.62	579	8279	8.76	1,250			
5190	2.25	520	8291	2.74	598			
5191	0.77	283	8292	2.32	530			
5192	2.42	547	8380	1.68	428			
5213	4.56	890	8381	1.40	385			
5403	6.33	1,174	8385	1.70	432			
5437	3.85	776	8393	1.25	360			
5474	5.06	970	8411	1.55	408			
5479	5.18	989	8412	1.55	408			
5506	4.60	895	8413	1.40	384			
5507	3.54	727	8414	1.55	408			
5508	10.25	1,250	8415	1.43	389			

Expense Constant \$160
 Maximum Minimum Premium \$1,250
 Minimum Premium Multiplier 160
 Assigned Risk Differential 1.35

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
 Effective January 1, 2025

TABLE OF RESIDUAL MARKET RATES BY CLASS
SCENARIO 3

Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem
0005	3.72	755	5537	3.63	741	8416	1.55	408
0034	3.52	724	5606	0.78	285	8417	1.46	394
0036	4.87	939	5650	3.86	778	8418	1.55	408
0037	4.70	912	6204	5.61	1,057	8601	0.31	210
0251	3.07	650	6217	3.12	658	8720	0.72	275
1164	2.20	512	6306	4.10	816	8742	0.19	191
1165	2.02	483	6319	2.78	605	8748	0.31	210
1438	3.30	689	6325	3.25	680	8799	0.59	254
1452	1.85	455	6504	2.94	630	8803	0.05	168
2003	3.01	642	7046	3.81	770	8810	0.18	188
2039	2.09	494	7228	5.38	1,021	8820	0.11	177
2063	1.59	415	7229	4.73	916	8829	1.42	387
2065	1.53	406	7230	7.30	1,250	8831	2.34	534
2070	2.82	612	7231	5.57	1,051	8832	0.26	202
2501	2.00	480	7370	3.57	731	8833	0.86	297
2585	2.56	569	7380	4.95	952	8835	1.20	353
2702	12.45	1,250	7382	3.46	714	8840	0.65	264
2802	3.98	796	7403	2.61	578	8864	0.97	315
2881	4.89	942	7421	0.47	236	8868	0.44	230
3027	1.60	416	7422	1.58	413	8869	0.81	290
3064	2.45	551	7425	2.21	514	8901	0.10	176
3113	1.54	406	7502	1.26	361	9012	0.61	258
3145	1.55	408	7520	5.56	1,050	9014	1.79	447
3179	1.58	413	7539	1.06	330	9015	2.24	518
3257	2.12	500	7580	2.35	537	9016	1.92	467
3365	3.23	676	7590	2.61	578	9033	1.60	416
3507	2.40	544	7600	2.75	601	9040	1.62	420
3632	1.84	455	7610	0.44	231	9052	1.56	410
3634	1.09	335	7705	3.78	765	9058	1.16	346
3681	1.16	346	7710	8.25	1,250	9060	1.48	397
3685	0.54	246	7720	3.99	799	9061	0.99	318
3724	3.30	688	8006	1.69	430	9063	0.80	288
3808	2.25	521	8008	1.11	338	9082	1.01	321
3826	0.50	241	8010	1.48	397	9083	0.92	308
3830	0.67	268	8013	0.28	205	9093	1.05	329
3865	2.42	547	8017	2.21	513	9101	2.45	551
4109	0.34	214	8018	2.25	520	9102	2.92	627
4243	1.66	426	8021	2.79	606	9154	1.13	341
4299	1.60	416	8031	1.78	445	9178	3.93	788
4361	0.80	287	8033	1.76	442	9180	3.74	758
4420	2.61	578	8034	2.17	508	9220	3.91	786
4484	1.93	468	8037	1.75	440	9402	3.99	798
4511	0.49	239	8039	1.61	417	9403	4.28	846
4825	0.74	279	8044	2.49	559	9410	1.23	356
5022	5.28	1,005	8107	2.05	487	9516	1.64	422
5040	5.93	1,109	8209	3.03	645	9519	3.29	687
5146	3.23	677	8227	3.97	795	9554	6.02	1,124
5183	2.64	582	8232	4.67	907	9586	0.34	214
5188	2.62	579	8279	8.77	1,250			
5190	2.25	520	8291	2.74	598			
5191	0.77	283	8292	2.32	531			
5192	2.42	547	8380	1.68	428			
5213	4.56	890	8381	1.40	385			
5403	6.34	1,174	8385	1.70	432			
5437	3.85	776	8393	1.25	360			
5474	5.06	970	8411	1.55	408			
5479	5.18	989	8412	1.55	408			
5506	4.60	896	8413	1.40	384			
5507	3.54	727	8414	1.55	408			
5508	10.25	1,250	8415	1.43	389			

Expense Constant	\$160
Maximum Minimum Premium	\$1,250
Minimum Premium Multiplier	160
Assigned Risk Differential	1.35

**INDUSTRIAL COMMISSION OF ARIZONA
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**TABLE OF RESIDUAL MARKET RATES BY CLASS
SCENARIO 4**

Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem
0005	4.19	830	5537	3.66	745	8416	1.55	408
0034	3.52	724	5606	0.79	286	8417	1.46	393
0036	4.29	846	5650	3.69	751	8418	1.55	408
0037	4.72	915	6204	5.61	1,057	8601	0.31	210
0251	2.77	604	6217	3.14	662	8720	0.72	276
1164	2.20	512	6306	4.13	821	8742	0.19	191
1165	2.04	486	6319	2.80	608	8748	0.33	212
1438	3.35	696	6325	3.28	684	8799	0.59	254
1452	1.92	467	6504	2.58	574	8803	0.06	169
2003	3.04	646	7046	3.84	774	8810	0.18	189
2039	2.10	497	7228	5.10	977	8820	0.11	178
2063	1.59	415	7229	4.76	922	8829	1.70	432
2065	1.55	407	7230	6.97	1,250	8831	2.35	536
2070	2.74	598	7231	5.61	1,058	8832	0.26	202
2501	2.00	480	7370	3.60	736	8833	0.87	299
2585	2.57	572	7380	4.35	857	8835	1.24	358
2702	12.55	1,250	7382	3.49	718	8840	0.64	262
2802	4.01	801	7403	2.63	581	8864	0.99	319
2881	4.83	932	7421	0.48	236	8868	0.41	226
3027	1.61	418	7422	1.90	464	8869	0.87	299
3064	2.46	554	7425	1.95	471	8901	0.11	177
3113	1.54	406	7502	1.27	363	9012	0.62	260
3145	1.55	408	7520	4.90	943	9014	1.81	449
3179	1.58	413	7539	1.07	331	9015	2.26	521
3257	2.14	502	7580	2.33	533	9016	2.01	482
3365	3.25	680	7590	2.63	581	9033	1.61	418
3507	2.40	544	7600	2.78	604	9040	1.63	422
3632	1.62	420	7610	0.45	231	9052	1.57	412
3634	1.09	335	7705	3.81	769	9058	1.17	347
3681	1.02	323	7710	7.33	1,250	9060	1.49	399
3685	0.54	247	7720	3.92	787	9061	1.08	333
3724	3.33	692	8006	1.67	428	9063	0.81	289
3808	2.25	521	8008	1.12	340	9082	1.02	322
3826	0.51	241	8010	1.49	399	9083	0.93	309
3830	0.68	269	8013	0.33	212	9093	1.06	330
3865	2.42	547	8017	2.09	494	9101	2.25	520
4109	0.32	212	8018	2.25	520	9102	2.94	630
4243	1.68	428	8021	2.45	552	9154	1.14	342
4299	1.61	418	8031	1.83	454	9178	3.96	793
4361	0.81	290	8033	1.77	444	9180	3.74	758
4420	2.63	581	8034	2.19	510	9220	3.94	791
4484	1.94	471	8037	1.74	438	9402	4.02	803
4511	0.50	240	8039	1.41	386	9403	4.32	851
4825	0.75	279	8044	2.99	638	9410	1.34	374
5022	5.28	1,005	8107	2.06	490	9516	1.65	424
5040	5.98	1,116	8209	3.05	649	9519	3.33	693
5146	3.26	681	8227	3.97	795	9554	6.07	1,131
5183	2.66	585	8232	4.71	913	9586	0.36	218
5188	2.62	579	8279	8.80	1,250			
5190	2.36	537	8291	2.70	592			
5191	0.77	283	8292	2.33	533			
5192	2.44	550	8380	1.64	422			
5213	4.56	890	8381	1.41	386			
5403	6.39	1,182	8385	1.94	470			
5437	3.96	794	8393	1.26	362			
5474	5.38	1,021	8411	1.50	399			
5479	5.18	989	8412	1.55	408			
5506	4.63	901	8413	1.39	383			
5507	3.57	732	8414	1.55	408			
5508	10.33	1,250	8415	1.44	391			

Expense Constant \$160
 Maximum Minimum Premium \$1,250
 Minimum Premium Multiplier 160
 Assigned Risk Differential 1.35

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Effective January 1, 2025**

**TABLE OF RESIDUAL MARKET RATES BY CLASS
SCENARIO 5**

Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem
0005	2.47	555	5537	3.16	665	8416	1.55	408
0034	3.13	661	5606	0.81	290	8417	1.46	393
0036	4.12	819	5650	3.47	715	8418	1.55	408
0037	4.41	866	6204	5.61	1,057	8601	0.23	197
0251	2.74	598	6217	3.14	662	8720	0.66	266
1164	2.07	490	6306	3.78	765	8742	0.19	191
1165	1.78	445	6319	2.47	555	8748	0.26	201
1438	2.90	624	6325	3.05	648	8799	0.51	242
1452	1.66	426	6504	2.20	512	8803	0.04	166
2003	2.98	637	7046	3.97	795	8810	0.08	173
2039	2.27	523	7228	5.10	977	8820	0.08	173
2063	1.59	415	7229	4.76	922	8829	1.70	432
2065	1.50	400	7230	5.41	1,026	8831	0.99	318
2070	2.66	586	7231	4.97	955	8832	0.23	197
2501	1.81	449	7370	3.62	739	8833	0.66	266
2585	2.50	560	7380	4.35	857	8835	1.24	358
2702	11.77	1,250	7382	3.66	745	8840	0.34	214
2802	3.75	760	7403	2.70	592	8864	0.80	287
2881	2.20	512	7421	0.45	231	8868	0.41	226
3027	1.62	419	7422	0.85	296	8869	0.76	281
3064	2.46	554	7425	1.86	458	8901	0.11	177
3113	1.42	387	7502	1.50	400	9012	0.55	249
3145	1.39	382	7520	1.82	452	9014	1.73	436
3179	1.54	406	7539	1.07	331	9015	2.13	501
3257	2.27	523	7580	2.33	533	9016	2.01	482
3365	3.55	728	7590	2.69	590	9033	1.50	400
3507	2.32	532	7600	2.89	622	9040	2.34	534
3632	1.47	395	7610	0.41	225	9052	1.46	393
3634	1.16	346	7705	3.35	696	9058	1.07	331
3681	0.39	223	7710	7.33	1,250	9060	1.38	380
3685	0.54	247	7720	3.92	787	9061	0.93	309
3724	3.32	691	8006	1.32	372	9063	0.66	266
3808	2.12	499	8008	0.92	307	9082	0.89	303
3826	0.51	242	8010	1.46	393	9083	0.78	285
3830	0.70	272	8013	0.26	201	9093	0.93	309
3865	2.16	506	8017	1.07	331	9101	2.55	568
4109	0.38	220	8018	1.92	467	9102	2.20	512
4243	1.66	426	8021	2.20	512	9154	1.09	335
4299	1.58	413	8031	1.61	417	9178	3.70	752
4361	0.78	285	8033	1.59	415	9180	3.29	687
4420	2.36	538	8034	2.20	512	9220	3.21	674
4484	1.85	456	8037	1.36	378	9402	3.67	748
4511	0.47	236	8039	1.36	378	9403	4.29	847
4825	0.81	290	8044	1.81	449	9410	1.77	443
5022	4.59	894	8107	2.30	527	9516	1.61	417
5040	5.75	1,080	8209	2.84	614	9519	3.23	676
5146	3.01	642	8227	3.70	752	9554	6.05	1,128
5183	2.42	547	8232	4.41	866	9586	0.31	210
5188	2.58	573	8279	8.09	1,250			
5190	2.16	506	8291	2.92	627			
5191	0.68	268	8292	2.25	521			
5192	2.39	542	8380	1.54	406			
5213	3.97	795	8381	1.50	400			
5403	4.89	942	8385	1.61	417			
5437	3.70	752	8393	1.09	335			
5474	4.52	884	8411	1.50	399			
5479	4.62	899	8412	1.55	408			
5506	4.63	901	8413	1.39	383			
5507	3.54	726	8414	1.55	408			
5508	10.33	1,250	8415	1.44	391			

Expense Constant \$160
 Maximum Minimum Premium \$1,250
 Minimum Premium Multiplier 160
 Assigned Risk Differential 1.35

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2025

TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS
SCENARIO 1

Class Code	ELR	D-Ratio	Class Code	ELR	D-Ratio	Class Code	ELR	D-Ratio
0005	1.17	0.46	5537	0.95	0.40	8416	0.37	0.35
0034	1.06	0.42	5606	0.17	0.34	8417	0.35	0.36
0036	1.52	0.49	5650	1.01	0.37	8418	0.37	0.35
0037	1.24	0.39	6204	1.33	0.35	8601	0.07	0.34
0251	0.92	0.43	6217	0.68	0.34	8720	0.17	0.37
1164	0.48	0.31	6306	0.97	0.36	8742	0.05	0.41
1165	0.44	0.33	6319	0.61	0.33	8748	0.08	0.35
1438	0.87	0.37	6325	0.71	0.33	8799	0.18	0.45
1452	0.48	0.37	6504	0.92	0.46	8803	0.01	0.40
2003	0.91	0.48	7046	0.82	0.31	8810	0.05	0.53
2039	0.66	0.47	7228	1.27	0.38	8820	0.03	0.42
2063	0.48	0.42	7229	1.12	0.36	8829	0.73	0.50
2065	0.47	0.43	7230	2.19	0.57	8831	0.85	0.54
2070	0.85	0.41	7231	1.67	0.45	8832	0.08	0.48
2501	0.63	0.45	7370	1.13	0.46	8833	0.28	0.61
2585	0.78	0.45	7380	2.32	0.49	8835	0.38	0.46
2702	2.71	0.31	7382	1.04	0.46	8840	0.21	0.44
2802	1.20	0.43	7403	0.82	0.44	8864	0.34	0.49
2881	1.70	0.49	7421	0.12	0.38	8868	0.15	0.64
3027	0.43	0.37	7422	0.37	0.34	8869	0.28	0.49
3064	0.74	0.44	7425	0.52	0.36	8901	0.03	0.38
3113	0.46	0.42	7502	0.33	0.39	9012	0.16	0.39
3145	0.47	0.42	7520	1.66	0.43	9014	0.57	0.47
3179	0.49	0.45	7539	0.25	0.34	9015	0.68	0.48
3257	0.67	0.47	7580	0.61	0.38	9016	0.60	0.49
3365	0.76	0.36	7590	0.69	0.37	9033	0.48	0.42
3507	0.72	0.42	7600	0.72	0.39	9040	0.56	0.56
3632	0.56	0.41	7610	0.12	0.37	9052	0.54	0.49
3634	0.33	0.42	7705	1.15	0.45	9058	0.42	0.50
3681	0.35	0.52	7710	1.97	0.44	9060	0.51	0.47
3685	0.17	0.51	7720	1.05	0.45	9061	0.34	0.47
3724	0.72	0.34	8006	0.58	0.51	9063	0.28	0.47
3808	0.67	0.42	8008	0.38	0.48	9082	0.38	0.52
3826	0.15	0.41	8010	0.46	0.45	9083	0.33	0.50
3830	0.20	0.44	8013	0.08	0.42	9093	0.36	0.47
3865	0.83	0.47	8017	0.76	0.57	9101	0.85	0.54
4109	0.11	0.50	8018	0.70	0.44	9102	0.89	0.48
4243	0.50	0.42	8021	0.88	0.44	9154	0.36	0.45
4299	0.48	0.42	8031	0.56	0.45	9178	1.44	0.51
4361	0.25	0.45	8033	0.61	0.59	9180	1.13	0.42
4420	0.62	0.35	8034	0.75	0.51	9220	1.18	0.43
4484	0.61	0.45	8037	0.65	0.57	9402	0.95	0.37
4511	0.15	0.42	8039	0.56	0.50	9403	1.01	0.37
4825	0.19	0.38	8044	0.78	0.50	9410	0.38	0.50
5022	1.14	0.31	8107	0.49	0.39	9516	0.49	0.44
5040	1.29	0.33	8209	0.96	0.45	9519	0.86	0.37
5146	0.85	0.39	8227	0.94	0.35	9554	1.43	0.35
5183	0.63	0.34	8232	1.22	0.38	9586	0.12	0.47
5188	0.62	0.35	8279	2.09	0.35			
5190	0.54	0.38	8291	0.82	0.44			
5191	0.20	0.37	8292	0.73	0.48			
5192	0.73	0.42	8380	0.51	0.46			
5213	0.99	0.31	8381	0.43	0.44			
5403	1.50	0.35	8385	0.51	0.46			
5437	0.91	0.35	8393	0.33	0.38			
5474	1.10	0.31	8411	0.37	0.37			
5479	1.36	0.37	8412	0.37	0.35			
5506	1.09	0.38	8413	0.33	0.38			
5507	0.84	0.35	8414	0.37	0.35			
5508	0.81	0.35	8415	0.34	0.39			

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TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS
SCENARIO 2

Class Code	ELR	D-Ratio	Class Code	ELR	D-Ratio	Class Code	ELR	D-Ratio
0005	1.16	0.46	5537	0.95	0.40	8416	0.37	0.35
0034	1.06	0.42	5606	0.17	0.34	8417	0.35	0.36
0036	1.52	0.49	5650	1.01	0.37	8418	0.37	0.35
0037	1.23	0.39	6204	1.32	0.35	8601	0.07	0.34
0251	0.92	0.43	6217	0.67	0.34	8720	0.17	0.37
1164	0.48	0.31	6306	0.96	0.36	8742	0.05	0.41
1165	0.43	0.33	6319	0.61	0.33	8748	0.08	0.35
1438	0.87	0.37	6325	0.70	0.33	8799	0.18	0.45
1452	0.48	0.37	6504	0.92	0.46	8803	0.01	0.40
2003	0.91	0.48	7046	0.82	0.31	8810	0.05	0.53
2039	0.66	0.47	7228	1.27	0.38	8820	0.03	0.42
2063	0.48	0.42	7229	1.11	0.36	8829	0.73	0.50
2065	0.46	0.43	7230	2.18	0.57	8831	0.84	0.54
2070	0.84	0.41	7231	1.66	0.45	8832	0.08	0.48
2501	0.63	0.45	7370	1.12	0.46	8833	0.27	0.61
2585	0.77	0.45	7380	2.32	0.49	8835	0.38	0.46
2702	2.69	0.31	7382	1.03	0.46	8840	0.21	0.44
2802	1.19	0.43	7403	0.81	0.44	8864	0.33	0.49
2881	1.69	0.49	7421	0.12	0.38	8868	0.15	0.64
3027	0.42	0.37	7422	0.37	0.34	8869	0.28	0.49
3064	0.73	0.44	7425	0.52	0.36	8901	0.03	0.38
3113	0.46	0.42	7502	0.33	0.39	9012	0.16	0.39
3145	0.47	0.42	7520	1.66	0.43	9014	0.56	0.47
3179	0.49	0.45	7539	0.25	0.34	9015	0.67	0.48
3257	0.66	0.47	7580	0.61	0.38	9016	0.60	0.49
3365	0.76	0.36	7590	0.68	0.37	9033	0.48	0.42
3507	0.72	0.42	7600	0.72	0.39	9040	0.56	0.56
3632	0.56	0.41	7610	0.12	0.37	9052	0.53	0.49
3634	0.33	0.42	7705	1.14	0.45	9058	0.42	0.50
3681	0.35	0.52	7710	1.96	0.44	9060	0.51	0.47
3685	0.17	0.51	7720	1.04	0.45	9061	0.34	0.47
3724	0.71	0.34	8006	0.58	0.51	9063	0.27	0.47
3808	0.67	0.42	8008	0.38	0.48	9082	0.37	0.52
3826	0.15	0.41	8010	0.46	0.45	9083	0.33	0.50
3830	0.20	0.44	8013	0.08	0.42	9093	0.36	0.47
3865	0.83	0.47	8017	0.75	0.57	9101	0.84	0.54
4109	0.11	0.50	8018	0.70	0.44	9102	0.88	0.48
4243	0.50	0.42	8021	0.88	0.44	9154	0.36	0.45
4299	0.48	0.42	8031	0.56	0.45	9178	1.44	0.51
4361	0.25	0.45	8033	0.61	0.59	9180	1.13	0.42
4420	0.62	0.35	8034	0.74	0.51	9220	1.18	0.43
4484	0.60	0.45	8037	0.64	0.57	9402	0.94	0.37
4511	0.14	0.42	8039	0.56	0.50	9403	1.01	0.37
4825	0.19	0.38	8044	0.78	0.50	9410	0.38	0.50
5022	1.14	0.31	8107	0.48	0.39	9516	0.49	0.44
5040	1.29	0.33	8209	0.95	0.45	9519	0.86	0.37
5146	0.85	0.39	8227	0.94	0.35	9554	1.42	0.35
5183	0.62	0.34	8232	1.22	0.38	9586	0.12	0.47
5188	0.62	0.35	8279	2.08	0.35			
5190	0.53	0.38	8291	0.82	0.44			
5191	0.20	0.37	8292	0.72	0.48			
5192	0.72	0.42	8380	0.51	0.46			
5213	0.99	0.31	8381	0.42	0.44			
5403	1.49	0.35	8385	0.51	0.46			
5437	0.91	0.35	8393	0.33	0.38			
5474	1.10	0.31	8411	0.37	0.37			
5479	1.36	0.37	8412	0.37	0.35			
5506	1.09	0.38	8413	0.33	0.38			
5507	0.84	0.35	8414	0.37	0.35			
5508	0.81	0.35	8415	0.34	0.39			

