

**Industrial Commission of
Arizona**
Self-Insured Rate Development
Effective January 1, 2024

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Workers' Compensation

Self-Insured Rate Development

August 2023

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.

Three 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.

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, 2023, the rate level indication for self-insureds is **+3.5%**. This is the indicated change from last year's rates for all classes combined.

Based on the 2022 payroll distribution for self-insureds, the average rates are:

	Average Rate per \$100	\$ Change	% Change
ICA effective 1/1/2023	\$0.8753		
Self-Insured (Scenario 1)	\$0.9057	+\$0.0304	+3.5%
Self-Insured (Scenario 2)	\$0.8827	+\$0.0074	+0.9%
Self-Insured (Scenario 3)	\$0.8839	+\$0.0086	+1.0%

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, 2023.

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 1/1/2023)	Proposed S-I Rate		
			Scenario 1	Scenario 2	Scenario 3
7710	Firefighters	3.95	4.94	4.94	4.94
7720	Police Officers	2.25	2.73	2.63	2.64
8017	Retail & Salespersons	1.13	1.41	1.41	1.41
8033	Store - Grocery	1.39	1.25	1.21	1.21
8810	Clerical Office	0.13	0.15	0.15	0.15
8833	Hospital – Prof.	0.76	0.74	0.71	0.71
8868	College – Prof.	0.30	0.28	0.28	0.28
9101	Religious Org.	1.85	1.56	1.51	1.51

*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
7710	Firefighters	0.990	4.85	4.85	4.85
7720	Police Officers	0.580	2.21	2.21	2.21
8017	Retail & Salespersons	0.470	1.23	1.23	1.23
8033	Store - Grocery	0.720	1.02	1.02	1.02
8810	Clerical Office	0.040	0.12	0.12	0.12
8833	Hospital – Prof.	0.240	0.60	0.60	0.60
8868	College – Prof.	0.130	0.23	0.23	0.23
9101	Religious Org.	1.110	1.27	1.27	1.27

*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
7710	Firefighters	0.35	0.34	0.34	0.34
7720	Police Officers	0.36	0.34	0.34	0.34
8017	Retail & Salespersons	0.49	0.53	0.53	0.53
8033	Store - Grocery	0.49	0.53	0.53	0.53
8810	Clerical Office	0.46	0.48	0.48	0.48
8833	Hospital – Prof.	0.46	0.54	0.54	0.54
8868	College – Prof.	0.49	0.60	0.60	0.60
9101	Religious Org.	0.49	0.50	0.50	0.50

*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	\$11,770	+4.8%
Scenario 2	\$5,455	+2.2%
Scenario 3	\$5,771	+2.3%

If the proposed class rates were to be effective, the premium and revenue impact is an estimated increase of +4.8%, +2.2%, and +2.3% for Scenarios 1, 2, and 3 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 80 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, 2023.

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	2019, 2020, 2021, 2022	7228	7380
	2020	8018	8017
	2020, 2021, 2022	1701	8033
	2019, 2020, 2021, 2022	8006	8033
	2020	8034	8033
	2019, 2020, 2021, 2022	8039	8033
	2019, 2020, 2021, 2022	8292	8742
State of Arizona	2021	6011	7720
	2019, 2021, 2022	8802	9015
Banner Health	2019, 2020, 2021	NA	8810
City of Avondale	2020, 2021, 2022	7100	9102
City of Chandler	2019	0251	5506
	2019	5190	5506
	2019	5191	5506
	2019	7423	7403
	2019, 2020	7590	7580
	2019, 2020	7704	7710
	2019	7726	7720
	2019, 2020	9012	9015
	2020	9402	9403
	2019	0803	9410
City of Peoria	2021, 2022	7706	7720
	2020	0050	8810
	2019	8740	9102
City of Scottsdale	2020, 2021, 2022	7704	7710
City of Tempe	2021	Blank	8810
Dole Food Company, Inc.	2020	6504	0037
Empire Southwest LLC	2021	8109	7229

**Reliance and
Limitations
(continued)**

Self-Insured	Year	Original Class Code Reported	Revised Class Code
Learjet, Inc.	2019, 2020, 2021, 2022	7423	7422
Maricopa County	2022	Blank	7720
Pilot Travel Centers, LLC	2022	8350	8380
Roman Catholic Church	2019	88840	8840
Southwest Gas Corporation	2022	7202	7502
Textron Inc.	2019	8380	3830
Truly Nolen of America, Inc.	2022	Blank	8810
Viad Corporation	2022	5140	5146
YRC, Inc.	2020	7219	7229
Valley Schools Workers' Compensation Group	2021, 2022	8830	8868

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

Self-Insured	Year	Original Class Code Reported	Revised Class Code
City of Avondale	2020, 2021	9224	9220
Costco Wholesale Corporation	2019, 2021	7219	7380
Empire Southwest LLC	2019	7219	7229
FedEx Freight Inc.	2019	7219	7228, 7229
Heartland Express, Inc.	2019	7219	7229
Honeywell International, Inc.	2020, 2021, 2022	7423	7425
Kiewit Corporation	2019	7219	7228
Knight Transportation, inc.	2019, 2020, 2021	7219	7229
Learjet, Inc.	2020, 2021, 2022	7423	7422
Mayo Clinic	2020	8030	8832
Pilot Travel Centers, LLC	2019, 2020, 2021	7219	7228, 7229
Roehl Transport, LLC	2021	7219	7229
Ruan Transportation Management Systems, Inc.	2019, 2020, 2021	7219	7229
Salvation Army-USA Western Territory	2019, 2020, 2021	7219	7228
SWIFT Transportation Co., Inc.	2019, 2020, 2021	7219	7229
Trademark Construction Co., Inc.	2019, 2021	7219	7228
WalMart Associates, Inc.	2019, 2020	7219	7229
YRC, Inc.	2019, 2020, 2021	7219	7228, 7229

**Reliance and
Limitations
(continued)**

- NCCI rates were used as a complement of credibility in our estimations. However, as of 1/1/23, 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 1/1/2023
7228	7219 AZ NCCI rates effective 1/1/2023
7229	7219 AZ NCCI rates effective 1/1/2023
5508	5508 AZ NCCI rates effective 1/1/2019
8829	8826 AZ NCCI rates effective 1/1/2023
7380	7380 NM NCCI rates effective 1/1/2023

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

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 2023 and applying the self-insurer rates effective 1/1/2024.

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 will be 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 2019 – 2022. The average rate based on the combined experience was compared to the ICA rates effective 1/1/2023 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 2024 was \$0.678. 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 1/1/2023 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 2023 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 credibility weighted average of:

- The five-year experience loss rate, and
- 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 = 6.05 (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		6,053
(2) Reference Point	(1) x 250	1,513,213
(3) Per Claims Accident Limitation	0.9 x NCCI + 0.1 x [95 th percentile _{ind}]	140,772
(3.1) Old NCCI Method	0.1 x (2)	151,321
(3.2) New NCCI Method	95 th percentile _{indemnity}	140,772
(4) G-value	(2) / 250,000	6.05

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

For Expected Losses greater than \$5,347,089, 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 three sections:

- Section A – Scenario 1
- Section B – Scenario 2
- Section C – Scenario 3

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 three sections:

- Section A – Scenario 1
- Section B – Scenario 2
- Section C – Scenario 3

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.

**INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2024**

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)
2019	281,138	230,338	0.819	0.752	1.0590	0.652
2020	289,961	225,358	0.777	0.844	1.0259	0.673
2021	307,649	242,095	0.787	0.855	1.0131	0.682
2022	331,149	225,653	0.681	1.013	1.0000	0.690
Total	1,209,897	923,445	0.763			

(7) All-year weighted average	0.675
3-year weighted average	0.682
All year average x-hi/lo	0.677
(8) Selected Loss Rate 2024	0.678
(9) Expense Load - Adjusted NCCI Permissible Loss Ratio	74.9%
(10) Indicated Avg 2024 Rate	\$0.91
(11) Current Average Rate (eff. 1/1/2023)	\$0.88
(12) Indicated Overall Rate Change	3.5%
(13) Selected Overall Rate Change	3.5%
(14) Proposed Avg 2024 Rate	\$0.91

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 2022.
- (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, 2024

SELECTED ULTIMATE LOSSES

Accident Year	Ultimate Losses - Indemnity (\$000's)				
	ILDA	PLDA	BFILA	BFPLA	Selected
	(1)	(2)	(3)	(4)	(5)
2019	45,968	53,120	81,774	60,179	60,260
2020	59,556	66,203	96,179	64,348	71,572
2021	67,812	79,331	93,508	57,699	74,588
2022	69,060	99,851	71,336	32,091	68,085
Total	242,397	298,506	342,797	214,318	274,504

Accident Year	Ultimate Losses - Medical (\$000's)				
	ILDA	PLDA	BFILA	BFPLA	Selected
	(6)	(7)	(8)	(9)	(10)
2019	113,631	136,709	233,660	196,311	170,078
2020	106,224	123,273	213,294	172,355	153,787
2021	121,704	135,247	236,912	176,167	167,507
2022	139,120	146,104	229,610	115,440	157,569
Total	480,678	541,333	913,477	660,273	648,940

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
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CALCULATION OF ULTIMATE LOSSES - LOSS DEVELOPMENT APPROACH

Accident Year	Incurred Loss (\$000's) @12/31/2022		NCCI Incurred Loss Development Factor		Ultimate Losses (\$000's)	
	Indemnity	Medical	Indemnity	Medical	Indemnity	Medical
	(1)	(2)	(3)	(4)	(5)	(6)
2019	39,356	111,185	1.168	1.022	45,968	113,631
2020	46,784	102,533	1.273	1.036	59,556	106,224
2021	44,849	115,250	1.512	1.056	67,812	121,704
2022	32,091	113,382	2.152	1.227	69,060	139,120
Total	163,081	442,350			242,397	480,678

Accident Year	Paid Loss (\$000's) @12/31/2022		NCCI Paid Loss Development Factor		Ultimate Losses (\$000's)	
	Indemnity	Medical	Indemnity	Medical	Indemnity	Medical
	(7)	(8)	(9)	(10)	(11)	(12)
2019	31,137	102,480	1.706	1.334	53,120	136,709
2020	33,003	89,264	2.006	1.381	66,203	123,273
2021	29,936	90,345	2.650	1.497	79,331	135,247
2022	17,362	58,418	5.751	2.501	99,851	146,104
Total	111,439	340,508			298,506	541,333

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).

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
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CALCULATION OF ULTIMATE LOSSES - BORNHUETTTER APPROACH

Indemnity Incurred

Accident Year	Expected Ultimate Losses (\$000's)	Expected % Reported	IBNR Reserves (\$000's)	Incurred Losses (\$000's) @12/31/2022	Ultimate Losses (\$000's)
	(1)	(2)	(3)	(4)	(5)
2019	49,544	85.6%	42,418	39,356	81,774
2020	62,880	78.6%	49,395	46,784	96,179
2021	73,572	66.1%	48,659	44,849	93,508
2022	84,455	46.5%	39,245	32,091	71,336
Total	270,451		179,717	163,081	342,797

Medical Incurred

Accident Year	Expected Ultimate Losses (\$000's)	Expected % Reported	IBNR Reserves (\$000's)	Incurred Losses (\$000's) @12/31/2022	Ultimate Losses (\$000's)
	(6)	(7)	(8)	(9)	(10)
2019	125,170	97.8%	122,475	111,185	233,660
2020	114,749	96.5%	110,761	102,533	213,294
2021	128,475	94.7%	121,662	115,250	236,912
2022	142,612	81.5%	116,228	113,382	229,610
Total	511,006		471,127	442,350	913,477

Indemnity Paid

Accident Year	Expected Ultimate Losses (\$000's)	Expected % Paid	IBNR Reserves (\$000's)	Incurred Losses (\$000's) @12/31/2022	Ultimate Losses (\$000's)
	(11)	(12)	(13)	(14)	(15)
2019	49,544	58.6%	29,041	31,137	60,179
2020	62,880	49.9%	31,346	33,003	64,348
2021	73,572	37.7%	27,763	29,936	57,699
2022	84,455	17.4%	14,685	17,362	32,091
Total	270,451		102,835	111,439	214,318

Medical Paid

Accident Year	Expected Ultimate Losses (\$000's)	Expected % Paid	IBNR Reserves (\$000's)	Incurred Losses (\$000's) @12/31/2022	Ultimate Losses (\$000's)
	(16)	(17)	(18)	(19)	(20)
2019	125,170	75.0%	93,830	102,480	196,311
2020	114,749	72.4%	83,091	89,264	172,355
2021	128,475	66.8%	85,822	90,345	176,167
2022	142,612	40.0%	57,022	58,418	115,440
Total	511,006		319,765	340,508	660,273

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).

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CALCUATION OF LOSS RATE TREND FACTORS

Accident Year	Loss Rate Unadjusted	Unadjusted Trend Factor to 2024	Loss Rate Adjusted for Class Mix	Trend Factor to 2024 Adjusted for Class Mix
	(1)	(2)	(3)	(4)
2019	0.819	0.845	0.868	0.752
2020	0.777	0.891	0.797	0.844
2021	0.787	0.880	0.797	0.855
2022	0.681	1.016	0.681	1.013

(5) Projected 2024 - linear all year	0.625	0.590
Projected 2024 - exponential all year	0.633	0.608
Projected 2024 - linear 3-year	0.605	0.585
Projected 2024 - exponential 3-year	0.613	0.598
(6) 2024 Selected	0.693	0.690

Notes:

- (1) - Per Exhibit I, 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	1.8%
Miscellaneous	0.3%
Ins Guaranty Fund	0.0%
Special Fund	0.0%
Total	2.1%
(5) Profit and Contingency Provision	0.0%
(6) Total Overhead Provisions	
(2)+(3)+(4)+(5)	8.2%
(7) Target Cost Ratio	
[100% - (6)]	91.8%
(8) Loss Adjustment Expense	22.6%
(9) Loss-based Assessment	0.0%
(10) Permissible Loss Ratio	74.9%
(7) / [1+(8)+(9)]	

Notes:

(1) - (10) - Per NCCI Arizona Rate Filing effective 1/1/2023, 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 2022
	(1)	(2)
2019	0.8265	1.0590
2020	0.8532	1.0259
2021	0.8640	1.0131
2022	0.8753	1.0000

Notes:

(1) - Weighted Average of Rates (eff. 1/1/2023) with Payroll as Weights.

(2) - Per Column (1), Ratio of AY 2022 to Other AYs.

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CALCULATION OF AVERAGE RATES

Class Code	Rate Eff. 1/1/2023	Payroll (\$00,000's)			
		2019	2020	2021	2022
0005	2.76	-	692,561.21	770,189.58	962,263.81
0034	2.89	969,695.83	689,298.41	-	-
0036	3.49	4,063,296.06	5,126,486.89	5,974,399.51	3,702,321.24
0037	4.01	16,029,488.00	8,728,389.77	9,145,010.40	6,024,917.92
0172	-	-	-	-	-
0251	1.99	15,277,536.62	16,014,102.00	15,596,613.82	15,545,759.77
0908	-	-	-	-	-
1164	2.18	214,545.98	-	-	-
1165	1.89	443,299,791.67	427,561,796.10	425,078,688.29	463,412,605.95
1438	3.04	85,104,393.25	82,226,378.31	86,451,433.84	91,248,317.00
1452	1.76	47,875,037.92	45,039,103.15	50,968,087.66	63,431,684.00
2003	2.17	12,155,091.76	2,366,173.66	2,210,177.78	2,424,725.50
2039	1.42	2,644,575.65	2,986,465.51	2,193,479.65	3,276,614.00
2063	1.29	234,004.67	227,326.88	199,031.46	339,840.00
2065	1.34	110,180.65	150,442.84	105,970.37	184,573.00
2070	2.01	26,894,630.16	26,596,303.34	26,071,784.32	25,485,829.81
2501	1.74	-	-	-	-
2585	1.91	10,883,520.00	11,211,577.08	11,353,821.10	12,474,716.00
2702	10.55	899,577.31	989,433.74	931,007.00	1,061,955.27
2802	3.32	2,277,466.00	3,280,603.95	3,777,968.99	3,777,968.99
2855	-	-	-	-	-
2881	2.60	486.00	4,090.01	1,829.95	692.96
3027	1.29	6,143,110.19	6,082,796.08	6,595,224.54	6,641,858.00
3064	2.28	1,747,322.82	1,253,601.57	1,304,539.42	1,534,967.37
3113	1.28	-	-	-	-
3145	1.43	-	-	-	-
3179	1.35	8,750.00	-	-	-
3257	1.66	2,045,796.00	2,719,991.00	3,231,163.50	3,300,636.63
3365	2.53	808,669.23	769,133.23	748,190.96	675,311.78
3507	1.86	-	-	-	-
3632	1.04	46,128,055.43	36,729,931.62	38,582,870.17	38,824,003.63
3634	0.90	-	-	-	-
3681	0.55	1,499,640.00	3,114,281.00	3,180,072.00	3,061,194.73
3685	0.46	79,271,683.73	80,420,506.21	86,247,229.94	88,129,769.00
3724	2.44	23,125,382.91	18,617,742.34	19,470,728.17	19,523,843.12
3808	1.86	412,700.38	317,120.45	354,379.15	438,464.36
3826	0.50	395,172,496.00	312,505,478.16	329,397,440.00	331,388,116.00
3830	0.56	52,926,037.75	50,596,631.40	48,234,060.58	51,461,252.12
3865	2.01	-	-	-	-
4109	0.22	565,461,129.00	582,236,817.00	609,372,700.00	609,461,929.63
4243	1.45	127,260.00	128,502.29	132,496.00	132,303.00
4299	1.19	468,159.15	468,840.86	455,432.57	403,985.28
4361	0.70	2,068,061.20	-	-	-
4420	2.16	99,080.08	143,060.55	197,709.14	281,987.63
4484	1.69	2,312,800.50	2,684,905.11	3,712,612.00	5,596,846.00
4511	0.39	255,959.10	291,239.01	642,308.79	752,165.00
4611	-	-	-	-	-
4825	0.63	9,622,112.00	10,575,740.28	13,618,352.00	16,663,665.00
5022	4.43	-	-	151,070.91	-

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Class Code	Rate Eff. 1/1/2023	Payroll (\$00,000's)			
		2019	2020	2021	2022
5040	4.72	128,528.39	133,236.79	160,801.69	187,115.81
5146	2.78	1,123,892.00	286,924.00	564,461.00	1,363,438.00
5183	2.24	15,493,361.82	12,945,328.87	12,461,576.03	12,859,200.77
5188	2.26	-	-	-	-
5190	2.18	20,983,306.21	20,075,853.50	21,104,947.04	22,334,374.20
5191	0.62	-	-	-	-
5192	1.65	580,359.79	604,562.60	617,854.75	641,111.48
5213	4.16	-	-	-	-
5403	5.55	1,513,921.47	12,377,061.50	2,275,722.76	3,159,792.71
5437	4.05	28,576.00	28,926.00	19,709.00	27,189.00
5474	4.87	-	-	-	-
5479	3.88	74,565.00	114,704.95	125,416.24	131,381.24
5506	2.87	145,442,484.97	155,830,365.94	164,808,383.75	170,374,666.30
5507	2.79	886,193.00	950,962.00	1,009,270.68	1,139,392.86
5508	6.91	65,056.13	69,543.90	68,622.41	72,064.00
5537	2.92	735,841.09	785,769.17	793,644.18	841,515.00
5606	0.58	20,836,612.82	47,865,480.42	33,147,954.99	28,932,346.22
5650	2.67	4,937,936.00	4,852,547.10	5,112,419.66	5,746,986.48
6204	3.84	1,093,935.46	1,023,514.27	649,531.91	680,864.13
6217	2.20	28,708,976.25	85,919,592.61	54,983,479.72	57,382,738.06
6306	3.70	412,107.00	436,236.00	457,069.60	485,940.96
6319	2.11	531,207.00	576,995.00	653,510.08	716,616.44
6325	2.09	2,894,574.93	2,935,805.65	3,012,659.92	3,059,388.04
6504	1.86	12,776,780.37	15,089,092.12	11,271,735.03	15,813,112.00
7046	3.10	229,581.00	239,537.00	247,961.82	291,656.86
7090	-	-	-	-	-
7219	-	-	-	-	-
7225	-	-	-	-	-
7228	3.64	65,551,501.68	58,672,435.93	74,350,558.14	82,451,987.76
7229	3.96	102,673,289.26	127,356,049.25	115,250,165.56	150,904,408.77
7230	4.65	32,042,755.00	50,826,392.00	63,069,704.00	69,948,895.00
7231	3.47	37,428,399.00	40,389,601.00	46,871,198.00	46,814,321.61
7370	2.37	709,835.00	845,915.00	1,911,403.14	815,067.71
7380	3.63	23,108,615.47	24,171,526.86	25,200,705.57	30,136,458.93
7382	2.35	4,251,007.35	3,888,476.67	4,399,610.50	4,819,694.91
7403	2.17	39,013,116.35	39,080,267.67	41,759,965.22	43,896,691.31
7421	0.39	14,417,941.27	12,233,247.60	12,951,199.73	13,148,824.61
7422	1.25	1,698,595.75	1,402,967.14	1,131,347.24	1,111,195.64
7423	-	-	-	-	-
7425	1.46	11,900,855.32	9,603,298.24	10,078,552.92	10,164,090.82
7502	0.87	65,101,071.11	66,095,318.54	68,743,105.98	69,816,730.74
7520	2.64	169,285,128.26	174,762,816.97	183,490,412.96	198,071,947.14
7539	0.91	320,421,135.23	305,976,652.06	298,526,820.57	408,061,050.86
7580	1.61	33,141,298.02	36,033,671.45	40,239,512.01	41,778,571.16
7590	2.25	88,608.00	976,417.00	36,316.00	47,759.00
7600	2.06	1,079,701.34	1,246,016.13	1,266,420.00	1,402,298.58
7610	0.34	734,808.93	1,530,321.10	621,440.94	668,460.30
7705	3.28	599,324.71	3,805,523.92	7,213,046.69	8,865,074.22
7710	3.95	450,401,092.08	545,036,851.39	666,333,801.06	742,465,734.51

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Class Code	Rate Eff. 1/1/2023	Payroll (\$00,000's)			
		2019	2020	2021	2022
7720	2.25	1,863,257,473.87	1,975,444,590.68	2,035,165,383.32	2,130,104,000.19
8006	1.04	73,680,864.93	84,304,667.60	90,124,700.17	112,673,921.16
8008	0.74	40,961,022.00	14,064,638.00	34,359,296.00	43,769,957.00
8010	1.17	10,668,839.00	8,407,243.00	8,761,838.00	8,702,368.00
8013	0.32	173,245.00	74,583.00	-	-
8017	1.13	826,080,969.85	902,786,014.44	1,015,013,947.29	1,071,948,221.86
8018	1.60	28,254,811.85	29,099,417.27	37,093,990.86	45,992,282.13
8021	1.83	317,085.26	1,871,739.88	2,068,804.68	2,361,418.16
8030	-	-	-	-	-
8031	1.78	6,420,931.10	-	-	-
8033	1.39	1,053,946,903.57	1,159,838,524.07	1,138,777,143.65	1,251,702,555.19
8034	1.82	30,149,491.98	26,614,364.41	28,228,145.38	32,121,845.65
8037	0.94	177,388,935.80	249,277,687.97	263,153,844.77	282,988,176.73
8039	1.09	80,422,969.00	72,847,981.00	83,413,477.88	82,219,319.49
8044	2.26	10,271,529.00	18,984,821.51	19,644,469.48	20,665,816.61
8107	1.67	96,894,924.81	97,802,836.04	110,235,596.41	135,700,627.78
8209	2.44	418,929.00	106,508.74	133,214.86	3,089,562.29
8227	3.24	54,731.20	33,523.88	-	-
8232	3.65	1,369,982.41	1,422,455.06	1,280,928.74	1,080,445.00
8279	5.63	45,120.97	48,225.75	50,304.27	55,731.00
8291	1.81	2,337,849.00	613,488.10	904,988.08	3,395,870.71
8292	1.88	3,788,246.36	4,064,478.88	3,712,416.49	4,361,560.11
8380	1.16	207,557,682.98	266,686,441.70	183,863,563.61	194,856,190.37
8381	1.03	25,918,543.00	26,847,757.00	28,800,967.00	31,919,057.71
8385	2.13	1,686,202.92	2,852,689.45	4,555,990.55	5,026,055.00
8393	0.89	15,037,228.00	12,251,496.00	12,261,284.24	13,982,956.26
8411	0.96	7,815,141.63	8,193,474.62	8,977,778.65	7,960,007.28
8412	0.96	-	-	-	-
8413	0.96	20,203,438.80	28,507,753.44	32,230,845.36	32,753,369.95
8414	0.96	-	-	-	-
8415	0.96	-	6,761,907.00	4,943,679.00	5,916,729.00
8416	0.96	-	-	-	-
8417	0.96	15,592,820.17	16,372,134.50	15,858,289.52	14,426,876.90
8418	0.96	-	-	-	-
8457	-	-	-	-	-
8601	0.29	60,334,757.18	59,489,446.77	63,549,865.94	68,874,177.89
8720	0.65	4,641,547.66	4,462,091.00	4,642,211.82	5,455,926.23
8742	0.19	166,004,980.03	175,769,225.18	193,011,639.00	185,938,040.59
8748	0.32	68,992,264.00	70,446,673.00	93,421,784.70	92,923,764.07
8799	0.49	103,886.67	107,857.11	118,754.43	129,278.00
8803	0.06	51,213,243.24	52,625,868.94	55,519,188.16	59,467,550.25
8809	-	-	-	-	-
8810	0.13	6,896,149,166.86	6,920,058,152.54	7,206,778,729.12	7,809,351,783.02
8820	0.10	348,744,025.81	357,243,417.67	371,347,512.90	389,559,556.86
8826	-	-	-	-	-
8829	1.87	9,595,160.08	10,715,481.80	10,204,253.88	11,846,160.01
8831	1.36	11,247,024.84	11,449,957.24	11,980,692.63	13,369,774.70
8832	0.20	693,144,030.09	753,427,629.91	842,275,207.23	876,351,957.61
8833	0.76	2,409,122,309.43	2,562,153,117.73	2,937,538,387.46	2,806,400,690.29

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		2019	2020	2021	2022
8835	0.98	21,432,187.23	23,654,964.32	26,055,077.07	29,356,934.23
8840	0.58	28,935,477.85	28,303,181.00	28,935,103.01	30,904,780.66
8864	0.91	1,090,706.04	1,076,390.54	1,055,463.79	1,406,329.86
8868	0.30	6,717,502,978.28	6,805,610,199.43	7,069,941,489.84	7,636,769,756.12
8869	0.84	1,067,070.38	1,102,266.00	1,374,616.74	1,374,489.45
8901	0.10	4,732,272.48	4,217,379.47	4,182,355.24	4,414,602.39
9012	0.60	1,857,821.72	1,973,337.46	2,185,058.09	2,406,009.00
9014	1.71	798,625.30	525,056.26	786,431.31	732,949.00
9015	2.07	150,759,480.92	152,205,478.31	160,097,556.37	171,394,168.43
9016	1.80	5,975,352.57	4,899,140.31	4,843,369.85	6,206,860.89
9033	1.26	3,768,346.13	4,556,020.17	5,174,022.46	6,401,310.87
9040	1.59	265,976,462.89	306,865,376.66	319,039,839.56	554,678,088.64
9052	1.22	243,353,399.92	137,724,316.65	194,984,633.70	264,398,663.80
9058	1.07	48,496,183.47	20,214,178.05	28,808,014.04	42,804,890.13
9060	1.17	2,924,760.19	3,003,927.30	3,155,158.03	3,161,233.85
9061	0.95	-	-	-	-
9063	0.66	22,884,535.36	19,905,640.91	24,870,468.11	30,099,378.49
9082	0.87	605,384.45	570,020.47	496,803.82	487,821.22
9083	0.81	7,271,220.47	8,405,185.70	9,275,257.33	9,635,715.50
9093	1.02	474,587.74	516,726.59	313,310.29	335,318.00
9101	1.85	906,172,571.14	942,632,297.34	1,150,476,909.65	1,226,955,350.13
9102	2.38	101,516,852.13	99,219,582.09	112,816,638.96	126,138,840.39
9110	-	-	-	-	-
9154	1.04	1,203,891.40	1,031,908.51	677,317.60	1,027,133.84
9178	3.20	1,033,139.64	835,721.22	1,708,934.03	2,845,424.38
9180	3.41	-	-	-	-
9220	3.15	1,880,274.18	2,313,897.46	2,086,713.85	2,311,233.80
9224	-	-	-	-	-
9402	3.91	4,573,258.02	4,966,855.39	6,809,751.95	6,909,754.32
9403	3.82	39,740,665.99	42,327,081.52	47,796,894.11	53,943,674.27
9410	1.47	712,699,145.43	756,057,972.28	816,194,325.16	911,695,879.26
9516	1.53	923,250.97	13,700,420.43	740,857.05	709,762.97
9519	3.09	-	-	-	-
9554	5.50	2,371,943.27	2,892,326.47	2,582,875.36	2,719,244.82
9586	0.30	-	-	-	-
Average Rate		0.8265	0.8532	0.8640	0.8753