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TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS
SCENARIO 3

Class Code	ELR	D-Ratio	Class Code	ELR	D-Ratio	Class Code	ELR	D-Ratio
0005	1.16	0.46	5537	0.95	0.40	8416	0.37	0.35
0034	1.06	0.42	5606	0.17	0.34	8417	0.35	0.36
0036	1.52	0.49	5650	1.01	0.37	8418	0.37	0.35
0037	1.23	0.39	6204	1.32	0.35	8601	0.07	0.34
0251	0.92	0.43	6217	0.67	0.34	8720	0.17	0.37
1164	0.48	0.31	6306	0.96	0.36	8742	0.05	0.41
1165	0.43	0.33	6319	0.61	0.33	8748	0.08	0.35
1438	0.87	0.37	6325	0.70	0.33	8799	0.18	0.45
1452	0.48	0.37	6504	0.92	0.46	8803	0.01	0.40
2003	0.91	0.48	7046	0.82	0.31	8810	0.05	0.53
2039	0.66	0.47	7228	1.27	0.38	8820	0.03	0.42
2063	0.48	0.42	7229	1.11	0.36	8829	0.73	0.50
2065	0.46	0.43	7230	2.18	0.57	8831	0.84	0.54
2070	0.84	0.41	7231	1.66	0.45	8832	0.08	0.48
2501	0.63	0.45	7370	1.12	0.46	8833	0.27	0.61
2585	0.77	0.45	7380	2.32	0.49	8835	0.38	0.46
2702	2.69	0.31	7382	1.03	0.46	8840	0.21	0.44
2802	1.19	0.43	7403	0.81	0.44	8864	0.33	0.49
2881	1.69	0.49	7421	0.12	0.38	8868	0.15	0.64
3027	0.42	0.37	7422	0.37	0.34	8869	0.28	0.49
3064	0.73	0.44	7425	0.52	0.36	8901	0.03	0.38
3113	0.46	0.42	7502	0.33	0.39	9012	0.16	0.39
3145	0.47	0.42	7520	1.66	0.43	9014	0.57	0.47
3179	0.49	0.45	7539	0.25	0.34	9015	0.67	0.48
3257	0.66	0.47	7580	0.61	0.38	9016	0.60	0.49
3365	0.76	0.36	7590	0.68	0.37	9033	0.48	0.42
3507	0.72	0.42	7600	0.72	0.39	9040	0.56	0.56
3632	0.56	0.41	7610	0.12	0.37	9052	0.53	0.49
3634	0.33	0.42	7705	1.14	0.45	9058	0.42	0.50
3681	0.35	0.52	7710	1.96	0.44	9060	0.51	0.47
3685	0.17	0.51	7720	1.04	0.45	9061	0.34	0.47
3724	0.71	0.34	8006	0.58	0.51	9063	0.27	0.47
3808	0.67	0.42	8008	0.38	0.48	9082	0.37	0.52
3826	0.15	0.41	8010	0.46	0.45	9083	0.33	0.50
3830	0.20	0.44	8013	0.08	0.42	9093	0.36	0.47
3865	0.83	0.47	8017	0.75	0.57	9101	0.84	0.54
4109	0.11	0.50	8018	0.70	0.44	9102	0.88	0.48
4243	0.50	0.42	8021	0.88	0.44	9154	0.36	0.45
4299	0.48	0.42	8031	0.56	0.45	9178	1.44	0.51
4361	0.25	0.45	8033	0.61	0.59	9180	1.13	0.42
4420	0.62	0.35	8034	0.74	0.51	9220	1.18	0.43
4484	0.60	0.45	8037	0.64	0.57	9402	0.95	0.37
4511	0.14	0.42	8039	0.56	0.50	9403	1.01	0.37
4825	0.19	0.38	8044	0.78	0.50	9410	0.38	0.50
5022	1.14	0.31	8107	0.48	0.39	9516	0.49	0.44
5040	1.29	0.33	8209	0.95	0.45	9519	0.86	0.37
5146	0.85	0.39	8227	0.94	0.35	9554	1.42	0.35
5183	0.62	0.34	8232	1.22	0.38	9586	0.12	0.47
5188	0.62	0.35	8279	2.08	0.35			
5190	0.53	0.38	8291	0.82	0.44			
5191	0.20	0.37	8292	0.72	0.48			
5192	0.72	0.42	8380	0.51	0.46			
5213	0.99	0.31	8381	0.42	0.44			
5403	1.49	0.35	8385	0.51	0.46			
5437	0.91	0.35	8393	0.33	0.38			
5474	1.10	0.31	8411	0.37	0.37			
5479	1.36	0.37	8412	0.37	0.35			
5506	1.09	0.38	8413	0.33	0.38			
5507	0.84	0.35	8414	0.37	0.35			
5508	0.81	0.35	8415	0.34	0.39			

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TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS
SCENARIO 4

Class Code	ELR	D-Ratio	Class Code	ELR	D-Ratio	Class Code	ELR	D-Ratio
0005	1.31	0.46	5537	0.96	0.40	8416	0.37	0.35
0034	1.06	0.42	5606	0.17	0.34	8417	0.35	0.36
0036	1.34	0.49	5650	0.97	0.37	8418	0.37	0.35
0037	1.24	0.39	6204	1.32	0.35	8601	0.07	0.34
0251	0.83	0.43	6217	0.68	0.34	8720	0.17	0.37
1164	0.48	0.31	6306	0.97	0.36	8742	0.05	0.41
1165	0.44	0.33	6319	0.61	0.33	8748	0.08	0.35
1438	0.88	0.37	6325	0.71	0.33	8799	0.18	0.45
1452	0.50	0.37	6504	0.81	0.46	8803	0.01	0.40
2003	0.91	0.48	7046	0.83	0.31	8810	0.05	0.53
2039	0.66	0.47	7228	1.20	0.38	8820	0.03	0.42
2063	0.48	0.42	7229	1.12	0.36	8829	0.88	0.50
2065	0.47	0.43	7230	2.08	0.57	8831	0.85	0.54
2070	0.82	0.41	7231	1.68	0.45	8832	0.08	0.48
2501	0.63	0.45	7370	1.13	0.46	8833	0.28	0.61
2585	0.78	0.45	7380	2.04	0.49	8835	0.39	0.46
2702	2.71	0.31	7382	1.04	0.46	8840	0.21	0.44
2802	1.20	0.43	7403	0.82	0.44	8864	0.34	0.49
2881	1.67	0.49	7421	0.12	0.38	8868	0.14	0.64
3027	0.43	0.37	7422	0.44	0.34	8869	0.30	0.49
3064	0.74	0.44	7425	0.46	0.36	8901	0.03	0.38
3113	0.46	0.42	7502	0.33	0.39	9012	0.16	0.39
3145	0.47	0.42	7520	1.46	0.43	9014	0.57	0.47
3179	0.49	0.45	7539	0.25	0.34	9015	0.68	0.48
3257	0.67	0.47	7580	0.60	0.38	9016	0.63	0.49
3365	0.76	0.36	7590	0.69	0.37	9033	0.49	0.42
3507	0.72	0.42	7600	0.72	0.39	9040	0.56	0.56
3632	0.49	0.41	7610	0.12	0.37	9052	0.54	0.49
3634	0.33	0.42	7705	1.15	0.45	9058	0.42	0.50
3681	0.31	0.52	7710	1.74	0.44	9060	0.51	0.47
3685	0.17	0.51	7720	1.02	0.45	9061	0.37	0.47
3724	0.72	0.34	8006	0.57	0.51	9063	0.28	0.47
3808	0.67	0.42	8008	0.38	0.48	9082	0.38	0.52
3826	0.15	0.41	8010	0.47	0.45	9083	0.33	0.50
3830	0.20	0.44	8013	0.09	0.42	9093	0.36	0.47
3865	0.83	0.47	8017	0.71	0.57	9101	0.78	0.54
4109	0.10	0.50	8018	0.70	0.44	9102	0.89	0.48
4243	0.50	0.42	8021	0.77	0.44	9154	0.36	0.45
4299	0.49	0.42	8031	0.58	0.45	9178	1.45	0.51
4361	0.26	0.45	8033	0.61	0.59	9180	1.13	0.42
4420	0.62	0.35	8034	0.75	0.51	9220	1.19	0.43
4484	0.61	0.45	8037	0.64	0.57	9402	0.95	0.37
4511	0.15	0.42	8039	0.49	0.50	9403	1.02	0.37
4825	0.19	0.38	8044	0.94	0.50	9410	0.42	0.50
5022	1.14	0.31	8107	0.49	0.39	9516	0.49	0.44
5040	1.30	0.33	8209	0.96	0.45	9519	0.87	0.37
5146	0.85	0.39	8227	0.94	0.35	9554	1.44	0.35
5183	0.63	0.34	8232	1.23	0.38	9586	0.13	0.47
5188	0.62	0.35	8279	2.09	0.35			
5190	0.56	0.38	8291	0.81	0.44			
5191	0.20	0.37	8292	0.73	0.48			
5192	0.73	0.42	8380	0.49	0.46			
5213	0.99	0.31	8381	0.43	0.44			
5403	1.51	0.35	8385	0.58	0.46			
5437	0.93	0.35	8393	0.34	0.38			
5474	1.17	0.31	8411	0.36	0.37			
5479	1.36	0.37	8412	0.37	0.35			
5506	1.09	0.38	8413	0.33	0.38			
5507	0.85	0.35	8414	0.37	0.35			
5508	0.82	0.35	8415	0.34	0.39			

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TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS
SCENARIO 5

Class Code	ELR	D-Ratio	Class Code	ELR	D-Ratio	Class Code	ELR	D-Ratio
0005	1.31	0.46	5537	0.83	0.37	8416	0.37	0.35
0034	0.95	0.41	5606	0.18	0.32	8417	0.35	0.36
0036	1.30	0.44	5650	0.92	0.37	8418	0.37	0.35
0037	1.16	0.37	6204	1.32	0.35	8601	0.06	0.36
0251	0.84	0.41	6217	0.68	0.34	8720	0.16	0.36
1164	0.44	0.32	6306	0.90	0.36	8742	0.05	0.37
1165	0.38	0.32	6319	0.54	0.32	8748	0.05	0.37
1438	0.76	0.37	6325	0.66	0.32	8799	0.16	0.44
1452	0.44	0.37	6504	0.70	0.44	8803	0.01	0.37
2003	0.91	0.41	7046	0.85	0.32	8810	0.03	0.44
2039	0.72	0.44	7228	1.20	0.38	8820	0.02	0.37
2063	0.48	0.42	7229	1.12	0.36	8829	0.88	0.50
2065	0.46	0.41	7230	1.63	0.41	8831	0.37	0.51
2070	0.80	0.41	7231	1.49	0.41	8832	0.07	0.44
2501	0.58	0.44	7370	1.15	0.44	8833	0.21	0.44
2585	0.76	0.41	7380	2.04	0.49	8835	0.39	0.46
2702	2.69	0.31	7382	1.10	0.41	8840	0.11	0.44
2802	1.14	0.41	7403	0.85	0.44	8864	0.28	0.48
2881	0.77	0.48	7421	0.12	0.37	8868	0.14	0.64
3027	0.43	0.37	7422	0.20	0.36	8869	0.27	0.48
3064	0.75	0.41	7425	0.43	0.36	8901	0.03	0.37
3113	0.43	0.41	7502	0.39	0.37	9012	0.14	0.37
3145	0.42	0.41	7520	0.55	0.43	9014	0.55	0.44
3179	0.49	0.44	7539	0.25	0.41	9015	0.65	0.41
3257	0.72	0.44	7580	0.60	0.38	9016	0.63	0.49
3365	0.84	0.36	7590	0.71	0.37	9033	0.45	0.41
3507	0.71	0.41	7600	0.76	0.37	9040	0.81	0.48
3632	0.45	0.41	7610	0.11	0.37	9052	0.51	0.48
3634	0.34	0.41	7705	1.02	0.41	9058	0.40	0.51
3681	0.13	0.44	7710	1.74	0.44	9060	0.48	0.48
3685	0.17	0.44	7720	1.02	0.45	9061	0.32	0.48
3724	0.72	0.32	8006	0.46	0.48	9063	0.23	0.48
3808	0.64	0.41	8008	0.32	0.48	9082	0.33	0.51
3826	0.16	0.41	8010	0.46	0.44	9083	0.29	0.51
3830	0.21	0.41	8013	0.08	0.41	9093	0.33	0.48
3865	0.75	0.48	8017	0.37	0.48	9101	0.89	0.48
4109	0.12	0.44	8018	0.61	0.44	9102	0.67	0.41
4243	0.50	0.41	8021	0.70	0.44	9154	0.35	0.44
4299	0.48	0.41	8031	0.51	0.44	9178	1.39	0.51
4361	0.25	0.44	8033	0.56	0.48	9180	1.01	0.41
4420	0.56	0.36	8034	0.76	0.48	9220	1.10	0.41
4484	0.59	0.44	8037	0.51	0.51	9402	0.87	0.36
4511	0.14	0.41	8039	0.48	0.48	9403	1.02	0.36
4825	0.21	0.37	8044	0.57	0.44	9410	0.56	0.44
5022	0.99	0.32	8107	0.55	0.36	9516	0.49	0.41
5040	1.25	0.32	8209	0.90	0.44	9519	0.84	0.37
5146	0.79	0.37	8227	0.88	0.36	9554	1.44	0.36
5183	0.63	0.34	8232	1.16	0.37	9586	0.11	0.48
5188	0.61	0.36	8279	1.94	0.36			
5190	0.52	0.36	8291	0.88	0.41			
5191	0.18	0.37	8292	0.72	0.44			
5192	0.72	0.41	8380	0.46	0.41			
5213	0.86	0.32	8381	0.46	0.41			
5403	1.16	0.36	8385	0.49	0.41			
5437	0.88	0.36	8393	0.29	0.37			
5474	0.98	0.32	8411	0.36	0.37			
5479	1.22	0.37	8412	0.37	0.35			
5506	1.09	0.38	8413	0.33	0.38			
5507	0.84	0.36	8414	0.37	0.35			
5508	0.84	0.36	8415	0.34	0.39			

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TABLE OF WEIGHTING VALUES

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	-	1,405	0.04	620,181	-	832,282	0.49
1,406	-	3,959	0.05	832,283	-	874,285	0.50
3,960	-	6,575	0.06	874,286	-	918,611	0.51
6,576	-	9,253	0.07	918,612	-	965,455	0.52
9,254	-	10,188	0.08	965,456	-	1,015,044	0.53
10,189	-	11,523	0.09	1,015,045	-	1,067,622	0.54
11,524	-	13,346	0.10	1,067,623	-	1,123,469	0.55
13,347	-	16,090	0.11	1,123,470	-	1,182,904	0.56
16,091	-	21,311	0.12	1,182,905	-	1,246,280	0.57
21,312	-	48,973	0.13	1,246,281	-	1,314,003	0.58
48,974	-	65,809	0.14	1,314,004	-	1,386,540	0.59
65,810	-	80,511	0.15	1,386,541	-	1,464,421	0.60
80,512	-	94,655	0.16	1,464,422	-	1,548,259	0.61
94,656	-	108,685	0.17	1,548,260	-	1,638,767	0.62
108,686	-	122,807	0.18	1,638,768	-	1,736,772	0.63
122,808	-	137,136	0.19	1,736,773	-	1,843,249	0.64
137,137	-	151,753	0.20	1,843,250	-	1,959,344	0.65
151,754	-	166,713	0.21	1,959,345	-	2,086,423	0.66
166,714	-	182,065	0.22	2,086,424	-	2,226,123	0.67
182,066	-	197,852	0.23	2,226,124	-	2,380,423	0.68
197,853	-	213,418	0.24	2,380,424	-	2,551,737	0.69
213,419	-	228,716	0.25	2,551,738	-	2,743,046	0.70
228,717	-	244,497	0.26	2,743,047	-	2,958,067	0.71
244,498	-	260,784	0.27	2,958,068	-	3,201,500	0.72
260,785	-	277,609	0.28	3,201,501	-	3,479,374	0.73
277,610	-	294,999	0.29	3,479,375	-	3,799,557	0.74
295,000	-	312,986	0.30	3,799,558	-	4,172,509	0.75
312,987	-	331,603	0.31	4,172,510	-	4,612,447	0.76
331,604	-	350,888	0.32	4,612,448	-	5,139,199	0.77
350,889	-	370,875	0.33	5,139,200	-	5,781,277	0.78
370,876	-	391,607	0.34	5,781,278	-	6,581,210	0.79
391,608	-	413,128	0.35	6,581,211	-	7,605,374	0.80
413,129	-	435,484	0.36	7,605,375	-	8,963,416	0.81
435,485	-	458,725	0.37	8,963,417	-	10,850,405	0.82
458,726	-	482,907	0.38	10,850,406	-	13,650,114	0.83
482,908	-	508,089	0.39	13,650,115	-	18,235,997	0.84
508,090	-	534,335	0.40	18,235,998	-	27,118,073	0.85
534,336	-	561,713	0.41	27,118,074	-	51,653,373	0.86
561,714	-	590,301	0.42	51,653,374	-	440,065,908	0.87
590,302	-	620,180	0.43	440,065,909	-	AND OVER	0.88
620,181	-	651,441	0.44				
651,442	-	684,181	0.45				
684,182	-	718,511	0.46				
718,512	-	754,549	0.47				
754,550	-	792,424	0.48				

(a) G	6.50
(b) Per Claim Accident Limitation	\$142,454
(c) Multiple Claim Accident Limitation	\$284,907
(d) Primary/Excess Loss Split Point	\$17,000

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TABLE OF BALLAST VALUES

Expected Losses		Ballast Values	Expected Losses		Ballast Values		
0	-	234,448	29,890	3,072,066	-	3,130,071	192,325
234,449	-	291,409	33,135	3,130,072	-	3,188,077	195,575
291,410	-	348,706	36,385	3,188,078	-	3,246,083	198,825
348,707	-	406,203	39,635	3,246,084	-	3,304,089	202,070
406,204	-	463,824	42,885	3,304,090	-	3,362,096	205,320
463,825	-	521,532	46,130	3,362,097	-	3,420,103	208,570
521,533	-	579,300	49,380	3,420,104	-	3,478,110	211,820
579,301	-	637,113	52,630	3,478,111	-	3,536,117	215,065
637,114	-	694,958	55,880	3,536,118	-	3,594,124	218,315
694,959	-	752,829	59,125	3,594,125	-	3,652,131	221,565
752,830	-	810,720	62,375	3,652,132	-	3,710,140	224,815
810,721	-	868,627	65,625	3,710,141	-	3,768,148	228,060
868,628	-	926,548	68,875	3,768,149	-	3,826,156	231,310
926,549	-	984,479	72,120	3,826,157	-	3,884,164	234,560
984,480	-	1,042,420	75,370	3,884,165	-	3,942,172	237,810
1,042,421	-	1,100,368	78,620	3,942,173	-	4,000,181	241,055
1,100,369	-	1,158,322	81,870	4,000,182	-	4,058,189	244,305
1,158,323	-	1,216,282	85,115	4,058,190	-	4,116,198	247,555
1,216,283	-	1,274,248	88,365	4,116,199	-	4,174,208	250,805
1,274,249	-	1,332,217	91,615	4,174,209	-	4,232,216	254,050
1,332,218	-	1,390,190	94,865	4,232,217	-	4,290,225	257,300
1,390,191	-	1,448,166	98,110	4,290,226	-	4,348,235	260,550
1,448,167	-	1,506,144	101,360	4,348,236	-	4,406,244	263,800
1,506,145	-	1,564,126	104,610	4,406,245	-	4,464,253	267,045
1,564,127	-	1,622,110	107,860	4,464,254	-	4,522,263	270,295
1,622,111	-	1,680,095	111,105	4,522,264	-	4,580,273	273,545
1,680,096	-	1,738,083	114,355	4,580,274	-	4,638,283	276,795
1,738,084	-	1,796,073	117,605	4,638,284	-	4,696,292	280,040
1,796,074	-	1,854,064	120,855	4,696,293	-	4,754,303	283,290
1,854,065	-	1,912,056	124,100	4,754,304	-	4,812,312	286,540
1,912,057	-	1,970,049	127,350	4,812,313	-	4,870,323	289,790
1,970,050	-	2,028,043	130,600	4,870,324	-	4,928,333	293,035
2,028,044	-	2,086,039	133,850	4,928,334	-	4,986,344	296,285
2,086,040	-	2,144,036	137,095	4,986,345	-	5,044,353	299,535
2,144,037	-	2,202,032	140,345	5,044,354	-	5,102,364	302,785
2,202,033	-	2,260,030	143,595	5,102,365	-	5,160,374	306,030
2,260,031	-	2,318,029	146,845	5,160,375	-	5,218,385	309,280
2,318,030	-	2,376,030	150,090	5,218,386	-	5,276,395	312,530
2,376,031	-	2,434,030	153,340	5,276,396	-	5,334,406	315,780
2,434,031	-	2,492,031	156,590	5,334,407	-	5,392,416	319,025
2,492,032	-	2,550,032	159,840	5,392,417	-	5,450,428	322,275
2,550,033	-	2,608,034	163,085	5,450,429	-	5,508,438	325,525
2,608,035	-	2,666,036	166,335	5,508,439	-	5,566,449	328,775
2,666,037	-	2,724,040	169,585	5,566,450	-	5,624,461	332,020
2,724,041	-	2,782,043	172,835	5,624,462	-	5,682,471	335,270
2,782,044	-	2,840,047	176,080	5,682,472	-	5,739,885	338,520
2,840,048	-	2,898,051	179,330				
2,898,052	-	2,956,055	182,580				
2,956,056	-	3,014,060	185,830				
3,014,061	-	3,072,065	189,075				

For Expected Losses greater than \$5,739,885, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.056) \times (\text{Expected Losses}) + 2876.4 \times (\text{Expected Losses}) \times (6.5) / (\text{Expected Losses} + (600) \times (6.5))$$

G = 6.5

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DISCOUNT SCHEDULE

Experience Modification (E-MOD)	Discount
1.10 and Above	10.00%
0.90 - 1.09	10.25%
0.60 - 0.89	10.50%
0.40 - 0.59	10.75%
0.39 and Below	11.00%

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CLASSIFICATIONS BY HAZARD GROUP

Class Code	Hazard Group	Class Code	Hazard Group	Class Code	Hazard Group
0005	C	5537	E	8416	F
0034	D	5606	G	8417	F
0036	C	5650	E	8418	F
0037	E	6204	F	8601	F
0251	D	6217	G	8720	F
1164	G	6306	F	8742	E
1165	G	6319	G	8748	F
1438	E	6325	G	8799	C
1452	E	6504	C	8803	E
2003	D	7046	G	8810	C
2039	C	7228	E	8820	E
2063	D	7229	F	8829	B
2065	D	7230	D	8831	A
2070	D	7231	D	8832	C
2501	C	7370	C	8833	C
2585	D	7380	E	8835	C
2702	G	7382	D	8840	C
2802	D	7403	C	8864	B
2881	B	7421	E	8868	B
3027	E	7422	F	8869	B
3064	D	7425	F	8901	E
3113	D	7502	E	9012	E
3145	D	7520	D	9014	C
3179	C	7539	F	9015	D
3257	C	7580	E	9016	C
3365	F	7590	E	9033	D
3507	D	7600	E	9040	B
3632	D	7610	E	9052	B
3634	D	7705	D	9058	A
3681	C	7710	G	9060	B
3685	C	7720	E	9061	B
3724	G	8006	B	9063	B
3808	D	8008	B	9082	A
3826	D	8010	C	9083	A
3830	D	8013	D	9093	B
3865	B	8017	B	9101	B
4109	C	8018	C	9102	D
4243	D	8021	C	9154	C
4299	D	8031	C	9178	A
4361	C	8033	B	9180	D
4420	F	8034	B	9220	D
4484	C	8037	A	9402	F
4511	D	8039	B	9403	F
4825	E	8044	C	9410	C
5022	G	8107	F	9516	D
5040	G	8209	C	9519	E
5146	E	8227	F	9554	F
5183	F	8232	E	9586	B
5188	F	8279	F		
5190	F	8291	D		
5191	E	8292	C		
5192	D	8380	D		
5213	G	8381	D		
5403	F	8385	D		
5437	F	8393	E		
5474	G	8411	F		
5479	E	8412	F		
5506	F	8413	F		
5507	F	8414	F		
5508	E	8415	F		

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EXPECTED LOSS RANGES

Expected Loss Group	Range Rounded Values		Expected Loss Group	Range Rounded Values		Expected Loss Group	Range Rounded Values				
95	1,153	-	1,800	65	96,674	-	104,413	35	1,205,738	-	1,353,767
94	1,801	-	2,664	64	104,414	-	112,772	34	1,353,768	-	1,519,973
93	2,665	-	3,520	63	112,773	-	121,799	33	1,519,974	-	1,733,229
92	3,521	-	4,653	62	121,800	-	131,548	32	1,733,230	-	1,992,236
91	4,654	-	6,051	61	131,549	-	142,079	31	1,992,237	-	2,289,951
90	6,052	-	7,309	60	142,080	-	153,483	30	2,289,952	-	2,632,157
89	7,310	-	8,821	59	153,484	-	165,953	29	2,632,158	-	3,128,882
88	8,822	-	10,240	58	165,954	-	179,182	28	3,128,883	-	3,741,462
87	10,241	-	11,886	57	179,183	-	193,057	27	3,741,463	-	4,473,981
86	11,887	-	13,787	56	193,058	-	208,012	26	4,473,982	-	5,515,490
85	13,788	-	15,593	55	208,013	-	224,126	25	5,515,491	-	7,018,621
84	15,594	-	17,628	54	224,127	-	242,337	24	7,018,622	-	8,931,401
83	17,629	-	19,908	53	242,338	-	262,103	23	8,931,402	-	11,412,761
82	19,909	-	22,151	52	262,104	-	283,489	22	11,412,762	-	14,603,708
81	22,152	-	24,645	51	283,490	-	306,608	21	14,603,709	-	18,686,828
80	24,646	-	27,417	50	306,609	-	330,862	20	18,686,829	-	23,911,565
79	27,418	-	30,504	49	330,863	-	356,977	19	23,911,566	-	30,597,107
78	30,505	-	33,660	48	356,978	-	385,341	18	30,597,108	-	41,970,253
77	33,661	-	37,058	47	385,342	-	419,230	17	41,970,254	-	62,073,665
76	37,059	-	40,803	46	419,231	-	456,098	16	62,073,666	-	91,806,463
75	40,804	-	44,839	45	456,099	-	496,209	15	91,806,464	-	135,781,024
74	44,840	-	49,089	44	496,210	-	542,249	14	135,781,025	-	200,819,054
73	49,090	-	53,743	43	542,250	-	593,337	13	200,819,055	-	297,009,777
72	53,744	-	58,844	42	593,338	-	649,243	12	297,009,778	-	464,933,744
71	58,845	-	64,233	41	649,244	-	715,710	11	464,933,745	-	735,711,389
70	64,234	-	70,065	40	715,711	-	790,930	10	735,711,390	-	1,164,190,072
69	70,066	-	76,421	39	790,931	-	874,056	9	1,164,190,073	-	& over
68	76,422	-	82,857	38	874,057	-	965,918				
67	82,858	-	89,499	37	965,919	-	1,073,888				
66	89,500	-	96,673	36	1,073,889	-	1,205,737				

**INDUSTRIAL COMMISSION OF ARIZONA
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RETROSPECTIVE RATING PLAN MANUAL

1. Average Cost per Case by Hazard Group

A	B	C	D	E	F	G
5,667	6,796	8,150	9,774	11,722	14,058	16,859

Average Cost per Case including ALAE by Hazard Group

A	B	C	D	E	F	G
6,575	7,827	9,317	11,091	13,203	15,717	18,710

2. Tax Multipliers

- a. State (non-F Classes) 1.021
- b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage 1.045

3. **ICA**
Expected Loss Ratio
0.736

ICA Expected Loss and
Allocated Expense Ratio
0.836

4. **Table of Expense Ratios**
Type A: Appendix J, Page 1
Type B: Appendix J, Page 2

5.

Excess Loss Factors
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.575	0.570	0.632	0.664	0.759	0.813	0.752
\$15,000	0.491	0.497	0.572	0.600	0.706	0.764	0.685
\$20,000	0.426	0.441	0.526	0.547	0.662	0.724	0.629
\$25,000	0.376	0.393	0.489	0.503	0.624	0.689	0.581
\$30,000	0.334	0.353	0.458	0.463	0.591	0.659	0.539
\$35,000	0.299	0.319	0.431	0.428	0.561	0.631	0.502
\$40,000	0.267	0.289	0.408	0.396	0.535	0.605	0.470
\$50,000	0.212	0.242	0.369	0.344	0.489	0.562	0.415
\$75,000	0.130	0.168	0.301	0.254	0.408	0.481	0.321
\$100,000	0.095	0.125	0.259	0.200	0.356	0.424	0.263
\$125,000	0.073	0.097	0.233	0.163	0.320	0.380	0.222
\$150,000	0.063	0.077	0.213	0.137	0.293	0.348	0.194
\$175,000	0.055	0.064	0.196	0.120	0.273	0.320	0.174
\$200,000	0.049	0.054	0.182	0.106	0.255	0.298	0.160
\$225,000	0.043	0.046	0.170	0.094	0.239	0.280	0.148
\$250,000	0.038	0.039	0.159	0.084	0.225	0.265	0.139
\$275,000	0.032	0.035	0.149	0.075	0.212	0.250	0.131
\$300,000	0.026	0.031	0.142	0.067	0.201	0.235	0.124
\$325,000	0.022	0.028	0.134	0.060	0.190	0.221	0.118
\$350,000	0.018	0.026	0.128	0.053	0.181	0.210	0.112
\$375,000	0.015	0.024	0.122	0.047	0.172	0.200	0.106
\$400,000	0.012	0.022	0.117	0.042	0.164	0.191	0.101
\$425,000	0.010	0.021	0.112	0.037	0.156	0.182	0.096
\$450,000	0.008	0.020	0.107	0.033	0.148	0.174	0.091
\$475,000	0.007	0.018	0.102	0.031	0.140	0.167	0.087
\$500,000	0.005	0.017	0.098	0.028	0.134	0.160	0.083
\$600,000	0.000	0.013	0.081	0.023	0.110	0.135	0.069
\$700,000	0.000	0.011	0.068	0.019	0.093	0.113	0.058
\$800,000	0.000	0.008	0.057	0.017	0.082	0.096	0.048
\$900,000	0.000	0.006	0.049	0.015	0.072	0.081	0.039
\$1,000,000	0.000	0.005	0.040	0.014	0.063	0.065	0.033
\$2,000,000	0.000	0.000	0.011	0.000	0.014	0.006	0.011
\$3,000,000	0.000	0.000	0.003	0.000	0.001	0.000	0.003
\$4,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$5,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$6,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$7,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$8,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$9,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$10,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Excess Loss and
Allocated Expense Factors

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**RETROSPECTIVE RATING PLAN MANUAL
(Applicable to New and Renewal Policies)**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.600	0.599	0.652	0.685	0.770	0.823	0.766
\$15,000	0.518	0.528	0.592	0.623	0.719	0.776	0.701
\$20,000	0.453	0.472	0.546	0.573	0.677	0.737	0.647
\$25,000	0.400	0.426	0.508	0.530	0.640	0.703	0.601
\$30,000	0.358	0.386	0.476	0.491	0.608	0.674	0.560
\$35,000	0.323	0.351	0.449	0.457	0.579	0.646	0.524
\$40,000	0.292	0.320	0.425	0.426	0.553	0.620	0.491
\$50,000	0.239	0.270	0.385	0.373	0.508	0.575	0.437
\$75,000	0.154	0.188	0.314	0.280	0.423	0.489	0.340
\$100,000	0.111	0.141	0.268	0.222	0.367	0.427	0.280
\$125,000	0.087	0.109	0.238	0.180	0.326	0.382	0.237
\$150,000	0.069	0.086	0.217	0.152	0.297	0.346	0.205
\$175,000	0.059	0.071	0.200	0.129	0.274	0.317	0.182
\$200,000	0.051	0.060	0.187	0.113	0.255	0.294	0.165
\$225,000	0.045	0.051	0.174	0.101	0.239	0.275	0.152
\$250,000	0.041	0.044	0.163	0.090	0.225	0.257	0.142
\$275,000	0.036	0.038	0.153	0.081	0.212	0.242	0.134
\$300,000	0.031	0.034	0.144	0.073	0.200	0.228	0.127
\$325,000	0.026	0.030	0.137	0.066	0.190	0.215	0.120
\$350,000	0.023	0.027	0.130	0.059	0.180	0.204	0.114
\$375,000	0.019	0.025	0.124	0.052	0.171	0.193	0.109
\$400,000	0.016	0.023	0.117	0.047	0.162	0.184	0.104
\$425,000	0.014	0.022	0.112	0.042	0.154	0.175	0.099
\$450,000	0.013	0.021	0.107	0.037	0.147	0.166	0.095
\$475,000	0.011	0.019	0.103	0.033	0.140	0.159	0.091
\$500,000	0.009	0.018	0.099	0.030	0.133	0.153	0.088
\$600,000	0.003	0.014	0.083	0.023	0.110	0.129	0.075
\$700,000	0.000	0.011	0.069	0.018	0.092	0.108	0.063
\$800,000	0.000	0.009	0.057	0.015	0.079	0.092	0.053
\$900,000	0.000	0.007	0.049	0.014	0.069	0.077	0.044
\$1,000,000	0.000	0.006	0.041	0.012	0.061	0.064	0.037
\$2,000,000	0.000	0.000	0.011	0.000	0.016	0.006	0.014
\$3,000,000	0.000	0.000	0.003	0.000	0.003	0.000	0.006
\$4,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$5,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$6,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$7,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$8,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$9,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
\$10,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

6.

Retrospective Development Factors

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adjustment	2nd Adjustment	3rd Adjustment	1st Adjustment	2nd Adjustment	3rd Adjustment	
0.04	0.02	0.02	0.12	0.07	0.05	0.00

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EXPENSE RATIOS

Table of Expense Ratios—Excluding Taxes and Including Profit and Contingencies (Type A)

WC Premium Range			Expense	WC Premium Range			Expense	WC Premium Range			Expense
From	To		Ratio	From	To		Ratio	From	To		Ratio
0	-	10,055	0.229	19,570	-	19,999	0.186	225,958	-	235,999	0.143
10,056	-	10,167	0.228	20,000	-	20,449	0.185	236,000	-	246,976	0.142
10,168	-	10,282	0.227	20,450	-	20,919	0.184	246,977	-	259,024	0.141
10,283	-	10,399	0.226	20,920	-	21,411	0.183	259,025	-	272,307	0.140
10,400	-	10,520	0.226	21,412	-	21,927	0.182	272,308	-	287,027	0.139
10,521	-	10,643	0.225	21,928	-	22,469	0.181	287,028	-	303,428	0.138
10,644	-	10,769	0.224	22,470	-	23,037	0.180	303,429	-	321,818	0.137
10,770	-	10,898	0.223	23,038	-	23,636	0.179	321,819	-	342,580	0.136
10,899	-	11,030	0.222	23,637	-	24,266	0.178	342,581	-	366,206	0.135
11,031	-	11,165	0.221	24,267	-	24,931	0.177	366,207	-	393,333	0.134
11,166	-	11,304	0.220	24,932	-	25,633	0.176	393,334	-	424,799	0.133
11,305	-	11,446	0.219	25,634	-	26,376	0.175	424,800	-	461,739	0.132
11,447	-	11,592	0.218	26,377	-	27,164	0.174	461,740	-	505,714	0.131
11,593	-	11,741	0.217	27,165	-	27,999	0.173	505,715	-	558,947	0.130
11,742	-	11,895	0.216	28,000	-	28,888	0.172	558,948	-	624,705	0.129
11,896	-	12,052	0.215	28,889	-	29,836	0.172	624,706	-	707,999	0.128
12,053	-	12,214	0.214	29,837	-	30,847	0.171	708,000	-	816,923	0.127
12,215	-	12,380	0.213	30,848	-	31,929	0.170	816,924	-	965,454	0.126
12,381	-	12,551	0.212	31,930	-	33,090	0.169	965,455	-	1,179,999	0.125
12,552	-	12,727	0.211	33,091	-	34,339	0.168	1,180,000	-	1,517,142	0.124
12,728	-	12,907	0.210	34,340	-	35,686	0.167	1,517,143	-	1,824,799	0.123
12,908	-	13,093	0.209	35,687	-	37,142	0.166	1,824,800	-	1,983,478	0.122
13,094	-	13,284	0.208	37,143	-	38,723	0.165	1,983,479	-	2,172,380	0.121
13,285	-	13,481	0.207	38,724	-	40,444	0.164	2,172,381	-	2,401,052	0.120
13,482	-	13,684	0.206	40,445	-	42,325	0.163	2,401,053	-	2,683,529	0.119
13,685	-	13,893	0.205	42,326	-	44,390	0.162	2,683,530	-	3,041,333	0.118
13,894	-	14,108	0.204	44,391	-	46,666	0.161	3,041,334	-	3,509,230	0.117
14,109	-	14,330	0.203	46,667	-	49,189	0.160	3,509,231	-	4,147,272	0.117
14,331	-	14,559	0.202	49,190	-	51,999	0.159	4,147,273	-	5,068,888	0.116
14,560	-	14,796	0.201	52,000	-	55,151	0.158	5,068,889	-	6,517,142	0.115
14,797	-	15,041	0.200	55,152	-	58,709	0.157	6,517,143	-	9,123,999	0.114
15,042	-	15,294	0.199	58,710	-	62,758	0.156	9,124,000	-	15,206,666	0.113
15,295	-	15,555	0.199	62,759	-	67,407	0.155	15,206,667	-	45,619,999	0.112
15,556	-	15,826	0.198	67,408	-	72,799	0.154	45,620,000	-	& above	0.111
15,827	-	16,106	0.197	72,800	-	79,130	0.153				
16,107	-	16,396	0.196	79,131	-	86,666	0.152				
16,397	-	16,697	0.195	86,667	-	95,789	0.151				
16,698	-	17,009	0.194	95,790	-	107,058	0.150				
17,010	-	17,333	0.193	107,059	-	121,333	0.149				
17,334	-	17,669	0.192	121,334	-	139,999	0.148	First	-	10,000	0.0%
17,670	-	18,019	0.191	140,000	-	165,454	0.147	Next	-	190,000	9.1%
18,020	-	18,383	0.190	165,455	-	200,377	0.146	Next	-	1,550,000	11.3%
18,384	-	18,762	0.189	200,378	-	208,235	0.145	Over	-	1,750,000	12.3%
18,763	-	19,157	0.188	208,236	-	216,734	0.144	Expected Loss Ratio:			0.736
19,158	-	19,569	0.187	216,735	-	225,957	0.144	Tax Multiplier:			1.035

INDUSTRIAL COMMISSION OF ARIZONA
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EXPENSE RATIOS

Table of Expense Ratios—Excluding Taxes and Including Profit and Contingencies (Type B)

WC Premium Range			Expense	WC Premium Range			Expense	WC Premium Range			Expense
From	To		Ratio	From	To		Ratio	From	To		Ratio
0	-	10,099	0.229	19,246	-	19,999	0.205	213,549	-	228,275	0.181
10,100	-	10,303	0.228	20,000	-	20,816	0.204	228,276	-	245,185	0.180
10,304	-	10,515	0.227	20,817	-	21,702	0.203	245,186	-	264,799	0.179
10,516	-	10,736	0.226	21,703	-	22,666	0.202	264,800	-	287,826	0.178
10,737	-	10,967	0.226	22,667	-	23,720	0.201	287,827	-	315,238	0.177
10,968	-	11,208	0.225	23,721	-	24,878	0.200	315,239	-	348,421	0.176
11,209	-	11,460	0.224	24,879	-	26,153	0.199	348,422	-	389,411	0.175
11,461	-	11,724	0.223	26,154	-	27,567	0.199	389,412	-	441,333	0.174
11,725	-	11,999	0.222	27,568	-	29,142	0.198	441,334	-	509,230	0.173
12,000	-	12,289	0.221	29,143	-	30,909	0.197	509,231	-	601,818	0.172
12,290	-	12,592	0.220	30,910	-	32,903	0.196	601,819	-	735,555	0.172
12,593	-	12,911	0.219	32,904	-	35,172	0.195	735,556	-	945,714	0.171
12,912	-	13,246	0.218	35,173	-	37,777	0.194	945,715	-	1,323,999	0.170
13,247	-	13,599	0.217	37,778	-	40,799	0.193	1,324,000	-	1,809,565	0.169
13,600	-	13,972	0.216	40,800	-	44,347	0.192	1,809,566	-	1,981,904	0.168
13,973	-	14,366	0.215	44,348	-	48,751	0.191	1,981,905	-	2,190,526	0.167
14,367	-	14,782	0.214	48,752	-	53,684	0.190	2,190,527	-	2,448,235	0.166
14,783	-	15,223	0.213	53,685	-	59,999	0.189	2,448,236	-	2,774,666	0.165
15,224	-	15,692	0.212	60,000	-	67,999	0.188	2,774,667	-	3,201,538	0.164
15,693	-	16,190	0.211	68,000	-	78,461	0.187	3,201,539	-	3,783,636	0.163
16,191	-	16,721	0.210	78,462	-	92,727	0.186	3,783,637	-	4,624,444	0.162
16,722	-	17,288	0.209	92,728	-	113,333	0.185	4,624,445	-	5,945,714	0.161
17,289	-	17,894	0.208	113,334	-	145,714	0.184	5,945,715	-	8,323,999	0.160
17,895	-	18,545	0.207	145,715	-	200,606	0.183	8,324,000	-	13,873,333	0.159
18,546	-	19,245	0.206	200,607	-	213,548	0.182	13,873,334	-	41,619,999	0.158
								41,620,000	-	& above	0.157
								First	-	10,000	0.0%
								Next	-	190,000	5.1%
								Next	-	1,550,000	6.5%
								Over	-	1,750,000	7.5%
								Expected Loss Ratio:			0.736
								Tax Multiplier:			1.035

INSURANCE COMMISSION OF ARIZONA
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INSURED EXCESS GROUP

Table with columns for Entry Ratio (0.01 to 0.66) and rows for various risk classes (0.01 to 0.66). Each cell contains a numerical value representing the tax rate for that specific entry ratio and risk class.

INSURANCE OF ARIZONA SELF-INSURED TAX RATE MANUAL Effective January 1, 2025

INSURANCE CHARGES EXPLOSION LOSSES

Table with columns for Entry Ratio (0.68 to 1.65) and 48 numbered columns (90 to 137) representing different risk categories or rates. The table contains a dense grid of numerical values.