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DEVELOPMENT OF PROPOSED RATES BY CLASS
SCENARIO 1

Class	Class Name	2019-2022		2019-2022 Loss Rate	Indicated Rate	2019-2022 Claim Count	Credibility of Experience	Current NCCI Rate	Credibility Adjusted Rate	2022 Payroll (\$00,000)	Preliminary		Current Rate	% Rate Change
		Trended Ultimate Losses (\$000)	Payroll (\$00,000)								Proposed Premium Rate (Adj. for Off-Balancer)	Adjusted Proposed Premium Rate (Adj. to Cap Rate Change)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
0005	Farm	542	24	22.30	29.836	40	0.10	2.23	4.99	10	4.45	3.45	2.76	25.00%
0034	Farm	17	-	-	-	-	0.00	2.76	2.76	0	2.76	2.76	2.89	-4.36%
0036	Farm—Dairy & Drivers	12	189	0.063	0.084	6	0.04	3.36	3.23	37	2.88	2.98	3.49	-14.53%
0037	Farm	161	399	0.404	0.540	5	0.04	4.49	4.35	60	3.88	4.01	4.01	0.00%
0251	Irrigation Works Operation & Drivers.	619	624	0.991	1.324	60	0.12	2.20	2.09	155	1.83	1.93	1.99	-3.25%
1164	Mining NOC—Not Coal—Underground & Drivers	-	2	-	-	-	0.00	1.72	1.72	0	1.72	1.72	2.18	-21.10%
1165	Mining NOC—Not Coal—Surface & Drivers	46	17,594	0.003	0.003	4	0.03	1.87	1.81	4,634	1.61	1.67	1.89	-11.77%
1438	Blair Furnace Operation & Driver.	-	3,450	-	-	-	0.00	3.09	3.09	912	2.75	2.85	3.04	-6.31%
1452	Ore-Milling & Drivers	-	2,073	-	-	-	0.00	1.77	1.77	634	1.58	1.63	1.76	-7.35%
2003	Bakery—Salespersons & Drivers.	151	192	0.787	1.051	40	0.10	2.53	2.38	24	2.12	2.20	2.17	1.18%
2039	Ice-Cream Mfg. & Drivers	6	111	0.055	0.074	3	0.03	1.74	1.69	33	1.51	1.56	1.42	9.78%
2063	Canneries & Dairy Products Mfg.	-	10	-	-	-	0.00	1.31	1.31	3	1.17	1.21	1.29	-6.24%
2065	Milk Products Mfg. NOC	14	6	2.507	3.349	2	0.02	1.31	1.36	2	1.21	1.23	1.34	-6.58%
2070	Creamery or Dairy & Route Supervisors, Drivers.	218	1,050	0.208	0.277	28	0.08	2.23	2.07	255	1.84	1.91	2.01	-5.42%
2501	Cloth, Canvas and Related Products Mfg. Noc	-	-	-	-	-	0.00	1.56	1.56	0	1.56	1.56	1.74	-10.34%
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	589	459	1.282	1.712	82	0.14	2.13	2.07	125	1.84	1.91	1.91	0.01%
2702	Logging or Lumbering	147	39	3.796	5.069	7	0.04	11.28	11.02	11	9.82	10.16	10.55	-3.70%
2802	Carpentry—Shop Only & Drivers	104	131	0.789	1.054	25	0.08	3.42	3.23	38	2.88	2.98	3.32	-10.25%
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	230	0	3,236.987	4,323.035	26	0.08	1.91	350.29	0	312.16	3.25	2.60	25.00%
3027	Lead Works & Drivers.	-	255	-	-	-	0.00	1.32	1.32	66	1.18	1.22	1.29	-5.53%
3064	Sign Manufacturing—Metal	1	58	0.017	0.022	1	0.02	2.02	1.99	15	1.77	1.83	2.28	-19.57%
3113	Tool Mfg.—Not Drop or Machine Forged NOC	-	-	-	-	-	0.00	1.26	1.26	0	1.26	1.26	1.43	-11.89%
3145	Automatic Screw Machine Products Mfg.	-	-	-	-	-	0.00	1.26	1.26	0	1.26	1.26	1.35	-6.67%
3179	Electrical Apparatus Mfg. NOC	-	-	-	-	-	0.00	1.26	1.26	0	1.26	1.26	1.43	-11.89%
3257	Chain Mfg.—Forged or Welded	48	113	0.427	0.570	4	0.03	1.70	1.66	33	1.48	1.53	1.66	-7.42%
3365	Welding or Cutting NOC & Drivers.	10	30	0.334	0.446	3	0.03	2.91	2.84	7	2.53	2.62	2.53	3.41%
3507	Agricultural or Construction Machinery Mfg.	-	-	-	-	-	0.00	1.70	1.70	0	1.70	1.70	1.86	-8.60%
3632	Automotive—Machine Shop	1,848	1,603	1.153	1.540	113	0.17	1.16	1.17	388	1.09	1.13	1.13	8.40%
3634	Automatic Sprinkler Head Mfg.	-	-	-	-	-	0.00	0.88	0.88	0	0.88	0.88	0.90	-2.22%
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	448	109	40.994	54.749	547	0.37	0.38	20.49	31	18.26	0.69	0.55	25.00%
3685	Instrument Mfg. NOC.	3,855	3,341	0.116	0.155	61	0.12	0.48	0.44	881	0.39	0.41	0.46	-10.91%
3724	Door—Installation—Overhead & Drivers	10	807	0.013	0.017	7	0.04	2.91	2.79	195	2.49	2.57	2.44	5.50%
3808	Automobile—Mfg. or Assembly	-	15	-	-	-	0.00	1.86	1.86	4	1.66	1.71	1.86	-7.69%
3826	Aircraft Engine Mfg.	823	13,685	0.060	0.080	50	0.11	0.49	0.44	3,314	0.40	0.41	0.50	-18.06%
3830	Airplane Mfg.	244	2,032	0.120	0.160	36	0.09	0.59	0.55	515	0.49	0.51	0.56	-9.15%
3865	Bicycles—Mfg. or Assembly	-	-	-	-	-	0.00	1.93	1.93	0	1.93	1.93	2.01	-3.98%
4109	Integrated Circuit Mfg.	1,341	25,665	0.057	0.076	178	0.21	0.29	0.24	6,095	0.22	0.23	0.22	3.77%
4243	Box Mfg.—Folding Paper—NOC	-	-	-	-	-	0.00	1.42	1.42	1	1.27	1.31	1.45	-9.46%
4299	Printing.	-	18	-	-	-	0.00	1.23	1.23	4	1.10	1.13	1.19	-4.85%
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers.	-	21	-	-	-	0.00	0.67	0.67	0	0.67	0.67	0.70	-4.29%
4420	Rubber Tire Mfg.	-	7	-	-	-	0.00	2.18	2.18	3	1.94	2.01	2.16	-7.15%
4484	Plastics Mfg.—Molded Products NOC	2	143	0.012	0.016	1	0.02	1.74	1.71	56	1.53	1.58	1.69	-6.63%
4511	Laboratory, Outside Employees, Collection of Samples, & Drivers	-	19	-	-	-	0.00	0.44	0.44	8	0.39	0.41	0.39	2.87%
4825	Drug, Medicine or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients	540	505	1.070	1.429	23	0.08	0.61	0.67	167	0.60	0.62	0.63	-1.32%
5022	Masonry NOC	-	2	-	-	-	0.00	4.32	4.32	0	4.32	4.32	4.43	-2.58%
5040	Iron or Steel—Erection—Frame Structures	-	6	-	-	-	0.00	5.18	5.18	2	4.62	4.78	4.72	1.29%
5146	Fixtures or Furniture Installation—Portable—NOC.	18	33	0.537	0.717	4	0.03	2.88	2.81	14	2.51	2.59	2.78	-6.69%
5183	Boiler or Steam Pipe Insulating & Drivers.	5	538	0.010	0.014	12	0.05	2.36	2.23	129	1.99	2.06	2.24	-8.15%
5188	Automatic Sprinkler Installation & Drivers	-	-	-	-	-	0.00	2.09	2.09	0	2.09	2.09	2.26	-7.52%
5190	Cable Installation & Drivers.	979	845	1.158	1.547	57	0.12	2.26	2.17	223	1.94	2.01	2.18	-8.21%
5191	Computer—Device Installation, Inspection, Service, or Repair	-	-	-	-	-	0.00	0.63	0.63	0	0.63	0.63	0.62	1.61%
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	-	24	-	-	-	0.00	1.87	1.87	6	1.67	1.72	1.65	4.65%
5213	Cleaning or Renovating Building Exterior	-	-	-	-	-	0.00	3.72	3.72	0	3.72	3.72	4.16	-10.58%
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	686	193	3.548	4.739	8	0.04	5.27	5.25	32	4.68	4.84	5.55	-12.83%
5437	Carpentry—Installation of Cabinet Work or Interior Trim	-	1	-	-	-	0.00	3.66	3.66	0	3.26	3.26	4.05	-19.47%
5474	Waterproofing—Roofs of Mobile Homes	-	-	-	-	-	0.00	4.43	4.43	0	4.43	4.43	4.87	-9.03%
5479	Insulation Work NOC & Drivers	1	4	0.228	0.304	1	0.02	4.32	4.26	1	3.79	3.92	3.88	1.10%
5506	Street or Road Construction—Paving or Repaving & Drivers	18,336	6,365	2.960	3.952	1,182	0.54	3.23	3.62	1,704	3.23	3.34	3.87	-16.28%
5507	Street or Road Construction—Subsurface Work & Drivers	176	40	4.404	5.882	5	0.04	2.88	2.99	11	2.66	2.75	2.79	-1.49%
5508	Street or Road Construction—Rock Excavation & Drivers	-	3	-	-	-	0.00	7.88	7.88	1	7.02	7.27	6.91	5.21%
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems—Installation, Service and Repair, Shop, Yard Work & Drivers	7	32	0.228	0.304	5	0.04	2.85	2.76	8	2.46	2.54	2.92	-12.94%
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	117	1,308	0.090	0.120	14	0.06	0.68	0.65	289	0.58	0.60	0.58	2.36%
5650	Exterminator	283	206	1.372	1.833	126	0.18	2.99	2.78	57	2.48	2.57	2.67	-3.83%
6204	Drilling NOC & Drivers	-	24	-	-	-	0.00	4.23	4.23	7	3.77	3.90	3.84	1.61%
6217	Airport Construction—Grading & Drivers	4,527	2,270	1.994	2.663	252	0.25	2.50	2.54	574	2.26	2.34	2.20	6.41%
6306	Sewer Construction—All Operations & Drivers	4	18	0.220	0.294	2	0.02	3.82	3.74	5	3.33	3.45	3.70	-6.83%
6319	Gas Main or Connection Construction & Drivers	81	25	3.275	4.374	9	0.05	2.28	2.38	7	2.12	2.19	2.11	3.80%
6325	Conduit Construction—For Cables or Wires & Drivers	3	119	0.027	0.036	3	0.03	2.76	2.69	31	2.39	2.48	2.09	18.25%
6504	Food Products Mfg. NOC	80	550	0.146	0.195	2	0.02	1.99	1.95	158	1.74	1.80	1.86	-3.52%
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	-	10	-	-	-	0.00	3.09	3.09	3	2.75	2.85	3.10	-8.17%
7228	Local Hauling Only—All Employees & Drivers	5,975	2,810	2.126	2.839	332	0.29	4.26	3.85	825	3.43	3.53	3.64	-2.59%
7229	Long Distance Hauling—All Employees & Drivers	13,718	4,962	2.765	3.692	568	0.38	4.26	4.05	1,509	3.61	3.73	3.96	-5.68%
7230	Trucking Parcel or Package Delivery—All Employees & Drivers	8,945	2,159	4.143	5.533	1,570	0.63	4.80	5.26	699	4.69	4.65	4.65	4.25%
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies—All Employees & Drivers	7,612	1,715	4.438	5.927	612	0.39	3.69	4.57	468	4.07	4.21	3.47	21.35%
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	1	43	0.035	0.047	1	0.02	2.76	2.72	8	2.42	2.51	2.37	5.89%
7380	Distributing Companies & Drivers.	1,417	1,626	1.381	1.845	149	0.19	3.63	3.28	301	2.93	3.03	3.63	-16.55%
7382	Bus Co.—All Other Employees & Drivers	178	174	1.025	1.369	34	0.09	2.88	2.74	48	2.44	2.53	2.35	7.47%
7403	Aviation—Airport or Heliprot Operator—All Employees & Drivers	3,395	1,638	2.073	2.769	227	0.24	2.12	2.27	439	2.03	2.10	2.17	-3.31%
7421	Aviation—Transportation of Personnel in Conduct of Employer's Business—Flying Crew	39	528	0.073	0.097	1	0.02	0.38	0.38	131	0.33	0.35	0.39	-11.49%
7422	Aviation—Flight Testing—Flying Crew	567	53	10.603	14.161	32	0.09	0.82	2.01	11	1.79	1.56	1.25	25.00%
7425	Aviation—Helicopters—Flying Crew	170	417	0.407	0.543	16	0.06	1.53	1.47	102	1.31	1.35	1.46	-7.38%
7502	Gas Co.—Natural Gas—Local Distribution & Drivers	1,882	2,698	0.698	0.932	152	0.19	0.99	0.98	698	0.87	0.90	0.87	3.67%
7520	Waterworks Operation & Drivers.	29,152	7,256	4.018	5.366	2,454	0.78	1.90	4.61	1,981	4.11	3.90	2.64	25.00%
7539	Electric Light or Power Co. NOC—All Employees & Drivers	9,016	13,330	0.676	0.903	275	0.26	0.94	0.93	4,081	0.83	0.86	0.91	-5.37%
7580	Sewage Disposal Plant Operation & Drivers	2,255	1,512	1.491	1.992	253	0.25	1.68	1.77	418	1.57	1.62	1.61	0.98%
7590	Garbage Works	-	11	-	-	-	0.00	2.11	2.11	0	1.88	1.88	2.25	-16.43%
7600	Telecommunications Co.—Cable TV, or Satellite—All Other Employees & Drivers	9												

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2024

DEVELOPMENT OF PROPOSED RATES BY CLASS
SCENARIO 1

Class	Class Name	2019-2022	2019-2022	2019-2022	Indicated	2019-2022	Credibility of	Current	Credibility Adjusted	2022 Payroll	Preliminary	Adjusted	Current	% Rate
		Trended Ultimate Losses (\$000's)	Payroll (\$00,000's)	Loss Rate	Rate	Claim Count	Experience	NCCI Rate	Rate	Rate	(\$00,000's)	Proposed Premium Rate (Adj. for Off-Balance)	Proposed Premium Rate (Adj. to Cap. Rate Change)	Rate
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	944	1,332	0.709	0.947	124	0.18	0.84	0.86	438	0.77	0.79	0.74	6.34%
8010	Bicycles—Retail Sale or Rental	-	365	-	-	-	0.00	1.24	1.24	87	1.11	1.14	1.17	-2.64%
8013	Diamond Cutting or Polishing	-	2	-	-	-	0.00	0.27	0.27	0	0.27	0.27	0.13	-14.68%
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	46,866	38,158	1.228	1.640	5,774	1.00	0.98	1.64	10,719	1.46	1.41	0.32	25.00%
8018	Barber or Beauty Parlor Supply House	1,386	1,404	0.987	1.318	58	0.12	1.75	1.70	460	1.51	1.57	1.60	-2.46%
8021	Store—Firm, Meat or Poultry Dealer—Wholesale	-	66	0.000	0.000	0	0.00	1.85	1.85	24	1.65	1.71	1.83	-6.37%
8031	Cold Storage Locker—Frozen Foods	-	64	-	-	-	0.00	1.51	1.51	0	1.51	1.51	1.78	-15.17%
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC	46,867	46,043	1.018	1.359	6,002	1.00	1.51	1.36	12,517	1.21	1.25	1.39	-9.73%
8034	Store—Grocery—Wholesale	222	1,171	0.190	0.254	14	0.06	1.85	1.76	321	1.56	1.62	1.82	-11.20%
8037	Store—Superstores and Warehouse Clubs	11,545	9,728	1.187	1.585	1,210	0.55	1.16	1.39	2,830	1.24	1.17	0.94	25.00%
8039	Store—Department—Retail	2,283	3,189	0.716	0.956	42	0.10	1.08	1.07	822	0.95	0.98	1.09	-9.95%
8044	Furniture Retail—Chairs, Coat Racks, Dishes & Drivers	2,747	696	3.949	5.274	354	0.30	1.69	2.76	207	2.46	2.54	2.26	12.32%
8107	Contractors Equipment Rental & Drivers	412	4,406	0.094	0.125	71	0.13	1.87	1.64	1,357	1.46	1.41	1.67	-9.36%
8209	Vegetable Packing & Drivers	1	37	0.019	0.025	1	0.02	2.53	2.49	31	2.22	2.22	2.44	-6.01%
8227	Concrete Forms—Reconditioning and Lending	-	1	-	-	-	0.00	3.02	3.02	0	3.02	3.02	3.20	-6.79%
8232	Building Material Dealer—New Materials Only—All Other Employees & Yard, Warehouse, Drivers	6	52	0.111	0.149	2	0.02	4.05	3.96	11	3.53	3.65	3.65	0.23%
8279	Brooding Farm or Stable & Drivers	-	2	-	-	-	0.00	6.64	6.64	1	5.92	6.12	5.63	8.64%
8291	Storage Warehouse—Cold	10	73	0.135	0.180	3	0.03	2.09	2.04	34	1.82	1.88	1.81	3.53%
8292	Storage Warehouse NOC	43	159	0.267	0.357	7	0.04	2.00	1.93	44	1.72	1.78	1.88	-5.44%
8380	Air Conditioning Systems—Automobile—Installation, Service or Repair & Drivers	6,857	8,530	0.804	1.074	839	0.46	1.37	1.23	1,949	1.10	1.14	1.16	-1.95%
8381	Gasoline Station—Self-Service Only—Retail	721	1,135	0.635	0.848	79	0.13	1.10	1.07	319	0.95	0.98	1.03	-4.12%
8385	Ambulance Service Companies—Garage Employees	194	141	1.375	1.836	25	0.08	1.48	1.51	60	1.34	1.59	2.13	-28.00%
8393	Automobile—Body Repair	324	535	0.605	0.809	39	0.10	1.05	1.03	140	0.91	0.95	0.89	6.31%
8411	Volunteer Firefighters	342	329	1.037	1.384	17	0.07	1.11	1.13	80	1.01	1.04	0.96	8.46%
8412	Certified Ambulance Drivers & Attendants	-	-	-	-	-	0.00	1.11	1.11	0	1.11	1.11	1.11	0.00%
8413	Volunteer Police Officer	395	1,137	0.348	0.464	33	0.09	1.11	1.05	328	0.94	0.97	0.96	1.10%
8414	DES OJT eval/training under TANF or VOC Rehab programs	-	-	-	-	-	0.00	1.11	1.11	0	1.11	1.11	0.96	15.77%
8415	Volunteer Workers of a Licensed Health Care Institution	147	176	0.835	1.115	30	0.09	1.11	1.11	59	0.99	1.02	0.96	6.78%
8416	Volunteer Search and Rescue	-	-	-	-	-	0.00	1.11	1.11	0	1.11	1.11	0.96	15.77%
8417	Volunteer—General	475	623	0.763	1.019	48	0.11	1.11	1.10	144	0.98	1.01	0.96	3.78%
8418	Arizona Game and Fish Reserve	-	-	-	-	-	0.00	1.11	1.11	0	1.11	1.11	0.96	15.77%
8601	Architectural or Engineering Firm—Including Salespersons & Drivers	1,341	2,522	0.532	0.710	36	0.09	0.23	0.28	689	0.25	0.25	0.29	-10.99%
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	37	192	0.192	0.257	10	0.05	0.69	0.67	55	0.60	0.62	0.65	-5.69%
8742	Estimators	953	7,207	0.132	0.177	79	0.14	0.18	0.18	1,859	0.16	0.17	0.19	-13.63%
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	520	3,258	0.160	0.213	41	0.10	0.31	0.30	929	0.27	0.28	0.32	-12.84%
8799	Mailing or Addressing Company or Letter Service Shop— Clerical Staff	-	5	-	-	-	0.00	0.51	0.51	1	0.45	0.47	0.49	-4.18%
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	185	2,188	0.085	0.113	17	0.07	0.04	0.04	595	0.04	0.05	0.06	-25.00%
8810	Clerical Office Employees NOC	35,480	288,323	0.123	0.164	3,901	0.99	0.10	0.16	78,094	0.15	0.15	0.13	20.63%
8820	Attorney—All Employees & Clerical, Messengers, Drivers	1,093	14,669	0.075	0.100	188	0.22	0.10	0.10	3,896	0.09	0.09	0.10	-7.93%
8829	Convalescent or Nursing Home—All Employees	566	424	1.336	1.784	69	0.13	1.19	1.27	118	1.13	1.17	1.87	-25.00%
8831	Hospital—Veterinary & Drivers	2,157	480	4.489	5.995	264	0.26	0.96	2.25	134	2.01	1.70	1.36	25.00%
8832	Physician & Clerical	5,411	31,652	0.171	0.228	612	0.39	0.21	0.22	8,764	0.19	0.20	0.20	0.01%
8833	Hospital—Professional Employees	64,082	107,152	0.598	0.799	11,319	1.00	0.54	0.80	28,064	0.71	0.74	0.76	-3.42%
8835	Home, Public, and Traveling Healthcare—All Employees	1,178	1,005	1.172	1.565	123	0.18	1.05	1.14	294	1.02	1.05	0.98	7.65%
8840	Religious Organization—Professional Employees & Clerical	318	1,171	0.271	0.362	50	0.11	0.38	0.38	309	0.34	0.43	0.58	-25.00%
8864	Social Services Organization—All Employees & Salespersons, Drivers	39	46	0.850	1.135	14	0.06	0.90	0.91	14	0.81	0.84	0.91	-7.62%
8868	College—Professional Employees & Clerical	65,279	282,298	0.231	0.309	10,267	1.00	0.28	0.31	76,368	0.28	0.28	0.30	-3.98%
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers	8	49	0.171	0.228	4	0.03	0.82	0.80	14	0.71	0.74	0.84	-12.20%
8901	Telecommunications Co.—Office or Exchange Employees & Clerical	-	175	-	-	-	0.00	0.10	0.10	44	0.09	0.09	0.10	-4.46%
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	9	84	0.109	0.145	4	0.03	0.59	0.58	24	0.51	0.53	0.60	-11.70%
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	5	28	0.186	0.249	3	0.03	1.66	1.62	7	1.44	1.49	1.71	-12.69%
9015	Building or Property Management—All Other Employees	9,838	6,345	1.551	2.071	795	0.45	2.00	2.03	1,714	1.81	1.87	2.07	-9.32%
9016	Amusement Park or Exhibition Operator & Drivers	317	219	1.448	1.934	19	0.07	1.85	1.86	62	1.65	1.71	1.80	-4.91%
9013	Housing Authority & Clerical, Salespersons, Drivers	52	199	0.264	0.352	13	0.06	1.42	1.36	64	1.21	1.25	1.26	-0.31%
9040	Hospital—All Other Employees	12,086	14,466	0.836	1.116	2,045	0.72	2.02	2.02	5,547	1.22	1.27	1.59	-20.53%
9052	Hotel—All Other Employees & Salespersons, Drivers	6,976	8,405	0.830	1.109	861	0.46	1.36	1.24	2,644	1.11	1.15	1.22	-6.12%
9058	Hotel—Restaurant Employees	1,415	1,403	1.008	1.346	117	0.17	0.99	1.05	428	0.94	0.97	1.07	-9.04%
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	105	122	0.861	1.150	14	0.06	1.28	1.27	32	1.13	1.17	1.17	0.62%
9061	Club—NOC & Clerical	-	-	-	-	-	0.00	0.89	0.89	0	0.89	0.89	0.95	-6.32%
9063	Exercise or Health Institute & Clerical	481	978	0.492	0.657	108	0.16	0.63	0.63	301	0.57	0.58	0.66	-11.49%
9082	Caterer	-	22	-	-	-	0.00	0.87	0.87	5	0.78	0.80	0.87	-7.54%
9083	Restaurant: Fast Food	455	346	1.317	1.758	35	0.09	0.69	0.79	96	0.70	0.73	0.81	-10.01%
9093	Bowling Lane	-	16	-	-	-	0.00	0.93	0.93	3	0.83	0.86	1.02	-18.65%
9101	Religious Organization—All Other Employees	53,692	42,262	1.270	1.697	6,125	1.00	2.32	1.70	12,270	1.51	1.56	1.85	-15.21%
9102	Lawn Maintenance—Commercial or Domestic & Drivers	11,689	4,397	2.658	3.550	1,045	0.51	1.65	2.62	1,261	2.34	2.42	2.38	1.76%
9154	Theater NOC—All Other Employees	-	39	-	-	-	0.00	0.96	0.96	10	0.86	0.89	1.04	-15.13%
9178	Athletic Sports or Park: Noncontact Sports	-	64	-	-	-	0.00	3.26	3.26	28	2.91	3.00	3.20	-6.03%
9180	Amusement Device Operation NOC Not Traveling & Drivers	-	-	-	-	-	0.00	3.00	3.00	0	3.00	3.00	3.41	-12.02%
9220	Cemetery Operation & Drivers	149	86	1.729	2.309	12	0.05	3.45	3.39	23	3.02	3.12	3.15	-0.78%
9402	Sewer Cleaning & Drivers	57	233	0.245	0.328	22	0.07	3.76	3.51	69	3.12	3.23	3.91	-17.29%
9403	Asbes, Garbage, or Refuse Collection & Drivers	4,789	1,838	2.605	3.480	344	0.29	3.79	3.70	539	3.30	3.41	3.82	-10.75%
9410	Municipal, Township, County, or State Employee NOC	13,039	31,966	0.408	0.545	1,246	0.56	1.69	1.05	9,117	0.79	1.10	1.47	-25.00%
9516	Electronic Equipment—Installation, Service, or Repair—Shop and Outside & Drivers	11	161	0.071	0.095	4	0.03	1.49	1.45	7	1.29	1.33	1.53	-12.75%
9519	Air Conditioning Systems—Portable Units—Installation, Service or Repair & Drivers	-	-	-	-	-	0.00	2.74	2.74	0	2.74	2.74	3.09	-11.33%
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	90	106	0.855	1.141	6	0.04	5.37	5.21	27	4.64	4.80	5.50	-12.76%
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	-	-	-	-	-	0.00	0.30	0.30	0	0.30	0.30	0.30	-0.98%
TOTAL		837,921	1,209,897	0.693	0.925	84,531				331,149				

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)
(6) = MIN (SQRT(5) / 6000) * 1
(7) - Per NCCI Arizona Rate Filing effective 1/1/2023
(8) = (4) x (6) + (7) x (1 - (6))
(10) - (8) adjusted for off-balance
(11) - (10) adjusted to say rate change in (13) at +/- 25%
(12) - Per ICA Rates effective 1/1/2023
(13) = (11) / (12) - 1

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2024

DEVELOPMENT OF PROPOSED RATES BY CLASS
SCENARIO 1

Class	Class Name	2019-2022		2019-2022 Loss Rate	Indicated Rate	2019-2022 Claim Count	Credibility of Experience	Current NCCT Rate	Credibility Adjusted Rate	2022 Payroll (\$00,000)	Preliminary		Current Rate	% Rate Change
		Trended Ultimate Losses (\$000)	Payroll (\$00,000)								Proposed Premium Rate (Adj. for Off-Balancer)	Adjusted Proposed Premium Rate (Adj. to Cap Rate Change)		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
0005	Farm	542	24	22.30	29.836	40	0.10	2.23	4.99	10	4.45	3.45	2.76	25.00%
0034	Farm	-	17	-	-	-	0.00	2.76	2.76	0	2.76	2.76	2.89	-4.36%
0036	Farm—Dairy & Drivers	12	189	0.063	0.084	6	0.04	3.36	3.23	37	2.88	2.88	3.49	-17.39%
0037	Farm	161	399	0.404	0.540	5	0.04	4.49	4.35	60	3.88	3.88	4.01	-3.29%
0251	Irrigation Works Operation & Drivers	659	624	0.991	1.324	60	0.12	2.20	2.09	155	1.86	1.86	1.99	-6.49%
1164	Mining NOC—Not Coal—Underground & Drivers	-	2	-	-	-	0.00	1.72	1.72	0	1.72	1.72	2.18	-21.10%
1165	Mining NOC—Not Coal—Surface & Drivers	46	17,594	0.003	0.003	4	0.03	1.87	1.81	4,634	1.61	1.61	1.89	-14.72%
1438	Blair Furnace Operation & Driver	-	3,450	-	-	-	0.00	3.09	3.09	912	2.75	2.75	3.04	-9.45%
1452	Ore-Milling & Drivers	-	2,073	-	-	-	0.00	1.77	1.77	634	1.58	1.58	1.76	-10.45%
2003	Bakery—Salespersons & Drivers	151	192	0.787	1.051	40	0.10	2.53	2.38	24	2.12	2.12	2.17	-2.20%
2039	Ice-Cream Mfg. & Drivers	6	111	0.055	0.074	3	0.03	1.74	1.69	33	1.51	1.51	1.42	6.11%
2063	Canneries & Dairy Products Mfg.	-	10	-	-	-	0.00	1.31	1.31	3	1.17	1.17	1.29	-9.38%
2065	Milk Products Mfg. NOC	14	6	2.507	3.349	2	0.02	1.31	1.36	2	1.21	1.21	1.34	-9.71%
2070	Creamery or Dairy & Route Supervisors, Drivers	218	1,050	0.208	0.277	28	0.08	2.23	2.07	255	1.84	1.84	2.01	-8.58%
2501	Cloth, Canvas and Related Products Mfg. Noe	-	-	-	-	-	0.00	1.56	1.56	0	1.56	1.56	1.74	-10.34%
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	589	459	1.282	1.712	82	0.14	2.13	2.07	125	1.84	1.84	1.91	-3.34%
2702	Logging or Lumbering	147	39	3.796	5.069	7	0.04	11.28	11.02	11	9.82	9.82	10.55	-6.92%
2802	Carpentry—Shop Only & Drivers	104	131	0.789	1.054	25	0.08	3.42	3.23	38	2.88	2.88	3.32	-13.26%
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	230	0	3,236.987	4,323.035	26	0.08	1.91	350.29	0	312.16	3.25	2.60	25.00%
3027	Lead Works & Drivers	-	255	-	-	-	0.00	1.32	1.32	66	1.18	1.18	1.29	-8.49%
3064	Sign Manufacturing—Metal	1	58	0.017	0.022	1	0.02	2.02	1.99	15	1.77	1.77	2.28	-22.26%
3113	Tool Mfg.—Not Drop or Machine Forged NOC	-	-	-	-	-	0.00	1.26	1.26	0	1.26	1.26	1.43	-1.56%
3145	Automatic Screw Machine Products Mfg.	-	-	-	-	-	0.00	1.26	1.26	0	1.26	1.26	1.28	-11.89%
3179	Electrical Apparatus Mfg. NOC	-	-	-	-	-	0.00	1.26	1.26	0	1.26	1.26	1.35	-6.67%
3257	Chain Mfg.—Forged or Welded	48	113	0.427	0.570	4	0.03	1.70	1.66	33	1.48	1.48	1.66	-10.51%
3365	Welding or Cutting NOC & Drivers	10	30	0.334	0.446	3	0.03	2.91	2.84	7	2.53	2.53	2.53	-0.05%
3507	Agricultural or Construction Machinery Mfg.	-	-	-	-	-	0.00	1.70	1.70	0	1.70	1.70	1.86	-8.60%
3632	Automotive—Machine Shop	1,848	1,603	1.153	1.540	113	0.17	1.16	1.17	388	1.09	1.09	1.09	0.00%
3634	Automatic Sprinkler Head Mfg.	-	-	-	-	-	0.00	0.88	0.88	0	0.88	0.88	0.90	-2.22%
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	4,450	109	40.994	54.749	547	0.37	0.38	20.49	31	18.26	0.69	0.55	25.00%
3685	Instrument Mfg. NOC	3,858	3,341	0.116	0.155	61	0.12	0.48	0.44	881	0.39	0.39	0.46	-13.89%
3724	Door—Installation—Overhead & Drivers	10	807	0.013	0.017	7	0.04	2.91	2.79	249	2.49	2.49	2.44	1.97%
3808	Automobile—Mfg. or Assembly	-	15	-	-	-	0.00	1.86	1.86	0	1.66	1.66	1.86	-10.78%
3826	Aircraft Engine Mfg.	823	13,685	0.060	0.080	50	0.11	0.49	0.44	3,314	0.40	0.40	0.50	-20.80%
3830	Airplane Mfg.	244	2,032	0.120	0.160	36	0.09	0.59	0.55	515	0.49	0.49	0.56	-12.18%
3865	Bicycles—Mfg. or Assembly	-	-	-	-	-	0.00	1.93	1.93	0	1.93	1.93	2.01	-3.98%
4109	Integrated Circuit Mfg.	1,341	25,665	0.057	0.076	178	0.21	0.29	0.24	6,095	0.22	0.22	0.22	0.30%
4243	Box Mfg.—Folding Paper—NOC	-	5	-	-	-	0.00	1.42	1.42	1	1.27	1.27	1.45	-12.48%
4299	Printing	-	18	-	-	-	0.00	1.23	1.23	4	1.10	1.10	1.19	-8.03%
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers	-	21	-	-	-	0.00	0.67	0.67	0	0.67	0.67	0.70	-4.29%
4420	Rubber Tire Mfg.	-	7	-	-	-	0.00	2.18	2.18	3	1.94	1.94	2.16	-10.25%
4484	Plastics Mfg.—Molded Products NOC	2	143	0.012	0.016	1	0.02	1.74	1.71	56	1.53	1.53	1.69	-9.76%
4511	Laboratory, Outside Employees, Collection of Samples, & Drivers	-	19	-	-	-	0.00	0.44	0.44	8	0.39	0.39	0.39	-0.57%
4825	Drug, Medicine or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients	540	505	1.070	1.429	23	0.08	0.61	0.67	167	0.60	0.60	0.63	-4.62%
5022	Masonry NOC	-	2	-	-	-	0.00	4.32	4.32	0	4.32	4.32	4.43	-2.58%
5040	Iron or Steel—Erection—Frame Structures	-	6	-	-	-	0.00	5.18	5.18	2	4.62	4.62	4.72	-2.10%
5146	Fixtures or Furniture Installation—Portable—NOC	18	33	0.537	0.717	4	0.03	2.88	2.81	14	2.51	2.51	2.78	-9.81%
5183	Boiler or Steam Pipe Insulating & Drivers	5	5	0.010	0.014	12	0.05	2.36	2.23	129	1.99	1.99	2.24	-11.22%
5188	Automatic Sprinkler Installation & Drivers	-	-	-	-	-	0.00	2.09	2.09	0	2.09	2.09	2.26	-7.52%
5190	Cable Installation & Drivers	979	845	1.158	1.547	57	0.12	2.26	2.17	223	1.94	1.94	2.18	-11.28%
5191	Computer—Device Installation, Inspection, Service, or Repair	-	-	-	-	-	0.00	0.63	0.63	0	0.63	0.63	0.62	1.61%
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	-	24	-	-	-	0.00	1.87	1.87	6	1.67	1.67	1.65	1.15%
5213	Cleaning or Renovating Building Exterior	-	-	-	-	-	0.00	3.72	3.72	0	3.72	3.72	4.16	-10.58%
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	686	193	3.548	4.739	8	0.04	5.27	5.25	32	4.68	4.68	5.55	-15.75%
5437	Carpentry—Installation of Cabinet Work or Interior Trim	-	1	-	-	-	0.00	3.66	3.66	0	3.26	3.26	4.05	-19.47%
5474	Waterproofing—Roofs of Mobile Homes	-	-	-	-	-	0.00	4.43	4.43	0	4.43	4.43	4.87	-9.03%
5479	Insulation Work NOC & Drivers	1	4	0.228	0.304	1	0.02	4.32	4.26	1	3.79	3.79	3.88	-2.28%
5506	Street or Road Construction—Paving or Repaving & Drivers	18,336	6,365	2.960	3.952	1,182	0.54	3.23	3.62	1,704	3.23	3.23	2.87	12.39%
5507	Street or Road Construction—Subsurface Work & Drivers	176	40	4.404	5.882	5	0.04	2.88	2.99	11	2.66	2.66	2.79	-4.78%
5508	Street or Road Construction—Rock Excavation & Drivers	-	3	-	-	-	0.00	7.88	7.88	1	7.02	7.02	6.91	1.69%
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems—Installation, Service and Repair, Shop, Yard Work & Drivers	7	32	0.228	0.304	5	0.04	2.85	2.76	8	2.46	2.46	2.92	-15.85%
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	117	1,308	0.090	0.120	14	0.06	0.68	0.65	289	0.58	0.58	0.58	-1.07%
5650	Exterminator	283	206	1.372	1.833	126	0.18	2.99	2.78	57	2.48	2.48	2.67	-7.65%
6204	Drilling NOC & Drivers	-	24	-	-	-	0.00	4.23	4.23	7	3.77	3.77	3.84	-1.79%
6217	Airport Construction—Grading & Drivers	4,527	2,270	1.994	2.663	252	0.25	2.50	2.54	574	2.26	2.26	2.20	2.85%
6306	Sewer Construction—All Operations & Drivers	4	18	0.220	0.294	2	0.02	3.82	3.74	5	3.33	3.33	3.70	-9.94%
6319	Gas Main or Connection Construction & Drivers	81	25	3.275	4.374	9	0.05	2.28	2.38	7	2.12	2.12	2.11	0.33%
6325	Conduit Construction—For Cables or Wires & Drivers	3	119	0.027	0.036	3	0.03	2.76	2.69	31	2.39	2.39	2.09	14.30%
6504	Food Products Mfg. NOC	80	550	0.146	0.195	2	0.02	1.99	1.95	158	1.74	1.74	1.86	-6.75%
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	-	10	-	-	-	0.00	3.09	3.09	3	2.75	2.75	3.10	-11.24%
7228	Local Hauling Only—All Employees & Drivers	5,975	2,810	2.126	2.839	332	0.29	4.26	3.85	825	3.43	3.43	3.64	-5.84%
7229	Long Distance Hauling—All Employees & Drivers	13,718	4,962	2.765	3.692	568	0.38	4.26	4.05	1,509	3.61	3.61	3.96	-8.83%
7230	Trucking Parcel Or Package Delivery—All Employees & Drivers	8,945	2,159	4.143	5.533	1,570	0.63	4.80	5.26	699	4.69	4.69	4.65	0.76%
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies—All Employees & Drivers	7,612	1,715	4.438	5.927	612	0.39	3.69	4.57	468	4.07	4.07	3.47	17.27%
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	1	43	0.035	0.047	1	0.02	2.76	2.72	8	2.42	2.42	2.37	2.35%
7380	Distributing Companies & Drivers	1,417	1,626	1.381	1.845	149	0.19	3.63	3.28	301	2.93	2.93	3.63	-19.34%
7382	Bus Co.—All Other Employees & Drivers	178	174	1.025	1.369	34	0.09	2.88	2.74	48	2.44	2.44	2.35	3.88%
7403	Aviation—Airport or Heliprot Operator—All Employees & Drivers	3,395	1,638	2.073	2.769	227	0.24	2.12	2.27	439	2.03	2.03	2.17	-6.54%
7421	Aviation—Transportation of Personnel in Conduct of Employer's Business—Flying Crew	39	528	0.073	0.097	1	0.02	0.38	0.38	131	0.33	0.33	0.39	-14.45%
7422	Aviation—Flight Testing—Flying Crew	567	53	10.603	14.161	32	0.09	0.82	2.01	11	1.79	1.56	1.25	25.00%
7425	Aviation—Helicopters—Flying Crew	170	417	0.407	0.543	16	0.06	1.53	1.47	102	1.31	1.31	1.46	-10.48%
7502	Gas Co.—Natural Gas—Local Distribution & Drivers	1,882	2,698	0.698	0.932	152	0.19	0.99	0.98	698	0.87	0.87	0.87	0.20%
7520	Waterworks Operation & Drivers	29,152	7,256	4.018	5.366	2,454	0.78	1.90	4.61	1,981	4.11	4.11	2.64	25.00%
7539	Electric Light or Power Co. NOC—All Employees & Drivers	9,255	13,330	0.676	0.903	275	0.26	0.94	0.93	4,081	0.83	0.83	0.91	-8.54%
7580	Sewage Disposal Plant Operation & Drivers	2,255	1,512	1.491	1.992	253	0.25	1.68	1.77	418	1.57	1.57	1.61	-2.40%
7590	Garbage Works	-	11	-	-	-	0.00	2.11	2.11	0	1.88	1.88	2.25</	

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2024

DEVELOPMENT OF PROPOSED RATES BY CLASS
SCENARIO 1

Class	Class Name	2019-2022	2019-2022	2019-2022	Indicated Rate	2019-2022	Credibility of Experience	Current NCCI Rate	Credibility Adjusted Rate	2022 Payroll	Preliminary	Adjusted	Current Rate	% Rate Change
		Trended Ultimate Losses (\$000's)	Payroll (\$00,000's)	Loss Rate		Claim Count				(\$00,000's)	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)
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	944	1,332	0.709	0.947	124	0.18	0.84	0.86	438	0.77	0.77	0.74	2.78%
8010	Bicycles—Retail Sale or Rental	-	365	-	-	-	0.00	1.24	1.12	87	1.11	1.11	1.17	-5.90%
8013	Diamond Cutting or Polishing	-	2	-	-	-	0.00	0.27	0.27	0	0.27	0.27	0.32	-14.68%
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	46,866	38,158	1.228	1.640	5,774	1.00	0.98	1.64	10,719	1.46	1.46	1.13	25.00%
8018	Barber or Beauty Parlor Supply House	1,386	1,404	0.987	1.318	58	0.12	1.75	1.70	460	1.51	1.51	1.60	-5.72%
8021	Store—Fisk, Meat or Poultry Dealer—Wholesale	-	66	0.000	0.000	0	0.00	1.85	1.85	24	1.65	1.65	1.83	-9.99%
8031	Cold Storage Locker—Frozen Foods	-	64	-	-	-	0.00	1.51	1.51	0	1.51	1.51	1.78	-15.17%
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC	46,867	46,043	1.018	1.359	6,002	1.00	1.51	1.36	12,517	1.21	1.21	1.39	-12.75%
8034	Store—Grocery—Wholesale	222	1,171	0.190	0.254	14	0.06	1.85	1.76	321	1.56	1.56	1.82	-14.17%
8037	Store—Superstores and Warehouse Clubs	11,545	9,728	1.187	1.585	1,210	0.55	1.16	1.39	2,830	1.24	1.17	0.94	25.00%
8039	Store—Department—Retail	2,283	3,189	0.716	0.956	42	0.10	1.08	1.07	822	0.95	0.95	1.09	-12.96%
8044	Furniture Rental—Chairs, Coat Racks, Dishes & Drivers	2,747	696	3.949	5.274	354	0.30	1.69	2.76	207	2.46	2.46	2.26	8.56%
8107	Contractors Equipment Rental & Drivers	412	4,406	0.094	0.125	71	0.13	1.87	1.64	1,357	1.46	1.46	1.67	-12.93%
8209	Vegetable Packing & Drivers	1	37	0.019	0.025	1	0.02	2.53	2.49	31	2.22	2.22	2.44	-9.15%
8227	Concrete Forms—Reconditioning and Lending	-	1	-	-	-	0.00	3.02	3.02	0	3.02	3.02	3.24	-6.79%
8232	Building Material Dealer—New Materials Only—All Other Employees & Yard, Warehouse, Drivers	6	52	0.111	0.149	2	0.02	4.05	3.96	11	3.53	3.53	3.65	-3.12%
8279	Brooding Farm or Stable & Drivers	-	2	-	-	-	0.00	6.64	6.64	1	5.92	5.92	5.63	5.01%
8291	Storage Warehouse—Cold	10	73	0.135	0.180	3	0.03	2.09	2.04	34	1.82	1.82	1.81	0.06%
8292	Storage Warehouse NOC	43	159	0.267	0.357	7	0.04	2.00	1.93	44	1.72	1.72	1.88	-8.60%
8380	Air Conditioning Systems—Automobile—Installation, Service or Repair & Drivers	6,857	8,530	0.804	1.074	839	0.46	1.37	1.23	1,949	1.10	1.10	1.16	-5.23%
8381	Gasoline Station—Self-Service Only—Retail	721	1,135	0.635	0.848	79	0.13	1.10	1.07	319	0.95	0.95	1.03	-7.33%
8385	Ambulance Service Companies—Gangue Employees	194	141	1.375	1.836	25	0.08	1.48	1.51	60	1.34	1.59	2.13	-25.00%
8393	Automobile—Body Repair	324	535	0.605	0.809	39	0.10	1.05	1.03	140	0.91	0.91	0.89	2.76%
8411	Volunteer Firefighters	342	329	1.037	1.384	17	0.07	1.11	1.11	80	1.01	1.01	0.96	4.87%
8412	Certified Ambulance Drivers & Attendants	842	-	-	-	-	0.00	1.11	1.11	0	1.11	1.11	1.11	0.00%
8413	Volunteer Police Officer	395	1,137	0.348	0.464	33	0.09	1.11	1.05	328	0.94	0.94	0.96	-2.29%
8414	DES OJT eval/training under TANF or VOC Rehab programs	-	-	-	-	-	0.00	1.11	1.11	0	1.11	1.11	0.96	15.77%
8415	Volunteer Workers of a Licensed Health Care Institution	147	176	0.835	1.115	30	0.09	1.11	1.11	59	0.99	0.99	0.96	3.20%
8416	Volunteer Search and Rescue	-	-	-	-	-	0.00	1.11	1.11	0	1.11	1.11	0.96	15.77%
8417	Volunteer—General	475	623	0.763	1.019	48	0.11	1.11	1.10	144	0.98	0.98	0.96	2.24%
8418	Arizona Game and Fish Reserve	-	-	-	-	-	0.00	1.11	1.11	0	1.11	1.11	0.96	15.77%
8601	Architectural or Engineering Firm—Including Salespersons & Drivers	1,341	2,522	0.532	0.710	36	0.09	0.23	0.28	689	0.25	0.25	0.29	-13.97%
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	37	192	0.192	0.257	10	0.05	0.69	0.67	55	0.60	0.60	0.65	-8.84%
8742	Estimators	953	7,207	0.132	0.177	79	0.14	0.18	0.18	1,859	0.16	0.16	0.19	-16.52%
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	520	3,258	0.160	0.213	41	0.10	0.31	0.30	929	0.27	0.27	0.32	-15.75%
8799	Mailing or Addressing Company or Letter Service Shop— Clerical Staff	-	5	-	-	-	0.00	0.51	0.51	1	0.45	0.45	0.49	-7.39%
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	185	2,188	0.085	0.113	17	0.07	0.04	0.04	595	0.04	0.05	0.06	-25.00%
8810	Clerical Office Employees NOC	35,480	288,323	0.123	0.164	3,901	0.99	0.10	0.16	78,094	0.15	0.15	0.13	16.99%
8820	Attorney—All Employees & Clerical, Messengers, Drivers	1,093	14,669	0.075	0.100	188	0.22	0.10	0.10	3,896	0.09	0.09	0.10	-11.01%
8829	Convalescent or Nursing Home—All Employees	566	424	1.336	1.784	69	0.13	1.19	1.27	118	1.13	1.13	1.87	-25.00%
8831	Hospital—Veterinary & Drivers	2,157	480	4.489	5.995	264	0.26	0.96	2.25	134	2.01	1.70	1.36	25.00%
8832	Physician & Clerical	5,411	31,652	0.171	0.228	612	0.39	0.21	0.22	8,764	0.19	0.19	0.20	-2.75%
8833	Hospital—Professional Employees	64,082	107,152	0.598	0.799	11,319	1.00	0.54	0.80	28,064	0.71	0.71	0.76	-6.65%
8835	Home, Public, and Traveling Healthcare—All Employees	1,178	1,005	1.172	1.565	123	0.18	1.05	1.14	294	1.02	1.02	0.98	4.05%
8840	Religious Organization—Professional Employees & Clerical	318	1,171	0.271	0.362	50	0.11	0.38	0.38	309	0.34	0.43	0.58	-25.00%
8864	Social Services Organization—All Employees & Salespersons, Drivers	39	46	0.850	1.135	14	0.06	0.90	0.91	14	0.81	0.81	0.91	-10.70%
8868	College—Professional Employees & Clerical	65,279	282,298	0.231	0.309	10,267	1.00	0.28	0.31	76,368	0.28	0.28	0.30	-7.19%
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers	8	49	0.171	0.228	4	0.03	0.82	0.80	14	0.71	0.71	0.84	-15.14%
8901	Telecommunications Co.—Office or Exchange Employees & Clerical	-	175	-	-	-	0.00	0.10	0.10	44	0.09	0.09	0.10	-7.65%
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	9	84	0.109	0.145	4	0.03	0.59	0.58	24	0.51	0.51	0.60	-14.65%
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	5	28	0.186	0.249	3	0.03	1.66	1.62	7	1.44	1.44	1.71	-15.61%
9015	Building or Property Management—All Other Employees	9,838	6,345	1.551	2.071	795	0.45	2.00	2.03	1,714	1.81	1.81	2.07	-12.35%
9016	Amusement Park or Exhibition Operator & Drivers	317	219	1.448	1.934	159	0.07	1.85	1.86	62	1.65	1.65	1.80	-8.09%
9013	Housing Authority & Clerical, Salespersons, Drivers	52	199	0.264	0.352	13	0.06	1.42	1.36	64	1.21	1.21	1.26	-3.83%
9040	Hospital—All Other Employees	12,086	14,466	0.836	1.116	2,045	0.72	2.02	2.02	5,547	1.22	1.22	1.59	-23.02%
9052	Hotel—All Other Employees & Salespersons, Drivers	6,976	8,405	0.830	1.109	861	0.46	1.36	1.24	2,644	1.11	1.11	1.22	-9.26%
9058	Hotel—Restaurant Employees	1,415	1,403	1.008	1.346	117	0.17	0.99	1.05	428	0.94	0.94	1.07	-12.08%
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	105	122	0.861	1.150	14	0.06	1.28	1.27	32	1.13	1.13	1.17	-2.75%
9061	Club—NOC & Clerical	-	-	-	-	-	0.00	0.89	0.89	0	0.89	0.89	0.95	-6.32%
9063	Exercise or Health Institute & Clerical	481	978	0.492	0.657	108	0.16	0.63	0.63	301	0.57	0.57	0.66	-14.45%
9082	Caterer	-	22	-	-	-	0.00	0.87	0.87	5	0.78	0.78	0.87	-10.64%
9083	Restaurant—Fast Food	455	346	1.317	1.758	35	0.09	0.69	0.79	96	0.70	0.70	0.81	-13.02%
9093	Bowling Lane	-	16	-	-	-	0.00	0.93	0.93	3	0.83	0.83	1.02	-18.47%
9101	Religious Organization—All Other Employees	53,692	42,262	1.270	1.697	6,125	1.00	2.32	1.70	12,270	2.34	2.34	1.85	18.05%
9102	Lawn Maintenance—Commercial or Domestic & Drivers	11,689	4,397	2.658	3.550	1,045	0.51	1.65	2.62	1,261	2.34	2.34	2.38	-1.64%
9154	Theater NOC—All Other Employees	-	39	-	-	-	0.00	0.96	0.96	10	0.86	0.86	1.04	-17.06%
9178	Athletic Sports or Park: Noncontact Sports	-	64	-	-	-	0.00	3.26	3.26	28	2.91	2.91	3.20	-9.88%
9180	Amusement Device Operation NOC Not Traveling & Drivers	-	-	-	-	-	0.00	3.00	3.00	0	3.00	3.00	3.41	-12.02%
9220	Cemetery Operation & Drivers	149	86	1.729	2.309	12	0.05	3.45	3.39	23	3.02	3.02	3.15	-4.09%
9402	Sewer Cleaning & Drivers	57	233	0.245	0.328	22	0.07	3.76	3.51	69	3.12	3.12	3.91	-20.06%
9403	Asbes, Garbage, or Refuse Collection & Drivers	4,789	1,838	2.605	3.480	344	0.29	3.79	3.79	539	3.30	3.30	3.82	-13.74%
9410	Municipal, Township, County, or State Employee NOC	13,039	31,966	0.408	0.545	1,246	0.56	1.69	1.05	9,117	0.94	1.10	1.47	-25.00%
9516	Electronic Equipment—Installation, Service, or Repair—Shop and Outside & Drivers	11	161	0.071	0.095	4	0.03	1.49	1.45	7	1.29	1.29	1.53	-15.67%
9519	Air Conditioning Systems—Portable Units—Installation, Service or Repair & Drivers	-	-	-	-	-	0.00	2.74	2.74	0	2.74	2.74	3.09	-11.33%
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	90	106	0.855	1.141	6	0.04	5.37	5.21	27	4.64	4.64	5.50	-15.68%
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	-	-	-	-	-	0.00	0.30	0.30	0	0.30	0.30	0.30	-0.98%
TOTAL		837,921	1,209,897	0.693	0.925	84,531				331,149				

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)
 (6) - MIN (SQRT(5) / 0.0005) * 1
 (7) - Per NCCI Arizona Rate Filing effective 1/1/2023
 (8) - (4) x (6) + (7) x (1 - (6))
 (10) - (8) adjusted for off-balance
 (11) - (10) adjusted to say rate change in (13) at +/- 25%
 (12) - Per ICA Rates effective 1/1/2023
 (13) - ((11) / (12)) - 1

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2024

DEVELOPMENT OF PROPOSED RATES BY CLASS
SCENARIO 1

Class	Class Name	2019-2022		2019-2022 Loss Rate	Indicated Rate	2019-2022 Claim Count	Credibility of Experience	Current NCCI Rate	Credibility Adjusted Rate	2022 Payroll (\$00,000)	Preliminary		Current Rate	% Rate Change
		Trended Ultimate Losses (\$000)	Payroll (\$00,000)								Proposed Premium Rate (Adj. for Off-Balancer)	Adjusted Proposed Premium Rate (Adj. to Cap. Rate Change)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
0005	Farm	542	24	22.30	29.836	40	0.10	2.23	4.99	10	4.45	3.45	2.76	25.00%
0034	Farm	-	17	-	-	-	0.00	2.76	2.76	0	2.76	2.76	2.89	-4.36%
0036	Farm—Dairy & Drivers	12	189	0.063	0.084	6	0.04	3.36	3.23	37	2.88	2.89	3.49	-17.25%
0037	Farm	161	399	0.404	0.540	5	0.04	4.49	4.35	60	3.88	3.88	4.01	-3.12%
0251	Irrigation Works Operation & Drivers.	659	624	0.991	1.324	60	0.12	2.20	2.09	155	1.87	1.87	1.99	-6.32%
1164	Mining NOC—Not Coal—Underground & Drivers	-	2	-	-	-	0.00	1.72	1.72	0	1.72	1.72	2.18	-21.09%
1165	Mining NOC—Not Coal—Surface & Drivers	46	17,594	0.003	0.003	4	0.03	1.87	1.81	4,634	1.61	1.62	1.89	-14.57%
1438	Blair Furnace Operation & Driver.	-	3,450	-	-	-	0.00	3.09	3.09	912	2.75	2.76	3.04	-9.29%
1452	Ore-Milling & Drivers	-	2,073	-	-	-	0.00	1.77	1.77	634	1.58	1.58	1.76	-10.30%
2003	Bakery—Salespersons & Drivers.	151	192	0.787	1.051	40	0.10	2.53	2.38	24	2.12	2.13	2.17	-2.03%
2039	Ice-Cream Mfg. & Drivers	6	111	0.055	0.074	3	0.03	1.74	1.69	33	1.51	1.51	1.42	6.29%
2063	Cremeries & Dairy Products Mfg.	-	10	-	-	-	0.00	1.31	1.31	3	1.17	1.17	1.29	-9.22%
2065	Milk Products Mfg. NOC	14	6	2.507	3.349	2	0.02	1.31	1.36	2	1.21	1.21	1.34	-9.55%
2070	Creamery of Dairy & Route Supervisors, Drivers.	218	1,050	0.208	0.277	28	0.08	2.23	2.07	255	1.84	1.84	2.01	-8.43%
2501	Cloth, Canvas and Related Products Mfg. Noc	-	-	-	-	-	0.00	1.56	1.56	0	1.56	1.56	1.74	-10.34%
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	589	459	1.282	1.712	82	0.14	2.13	2.07	125	1.84	1.84	1.91	-3.17%
2702	Logging or Lumbering	147	39	3.796	5.069	7	0.04	11.28	11.02	11	9.82	9.84	10.55	-6.76%
2802	Carpentry—Shop Only & Drivers	104	131	0.789	1.054	25	0.08	3.42	3.23	38	2.88	2.89	3.32	-13.11%
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	230	0	3,236.987	4,323.035	26	0.08	1.91	350.29	0	312.16	3.25	2.60	25.00%
3027	Lead Works & Drivers.	-	255	-	-	-	0.00	1.32	1.32	66	1.18	1.18	1.29	-8.55%
3064	Sign Manufacturing—Metal	1	58	0.017	0.022	1	0.02	2.02	1.99	15	1.77	1.78	2.28	-22.37%
3113	Tool Mfg.—Not Drop or Machine Forged NOC	-	-	-	-	-	0.00	1.26	1.26	0	1.26	1.26	1.43	-1.56%
3145	Automatic Screw Machine Products Mfg.	-	-	-	-	-	0.00	1.26	1.26	0	1.26	1.26	1.43	-11.89%
3179	Electrical Apparatus Mfg. NOC	-	-	-	-	-	0.00	1.26	1.26	0	1.26	1.26	1.35	-6.67%
3257	Chain Mfg.—Formed or Welded	48	113	0.427	0.570	4	0.03	1.70	1.66	33	1.48	1.49	1.66	-10.36%
3365	Welding or Cutting NOC & Drivers.	10	30	0.334	0.446	3	0.03	2.91	2.84	7	2.53	2.53	2.53	0.12%
3507	Agricultural or Construction Machinery Mfg.	-	-	-	-	-	0.00	1.70	1.70	0	1.70	1.70	1.86	-8.60%
3632	Automotive—Machine Shop	1,848	1,603	1.153	1.540	113	0.17	1.16	1.12	388	1.09	1.09	1.09	4.90%
3634	Automatic Sprinkler Head Mfg.	-	-	-	-	-	0.00	0.88	0.88	0	0.88	0.88	0.90	-2.22%
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	4,450	109	40.994	54.749	547	0.37	0.38	20.49	31	18.26	0.69	0.55	25.00%
3685	Instrument Mfg. NOC.	3,685	3,341	0.116	0.155	61	0.12	0.48	0.44	881	0.39	0.39	0.46	-13.74%
3724	Door—Installation—Overhead & Drivers	10	807	0.013	0.017	7	0.04	2.91	2.79	195	2.49	2.49	2.44	2.15%
3808	Automobile—Mfg. or Assembly	-	15	-	-	-	0.00	1.86	1.86	4	1.66	1.66	1.86	-10.63%
3826	Aircraft Engine Mfg.	823	13,685	0.060	0.080	50	0.11	0.49	0.44	3,314	0.40	0.40	0.50	-20.66%
3830	Airplane Mfg.	244	2,032	0.120	0.160	36	0.09	0.59	0.55	515	0.49	0.49	0.56	-12.03%
3865	Bicycles—Mfg. or Assembly	-	-	-	-	-	0.00	1.93	1.93	0	1.93	1.93	2.01	-3.98%
4109	Integrated Circuit Mfg.	1,341	25,665	0.057	0.076	178	0.21	0.29	0.24	6,095	0.22	0.22	0.22	0.47%
4243	Box Mfg.—Folding Paper—NOC	-	-	-	-	-	0.00	1.42	1.42	1	1.27	1.27	1.45	-12.33%
4299	Printing.	-	18	-	-	-	0.00	1.23	1.23	4	1.10	1.10	1.19	-7.87%
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers.	-	21	-	-	-	0.00	0.67	0.67	0	0.67	0.67	0.70	-4.29%
4420	Rubber Tire Mfg.	-	7	-	-	-	0.00	2.18	2.18	3	1.94	1.94	2.16	-10.10%
4484	Plastics Mfg.—Molded Products NOC	2	143	0.012	0.016	1	0.02	1.74	1.71	56	1.53	1.53	1.69	-9.60%
4511	Laboratory, Outside Employees, Collection of Samples, & Drivers	-	19	-	-	-	0.00	0.44	0.44	8	0.39	0.39	0.39	-0.40%
4825	Drug, Medicine or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients	540	505	1.070	1.429	23	0.08	0.61	0.67	167	0.60	0.60	0.63	-4.46%
5022	Masonry NOC	-	2	-	-	-	0.00	4.32	4.32	0	4.32	4.32	4.43	-2.58%
5040	Iron or Steel—Erection—Frame Structures	-	6	-	-	-	0.00	5.18	5.18	2	4.62	4.62	4.72	-1.93%
5146	Fixtures or Furniture Installation—Portable—NOC.	18	33	0.537	0.717	4	0.03	2.88	2.81	14	2.51	2.51	2.78	-9.65%
5183	Boiler or Steam Pipe Insulating & Drivers.	5	538	0.010	0.014	12	0.05	2.36	2.23	129	1.99	1.99	2.24	-11.07%
5188	Automatic Sprinkler Installation & Drivers	-	-	-	-	-	0.00	2.09	2.09	0	2.09	2.09	2.26	-7.52%
5190	Cable Installation & Drivers.	979	845	1.158	1.547	57	0.12	2.26	2.17	223	1.94	1.94	2.18	-11.12%
5191	Computer—Device Installation, Inspection, Service, or Repair	-	-	-	-	-	0.00	0.63	0.63	0	0.63	0.63	0.62	1.61%
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	-	24	-	-	-	0.00	1.87	1.87	6	1.67	1.67	1.65	1.32%
5213	Cleaning or Renovating Building Exterior	-	-	-	-	-	0.00	3.72	3.72	0	3.72	3.72	4.16	-10.58%
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	686	193	3.548	4.739	8	0.04	5.27	5.25	32	4.68	4.68	5.55	-15.60%
5437	Carpentry—Installation of Cabinet Work or Interior Trim	-	1	-	-	-	0.00	3.66	3.66	0	3.26	3.26	4.05	-19.47%
5474	Waterproofing—Roofs of Mobile Homes	-	-	-	-	-	0.00	4.43	4.43	0	4.43	4.43	4.87	-9.03%
5479	Insulation Work NOC & Drivers	1	4	0.228	0.304	1	0.02	4.32	4.26	1	3.79	3.80	3.88	-2.11%
5506	Street or Road Construction—Paving or Repaving & Drivers	18,336	6,365	2.960	3.952	1,182	0.54	3.23	3.62	1,704	3.23	3.23	2.87	12.59%
5507	Street or Road Construction—Subsurface Work & Drivers	176	40	4.404	5.882	5	0.04	2.88	2.99	11	2.66	2.67	2.79	-4.62%
5508	Street or Road Construction—Rock Excavation & Drivers	-	3	-	-	-	0.00	7.88	7.88	1	7.02	7.03	6.91	1.87%
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems—Installation, Service and Repair, Shop, Yard Work & Drivers	7	32	0.228	0.304	5	0.04	2.85	2.76	8	2.46	2.46	2.92	-15.70%
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	117	1,308	0.090	0.120	14	0.06	0.68	0.65	289	0.58	0.58	0.58	-0.90%
5650	Exterminator	283	206	1.372	1.833	126	0.18	2.99	2.78	57	2.48	2.49	2.67	-6.89%
6204	Drilling NOC & Drivers	-	24	-	-	-	0.00	4.23	4.23	7	3.77	3.78	3.84	-1.62%
6217	Airport Construction—Grading & Drivers	4,527	2,270	1.994	2.663	252	0.25	2.50	2.54	574	2.26	2.27	2.20	3.03%
6306	Sewer Construction—All Operations & Drivers	4	18	0.220	0.294	2	0.02	3.82	3.74	5	3.33	3.34	3.70	-9.79%
6319	Gas Main or Connection Construction & Drivers	81	25	3.275	4.374	9	0.05	2.28	2.28	7	2.12	2.12	2.11	0.51%
6325	Conduit Construction—For Cables or Wires & Drivers	3	119	0.027	0.036	3	0.03	2.76	2.69	31	2.39	2.40	2.09	14.50%
6504	Food Products Mfg. NOC	80	550	0.146	0.195	2	0.02	1.99	1.95	158	1.74	1.74	1.86	-6.59%
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	-	10	-	-	-	0.00	3.09	3.09	3	2.75	2.76	3.10	-11.08%
7228	Local Hauling Only—All Employees & Drivers	5,975	2,810	2.126	2.839	332	0.29	4.26	3.85	825	3.43	3.43	3.64	-5.68%
7229	Long Distance Hauling—All Employees & Drivers	13,718	4,962	2.765	3.692	568	0.38	4.26	4.05	1,509	3.61	3.61	3.96	-8.68%
7230	Trucking Parcel Or Package Delivery—All Employees & Drivers	8,945	2,159	4.143	5.533	1,570	0.63	4.80	5.26	699	4.69	4.69	4.65	0.94%
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies—All Employees & Drivers	7,612	1,715	4.438	5.927	612	0.39	3.69	4.57	468	4.07	4.08	3.47	17.47%
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	1	43	0.035	0.047	1	0.02	2.76	2.72	8	2.42	2.43	2.37	2.53%
7380	Distributing Companies & Drivers.	1,417	1,626	1.381	1.845	149	0.19	3.63	3.28	301	2.93	2.93	3.63	-19.20%
7382	Bus Co.—All Other Employees & Drivers	178	174	1.025	1.369	34	0.09	2.88	2.74	48	2.44	2.45	2.35	4.00%