INSURANCE COMPANY OF ARIZONA
SELF-INSURED TAX RATE MANUAL
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INSURANCE CHARGES

Table with columns: Entry Ratio, 98, 94, 93, 92, 91, 90, 89, 88, 87, 86, 85, 84, 83, 82, 81, 80, 79, 78, 77, 76, 75, 74, 73, 72, 71, 70, 69, 68, 67, 66. The table contains a grid of numerical values representing insurance charges for various entry ratios and years.

INDUSTRIAL COMMISSION OF ARIZONA SELF-INSURED TAX RATE MANUAL Effective January 1, 2025

INSURANCE CHARGES

Table with columns: Entry Ratio, 98-99, 00-01, 02-03, 04-05, 06-07, 08-09, 10-11, 12-13, 14-15, 16-17, 18-19, 20-21, 22-23, 24-25, 26-27, 28-29, 30-31, 32-33, 34-35, 36-37, 38-39, 40-41, 42-43, 44-45, 46-47, 48-49, 50-51, 52-53, 54-55, 56-57, 58-59, 60-61, 62-63, 64-65, 66-67, 68-69, 70-71, 72-73, 74-75, 76-77, 78-79, 80-81, 82-83, 84-85, 86-87, 88-89, 90-91, 92-93, 94-95, 96-97, 98-99, 100-101. Rows include various entry ratios and their corresponding insurance charges.

INSURANCE COMPANY OF ARIZONA
SELF-INSURED TAX RATE MANUAL

Effective January 1, 2025

EXPACTED LOSS GROUP

Table with columns: Entry Ratio, 95, 94, 93, 92, 91, 90, 89, 88, 87, 86, 85, 84, 83, 82, 81, 80, 79, 78, 77, 76, 75, 74, 73, 72, 71, 70, 69, 68, 67, 66. The table contains a grid of numerical values representing insurance rates for various entry ratios and loss groups.

INSURANCE COMPANY OF ARIZONA
SELF-INSURED TAX RATE MANUAL
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EXPACTED LOSS GROUP

Table with columns: Entry Ratio, 98, 94, 93, 92, 91, 90, 89, 88, 87, 86, 85, 84, 83, 82, 81, 80, 79, 78, 77, 76, 75, 74, 73, 72, 71, 70, 69, 68, 67, 66. Rows represent various entry ratios from 5.44 to 6.69.

INDUSTRIAL COMMERCE OF ARIZONA SELF-INSURED TAX RATE MANUAL Effective January 1, 2025

INSURED EXPLOSION GROUP

Table with columns for Entry Ratio (7.97 to 9.15) and rows for years 94 to 99. Each cell contains a numerical value representing the tax rate for a specific entry ratio and year.

INSURANCE OF ARIZONA
SELF-INSURED TAX RATE MANUAL

Effective January 1, 2015

Table with columns: Entry Ratio, 95, 94, 93, 92, 91, 90, 89, 88, 87, 86, 85, 84, 83, 82, 81, 80, 79, 78, 77, 76, 75, 74, 73, 72, 71, 70, 69, 68, 67, 66. The table contains a grid of numerical values representing expected loss charges for various entry ratios and years.

In the following table, the charge is given on the same line as the corresponding entry ratio. The saving for all entry ratios below 1.00 is on the next lower line. For entry ratios equal to or greater than 1.00, the following formula can be used to calculate the savings:

1 - Entry Ratio = Charge - Saving

INSURANCE CHARGES
Effective January 1, 2025

Table with columns for Entry Ratio, Age (65-99), and various insurance rates. The table is organized into sections for different age groups and includes a detailed 'INSURANCE CHARGES' section at the top.

INSURANCE COMPANY OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2025

INSURANCE CHARGES

EXPLOSION LOSS GROUP

Table with columns: Entry Rate, 65, 64, 63, 62, 61, 60, 59, 58, 57, 56, 55, 54, 53, 52, 51, 50, 49, 48, 47, 46, 45, 44, 43, 42, 41, 40, 39, 38, 37, 36. The table contains a grid of numerical values representing insurance charges for various entry rates across different years.

INSURANCE COMPANY OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2025

EXPACTED LOSS GROUP

Table with columns for Entry Ratio (65-86) and rows for various loss groups (e.g., 2.93, 2.94, 2.95, 2.96, 2.97, 2.98, 2.99, 3.00, 3.01, 3.02, 3.03, 3.04, 3.05, 3.06, 3.07, 3.08, 3.09, 3.10, 3.11, 3.12, 3.13, 3.14, 3.15, 3.16, 3.17, 3.18, 3.19, 3.20, 3.21, 3.22, 3.23, 3.24, 3.25, 3.26, 3.27, 3.28, 3.29, 3.30, 3.31, 3.32, 3.33, 3.34, 3.35, 3.36, 3.37, 3.38, 3.39, 3.40, 3.41, 3.42, 3.43, 3.44, 3.45, 3.46, 3.47, 3.48, 3.49, 3.50, 3.51, 3.52, 3.53, 3.54, 3.55, 3.56, 3.57, 3.58, 3.59, 3.60, 3.61, 3.62, 3.63, 3.64, 3.65, 3.66, 3.67, 3.68, 3.69, 3.70, 3.71, 3.72, 3.73, 3.74, 3.75, 3.76, 3.77, 3.78, 3.79, 3.80, 3.81, 3.82, 3.83, 3.84, 3.85, 3.86, 3.87, 3.88, 3.89, 3.90, 3.91, 3.92, 3.93, 3.94, 3.95, 3.96, 3.97, 3.98, 3.99, 4.00, 4.01, 4.02, 4.03, 4.04, 4.05, 4.06, 4.07, 4.08, 4.09, 4.10, 4.11, 4.12, 4.13, 4.14, 4.15, 4.16, 4.17). Each cell contains a numerical value representing the tax rate for that specific entry ratio and loss group combination.

INSURANCE OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2025

INSURANCE CHARGES

Table with columns: Entry Rate, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100. The table contains numerical data for various entry rates and insurance charges.

INSURANCE CORPORATION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2025

EXPACTED LOSS GROUP

Entry Ratio	INSURANCE CORPORATION OF ARIZONA																																	
	65	64	63	62	61	60	59	58	57	56	55	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36				
5.44	0.2466	0.2730	0.2615	0.2499	0.2383	0.2268	0.2161	0.2058	0.1966	0.1875	0.1784	0.1697	0.1613	0.1534	0.1462	0.1376	0.1306	0.1236	0.1166	0.1102	0.1036	0.0972	0.0911	0.0850	0.0791	0.0737	0.0683	0.0629	0.0575	0.0523				
5.45	0.2482	0.2726	0.2611	0.2495	0.2380	0.2264	0.2158	0.2065	0.1967	0.1875	0.1781	0.1694	0.1612	0.1531	0.1459	0.1373	0.1303	0.1234	0.1166	0.1100	0.1034	0.0970	0.0909	0.0849	0.0790	0.0736	0.0682	0.0628	0.0574	0.0524				
5.46	0.2500	0.2726	0.2611	0.2495	0.2380	0.2264	0.2158	0.2065	0.1967	0.1875	0.1781	0.1694	0.1612	0.1531	0.1459	0.1373	0.1303	0.1234	0.1166	0.1100	0.1034	0.0970	0.0909	0.0849	0.0790	0.0736	0.0682	0.0628	0.0574	0.0524				
5.47	0.2515	0.2726	0.2611	0.2495	0.2380	0.2264	0.2158	0.2065	0.1967	0.1875	0.1781	0.1694	0.1612	0.1531	0.1459	0.1373	0.1303	0.1234	0.1166	0.1100	0.1034	0.0970	0.0909	0.0849	0.0790	0.0736	0.0682	0.0628	0.0574	0.0524				
5.48	0.2532	0.2726	0.2611	0.2495	0.2380	0.2264	0.2158	0.2065	0.1967	0.1875	0.1781	0.1694	0.1612	0.1531	0.1459	0.1373	0.1303	0.1234	0.1166	0.1100	0.1034	0.0970	0.0909	0.0849	0.0790	0.0736	0.0682	0.0628	0.0574	0.0524				
5.49	0.2548	0.2726	0.2611	0.2495	0.2380	0.2264	0.2158	0.2065	0.1967	0.1875	0.1781	0.1694	0.1612	0.1531	0.1459	0.1373	0.1303	0.1234	0.1166	0.1100	0.1034	0.0970	0.0909	0.0849	0.0790	0.0736	0.0682	0.0628	0.0574	0.0524				
5.50	0.2562	0.2709	0.2594	0.2479	0.2363	0.2248	0.2142	0.2040	0.1940	0.1838	0.1738	0.1643	0.1551	0.1462	0.1376	0.1293	0.1224	0.1156	0.1091	0.1025	0.0961	0.0901	0.0842	0.0783	0.0729	0.0675	0.0621	0.0567	0.0513	0.0460				
5.51	0.2581	0.2706	0.2591	0.2476	0.2361	0.2246	0.2140	0.2038	0.1938	0.1835	0.1735	0.1640	0.1548	0.1459	0.1373	0.1290	0.1222	0.1154	0.1089	0.1023	0.0959	0.0899	0.0840	0.0782	0.0728	0.0674	0.0620	0.0566	0.0513	0.0460				
5.52	0.2610	0.2702	0.2587	0.2472	0.2357	0.2242	0.2136	0.2034	0.1933	0.1833	0.1732	0.1636	0.1543	0.1453	0.1367	0.1286	0.1219	0.1152	0.1087	0.1021	0.0956	0.0896	0.0839	0.0781	0.0727	0.0673	0.0619	0.0565	0.0511	0.0458				
5.53	0.2634	0.2699	0.2584	0.2469	0.2354	0.2239	0.2133	0.2031	0.1930	0.1830	0.1729	0.1628	0.1527	0.1427	0.1333	0.1252	0.1181	0.1115	0.1049	0.0983	0.0917	0.0851	0.0794	0.0737	0.0680	0.0623	0.0566	0.0510	0.0454	0.0400				
5.54	0.2660	0.2695	0.2580	0.2465	0.2350	0.2235	0.2129	0.2028	0.1927	0.1826	0.1725	0.1624	0.1523	0.1422	0.1329	0.1248	0.1177	0.1111	0.1045	0.0979	0.0913	0.0847	0.0790	0.0733	0.0676	0.0619	0.0562	0.0506	0.0450	0.0395				
5.55	0.2686	0.2691	0.2577	0.2462	0.2347	0.2232	0.2127	0.2025	0.1924	0.1824	0.1724	0.1624	0.1524	0.1424	0.1324	0.1243	0.1172	0.1106	0.1040	0.0974	0.0908	0.0842	0.0785	0.0728	0.0671	0.0614	0.0557	0.0501	0.0445	0.0390				
5.56	0.2683	0.2688	0.2574	0.2459	0.2344	0.2229	0.2124	0.2022	0.1921	0.1821	0.1721	0.1621	0.1521	0.1421	0.1321	0.1240	0.1169	0.1103	0.1037	0.0971	0.0905	0.0839	0.0782	0.0725	0.0668	0.0611	0.0554	0.0498	0.0443	0.0388				
5.57	0.2799	0.2685	0.2570	0.2456	0.2341	0.2227	0.2122	0.2020	0.1919	0.1819	0.1719	0.1619	0.1519	0.1419	0.1319	0.1238	0.1167	0.1101	0.0998	0.0932	0.0866	0.0800	0.0743	0.0686	0.0629	0.0572	0.0515	0.0459	0.0404	0.0349				
5.58	0.2796	0.2682	0.2567	0.2453	0.2338	0.2224	0.2119	0.2018	0.1917	0.1817	0.1717	0.1617	0.1517	0.1417	0.1317	0.1236	0.1165	0.1100	0.0997	0.0931	0.0865	0.0809	0.0752	0.0695	0.0638	0.0581	0.0524	0.0467	0.0412	0.0357				
5.59	0.2792	0.2678	0.2563	0.2449	0.2334	0.2220	0.2115	0.2014	0.1913	0.1813	0.1713	0.1613	0.1513	0.1413	0.1313	0.1232	0.1161	0.1096	0.1030	0.0964	0.0898	0.0842	0.0785	0.0728	0.0671	0.0614	0.0557	0.0501	0.0445	0.0390				
5.60	0.2789	0.2675	0.2560	0.2446	0.2331	0.2217	0.2112	0.2011	0.1910	0.1810	0.1710	0.1610	0.1510	0.1410	0.1310	0.1229	0.1158	0.1093	0.1027	0.0961	0.0895	0.0839	0.0782	0.0725	0.0668	0.0611	0.0554	0.0498	0.0443	0.0388				
5.61	0.2785	0.2671	0.2557	0.2442	0.2327	0.2213	0.2108	0.2007	0.1906	0.1806	0.1706	0.1606	0.1506	0.1406	0.1306	0.1225	0.1154	0.1089	0.1023	0.0957	0.0891	0.0835	0.0778	0.0721	0.0664	0.0607	0.0550	0.0494	0.0439	0.0384				
5.62	0.2782	0.2668	0.2554	0.2439	0.2325	0.2211	0.2106	0.2005	0.1905	0.1805	0.1705	0.1605	0.1505	0.1405	0.1305	0.1224	0.1153	0.1088	0.1022	0.0956	0.0890	0.0834	0.0777	0.0720	0.0663	0.0606	0.0549	0.0494	0.0439	0.0384				
5.63	0.2778	0.2664	0.2550	0.2436	0.2322	0.2208	0.2103	0.2002	0.1902	0.1802	0.1702	0.1602	0.1502	0.1402	0.1302	0.1221	0.1150	0.1085	0.1019	0.0953	0.0887	0.0831	0.0774	0.0717	0.0660	0.0603	0.0546	0.0491	0.0436	0.0381				
5.64	0.2775	0.2661	0.2547	0.2433	0.2319	0.2205	0.2100	0.1999	0.1899	0.1799	0.1699	0.1599	0.1499	0.1399	0.1299	0.1218	0.1147	0.1082	0.1016	0.0950	0.0884	0.0828	0.0771	0.0714	0.0657	0.0600	0.0543	0.0488	0.0433	0.0378				
5.65	0.2771	0.2657	0.2543	0.2429	0.2315	0.2201	0.2097	0.1996	0.1896	0.1796	0.1696	0.1596	0.1496	0.1396	0.1296	0.1215	0.1144	0.1079	0.1013	0.0947	0.0891	0.0835	0.0778	0.0721	0.0664	0.0607	0.0550	0.0495	0.0440	0.0385				
5.66	0.2768	0.2654	0.2540	0.2426	0.2312	0.2198	0.2094	0.1993	0.1893	0.1793	0.1693	0.1593	0.1493	0.1393	0.1293	0.1212	0.1141	0.1076	0.1010	0.0944	0.0888	0.0832	0.0775	0.0718	0.0661	0.0604	0.0547	0.0492	0.0437	0.0382				
5.67	0.2764	0.2650	0.2537	0.2423	0.2309	0.2195	0.2091	0.1991	0.1891	0.1791	0.1691	0.1591	0.1491	0.1391	0.1291	0.1210	0.1139	0.1074	0.1008	0.0942	0.0886	0.0830	0.0773	0.0716	0.0659	0.0602	0.0545	0.0490	0.0435	0.0380				
5.68	0.2761	0.2647	0.2534	0.2420	0.2306	0.2192	0.2088	0.1988	0.1888	0.1788	0.1688	0.1588	0.1488	0.1388	0.1288	0.1207	0.1136	0.1071	0.1005	0.0939	0.0883	0.0827	0.0770	0.0713	0.0656	0.0600	0.0543	0.0488	0.0433	0.0378				
5.69	0.2758	0.2644	0.2531	0.2417	0.2303	0.2189	0.2085	0.1985	0.1885	0.1785	0.1685	0.1585	0.1485	0.1385	0.1285	0.1204	0.1133	0.1068	0.1002	0.0936	0.0880	0.0824	0.0767	0.0710	0.0653	0.0596	0.0540	0.0485	0.0430	0.0375				
5.70	0.2754	0.2641	0.2527	0.2413	0.2300	0.2186	0.2082	0.1982	0.1882	0.1782	0.1682	0.1582	0.1482	0.1382	0.1282	0.1201	0.1130	0.1065	0.1000	0.0934	0.0878	0.0822	0.0765	0.0708	0.0651	0.0594	0.0538	0.0483	0.0428	0.0373				
5.71	0.2751	0.2638	0.2524	0.2410	0.2296	0.2182	0.2078	0.1978	0.1878	0.1778	0.1678	0.1578	0.1478	0.1378	0.1278	0.1197	0.1126	0.1061	0.0995	0.0930	0.0874	0.0818	0.0761	0.0704	0.0647	0.0590	0.0534	0.0479	0.0424	0.0369				
5.72	0.2748	0.2635	0.2521	0.2407	0.2293	0.2179	0.2075	0.1975	0.1875	0.1775	0.1675	0.1575	0.1475	0.1375	0.1275	0.1194	0.1123	0.1058	0.0992	0.0927	0.0871	0.0815	0.0758	0.0701	0.0644	0.0587	0.0531	0.0476	0.0421	0.0366				
5.73	0.2744	0.2631	0.2518	0.2404	0.2290	0.2176	0.2072	0.1972	0.1872	0.1772	0.1672	0.1572	0.1472	0.1372	0.1272	0.1191	0.1120	0.1055	0.0990	0.0924	0.0868	0.0812	0.0755	0.0698	0.0641	0.0584	0.0528	0.0473	0.0418	0.0363				
5.74	0.2741	0.2628	0.2515	0.2401	0.2287	0.2173	0.2069	0.1969	0.1869	0.1769	0.1669	0.1569	0.1469	0.1369	0.1269	0.1188	0.1117	0.1052	0.0987	0.0921	0.0865	0.0809	0.0752	0.0695	0.0638	0.0581	0.0525	0.0470	0.0415	0.0360				
5.75	0.2738	0.2625	0.2512	0.2398	0.2284	0.2170	0.2066	0.1966	0.1866	0.1766	0.1666	0.1566	0.1466	0.1366	0.1266	0.1185	0.1114	0.1049	0.0984	0.0918	0.0862	0.0806	0.0749	0.0692	0.0635	0.0578	0.0522	0.0467	0.0412	0.0357				
5.76	0.2735	0.2622	0.2509	0.2395	0.2281	0.2167	0.2063	0.1963	0.1863	0.1763	0.1663	0.1563	0.1463	0.1363	0.1263	0.1182	0.1111	0.1046	0.0981	0.0915	0.0859	0.0803	0.0746	0.0689	0.0632	0.0575	0.0519	0.0464	0.0409	0.0354				
5.77	0.2731	0.2618	0.2505	0.2391	0.2277	0.2163	0.2059	0.1959	0.1859	0.1759	0.1659	0.1559	0.1459	0.1359	0.1259	0.1178	0.1107	0.1042	0.0977	0.0911	0.0855	0.0799	0.0742	0.0685	0.0628	0.0571	0.0515	0.0460	0.0405	0.0350				
5.78	0.2728	0.2615	0.2502	0.2388	0.2274	0.2160	0.2056	0.1956	0.1856	0.1756	0.1656	0.1556	0.1456	0.1356	0.1256	0.1175	0.1104	0.1039	0.0974	0.0908	0.0852	0.0796	0.0739	0.0682	0.0625	0.05								

INSURANCE COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2025

EXPACTED LOSSES

Entry Ratio	INSURANCE CHARGES																																			
	65	64	63	62	61	60	59	58	57	56	55	54	53	52	51	50	49	48	47	46	45	44	43	42	41	40	39	38	37	36						
6.71	0.2497	0.2391	0.2285	0.2179	0.2073	0.1967	0.1870	0.1776	0.1683	0.1613	0.1530	0.1452	0.1379	0.1307	0.1234	0.1167	0.1105	0.1044	0.9984	0.9926	0.9868	0.9811	0.9758	0.9705	0.9654	0.9607	0.9559	0.9512	0.9465	0.9422	0.9381					
6.72	0.2495	0.2389	0.2283	0.2177	0.2071	0.1965	0.1868	0.1774	0.1682	0.1612	0.1529	0.1451	0.1378	0.1306	0.1233	0.1165	0.1104	0.1044	0.9982	0.9924	0.9866	0.9810	0.9757	0.9704	0.9653	0.9606	0.9559	0.9512	0.9465	0.9422	0.9381					
6.73	0.2493	0.2387	0.2281	0.2175	0.2069	0.1963	0.1866	0.1772	0.1680	0.1610	0.1527	0.1449	0.1376	0.1304	0.1231	0.1163	0.1102	0.1042	0.9980	0.9922	0.9864	0.9808	0.9755	0.9702	0.9651	0.9604	0.9557	0.9510	0.9463	0.9420	0.9379					
6.74	0.2491	0.2385	0.2279	0.2173	0.2067	0.1961	0.1864	0.1770	0.1678	0.1608	0.1525	0.1447	0.1374	0.1302	0.1229	0.1161	0.1100	0.1040	0.9978	0.9920	0.9862	0.9806	0.9753	0.9700	0.9649	0.9602	0.9555	0.9508	0.9461	0.9419	0.9378					
6.75	0.2489	0.2383	0.2277	0.2171	0.2065	0.1959	0.1862	0.1768	0.1676	0.1606	0.1523	0.1445	0.1372	0.1300	0.1227	0.1159	0.1098	0.1039	0.9974	0.9916	0.9858	0.9802	0.9749	0.9696	0.9645	0.9598	0.9551	0.9504	0.9457	0.9415	0.9374					
6.76	0.2487	0.2381	0.2275	0.2169	0.2063	0.1957	0.1860	0.1766	0.1674	0.1604	0.1521	0.1443	0.1370	0.1298	0.1226	0.1158	0.1097	0.1038	0.9970	0.9912	0.9854	0.9798	0.9745	0.9692	0.9641	0.9594	0.9547	0.9500	0.9453	0.9411	0.9370					
6.77	0.2485	0.2379	0.2273	0.2167	0.2061	0.1955	0.1858	0.1764	0.1672	0.1602	0.1519	0.1441	0.1368	0.1296	0.1224	0.1156	0.1095	0.1036	0.9967	0.9909	0.9851	0.9795	0.9742	0.9689	0.9638	0.9591	0.9544	0.9497	0.9450	0.9408	0.9367					
6.78	0.2483	0.2377	0.2271	0.2165	0.2059	0.1953	0.1856	0.1762	0.1670	0.1600	0.1517	0.1439	0.1366	0.1294	0.1222	0.1154	0.1093	0.1034	0.9965	0.9907	0.9849	0.9793	0.9740	0.9687	0.9636	0.9589	0.9542	0.9495	0.9448	0.9407	0.9366					
6.79	0.2481	0.2375	0.2269	0.2163	0.2057	0.1951	0.1854	0.1760	0.1668	0.1598	0.1515	0.1437	0.1364	0.1292	0.1220	0.1152	0.1091	0.1032	0.9961	0.9903	0.9845	0.9789	0.9736	0.9683	0.9632	0.9585	0.9538	0.9491	0.9444	0.9397	0.9356					
6.80	0.2479	0.2373	0.2267	0.2161	0.2055	0.1949	0.1852	0.1758	0.1666	0.1596	0.1513	0.1435	0.1362	0.1290	0.1218	0.1150	0.1089	0.1030	0.9959	0.9901	0.9843	0.9787	0.9734	0.9681	0.9630	0.9583	0.9536	0.9489	0.9442	0.9395	0.9354					
6.81	0.2477	0.2371	0.2265	0.2159	0.2053	0.1947	0.1850	0.1756	0.1664	0.1594	0.1511	0.1433	0.1360	0.1288	0.1216	0.1148	0.1087	0.1028	0.9957	0.9899	0.9841	0.9785	0.9732	0.9679	0.9628	0.9581	0.9534	0.9487	0.9440	0.9393	0.9352					
6.82	0.2475	0.2369	0.2263	0.2157	0.2051	0.1945	0.1848	0.1754	0.1662	0.1592	0.1509	0.1431	0.1358	0.1286	0.1214	0.1146	0.1085	0.1026	0.9955	0.9897	0.9839	0.9783	0.9730	0.9677	0.9626	0.9579	0.9532	0.9485	0.9438	0.9391	0.9350					
6.83	0.2473	0.2367	0.2261	0.2155	0.2049	0.1943	0.1846	0.1752	0.1660	0.1590	0.1507	0.1429	0.1356	0.1284	0.1212	0.1144	0.1083	0.1024	0.9951	0.9893	0.9835	0.9779	0.9726	0.9673	0.9622	0.9575	0.9528	0.9481	0.9434	0.9387	0.9346					
6.84	0.2471	0.2365	0.2259	0.2153	0.2047	0.1941	0.1844	0.1750	0.1658	0.1588	0.1505	0.1427	0.1354	0.1282	0.1210	0.1142	0.1081	0.1022	0.9949	0.9891	0.9833	0.9777	0.9724	0.9671	0.9620	0.9573	0.9526	0.9479	0.9432	0.9385	0.9344					
6.85	0.2469	0.2363	0.2257	0.2151	0.2045	0.1939	0.1842	0.1748	0.1656	0.1586	0.1503	0.1425	0.1352	0.1280	0.1208	0.1140	0.1079	0.1020	0.9947	0.9889	0.9831	0.9775	0.9722	0.9669	0.9618	0.9571	0.9524	0.9477	0.9430	0.9383	0.9342					
6.86	0.2467	0.2361	0.2255	0.2149	0.2043	0.1937	0.1840	0.1746	0.1654	0.1584	0.1501	0.1423	0.1350	0.1278	0.1206	0.1138	0.1077	0.1018	0.9945	0.9887	0.9829	0.9773	0.9720	0.9667	0.9616	0.9569	0.9522	0.9475	0.9428	0.9381	0.9340					
6.87	0.2465	0.2359	0.2253	0.2147	0.2041	0.1935	0.1838	0.1744	0.1652	0.1582	0.1500	0.1422	0.1349	0.1277	0.1205	0.1137	0.1076	0.1017	0.9943	0.9885	0.9827	0.9771	0.9718	0.9665	0.9614	0.9567	0.9520	0.9473	0.9426	0.9379	0.9338					
6.88	0.2463	0.2357	0.2251	0.2145	0.2039	0.1933	0.1836	0.1742	0.1650	0.1580	0.1498	0.1420	0.1347	0.1275	0.1203	0.1135	0.1074	0.1015	0.9941	0.9883	0.9825	0.9769	0.9716	0.9663	0.9612	0.9565	0.9518	0.9471	0.9424	0.9377	0.9336					
6.89	0.2461	0.2355	0.2249	0.2143	0.2037	0.1931	0.1834	0.1740	0.1648	0.1578	0.1496	0.1418	0.1345	0.1273	0.1201	0.1133	0.1072	0.1013	0.9939	0.9881	0.9823	0.9767	0.9714	0.9661	0.9610	0.9563	0.9516	0.9469	0.9422	0.9375	0.9334					
6.90	0.2459	0.2353	0.2247	0.2141	0.2035	0.1929	0.1832	0.1738	0.1646	0.1576	0.1494	0.1416	0.1343	0.1271	0.1200	0.1132	0.1071	0.1012	0.9937	0.9879	0.9821	0.9765	0.9712	0.9659	0.9608	0.9561	0.9514	0.9467	0.9420	0.9373	0.9332					
6.91	0.2457	0.2351	0.2245	0.2139	0.2033	0.1927	0.1830	0.1736	0.1644	0.1574	0.1492	0.1414	0.1341	0.1269	0.1198	0.1130	0.1069	0.1010	0.9935	0.9877	0.9819	0.9763	0.9710	0.9657	0.9606	0.9559	0.9512	0.9465	0.9418	0.9371	0.9330					
6.92	0.2455	0.2349	0.2243	0.2137	0.2031	0.1925	0.1828	0.1734	0.1642	0.1572	0.1490	0.1412	0.1339	0.1267	0.1196	0.1128	0.1067	0.1008	0.9933	0.9875	0.9817	0.9761	0.9708	0.9655	0.9604	0.9557	0.9510	0.9463	0.9416	0.9369	0.9328					
6.93	0.2453	0.2347	0.2241	0.2135	0.2029	0.1923	0.1826	0.1732	0.1640	0.1570	0.1488	0.1410	0.1337	0.1265	0.1194	0.1126	0.1065	0.1006	0.9931	0.9873	0.9815	0.9759	0.9706	0.9653	0.9602	0.9555	0.9508	0.9461	0.9414	0.9367	0.9326					
6.94	0.2451	0.2345	0.2239	0.2133	0.2027	0.1921	0.1824	0.1730	0.1638	0.1568	0.1486	0.1408	0.1335	0.1263	0.1192	0.1124	0.1063	0.1004	0.9929	0.9871	0.9813	0.9757	0.9704	0.9651	0.9600	0.9553	0.9506	0.9459	0.9412	0.9365	0.9324					
6.95	0.2449	0.2343	0.2237	0.2131	0.2025	0.1919	0.1822	0.1728	0.1636	0.1566	0.1484	0.1406	0.1333	0.1261	0.1190	0.1122	0.1061	0.1002	0.9927	0.9869	0.9811	0.9755	0.9702	0.9649	0.9598	0.9551	0.9504	0.9457	0.9410	0.9363	0.9322					
6.96	0.2447	0.2341	0.2235	0.2129	0.2023	0.1917	0.1820	0.1726	0.1634	0.1564	0.1482	0.1404	0.1331	0.1259	0.1188	0.1120	0.1059	0.1000	0.9925	0.9867	0.9809	0.9753	0.9700	0.9647	0.9596	0.9549	0.9502	0.9455	0.9408	0.9361	0.9320					
6.97	0.2445	0.2339	0.2233	0.2127	0.2021	0.1915	0.1818	0.1724	0.1632	0.1562	0.1480	0.1402	0.1329	0.1257	0.1186	0.1118	0.1057	0.9999	0.9941	0.9883	0.9827	0.9774	0.9721	0.9668	0.9617	0.9570	0.9523	0.9476	0.9429	0.9382	0.9341					
6.98	0.2443	0.2337	0.2231	0.2125	0.2019	0.1913	0.1816	0.1722	0.1630	0.1560	0.1478	0.1400	0.1327	0.1255	0.1184	0.1116	0.1055	0.9998	0.9940	0.9882	0.9826	0.9773	0.9720	0.9667	0.9616	0.9569	0.9522	0.9475	0.9428	0.9381	0.9340					
6.99	0.2441	0.2335	0.2229	0.2123	0.2017	0.1911	0.1814	0.1720	0.1628	0.1558	0.1476	0.1398	0.1325	0.1253	0.1182	0.1114	0.1053	0.9997	0.9939	0.9881	0.9825	0.9772	0.9719	0.9666	0.9615	0.9568	0.9521	0.9474	0.9427	0.9380	0.9339					
7.00	0.2439	0.2333	0.2227	0.2121	0.2015	0.1909	0.1812	0.1718	0.1626	0.1556	0.1474	0.1396	0.1323	0.1251	0.1180	0.1112	0.1051	0.9996	0.9938	0.9880	0.9824	0.9771	0.9718	0.9665	0.9614	0.9567	0.9520	0.9473	0.9426	0.9379	0.9338					
7.01	0.2437	0.2331	0.2225	0.2119	0.2013	0.1907	0.1810	0.1716	0.1624	0.1554	0.1472	0.1394	0.1321	0.1249	0.1178	0.1110	0.1049	0.9995	0.9937	0.9879	0.9823	0.9770	0.9717	0.9664	0.9613	0.9566	0.9519	0.9472	0.9425	0.9378	0.9337					
7.02	0.2435	0.2329	0.2223	0.2117	0.2011	0.1905	0.1808	0.1714	0.1622	0.1552	0.1470	0.1392	0.1319	0.1247	0.1176	0.1108	0.1047	0.9994	0.9936	0.9878	0.9822	0.9769	0.9716	0.9663	0.9612	0.9565	0.9518	0.9471	0.9424	0.9377	0.9336					
7.03	0.2433	0.2327	0.2221	0.2115	0.2009	0.1903	0.1806	0.1712	0.1620	0.1550	0.1468	0.1390	0.1317	0.1245	0.1174	0.1106	0.1045	0.9993	0.9935	0.9877	0.9821	0.9768	0.9715	0.9662	0.9611	0.9564	0.9517	0.9470	0.9423	0.9376	0.9335					
7.04	0.2431	0.2325	0.2219	0.2113	0.2007	0.1901	0.1804	0.1710	0.1618	0.																										

INDUSTRIAL CONSOLIDATION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2025

INSURANCE CHARGES

EXPACTED LOSS GROUP

Table with columns: Entry Rate, 65, 64, 63, 62, 61, 60, 59, 58, 57, 56, 55, 54, 53, 52, 51, 50, 49, 48, 47, 46, 45, 44, 43, 42, 41, 40, 39, 38, 37, 36. The table contains a grid of numerical values representing insurance charges for various entry rates and loss groups.

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2025

Table with columns: Entry Ratio, 45, 44, 43, 42, 41, 40, 39, 38, 37, 36, 35, 34, 33, 32, 31, 30, 29, 28, 27, 26, 25, 24, 23, 22, 21, 20, 19, 18, 17, 16, 15, 14, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1. The table contains a grid of numerical values representing tax rates for various entry ratios and expected loss groups.

In the following table, the charge is given on the same line as the corresponding entry ratio. The saving for all entry ratios below 1.00 is on the next lower line. For entry ratios equal to or greater than 1.00, the following formula can be used to calculate the savings:

1-Entry Ratio = Charge - Saving

INSURANCE COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL

Effective January 1, 2025

INSURANCE CHARGES

Entry Ratio	EXPLODED LOSS GROUP																										
	28	34	33	32	31	30	29	28	27	26	25	24	23	21	20	19	18	17	16	15	14	13	12	11	10	9	
0.68	0.4867	0.4791	0.4716	0.4646	0.4571	0.4498	0.4427	0.4359	0.4291	0.4223	0.4159	0.4095	0.4031	0.3970	0.3912	0.3857	0.3804	0.3752	0.3701	0.3652	0.3603	0.3555	0.3508	0.3462	0.3417	0.3371	0.3326
0.69	0.4166	0.4089	0.4012	0.3937	0.3862	0.3787	0.3712	0.3637	0.3562	0.3487	0.3412	0.3337	0.3262	0.3187	0.3112	0.3037	0.2962	0.2887	0.2812	0.2737	0.2662	0.2587	0.2512	0.2437	0.2362	0.2287	0.2212
0.70	0.4717	0.4639	0.4561	0.4484	0.4408	0.4332	0.4257	0.4181	0.4105	0.4029	0.3953	0.3877	0.3801	0.3725	0.3649	0.3573	0.3497	0.3421	0.3345	0.3269	0.3193	0.3117	0.3041	0.2965	0.2889	0.2813	0.2737
0.71	0.4668	0.4589	0.4510	0.4432	0.4355	0.4278	0.4202	0.4125	0.4048	0.3971	0.3894	0.3817	0.3740	0.3663	0.3586	0.3509	0.3432	0.3355	0.3278	0.3201	0.3124	0.3047	0.2970	0.2893	0.2816	0.2739	0.2662
0.72	0.4620	0.4540	0.4459	0.4381	0.4303	0.4225	0.4148	0.4071	0.3994	0.3917	0.3840	0.3763	0.3686	0.3609	0.3532	0.3455	0.3378	0.3301	0.3224	0.3147	0.3070	0.2993	0.2916	0.2839	0.2762	0.2685	0.2608
0.73	0.4573	0.4491	0.4414	0.4331	0.4253	0.4175	0.4098	0.4021	0.3944	0.3867	0.3790	0.3713	0.3636	0.3559	0.3482	0.3405	0.3328	0.3251	0.3174	0.3097	0.3020	0.2943	0.2866	0.2789	0.2712	0.2635	0.2558
0.74	0.4526	0.4443	0.4361	0.4281	0.4201	0.4120	0.4041	0.3961	0.3881	0.3801	0.3721	0.3641	0.3561	0.3481	0.3401	0.3321	0.3241	0.3161	0.3081	0.3001	0.2921	0.2841	0.2761	0.2681	0.2601	0.2521	0.2441
0.75	0.4474	0.4396	0.4313	0.4232	0.4152	0.4071	0.4000	0.3929	0.3858	0.3787	0.3716	0.3645	0.3574	0.3503	0.3432	0.3361	0.3290	0.3219	0.3148	0.3077	0.3006	0.2935	0.2864	0.2793	0.2722	0.2651	0.2580
0.76	0.4434	0.4350	0.4266	0.4183	0.4101	0.4019	0.3937	0.3855	0.3773	0.3691	0.3609	0.3527	0.3445	0.3363	0.3281	0.3199	0.3117	0.3035	0.2953	0.2871	0.2789	0.2707	0.2625	0.2543	0.2461	0.2379	0.2297
0.77	0.4389	0.4304	0.4219	0.4134	0.4049	0.3964	0.3879	0.3794	0.3709	0.3624	0.3539	0.3454	0.3369	0.3284	0.3199	0.3114	0.3029	0.2944	0.2859	0.2774	0.2689	0.2604	0.2519	0.2434	0.2349	0.2264	0.2179
0.78	0.2809	0.2804	0.1919	0.1835	0.1752	0.1669	0.1587	0.1506	0.1425	0.1345	0.1267	0.1190	0.1113	0.1036	0.0959	0.0882	0.0805	0.0728	0.0651	0.0574	0.0497	0.0420	0.0343	0.0266	0.0189	0.0112	0.0035
0.79	0.4341	0.4256	0.4173	0.4088	0.4004	0.3920	0.3836	0.3752	0.3668	0.3584	0.3500	0.3416	0.3332	0.3248	0.3164	0.3080	0.2996	0.2912	0.2828	0.2744	0.2660	0.2576	0.2492	0.2408	0.2324	0.2240	0.2156
0.80	0.4301	0.4214	0.4127	0.4042	0.3957	0.3871	0.3787	0.3704	0.3622	0.3539	0.3459	0.3379	0.3299	0.3219	0.3139	0.3059	0.2979	0.2899	0.2819	0.2739	0.2659	0.2579	0.2499	0.2419	0.2339	0.2259	0.2179
0.81	0.4257	0.4170	0.4082	0.3996	0.3910	0.3824	0.3739	0.3655	0.3571	0.3486	0.3406	0.3325	0.3244	0.3162	0.3081	0.3000	0.2919	0.2838	0.2757	0.2676	0.2595	0.2514	0.2433	0.2352	0.2271	0.2190	0.2109
0.82	0.4215	0.4128	0.4040	0.3954	0.3868	0.3782	0.3696	0.3610	0.3524	0.3438	0.3352	0.3266	0.3180	0.3094	0.3008	0.2922	0.2836	0.2750	0.2664	0.2578	0.2492	0.2406	0.2320	0.2234	0.2148	0.2062	0.1976
0.83	0.2372	0.2283	0.2194	0.2106	0.2018	0.1930	0.1843	0.1757	0.1672	0.1586	0.1502	0.1419	0.1335	0.1251	0.1168	0.1084	0.1000	0.0917	0.0834	0.0750	0.0667	0.0584	0.0501	0.0418	0.0335	0.0252	0.0169
0.84	0.4181	0.4095	0.4009	0.3923	0.3837	0.3751	0.3665	0.3579	0.3493	0.3407	0.3321	0.3235	0.3149	0.3063	0.2977	0.2891	0.2805	0.2719	0.2633	0.2547	0.2461	0.2375	0.2289	0.2203	0.2117	0.2031	0.1945
0.85	0.4099	0.3999	0.3899	0.3799	0.3699	0.3599	0.3500	0.3401	0.3302	0.3203	0.3104	0.3005	0.2906	0.2807	0.2708	0.2609	0.2510	0.2411	0.2312	0.2213	0.2114	0.2015	0.1916	0.1817	0.1718	0.1619	0.1520
0.86	0.4049	0.3958	0.3867	0.3776	0.3685	0.3595	0.3505	0.3415	0.3325	0.3235	0.3145	0.3055	0.2965	0.2875	0.2785	0.2695	0.2605	0.2515	0.2425	0.2335	0.2245	0.2155	0.2065	0.1975	0.1885	0.1795	0.1705
0.87	0.2570	0.2577	0.1784	0.1692	0.1601	0.1509	0.1417	0.1326	0.1236	0.1145	0.1056	0.0967	0.0878	0.0789	0.0700	0.0611	0.0522	0.0433	0.0344	0.0255	0.0166	0.0077	0.0188	0.0099	0.0010	0.0021	0.0032
0.88	0.3900	0.3837	0.3743	0.3651	0.3558	0.3465	0.3373	0.3282	0.3190	0.3099	0.3009	0.2919	0.2829	0.2739	0.2648	0.2558	0.2467	0.2377	0.2287	0.2196	0.2106	0.2015	0.1925	0.1835	0.1745	0.1655	0.1565
0.89	0.2730	0.2737	0.2543	0.2451	0.2358	0.2265	0.2173	0.2082	0.1991	0.1899	0.1809	0.1719	0.1629	0.1538	0.1448	0.1358	0.1267	0.1177	0.1087	0.0997	0.0907	0.0817	0.0727	0.0637	0.0547	0.0457	0.0367
0.90	0.3892	0.3802	0.3713	0.3624	0.3535	0.3446	0.3357	0.3268	0.3179	0.3090	0.3001	0.2912	0.2823	0.2734	0.2645	0.2556	0.2467	0.2378	0.2289	0.2200	0.2111	0.2022	0.1933	0.1844	0.1755	0.1666	0.1577
0.91	0.3854	0.2909	0.2604	0.2311	0.2417	0.2324	0.2231	0.2138	0.2046	0.1954	0.1863	0.1772	0.1681	0.1590	0.1499	0.1407	0.1315	0.1224	0.1133	0.1043	0.0952	0.0861	0.0771	0.0681	0.0591	0.0501	0.0411
0.92	0.3792	0.3749	0.3665	0.3571	0.3477	0.3384	0.3291	0.3198	0.3105	0.3012	0.2919	0.2826	0.2733	0.2640	0.2547	0.2454	0.2361	0.2268	0.2175	0.2082	0.1989	0.1896	0.1803	0.1710	0.1617	0.1524	0.1431
0.93	0.2854	0.2799	0.2665	0.2531	0.2397	0.2263	0.2129	0.2000	0.1871	0.1742	0.1613	0.1484	0.1355	0.1226	0.1097	0.0968	0.0839	0.0710	0.0581	0.0452	0.0323	0.0194	0.0065	0.0036	0.0007	0.0018	0.0029
0.94	0.3816	0.3721	0.3626	0.3531	0.3436	0.3342	0.3247	0.3153	0.3059	0.2965	0.2872	0.2778	0.2684	0.2590	0.2496	0.2402	0.2308	0.2214	0.2120	0.2026	0.1932	0.1838	0.1744	0.1650	0.1556	0.1462	0.1368
0.95	0.2916	0.2921	0.2722	0.2631	0.2536	0.2442	0.2347	0.2253	0.2159	0.2065	0.1972	0.1878	0.1784	0.1690	0.1597	0.1503	0.1410	0.1316	0.1222	0.1128	0.1034	0.0940	0.0846	0.0752	0.0658	0.0564	0.0470
0.96	0.3779	0.3683	0.3588	0.3492	0.3397	0.3301	0.3206	0.3111	0.3017	0.2922	0.2828	0.2734	0.2640	0.2546	0.2452	0.2358	0.2264	0.2170	0.2076	0.1982	0.1888	0.1794	0.1700	0.1606	0.1513	0.1419	0.1325
0.97	0.2979	0.2883	0.2788	0.2692	0.2597	0.2501	0.2406	0.2311	0.2217	0.2122	0.2028	0.1934	0.1840	0.1746	0.1652	0.1558	0.1464	0.1370	0.1276	0.1182	0.1088	0.0994	0.0900	0.0806	0.0712	0.0618	0.0524
0.98	0.3743	0.3659	0.3564	0.3469	0.3374	0.3279	0.3184	0.3089	0.2994	0.2900	0.2805	0.2710	0.2615	0.2520	0.2425	0.2330	0.2235	0.2140	0.2045	0.1950	0.1855	0.1760	0.1665	0.1570	0.1475	0.1380	0.1285
0.99	0.3303	0.3246	0.3150	0.3054	0.2958	0.2862	0.2766	0.2670	0.2574	0.2478	0.2382	0.2286	0.2190	0.2094	0.1998	0.1902	0.1806	0.1710	0.1614	0.1518	0.1422	0.1326	0.1230	0.1134	0.1038	0.0942	0.0846
1.00	0.3500	0.3400	0.3300	0.3200	0.3100	0.3000	0.2900	0.2800	0.2700	0.2600	0.2500	0.2400	0.2300	0.2200	0.2100	0.2000	0.1900	0.1800	0.1700	0.1600	0.1500	0.1400	0.1300	0.1200	0.1100	0.1000	0.0900
1.01	0.3467	0.3366	0.3266	0.3166	0.3066	0.2966	0.2866	0.2766	0.2666	0.2566	0.2466	0.2366	0.2266	0.2166	0.2066	0.1966	0.1866	0.1766	0.1666	0.1566	0.1466	0.1366	0.1266	0.1166	0.1066	0.0966	0.0866
1.02	0.4344	0.4314	0.4283	0.4253	0.4223	0.4193	0.4163	0.4133	0.4103	0.4073	0.4043	0.4013	0.3983	0.3953	0.3923	0.3893	0.3863	0.3833	0.3803	0.3773	0.3743	0.3713	0.3683	0.3653	0.3623	0.3593	0.3563
1.03	0.4302	0.4272	0.4242	0.4212	0.4182	0.4152	0.4122	0.4092	0.4062	0.4032	0.4002	0.3972	0.3942	0.3912	0.3882	0.3852	0.3822	0.3792	0.3762	0.3732	0.3702	0.3672	0.3642	0.3612	0.3582	0.3552	0.3522
1.04	0.3317	0.3269	0.3174	0.3079	0.2984	0.2889	0.2794	0.2700	0.2605	0.2510	0.2415	0.2320	0.2225	0.2130	0.2035	0.1940	0.1845	0.1750	0.1655	0.1560	0.1465	0.1370	0.1275	0.1180	0.1085	0.0990	0.0895
1.05	0.3437	0.3334	0.3234	0.3135	0.3036	0.2937	0.2838	0.2739	0.2640	0.2541	0.2442	0.2343	0.2244	0.2145	0.2046	0.1947	0.1848	0.1749	0.1650	0.1551	0.1452	0.1353	0.1254	0.1155	0.1		