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2024

DEVELOPMENT OF PROPOSED RATES BY CLASS
SCENARIO 1

Class	Class Name	2019-2022	2019-2022	2019-2022	Indicated	2019-2022	Credibility of	Current	Credibility Adjusted	2022 Payroll	Preliminary	Adjusted	Current	% Rate
		Trended Ultimate Losses (\$000's)	Payroll (\$00,000's)	Loss Rate	Rate	Claim Count	Experience	NCCI Rate	Rate	Rate	(\$00,000's)	Proposed Premium Rate (Adj. for Off-Balance)	Proposed Premium Rate (Adj. to Cap. Rate Change)	Rate
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	944	1,332	0.709	0.947	124	0.18	0.84	0.86	438	0.77	0.77	0.74	2.96%
8010	Bicycles—Retail Sale or Rental	-	365	-	-	-	0.00	1.24	1.24	87	1.11	1.11	1.17	-5.74%
8013	Diamond Cutting or Polishing	-	64	-	-	-	0.00	0.27	0.27	0	0.27	0.27	0.13	-14.68%
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	46,866	38,158	1.228	1.640	5,774	1.00	0.98	1.64	10,719	1.46	1.46	0.32	25.00%
8018	Barber or Beauty Parlor Supply House	1,386	1,404	0.987	1.318	58	0.12	1.75	1.70	460	1.51	1.52	1.60	-5.56%
8021	Store—Fisk, Meat or Poultry Dealer—Wholesale	-	66	0.000	0.000	0	0.00	1.85	1.85	24	1.65	1.65	1.83	-9.83%
8031	Cold Storage Locker—Frozen Foods	-	64	-	-	-	0.00	1.51	1.51	0	1.51	1.51	1.78	-15.17%
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC	46,867	46,043	1.018	1.359	6,002	1.00	1.51	1.36	12,517	1.21	1.21	1.39	-12.60%
8034	Store—Grocery—Wholesale	222	1,171	0.190	0.254	14	0.06	1.85	1.76	321	1.56	1.57	1.82	-14.02%
8037	Store—Superstores and Warehouse Clubs	11,545	9,728	1.187	1.585	1,210	0.55	1.16	1.39	2,830	1.24	1.17	0.94	25.00%
8039	Store—Department—Retail	2,283	3,189	0.716	0.956	42	0.10	1.08	1.07	822	0.95	0.95	1.09	-12.81%
8044	Furniture Rental—Chairs, Coat Racks, Dishes & Drivers	2,747	696	3.949	5.274	354	0.30	1.69	2.76	207	2.46	2.46	2.26	8.75%
8107	Contractors Equipment Rental & Drivers	412	4,406	0.094	0.125	71	0.13	1.87	1.64	1,357	1.46	1.46	1.67	-12.24%
8209	Vegetable Packing & Drivers	1	37	0.019	0.025	1	0.02	2.53	2.49	31	2.22	2.22	2.44	-8.99%
8227	Concrete Forms—Reconditioning and Lending	-	1	-	-	-	0.00	3.02	3.02	0	3.02	3.02	3.24	-6.79%
8232	Building Material Dealer—New Materials Only—All Other Employees & Yard, Warehouse, Drivers	6	52	0.111	0.149	2	0.02	4.05	3.96	11	3.53	3.54	3.65	-2.95%
8279	Brooding Farm or Stable & Drivers	-	2	-	-	-	0.00	6.64	6.64	1	5.92	5.93	5.63	5.19%
8291	Storage Warehouse—Cold	10	73	0.135	0.180	3	0.03	2.09	2.04	34	1.82	1.82	1.81	0.24%
8292	Storage Warehouse NOC	43	159	0.267	0.357	7	0.04	2.00	1.93	44	1.72	1.72	1.88	-8.44%
8380	Air Conditioning Systems—Automobile—Installation, Service or Repair & Drivers	6,857	8,530	0.804	1.074	839	0.46	1.37	1.23	1,949	1.10	1.10	1.16	-5.07%
8381	Gasoline Station—Self-Service Only—Retail	721	1,135	0.635	0.848	79	0.13	1.10	1.07	319	0.95	0.95	1.03	-7.17%
8385	Ambulance Service Companies—Garage Employees	194	141	1.375	1.836	25	0.08	1.48	1.51	60	1.34	1.59	2.13	-25.00%
8393	Automobile—Body Repair	324	535	0.605	0.809	39	0.10	1.05	1.03	140	0.91	0.92	0.89	2.94%
8411	Volunteer Firefighters	342	329	1.037	1.384	17	0.07	1.11	1.11	80	1.01	1.01	0.96	5.01%
8412	Certified Ambulance Drivers & Attendants	-	-	-	-	-	0.00	1.11	1.11	0	1.11	1.11	0.96	15.77%
8413	Volunteer Police Officer	395	1,137	0.348	0.464	33	0.09	1.11	1.05	328	0.94	0.94	0.96	-2.12%
8414	DES OJT eval/training under TANF or VOC Rehab programs	-	-	-	-	-	0.00	1.11	1.11	0	1.11	1.11	0.96	15.77%
8415	Volunteer Workers of a Licensed Health Care Institution	147	176	0.835	1.115	30	0.09	1.11	1.11	59	0.99	0.99	0.96	3.38%
8416	Volunteer Search and Rescue	-	-	-	-	-	0.00	1.11	1.11	0	1.11	1.11	0.96	15.77%
8417	Volunteer—General	475	623	0.763	1.019	48	0.11	1.11	1.10	144	0.98	0.98	0.96	2.42%
8418	Arizona Game and Fish Reserve	-	-	-	-	-	0.00	1.11	1.11	0	1.11	1.11	0.96	15.77%
8601	Architectural or Engineering Firm—Including Salespersons & Drivers	1,341	2,522	0.532	0.710	36	0.09	0.23	0.28	689	0.25	0.25	0.29	-13.82%
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	37	192	0.192	0.257	10	0.05	0.69	0.67	55	0.60	0.60	0.65	-8.69%
8742	Estimators	953	7,207	0.132	0.177	79	0.14	0.18	0.18	1,859	0.16	0.16	0.19	-16.37%
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	520	3,258	0.160	0.213	41	0.10	0.31	0.30	929	0.27	0.27	0.32	-15.60%
8799	Mailing or Addressing Company or Letter Service Shop—Clerical Staff	-	5	-	-	-	0.00	0.51	0.51	1	0.45	0.46	0.49	-7.23%
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	185	2,188	0.085	0.113	17	0.07	0.04	0.04	595	0.04	0.05	0.06	-25.00%
8810	Clerical Office Employees NOC	35,480	288,323	0.123	0.164	3,901	0.99	0.10	0.16	78,094	0.15	0.15	0.13	16.80%
8820	Attorney—All Employees & Clerical, Messengers, Drivers	1,093	14,669	0.075	0.100	188	0.22	0.10	0.10	3,896	0.09	0.09	0.10	-10.86%
8829	Convalescent or Nursing Home—All Employees	566	424	1.336	1.784	69	0.13	1.19	1.27	118	1.13	1.13	1.87	-25.00%
8831	Hospital—Veterinary & Drivers	2,157	480	4.489	5.995	264	0.26	0.96	2.25	134	2.01	1.70	1.36	25.00%
8832	Physician & Clerical	5,411	31,652	0.171	0.228	612	0.39	0.21	0.22	8,764	0.19	0.19	0.20	-2.58%
8833	Hospital—Professional Employees	64,082	107,152	0.598	0.799	11,319	1.00	0.54	0.80	28,064	0.71	0.71	0.76	-6.49%
8835	Home, Public, and Traveling Healthcare—All Employees	1,178	1,005	1.172	1.565	123	0.18	1.05	1.14	294	1.02	1.02	0.98	4.23%
8840	Religious Organization—Professional Employees & Clerical	318	1,171	0.271	0.362	50	0.11	0.38	0.38	309	0.34	0.43	0.58	-25.00%
8864	Social Services Organization—All Employees & Salespersons, Drivers	39	46	0.850	1.135	14	0.06	0.90	0.91	14	0.81	0.82	0.91	-10.55%
8868	College—Professional Employees & Clerical	65,279	282,298	0.231	0.309	10,267	1.00	0.28	0.31	76,368	0.28	0.28	0.30	-7.03%
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers	8	49	0.171	0.228	4	0.03	0.82	0.80	14	0.71	0.72	0.84	-14.99%
8901	Telecommunications Co.—Office or Exchange Employees & Clerical	-	175	-	-	-	0.00	0.10	0.10	44	0.09	0.09	0.10	-7.49%
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	9	84	0.109	0.145	4	0.03	0.59	0.58	24	0.51	0.51	0.60	-14.51%
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	5	28	0.186	0.249	3	0.03	1.66	1.62	7	1.44	1.45	1.71	-15.47%
9015	Building or Property Management—All Other Employees	9,838	6,345	1.551	2.071	795	0.45	2.00	2.03	1,714	1.81	1.81	2.07	-12.20%
9016	Amusement Park or Exhibition Operator & Drivers	317	219	1.448	1.934	19	0.07	1.85	1.86	62	1.65	1.66	1.80	-7.93%
9013	Housing Authority & Clerical, Salespersons, Drivers	52	199	0.264	0.352	13	0.06	1.42	1.36	64	1.21	1.21	1.26	-3.67%
9040	Hospital—All Other Employees	12,086	14,466	0.836	1.116	2,045	0.72	2.02	2.02	5,547	1.22	1.22	1.59	-22.88%
9052	Hotel—All Other Employees & Salespersons, Drivers	6,976	8,405	0.830	1.109	861	0.46	1.36	1.24	2,644	1.11	1.11	1.22	-9.10%
9058	Hotel—Restaurant Employees	1,415	1,403	1.008	1.346	117	0.17	0.99	1.05	428	0.94	0.94	1.07	-11.93%
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	105	122	0.861	1.150	14	0.06	1.28	1.27	32	1.13	1.13	1.17	-2.58%
9061	Club—NOC & Clerical	-	-	-	-	-	0.00	0.89	0.89	0	0.89	0.89	0.95	-6.32%
9063	Exercise or Health Institute & Clerical	481	978	0.492	0.657	108	0.16	0.63	0.63	301	0.57	0.57	0.66	-14.30%
9082	Caterer	-	22	-	-	-	0.00	0.87	0.87	5	0.78	0.78	0.87	-10.48%
9083	Restaurant: Fast Food	455	346	1.317	1.758	35	0.09	0.69	0.79	96	0.70	0.71	0.81	-12.87%
9093	Bowling Lane	-	16	-	-	-	0.00	0.93	0.93	3	0.83	0.83	1.02	-18.33%
9101	Religious Organization—All Other Employees	53,692	42,262	1.270	1.697	6,125	1.00	2.32	1.50	12,270	1.51	1.51	1.85	-17.91%
9102	Lawn Maintenance—Commercial or Domestic & Drivers	11,689	4,397	2.658	3.550	1,045	0.51	1.65	2.62	1,261	2.34	2.34	2.38	-1.47%
9154	Theater NOC—All Other Employees	-	39	-	-	-	0.00	0.96	0.96	10	0.86	0.86	1.04	-17.82%
9178	Athletic Sports or Park: Noncontact Sports	-	64	-	-	-	0.00	3.26	3.26	28	2.91	2.91	3.20	-9.02%
9180	Amusement Device Operation NOC Not Traveling & Drivers	-	-	-	-	-	0.00	3.00	3.00	0	3.00	3.00	3.41	-12.02%
9220	Cemetery Operation & Drivers	149	86	1.729	2.309	12	0.05	3.45	3.39	23	3.02	3.02	3.15	-3.93%
9402	Sewer Cleaning & Drivers	57	233	0.245	0.328	22	0.07	3.76	3.51	69	3.12	3.13	3.91	-19.92%
9403	Asbes, Garbage, or Refuse Collection & Drivers	4,789	1,838	2.605	3.480	344	0.29	3.79	3.70	539	3.30	3.30	3.82	-13.95%
9410	Municipal, Township, County, or State Employee NOC	13,039	31,966	0.408	0.545	1,246	0.56	1.69	1.05	9,117	1.09	1.10	1.47	-25.00%
9516	Electronic Equipment—Installation, Service, or Repair—Shop and Outside & Drivers	11	161	0.071	0.095	4	0.03	1.49	1.45	7	1.29	1.29	1.53	-15.53%
9519	Air Conditioning Systems—Portable Units—Installation, Service or Repair & Drivers	-	-	-	-	-	0.00	2.74	2.74	0	2.74	2.74	3.09	-11.33%
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	90	106	0.855	1.141	6	0.04	5.37	5.21	27	4.64	4.65	5.50	-15.54%
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	-	-	-	-	-	0.00	0.30	0.30	0	0.30	0.30	0.30	-0.98%
TOTAL		837,921	1,209,897	0.693	0.925	84,531				331,149				

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)
(6) - MIN (SQRT(5) / 0.0003) * 1
(7) - Per NCCI Arizona Rate Filing effective 1/1/2023
(8) - (4) x (6) + (7) x (1 - (6))
(10) - (8) adjusted for off-balance
(11) - (10) adjusted to cap rate change in (13) at +/- 25%
(12) - Per ICA Rates effective 1/1/2023
(13) - (11) / (12) - 1

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2024

EXPECTED LOSS RATE BY CLASS
SCENARIO 1

Class	Class Name	Proposed Rate	2019-2022 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
0005	Farm	3.445	22.340	0.444	0.10	3.61
0034	Farm	2.760	-	0.424	0.00	1.17
0036	Farm—Dairy & Drivers	2.981	0.063	0.440	0.04	1.26
0037	Farm	4.01	0.404	0.37	0.04	1.46
0251	Irrigation Works Operation & Drivers.	1.93	0.991	0.43	0.12	0.84
1164	Mining NOC—Not Coal—Underground & Drivers	1.72	-	0.31	0.00	0.54
1165	Mining NOC—Not Coal—Surface & Drivers	1.67	0.003	0.32	0.03	0.51
1438	Blast Furnace Operation & Driver.	2.85	-	0.38	0.00	1.16
1452	Ore Milling & Drivers	1.63	-	0.37	0.00	0.66
2003	Bakery—Salespersons & Drivers,	2.20	0.787	0.43	0.10	0.92
2039	Ice-Cream Mfg. & Drivers	1.56	0.055	0.44	0.03	0.67
2063	Creameries & Dairy Products Mfg.	1.21	-	0.43	0.00	0.56
2065	Milk Products Mfg. NOC	1.25	2.507	0.43	0.02	0.58
2070	Creamery or Dairy & Route Supervisors, Drivers.	1.91	0.208	0.43	0.08	0.76
2501	Cloth, Canvas and Related Products Mfg. Noc	1.560	-	0.442	0.00	0.69
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	1.91	1.282	0.43	0.14	0.88
2702	Logging or Lumbering	10.16	3.796	0.32	0.04	3.26
2802	Carpentry—Shop Only & Drivers	2.98	0.789	0.43	0.08	1.23
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	3.25	3,236.987	0.48	0.08	262.40
3027	Lead Works & Drivers.	1.22	-	0.38	0.00	0.50
3064	Sign Manufacturing—Metal	1.83	0.017	0.43	0.02	0.77
3113	Tool Mfg.—Not Drop or Machine Forged NOC	1.26	-	0.42	0.00	0.53
3145	Automatic Screw Machine Products Mfg.	1.26	-	0.42	0.00	0.53
3179	Electrical Apparatus Mfg. NOC	1.26	-	0.44	0.00	0.56
3257	Chain Mfg.—Formed or Welded	1.53	0.427	0.44	0.03	0.67
3365	Welding or Cutting NOC & Drivers.	2.62	0.334	0.34	0.03	0.89
3507	Agricultural or Construction Machinery Mfg.	1.70	-	0.42	0.00	0.72
3632	Automotive—Machine Shop	1.13	1.153	0.42	0.17	0.59
3634	Automatic Sprinkler Head Mfg.	0.88	-	0.42	0.00	0.37
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	0.69	40.994	0.45	0.37	15.35
3685	Instrument Mfg. NOC.	0.41	0.116	0.44	0.12	0.17
3724	Door—Installation—Overhead & Drivers	2.57	0.013	0.32	0.04	0.79
3808	Automobile—Mfg. or Assembly	1.71	-	0.42	0.00	0.79
3826	Aircraft Engine Mfg.	0.41	0.060	0.43	0.11	0.16
3830	Airplane Mfg.	0.51	0.120	0.42	0.09	0.21
3865	Bicycles—Mfg. or Assembly	1.93	-	0.48	0.00	0.92
4109	Integrated Circuit Mfg.	0.23	0.057	0.45	0.21	0.09
4243	Box Mfg.—Folding Paper—NOC	1.31	-	0.42	0.00	0.60
4299	Printing.	1.13	-	0.42	0.00	0.52
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers.	0.67	-	0.45	0.00	0.30
4420	Rubber Tire Mfg.	2.01	-	0.34	0.00	0.74
4484	Plastics Mfg.—Molded Products NOC	1.58	0.012	0.44	0.02	0.69
4511	Analytical Laboratories or Assaying—Including Laboratory, Outside Employees, Collectors of Samples, & Drivers	0.41	-	0.43	0.00	0.19
4825	Drug, Medicine or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients	0.62	1.070	0.38	0.08	0.30
5022	Masonry NOC	4.32	-	0.32	0.00	1.38
5040	Iron or Steel—Erection—Frame Structures	4.78	-	0.32	0.00	1.65
5146	Fixtures or Furniture Installation—Portable—NOC.	2.59	0.537	0.38	0.03	0.96

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EXPECTED LOSS RATE BY CLASS
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Class	Class Name	Proposed Rate	2019-2022 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
5183	Boiler or Steam Pipe Insulating & Drivers.	2.06	0.010	0.34	0.05	0.67
5188	Automatic Sprinkler Installation & Drivers	2.09	-	0.34	0.00	0.71
5190	Cable Installation & Drivers.	2.01	1.158	0.35	0.12	0.75
5191	Computer—Device Installation, Inspection, Service, or Repair	0.63	-	0.38	0.00	0.24
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	1.72	-	0.42	0.00	0.79
5213	Cleaning or Renovating Building Exteriors	3.72	-	0.32	0.00	1.19
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	4.84	3.548	0.34	0.04	1.74
5437	Carpentry—Installation of Cabinet Work or Interior Trim	3.26	-	0.34	0.00	1.25
5474	Waterproofing—Roofs of Mobile Homes	4.43	-	0.32	0.00	1.41
5479	Insulation Work NOC & Drivers	3.92	0.228	0.38	0.02	1.45
5506	Street or Road Construction—Paving or Repaving & Drivers	3.34	2.960	0.34	0.54	2.13
5507	Street or Road Construction—Subsurface Work & Drivers	2.75	4.404	0.34	0.04	1.07
5508	Street or Road Construction—Rock Excavation & Drivers	7.27	-	0.13	0.00	0.99
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems—Installation, Service and Repair, Shop, Yard Work & Drivers	2.54	0.228	0.38	0.04	0.93
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	0.60	0.090	0.32	0.06	0.19
5650	Exterminator	2.57	1.372	0.37	0.18	1.03
6204	Drilling NOC & Drivers	3.90	-	0.34	0.00	1.45
6217	Airport Construction—Grading & Drivers	2.34	1.994	0.32	0.25	1.06
6306	Sewer Construction—All Operations & Drivers	3.45	0.220	0.34	0.02	1.16
6319	Gas Main or Connection Construction & Drivers	2.19	3.275	0.32	0.05	0.82
6325	Conduit Construction—For Cables or Wires & Drivers	2.48	0.027	0.32	0.03	0.77
6504	Food Products Mfg. NOC	1.80	0.146	0.44	0.02	0.78
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	2.85	-	0.32	0.00	0.98
7228	Local Hauling Only - All Employees & Drivers	3.55	2.126	0.34	0.29	1.48
7229	Long Distance Hauling—All Employees & Drivers	3.73	2.765	0.34	0.38	1.84
7230	Trucking Parcel Or Package Delivery—All Employees & Drivers	4.85	4.143	0.42	0.63	3.36
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies —All Employees & Drivers	4.21	4.438	0.42	0.39	2.82
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	2.51	0.035	0.44	0.02	1.09
7380	Distributing Companies & Drivers.	3.03	1.381	0.63	0.19	1.82
7382	Bus Co.—All Other Employees & Drivers	2.53	1.025	0.42	0.09	1.07
7403	Aviation—Airport or Heliport Operator—All Employees & Drivers	2.10	2.073	0.44	0.24	1.20
7421	Aviation—Transportation of Personnel in Conduct of Employer's Business—Flying Crew	0.35	0.073	0.37	0.02	0.13

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Class	Class Name	Proposed Rate	2019-2022 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
7422	Aviation—Flight Testing—Flying Crew	1.56	10.603	0.34	0.09	1.43
7425	Aviation—Helicopters—Flying Crew	1.35	0.407	0.34	0.06	0.46
7502	Gas Co.—Natural Gas—Local Distribution & Drivers	0.90	0.698	0.37	0.19	0.41
7520	Waterworks Operation & Drivers.	3.30	4.018	0.43	0.78	3.45
7539	Electric Light or Power Co. NOC—All Employees & Drivers	0.86	0.676	0.34	0.26	0.39
7580	Sewage Disposal Plant Operation & Drivers	1.62	1.491	0.38	0.25	0.83
7590	Garbage Works	1.88	-	0.37	0.00	0.79
7600	Telecommunications Co.—Cable TV, or Satellite—All Other Employees & Drivers	2.03	0.177	0.37	0.02	0.75
7610	Motion Picture—Production—In Studios or Outside—All Operations Up to the Development of Negatives & Clerical, Drivers	0.33	0.014	0.39	0.02	0.13
7705	Ambulance Service Companies and EMS (Emergency Medical Service) Providers & Drivers	2.70	3.524	0.42	0.16	1.51
7710	Firefighters	4.94	4.851	0.34	1.00	4.85
7720	Police Officers	2.73	2.214	0.37	1.00	2.21
8006	Coffee, Tea, or Grocer Dealer—Retail.	1.16	1.112	0.48	0.35	0.76
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	0.79	0.709	0.48	0.18	0.44
8010	Bicycles—Retail Sale or Rental	1.14	-	0.44	0.00	0.55
8013	Diamond Cutting or Polishing.	0.27	-	0.44	0.00	0.12
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	1.41	1.228	0.48	1.00	1.23
8018	Barber or Beauty Parlor Supply House	1.57	0.987	0.44	0.12	0.72
8021	Store—Fish, Meat or Poultry Dealer—Wholesale.	1.71	0.000	0.44	0.00	0.82
8031	Cold Storage Locker—Frozen Foods.	1.51	-	0.44	0.00	0.67
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC.	1.25	1.018	0.48	1.00	1.02
8034	Store—Grocery—Wholesale	1.62	0.190	0.48	0.06	0.74
8037	Store—Superstores and Warehouse Clubs	1.17	1.187	0.51	0.55	0.92
8039	Store—Department—Retail.	0.98	0.716	0.48	0.10	0.50
8044	Furniture Rental—Chairs, Coat Racks, Dishes & Drivers	2.54	3.949	0.44	0.30	1.96
8107	Contractors Equipment Rental & Drivers	1.51	0.094	0.34	0.13	0.46
8209	Vegetable Packing & Drivers.	2.30	0.019	0.44	0.02	1.00
8227	Concrete Forms—Reconditioning and Leasing	3.02	-	0.34	0.00	1.04
8232	Building Material Dealer—New Materials Only—All Other Employees & Yard, Warehouse, Drivers	3.65	0.111	0.38	0.02	1.34
8279	Breeding Farm or Stable & Drivers.	6.12	-	0.34	0.00	2.28
8291	Storage Warehouse—Cold	1.88	0.135	0.43	0.03	0.78
8292	Storage Warehouse NOC	1.78	0.267	0.44	0.04	0.76
8380	Systems—Automobile—Installation, Service or Repair & Drivers	1.14	0.804	0.42	0.46	0.63
8381	Gasoline Station—Self-Service Only—Retail	0.98	0.635	0.43	0.13	0.45
8385	Ambulance Service Companies—Garage Employees	1.59	1.375	0.43	0.08	0.73
8393	Automobile—Body Repair	0.95	0.605	0.37	0.10	0.38

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Class	Class Name	Proposed Rate	2019-2022 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
8411	Volunteer Firefighters	1.04	1.037	0.34	0.07	0.40
8412	Certified Ambulance Drivers & Attendants	1.11	-	0.34	0.00	0.38
8413	Volunteer Police Officer	0.97	0.348	0.34	0.09	0.33
8414	DES OJT eval/training under TANF or VOC Rehab programs	1.11	-	0.34	0.00	0.38
8415	Volunteer Workers of a Licensed Health Care Institution	1.02	0.835	0.34	0.09	0.39
8416	Volunteer Search and Rescue	1.11	-	0.34	0.00	0.38
8417	Volunteer - General	1.01	0.763	0.34	0.11	0.39
8418	Arizona Game and Fish Reserve	1.11	-	0.34	0.00	0.38
8601	Architectural or Engineering Firm— Including Salespersons & Drivers	0.25	0.532	0.35	0.09	0.13
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	0.62	0.192	0.35	0.05	0.21
8742	Estimators	0.17	0.132	0.39	0.14	0.07
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	0.28	0.160	0.35	0.10	0.10
8799	Mailing or Addressing Company or Letter Service Shop—Clerical Staff	0.47	-	0.43	0.00	0.22
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	0.05	0.085	0.25	0.07	0.02
8810	Clerical Office Employees NOC.	0.15	0.123	0.40	0.99	0.12
8820	Attorney—All Employees & Clerical, Messengers, Drivers.	0.09	0.075	0.40	0.22	0.05
8829	Convalescent or Nursing Home—All Employees	1.40	1.336	0.48	0.13	0.76
8831	Hospital—Veterinary & Drivers	1.70	4.489	0.51	0.26	1.80
8832	Physician & Clerical	0.20	0.171	0.43	0.39	0.12
8833	Hospital—Professional Employees	0.74	0.598	0.44	1.00	0.60
8835	Home, Public, and Traveling Healthcare—All Employees	1.05	1.172	0.45	0.18	0.59
8840	Religious Organization—Professional Employees & Clerical	0.43	0.271	0.45	0.11	0.20
8864	Social Services Organization—All Employees & Salespersons, Drivers	0.84	0.850	0.48	0.06	0.43
8868	College—Professional Employees & Clerical	0.28	0.231	0.46	1.00	0.23
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers.	0.74	0.171	0.48	0.03	0.35
8901	Telecommunications Co.: Office or Exchange Employees & Clerical	0.09	-	0.40	0.00	0.04
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	0.53	0.109	0.37	0.03	0.20
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	1.49	0.186	0.44	0.03	0.64
9015	Building or Property Management—All Other Employees	1.87	1.551	0.43	0.45	1.13
9016	Amusement Park or Exhibition Operation & Drivers	1.71	1.448	0.44	0.07	0.81
9033	Housing Authority & Clerical, Salespersons, Drivers	1.25	0.264	0.42	0.06	0.51
9040	Hospital—All Other Employees	1.27	0.836	0.48	0.72	0.77
9052	Hotel—All Other Employees & Salespersons, Drivers	1.15	0.830	0.48	0.46	0.68

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Class	Class Name	Proposed Rate	2019-2022 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
9058	Hotel—Restaurant Employees	0.97	1.008	0.51	0.17	0.58
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	1.17	0.861	0.48	0.06	0.58
9061	Club—NOC & Clerical	0.89	-	0.47	0.00	0.42
9063	Exercise or Health Institute & Clerical	0.58	0.492	0.48	0.16	0.31
9082	Caterer.	0.80	-	0.51	0.00	0.44
9083	Restaurant: Fast Food.	0.73	1.317	0.51	0.09	0.46
9093	Bowling Lane.	0.86	-	0.48	0.00	0.45
9101	Religious Organization—All Other Employees	1.56	1.270	0.48	1.00	1.27
9102	Lawn Maintenance—Commercial or Domestic & Drivers	2.42	2.658	0.42	0.51	1.86
9154	Theater NOC—All Other Employees	0.89	-	0.44	0.00	0.42
9178	Athletic Sports or Park: Noncontact Sports	3.01	-	0.51	0.00	1.65
9180	Amusement Device Operation NOC Not Traveling & Drivers	3.00	-	0.43	0.00	1.28
9220	Cemetery Operation & Drivers	3.12	1.729	0.43	0.05	1.35
9402	Sewer Cleaning & Drivers	3.23	0.245	0.34	0.07	1.04
9403	Ashes, Garbage, or Refuse Collection & Drivers.	3.41	2.605	0.34	0.29	1.59
9410	Municipal, Township, County, or State Employee NOC.	1.10	0.408	0.44	0.56	0.44
9516	Electronic Equipment—Installation, Service, or Repair—Shop and Outside & Drivers	1.33	0.071	0.42	0.03	0.55
9519	Air Conditioning Systems—Portable Units—Installation, Service or Repair & Drivers	2.74	-	0.37	0.00	1.02
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	4.80	0.855	0.34	0.04	1.61
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	0.30	-	0.47	0.00	0.14

Notes:

- (1) - Per Exhibit II, Column (11)
- (2) - Per Exhibit II, Column (3)
- (3) - Per NCCI Arizona Rate Filing effective 1/1/2023
- (4) - Per Exhibit II, Column (6)
- (5) = (2) x (4) + (1) x (3) x (1 - (4))

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Class	Class Name	Proposed Rate	2019-2022 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
0005	Farm	3.445	22.340	0.444	0.10	3.61
0034	Farm	2.760	-	0.424	0.00	1.17
0036	Farm—Dairy & Drivers	2.881	0.063	0.440	0.04	1.22
0037	Farm	3.88	0.404	0.37	0.04	1.41
0251	Irrigation Works Operation & Drivers.	1.86	0.991	0.43	0.12	0.82
1164	Mining NOC—Not Coal—Underground & Drivers	1.72	-	0.31	0.00	0.54
1165	Mining NOC—Not Coal—Surface & Drivers	1.61	0.003	0.32	0.03	0.49
1438	Blast Furnace Operation & Driver.	2.75	-	0.38	0.00	1.16
1452	Ore Milling & Drivers	1.58	-	0.37	0.00	0.66
2003	Bakery—Salespersons & Drivers,	2.12	0.787	0.43	0.10	0.89
2039	Ice-Cream Mfg. & Drivers	1.51	0.055	0.44	0.03	0.65
2063	Creameries & Dairy Products Mfg.	1.17	-	0.43	0.00	0.56
2065	Milk Products Mfg. NOC	1.21	2.507	0.43	0.02	0.56
2070	Creamery or Dairy & Route Supervisors, Drivers.	1.84	0.208	0.43	0.08	0.74
2501	Cloth, Canvas and Related Products Mfg. Noc	1.560	-	0.442	0.00	0.69
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	1.84	1.282	0.43	0.14	0.86
2702	Logging or Lumbering	9.82	3.796	0.32	0.04	3.15
2802	Carpentry—Shop Only & Drivers	2.88	0.789	0.43	0.08	1.20
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	3.25	3,236.987	0.48	0.08	262.40
3027	Lead Works & Drivers.	1.18	-	0.38	0.00	0.50
3064	Sign Manufacturing—Metal	1.77	0.017	0.43	0.02	0.74
3113	Tool Mfg.—Not Drop or Machine Forged NOC	1.26	-	0.42	0.00	0.53
3145	Automatic Screw Machine Products Mfg.	1.26	-	0.42	0.00	0.53
3179	Electrical Apparatus Mfg. NOC	1.26	-	0.44	0.00	0.56
3257	Chain Mfg.—Formed or Welded	1.48	0.427	0.44	0.03	0.65
3365	Welding or Cutting NOC & Drivers.	2.53	0.334	0.34	0.03	0.86
3507	Agricultural or Construction Machinery Mfg.	1.70	-	0.42	0.00	0.72
3632	Automotive—Machine Shop	1.09	1.153	0.42	0.17	0.58
3634	Automatic Sprinkler Head Mfg.	0.88	-	0.42	0.00	0.37
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	0.69	40.994	0.45	0.37	15.35
3685	Instrument Mfg. NOC.	0.39	0.116	0.44	0.12	0.16
3724	Door—Installation—Overhead & Drivers	2.49	0.013	0.32	0.04	0.76
3808	Automobile—Mfg. or Assembly	1.66	-	0.42	0.00	0.79
3826	Aircraft Engine Mfg.	0.40	0.060	0.43	0.11	0.16
3830	Airplane Mfg.	0.49	0.120	0.42	0.09	0.20
3865	Bicycles—Mfg. or Assembly	1.93	-	0.48	0.00	0.92
4109	Integrated Circuit Mfg.	0.22	0.057	0.45	0.21	0.09
4243	Box Mfg.—Folding Paper—NOC	1.27	-	0.42	0.00	0.60
4299	Printing.	1.10	-	0.42	0.00	0.52
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers.	0.67	-	0.45	0.00	0.30
4420	Rubber Tire Mfg.	1.94	-	0.34	0.00	0.74
4484	Plastics Mfg.—Molded Products NOC	1.53	0.012	0.44	0.02	0.66
4511	Analytical Laboratories or Assaying—Including Laboratory, Outside Employees, Collectors of Samples, & Drivers	0.39	-	0.43	0.00	0.19
4825	Drug, Medicine or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients	0.60	1.070	0.38	0.08	0.29
5022	Masonry NOC	4.32	-	0.32	0.00	1.38
5040	Iron or Steel—Erection—Frame Structures	4.62	-	0.32	0.00	1.65
5146	Fixtures or Furniture Installation—Portable—NOC.	2.51	0.537	0.38	0.03	0.93