INSURANCE CHARGES
Effective January 1, 2025

Entry Ratio	EXPECTED LOSS GROUP																												
	28	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	9		
1.46	2.0261	1.9105	1.8109	1.7505	1.6800	1.6000	1.5100	1.4200	1.3300	1.2400	1.1500	1.0600	0.9700	0.8800	0.7900	0.7000	0.6100	0.5200	0.4300	0.3400	0.2500	0.1600	0.0700	0.0000	0.0000	0.0000	0.0000	0.0000	
1.67	2.0021	1.9105	1.8109	1.7505	1.6800	1.6000	1.5100	1.4200	1.3300	1.2400	1.1500	1.0600	0.9700	0.8800	0.7900	0.7000	0.6100	0.5200	0.4300	0.3400	0.2500	0.1600	0.0700	0.0000	0.0000	0.0000	0.0000	0.0000	
1.68	1.9962	1.9105	1.8109	1.7505	1.6800	1.6000	1.5100	1.4200	1.3300	1.2400	1.1500	1.0600	0.9700	0.8800	0.7900	0.7000	0.6100	0.5200	0.4300	0.3400	0.2500	0.1600	0.0700	0.0000	0.0000	0.0000	0.0000	0.0000	
1.69	1.9978	1.8173	1.7367	1.6663	1.5959	1.5255	1.4551	1.3847	1.3143	1.2439	1.1735	1.1031	1.0327	0.9623	0.8919	0.8215	0.7511	0.6807	0.6103	0.5400	0.4696	0.3992	0.3288	0.2584	0.1880	0.1176	0.0472	0.0000	0.0000
1.70	1.9964	1.8159	1.7353	1.6649	1.5945	1.5241	1.4537	1.3833	1.3129	1.2425	1.1721	1.1017	1.0313	0.9609	0.8905	0.8201	0.7497	0.6793	0.6089	0.5385	0.4681	0.3977	0.3273	0.2569	0.1865	0.1161	0.0457	0.0000	0.0000
1.71	1.9950	1.8145	1.7340	1.6636	1.5932	1.5228	1.4524	1.3820	1.3116	1.2412	1.1708	1.1004	1.0300	0.9596	0.8892	0.8188	0.7484	0.6780	0.6076	0.5372	0.4668	0.3964	0.3260	0.2556	0.1852	0.1148	0.0444	0.0000	0.0000
1.72	1.9936	1.8131	1.7326	1.6622	1.5918	1.5214	1.4510	1.3806	1.3102	1.2398	1.1694	1.0990	1.0286	0.9582	0.8878	0.8174	0.7470	0.6766	0.6062	0.5358	0.4654	0.3950	0.3246	0.2542	0.1838	0.1134	0.0440	0.0000	0.0000
1.73	1.9922	1.8117	1.7312	1.6603	1.5899	1.5195	1.4491	1.3787	1.3083	1.2379	1.1675	1.0971	1.0267	0.9563	0.8859	0.8155	0.7451	0.6747	0.6043	0.5339	0.4635	0.3931	0.3227	0.2523	0.1819	0.1115	0.0436	0.0000	0.0000
1.74	1.9908	1.8103	1.7298	1.6594	1.5890	1.5186	1.4482	1.3778	1.3074	1.2370	1.1666	1.0962	1.0258	0.9554	0.8850	0.8146	0.7442	0.6738	0.6034	0.5330	0.4626	0.3922	0.3218	0.2514	0.1810	0.1111	0.0437	0.0000	0.0000
1.75	1.9894	1.8089	1.7290	1.6586	1.5882	1.5178	1.4474	1.3770	1.3066	1.2362	1.1658	1.0954	1.0250	0.9546	0.8842	0.8138	0.7434	0.6730	0.6026	0.5322	0.4618	0.3914	0.3210	0.2506	0.1802	0.1108	0.0438	0.0000	0.0000
1.76	1.9880	1.8075	1.7286	1.6572	1.5868	1.5164	1.4460	1.3756	1.3052	1.2348	1.1644	1.0940	1.0236	0.9532	0.8828	0.8124	0.7420	0.6716	0.6012	0.5308	0.4604	0.3900	0.3196	0.2492	0.1800	0.1104	0.0439	0.0000	0.0000
1.77	1.9871	1.8067	1.7277	1.6563	1.5859	1.5155	1.4451	1.3747	1.3043	1.2339	1.1639	1.0935	1.0231	0.9527	0.8823	0.8119	0.7415	0.6711	0.6007	0.5303	0.4600	0.3896	0.3192	0.2488	0.1796	0.1100	0.0440	0.0000	0.0000
1.78	1.9857	1.8053	1.7263	1.6549	1.5845	1.5141	1.4437	1.3733	1.3029	1.2325	1.1625	1.0921	1.0217	0.9517	0.8813	0.8109	0.7405	0.6701	0.6000	0.5296	0.4596	0.3892	0.3188	0.2484	0.1792	0.1096	0.0441	0.0000	0.0000
1.79	1.9843	1.8039	1.7249	1.6535	1.5831	1.5127	1.4423	1.3719	1.3015	1.2311	1.1611	1.0907	1.0203	0.9503	0.8800	0.8096	0.7392	0.6688	0.6000	0.5292	0.4592	0.3888	0.3184	0.2480	0.1788	0.1092	0.0442	0.0000	0.0000
1.80	1.9829	1.8025	1.7235	1.6521	1.5817	1.5113	1.4409	1.3705	1.2999	1.2295	1.1595	1.0891	1.0187	0.9483	0.8779	0.8075	0.7371	0.6667	0.6000	0.5288	0.4588	0.3884	0.3180	0.2476	0.1784	0.1088	0.0443	0.0000	0.0000
1.81	1.9815	1.8011	1.7221	1.6507	1.5803	1.5103	1.4395	1.3691	1.2987	1.2283	1.1583	1.0879	1.0175	0.9471	0.8767	0.8063	0.7359	0.6655	0.6000	0.5284	0.4584	0.3880	0.3176	0.2472	0.1780	0.1084	0.0444	0.0000	0.0000
1.82	1.9801	1.7997	1.7207	1.6493	1.5789	1.5089	1.4381	1.3677	1.2973	1.2269	1.1569	1.0865	1.0161	0.9457	0.8753	0.8049	0.7345	0.6641	0.6000	0.5280	0.4580	0.3876	0.3172	0.2468	0.1776	0.1080	0.0445	0.0000	0.0000
1.83	1.9787	1.7983	1.7193	1.6479	1.5775	1.5075	1.4367	1.3663	1.2959	1.2255	1.1555	1.0851	1.0147	0.9443	0.8739	0.8035	0.7331	0.6627	0.6000	0.5276	0.4576	0.3872	0.3168	0.2464	0.1772	0.1076	0.0446	0.0000	0.0000
1.84	1.9773	1.7969	1.7179	1.6465	1.5761	1.5061	1.4353	1.3649	1.2945	1.2241	1.1541	1.0837	1.0133	0.9429	0.8725	0.8021	0.7317	0.6613	0.6000	0.5272	0.4572	0.3868	0.3164	0.2460	0.1772	0.1072	0.0447	0.0000	0.0000
1.85	1.9759	1.7955	1.7165	1.6451	1.5747	1.5047	1.4339	1.3635	1.2931	1.2227	1.1527	1.0823	1.0119	0.9415	0.8711	0.8007	0.7303	0.6600	0.6000	0.5268	0.4568	0.3864	0.3160	0.2456	0.1768	0.1068	0.0448	0.0000	0.0000
1.86	1.9745	1.7941	1.7151	1.6437	1.5733	1.5033	1.4325	1.3621	1.2917	1.2213	1.1513	1.0809	1.0105	0.9401	0.8697	0.7993	0.7289	0.6585	0.6000	0.5264	0.4564	0.3860	0.3156	0.2452	0.1764	0.1064	0.0449	0.0000	0.0000
1.87	1.9731	1.7927	1.7141	1.6423	1.5719	1.5019	1.4311	1.3607	1.2903	1.2203	1.1503	1.0800	1.0096	0.9392	0.8688	0.7984	0.7280	0.6576	0.6000	0.5260	0.4560	0.3856	0.3152	0.2448	0.1760	0.1060	0.0450	0.0000	0.0000
1.88	1.9717	1.7913	1.7127	1.6409	1.5705	1.5005	1.4297	1.3593	1.2889	1.2189	1.1489	1.0785	1.0081	0.9377	0.8673	0.7969	0.7265	0.6561	0.6000	0.5256	0.4556	0.3852	0.3148	0.2444	0.1756	0.1056	0.0451	0.0000	0.0000
1.89	1.9703	1.7899	1.7113	1.6395	1.5691	1.4991	1.4283	1.3579	1.2875	1.2175	1.1475	1.0771	1.0067	0.9363	0.8659	0.7955	0.7251	0.6547	0.6000	0.5252	0.4552	0.3848	0.3144	0.2440	0.1752	0.1052	0.0452	0.0000	0.0000
1.90	1.9689	1.7885	1.7099	1.6381	1.5677	1.4977	1.4269	1.3565	1.2861	1.2161	1.1461	1.0757	1.0053	0.9349	0.8645	0.7941	0.7237	0.6533	0.6000	0.5248	0.4548	0.3844	0.3140	0.2436	0.1748	0.1048	0.0453	0.0000	0.0000
1.91	1.9675	1.7871	1.7085	1.6367	1.5663	1.4963	1.4255	1.3551	1.2847	1.2147	1.1447	1.0743	1.0039	0.9335	0.8631	0.7927	0.7223	0.6519	0.6000	0.5244	0.4544	0.3840	0.3136	0.2432	0.1744	0.1044	0.0454	0.0000	0.0000
1.92	1.9661	1.7857	1.7071	1.6353	1.5649	1.4949	1.4241	1.3537	1.2833	1.2133	1.1433	1.0729	1.0025	0.9321	0.8617	0.7913	0.7209	0.6515	0.6000	0.5240	0.4540	0.3836	0.3132	0.2428	0.1740	0.1040	0.0455	0.0000	0.0000
1.93	1.9647	1.7843	1.7057	1.6339	1.5635	1.4935	1.4233	1.3523	1.2819	1.2119	1.1419	1.0715	1.0011	0.9307	0.8603	0.7900	0.7196	0.6511	0.6000	0.5236	0.4536	0.3832	0.3128	0.2424	0.1736	0.1036	0.0456	0.0000	0.0000
1.94	1.9633	1.7829	1.7041	1.6325	1.5621	1.4915	1.4215	1.3509	1.2805	1.2105	1.1405	1.0701	0.9997	0.9293	0.8589	0.7885	0.7181	0.6477	0.6000	0.5232	0.4532	0.3828	0.3124	0.2420	0.1732	0.1032	0.0457	0.0000	0.0000
1.95	1.9619	1.7815	1.7025	1.6311	1.5607	1.4899	1.4199	1.3495	1.2791	1.2091	1.1391	1.0687	0.9983	0.9279	0.8575	0.7871	0.7167	0.6463	0.6000	0.5228	0.4528	0.3824	0.3120	0.2416	0.1728	0.1028	0.0458	0.0000	0.0000
1.96	1.9605	1.7801	1.7009	1.6297	1.5593	1.4881	1.4179	1.3475	1.2771	1.2071	1.1371	1.0667	0.9969	0.9265	0.8561	0.7857	0.7153	0.6449	0.6000	0.5224	0.4524	0.3820	0.3116	0.2412	0.1724	0.1024	0.0459	0.0000	0.0000
1.97	1.9591	1.7787	1.6993	1.6283	1.5579	1.4865	1.4165	1.3459	1.2757	1.2057	1.1357	1.0653	0.9951	0.9251	0.8547	0.7843	0.7139	0.6435	0.6000	0.5220	0.4520	0.3816	0.3112	0.2408	0.1720	0.1020	0.0460	0.0000	0.0000
1.98	1.9577	1.7773	1.6979	1.6269	1.5565	1.4851	1.4151	1.3445	1.2743	1.2043	1.1343	1.0639	0.9937	0.9237	0.8533	0.7829	0.7125	0.6421	0.6000	0.5216	0.4516	0.3812	0.3108	0.2404	0.1716	0.1016	0.0461	0.0000	0.0000
1.99	1.9563	1.7759	1.6965	1.6255	1.5551	1.4837	1.4137	1.3431	1.2729	1.2029	1.1329	1.0625	0.9923	0.9223	0.8519	0.7815	0.7111	0.6407	0.6000	0.5212	0.4512	0.3808	0.3104	0.2400	0.1712	0.1012	0.0462	0.0000	0.0000
2.00	1.9549	1.7745	1.6951	1.6241	1.5537	1.4823	1.4123	1.3417	1.2715	1.2015	1.1315	1.0611	0.9909	0.9209	0.8505	0.7801	0.7097	0.6393	0.6000	0.5208	0.4508	0.3804	0.3100	0.2396	0.1708	0.1008	0.0463	0.0000	0.0000
2.01	1.9535	1.7731	1.6937	1.6227	1.5523	1.4809	1.4109	1.3403	1.2701	1.1999	1.1299	1.0595	0.9893	0.9193	0.8489	0.7785	0.7081	0.6379	0.6000	0.5204	0.4504	0.3800</							

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2025

Entry Ratio	INSURANCE CHARGES																										
	25	34	33	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	9
2.90	0.1004	0.0925	0.0846	0.0772	0.0699	0.0625	0.0553	0.0484	0.415	0.0436	0.0282	0.0219	0.0165	0.0118	0.0084	0.0057	0.0031	0.0022	0.0020	0.0015	0.0010	0.0004	0.0001	0.0001	0.0001	0.0000	0.0000
2.91	0.1000	0.0921	0.0843	0.0769	0.0696	0.0622	0.0550	0.0481	0.412	0.0434	0.0280	0.0217	0.0163	0.0117	0.0084	0.0057	0.0031	0.0022	0.0020	0.0015	0.0010	0.0004	0.0001	0.0001	0.0001	0.0000	0.0000
2.92	0.0996	0.0917	0.0839	0.0765	0.0692	0.0618	0.0545	0.0472	0.409	0.0430	0.0278	0.0215	0.0161	0.0115	0.0082	0.0055	0.0029	0.0020	0.0015	0.0010	0.0004	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
2.93	0.0992	0.0913	0.0835	0.0762	0.0689	0.0616	0.0544	0.0476	0.407	0.0429	0.0276	0.0214	0.0160	0.0114	0.0081	0.0054	0.0029	0.0020	0.0015	0.0010	0.0004	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
2.94	0.0988	0.0909	0.0831	0.0758	0.0685	0.0612	0.0541	0.0473	0.405	0.0429	0.0274	0.0212	0.0159	0.0113	0.0081	0.0054	0.0029	0.0020	0.0015	0.0010	0.0004	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
2.95	0.0984	0.0906	0.0827	0.0755	0.0682	0.0609	0.0538	0.0470	0.403	0.0428	0.0273	0.0211	0.0158	0.0116	0.0080	0.0054	0.0029	0.0020	0.0015	0.0010	0.0004	0.0001	0.0001	0.0001	0.0000	0.0000	0.0000
2.96	0.0980	0.0902	0.0824	0.0752	0.0679	0.0606	0.0535	0.0468	0.400	0.0427	0.0271	0.0209	0.0156	0.0110	0.0079	0.0053	0.0028	0.0022	0.0018	0.0013	0.0009	0.0004	0.0001	0.0001	0.0000	0.0000	0.0000
2.97	0.0975	0.0897	0.0820	0.0748	0.0675	0.0602	0.0532	0.0465	0.398	0.0426	0.0269	0.0207	0.0155	0.0109	0.0078	0.0052	0.0027	0.0022	0.0018	0.0013	0.0009	0.0004	0.0001	0.0001	0.0000	0.0000	0.0000
2.98	0.0971	0.0893	0.0816	0.0744	0.0672	0.0600	0.0529	0.0462	0.395	0.0425	0.0268	0.0205	0.0152	0.0107	0.0077	0.0052	0.0027	0.0022	0.0017	0.0013	0.0008	0.0004	0.0001	0.0001	0.0000	0.0000	0.0000
2.99	0.0967	0.0889	0.0813	0.0741	0.0669	0.0597	0.0527	0.0460	0.393	0.0423	0.0267	0.0204	0.0151	0.0102	0.0077	0.0052	0.0027	0.0022	0.0017	0.0013	0.0008	0.0004	0.0001	0.0001	0.0000	0.0000	0.0000
3.00	0.0963	0.0886	0.0809	0.0738	0.0666	0.0594	0.0524	0.0458	0.392	0.0423	0.0266	0.0204	0.0151	0.0102	0.0076	0.0051	0.0026	0.0021	0.0016	0.0012	0.0007	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000
3.01	0.0960	0.0883	0.0807	0.0735	0.0663	0.0592	0.0522	0.0456	0.390	0.0423	0.0263	0.0202	0.0151	0.0102	0.0076	0.0051	0.0026	0.0021	0.0016	0.0012	0.0007	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000
3.02	0.0956	0.0879	0.0803	0.0731	0.0660	0.0588	0.0519	0.0454	0.388	0.0423	0.0262	0.0201	0.0150	0.0101	0.0075	0.0050	0.0025	0.0021	0.0016	0.0012	0.0007	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000
3.03	0.0952	0.0875	0.0800	0.0728	0.0657	0.0585	0.0516	0.0451	0.387	0.0422	0.0261	0.0200	0.0149	0.0101	0.0074	0.0049	0.0024	0.0020	0.0016	0.0011	0.0007	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000
3.04	0.0948	0.0871	0.0796	0.0724	0.0653	0.0582	0.0514	0.0449	0.385	0.0421	0.0260	0.0200	0.0149	0.0101	0.0074	0.0049	0.0024	0.0020	0.0016	0.0011	0.0007	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000
3.05	0.0944	0.0866	0.0791	0.0722	0.0651	0.0580	0.0512	0.0448	0.384	0.0420	0.0259	0.0199	0.0148	0.0101	0.0073	0.0048	0.0023	0.0019	0.0015	0.0011	0.0007	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000
3.06	0.0940	0.0864	0.0789	0.0718	0.0647	0.0577	0.0509	0.0445	0.382	0.0419	0.0258	0.0198	0.0147	0.0101	0.0072	0.0047	0.0023	0.0019	0.0015	0.0011	0.0007	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000
3.07	0.0937	0.0861	0.0786	0.0715	0.0644	0.0574	0.0506	0.0441	0.380	0.0418	0.0257	0.0197	0.0146	0.0101	0.0071	0.0046	0.0022	0.0018	0.0014	0.0010	0.0006	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000
3.08	0.0933	0.0857	0.0782	0.0712	0.0642	0.0572	0.0504	0.0441	0.378	0.0418	0.0256	0.0197	0.0146	0.0101	0.0071	0.0046	0.0022	0.0018	0.0014	0.0010	0.0006	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000
3.09	0.0929	0.0854	0.0779	0.0709	0.0639	0.0569	0.0501	0.0439	0.377	0.0418	0.0255	0.0197	0.0145	0.0101	0.0071	0.0046	0.0022	0.0018	0.0014	0.0010	0.0006	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000
3.10	0.0925	0.0850	0.0776	0.0706	0.0636	0.0566	0.0499	0.0437	0.376	0.0418	0.0254	0.0196	0.0144	0.0101	0.0070	0.0045	0.0021	0.0017	0.0013	0.0009	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3.11	0.0921	0.0846	0.0772	0.0702	0.0633	0.0563	0.0497	0.0435	0.374	0.0418	0.0253	0.0194	0.0144	0.0101	0.0070	0.0045	0.0021	0.0017	0.0013	0.0009	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3.12	0.0918	0.0843	0.0769	0.0699	0.0630	0.0560	0.0494	0.0433	0.372	0.0417	0.0252	0.0193	0.0143	0.0101	0.0070	0.0045	0.0021	0.0017	0.0013	0.0009	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3.13	0.0914	0.0840	0.0766	0.0697	0.0627	0.0558	0.0492	0.0431	0.371	0.0417	0.0251	0.0192	0.0142	0.0101	0.0070	0.0045	0.0021	0.0017	0.0013	0.0009	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3.14	0.0911	0.0837	0.0763	0.0694	0.0624	0.0555	0.0489	0.0429	0.369	0.0417	0.0251	0.0192	0.0142	0.0101	0.0070	0.0045	0.0021	0.0017	0.0013	0.0009	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3.15	0.0908	0.0834	0.0760	0.0691	0.0621	0.0552	0.0487	0.0427	0.368	0.0417	0.0250	0.0191	0.0141	0.0101	0.0070	0.0045	0.0021	0.0017	0.0013	0.0009	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3.16	0.0904	0.0830	0.0756	0.0688	0.0619	0.0551	0.0485	0.0426	0.366	0.0417	0.0250	0.0190	0.0141	0.0101	0.0070	0.0045	0.0021	0.0017	0.0013	0.0009	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3.17	0.0901	0.0827	0.0753	0.0685	0.0616	0.0548	0.0482	0.0425	0.365	0.0417	0.0250	0.0190	0.0141	0.0101	0.0070	0.0045	0.0021	0.0017	0.0013	0.0009	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3.18	0.0898	0.0823	0.0750	0.0682	0.0614	0.0546	0.0480	0.0422	0.364	0.0417	0.0250	0.0190	0.0141	0.0101	0.0070	0.0045	0.0021	0.0017	0.0013	0.0009	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3.19	0.0894	0.0820	0.0747	0.0679	0.0611	0.0542	0.0476	0.0420	0.363	0.0417	0.0250	0.0190	0.0141	0.0101	0.0070	0.0045	0.0021	0.0017	0.0013	0.0009	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3.20	0.0891	0.0817	0.0744	0.0676	0.0608	0.0540	0.0476	0.0416	0.362	0.0417	0.0250	0.0190	0.0141	0.0101	0.0070	0.0045	0.0021	0.0017	0.0013	0.0009	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3.21	0.0888	0.0814	0.0741	0.0673	0.0606	0.0538	0.0474	0.0416	0.361	0.0417	0.0250	0.0190	0.0141	0.0101	0.0070	0.0045	0.0021	0.0017	0.0013	0.0009	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3.22	0.0884	0.0810	0.0737	0.0670	0.0603	0.0535	0.0471	0.0416	0.360	0.0417	0.0250	0.0190	0.0141	0.0101	0.0070	0.0045	0.0021	0.0017	0.0013	0.0009	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3.23	0.0881	0.0807	0.0735	0.0668	0.0601	0.0533	0.0469	0.0413	0.359	0.0417	0.0250	0.0190	0.0141	0.0101	0.0070	0.0045	0.0021	0.0017	0.0013	0.0009	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3.24	0.0878	0.0804	0.0732	0.0665	0.0598	0.0531	0.0467	0.0411	0.358	0.0417	0.0250	0.0190	0.0141	0.0101	0.0070	0.0045	0.0021	0.0017	0.0013	0.0009	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3.25	0.0874	0.0801	0.0729	0.0662	0.0595	0.0528	0.0464	0.0409	0.357	0.0417	0.0250	0.0190	0.0141	0.0101	0.0070	0.0045	0.0021	0.0017	0.0013	0.0009	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3.26	0.0871	0.0798	0.0726	0.0659	0.0592	0.0526	0.0462	0.0405	0.356	0.0417	0.0250	0.0190	0.0141	0.0101	0.0070	0.0045	0.0021	0.0017	0.0013	0.0009	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3.27	0.0868	0.0795	0.0723	0.0657	0.0590	0.0523	0.0461	0.0405	0.355	0.0417	0.0250	0.0190	0.0141	0.0101	0.0070	0.0045	0.0021	0.0017	0.0013	0.0009	0.0006	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000
3.28	0.0864	0.0792	0.0720	0.0654	0.0588	0.0521	0.0459	0.0404	0.354	0.0417	0.0250	0.0190	0.0141	0.0101	0.0070	0.0045	0.0021	0.0017	0.0013	0.0009	0.0006	0.0002	0.0000	0.0000			

INSURANCE COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
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Entry Ratio	EXPECTED LOSS GROUP																			
	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	9	8	7	6
6.70	0.0811	0.0819	0.0298	0.0261	0.0224	0.0187	0.0155	0.0131	0.0109	0.0886	0.0865	0.0844	0.0827	0.22	0.21	0.20	0.19	0.18	0.17	0.16
6.71	0.0810	0.0818	0.0297	0.0260	0.0223	0.0186	0.0154	0.0131	0.0109	0.0885	0.0864	0.0844	0.0827	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.72	0.0809	0.0816	0.0296	0.0259	0.0222	0.0185	0.0153	0.0130	0.0108	0.0884	0.0863	0.0843	0.0826	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.73	0.0808	0.0815	0.0295	0.0258	0.0221	0.0184	0.0152	0.0129	0.0107	0.0883	0.0862	0.0842	0.0825	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.74	0.0807	0.0814	0.0294	0.0257	0.0220	0.0183	0.0151	0.0128	0.0106	0.0882	0.0861	0.0841	0.0824	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.75	0.0806	0.0813	0.0293	0.0256	0.0219	0.0182	0.0150	0.0127	0.0105	0.0881	0.0860	0.0840	0.0823	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.76	0.0805	0.0812	0.0292	0.0255	0.0218	0.0181	0.0149	0.0126	0.0104	0.0880	0.0859	0.0839	0.0822	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.77	0.0804	0.0811	0.0291	0.0254	0.0217	0.0180	0.0148	0.0125	0.0103	0.0879	0.0858	0.0838	0.0821	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.78	0.0803	0.0810	0.0290	0.0253	0.0216	0.0179	0.0147	0.0124	0.0102	0.0878	0.0857	0.0837	0.0820	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.79	0.0802	0.0809	0.0289	0.0252	0.0215	0.0178	0.0146	0.0123	0.0101	0.0877	0.0856	0.0836	0.0819	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.80	0.0801	0.0808	0.0288	0.0251	0.0214	0.0177	0.0145	0.0122	0.0100	0.0876	0.0855	0.0835	0.0818	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.81	0.0800	0.0807	0.0287	0.0250	0.0213	0.0176	0.0144	0.0121	0.0099	0.0875	0.0854	0.0834	0.0817	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.82	0.0799	0.0806	0.0286	0.0249	0.0212	0.0175	0.0143	0.0120	0.0098	0.0874	0.0853	0.0833	0.0816	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.83	0.0798	0.0805	0.0285	0.0248	0.0211	0.0174	0.0142	0.0119	0.0097	0.0873	0.0852	0.0832	0.0815	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.84	0.0797	0.0804	0.0284	0.0247	0.0210	0.0173	0.0141	0.0118	0.0096	0.0872	0.0851	0.0831	0.0814	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.85	0.0796	0.0803	0.0283	0.0246	0.0209	0.0172	0.0140	0.0117	0.0095	0.0871	0.0850	0.0830	0.0813	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.86	0.0795	0.0802	0.0282	0.0245	0.0208	0.0171	0.0139	0.0116	0.0094	0.0870	0.0849	0.0829	0.0812	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.87	0.0794	0.0801	0.0281	0.0244	0.0207	0.0170	0.0138	0.0115	0.0093	0.0869	0.0848	0.0828	0.0811	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.88	0.0793	0.0800	0.0280	0.0243	0.0206	0.0169	0.0137	0.0114	0.0092	0.0868	0.0847	0.0827	0.0810	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.89	0.0792	0.0799	0.0279	0.0242	0.0205	0.0168	0.0136	0.0113	0.0091	0.0867	0.0846	0.0826	0.0809	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.90	0.0791	0.0798	0.0278	0.0241	0.0204	0.0167	0.0135	0.0112	0.0090	0.0866	0.0845	0.0825	0.0808	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.91	0.0790	0.0797	0.0277	0.0240	0.0203	0.0166	0.0134	0.0111	0.0089	0.0865	0.0844	0.0824	0.0807	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.92	0.0789	0.0796	0.0276	0.0239	0.0202	0.0165	0.0133	0.0110	0.0088	0.0864	0.0843	0.0823	0.0806	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.93	0.0788	0.0795	0.0275	0.0238	0.0201	0.0164	0.0132	0.0109	0.0087	0.0863	0.0842	0.0822	0.0805	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.94	0.0787	0.0794	0.0274	0.0237	0.0200	0.0163	0.0131	0.0108	0.0086	0.0862	0.0841	0.0821	0.0804	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.95	0.0786	0.0793	0.0273	0.0236	0.0199	0.0162	0.0130	0.0107	0.0085	0.0861	0.0840	0.0820	0.0803	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.96	0.0785	0.0792	0.0272	0.0235	0.0198	0.0161	0.0129	0.0106	0.0084	0.0860	0.0839	0.0819	0.0802	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.97	0.0784	0.0791	0.0271	0.0234	0.0197	0.0160	0.0128	0.0105	0.0083	0.0859	0.0838	0.0818	0.0801	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.98	0.0783	0.0790	0.0270	0.0233	0.0196	0.0159	0.0127	0.0104	0.0082	0.0858	0.0837	0.0817	0.0800	0.021	0.016	0.011	0.005	0.000	0.000	0.000
6.99	0.0782	0.0789	0.0269	0.0232	0.0195	0.0158	0.0126	0.0103	0.0081	0.0857	0.0836	0.0816	0.0799	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.00	0.0781	0.0788	0.0268	0.0231	0.0194	0.0157	0.0125	0.0102	0.0080	0.0856	0.0835	0.0815	0.0798	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.01	0.0780	0.0787	0.0267	0.0230	0.0193	0.0156	0.0124	0.0101	0.0079	0.0855	0.0834	0.0814	0.0797	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.02	0.0779	0.0786	0.0266	0.0229	0.0192	0.0155	0.0123	0.0100	0.0078	0.0854	0.0833	0.0813	0.0796	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.03	0.0778	0.0785	0.0265	0.0228	0.0191	0.0154	0.0122	0.0099	0.0077	0.0853	0.0832	0.0812	0.0795	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.04	0.0777	0.0784	0.0264	0.0227	0.0190	0.0153	0.0121	0.0098	0.0076	0.0852	0.0831	0.0811	0.0794	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.05	0.0776	0.0783	0.0263	0.0226	0.0189	0.0152	0.0120	0.0097	0.0075	0.0851	0.0830	0.0810	0.0793	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.06	0.0775	0.0782	0.0262	0.0225	0.0188	0.0151	0.0119	0.0096	0.0074	0.0850	0.0829	0.0809	0.0792	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.07	0.0774	0.0781	0.0261	0.0224	0.0187	0.0150	0.0118	0.0095	0.0073	0.0849	0.0828	0.0808	0.0791	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.08	0.0773	0.0780	0.0260	0.0223	0.0186	0.0149	0.0117	0.0094	0.0072	0.0848	0.0827	0.0807	0.0790	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.09	0.0772	0.0779	0.0259	0.0222	0.0185	0.0148	0.0116	0.0093	0.0071	0.0847	0.0826	0.0806	0.0789	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.10	0.0771	0.0778	0.0258	0.0221	0.0184	0.0147	0.0115	0.0092	0.0070	0.0846	0.0825	0.0805	0.0788	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.11	0.0770	0.0777	0.0257	0.0220	0.0183	0.0146	0.0114	0.0091	0.0069	0.0845	0.0824	0.0804	0.0787	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.12	0.0769	0.0776	0.0256	0.0219	0.0182	0.0145	0.0113	0.0090	0.0068	0.0844	0.0823	0.0803	0.0786	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.13	0.0768	0.0775	0.0255	0.0218	0.0181	0.0144	0.0112	0.0089	0.0067	0.0843	0.0822	0.0802	0.0785	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.14	0.0767	0.0774	0.0254	0.0217	0.0180	0.0143	0.0111	0.0088	0.0066	0.0842	0.0821	0.0801	0.0784	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.15	0.0766	0.0773	0.0253	0.0216	0.0179	0.0142	0.0110	0.0087	0.0065	0.0841	0.0820	0.0800	0.0783	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.16	0.0765	0.0772	0.0252	0.0215	0.0178	0.0141	0.0109	0.0086	0.0064	0.0840	0.0819	0.0799	0.0782	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.17	0.0764	0.0771	0.0251	0.0214	0.0177	0.0140	0.0108	0.0085	0.0063	0.0839	0.0818	0.0798	0.0781	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.18	0.0763	0.0770	0.0250	0.0213	0.0176	0.0139	0.0107	0.0084	0.0062	0.0838	0.0817	0.0797	0.0780	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.19	0.0762	0.0769	0.0249	0.0212	0.0175	0.0138	0.0106	0.0083	0.0061	0.0837	0.0816	0.0796	0.0779	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.20	0.0761	0.0768	0.0248	0.0211	0.0174	0.0137	0.0105	0.0082	0.0060	0.0836	0.0815	0.0795	0.0778	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.21	0.0760	0.0767	0.0247	0.0210	0.0173	0.0136	0.0104	0.0081	0.0059	0.0835	0.0814	0.0794	0.0777	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.22	0.0759	0.0766	0.0246	0.0209	0.0172	0.0135	0.0103	0.0080	0.0058	0.0834	0.0813	0.0793	0.0776	0.021	0.016	0.011	0.005	0.000	0.000	0.000
7.23	0.0758	0.0765	0.0245	0.0208	0.0171	0.0134	0.0102	0.0079												

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
 Effective January 1, 2025

LOSS CONVERSION FACTOR (LCF) SCHEDULE

Experience Modification (E-MOD)	Loss Conversion Factor
0.00 - 1.10	1.00
1.11 - 1.11	1.01
1.12 - 1.12	1.02
1.13 - 1.13	1.03
1.14 - 1.14	1.04
1.15 - 1.15	1.05
1.16 - 1.16	1.06
1.17 - 1.17	1.07
1.18 - 1.18	1.08
1.19 - 1.19	1.09
1.20 - 1.20	1.10
1.21 - 1.25	1.11
1.26 - 1.30	1.12
1.31 - 1.35	1.13
1.36 - 1.40	1.14
1.41 - 1.45	1.15
1.46 - 1.50	1.16
1.51 - 1.55	1.17
1.56 - 1.60	1.18
1.61 - 1.65	1.19
1.66 - 1.70	1.20
1.71 - 1.75	1.21
1.76 - 1.80	1.22
1.81 - 1.85	1.23
1.86 - 1.90	1.24
1.91 and above	1.25

**INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
AS OF DECEMBER 31, 2022**

LIST OF SELF-INSURED ENTITIES INCLUDED IN THE STUDY

1. ABF Freight, Inc.
2. Albertsons Companies LLC
3. American Furniture Warehouse Co., Inc.
4. Arizona Counties Insurance Pool (ACIP)
5. Arizona Municipal Risk Retention (AMRRP)
6. State of Arizona
7. Banner Health
8. Raley's Arizona LLC dba Bashas'
9. Central Arizona Water Conservation District (CAP)
10. Chevron U.S.A., Inc.
11. City of Avondale
12. City of Chandler
13. City of Glendale
14. City of Mesa
15. City of Peoria
16. City of Phoenix
17. City of Scottsdale
18. City of Surprise
19. City of Tempe
20. City of Tucson
21. City of Yuma
22. Concrete Reinforcements Inc. (CRI)
23. Costco Wholesale Corporation
24. DG Retail, LLC
25. Dignity Health
26. Dole Food Company, Inc.
27. Empire Southwest LLC
28. Encompass Health Corporation
29. Federal Express Ground Package System, Inc.
30. FedEx Express, Inc.
31. FedEx Freight Inc.
32. Freeport-McMoran Inc.
33. Heartland Express, Inc.
34. Honeywell International, Inc.
35. Honor Health
36. Hyatt Corporation
37. Intel Corporation
38. Kiewit Corporation
39. Knight Transportation, Inc.
40. Kroger Corporation
41. Learjet, Inc.
42. Macy's, Inc.
43. Maricopa County
44. Maricopa County Community College District
45. Marriott International, Inc.
46. Mayo Clinic
47. McKee Foods Corporation
48. Medtronic, Inc.
49. Nordstrom, Inc.
50. Parker-Hannifin Corporation
51. Pilot Travel Centers, LLC
52. Pima County
53. Pinnacle West Capital Corporation (APS)
54. Proctor & Gamble Co.
55. Prudential Overall Supply Company (POS)
56. Purcell Tire & Rubber Company
57. Quik Trip Corporation
58. Roehl Transport, LLC
59. Roman Catholic Church, Diocese of Tucson
60. Ruan Transportation Management Systems, Inc.
61. SRP - Salt River Project Agricultural Improvement and Power District and the Salt River Valley Water Users' Association
62. Salvation Army-USA Western Territory
63. Securis Insurance Pool, Inc.
64. Shamrock Foods Company & Shamrock Farms Company
65. Southwest Gas Corporation
66. Swift Transportation Co., LLC
67. Textron, Inc.
68. The Arizona School Alliance for Workers' Compensation Pool (ASA)
69. TMC Healthcare
70. Town of Gilbert
71. Trademark Construction Co., Inc.
72. Valley Schools Workers' Compensation Group
73. Van Tuyl Group dba Berkshire Hathaway Automotive
74. Viad Corporation
75. WalMart Associates, Inc.
76. Weyerhaeuser Company
77. Young Electric Sign Company (YESCO)