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Class	Class Name	Proposed Rate	2019-2022 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
5183	Boiler or Steam Pipe Insulating & Drivers.	1.99	0.010	0.34	0.05	0.65
5188	Automatic Sprinkler Installation & Drivers	2.09	-	0.34	0.00	0.71
5190	Cable Installation & Drivers.	1.94	1.158	0.35	0.12	0.73
5191	Computer—Device Installation, Inspection, Service, or Repair	0.63	-	0.38	0.00	0.24
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	1.67	-	0.42	0.00	0.79
5213	Cleaning or Renovating Building Exteriors	3.72	-	0.32	0.00	1.19
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	4.68	3.548	0.34	0.04	1.68
5437	Carpentry—Installation of Cabinet Work or Interior Trim	3.26	-	0.34	0.00	1.25
5474	Waterproofing—Roofs of Mobile Homes	4.43	-	0.32	0.00	1.41
5479	Insulation Work NOC & Drivers	3.79	0.228	0.38	0.02	1.40
5506	Street or Road Construction—Paving or Repaving & Drivers	3.23	2.960	0.34	0.54	2.12
5507	Street or Road Construction—Subsurface Work & Drivers	2.66	4.404	0.34	0.04	1.04
5508	Street or Road Construction—Rock Excavation & Drivers	7.02	-	0.13	0.00	0.99
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems—Installation, Service and Repair, Shop, Yard Work & Drivers	2.46	0.228	0.38	0.04	0.90
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	0.58	0.090	0.32	0.06	0.18
5650	Exterminator	2.48	1.372	0.37	0.18	1.01
6204	Drilling NOC & Drivers	3.77	-	0.34	0.00	1.45
6217	Airport Construction—Grading & Drivers	2.26	1.994	0.32	0.25	1.04
6306	Sewer Construction—All Operations & Drivers	3.33	0.220	0.34	0.02	1.12
6319	Gas Main or Connection Construction & Drivers	2.12	3.275	0.32	0.05	0.80
6325	Conduit Construction—For Cables or Wires & Drivers	2.39	0.027	0.32	0.03	0.74
6504	Food Products Mfg. NOC	1.74	0.146	0.44	0.02	0.75
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	2.75	-	0.32	0.00	0.98
7228	Local Hauling Only - All Employees & Drivers	3.43	2.126	0.34	0.29	1.45
7229	Long Distance Hauling—All Employees & Drivers	3.61	2.765	0.34	0.38	1.81
7230	Trucking Parcel Or Package Delivery—All Employees & Drivers	4.69	4.143	0.42	0.63	3.34
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies —All Employees & Drivers	4.07	4.438	0.42	0.39	2.78
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	2.42	0.035	0.44	0.02	1.05
7380	Distributing Companies & Drivers.	2.93	1.381	0.63	0.19	1.76
7382	Bus Co.—All Other Employees & Drivers	2.44	1.025	0.42	0.09	1.03
7403	Aviation—Airport or Heliport Operator—All Employees & Drivers	2.03	2.073	0.44	0.24	1.18
7421	Aviation—Transportation of Personnel in Conduct of Employer's Business—Flying Crew	0.33	0.073	0.37	0.02	0.12

INDUSTRIAL COMMISSION OF ARIZONA
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EXPECTED LOSS RATE BY CLASS
SCENARIO 1

Class	Class Name	Proposed Rate	2019-2022 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
7422	Aviation—Flight Testing—Flying Crew	1.56	10.603	0.34	0.09	1.43
7425	Aviation—Helicopters—Flying Crew	1.31	0.407	0.34	0.06	0.44
7502	Gas Co.—Natural Gas—Local Distribution & Drivers	0.87	0.698	0.37	0.19	0.40
7520	Waterworks Operation & Drivers.	3.30	4.018	0.43	0.78	3.45
7539	Electric Light or Power Co. NOC—All Employees & Drivers	0.83	0.676	0.34	0.26	0.39
7580	Sewage Disposal Plant Operation & Drivers	1.57	1.491	0.38	0.25	0.81
7590	Garbage Works	1.88	-	0.37	0.00	0.79
7600	Telecommunications Co.—Cable TV, or Satellite—All Other Employees & Drivers	1.96	0.177	0.37	0.02	0.72
7610	Motion Picture—Production—In Studios or Outside—All Operations Up to the Development of Negatives & Clerical, Drivers	0.32	0.014	0.39	0.02	0.12
7705	Ambulance Service Companies and EMS (Emergency Medical Service) Providers & Drivers	2.61	3.524	0.42	0.16	1.48
7710	Firefighters	4.94	4.851	0.34	1.00	4.85
7720	Police Officers	2.63	2.214	0.37	1.00	2.21
8006	Coffee, Tea, or Grocer Dealer—Retail.	1.12	1.112	0.48	0.35	0.74
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	0.77	0.709	0.48	0.18	0.43
8010	Bicycles—Retail Sale or Rental	1.11	-	0.44	0.00	0.55
8013	Diamond Cutting or Polishing.	0.27	-	0.44	0.00	0.12
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	1.41	1.228	0.48	1.00	1.23
8018	Barber or Beauty Parlor Supply House	1.51	0.987	0.44	0.12	0.70
8021	Store—Fish, Meat or Poultry Dealer—Wholesale.	1.65	0.000	0.44	0.00	0.82
8031	Cold Storage Locker—Frozen Foods.	1.51	-	0.44	0.00	0.67
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC.	1.21	1.018	0.48	1.00	1.02
8034	Store—Grocery—Wholesale	1.56	0.190	0.48	0.06	0.71
8037	Store—Superstores and Warehouse Clubs	1.17	1.187	0.51	0.55	0.92
8039	Store—Department—Retail.	0.95	0.716	0.48	0.10	0.48
8044	Furniture Rental—Chairs, Coat Racks, Dishes & Drivers	2.46	3.949	0.44	0.30	1.93
8107	Contractors Equipment Rental & Drivers	1.46	0.094	0.34	0.13	0.45
8209	Vegetable Packing & Drivers.	2.22	0.019	0.44	0.02	0.97
8227	Concrete Forms—Reconditioning and Leasing	3.02	-	0.34	0.00	1.04
8232	Building Material Dealer—New Materials Only—All Other Employees & Yard, Warehouse, Drivers	3.53	0.111	0.38	0.02	1.30
8279	Breeding Farm or Stable & Drivers.	5.92	-	0.34	0.00	2.28
8291	Storage Warehouse—Cold	1.82	0.135	0.43	0.03	0.76
8292	Storage Warehouse NOC	1.72	0.267	0.44	0.04	0.74
8380	Air Conditioning Systems—Automobile—Installation, Service or Repair & Drivers	1.10	0.804	0.42	0.46	0.62
8381	Gasoline Station—Self-Service Only—Retail	0.95	0.635	0.43	0.13	0.44
8385	Ambulance Service Companies—Garage Employees	1.59	1.375	0.43	0.08	0.73
8393	Automobile—Body Repair	0.91	0.605	0.37	0.10	0.37

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EXPECTED LOSS RATE BY CLASS
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Class	Class Name	Proposed Rate	2019-2022 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
8411	Volunteer Firefighters	1.01	1.037	0.34	0.07	0.39
8412	Certified Ambulance Drivers & Attendants	1.11	-	0.34	0.00	0.38
8413	Volunteer Police Officer	0.94	0.348	0.34	0.09	0.32
8414	DES OJT eval/training under TANF or VOC Rehab programs	1.11	-	0.34	0.00	0.38
8415	Volunteer Workers of a Licensed Health Care Institution	0.99	0.835	0.34	0.09	0.38
8416	Volunteer Search and Rescue	1.11	-	0.34	0.00	0.38
8417	Volunteer - General	0.98	0.763	0.34	0.11	0.38
8418	Arizona Game and Fish Reserve	1.11	-	0.34	0.00	0.38
8601	Architectural or Engineering Firm— Including Salespersons & Drivers	0.25	0.532	0.35	0.09	0.13
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	0.60	0.192	0.35	0.05	0.21
8742	Estimators	0.16	0.132	0.39	0.14	0.07
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	0.27	0.160	0.35	0.10	0.10
8799	Mailing or Addressing Company or Letter Service Shop—Clerical Staff	0.45	-	0.43	0.00	0.22
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	0.05	0.085	0.25	0.07	0.02
8810	Clerical Office Employees NOC.	0.15	0.123	0.40	0.99	0.12
8820	Attorney—All Employees & Clerical, Messengers, Drivers.	0.09	0.075	0.40	0.22	0.04
8829	Convalescent or Nursing Home—All Employees	1.40	1.336	0.48	0.13	0.76
8831	Hospital—Veterinary & Drivers	1.70	4.489	0.51	0.26	1.80
8832	Physician & Clerical	0.19	0.171	0.43	0.39	0.12
8833	Hospital—Professional Employees	0.71	0.598	0.44	1.00	0.60
8835	Home, Public, and Traveling Healthcare—All Employees	1.02	1.172	0.45	0.18	0.58
8840	Religious Organization—Professional Employees & Clerical	0.43	0.271	0.45	0.11	0.20
8864	Social Services Organization—All Employees & Salespersons, Drivers	0.81	0.850	0.48	0.06	0.42
8868	College—Professional Employees & Clerical	0.28	0.231	0.46	1.00	0.23
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers.	0.71	0.171	0.48	0.03	0.33
8901	Telecommunications Co.: Office or Exchange Employees & Clerical	0.09	-	0.40	0.00	0.04
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	0.51	0.109	0.37	0.03	0.19
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	1.44	0.186	0.44	0.03	0.62
9015	Building or Property Management—All Other Employees	1.81	1.551	0.43	0.45	1.12
9016	Amusement Park or Exhibition Operation & Drivers	1.65	1.448	0.44	0.07	0.78
9033	Housing Authority & Clerical, Salespersons, Drivers	1.21	0.264	0.42	0.06	0.50
9040	Hospital—All Other Employees	1.22	0.836	0.48	0.72	0.76
9052	Hotel—All Other Employees & Salespersons, Drivers	1.11	0.830	0.48	0.46	0.67

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EXPECTED LOSS RATE BY CLASS
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Class	Class Name	Proposed Rate	2019-2022 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
9058	Hotel—Restaurant Employees	0.94	1.008	0.51	0.17	0.56
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	1.13	0.861	0.48	0.06	0.56
9061	Club—NOC & Clerical	0.89	-	0.47	0.00	0.42
9063	Exercise or Health Institute & Clerical	0.57	0.492	0.48	0.16	0.31
9082	Caterer.	0.78	-	0.51	0.00	0.44
9083	Restaurant: Fast Food.	0.70	1.317	0.51	0.09	0.45
9093	Bowling Lane.	0.83	-	0.48	0.00	0.45
9101	Religious Organization—All Other Employees	1.51	1.270	0.48	1.00	1.27
9102	Lawn Maintenance—Commercial or Domestic & Drivers	2.34	2.658	0.42	0.51	1.84
9154	Theater NOC—All Other Employees	0.86	-	0.44	0.00	0.42
9178	Athletic Sports or Park: Noncontact Sports	2.91	-	0.51	0.00	1.65
9180	Amusement Device Operation NOC Not Traveling & Drivers	3.00	-	0.43	0.00	1.28
9220	Cemetery Operation & Drivers	3.02	1.729	0.43	0.05	1.31
9402	Sewer Cleaning & Drivers	3.12	0.245	0.34	0.07	1.01
9403	Ashes, Garbage, or Refuse Collection & Drivers.	3.30	2.605	0.34	0.29	1.56
9410	Municipal, Township, County, or State Employee NOC.	1.10	0.408	0.44	0.56	0.44
9516	Electronic Equipment—Installation, Service, or Repair—Shop and Outside & Drivers	1.29	0.071	0.42	0.03	0.53
9519	Air Conditioning Systems—Portable Units—Installation, Service or Repair & Drivers	2.74	-	0.37	0.00	1.02
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	4.64	0.855	0.34	0.04	1.56
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	0.30	-	0.47	0.00	0.14

- Notes:**
(1) - Per Exhibit II, Column (11)
(2) - Per Exhibit II, Column (3)
(3) - Per NCCI Arizona Rate Filing effective 1/1/2023
(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 1

Class	Class Name	Proposed Rate	2019-2022 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
0005	Farm	3.445	22.340	0.444	0.10	3.61
0034	Farm	2.760	-	0.424	0.00	1.17
0036	Farm—Dairy & Drivers	2.886	0.063	0.440	0.04	1.22
0037	Farm	3.88	0.404	0.37	0.04	1.42
0251	Irrigation Works Operation & Drivers.	1.87	0.991	0.43	0.12	0.82
1164	Mining NOC—Not Coal—Underground & Drivers	1.72	-	0.31	0.00	0.54
1165	Mining NOC—Not Coal—Surface & Drivers	1.62	0.003	0.32	0.03	0.49
1438	Blast Furnace Operation & Driver.	2.76	-	0.38	0.00	1.16
1452	Ore Milling & Drivers	1.58	-	0.37	0.00	0.66
2003	Bakery—Salespersons & Drivers,	2.13	0.787	0.43	0.10	0.90
2039	Ice-Cream Mfg. & Drivers	1.51	0.055	0.44	0.03	0.65
2063	Creameries & Dairy Products Mfg.	1.17	-	0.43	0.00	0.56
2065	Milk Products Mfg. NOC	1.21	2.507	0.43	0.02	0.56
2070	Creamery or Dairy & Route Supervisors, Drivers.	1.84	0.208	0.43	0.08	0.74
2501	Cloth, Canvas and Related Products Mfg. Noc	1.560	-	0.442	0.00	0.69
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	1.85	1.282	0.43	0.14	0.86
2702	Logging or Lumbering	9.84	3.796	0.32	0.04	3.16
2802	Carpentry—Shop Only & Drivers	2.89	0.789	0.43	0.08	1.20
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	3.25	3,236.987	0.48	0.08	262.40
3027	Lead Works & Drivers.	1.18	-	0.38	0.00	0.50
3064	Sign Manufacturing—Metal	1.78	0.017	0.43	0.02	0.74
3113	Tool Mfg.—Not Drop or Machine Forged NOC	1.26	-	0.42	0.00	0.53
3145	Automatic Screw Machine Products Mfg.	1.26	-	0.42	0.00	0.53
3179	Electrical Apparatus Mfg. NOC	1.26	-	0.44	0.00	0.56
3257	Chain Mfg.—Formed or Welded	1.49	0.427	0.44	0.03	0.65
3365	Welding or Cutting NOC & Drivers.	2.54	0.334	0.34	0.03	0.86
3507	Agricultural or Construction Machinery Mfg.	1.70	-	0.42	0.00	0.72
3632	Automotive—Machine Shop	1.09	1.153	0.42	0.17	0.58
3634	Automatic Sprinkler Head Mfg.	0.88	-	0.42	0.00	0.37
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	0.69	40.994	0.45	0.37	15.35
3685	Instrument Mfg. NOC.	0.39	0.116	0.44	0.12	0.16
3724	Door—Installation—Overhead & Drivers	2.49	0.013	0.32	0.04	0.76
3808	Automobile—Mfg. or Assembly	1.66	-	0.42	0.00	0.79
3826	Aircraft Engine Mfg.	0.40	0.060	0.43	0.11	0.16
3830	Airplane Mfg.	0.49	0.120	0.42	0.09	0.20
3865	Bicycles—Mfg. or Assembly	1.93	-	0.48	0.00	0.92
4109	Integrated Circuit Mfg.	0.22	0.057	0.45	0.21	0.09
4243	Box Mfg.—Folding Paper—NOC	1.27	-	0.42	0.00	0.60
4299	Printing.	1.10	-	0.42	0.00	0.52
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers.	0.67	-	0.45	0.00	0.30
4420	Rubber Tire Mfg.	1.95	-	0.34	0.00	0.74
4484	Plastics Mfg.—Molded Products NOC	1.53	0.012	0.44	0.02	0.67
4511	Analytical Laboratories or Assaying—Including Laboratory, Outside Employees, Collectors of Samples, & Drivers	0.39	-	0.43	0.00	0.19
4825	Drug, Medicine or Pharmaceutical Preparation Mfg.—Includes Mfg. of Ingredients	0.60	1.070	0.38	0.08	0.29
5022	Masonry NOC	4.32	-	0.32	0.00	1.38
5040	Iron or Steel—Erection—Frame Structures	4.62	-	0.32	0.00	1.65
5146	Fixtures or Furniture Installation—Portable—NOC.	2.51	0.537	0.38	0.03	0.93

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Class	Class Name	Proposed Rate	2019-2022 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
5183	Boiler or Steam Pipe Insulating & Drivers.	1.99	0.010	0.34	0.05	0.65
5188	Automatic Sprinkler Installation & Drivers	2.09	-	0.34	0.00	0.71
5190	Cable Installation & Drivers.	1.94	1.158	0.35	0.12	0.73
5191	Computer—Device Installation, Inspection, Service, or Repair	0.63	-	0.38	0.00	0.24
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	1.67	-	0.42	0.00	0.79
5213	Cleaning or Renovating Building Exteriors	3.72	-	0.32	0.00	1.19
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	4.68	3.548	0.34	0.04	1.69
5437	Carpentry—Installation of Cabinet Work or Interior Trim	3.26	-	0.34	0.00	1.25
5474	Waterproofing—Roofs of Mobile Homes	4.43	-	0.32	0.00	1.41
5479	Insulation Work NOC & Drivers	3.80	0.228	0.38	0.02	1.41
5506	Street or Road Construction—Paving or Repaving & Drivers	3.23	2.960	0.34	0.54	2.12
5507	Street or Road Construction—Subsurface Work & Drivers	2.67	4.404	0.34	0.04	1.04
5508	Street or Road Construction—Rock Excavation & Drivers	7.03	-	0.13	0.00	0.99
5537	Heating, Ventilation, Air-Conditioning and Refrigeration Systems—Installation, Service and Repair, Shop, Yard Work & Drivers	2.46	0.228	0.38	0.04	0.90
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	0.58	0.090	0.32	0.06	0.18
5650	Exterminator	2.49	1.372	0.37	0.18	1.01
6204	Drilling NOC & Drivers	3.78	-	0.34	0.00	1.45
6217	Airport Construction—Grading & Drivers	2.27	1.994	0.32	0.25	1.04
6306	Sewer Construction—All Operations & Drivers	3.34	0.220	0.34	0.02	1.12
6319	Gas Main or Connection Construction & Drivers	2.12	3.275	0.32	0.05	0.80
6325	Conduit Construction—For Cables or Wires & Drivers	2.40	0.027	0.32	0.03	0.74
6504	Food Products Mfg. NOC	1.74	0.146	0.44	0.02	0.76
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	2.76	-	0.32	0.00	0.98
7228	Local Hauling Only - All Employees & Drivers	3.44	2.126	0.34	0.29	1.45
7229	Long Distance Hauling—All Employees & Drivers	3.61	2.765	0.34	0.38	1.81
7230	Trucking Parcel Or Package Delivery—All Employees & Drivers	4.70	4.143	0.42	0.63	3.34
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies —All Employees & Drivers	4.08	4.438	0.42	0.39	2.78
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	2.43	0.035	0.44	0.02	1.06
7380	Distributing Companies & Drivers.	2.93	1.381	0.63	0.19	1.77
7382	Bus Co.—All Other Employees & Drivers	2.45	1.025	0.42	0.09	1.04
7403	Aviation—Airport or Heliport Operator—All Employees & Drivers	2.03	2.073	0.44	0.24	1.18
7421	Aviation—Transportation of Personnel in Conduct of Employer's Business—Flying Crew	0.34	0.073	0.37	0.02	0.12

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Class	Class Name	Proposed Rate	2019-2022 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
7422	Aviation—Flight Testing—Flying Crew	1.56	10.603	0.34	0.09	1.43
7425	Aviation—Helicopters—Flying Crew	1.31	0.407	0.34	0.06	0.44
7502	Gas Co.—Natural Gas—Local Distribution & Drivers	0.87	0.698	0.37	0.19	0.40
7520	Waterworks Operation & Drivers.	3.30	4.018	0.43	0.78	3.45
7539	Electric Light or Power Co. NOC—All Employees & Drivers	0.83	0.676	0.34	0.26	0.39
7580	Sewage Disposal Plant Operation & Drivers	1.57	1.491	0.38	0.25	0.82
7590	Garbage Works	1.88	-	0.37	0.00	0.79
7600	Telecommunications Co.—Cable TV, or Satellite—All Other Employees & Drivers	1.97	0.177	0.37	0.02	0.72
7610	Motion Picture—Production—In Studios or Outside—All Operations Up to the Development of Negatives & Clerical, Drivers	0.32	0.014	0.39	0.02	0.12
7705	Ambulance Service Companies and EMS (Emergency Medical Service) Providers & Drivers	2.61	3.524	0.42	0.16	1.48
7710	Firefighters	4.94	4.851	0.34	1.00	4.85
7720	Police Officers	2.64	2.214	0.37	1.00	2.21
8006	Coffee, Tea, or Grocer Dealer—Retail.	1.13	1.112	0.48	0.35	0.74
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	0.77	0.709	0.48	0.18	0.43
8010	Bicycles—Retail Sale or Rental	1.11	-	0.44	0.00	0.55
8013	Diamond Cutting or Polishing.	0.27	-	0.44	0.00	0.12
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	1.41	1.228	0.48	1.00	1.23
8018	Barber or Beauty Parlor Supply House	1.52	0.987	0.44	0.12	0.71
8021	Store—Fish, Meat or Poultry Dealer—Wholesale.	1.65	0.000	0.44	0.00	0.82
8031	Cold Storage Locker—Frozen Foods.	1.51	-	0.44	0.00	0.67
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC.	1.21	1.018	0.48	1.00	1.02
8034	Store—Grocery—Wholesale	1.57	0.190	0.48	0.06	0.71
8037	Store—Superstores and Warehouse Clubs	1.17	1.187	0.51	0.55	0.92
8039	Store—Department—Retail.	0.95	0.716	0.48	0.10	0.49
8044	Furniture Rental—Chairs, Coat Racks, Dishes & Drivers	2.46	3.949	0.44	0.30	1.93
8107	Contractors Equipment Rental & Drivers	1.46	0.094	0.34	0.13	0.45
8209	Vegetable Packing & Drivers.	2.22	0.019	0.44	0.02	0.97
8227	Concrete Forms—Reconditioning and Leasing	3.02	-	0.34	0.00	1.04
8232	Building Material Dealer—New Materials Only—All Other Employees & Yard, Warehouse, Drivers	3.54	0.111	0.38	0.02	1.30
8279	Breeding Farm or Stable & Drivers.	5.93	-	0.34	0.00	2.28
8291	Storage Warehouse—Cold	1.82	0.135	0.43	0.03	0.76
8292	Storage Warehouse NOC	1.72	0.267	0.44	0.04	0.74
8380	Air Conditioning Systems—Automobile—Installation, Service or Repair & Drivers	1.10	0.804	0.42	0.46	0.62
8381	Gasoline Station—Self-Service Only—Retail	0.95	0.635	0.43	0.13	0.44
8385	Ambulance Service Companies—Garage Employees	1.59	1.375	0.43	0.08	0.73
8393	Automobile—Body Repair	0.92	0.605	0.37	0.10	0.37

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EXPECTED LOSS RATE BY CLASS
SCENARIO 1

Class	Class Name	Proposed Rate	2019-2022 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
8411	Volunteer Firefighters	1.01	1.037	0.34	0.07	0.39
8412	Certified Ambulance Drivers & Attendants	1.11	-	0.34	0.00	0.38
8413	Volunteer Police Officer	0.94	0.348	0.34	0.09	0.32
8414	DES OJT eval/training under TANF or VOC Rehab programs	1.11	-	0.34	0.00	0.38
8415	Volunteer Workers of a Licensed Health Care Institution	0.99	0.835	0.34	0.09	0.38
8416	Volunteer Search and Rescue	1.11	-	0.34	0.00	0.38
8417	Volunteer - General	0.98	0.763	0.34	0.11	0.38
8418	Arizona Game and Fish Reserve	1.11	-	0.34	0.00	0.38
8601	Architectural or Engineering Firm— Including Salespersons & Drivers	0.25	0.532	0.35	0.09	0.13
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	0.60	0.192	0.35	0.05	0.21
8742	Estimators	0.16	0.132	0.39	0.14	0.07
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	0.27	0.160	0.35	0.10	0.10
8799	Mailing or Addressing Company or Letter Service Shop—Clerical Staff	0.46	-	0.43	0.00	0.22
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	0.05	0.085	0.25	0.07	0.02
8810	Clerical Office Employees NOC.	0.15	0.123	0.40	0.99	0.12
8820	Attorney—All Employees & Clerical, Messengers, Drivers.	0.09	0.075	0.40	0.22	0.04
8829	Convalescent or Nursing Home—All Employees	1.40	1.336	0.48	0.13	0.76
8831	Hospital—Veterinary & Drivers	1.70	4.489	0.51	0.26	1.80
8832	Physician & Clerical	0.19	0.171	0.43	0.39	0.12
8833	Hospital—Professional Employees	0.71	0.598	0.44	1.00	0.60
8835	Home, Public, and Traveling Healthcare—All Employees	1.02	1.172	0.45	0.18	0.58
8840	Religious Organization—Professional Employees & Clerical	0.43	0.271	0.45	0.11	0.20
8864	Social Services Organization—All Employees & Salespersons, Drivers	0.82	0.850	0.48	0.06	0.42
8868	College—Professional Employees & Clerical	0.28	0.231	0.46	1.00	0.23
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers.	0.72	0.171	0.48	0.03	0.33
8901	Telecommunications Co.: Office or Exchange Employees & Clerical	0.09	-	0.40	0.00	0.04
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	0.51	0.109	0.37	0.03	0.19
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	1.45	0.186	0.44	0.03	0.62
9015	Building or Property Management—All Other Employees	1.81	1.551	0.43	0.45	1.12
9016	Amusement Park or Exhibition Operation & Drivers	1.66	1.448	0.44	0.07	0.78
9033	Housing Authority & Clerical, Salespersons, Drivers	1.21	0.264	0.42	0.06	0.50
9040	Hospital—All Other Employees	1.23	0.836	0.48	0.72	0.77
9052	Hotel—All Other Employees & Salespersons, Drivers	1.11	0.830	0.48	0.46	0.67

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EXPECTED LOSS RATE BY CLASS
SCENARIO 1

Class	Class Name	Proposed Rate	2019-2022 Avg Loss Rate	NCCI Ratio ELR to Rate	Class Credibility	Proposed ELR
		(1)	(2)	(3)	(4)	(5)
9058	Hotel—Restaurant Employees	0.94	1.008	0.51	0.17	0.57
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	1.14	0.861	0.48	0.06	0.56
9061	Club—NOC & Clerical	0.89	-	0.47	0.00	0.42
9063	Exercise or Health Institute & Clerical	0.57	0.492	0.48	0.16	0.31
9082	Caterer.	0.78	-	0.51	0.00	0.44
9083	Restaurant: Fast Food.	0.71	1.317	0.51	0.09	0.45
9093	Bowling Lane.	0.83	-	0.48	0.00	0.45
9101	Religious Organization—All Other Employees	1.51	1.270	0.48	1.00	1.27
9102	Lawn Maintenance—Commercial or Domestic & Drivers	2.34	2.658	0.42	0.51	1.84
9154	Theater NOC—All Other Employees	0.86	-	0.44	0.00	0.42
9178	Athletic Sports or Park: Noncontact Sports	2.91	-	0.51	0.00	1.65
9180	Amusement Device Operation NOC Not Traveling & Drivers	3.00	-	0.43	0.00	1.28
9220	Cemetery Operation & Drivers	3.02	1.729	0.43	0.05	1.31
9402	Sewer Cleaning & Drivers	3.13	0.245	0.34	0.07	1.01
9403	Ashes, Garbage, or Refuse Collection & Drivers.	3.30	2.605	0.34	0.29	1.56
9410	Municipal, Township, County, or State Employee NOC.	1.10	0.408	0.44	0.56	0.44
9516	Electronic Equipment—Installation, Service, or Repair—Shop and Outside & Drivers	1.29	0.071	0.42	0.03	0.53
9519	Air Conditioning Systems—Portable Units—Installation, Service or Repair & Drivers	2.74	-	0.37	0.00	1.02
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	4.65	0.855	0.34	0.04	1.56
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	0.30	-	0.47	0.00	0.14

Notes:

- (1) - Per Exhibit II, Column (11)
- (2) - Per Exhibit II, Column (3)
- (3) - Per NCCI Arizona Rate Filing effective 1/1/2023
- (4) - Per Exhibit II, Column (6)
- (5) = (2) x (4) + (1) x (3) x (1 - (4))

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D-RATIO BY CLASS
SCENARIO 1

Class	Class Name	2019-2022 Incurred Loss % Less Than \$16,500	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
0005	Farm	0.47	0.46	0.10	0.46
0034	Farm	-	0.43	0.00	0.43
0036	Farm—Dairy & Drivers	1.00	0.46	0.04	0.48
0037	Farm	0.29	0.36	0.04	0.36
0251	Irrigation Works Operation & Drivers.	0.44	0.42	0.12	0.42
1164	Mining NOC—Not Coal—Underground & Drivers	-	0.30	0.00	0.30
1165	Mining NOC—Not Coal—Surface & Drivers	0.50	0.30	0.03	0.31
1438	Blast Furnace Operation & Driver.	-	0.36	0.00	0.36
1452	Ore Milling & Drivers	-	0.36	0.00	0.36
2003	Bakery—Salespersons & Drivers,	1.00	0.42	0.10	0.48
2039	Ice-Cream Mfg. & Drivers	1.00	0.46	0.03	0.47
2063	Creameries & Dairy Products Mfg.	-	0.43	0.00	0.43
2065	Milk Products Mfg. NOC	1.00	0.43	0.02	0.44
2070	Creamery or Dairy & Route Supervisors, Drivers.	0.71	0.42	0.08	0.44
2501	Cloth, Canvas and Related Products Mfg. Noc	-	0.46	0.00	0.46
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	0.58	0.42	0.14	0.44
2702	Logging or Lumbering	0.26	0.30	0.04	0.30
2802	Carpentry—Shop Only & Drivers	0.56	0.43	0.08	0.44
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	0.48	0.49	0.08	0.49
3027	Lead Works & Drivers.	-	0.36	0.00	0.36
3064	Sign Manufacturing—Metal	1.00	0.42	0.02	0.43
3113	Tool Mfg.—Not Drop or Machine Forged NOC	-	0.42	0.00	0.42
3145	Automatic Screw Machine Products Mfg.	-	0.43	0.00	0.43
3179	Electrical Apparatus Mfg. NOC	-	0.46	0.00	0.46
3257	Chain Mfg.—Formed or Welded	0.93	0.46	0.03	0.47
3365	Welding or Cutting NOC & Drivers.	1.00	0.35	0.03	0.37
3507	Agricultural or Construction Machinery Mfg.	-	0.42	0.00	0.42
3632	Automotive—Machine Shop	0.36	0.42	0.17	0.41
3634	Automatic Sprinkler Head Mfg.	-	0.42	0.00	0.42
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	0.62	0.46	0.37	0.52
3685	Instrument Mfg. NOC.	0.76	0.46	0.12	0.50
3724	Door—Installation—Overhead & Drivers	1.00	0.30	0.04	0.33
3808	Automobile—Mfg. or Assembly	-	0.42	0.00	0.42
3826	Aircraft Engine Mfg.	0.38	0.42	0.11	0.42
3830	Airplane Mfg.	0.66	0.42	0.09	0.44
3865	Bicycles—Mfg. or Assembly	-	0.49	0.00	0.49
4109	Integrated Circuit Mfg.	0.76	0.46	0.21	0.52

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Class	Class Name	2019-2022 Incurred Loss % Less Than \$16,500	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.	-	0.43	0.00	0.43
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers.	-	0.46	0.00	0.46
4420	Rubber Tire Mfg.	-	0.35	0.00	0.35
4484	Plastics Mfg.—Molded Products NOC	1.00	0.46	0.02	0.47
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	0.21	0.36	0.08	0.35
5022	Masonry NOC	-	0.30	0.00	0.30
5040	Iron or Steel—Erection—Frame Structures	-	0.30	0.00	0.30
5146	Fixtures or Furniture Installation—Portable—NOC.	1.00	0.36	0.03	0.38
5183	Boiler or Steam Pipe Insulating & Drivers.	1.00	0.35	0.05	0.39
5188	Automatic Sprinkler Installation & Drivers	-	0.35	0.00	0.35
5190	Cable Installation & Drivers.	0.27	0.35	0.12	0.34
5191	Computer—Device Installation, Inspection, Service, or Repair	-	0.36	0.00	0.36
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	-	0.42	0.00	0.42
5213	Cleaning or Renovating Building Exteriors	-	0.30	0.00	0.30
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	0.03	0.35	0.04	0.34
5437	Carpentry—Installation of Cabinet Work or Interior Trim	-	0.35	0.00	0.35
5474	Waterproofing—Roofs of Mobile Homes	-	0.30	0.00	0.30
5479	Insulation Work NOC & Drivers	1.00	0.36	0.02	0.37
5506	Street or Road Construction—Paving or Repaving & Drivers	0.27	0.35	0.54	0.31
5507	Street or Road Construction—Subsurface Work & Drivers	0.38	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	1.00	0.36	0.04	0.38
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	0.69	0.30	0.06	0.32

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Class	Class Name	2019-2022 Incurred Loss % Less Than \$16,500	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
5650	Exterminator	0.76	0.36	0.18	0.43
6204	Drilling NOC & Drivers	-	0.35	0.00	0.35
6217	Airport Construction—Grading & Drivers	0.33	0.30	0.25	0.31
6306	Sewer Construction—All Operations & Drivers	1.00	0.35	0.02	0.36
6319	Gas Main or Connection Construction & Drivers	0.61	0.30	0.05	0.31
6325	Conduit Construction—For Cables or Wires & Drivers	1.00	0.30	0.03	0.32
6504	Food Products Mfg. NOC	0.51	0.46	0.02	0.46
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	-	0.30	0.00	0.30
7228	Local Hauling Only - All Employees & Drivers	0.39	0.35	0.29	0.36
7229	Long Distance Hauling—All Employees & Drivers	0.34	0.35	0.38	0.35
7230	Trucking Parcel Or Package Delivery—All Employees & Drivers	0.69	0.42	0.63	0.59
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies —All Employees & Drivers	0.50	0.42	0.39	0.45
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	1.00	0.46	0.02	0.47
7380	Distributing Companies & Drivers.	0.73	0.43	0.19	0.49
7382	Bus Co.—All Other Employees & Drivers	0.87	0.42	0.09	0.46
7403	Aviation—Airport or Heliport Operator—All Employees & Drivers	0.31	0.46	0.24	0.42
7421	Aviation—Transportation of Personnel in Conduct of Employer’s Business—Flying Crew	0.58	0.36	0.02	0.36
7422	Aviation—Flight Testing—Flying Crew	0.31	0.35	0.09	0.35
7425	Aviation—Helicopters—Flying Crew	0.67	0.34	0.06	0.36
7502	Gas Co.—Natural Gas—Local Distribution & Drivers	0.40	0.36	0.19	0.37
7520	Waterworks Operation & Drivers.	0.40	0.42	0.78	0.40
7539	Electric Light or Power Co. NOC—All Employees & Drivers	0.17	0.35	0.26	0.30
7580	Sewage Disposal Plant Operation & Drivers	0.51	0.36	0.25	0.40
7590	Garbage Works	-	0.36	0.00	0.36

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Class	Class Name	2019-2022 Incurred Loss % Less Than \$16,500	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	0.36	0.02	0.37
7610	Motion Picture—Production—In Studios or Outside—All Operations Up to the Development of Negatives & Clerical, Drivers	1.00	0.36	0.02	0.37
7705	Ambulance Service Companies and EMS (Emergency Medical Service) Providers & Drivers	0.69	0.42	0.16	0.46
7710	Firefighters	0.34	0.35	1.00	0.34
7720	Police Officers	0.34	0.36	1.00	0.34
8006	Coffee, Tea, or Grocer Dealer—Retail.	0.61	0.49	0.35	0.53
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	0.62	0.49	0.18	0.51
8010	Bicycles—Retail Sale or Rental	-	0.46	0.00	0.46
8013	Diamond Cutting or Polishing.	-	0.42	0.00	0.42
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	0.53	0.49	1.00	0.53
8018	Barber or Beauty Parlor Supply House	0.30	0.46	0.12	0.44
8021	Store—Fish, Meat or Poultry Dealer—Wholesale.	-	0.46	0.00	0.46
8031	Cold Storage Locker—Frozen Foods.	-	0.46	0.00	0.46
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC.	0.53	0.49	1.00	0.53
8034	Store—Grocery—Wholesale	0.41	0.48	0.06	0.48
8037	Store—Superstores and Warehouse Clubs	0.63	0.50	0.55	0.57
8039	Store—Department—Retail.	0.40	0.49	0.10	0.48
8044	Furniture Rental—Chairs, Coat Racks, Dishes & Drivers	0.47	0.46	0.30	0.46
8107	Contractors Equipment Rental & Drivers	0.79	0.35	0.13	0.41
8209	Vegetable Packing & Drivers.	1.00	0.46	0.02	0.47
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	0.36	0.02	0.37
8279	Breeding Farm or Stable & Drivers.	-	0.36	0.00	0.36
8291	Storage Warehouse—Cold	1.00	0.42	0.03	0.44
8292	Storage Warehouse NOC Air Conditioning	0.82	0.46	0.04	0.48
8380	Systems—Automobile—Installation, Service or Repair & Drivers	0.60	0.42	0.46	0.50
8381	Gasoline Station—Self-Service Only—Retail	0.44	0.42	0.13	0.42
8385	Ambulance Service Companies—Garage Employees	0.83	0.42	0.08	0.45

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D-RATIO BY CLASS
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Class	Class Name	2019-2022 Incurred Loss % Less Than \$16,500	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
8393	Automobile—Body Repair	0.59	0.36	0.10	0.38
8411	Volunteer Firefighters	0.40	0.35	0.07	0.35
8412	Certified Ambulance Drivers & Attendants	-	0.35	0.00	0.35
8413	Volunteer Police Officer	0.56	0.35	0.09	0.37
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	0.87	0.35	0.09	0.39
8416	Volunteer Search and Rescue	-	0.35	0.00	0.35
8417	Volunteer - General	0.48	0.35	0.11	0.36
8418	Arizona Game and Fish Reserve	-	0.35	0.00	0.35
8601	Architectural or Engineering Firm— Including Salespersons & Drivers	0.11	0.35	0.09	0.33
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	1.00	0.35	0.05	0.38
8742	Estimators	0.35	0.36	0.14	0.36
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	0.43	0.35	0.10	0.36
8799	Mailing or Addressing Company or Letter Service Shop—Clerical Staff	-	0.46	0.00	0.46
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	0.47	0.36	0.07	0.37
8810	Clerical Office Employees NOC.	0.49	0.46	0.99	0.48
8820	Attorney—All Employees & Clerical, Messengers, Drivers.	0.67	0.36	0.22	0.43
8829	Convalescent or Nursing Home—All Employees	0.60	0.49	0.13	0.50
8831	Hospital—Veterinary & Drivers	0.48	0.50	0.26	0.50
8832	Physician & Clerical	0.45	0.46	0.39	0.46
8833	Hospital—Professional Employees	0.54	0.46	1.00	0.54
8835	Home, Public, and Traveling Healthcare—All Employees	0.41	0.46	0.18	0.45
8840	Religious Organization—Professional Employees & Clerical	0.69	0.46	0.11	0.49
8864	Social Services Organization—All Employees & Salespersons, Drivers	1.00	0.49	0.06	0.52
8868	College—Professional Employees & Clerical	0.60	0.49	1.00	0.60
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers.	1.00	0.49	0.03	0.51
8901	Telecommunications Co.: Office or Exchange Employees & Clerical	-	0.36	0.00	0.36
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	1.00	0.36	0.03	0.38
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	1.00	0.46	0.03	0.47
9015	Building or Property Management—All Other Employees	0.43	0.42	0.45	0.42

INDUSTRIAL COMMISSION OF ARIZONA
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D-RATIO BY CLASS
SCENARIO 1

Class	Class Name	2019-2022 Incurred Loss % Less Than \$16,500 (1)	NCCI D-Ratio (2)	Class Credibility (3)	Proposed D-Ratio (4)
9016	Amusement Park or Exhibition Operation & Drivers	0.42	0.46	0.07	0.46
9033	Housing Authority & Clerical, Salespersons, Drivers	0.99	0.42	0.06	0.45
9040	Hospital—All Other Employees	0.57	0.49	0.72	0.55
9052	Hotel—All Other Employees & Salespersons, Drivers	0.56	0.49	0.46	0.52
9058	Hotel—Restaurant Employees	0.38	0.50	0.17	0.48
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	0.80	0.49	0.06	0.51
9061	Club—NOC & Clerical	-	0.49	0.00	0.49
9063	Exercise or Health Institute & Clerical	0.73	0.49	0.16	0.53
9082	Caterer.	-	0.50	0.00	0.50
9083	Restaurant: Fast Food.	0.41	0.50	0.09	0.49
9093	Bowling Lane.	-	0.49	0.00	0.49
9101	Religious Organization—All Other Employees	0.50	0.49	1.00	0.50
9102	Lawn Maintenance—Commercial or Domestic & Drivers	0.41	0.43	0.51	0.42
9154	Theater NOC—All Other Employees	-	0.46	0.00	0.46
9178	Athletic Sports or Park: Noncontact Sports	-	0.50	0.00	0.50
9180	Amusement Device Operation NOC Not Traveling & Drivers	-	0.43	0.00	0.43
9220	Cemetery Operation & Drivers	0.44	0.43	0.05	0.43
9402	Sewer Cleaning & Drivers	1.00	0.35	0.07	0.40
9403	Ashes, Garbage, or Refuse Collection & Drivers.	0.29	0.35	0.29	0.33
9410	Municipal, Township, County, or State Employee NOC.	0.42	0.46	0.56	0.44
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	-	0.36	0.00	0.36
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	0.40	0.35	0.04	0.35
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	-	0.48	0.00	0.48

Notes:

- (1) - Per INDUSTRIAL COMMISSION OF ARIZONA.
- (2) - Per NCCI Arizona Rate Filing effective 1/1/2023
- (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 1

Class	Class Name	2019-2022 Incurred Loss % Less Than \$16,500	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
0005	Farm	0.47	0.46	0.10	0.46
0034	Farm	-	0.43	0.00	0.43
0036	Farm—Dairy & Drivers	1.00	0.46	0.04	0.48
0037	Farm	0.29	0.36	0.04	0.36
0251	Irrigation Works Operation & Drivers.	0.44	0.42	0.12	0.42
1164	Mining NOC—Not Coal—Underground & Drivers	-	0.30	0.00	0.30
1165	Mining NOC—Not Coal—Surface & Drivers	0.50	0.30	0.03	0.31
1438	Blast Furnace Operation & Driver.	-	0.36	0.00	0.36
1452	Ore Milling & Drivers	-	0.36	0.00	0.36
2003	Bakery—Salespersons & Drivers,	1.00	0.42	0.10	0.48
2039	Ice-Cream Mfg. & Drivers	1.00	0.46	0.03	0.47
2063	Creameries & Dairy Products Mfg.	-	0.43	0.00	0.43
2065	Milk Products Mfg. NOC	1.00	0.43	0.02	0.44
2070	Creamery or Dairy & Route Supervisors, Drivers.	0.71	0.42	0.08	0.44
2501	Cloth, Canvas and Related Products Mfg. Noc	-	0.46	0.00	0.46
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	0.58	0.42	0.14	0.44
2702	Logging or Lumbering	0.26	0.30	0.04	0.30
2802	Carpentry—Shop Only & Drivers	0.56	0.43	0.08	0.44
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	0.48	0.49	0.08	0.49
3027	Lead Works & Drivers.	-	0.36	0.00	0.36
3064	Sign Manufacturing—Metal	1.00	0.42	0.02	0.43
3113	Tool Mfg.—Not Drop or Machine Forged NOC	-	0.42	0.00	0.42
3145	Automatic Screw Machine Products Mfg.	-	0.43	0.00	0.43
3179	Electrical Apparatus Mfg. NOC	-	0.46	0.00	0.46
3257	Chain Mfg.—Formed or Welded	0.93	0.46	0.03	0.47
3365	Welding or Cutting NOC & Drivers.	1.00	0.35	0.03	0.37
3507	Agricultural or Construction Machinery Mfg.	-	0.42	0.00	0.42
3632	Automotive—Machine Shop	0.36	0.42	0.17	0.41
3634	Automatic Sprinkler Head Mfg.	-	0.42	0.00	0.42
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	0.62	0.46	0.37	0.52
3685	Instrument Mfg. NOC.	0.76	0.46	0.12	0.50
3724	Door—Installation—Overhead & Drivers	1.00	0.30	0.04	0.33
3808	Automobile—Mfg. or Assembly	-	0.42	0.00	0.42
3826	Aircraft Engine Mfg.	0.38	0.42	0.11	0.42
3830	Airplane Mfg.	0.66	0.42	0.09	0.44
3865	Bicycles—Mfg. or Assembly	-	0.49	0.00	0.49
4109	Integrated Circuit Mfg.	0.76	0.46	0.21	0.52

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D-RATIO BY CLASS
SCENARIO 1

Class	Class Name	2019-2022 Incurred Loss % Less Than \$16,500	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.	-	0.43	0.00	0.43
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers.	-	0.46	0.00	0.46
4420	Rubber Tire Mfg.	-	0.35	0.00	0.35
4484	Plastics Mfg.—Molded Products NOC	1.00	0.46	0.02	0.47
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	0.21	0.36	0.08	0.35
5022	Masonry NOC	-	0.30	0.00	0.30
5040	Iron or Steel—Erection—Frame Structures	-	0.30	0.00	0.30
5146	Fixtures or Furniture Installation—Portable—NOC.	1.00	0.36	0.03	0.38
5183	Boiler or Steam Pipe Insulating & Drivers.	1.00	0.35	0.05	0.39
5188	Automatic Sprinkler Installation & Drivers	-	0.35	0.00	0.35
5190	Cable Installation & Drivers.	0.27	0.35	0.12	0.34
5191	Computer—Device Installation, Inspection, Service, or Repair	-	0.36	0.00	0.36
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	-	0.42	0.00	0.42
5213	Cleaning or Renovating Building Exteriors	-	0.30	0.00	0.30
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	0.03	0.35	0.04	0.34
5437	Carpentry—Installation of Cabinet Work or Interior Trim	-	0.35	0.00	0.35
5474	Waterproofing—Roofs of Mobile Homes	-	0.30	0.00	0.30
5479	Insulation Work NOC & Drivers	1.00	0.36	0.02	0.37
5506	Street or Road Construction—Paving or Repaving & Drivers	0.27	0.35	0.54	0.31
5507	Street or Road Construction—Subsurface Work & Drivers	0.38	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	1.00	0.36	0.04	0.38
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	0.69	0.30	0.06	0.32

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Class	Class Name	2019-2022 Incurred Loss % Less Than \$16,500	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
5650	Exterminator	0.76	0.36	0.18	0.43
6204	Drilling NOC & Drivers	-	0.35	0.00	0.35
6217	Airport Construction—Grading & Drivers	0.33	0.30	0.25	0.31
6306	Sewer Construction—All Operations & Drivers	1.00	0.35	0.02	0.36
6319	Gas Main or Connection Construction & Drivers	0.61	0.30	0.05	0.31
6325	Conduit Construction—For Cables or Wires & Drivers	1.00	0.30	0.03	0.32
6504	Food Products Mfg. NOC	0.51	0.46	0.02	0.46
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	-	0.30	0.00	0.30
7228	Local Hauling Only - All Employees & Drivers	0.39	0.35	0.29	0.36
7229	Long Distance Hauling—All Employees & Drivers	0.34	0.35	0.38	0.35
7230	Trucking Parcel Or Package Delivery—All Employees & Drivers	0.69	0.42	0.63	0.59
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies —All Employees & Drivers	0.50	0.42	0.39	0.45
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	1.00	0.46	0.02	0.47
7380	Distributing Companies & Drivers.	0.73	0.43	0.19	0.49
7382	Bus Co.—All Other Employees & Drivers	0.87	0.42	0.09	0.46
7403	Aviation—Airport or Heliport Operator—All Employees & Drivers	0.31	0.46	0.24	0.42
7421	Aviation—Transportation of Personnel in Conduct of Employer’s Business—Flying Crew	0.58	0.36	0.02	0.36
7422	Aviation—Flight Testing—Flying Crew	0.31	0.35	0.09	0.35
7425	Aviation—Helicopters—Flying Crew	0.67	0.34	0.06	0.36
7502	Gas Co.—Natural Gas—Local Distribution & Drivers	0.40	0.36	0.19	0.37
7520	Waterworks Operation & Drivers.	0.40	0.42	0.78	0.40
7539	Electric Light or Power Co. NOC—All Employees & Drivers	0.17	0.35	0.26	0.30
7580	Sewage Disposal Plant Operation & Drivers	0.51	0.36	0.25	0.40
7590	Garbage Works	-	0.36	0.00	0.36

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Class	Class Name	2019-2022 Incurred Loss % Less Than \$16,500	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	0.36	0.02	0.37
7610	Motion Picture—Production—In Studios or Outside—All Operations Up to the Development of Negatives & Clerical, Drivers	1.00	0.36	0.02	0.37
7705	Ambulance Service Companies and EMS (Emergency Medical Service) Providers & Drivers	0.69	0.42	0.16	0.46
7710	Firefighters	0.34	0.35	1.00	0.34
7720	Police Officers	0.34	0.36	1.00	0.34
8006	Coffee, Tea, or Grocer Dealer—Retail.	0.61	0.49	0.35	0.53
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	0.62	0.49	0.18	0.51
8010	Bicycles—Retail Sale or Rental	-	0.46	0.00	0.46
8013	Diamond Cutting or Polishing.	-	0.42	0.00	0.42
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	0.53	0.49	1.00	0.53
8018	Barber or Beauty Parlor Supply House	0.30	0.46	0.12	0.44
8021	Store—Fish, Meat or Poultry Dealer—Wholesale.	-	0.46	0.00	0.46
8031	Cold Storage Locker—Frozen Foods.	-	0.46	0.00	0.46
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC.	0.53	0.49	1.00	0.53
8034	Store—Grocery—Wholesale	0.41	0.48	0.06	0.48
8037	Store—Superstores and Warehouse Clubs	0.63	0.50	0.55	0.57
8039	Store—Department—Retail.	0.40	0.49	0.10	0.48
8044	Furniture Rental—Chairs, Coat Racks, Dishes & Drivers	0.47	0.46	0.30	0.46
8107	Contractors Equipment Rental & Drivers	0.79	0.35	0.13	0.41
8209	Vegetable Packing & Drivers.	1.00	0.46	0.02	0.47
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	0.36	0.02	0.37
8279	Breeding Farm or Stable & Drivers.	-	0.36	0.00	0.36
8291	Storage Warehouse—Cold	1.00	0.42	0.03	0.44
8292	Storage Warehouse NOC Air Conditioning	0.82	0.46	0.04	0.48
8380	Systems—Automobile—Installation, Service or Repair & Drivers	0.60	0.42	0.46	0.50
8381	Gasoline Station—Self-Service Only—Retail	0.44	0.42	0.13	0.42
8385	Ambulance Service Companies—Garage Employees	0.83	0.42	0.08	0.45

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D-RATIO BY CLASS
SCENARIO 1

Class	Class Name	2019-2022 Incurred Loss % Less Than \$16,500	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
8393	Automobile—Body Repair	0.59	0.36	0.10	0.38
8411	Volunteer Firefighters	0.40	0.35	0.07	0.35
8412	Certified Ambulance Drivers & Attendants	-	0.35	0.00	0.35
8413	Volunteer Police Officer	0.56	0.35	0.09	0.37
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	0.87	0.35	0.09	0.39
8416	Volunteer Search and Rescue	-	0.35	0.00	0.35
8417	Volunteer - General	0.48	0.35	0.11	0.36
8418	Arizona Game and Fish Reserve	-	0.35	0.00	0.35
8601	Architectural or Engineering Firm— Including Salespersons & Drivers	0.11	0.35	0.09	0.33
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	1.00	0.35	0.05	0.38
8742	Estimators	0.35	0.36	0.14	0.36
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	0.43	0.35	0.10	0.36
8799	Mailing or Addressing Company or Letter Service Shop—Clerical Staff	-	0.46	0.00	0.46
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	0.47	0.36	0.07	0.37
8810	Clerical Office Employees NOC.	0.49	0.46	0.99	0.48
8820	Attorney—All Employees & Clerical, Messengers, Drivers.	0.67	0.36	0.22	0.43
8829	Convalescent or Nursing Home—All Employees	0.60	0.49	0.13	0.50
8831	Hospital—Veterinary & Drivers	0.48	0.50	0.26	0.50
8832	Physician & Clerical	0.45	0.46	0.39	0.46
8833	Hospital—Professional Employees	0.54	0.46	1.00	0.54
8835	Home, Public, and Traveling Healthcare—All Employees	0.41	0.46	0.18	0.45
8840	Religious Organization—Professional Employees & Clerical	0.69	0.46	0.11	0.49
8864	Social Services Organization—All Employees & Salespersons, Drivers	1.00	0.49	0.06	0.52
8868	College—Professional Employees & Clerical	0.60	0.49	1.00	0.60
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers.	1.00	0.49	0.03	0.51
8901	Telecommunications Co.: Office or Exchange Employees & Clerical	-	0.36	0.00	0.36
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	1.00	0.36	0.03	0.38
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	1.00	0.46	0.03	0.47
9015	Building or Property Management—All Other Employees	0.43	0.42	0.45	0.42

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D-RATIO BY CLASS
SCENARIO 1

Class	Class Name	2019-2022 Incurred Loss % Less Than \$16,500 (1)	NCCI D-Ratio (2)	Class Credibility (3)	Proposed D-Ratio (4)
9016	Amusement Park or Exhibition Operation & Drivers	0.42	0.46	0.07	0.46
9033	Housing Authority & Clerical, Salespersons, Drivers	0.99	0.42	0.06	0.45
9040	Hospital—All Other Employees	0.57	0.49	0.72	0.55
9052	Hotel—All Other Employees & Salespersons, Drivers	0.56	0.49	0.46	0.52
9058	Hotel—Restaurant Employees	0.38	0.50	0.17	0.48
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	0.80	0.49	0.06	0.51
9061	Club—NOC & Clerical	-	0.49	0.00	0.49
9063	Exercise or Health Institute & Clerical	0.73	0.49	0.16	0.53
9082	Caterer.	-	0.50	0.00	0.50
9083	Restaurant: Fast Food.	0.41	0.50	0.09	0.49
9093	Bowling Lane.	-	0.49	0.00	0.49
9101	Religious Organization—All Other Employees	0.50	0.49	1.00	0.50
9102	Lawn Maintenance—Commercial or Domestic & Drivers	0.41	0.43	0.51	0.42
9154	Theater NOC—All Other Employees	-	0.46	0.00	0.46
9178	Athletic Sports or Park: Noncontact Sports	-	0.50	0.00	0.50
9180	Amusement Device Operation NOC Not Traveling & Drivers	-	0.43	0.00	0.43
9220	Cemetery Operation & Drivers	0.44	0.43	0.05	0.43
9402	Sewer Cleaning & Drivers	1.00	0.35	0.07	0.40
9403	Ashes, Garbage, or Refuse Collection & Drivers.	0.29	0.35	0.29	0.33
9410	Municipal, Township, County, or State Employee NOC.	0.42	0.46	0.56	0.44
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	-	0.36	0.00	0.36
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	0.40	0.35	0.04	0.35
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	-	0.48	0.00	0.48

Notes:

- (1) - Per INDUSTRIAL COMMISSION OF ARIZONA.
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- (4) - Per Exhibit II, Column (6)
- (5) = (1) x (3) + (2) x (1 - (3))

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Class	Class Name	2019-2022 Incurred Loss % Less Than \$16,500	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
0005	Farm	0.47	0.46	0.10	0.46
0034	Farm	-	0.43	0.00	0.43
0036	Farm—Dairy & Drivers	1.00	0.46	0.04	0.48
0037	Farm	0.29	0.36	0.04	0.36
0251	Irrigation Works Operation & Drivers.	0.44	0.42	0.12	0.42
1164	Mining NOC—Not Coal—Underground & Drivers	-	0.30	0.00	0.30
1165	Mining NOC—Not Coal—Surface & Drivers	0.50	0.30	0.03	0.31
1438	Blast Furnace Operation & Driver.	-	0.36	0.00	0.36
1452	Ore Milling & Drivers	-	0.36	0.00	0.36
2003	Bakery—Salespersons & Drivers,	1.00	0.42	0.10	0.48
2039	Ice-Cream Mfg. & Drivers	1.00	0.46	0.03	0.47
2063	Creameries & Dairy Products Mfg.	-	0.43	0.00	0.43
2065	Milk Products Mfg. NOC	1.00	0.43	0.02	0.44
2070	Creamery or Dairy & Route Supervisors, Drivers.	0.71	0.42	0.08	0.44
2501	Cloth, Canvas and Related Products Mfg. Noc	-	0.46	0.00	0.46
2585	Carpet, Rug, or Upholstery Cleaning—Shop or Outside & Drivers	0.58	0.42	0.14	0.44
2702	Logging or Lumbering	0.26	0.30	0.04	0.30
2802	Carpentry—Shop Only & Drivers	0.56	0.43	0.08	0.44
2881	Furniture Manufacturing and Cabinet Shop—Assembly by Hand—Wood	0.48	0.49	0.08	0.49
3027	Lead Works & Drivers.	-	0.36	0.00	0.36
3064	Sign Manufacturing—Metal	1.00	0.42	0.02	0.43
3113	Tool Mfg.—Not Drop or Machine Forged NOC	-	0.42	0.00	0.42
3145	Automatic Screw Machine Products Mfg.	-	0.43	0.00	0.43
3179	Electrical Apparatus Mfg. NOC	-	0.46	0.00	0.46
3257	Chain Mfg.—Formed or Welded	0.93	0.46	0.03	0.47
3365	Welding or Cutting NOC & Drivers.	1.00	0.35	0.03	0.37
3507	Agricultural or Construction Machinery Mfg.	-	0.42	0.00	0.42
3632	Automotive—Machine Shop	0.36	0.42	0.17	0.41
3634	Automatic Sprinkler Head Mfg.	-	0.42	0.00	0.42
3681	Television, Radio, Telephone, or Telecommunication Device Mfg. NOC	0.62	0.46	0.37	0.52
3685	Instrument Mfg. NOC.	0.76	0.46	0.12	0.50
3724	Door—Installation—Overhead & Drivers	1.00	0.30	0.04	0.33
3808	Automobile—Mfg. or Assembly	-	0.42	0.00	0.42
3826	Aircraft Engine Mfg.	0.38	0.42	0.11	0.42
3830	Airplane Mfg.	0.66	0.42	0.09	0.44
3865	Bicycles—Mfg. or Assembly	-	0.49	0.00	0.49
4109	Integrated Circuit Mfg.	0.76	0.46	0.21	0.52

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D-RATIO BY CLASS
SCENARIO 1

Class	Class Name	2019-2022 Incurred Loss % Less Than \$16,500	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.	-	0.43	0.00	0.43
4361	Film Print Shops—All Employees & Clerical, Salespersons, Drivers.	-	0.46	0.00	0.46
4420	Rubber Tire Mfg.	-	0.35	0.00	0.35
4484	Plastics Mfg.—Molded Products NOC	1.00	0.46	0.02	0.47
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	0.21	0.36	0.08	0.35
5022	Masonry NOC	-	0.30	0.00	0.30
5040	Iron or Steel—Erection—Frame Structures	-	0.30	0.00	0.30
5146	Fixtures or Furniture Installation—Portable—NOC.	1.00	0.36	0.03	0.38
5183	Boiler or Steam Pipe Insulating & Drivers.	1.00	0.35	0.05	0.39
5188	Automatic Sprinkler Installation & Drivers	-	0.35	0.00	0.35
5190	Cable Installation & Drivers.	0.27	0.35	0.12	0.34
5191	Computer—Device Installation, Inspection, Service, or Repair	-	0.36	0.00	0.36
5192	Coffee Service Companies—All Operations & Salespersons, Drivers	-	0.42	0.00	0.42
5213	Cleaning or Renovating Building Exteriors	-	0.30	0.00	0.30
5403	Carpentry—Construction of Residential Dwellings Exceeding Three Stories in Height or Commercial Buildings and Structures	0.03	0.35	0.04	0.34
5437	Carpentry—Installation of Cabinet Work or Interior Trim	-	0.35	0.00	0.35
5474	Waterproofing—Roofs of Mobile Homes	-	0.30	0.00	0.30
5479	Insulation Work NOC & Drivers	1.00	0.36	0.02	0.37
5506	Street or Road Construction—Paving or Repaving & Drivers	0.27	0.35	0.54	0.31
5507	Street or Road Construction—Subsurface Work & Drivers	0.38	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	1.00	0.36	0.04	0.38
5606	Contractor—Project Manager, Construction Executive, Construction Manager or Construction Superintendent	0.69	0.30	0.06	0.32

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D-RATIO BY CLASS
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Class	Class Name	2019-2022 Incurred Loss % Less Than \$16,500	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
5650	Exterminator	0.76	0.36	0.18	0.43
6204	Drilling NOC & Drivers	-	0.35	0.00	0.35
6217	Airport Construction—Grading & Drivers	0.33	0.30	0.25	0.31
6306	Sewer Construction—All Operations & Drivers	1.00	0.35	0.02	0.36
6319	Gas Main or Connection Construction & Drivers	0.61	0.30	0.05	0.31
6325	Conduit Construction—For Cables or Wires & Drivers	1.00	0.30	0.03	0.32
6504	Food Products Mfg. NOC	0.51	0.46	0.02	0.46
7046	Vessels—Not Self-Propelled—Coverage Under Admiralty Law—Program I	-	0.30	0.00	0.30
7228	Local Hauling Only - All Employees & Drivers	0.39	0.35	0.29	0.36
7229	Long Distance Hauling—All Employees & Drivers	0.34	0.35	0.38	0.35
7230	Trucking Parcel Or Package Delivery—All Employees & Drivers	0.69	0.42	0.63	0.59
7231	Mail, Parcel, or Package Delivery and Courier or Messenger Service Companies —All Employees & Drivers	0.50	0.42	0.39	0.45
7370	Limousine Co.—All Other Employees & Drivers—Nonscheduled	1.00	0.46	0.02	0.47
7380	Distributing Companies & Drivers.	0.73	0.43	0.19	0.49
7382	Bus Co.—All Other Employees & Drivers	0.87	0.42	0.09	0.46
7403	Aviation—Airport or Heliport Operator—All Employees & Drivers	0.31	0.46	0.24	0.42
7421	Aviation—Transportation of Personnel in Conduct of Employer’s Business—Flying Crew	0.58	0.36	0.02	0.36
7422	Aviation—Flight Testing—Flying Crew	0.31	0.35	0.09	0.35
7425	Aviation—Helicopters—Flying Crew	0.67	0.34	0.06	0.36
7502	Gas Co.—Natural Gas—Local Distribution & Drivers	0.40	0.36	0.19	0.37
7520	Waterworks Operation & Drivers.	0.40	0.42	0.78	0.40
7539	Electric Light or Power Co. NOC—All Employees & Drivers	0.17	0.35	0.26	0.30
7580	Sewage Disposal Plant Operation & Drivers	0.51	0.36	0.25	0.40
7590	Garbage Works	-	0.36	0.00	0.36