Class	Proposed Rate					Proposed ELR					Proposed Dratio				
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024
0005	3.03	3.03	3.03	3.03	3.03	1.17	1.19	1.26	1.26	1.35	0.46	0.46	0.47	0.47	0.46
0034	2.82	3.07	2.89	2.89	2.76	1.09	1.20	1.16	1.16	1.17	0.46	0.47	0.44	0.44	0.43
0036	4.39	3.97	3.58	3.58	3.14	1.70	1.57	1.49	1.49	1.38	0.46	0.46	0.46	0.46	0.48
0037	4.50	4.30	4.33	4.33	3.91	1.60	1.56	1.54	1.54	1.46	0.42	0.42	0.38	0.38	0.36
0251	2.41	2.37	2.19	2.19	1.88	0.93	0.94	0.88	0.88	0.80	0.48	0.48	0.46	0.46	0.42
1164	3.81	2.98	2.18	2.18	1.96	0.98	0.78	0.64	0.64	0.62	0.34	0.33	0.32	0.32	0.30
1165	2.48	2.36	2.01	2.01	1.70	0.74	0.71	0.60	0.60	0.54	0.39	0.37	0.34	0.34	0.31
1438	3.03	3.48	3.12	3.12	2.78	0.90	1.04	1.11	1.11	1.04	0.36	0.35	0.37	0.37	0.36
1452	2.13	2.09	1.81	1.81	1.59	0.69	0.69	0.65	0.65	0.59	0.39	0.38	0.36	0.36	0.36
2003	2.71	2.47	2.39	2.40	2.14	1.04	0.97	0.96	0.96	0.91	0.51	0.51	0.49	0.49	0.48
2039	1.73	1.66	1.49	1.50	1.52	0.70	0.68	0.63	0.63	0.67	0.48	0.48	0.47	0.47	0.47
2063	-	-	-	-	1.18	-	-	-	-	0.50	-	-	-	-	0.43
2065	1.51	1.43	1.32	1.32	1.22	0.58	0.56	0.53	0.53	0.52	0.47	0.47	0.44	0.44	0.44
2070	2.60	2.48	2.19	2.19	1.86	1.01	0.98	0.88	0.88	0.79	0.49	0.46	0.43	0.43	0.44
2501	1.92	1.80	1.74	1.74	1.57	0.74	0.71	0.73	0.73	0.69	0.46	0.46	0.47	0.47	0.46
2585	2.43	2.23	2.09	2.09	1.86	0.99	0.93	0.84	0.84	0.79	0.50	0.49	0.46	0.46	0.44
2702	11.63	11.71	11.01	11.02	9.90	3.05	3.11	3.31	3.32	3.15	0.37	0.32	0.31	0.31	0.30
2802	4.26	3.97	3.41	3.41	2.99	1.50	1.43	1.37	1.37	1.28	0.42	0.42	0.43	0.43	0.44
2881	2.29	2.38	2.29	2.29	2.86	0.99	1.06	1.03	1.03	1.36	0.55	0.53	0.51	0.51	0.49
3027	1.68	1.49	1.32	1.32	1.19	0.54	0.49	0.47	0.47	0.45	0.39	0.38	0.37	0.37	0.36
3064	2.49	2.45	2.29	2.34	2.05	0.96	0.96	0.93	0.95	0.87	0.45	0.45	0.42	0.42	0.43
3113	1.36	1.25	1.28	1.28	1.26	0.52	0.49	0.52	0.52	0.53	0.46	0.46	0.43	0.43	0.42
3145	1.71	1.66	1.43	1.43	1.29	0.66	0.65	0.57	0.57	0.54	0.46	0.46	0.43	0.43	0.43
3179	1.33	1.40	1.35	1.35	1.26	0.54	0.58	0.56	0.56	0.56	0.47	0.47	0.46	0.46	0.46
3257	2.08	1.98	1.74	1.74	1.49	0.80	0.77	0.73	0.73	0.66	0.47	0.47	0.48	0.48	0.47
3365	2.60	2.75	2.67	2.67	2.55	0.84	0.91	0.86	0.86	0.88	0.41	0.40	0.37	0.37	0.37
3507	2.12	2.04	1.86	1.86	1.70	0.82	0.80	0.75	0.75	0.72	0.46	0.46	0.43	0.43	0.42
3632	1.50	1.25	1.13	1.13	1.10	0.53	0.45	0.45	0.45	0.46	0.46	0.43	0.43	0.43	0.41
3634	1.11	1.01	0.90	0.90	0.88	0.45	0.42	0.36	0.36	0.37	0.47	0.47	0.43	0.43	0.42
3681	0.57	0.55	0.48	0.48	0.61	0.23	0.23	0.21	0.21	0.27	0.49	0.50	0.50	0.50	0.52
3685	0.62	0.57	0.50	0.50	0.41	0.25	0.23	0.21	0.21	0.18	0.47	0.47	0.47	0.47	0.50
3724	2.39	2.49	2.63	2.63	2.50	0.70	0.75	0.79	0.79	0.80	0.39	0.36	0.33	0.33	0.33
3808	2.15	2.07	1.91	1.91	1.67	0.77	0.75	0.77	0.77	0.71	0.42	0.42	0.43	0.43	0.42
3826	0.67	0.63	0.57	0.57	0.45	0.25	0.25	0.23	0.23	0.19	0.46	0.46	0.44	0.44	0.42
3830	0.68	0.66	0.61	0.61	0.50	0.24	0.23	0.24	0.24	0.21	0.44	0.45	0.45	0.45	0.44
3865	1.75	1.98	2.01	2.01	1.93	0.76	0.88	0.91	0.91	0.92	0.52	0.50	0.48	0.48	0.49
4109	0.26	0.27	0.26	0.26	0.22	0.11	0.12	0.11	0.11	0.10	0.50	0.50	0.50	0.50	0.52
4243	1.77	1.81	1.49	1.49	1.30	0.69	0.71	0.59	0.59	0.55	0.46	0.46	0.43	0.43	0.42
4299	1.18	1.25	1.22	1.22	1.10	0.48	0.51	0.50	0.50	0.47	0.47	0.47	0.43	0.43	0.43
4361	0.79	0.74	0.70	0.70	0.67	0.32	0.31	0.29	0.29	0.30	0.47	0.47	0.47	0.47	0.46
4420	2.58	2.58	2.58	2.58	1.95	0.77	0.77	0.84	0.84	0.66	0.36	0.35	0.35	0.35	0.35
4484	2.08	1.92	1.74	1.74	1.54	0.80	0.76	0.73	0.73	0.68	0.46	0.46	0.47	0.47	0.47
4511	0.48	0.46	0.41	0.41	0.40	0.17	0.16	0.16	0.16	0.17	0.42	0.42	0.43	0.43	0.42
4825	0.85	0.78	0.63	0.63	0.60	0.27	0.25	0.23	0.23	0.23	0.38	0.37	0.36	0.36	0.35
5022	6.72	5.24	4.55	4.56	4.32	1.99	1.58	1.38	1.38	1.38	0.36	0.35	0.32	0.32	0.30
5040	4.84	4.58	4.88	4.88	4.65	1.27	1.22	1.47	1.47	1.48	0.35	0.34	0.33	0.33	0.30
5146	3.06	3.18	2.85	2.85	2.53	0.99	1.04	1.02	1.02	0.95	0.39	0.38	0.37	0.37	0.38
5183	2.54	2.44	2.42	2.42	2.02	0.82	0.80	0.78	0.78	0.69	0.38	0.37	0.34	0.34	0.39
5188	2.79	2.44	2.26	2.26	2.09	0.91	0.80	0.74	0.74	0.71	0.39	0.38	0.35	0.35	0.35
5190	2.66	2.52	2.35	2.35	1.97	0.86	0.83	0.77	0.77	0.68	0.36	0.36	0.33	0.33	0.34
5191	0.62	0.58	0.62	0.62	0.63	0.24	0.23	0.22	0.22	0.24	0.50	0.50	0.42	0.42	0.36
5192	1.90	1.67	1.69	1.69	1.68	0.73	0.66	0.68	0.68	0.71	0.46	0.46	0.43	0.43	0.42
5213	5.53	4.76	4.16	4.16	3.74	1.63	1.43	1.25	1.25	1.20	0.36	0.35	0.32	0.32	0.30
5403	7.12	7.14	5.74	5.74	4.99	2.09	2.13	1.86	1.86	1.71	0.35	0.34	0.34	0.34	0.34
5437	4.79	4.38	4.05	4.05	3.65	1.55	1.44	1.32	1.32	1.24	0.39	0.38	0.35	0.35	0.35
5474	5.59	5.35	4.87	4.87	4.43	1.65	1.61	1.47	1.47	1.41	0.36	0.35	0.32	0.32	0.30
5479	4.42	4.17	4.09	4.09	3.82	1.58	1.50	1.45	1.45	1.43	0.44	0.44	0.39	0.39	0.37
5506	4.49	4.09	3.45	3.45	3.16	1.17	1.08	1.13	1.13	1.09	0.34	0.30	0.31	0.31	0.31
5507	3.29	3.23	2.92	2.92	2.68	0.97	0.97	0.95	0.95	0.92	0.38	0.37	0.37	0.37	0.35
5508	7.09	7.09	7.09	7.10	7.08	1.08	1.08	1.05	0.95	0.89	0.36	0.35	0.35	0.35	0.35
5537	3.61	3.51	3.07	3.07	2.63	1.17	1.16	1.09	1.09	0.99	0.39	0.39	0.38	0.38	0.38
5606	0.73	0.68	0.62	0.62	0.58	0.22	0.21	0.19	0.19	0.19	0.39	0.36	0.33	0.33	0.32
5650	3.02	3.02	2.90	2.90	2.50	0.97	0.99	1.03	1.03	0.94	0.42	0.42	0.41	0.41	0.43
6204	5.09	4.65	3.94	3.94	3.80	1.50	1.40	1.28	1.28	1.30	0.36	0.35	0.35	0.35	0.35
6217	2.28	2.08	2.22	2.26	2.28	0.68	0.62	0.68	0.69	0.73	0.32	0.32	0.29	0.29	0.31
6306	3.73	3.69	3.91	3.91	3.36	1.09	1.11	1.27	1.27	1.15	0.38	0.37	0.37	0.37	0.36
6319	2.52	2.25	2.08	2.17	2.14	0.74	0.68	0.63	0.66	0.68	0.37	0.36	0.34	0.34	0.31
6325	2.66	2.27	2.23	2.23	2.30	0.78	0.68	0.68	0.68	0.73	0.38	0.38	0.35	0.35	0.32
6504	2.21	2.06	1.95	1.95	1.75	0.89	0.86	0.82	0.82	0.77	0.47	0.47	0.47	0.47	0.46
7046	3.77	3.53	3.19	3.19	2.79	1.02	0.95	0.96	0.96	0.89	0.35	0.33	0.32	0.32	0.30
7228	4.24	4.24	4.24	4.24	3.46	1.53	1.50	1.53	1.38	1.19	0.37	0.38	0.38	0.38	0.36
7229	4.24	4.24	4.24	4.24	3.63	1.53	1.50	1.53	1.38	1.25	0.34	0.35	0.35	0.35	0.35
7230	6.92	6.39	5.09	5.10	4.72	2.48	2.31	2.05	2.05	2.00	0.63	0.61	0.61	0.61	0.59
7231	5.55	4.46	3.65	3.66	3.82	1.99	1.62	1.47	1.47	1.61	0.49	0.49	0.50	0.50	0.45
7370	3.30	2.75	2.48	2.49	2.44	1.27	1.08	1.04	1.05	1.08	0.47	0.47	0.47	0.47	0.47
7380	4.14	2.75	3.73	3.73	3.27	-	-	-	2.07	2.07	0.43	0.46	0.43	0.43	0.49
7382	2.57	2.58	2.59	2.59	2.46	1.00	1.02	1.04	1.04	1.04	0.48	0.49	0.46	0.46	0.46
7403	3.70	3.00	2.34	2.34	2.04	1.20	0.99	0.98	0.98	0.91	0.40	0.39	0.45	0.45	0.42
7421	0.45	0.44	0.41	0.41	0.35	0.14	0.14	0.14	0.14	0.13	0.36	0.35	0.37	0.37	0.36
7422	1.67	1.44	1.10	1.10	1.38	0.44	0.39	0.35	0.35	0.47	0.33	0.33	0.34	0.34	0.35
7425	1.82	1.69	1.58	1.58	1.31	0.50	0.46	0.51	0.51	0.45	0.39	0.37	0.38	0.38	0.36
7502	1.26	1.13	0.91	0.91	0.88	0.41									

Class	Proposed Rate					Proposed ELR					Proposed Dratio				
	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024	2020	2021	2022	2023	2024
7580	1.75	1.79	1.63	1.63	1.58	0.56	0.59	0.58	0.58	0.59	0.42	0.42	0.41	0.41	0.40
7590	2.24	2.47	2.25	2.25	2.03	0.80	0.89	0.80	0.80	0.76	0.42	0.42	0.37	0.37	0.36
7600	2.55	2.37	2.15	2.15	1.98	0.83	0.78	0.77	0.77	0.74	0.40	0.39	0.38	0.38	0.37
7610	0.37	0.37	0.35	0.35	0.32	0.13	0.14	0.13	0.13	0.12	0.43	0.43	0.38	0.38	0.37
7705	3.91	3.42	3.19	3.19	2.95	1.40	1.23	1.29	1.29	1.25	0.45	0.42	0.43	0.43	0.46
7710	4.17	3.77	3.48	3.48	4.35	1.23	1.13	1.12	1.12	1.48	0.23	0.26	0.26	0.26	0.34
7720	2.33	2.22	1.98	1.98	2.48	0.76	0.74	0.70	0.70	0.93	0.25	0.27	0.27	0.27	0.34
8006	1.34	1.22	1.10	1.10	1.13	0.51	0.48	0.50	0.50	0.55	0.50	0.49	0.50	0.50	0.53
8008	0.87	0.81	0.77	0.77	0.77	0.35	0.33	0.35	0.35	0.37	0.50	0.50	0.51	0.51	0.51
8010	1.25	1.26	1.21	1.21	1.11	0.50	0.52	0.50	0.50	0.49	0.47	0.47	0.47	0.47	0.46
8013	0.37	0.38	0.32	0.32	0.28	0.14	0.15	0.13	0.13	0.13	0.47	0.47	0.44	0.44	0.42
8017	1.08	1.11	1.14	1.14	1.24	0.43	0.46	0.52	0.52	0.59	0.40	0.40	0.40	0.40	0.53
8018	1.96	1.81	1.71	1.71	1.52	0.79	0.75	0.71	0.71	0.67	0.45	0.45	0.44	0.44	0.44
8021	2.47	2.17	1.88	1.88	1.66	0.95	0.86	0.79	0.79	0.74	0.46	0.46	0.47	0.47	0.46
8031	2.21	2.01	1.78	1.78	1.60	0.85	0.79	0.74	0.74	0.71	0.46	0.46	0.46	0.46	0.46
8033	1.80	1.62	1.49	1.49	1.25	0.69	0.64	0.68	0.68	0.60	0.47	0.50	0.50	0.50	0.53
8034	2.13	2.07	1.87	1.87	1.64	0.84	0.82	0.85	0.85	0.78	0.46	0.46	0.48	0.48	0.48
8037	1.40	1.24	1.13	1.13	1.03	0.57	0.51	0.54	0.54	0.52	0.56	0.55	0.56	0.56	0.57
8039	1.13	1.10	1.11	1.12	0.98	0.46	0.45	0.49	0.50	0.47	0.54	0.52	0.53	0.53	0.48
8044	2.40	2.26	1.99	1.99	2.48	0.85	0.81	0.84	0.84	1.08	0.40	0.43	0.46	0.46	0.46
8107	1.94	1.79	1.77	1.77	1.50	0.63	0.59	0.58	0.58	0.51	0.41	0.40	0.37	0.37	0.41
8209	2.84	2.68	2.55	2.55	2.24	1.09	1.05	1.06	1.06	0.99	0.47	0.47	0.48	0.48	0.47
8227	4.06	3.72	3.24	3.24	3.02	1.06	0.99	1.05	1.05	1.04	0.34	0.33	0.35	0.35	0.35
8232	3.82	3.92	3.83	3.83	3.56	1.23	1.29	1.36	1.36	1.34	0.40	0.39	0.38	0.38	0.37
8279	7.87	6.02	5.79	5.79	5.96	2.29	1.79	1.88	1.88	2.05	0.36	0.35	0.35	0.35	0.36
8291	2.31	2.12	1.91	1.91	1.83	0.83	0.77	0.77	0.77	0.78	0.44	0.44	0.45	0.45	0.44
8292	2.49	2.25	2.01	2.01	1.73	0.95	0.88	0.84	0.84	0.76	0.48	0.48	0.48	0.48	0.48
8380	1.63	1.49	1.31	1.32	1.11	0.59	0.54	0.53	0.53	0.47	0.40	0.42	0.42	0.42	0.50
8381	1.44	1.31	1.13	1.13	0.96	0.51	0.48	0.45	0.45	0.41	0.44	0.45	0.46	0.46	0.42
8385	2.02	2.11	1.87	1.87	1.91	0.65	0.69	0.75	0.75	0.81	0.38	0.38	0.42	0.42	0.45
8393	0.99	0.90	0.94	0.94	0.92	0.39	0.36	0.33	0.33	0.34	0.48	0.48	0.40	0.40	0.38
8411	1.21	1.15	1.04	1.04	1.01	0.32	0.31	0.33	0.33	0.35	0.38	0.35	0.37	0.37	0.35
8412	-	-	-	-	1.05	-	-	-	-	0.37	0.36	-	-	-	0.35
8413	-	-	-	-	0.94	-	-	-	-	0.37	0.32	-	-	-	0.37
8414	-	-	-	-	1.05	-	-	-	-	0.37	0.36	-	-	-	0.35
8415	-	-	-	-	1.00	-	-	-	-	0.37	0.34	-	-	-	0.39
8416	-	-	-	-	1.05	-	-	-	-	0.37	0.36	-	-	-	0.35
8417	-	-	-	-	0.99	-	-	-	-	0.37	0.34	-	-	-	0.36
8418	-	-	-	-	1.05	-	-	-	-	0.37	0.36	-	-	-	0.35
8601	0.22	0.26	0.29	0.29	0.26	0.08	0.10	0.10	0.10	0.09	0.42	0.38	0.32	0.32	0.33
8720	0.76	0.71	0.69	0.69	0.60	0.24	0.23	0.23	0.23	0.21	0.42	0.41	0.38	0.38	0.38
8742	0.22	0.22	0.19	0.19	0.17	0.07	0.07	0.07	0.07	0.07	0.48	0.37	0.37	0.37	0.36
8748	0.47	0.37	0.34	0.34	0.29	0.16	0.14	0.11	0.11	0.10	0.45	0.43	0.37	0.37	0.36
8799	0.50	0.51	0.50	0.50	0.46	0.19	0.20	0.21	0.21	0.20	0.46	0.46	0.47	0.47	0.46
8803	0.05	0.06	0.06	0.06	0.06	0.01	0.02	0.02	0.02	0.01	0.38	0.37	0.36	0.36	0.37
8810	0.13	0.12	0.11	0.11	0.14	0.06	0.04	0.04	0.04	0.06	0.41	0.43	0.43	0.43	0.48
8820	0.13	0.10	0.10	0.10	0.09	0.05	0.04	0.04	0.04	0.04	0.48	0.47	0.43	0.43	0.43
8829	1.56	1.81	1.89	1.90	1.68	0.78	0.70	0.68	0.75	0.81	0.43	0.43	0.45	0.45	0.50
8831	1.57	1.44	1.20	1.20	1.50	0.61	0.56	0.57	0.57	0.76	0.48	0.49	0.52	0.52	0.50
8832	0.24	0.24	0.23	0.23	0.20	0.09	0.10	0.09	0.09	0.08	0.45	0.46	0.46	0.46	0.46
8833	0.77	0.69	0.67	0.67	0.72	0.30	0.28	0.28	0.28	0.32	0.47	0.49	0.49	0.49	0.54
8835	1.24	1.12	1.04	1.05	1.02	0.48	0.44	0.44	0.44	0.46	0.48	0.48	0.48	0.48	0.45
8840	0.70	0.63	0.51	0.51	0.52	0.26	0.24	0.21	0.21	0.23	0.43	0.45	0.45	0.45	0.49
8864	1.20	1.15	0.95	0.95	0.82	0.46	0.45	0.43	0.43	0.39	0.49	0.49	0.51	0.51	0.52
8868	0.30	0.29	0.31	0.30	0.28	0.12	0.12	0.14	0.14	0.13	0.59	0.59	0.59	0.59	0.60
8869	0.98	0.96	0.88	0.88	0.76	0.40	0.40	0.40	0.40	0.36	0.48	0.48	0.49	0.49	0.51
8901	0.13	0.12	0.10	0.10	0.09	0.05	0.05	0.04	0.04	0.04	0.44	0.44	0.39	0.39	0.36
9012	0.69	0.64	0.63	0.63	0.54	0.24	0.23	0.23	0.23	0.20	0.44	0.44	0.39	0.39	0.38
9014	2.12	2.03	1.80	1.80	1.54	0.81	0.79	0.76	0.76	0.68	0.48	0.48	0.49	0.49	0.47
9015	2.78	2.39	2.06	2.06	1.86	1.07	0.94	0.83	0.83	0.79	0.40	0.41	0.39	0.39	0.42
9016	2.35	2.22	1.87	1.87	1.67	0.90	0.87	0.78	0.78	0.74	0.47	0.47	0.48	0.48	0.46
9033	1.85	1.69	1.36	1.36	1.22	0.72	0.67	0.55	0.55	0.52	0.49	0.49	0.46	0.46	0.45
9040	2.29	2.11	1.91	1.91	1.43	0.93	0.87	0.86	0.86	0.69	0.49	0.51	0.52	0.52	0.55
9052	1.67	1.58	1.41	1.41	1.12	0.68	0.66	0.64	0.64	0.53	0.50	0.50	0.50	0.50	0.52
9058	1.19	1.13	1.04	1.09	0.96	0.51	0.50	0.50	0.52	0.48	0.49	0.47	0.46	0.46	0.48
9060	1.37	1.38	1.21	1.21	1.14	0.55	0.57	0.55	0.55	0.54	0.47	0.47	0.48	0.48	0.51
9061	1.01	1.03	0.95	0.95	0.89	0.44	0.46	0.43	0.43	0.42	0.52	0.50	0.48	0.48	0.49
9063	0.76	0.71	0.65	0.68	0.59	0.31	0.29	0.30	0.31	0.28	0.48	0.48	0.49	0.49	0.53
9082	1.05	0.99	0.89	0.89	0.78	0.45	0.44	0.42	0.42	0.39	0.52	0.50	0.49	0.49	0.50
9083	0.91	0.87	0.82	0.83	0.73	0.40	0.39	0.39	0.40	0.37	0.50	0.47	0.47	0.47	0.49
9093	1.44	1.24	1.04	1.05	0.91	0.58	0.51	0.47	0.47	0.44	0.47	0.47	0.48	0.48	0.49
9101	2.56	2.48	2.21	2.22	1.66	1.04	1.02	1.00	1.00	0.79	0.48	0.48	0.48	0.48	0.50
9102	2.59	2.43	2.09	2.09	2.35	0.99	0.96	0.84	0.84	1.00	0.38	0.40	0.39	0.39	0.42
9154	1.30	1.26	1.07	1.07	0.94	0.50	0.50	0.45	0.45	0.41	0.46	0.46	0.47	0.47	0.46
9178	4.13	3.72	3.29	3.29	4.59	1.76	1.64	1.57	1.57	2.32	0.51	0.49	0.50	0.50	0.50
9180	4.90	4.10	3.41	3.41	4.90	1.56	1.34	1.37	1.37	2.09	0.39	0.38	0.43	0.43	0.43
9220	4.18	3.64	3.32	3.32	4.64	1.48	1.31	1.33	1.33	1.98	0.42	0.42	0.43	0.43	0.43
9402	5.59	5.35	4.31	4.32	6.21	1.80	1.76	1.40	1.40	2.13	0.44	0.43	0.40	0.40	0.40
9403	4.50	4.67	4.16	4.16	5.00	1.33	1.40	1.35	1.35	1.72	0.30	0.30	0.30	0.30	0.33
9410	2.44	2.27	1.76	1.77	2.71	0.95	0.89	0.74	0.74	1.19	0.49	0.47	0.47	0.47	0.44
9516	2.15	1.94	1.61	1.61	2.39	0.69	0.64	0.65	0.65	1.01	0.41	0.40	0.45	0.45	0.44
9519	3.53	3.33	3.09	3.09	3.53	1.15	1.10	1.10	1.10	1.31	0.39	0.38	0.37	0.37	0.36
9554	6.71	6.20	5.81	5.82	7.46	1.96	1.85	1.89	1.89	2.56	0.36	0.36	0.36	0.36	0.35
9586	0.37														