INDUSTRIAL COMMISSION OF ARIZONA
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D-RATIO BY CLASS
SCENARIO 1

Class	Class Name	2019-2022 Incurred Loss % Less Than \$16,500	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	0.36	0.02	0.37
7610	Motion Picture—Production—In Studios or Outside—All Operations Up to the Development of Negatives & Clerical, Drivers	1.00	0.36	0.02	0.37
7705	Ambulance Service Companies and EMS (Emergency Medical Service) Providers & Drivers	0.69	0.42	0.16	0.46
7710	Firefighters	0.34	0.35	1.00	0.34
7720	Police Officers	0.34	0.36	1.00	0.34
8006	Coffee, Tea, or Grocer Dealer—Retail.	0.61	0.49	0.35	0.53
8008	Store—Clothing, Wearing Apparel, or Dry Goods—Retail	0.62	0.49	0.18	0.51
8010	Bicycles—Retail Sale or Rental	-	0.46	0.00	0.46
8013	Diamond Cutting or Polishing.	-	0.42	0.00	0.42
8017	Coffee, Tea or Grocery Dealer—Retail & Salespersons	0.53	0.49	1.00	0.53
8018	Barber or Beauty Parlor Supply House	0.30	0.46	0.12	0.44
8021	Store—Fish, Meat or Poultry Dealer—Wholesale.	-	0.46	0.00	0.46
8031	Cold Storage Locker—Frozen Foods.	-	0.46	0.00	0.46
8033	Store—Meat, Grocery and Provision—Combined—Retail NOC.	0.53	0.49	1.00	0.53
8034	Store—Grocery—Wholesale	0.41	0.48	0.06	0.48
8037	Store—Superstores and Warehouse Clubs	0.63	0.50	0.55	0.57
8039	Store—Department—Retail.	0.40	0.49	0.10	0.48
8044	Furniture Rental—Chairs, Coat Racks, Dishes & Drivers	0.47	0.46	0.30	0.46
8107	Contractors Equipment Rental & Drivers	0.79	0.35	0.13	0.41
8209	Vegetable Packing & Drivers.	1.00	0.46	0.02	0.47
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	0.36	0.02	0.37
8279	Breeding Farm or Stable & Drivers.	-	0.36	0.00	0.36
8291	Storage Warehouse—Cold	1.00	0.42	0.03	0.44
8292	Storage Warehouse NOC Air Conditioning	0.82	0.46	0.04	0.48
8380	Systems—Automobile—Installation, Service or Repair & Drivers	0.60	0.42	0.46	0.50
8381	Gasoline Station—Self-Service Only—Retail	0.44	0.42	0.13	0.42
8385	Ambulance Service Companies—Garage Employees	0.83	0.42	0.08	0.45

INDUSTRIAL COMMISSION OF ARIZONA
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D-RATIO BY CLASS
SCENARIO 1

Class	Class Name	2019-2022 Incurred Loss % Less Than \$16,500	NCCI D-Ratio	Class Credibility	Proposed D-Ratio
		(1)	(2)	(3)	(4)
8393	Automobile—Body Repair	0.59	0.36	0.10	0.38
8411	Volunteer Firefighters	0.40	0.35	0.07	0.35
8412	Certified Ambulance Drivers & Attendants	-	0.35	0.00	0.35
8413	Volunteer Police Officer	0.56	0.35	0.09	0.37
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	0.87	0.35	0.09	0.39
8416	Volunteer Search and Rescue	-	0.35	0.00	0.35
8417	Volunteer - General	0.48	0.35	0.11	0.36
8418	Arizona Game and Fish Reserve	-	0.35	0.00	0.35
8601	Architectural or Engineering Firm— Including Salespersons & Drivers	0.11	0.35	0.09	0.33
8720	Inspection of Risks for Insurance or Valuation Purposes NOC	1.00	0.35	0.05	0.38
8742	Estimators	0.35	0.36	0.14	0.36
8748	Mobile, Manufactured, Modular, or Prefabricated Home Dealers—Salespersons	0.43	0.35	0.10	0.36
8799	Mailing or Addressing Company or Letter Service Shop—Clerical Staff	-	0.46	0.00	0.46
8803	Auditor, Accountant, or Computer System Designer or Programmer—Traveling	0.47	0.36	0.07	0.37
8810	Clerical Office Employees NOC.	0.49	0.46	0.99	0.48
8820	Attorney—All Employees & Clerical, Messengers, Drivers.	0.67	0.36	0.22	0.43
8829	Convalescent or Nursing Home—All Employees	0.60	0.49	0.13	0.50
8831	Hospital—Veterinary & Drivers	0.48	0.50	0.26	0.50
8832	Physician & Clerical	0.45	0.46	0.39	0.46
8833	Hospital—Professional Employees	0.54	0.46	1.00	0.54
8835	Home, Public, and Traveling Healthcare—All Employees	0.41	0.46	0.18	0.45
8840	Religious Organization—Professional Employees & Clerical	0.69	0.46	0.11	0.49
8864	Social Services Organization—All Employees & Salespersons, Drivers	1.00	0.49	0.06	0.52
8868	College—Professional Employees & Clerical	0.60	0.49	1.00	0.60
8869	Child Care Center—All Employees Including Clerical, Salespersons & Drivers.	1.00	0.49	0.03	0.51
8901	Telecommunications Co.: Office or Exchange Employees & Clerical	-	0.36	0.00	0.36
9012	Building or Property Management—Property Managers and Leasing Agents & Clerical, Salespersons	1.00	0.36	0.03	0.38
9014	Chimney Cleaning—Residential—No Chimney Cleaning Above Ground Level & Drivers	1.00	0.46	0.03	0.47
9015	Building or Property Management—All Other Employees	0.43	0.42	0.45	0.42

INDUSTRIAL COMMISSION OF ARIZONA
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D-RATIO BY CLASS
SCENARIO 1

Class	Class Name	2019-2022 Incurred Loss % Less Than \$16,500 (1)	NCCI D-Ratio (2)	Class Credibility (3)	Proposed D-Ratio (4)
9016	Amusement Park or Exhibition Operation & Drivers	0.42	0.46	0.07	0.46
9033	Housing Authority & Clerical, Salespersons, Drivers	0.99	0.42	0.06	0.45
9040	Hospital—All Other Employees	0.57	0.49	0.72	0.55
9052	Hotel—All Other Employees & Salespersons, Drivers	0.56	0.49	0.46	0.52
9058	Hotel—Restaurant Employees	0.38	0.50	0.17	0.48
9060	Club—Country, Golf, Fishing, or Yacht—All Employees & Clerical, Salespersons, Drivers	0.80	0.49	0.06	0.51
9061	Club—NOC & Clerical	-	0.49	0.00	0.49
9063	Exercise or Health Institute & Clerical	0.73	0.49	0.16	0.53
9082	Caterer.	-	0.50	0.00	0.50
9083	Restaurant: Fast Food.	0.41	0.50	0.09	0.49
9093	Bowling Lane.	-	0.49	0.00	0.49
9101	Religious Organization—All Other Employees	0.50	0.49	1.00	0.50
9102	Lawn Maintenance—Commercial or Domestic & Drivers	0.41	0.43	0.51	0.42
9154	Theater NOC—All Other Employees	-	0.46	0.00	0.46
9178	Athletic Sports or Park: Noncontact Sports	-	0.50	0.00	0.50
9180	Amusement Device Operation NOC Not Traveling & Drivers	-	0.43	0.00	0.43
9220	Cemetery Operation & Drivers	0.44	0.43	0.05	0.43
9402	Sewer Cleaning & Drivers	1.00	0.35	0.07	0.40
9403	Ashes, Garbage, or Refuse Collection & Drivers.	0.29	0.35	0.29	0.33
9410	Municipal, Township, County, or State Employee NOC.	0.42	0.46	0.56	0.44
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	-	0.36	0.00	0.36
9554	Sign Installation, Maintenance, Repair, Removal, or Replacement NOC—Away From Shop & Drivers	0.40	0.35	0.04	0.35
9586	Barber Shop, Beauty Parlor, or Hair Styling Salon	-	0.48	0.00	0.48

Notes:

- (1) - Per INDUSTRIAL COMMISSION OF ARIZONA.
- (2) - Per NCCI Arizona Rate Filing effective 1/1/2023
- (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, 2024

RATE CHANGE IMPACT BY SELF-INSURED
SCENARIO 1

Self-Insured	2022 Payroll (\$00,000's)	Current Rate	Proposed Rate	Most Recent E-Mod	Discount	Projected 2023 Premium * (\$000's)	Proposed 2024 Premium ** (\$000's)	Premium Change 2023 to 2024	
								\$ 000's	%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
ABF Freight, Inc.	125	3.25	3.12	1.14	0.1000	415	398	(16)	-4%
Albertsons Companies LLC	5,707	1.22	1.11	1.00	0.1025	6,235	5,690	(545)	-9%
American Furniture Warehouse Co., Inc.	245	1.93	2.17	1.00	0.1025	424	477	53	12%
Arizona Counties Insurance Pool (ACIP)	4,937	1.06	1.20	1.34	0.1000	6,300	7,139	839	13%
Arizona Municipal Risk Retention (AMRRP)	7,520	1.67	1.91	1.08	0.1025	12,180	13,947	1,767	15%
State of Arizona	50,376	0.91	0.90	0.74	0.1050	30,523	30,026	(497)	-2%
Banner Health	28,429	0.54	0.51	1.00	0.1025	13,866	12,894	(972)	-7%
Raley's Arizona LLC dba Bashas'	2,371	1.29	1.17	1.03	0.1025	2,824	2,556	(268)	-9%
Central Arizona Water Conservation District (CAP)	506	1.72	2.13	0.65	0.1050	505	627	122	24%
Chevron U.S.A., Inc.	16	0.18	0.16	1.00	0.1025	3	2	(0)	-10%
City of Avondale	580	1.49	1.76	1.00	0.1025	775	915	140	18%
City of Chandler	1,269	1.73	2.05	1.00	0.1025	1,975	2,339	365	18%
City of Glendale	1,325	1.87	2.21	0.97	0.1025	2,162	2,552	390	18%
City of Mesa	3,538	1.93	2.19	1.02	0.1025	6,262	7,100	838	13%
City of Peoria	894	1.73	2.01	1.22	0.1000	1,693	1,973	279	17%
City of Phoenix	11,583	1.98	2.31	1.49	0.1000	30,739	35,934	5,195	17%
City of Scottsdale	1,731	1.74	2.03	1.53	0.1000	4,149	4,840	690	17%
City of Surprise	816	1.88	2.19	0.76	0.1050	1,041	1,213	172	17%
City of Tempe	1,303	1.69	1.99	1.25	0.1000	2,483	2,924	441	18%
City of Tucson	3,448	2.02	2.40	1.11	0.1000	6,941	8,274	1,334	19%
City of Yuma	547	1.91	2.22	1.13	0.1000	1,062	1,235	172	16%
Concrete Reinforcements Inc. (CRI)	48	1.19	1.10	1.00	0.1025	52	48	(4)	-8%
Costco Wholesale Corporation	2,937	0.98	1.19	0.98	0.1025	2,523	3,077	554	22%
DG Retail, LLC	264	1.09	1.35	1.00	0.1025	257	320	63	25%
Dignity Health	9,921	0.72	0.68	1.00	0.1025	6,412	6,030	(382)	-6%
Dole Food Company, Inc.	169	2.42	2.45	0.72	0.1050	264	267	3	1%
Empire Southwest LLC	2,357	1.14	1.04	0.54	0.1075	1,289	1,186	(104)	-8%
Encompass Health Corporation	510	0.72	0.69	1.14	0.1000	375	359	(16)	-4%
Federal Express Ground Package System, Inc.	962	3.42	3.57	0.90	0.1025	2,655	2,772	117	4%
FedEx Express, Inc.	753	2.71	3.15	0.88	0.1050	1,604	1,869	264	16%
FedEx Freight Inc.	714	3.28	3.15	0.61	0.1050	1,279	1,229	(50)	-4%
Freeport-McMoran Inc.	8,167	1.60	1.45	0.78	0.1050	9,128	8,257	(871)	-10%
Heartland Express, Inc.	64	3.31	3.13	0.84	0.1050	159	151	(9)	-5%
Honeywell International, Inc.	8,709	0.44	0.42	0.40	0.1075	1,366	1,313	(53)	-4%
Honor Health	8,908	0.65	0.62	0.75	0.1050	3,887	3,688	(199)	-5%
Hyatt Corporation	762	0.91	0.85	1.00	0.1025	623	581	(42)	-7%
Intel Corporation	20,412	0.15	0.17	0.52	0.1075	1,466	1,651	185	13%
Kiewit Corporation	790	1.51	1.53	0.81	0.1050	867	877	10	1%
Knight Transportation, Inc.	663	1.20	1.16	1.00	0.1025	715	689	(26)	-4%
Kroger Corporation	6,972	1.33	1.21	0.57	0.1075	4,724	4,293	(431)	-9%
Learjet, Inc.	248	0.43	0.40	1.24	0.1000	118	111	(7)	-6%
Macy's, Inc.	869	1.04	0.94	1.22	0.1000	993	896	(97)	-10%
Maricopa County	8,810	0.99	1.14	0.80	0.1050	6,263	7,211	949	15%
Maricopa County Community College District	4,587	0.35	0.33	0.81	0.1050	1,163	1,093	(70)	-6%
Marriott International, Inc.	2,589	1.16	1.09	0.75	0.1050	2,021	1,898	(124)	-6%
Mayo Clinic	8,985	0.36	0.36	0.77	0.1050	2,257	2,218	(39)	-2%
McKee Foods Corporation	57	1.45	1.42	1.00	0.1025	75	73	(2)	-2%
Medtronic, Inc.	1,557	0.27	0.26	0.56	0.1075	212	199	(13)	-6%
Mesa Unified School District No. 4	4,092	0.51	0.46	1.00	0.1025	1,861	1,683	(177)	-10%
Nordstrom, Inc.	510	0.66	0.70	1.00	0.1025	301	321	20	7%
Parker-Hannifin Corporation	359	0.59	0.53	1.00	0.1025	189	171	(18)	-9%
Pilot Travel Centers, LLC	485	1.65	1.59	1.00	0.1025	718	690	(28)	-4%

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
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RATE CHANGE IMPACT BY SELF-INSURED
SCENARIO 1

Self-Insured	2022 Payroll (\$00,000's)	Current Rate	Proposed Rate	Most Recent E-Mod	Discount	Projected 2023 Premium * (\$000's)	Proposed 2024 Premium ** (\$000's)	Premium Change 2023 to 2024	
								\$ 000's	%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Pima County	2,459	0.88	0.96	1.00	0.1025	1,944	2,123	179	9%
Pinnacle West Capital Corporation (APS)	7,796	0.39	0.39	0.68	0.1050	1,849	1,852	3	0%
Proctor & Gamble Co.	195	0.56	0.55	1.00	0.1025	98	97	(1)	-1%
Prudential Overall Supply Company (POS)	136	1.77	1.77	0.79	0.1050	170	170	(0)	0%
Purcell Tire & Rubber Company	51	0.86	0.83	1.00	0.1025	39	38	(1)	-3%
Quik Trip Corporation	1,324	1.11	1.20	1.00	0.1025	1,320	1,428	108	8%
Roehl Transport, LLC	44	2.54	2.40	1.00	0.1025	100	95	(5)	-5%
Roman Catholic Church, Diocese of Tucson	498	0.64	0.56	1.30	0.1000	373	326	(46)	-12%
Ruan Transportation Management Systems, Inc.	267	3.41	3.19	1.00	0.1025	816	762	(54)	-7%
SRP - Salt River Project Agricultural Improvement and Power District and the Salt River Valley Water Users' Association	5,304	0.38	0.38	0.57	0.1075	1,024	1,035	11	1%
Salvation Army-USA Western Territory	149	0.60	0.55	1.00	0.1025	79	73	(7)	-8%
Securis Insurance Pool, Inc.	1,850	3.57	4.40	1.00	0.1025	5,933	7,303	1,369	23%
Shamrock Foods Company & Shamrock Farms Company	1,662	1.40	1.31	1.00	0.1025	2,088	1,949	(139)	-7%
Southwest Gas Corporation	687	0.79	0.82	0.69	0.1050	337	350	13	4%
Swift Transportation Co., LLC	1,131	1.21	1.17	0.82	0.1050	1,008	969	(39)	-4%
Textron, Inc.	498	0.55	0.51	1.00	0.1025	246	229	(17)	-7%
The Arizona School Alliance for Workers' Compensation Pool (ASA)	46,273	0.47	0.43	1.11	0.1000	21,673	19,755	(1,919)	-9%
TMC Healthcare	2,117	0.76	0.69	0.89	0.1050	1,277	1,169	(108)	-8%
Town of Gilbert	1,255	1.86	2.17	1.00	0.1025	2,099	2,446	347	17%
Trademark Construction Co., Inc.	52	2.84	2.59	1.00	0.1025	134	122	(12)	-9%
Truly Nolen of America, Inc.	210	0.87	0.85	0.83	0.1050	135	132	(3)	-2%
Valley Schools Workers' Compensation Group	6,334	0.43	0.39	0.87	0.1050	2,110	1,939	(171)	-8%
Van Tuyl Group dba Berkshire Hathaway Automotive	2,393	0.59	0.57	1.00	0.1025	1,262	1,232	(31)	-2%
Viad Corporation	101	0.51	0.51	1.00	0.1025	46	46	(0)	-1%
WalMart Associates, Inc.	13,615	1.00	1.21	0.93	0.1025	11,381	13,803	2,421	21%
Weyerhaeuser Company	39	1.11	1.12	1.00	0.1025	39	39	0	1%
Young Electric Sign Company (YESCO)	72	2.28	1.97	1.00	0.1025	147	126	(20)	-14%
YRC, Inc. dba YRC Freight	142	3.37	3.27	1.00	0.1025	429	417	(12)	-3%
Total	331,149					246,530	258,299	11,770	4.8%

Notes:

- (1), (4), & (5) - Per INDUSTRIAL COMMISSION OF ARIZONA.
- (2) - Per ICA Rates effective 1/1/2023; Weighted Average ICA Rate by Class Code with Weights as 2022 Payroll
- (3) - Per Exhibit II, Column (11): Weighted Average Proposed Rate by Class Code with Weights as 2022 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 2023 premium assumes: 2022 payroll, Class rates effective 1/1/2023 per prior report, No change in E-Mod, No change in discount.

** Proposed 2024 premium assumes: 2022 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, 2024

RATE CHANGE IMPACT BY SELF-INSURED
SCENARIO 1

Self-Insured	2022 Payroll (\$00,000's)	Current Rate	Proposed Rate	Most Recent E-Mod	Discount	Projected 2023 Premium * (\$000's)	Proposed 2024 Premium ** (\$000's)	Premium Change 2023 to 2024	
								\$ 000's	%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
ABF Freight, Inc.	125	3.25	3.01	1.14	0.1000	415	385	(30)	-7%
Albertsons Companies LLC	5,707	1.22	1.07	1.00	0.1025	6,235	5,504	(731)	-12%
American Furniture Warehouse Co., Inc.	245	1.93	2.09	1.00	0.1025	424	461	37	9%
Arizona Counties Insurance Pool (ACIP)	4,937	1.06	1.16	1.34	0.1000	6,300	6,912	612	10%
Arizona Municipal Risk Retention (AMRRP)	7,520	1.67	1.88	1.08	0.1025	12,180	13,676	1,496	12%
State of Arizona	50,376	0.91	0.87	0.74	0.1050	30,523	29,181	(1,342)	-4%
Banner Health	28,429	0.54	0.49	1.00	0.1025	13,866	12,462	(1,403)	-10%
Raley's Arizona LLC dba Bashas'	2,371	1.29	1.13	1.03	0.1025	2,824	2,471	(354)	-13%
Central Arizona Water Conservation District (CAP)	506	1.72	2.13	0.65	0.1050	505	627	122	24%
Chevron U.S.A., Inc.	16	0.18	0.16	1.00	0.1025	3	2	(0)	-13%
City of Avondale	580	1.49	1.73	1.00	0.1025	775	898	123	16%
City of Chandler	1,269	1.73	2.02	1.00	0.1025	1,975	2,300	325	16%
City of Glendale	1,325	1.87	2.17	0.97	0.1025	2,162	2,507	345	16%
City of Mesa	3,538	1.93	2.15	1.02	0.1025	6,262	6,973	711	11%
City of Peoria	894	1.73	1.98	1.22	0.1000	1,693	1,940	247	15%
City of Phoenix	11,583	1.98	2.27	1.49	0.1000	30,739	35,301	4,561	15%
City of Scottsdale	1,731	1.74	1.99	1.53	0.1000	4,149	4,748	599	14%
City of Surprise	816	1.88	2.15	0.76	0.1050	1,041	1,194	153	15%
City of Tempe	1,303	1.69	1.96	1.25	0.1000	2,483	2,874	391	16%
City of Tucson	3,448	2.02	2.36	1.11	0.1000	6,941	8,138	1,198	17%
City of Yuma	547	1.91	2.19	1.13	0.1000	1,062	1,216	153	14%
Concrete Reinforcements Inc. (CRI)	48	1.19	1.06	1.00	0.1025	52	46	(5)	-11%
Costco Wholesale Corporation	2,937	0.98	1.19	0.98	0.1025	2,523	3,072	549	22%
DG Retail, LLC	264	1.09	1.35	1.00	0.1025	257	320	63	24%
Dignity Health	9,921	0.72	0.65	1.00	0.1025	6,412	5,828	(584)	-9%
Dole Food Company, Inc.	169	2.42	2.37	0.72	0.1050	264	259	(5)	-2%
Empire Southwest LLC	2,357	1.14	1.01	0.54	0.1075	1,289	1,146	(143)	-11%
Encompass Health Corporation	510	0.72	0.66	1.14	0.1000	375	347	(28)	-7%
Federal Express Ground Package System, Inc.	962	3.42	3.45	0.90	0.1025	2,655	2,679	24	1%
FedEx Express, Inc.	753	2.71	3.05	0.88	0.1050	1,604	1,806	202	13%
FedEx Freight Inc.	714	3.28	3.05	0.61	0.1050	1,279	1,187	(91)	-7%
Freepart-McMoran Inc.	8,167	1.60	1.40	0.78	0.1050	9,128	7,982	(1,146)	-13%
Heartland Express, Inc.	64	3.31	3.02	0.84	0.1050	159	146	(14)	-9%
Honeywell International, Inc.	8,709	0.44	0.41	0.40	0.1075	1,366	1,269	(97)	-7%
Honor Health	8,908	0.65	0.60	0.75	0.1050	3,887	3,565	(322)	-8%
Hyatt Corporation	762	0.91	0.82	1.00	0.1025	623	562	(62)	-10%
Intel Corporation	20,412	0.15	0.17	0.52	0.1075	1,466	1,596	130	9%
Kiewit Corporation	790	1.51	1.48	0.81	0.1050	867	848	(19)	-2%
Knight Transportation, Inc.	663	1.20	1.12	1.00	0.1025	715	666	(49)	-7%
Kroger Corporation	6,972	1.33	1.17	0.57	0.1075	4,724	4,150	(575)	-12%
Learjet, Inc.	248	0.43	0.39	1.24	0.1000	118	107	(11)	-9%
Macy's, Inc.	869	1.04	0.91	1.22	0.1000	993	866	(127)	-13%
Maricopa County	8,810	0.99	1.11	0.80	0.1050	6,263	6,985	722	12%
Maricopa County Community College District	4,587	0.35	0.32	0.81	0.1050	1,163	1,056	(107)	-9%
Marriott International, Inc.	2,589	1.16	1.06	0.75	0.1050	2,021	1,834	(187)	-9%
Mayo Clinic	8,985	0.36	0.35	0.77	0.1050	2,257	2,144	(114)	-5%
McKee Foods Corporation	57	1.45	1.37	1.00	0.1025	75	71	(4)	-6%
Medtronic, Inc.	1,557	0.27	0.25	0.56	0.1075	212	192	(19)	-9%
Mesa Unified School District No. 4	4,092	0.51	0.44	1.00	0.1025	1,861	1,627	(234)	-13%
Nordstrom, Inc.	510	0.66	0.68	1.00	0.1025	301	310	9	3%
Parker-Hannifin Corporation	359	0.59	0.51	1.00	0.1025	189	165	(24)	-13%
Pilot Travel Centers, LLC	485	1.65	1.53	1.00	0.1025	718	667	(51)	-7%

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2024

RATE CHANGE IMPACT BY SELF-INSURED
SCENARIO 1

Self-Insured	2022 Payroll (\$00,000's)	Current Rate	Proposed Rate	Most Recent E-Mod	Discount	Projected 2023 Premium * (\$000's)	Proposed 2024 Premium ** (\$000's)	Premium Change 2023 to 2024	
								\$ 000's	%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Pima County	2,459	0.88	0.93	1.00	0.1025	1,944	2,058	114	6%
Pinnacle West Capital Corporation (APS)	7,796	0.39	0.38	0.68	0.1050	1,849	1,790	(59)	-3%
Proctor & Gamble Co.	195	0.56	0.53	1.00	0.1025	98	94	(5)	-5%
Prudential Overall Supply Company (POS)	136	1.77	1.71	0.79	0.1050	170	164	(6)	-3%
Purcell Tire & Rubber Company	51	0.86	0.80	1.00	0.1025	39	37	(3)	-6%
Quik Trip Corporation	1,324	1.11	1.16	1.00	0.1025	1,320	1,380	60	5%
Roehl Transport, LLC	44	2.54	2.32	1.00	0.1025	100	91	(8)	-8%
Roman Catholic Church, Diocese of Tucson	498	0.64	0.55	1.30	0.1000	373	319	(54)	-14%
Ruan Transportation Management Systems, Inc.	267	3.41	3.08	1.00	0.1025	816	738	(78)	-10%
SRP - Salt River Project Agricultural Improvement and Power District and the Salt River Valley Water Users' Association	5,304	0.38	0.37	0.57	0.1075	1,024	1,000	(24)	-2%
Salvation Army-USA Western Territory	149	0.60	0.54	1.00	0.1025	79	72	(7)	-9%
Securis Insurance Pool, Inc.	1,850	3.57	4.40	1.00	0.1025	5,933	7,297	1,364	23%
Shamrock Foods Company & Shamrock Farms Company	1,662	1.40	1.26	1.00	0.1025	2,088	1,883	(204)	-10%
Southwest Gas Corporation	687	0.79	0.80	0.69	0.1050	337	338	1	0%
Swift Transportation Co., LLC	1,131	1.21	1.13	0.82	0.1050	1,008	937	(71)	-7%
Textron, Inc.	498	0.55	0.50	1.00	0.1025	246	222	(25)	-10%
The Arizona School Alliance for Workers' Compensation Pool (ASA)	46,273	0.47	0.41	1.11	0.1000	21,673	19,094	(2,579)	-12%
TMC Healthcare	2,117	0.76	0.67	0.89	0.1050	1,277	1,130	(147)	-11%
Town of Gilbert	1,255	1.86	2.14	1.00	0.1025	2,099	2,406	307	15%
Trademark Construction Co., Inc.	52	2.84	2.50	1.00	0.1025	134	118	(16)	-12%
Truly Nolen of America, Inc.	210	0.87	0.82	0.83	0.1050	135	128	(7)	-5%
Valley Schools Workers' Compensation Group	6,334	0.43	0.38	0.87	0.1050	2,110	1,874	(235)	-11%
Van Tuyl Group dba Berkshire Hathaway Automotive	2,393	0.59	0.55	1.00	0.1025	1,262	1,190	(72)	-6%
Viad Corporation	101	0.51	0.49	1.00	0.1025	46	44	(2)	-4%
WalMart Associates, Inc.	13,615	1.00	1.21	0.93	0.1025	11,381	13,748	2,367	21%
Weyerhaeuser Company	39	1.11	1.08	1.00	0.1025	39	38	(1)	-3%
Young Electric Sign Company (YESCO)	72	2.28	1.90	1.00	0.1025	147	122	(24)	-17%
YRC, Inc. dba YRC Freight	142	3.37	3.16	1.00	0.1025	429	403	(26)	-6%
Total	331,149					246,530	251,984	5,455	2.2%

Notes:

- (1), (4), & (5) - Per INDUSTRIAL COMMISSION OF ARIZONA.
- (2) - Per ICA Rates effective 1/1/2023; Weighted Average ICA Rate by Class Code with Weights as 2022 Payroll
- (3) - Per Exhibit II, Column (11): Weighted Average Proposed Rate by Class Code with Weights as 2022 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 2023 premium assumes: 2022 payroll, Class rates effective 1/1/2023 per prior report, No change in E-Mod, No change in discount.

** Proposed 2024 premium assumes: 2022 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, 2024

RATE CHANGE IMPACT BY SELF-INSURED
SCENARIO 1

Self-Insured	2022 Payroll (\$00,000's)	Current Rate	Proposed Rate	Most Recent E-Mod	Discount	Projected 2023 Premium * (\$000's)	Proposed 2024 Premium ** (\$000's)	Premium Change 2023 to 2024	
								\$ 000's	%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
ABF Freight, Inc.	125	3.25	3.02	1.14	0.1000	415	386	(29)	-7%
Albertsons Companies LLC	5,707	1.22	1.08	1.00	0.1025	6,235	5,513	(722)	-12%
American Furniture Warehouse Co., Inc.	245	1.93	2.10	1.00	0.1025	424	461	37	9%
Arizona Counties Insurance Pool (ACIP)	4,937	1.06	1.16	1.34	0.1000	6,300	6,923	624	10%
Arizona Municipal Risk Retention (AMRRP)	7,520	1.67	1.88	1.08	0.1025	12,180	13,689	1,509	12%
State of Arizona	50,376	0.91	0.88	0.74	0.1050	30,523	29,223	(1,299)	-4%
Banner Health	28,429	0.54	0.49	1.00	0.1025	13,866	12,484	(1,382)	-10%
Raley's Arizona LLC dba Bashas'	2,371	1.29	1.13	1.03	0.1025	2,824	2,475	(349)	-12%
Central Arizona Water Conservation District (CAP)	506	1.72	2.13	0.65	0.1050	505	627	122	24%
Chevron U.S.A., Inc.	16	0.18	0.16	1.00	0.1025	3	2	(0)	-13%
City of Avondale	580	1.49	1.73	1.00	0.1025	775	899	124	16%
City of Chandler	1,269	1.73	2.02	1.00	0.1025	1,975	2,302	327	17%
City of Glendale	1,325	1.87	2.17	0.97	0.1025	2,162	2,509	347	16%
City of Mesa	3,538	1.93	2.16	1.02	0.1025	6,262	6,980	718	11%
City of Peoria	894	1.73	1.98	1.22	0.1000	1,693	1,942	249	15%
City of Phoenix	11,583	1.98	2.27	1.49	0.1000	30,739	35,332	4,593	15%
City of Scottsdale	1,731	1.74	1.99	1.53	0.1000	4,149	4,753	603	15%
City of Surprise	816	1.88	2.15	0.76	0.1050	1,041	1,195	154	15%
City of Tempe	1,303	1.69	1.96	1.25	0.1000	2,483	2,876	393	16%
City of Tucson	3,448	2.02	2.36	1.11	0.1000	6,941	8,145	1,204	17%
City of Yuma	547	1.91	2.19	1.13	0.1000	1,062	1,217	154	15%
Concrete Reinforcements Inc. (CRI)	48	1.19	1.06	1.00	0.1025	52	46	(5)	-10%
Costco Wholesale Corporation	2,937	0.98	1.19	0.98	0.1025	2,523	3,072	549	22%
DG Retail, LLC	264	1.09	1.35	1.00	0.1025	257	320	63	24%
Dignity Health	9,921	0.72	0.66	1.00	0.1025	6,412	5,839	(574)	-9%
Dole Food Company, Inc.	169	2.42	2.38	0.72	0.1050	264	259	(4)	-2%
Empire Southwest LLC	2,357	1.14	1.01	0.54	0.1075	1,289	1,148	(141)	-11%
Encompass Health Corporation	510	0.72	0.66	1.14	0.1000	375	347	(27)	-7%
Federal Express Ground Package System, Inc.	962	3.42	3.45	0.90	0.1025	2,655	2,684	29	1%
FedEx Express, Inc.	753	2.71	3.05	0.88	0.1050	1,604	1,809	205	13%
FedEx Freight Inc.	714	3.28	3.05	0.61	0.1050	1,279	1,190	(89)	-7%
Freeport-McMoran Inc.	8,167	1.60	1.40	0.78	0.1050	9,128	7,996	(1,132)	-12%
Heartland Express, Inc.	64	3.31	3.03	0.84	0.1050	159	146	(14)	-8%
Honeywell International, Inc.	8,709	0.44	0.41	0.40	0.1075	1,366	1,271	(95)	-7%
Honor Health	8,908	0.65	0.60	0.75	0.1050	3,887	3,571	(316)	-8%
Hyatt Corporation	762	0.91	0.82	1.00	0.1025	623	563	(61)	-10%
Intel Corporation	20,412	0.15	0.17	0.52	0.1075	1,466	1,599	133	9%
Kiewit Corporation	790	1.51	1.48	0.81	0.1050	867	849	(18)	-2%
Knight Transportation, Inc.	663	1.20	1.12	1.00	0.1025	715	667	(48)	-7%
Kroger Corporation	6,972	1.33	1.17	0.57	0.1075	4,724	4,157	(567)	-12%
Learjet, Inc.	248	0.43	0.39	1.24	0.1000	118	108	(11)	-9%
Macy's, Inc.	869	1.04	0.91	1.22	0.1000	993	868	(125)	-13%
Maricopa County	8,810	0.99	1.11	0.80	0.1050	6,263	6,996	734	12%
Maricopa County Community College District	4,587	0.35	0.32	0.81	0.1050	1,163	1,058	(105)	-9%
Marriott International, Inc.	2,589	1.16	1.06	0.75	0.1050	2,021	1,837	(184)	-9%
Mayo Clinic	8,985	0.36	0.35	0.77	0.1050	2,257	2,147	(110)	-5%
McKee Foods Corporation	57	1.45	1.37	1.00	0.1025	75	71	(4)	-6%
Medtronic, Inc.	1,557	0.27	0.25	0.56	0.1075	212	193	(19)	-9%
Mesa Unified School District No. 4	4,092	0.51	0.44	1.00	0.1025	1,861	1,630	(231)	-12%
Nordstrom, Inc.	510	0.66	0.68	1.00	0.1025	301	311	10	3%
Parker-Hannifin Corporation	359	0.59	0.51	1.00	0.1025	189	165	(23)	-12%
Pilot Travel Centers, LLC	485	1.65	1.53	1.00	0.1025	718	668	(50)	-7%

**INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED RATE REVIEW
Effective January 1, 2024**

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

Self-Insured	2022 Payroll (\$00,000's)	Current Rate	Proposed Rate	Most Recent E-Mod	Discount	Projected 2023 Premium *	Proposed 2024 Premium **	Premium Change 2023 to 2024	
								\$ 000's	%
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Pima County	2,459	0.88	0.93	1.00	0.1025	1,944	2,061	117	6%
Pinnacle West Capital Corporation (APS)	7,796	0.39	0.38	0.68	0.1050	1,849	1,793	(56)	-3%
Proctor & Gamble Co.	195	0.56	0.53	1.00	0.1025	98	94	(4)	-5%
Prudential Overall Supply Company (POS)	136	1.77	1.71	0.79	0.1050	170	164	(5)	-3%
Purcell Tire & Rubber Company	51	0.86	0.80	1.00	0.1025	39	37	(2)	-6%
Quik Trip Corporation	1,324	1.11	1.16	1.00	0.1025	1,320	1,383	63	5%
Roehl Transport, LLC	44	2.54	2.33	1.00	0.1025	100	92	(8)	-8%
Roman Catholic Church, Diocese of Tucson	498	0.64	0.55	1.30	0.1000	373	319	(53)	-14%
Ruan Transportation Management Systems, Inc.	267	3.41	3.09	1.00	0.1025	816	739	(77)	-9%
SRP - Salt River Project Agricultural Improvement and Power District and the Salt River Valley Water Users' Association	5,304	0.38	0.37	0.57	0.1075	1,024	1,002	(22)	-2%
Salvation Army-USA Western Territory	149	0.60	0.54	1.00	0.1025	79	72	(7)	-9%
Securis Insurance Pool, Inc.	1,850	3.57	4.40	1.00	0.1025	5,933	7,297	1,364	23%
Shamrock Foods Company & Shamrock Farms Company	1,662	1.40	1.26	1.00	0.1025	2,088	1,887	(201)	-10%
Southwest Gas Corporation	687	0.79	0.80	0.69	0.1050	337	339	2	1%
Swift Transportation Co., LLC	1,131	1.21	1.13	0.82	0.1050	1,008	938	(70)	-7%
Textron, Inc.	498	0.55	0.50	1.00	0.1025	246	222	(24)	-10%
The Arizona School Alliance for Workers' Compensation Pool (ASA)	46,273	0.47	0.41	1.11	0.1000	21,673	19,127	(2,546)	-12%
TMC Healthcare	2,117	0.76	0.67	0.89	0.1050	1,277	1,132	(145)	-11%
Town of Gilbert	1,255	1.86	2.14	1.00	0.1025	2,099	2,408	309	15%
Trademark Construction Co., Inc.	52	2.84	2.50	1.00	0.1025	134	118	(16)	-12%
Truly Nolen of America, Inc.	210	0.87	0.82	0.83	0.1050	135	128	(7)	-5%
Valley Schools Workers' Compensation Group	6,334	0.43	0.38	0.87	0.1050	2,110	1,878	(232)	-11%
Van Tuyl Group dba Berkshire Hathaway Automotive	2,393	0.59	0.56	1.00	0.1025	1,262	1,193	(70)	-6%
Viad Corporation	101	0.51	0.49	1.00	0.1025	46	44	(2)	-4%
WalMart Associates, Inc.	13,615	1.00	1.21	0.93	0.1025	11,381	13,751	2,369	21%
Weyerhaeuser Company	39	1.11	1.09	1.00	0.1025	39	38	(1)	-3%
Young Electric Sign Company (YESCO)	72	2.28	1.90	1.00	0.1025	147	122	(24)	-17%
YRC, Inc. dba YRC Freight	142	3.37	3.17	1.00	0.1025	429	403	(26)	-6%
Total	331,149					246,530	252,300	5,771	2.3%

Notes:

- (1), (4), & (5) - Per INDUSTRIAL COMMISSION OF ARIZONA.
- (2) - Per ICA Rates effective 1/1/2023; Weighted Average ICA Rate by Class Code with Weights as 2022 Payroll
- (3) - Per Exhibit II, Column (11): Weighted Average Proposed Rate by Class Code with Weights as 2022 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 2023 premium assumes: 2022 payroll, Class rates effective 1/1/2023 per prior report, No change in E-Mod, No change in discount.
 ** Proposed 2024 premium assumes: 2022 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, 2024**

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

Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem
0005	3.45	711	5537	2.54	567	8416	1.11	338
0034	2.76	602	5606	0.60	255	8417	1.01	322
0036	2.98	637	5650	2.57	571	8418	1.11	338
0037	4.01	802	6204	3.90	784	8601	0.25	201
0251	1.93	469	6217	2.34	535	8720	0.62	259
1164	1.72	435	6306	3.45	712	8742	0.17	186
1165	1.67	427	6319	2.19	511	8748	0.28	204
1438	2.85	616	6325	2.48	556	8799	0.47	235
1452	1.63	421	6504	1.80	448	8803	0.05	168
2003	2.20	511	7046	2.85	616	8810	0.15	184
2039	1.56	410	7228	3.55	728	8820	0.09	175
2063	1.21	353	7229	3.73	757	8829	1.40	384
2065	1.25	360	7230	4.85	936	8831	1.70	433
2070	1.91	465	7231	4.21	833	8832	0.20	192
2501	1.56	410	7370	2.51	561	8833	0.74	278
2585	1.91	465	7380	3.03	644	8835	1.05	328
2702	10.16	1,250	7382	2.53	564	8840	0.43	229
2802	2.98	637	7403	2.10	496	8864	0.84	295
2881	3.25	680	7421	0.35	215	8868	0.28	206
3027	1.22	355	7422	1.56	410	8869	0.74	278
3064	1.83	453	7425	1.35	377	8901	0.09	175
3113	1.26	362	7502	0.90	304	9012	0.53	245
3145	1.26	362	7520	3.30	688	9014	1.49	399
3179	1.26	362	7539	0.86	297	9015	1.87	460
3257	1.53	406	7580	1.62	419	9016	1.71	434
3365	2.62	579	7590	1.88	461	9033	1.25	360
3507	1.70	432	7600	2.03	485	9040	1.27	363
3632	1.13	341	7610	0.33	212	9052	1.15	343
3634	0.88	301	7705	2.70	592	9058	0.97	315
3681	0.69	270	7710	4.94	950	9060	1.17	348
3685	0.41	225	7720	2.73	596	9061	0.89	302
3724	2.57	571	8006	1.16	346	9063	0.58	254
3808	1.71	434	8008	0.79	287	9082	0.80	288
3826	0.41	226	8010	1.14	343	9083	0.73	277
3830	0.51	241	8013	0.27	203	9093	0.86	297
3865	1.93	469	8017	1.41	385	9101	1.56	410
4109	0.23	196	8018	1.57	410	9102	2.42	547
4243	1.31	369	8021	1.71	433	9154	0.89	302
4299	1.13	341	8031	1.51	402	9178	3.01	641
4361	0.67	267	8033	1.25	361	9180	3.00	640
4420	2.01	482	8034	1.62	419	9220	3.12	660
4484	1.58	413	8037	1.17	348	9402	3.23	677
4511	0.41	225	8039	0.98	317	9403	3.41	706
4825	0.62	259	8044	2.54	567	9410	1.10	336
5022	4.32	851	8107	1.51	402	9516	1.33	373
5040	4.78	924	8209	2.30	527	9519	2.74	598
5146	2.59	575	8227	3.02	643	9554	4.80	928
5183	2.06	489	8232	3.65	745	9586	0.30	208
5188	2.09	494	8279	6.12	1,140			
5190	2.01	481	8291	1.88	461			
5191	0.63	261	8292	1.78	445			
5192	1.72	436	8380	1.14	342			
5213	3.72	755	8381	0.98	317			
5403	4.84	934	8385	1.59	415			
5437	3.26	682	8393	0.95	311			
5474	4.43	869	8411	1.04	326			
5479	3.92	788	8412	1.11	338			
5506	3.34	694	8413	0.97	315			
5507	2.75	601	8414	1.11	338			
5508	7.27	1,250	8415	1.02	324			

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

**INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2024**

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

Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem
0005	3.45	711	5537	2.46	554	8416	1.11	338
0034	2.76	602	5606	0.58	252	8417	0.98	317
0036	2.88	621	5650	2.48	557	8418	1.11	338
0037	3.88	780	6204	3.77	763	8601	0.25	199
0251	1.86	458	6217	2.26	522	8720	0.60	255
1164	1.72	435	6306	3.33	693	8742	0.16	186
1165	1.61	418	6319	2.12	499	8748	0.27	203
1438	2.75	601	6325	2.39	543	8799	0.45	233
1452	1.58	412	6504	1.74	438	8803	0.05	168
2003	2.12	500	7046	2.75	601	8810	0.15	183
2039	1.51	402	7228	3.43	709	8820	0.09	174
2063	1.17	347	7229	3.61	737	8829	1.40	384
2065	1.21	353	7230	4.69	910	8831	1.70	433
2070	1.84	455	7231	4.07	811	8832	0.19	191
2501	1.56	410	7370	2.42	547	8833	0.71	274
2585	1.84	455	7380	2.93	628	8835	1.02	323
2702	9.82	1,250	7382	2.44	551	8840	0.43	229
2802	2.88	621	7403	2.03	484	8864	0.81	290
2881	3.25	680	7421	0.33	214	8868	0.28	204
3027	1.18	348	7422	1.56	410	8869	0.71	274
3064	1.77	444	7425	1.31	369	8901	0.09	174
3113	1.26	362	7502	0.87	300	9012	0.51	242
3145	1.26	362	7520	3.30	688	9014	1.44	391
3179	1.26	362	7539	0.83	293	9015	1.81	450
3257	1.48	397	7580	1.57	411	9016	1.65	425
3365	2.53	565	7590	1.88	461	9033	1.21	354
3507	1.70	432	7600	1.96	474	9040	1.22	356
3632	1.09	335	7610	0.32	211	9052	1.11	337
3634	0.88	301	7705	2.61	577	9058	0.94	310
3681	0.69	270	7710	4.94	950	9060	1.13	341
3685	0.39	223	7720	2.63	582	9061	0.89	302
3724	2.49	558	8006	1.12	340	9063	0.57	250
3808	1.66	425	8008	0.77	282	9082	0.78	284
3826	0.40	223	8010	1.11	337	9083	0.70	273
3830	0.49	238	8013	0.27	203	9093	0.83	293
3865	1.93	469	8017	1.41	385	9101	1.51	402
4109	0.22	195	8018	1.51	402	9102	2.34	534
4243	1.27	362	8021	1.65	424	9154	0.86	297
4299	1.10	335	8031	1.51	402	9178	2.91	625
4361	0.67	267	8033	1.21	354	9180	3.00	640
4420	1.94	471	8034	1.56	410	9220	3.02	643
4484	1.53	404	8037	1.17	348	9402	3.12	660
4511	0.39	223	8039	0.95	312	9403	3.30	687
4825	0.60	256	8044	2.46	553	9410	1.10	336
5022	4.32	851	8107	1.46	393	9516	1.29	366
5040	4.62	899	8209	2.22	515	9519	2.74	598
5146	2.51	561	8227	3.02	643	9554	4.64	902
5183	1.99	478	8232	3.53	725	9586	0.30	208
5188	2.09	494	8279	5.92	1,107			
5190	1.94	470	8291	1.82	451			
5191	0.63	261	8292	1.72	435			
5192	1.67	427	8380	1.10	336			
5213	3.72	755	8381	0.95	312			
5403	4.68	908	8385	1.59	415			
5437	3.26	682	8393	0.91	306			
5474	4.43	869	8411	1.01	321			
5479	3.79	767	8412	1.11	338			
5506	3.23	677	8413	0.94	310			
5507	2.66	586	8414	1.11	338			
5508	7.02	1,250	8415	0.99	318			

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

**INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
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**TABLE OF VOLUNTARY RATES BY CLASS
SCENARIO 1**

Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem
0005	3.45	711	5537	2.46	554	8416	1.11	338
0034	2.76	602	5606	0.58	252	8417	0.98	317
0036	2.89	622	5650	2.49	558	8418	1.11	338
0037	3.88	781	6204	3.78	764	8601	0.25	199
0251	1.87	459	6217	2.27	523	8720	0.60	255
1164	1.72	435	6306	3.34	694	8742	0.16	186
1165	1.62	419	6319	2.12	500	8748	0.27	203
1438	2.76	601	6325	2.40	544	8799	0.46	233
1452	1.58	413	6504	1.74	439	8803	0.05	168
2003	2.13	500	7046	2.76	601	8810	0.15	183
2039	1.51	402	7228	3.44	710	8820	0.09	174
2063	1.17	347	7229	3.61	738	8829	1.40	384
2065	1.21	354	7230	4.70	911	8831	1.70	433
2070	1.84	455	7231	4.08	812	8832	0.19	191
2501	1.56	410	7370	2.43	548	8833	0.71	274
2585	1.85	456	7380	2.93	629	8835	1.02	323
2702	9.84	1,250	7382	2.45	551	8840	0.43	229
2802	2.89	622	7403	2.03	485	8864	0.82	291
2881	3.25	680	7421	0.34	214	8868	0.28	204
3027	1.18	349	7422	1.56	410	8869	0.72	274
3064	1.78	444	7425	1.31	370	8901	0.09	174
3113	1.26	362	7502	0.87	300	9012	0.51	242
3145	1.26	362	7520	3.30	688	9014	1.45	392
3179	1.26	362	7539	0.83	293	9015	1.81	450
3257	1.49	398	7580	1.57	411	9016	1.66	425
3365	2.54	566	7590	1.88	461	9033	1.21	354
3507	1.70	432	7600	1.97	475	9040	1.23	356
3632	1.09	335	7610	0.32	211	9052	1.11	338
3634	0.88	301	7705	2.61	578	9058	0.94	310
3681	0.69	270	7710	4.94	950	9060	1.14	342
3685	0.39	223	7720	2.64	582	9061	0.89	302
3724	2.49	558	8006	1.13	340	9063	0.57	251
3808	1.66	426	8008	0.77	283	9082	0.78	284
3826	0.40	223	8010	1.11	337	9083	0.71	273
3830	0.49	238	8013	0.27	203	9093	0.83	293
3865	1.93	469	8017	1.41	385	9101	1.51	402
4109	0.22	195	8018	1.52	403	9102	2.34	534
4243	1.27	363	8021	1.65	424	9154	0.86	297
4299	1.10	336	8031	1.51	402	9178	2.91	626
4361	0.67	267	8033	1.21	354	9180	3.00	640
4420	1.95	471	8034	1.57	411	9220	3.02	644
4484	1.53	405	8037	1.17	348	9402	3.13	661
4511	0.39	223	8039	0.95	312	9403	3.30	688
4825	0.60	256	8044	2.46	554	9410	1.10	336
5022	4.32	851	8107	1.46	394	9516	1.29	367
5040	4.62	900	8209	2.22	516	9519	2.74	598
5146	2.51	562	8227	3.02	643	9554	4.65	904
5183	1.99	479	8232	3.54	726	9586	0.30	208
5188	2.09	494	8279	5.93	1,108			
5190	1.94	471	8291	1.82	451			
5191	0.63	261	8292	1.72	436			
5192	1.67	427	8380	1.10	336			
5213	3.72	755	8381	0.95	312			
5403	4.68	909	8385	1.59	415			
5437	3.26	682	8393	0.92	307			
5474	4.43	869	8411	1.01	321			
5479	3.80	768	8412	1.11	338			
5506	3.23	677	8413	0.94	310			
5507	2.67	587	8414	1.11	338			
5508	7.03	1,250	8415	0.99	319			

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

**INDUSTRIAL COMMISSION OF ARIZONA
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Effective January 1, 2024**

**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	4.65	904	5537	3.44	710	8416	1.50	400
0034	3.73	756	5606	0.81	289	8417	1.37	379
0036	4.02	804	5650	3.47	715	8418	1.50	400
0037	5.41	1,026	6204	5.27	1,002	8601	0.34	215
0251	2.60	577	6217	3.16	666	8720	0.83	293
1164	2.32	532	6306	4.66	905	8742	0.22	196
1165	2.25	521	6319	2.96	634	8748	0.37	220
1438	3.85	775	6325	3.34	695	8799	0.63	262
1452	2.20	512	6504	2.43	548	8803	0.06	170
2003	2.96	634	7046	3.85	775	8810	0.20	193
2039	2.11	497	7228	4.79	927	8820	0.12	180
2063	1.63	421	7229	5.04	966	8829	1.89	463
2065	1.69	430	7230	6.55	1,207	8831	2.30	528
2070	2.57	572	7231	5.68	1,069	8832	0.27	203
2501	2.11	497	7370	3.38	701	8833	0.99	319
2585	2.58	572	7380	4.09	814	8835	1.42	387
2702	13.72	1,250	7382	3.41	706	8840	0.58	253
2802	4.02	804	7403	2.83	613	8864	1.14	342
2881	4.39	862	7421	0.47	235	8868	0.38	222
3027	1.64	423	7422	2.11	498	8869	1.00	320
3064	2.47	556	7425	1.83	452	8901	0.12	180
3113	1.70	432	7502	1.22	355	9012	0.72	275
3145	1.70	432	7520	4.45	872	9014	2.02	483
3179	1.70	432	7539	1.16	345	9015	2.53	565
3257	2.07	491	7580	2.19	510	9016	2.31	530
3365	3.54	726	7590	2.54	566	9033	1.69	431
3507	2.30	527	7600	2.74	599	9040	1.71	434
3632	1.52	404	7610	0.44	231	9052	1.55	408
3634	1.19	350	7705	3.64	743	9058	1.31	369
3681	0.93	309	7710	6.67	1,227	9060	1.58	413
3685	0.55	248	7720	3.68	749	9061	1.20	352
3724	3.47	715	8006	1.57	411	9063	0.79	286
3808	2.32	530	8008	1.07	331	9082	1.08	333
3826	0.55	248	8010	1.54	407	9083	0.98	317
3830	0.68	269	8013	0.36	218	9093	1.16	345
3865	2.61	577	8017	1.90	464	9101	2.11	498
4109	0.30	209	8018	2.11	498	9102	3.26	682
4243	1.77	443	8021	2.30	528	9154	1.19	351
4299	1.53	405	8031	2.04	486	9178	4.06	809
4361	0.90	305	8033	1.69	431	9180	4.05	808
4420	2.71	594	8034	2.19	510	9220	4.22	835
4484	2.13	501	8037	1.58	413	9402	4.36	858
4511	0.55	248	8039	1.33	373	9403	4.60	897
4825	0.84	294	8044	3.43	709	9410	1.49	398
5022	5.83	1,093	8107	2.04	486	9516	1.80	448
5040	6.45	1,192	8209	3.10	656	9519	3.70	752
5146	3.50	720	8227	4.08	812	9554	6.48	1,197
5183	2.78	604	8232	4.93	949	9586	0.41	225
5188	2.82	611	8279	8.26	1,250			
5190	2.71	593	8291	2.54	566			
5191	0.85	296	8292	2.40	545			
5192	2.33	532	8380	1.54	406			
5213	5.02	964	8381	1.33	372			
5403	6.53	1,205	8385	2.15	504			
5437	4.40	865	8393	1.28	364			
5474	5.98	1,117	8411	1.40	385			
5479	5.30	1,008	8412	1.50	400			
5506	4.51	881	8413	1.31	369			
5507	3.72	755	8414	1.50	400			
5508	9.81	1,250	8415	1.38	381			

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 1**

Class Code	Rate	Min Prem	Class Code	Rate	Min Prem	Class Code	Rate	Min Prem
0005	4.65	904	5537	3.32	691	8416	1.50	400
0034	3.73	756	5606	0.78	285	8417	1.32	372
0036	3.89	782	5650	3.35	696	8418	1.50	400
0037	5.23	997	6204	5.09	974	8601	0.33	213
0251	2.52	563	6217	3.06	649	8720	0.80	289
1164	2.32	532	6306	4.50	880	8742	0.22	195
1165	2.18	509	6319	2.86	618	8748	0.36	218
1438	3.72	755	6325	3.23	677	8799	0.61	258
1452	2.13	501	6504	2.35	535	8803	0.06	170
2003	2.87	619	7046	3.72	755	8810	0.20	191
2039	2.04	486	7228	4.63	901	8820	0.12	179
2063	1.58	412	7229	4.87	939	8829	1.89	463
2065	1.63	421	7230	6.33	1,172	8831	2.30	528
2070	2.49	558	7231	5.49	1,039	8832	0.26	202
2501	2.11	497	7370	3.27	683	8833	0.96	314
2585	2.49	558	7380	3.95	792	8835	1.37	380
2702	13.26	1,250	7382	3.30	688	8840	0.58	253
2802	3.89	782	7403	2.74	598	8864	1.10	336
2881	4.39	862	7421	0.45	232	8868	0.37	219
3027	1.59	414	7422	2.11	498	8869	0.96	314
3064	2.39	543	7425	1.77	443	8901	0.12	179
3113	1.70	432	7502	1.18	348	9012	0.69	271
3145	1.70	432	7520	4.45	872	9014	1.95	472
3179	1.70	432	7539	1.12	339	9015	2.44	551
3257	2.00	480	7580	2.12	498	9016	2.23	517
3365	3.42	707	7590	2.54	566	9033	1.64	422
3507	2.30	527	7600	2.65	584	9040	1.65	424
3632	1.47	396	7610	0.43	228	9052	1.50	399
3634	1.19	350	7705	3.52	724	9058	1.26	362
3681	0.93	309	7710	6.67	1,227	9060	1.53	405
3685	0.53	245	7720	3.56	729	9061	1.20	352
3724	3.36	697	8006	1.52	403	9063	0.76	282
3808	2.24	518	8008	1.03	325	9082	1.05	327
3826	0.53	246	8010	1.49	399	9083	0.95	312
3830	0.66	266	8013	0.36	218	9093	1.12	339
3865	2.61	577	8017	1.90	464	9101	2.04	487
4109	0.29	207	8018	2.04	487	9102	3.15	665
4243	1.71	433	8021	2.23	516	9154	1.15	345
4299	1.48	397	8031	2.04	486	9178	3.92	788
4361	0.90	305	8033	1.64	422	9180	4.05	808
4420	2.62	580	8034	2.11	498	9220	4.08	812
4484	2.06	490	8037	1.58	413	9402	4.22	835
4511	0.53	245	8039	1.28	365	9403	4.45	872
4825	0.81	289	8044	3.32	691	9410	1.49	398
5022	5.83	1,093	8107	1.97	475	9516	1.74	438
5040	6.23	1,157	8209	3.00	639	9519	3.70	752
5146	3.38	701	8227	4.08	812	9554	6.26	1,162
5183	2.68	590	8232	4.77	923	9586	0.41	225
5188	2.82	611	8279	7.99	1,250			
5190	2.62	579	8291	2.45	552			
5191	0.85	296	8292	2.32	532			
5192	2.25	520	8380	1.48	398			
5213	5.02	964	8381	1.28	365			
5403	6.31	1,170	8385	2.15	504			
5437	4.40	865	8393	1.23	358			
5474	5.98	1,117	8411	1.36	377			
5479	5.12	979	8412	1.50	400			
5506	4.36	857	8413	1.26	362			
5507	3.59	735	8414	1.50	400			
5508	9.48	1,250	8415	1.34	374			

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, 2024**

**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	4.65	904	5537	3.33	692	8416	1.50	400
0034	3.73	756	5606	0.78	285	8417	1.33	372
0036	3.90	783	5650	3.36	697	8418	1.50	400
0037	5.24	999	6204	5.10	976	8601	0.33	213
0251	2.52	564	6217	3.06	650	8720	0.81	289
1164	2.32	532	6306	4.51	881	8742	0.22	195
1165	2.18	509	6319	2.87	619	8748	0.36	218
1438	3.72	756	6325	3.24	678	8799	0.61	258
1452	2.13	501	6504	2.35	536	8803	0.06	170
2003	2.87	619	7046	3.72	756	8810	0.20	192
2039	2.04	487	7228	4.64	903	8820	0.12	179
2063	1.58	413	7229	4.88	940	8829	1.89	463
2065	1.63	421	7230	6.34	1,174	8831	2.30	528
2070	2.49	558	7231	5.50	1,040	8832	0.26	202
2501	2.11	497	7370	3.27	684	8833	0.96	314
2585	2.49	559	7380	3.96	793	8835	1.37	380
2702	13.28	1,250	7382	3.30	688	8840	0.58	253
2802	3.90	783	7403	2.74	599	8864	1.10	336
2881	4.39	862	7421	0.45	232	8868	0.37	220
3027	1.59	415	7422	2.11	498	8869	0.97	315
3064	2.40	543	7425	1.77	443	8901	0.12	179
3113	1.70	432	7502	1.18	349	9012	0.69	271
3145	1.70	432	7520	4.45	872	9014	1.95	473
3179	1.70	432	7539	1.12	339	9015	2.45	552
3257	2.01	481	7580	2.12	499	9016	2.24	518
3365	3.43	708	7590	2.54	566	9033	1.64	422
3507	2.30	527	7600	2.66	585	9040	1.66	425
3632	1.47	396	7610	0.43	228	9052	1.50	400
3634	1.19	350	7705	3.53	725	9058	1.27	363
3681	0.93	309	7710	6.67	1,227	9060	1.53	405
3685	0.53	245	7720	3.56	730	9061	1.20	352
3724	3.36	698	8006	1.52	403	9063	0.76	282
3808	2.24	519	8008	1.04	326	9082	1.05	328
3826	0.54	246	8010	1.49	399	9083	0.95	312
3830	0.66	266	8013	0.36	218	9093	1.12	339
3865	2.61	577	8017	1.90	464	9101	2.04	487
4109	0.30	207	8018	2.05	487	9102	3.16	665
4243	1.71	434	8021	2.23	517	9154	1.16	345
4299	1.48	397	8031	2.04	486	9178	3.93	789
4361	0.90	305	8033	1.64	422	9180	4.05	808
4420	2.63	580	8034	2.12	499	9220	4.08	813
4484	2.06	490	8037	1.58	413	9402	4.22	836
4511	0.53	245	8039	1.29	366	9403	4.46	873
4825	0.81	290	8044	3.32	691	9410	1.49	398
5022	5.83	1,093	8107	1.97	476	9516	1.74	439
5040	6.24	1,159	8209	3.00	640	9519	3.70	752
5146	3.39	702	8227	4.08	812	9554	6.27	1,164
5183	2.69	590	8232	4.78	924	9586	0.41	225
5188	2.82	611	8279	8.00	1,250			
5190	2.62	579	8291	2.46	553			
5191	0.85	296	8292	2.33	532			
5192	2.25	521	8380	1.49	398			
5213	5.02	964	8381	1.29	366			
5403	6.32	1,172	8385	2.15	504			
5437	4.40	865	8393	1.24	358			
5474	5.98	1,117	8411	1.36	377			
5479	5.13	981	8412	1.50	400			
5506	4.37	859	8413	1.27	363			
5507	3.60	736	8414	1.50	400			
5508	9.50	1,250	8415	1.34	374			

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, 2024

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	3.61	0.46	5537	0.93	0.38	8416	0.38	0.35
0034	1.17	0.43	5606	0.19	0.32	8417	0.39	0.36
0036	1.26	0.48	5650	1.03	0.43	8418	0.38	0.35
0037	1.46	0.36	6204	1.45	0.35	8601	0.13	0.33
0251	0.84	0.42	6217	1.06	0.31	8720	0.21	0.38
1164	0.54	0.30	6306	1.16	0.36	8742	0.07	0.36
1165	0.51	0.31	6319	0.82	0.31	8748	0.10	0.36
1438	1.16	0.36	6325	0.77	0.32	8799	0.22	0.46
1452	0.66	0.36	6504	0.78	0.46	8803	0.02	0.37
2003	0.92	0.48	7046	0.98	0.30	8810	0.12	0.48
2039	0.67	0.47	7228	1.48	0.36	8820	0.05	0.43
2063	0.56	0.43	7229	1.84	0.35	8829	0.76	0.50
2065	0.58	0.44	7230	3.36	0.59	8831	1.80	0.50
2070	0.76	0.44	7231	2.82	0.45	8832	0.12	0.46
2501	0.69	0.46	7370	1.09	0.47	8833	0.60	0.54
2585	0.88	0.44	7380	1.82	0.49	8835	0.59	0.45
2702	3.26	0.30	7382	1.07	0.46	8840	0.20	0.49
2802	1.23	0.44	7403	1.20	0.42	8864	0.43	0.52
2881	262.40	0.49	7421	0.13	0.36	8868	0.23	0.60
3027	0.50	0.36	7422	1.43	0.35	8869	0.35	0.51
3064	0.77	0.43	7425	0.46	0.36	8901	0.04	0.36
3113	0.53	0.42	7502	0.41	0.37	9012	0.20	0.38
3145	0.53	0.43	7520	3.45	0.40	9014	0.64	0.47
3179	0.56	0.46	7539	0.39	0.30	9015	1.13	0.42
3257	0.67	0.47	7580	0.83	0.40	9016	0.81	0.46
3365	0.89	0.37	7590	0.79	0.36	9033	0.51	0.45
3507	0.72	0.42	7600	0.75	0.37	9040	0.77	0.55
3632	0.59	0.41	7610	0.13	0.37	9052	0.68	0.52
3634	0.37	0.42	7705	1.51	0.46	9058	0.58	0.48
3681	15.35	0.52	7710	4.85	0.34	9060	0.58	0.51
3685	0.17	0.50	7720	2.21	0.34	9061	0.42	0.49
3724	0.79	0.33	8006	0.76	0.53	9063	0.31	0.53
3808	0.79	0.42	8008	0.44	0.51	9082	0.44	0.50
3826	0.16	0.42	8010	0.55	0.46	9083	0.46	0.49
3830	0.21	0.44	8013	0.12	0.42	9093	0.45	0.49
3865	0.92	0.49	8017	1.23	0.53	9101	1.27	0.50
4109	0.09	0.52	8018	0.72	0.44	9102	1.86	0.42
4243	0.60	0.42	8021	0.82	0.46	9154	0.42	0.46
4299	0.52	0.43	8031	0.67	0.46	9178	1.65	0.50
4361	0.30	0.46	8033	1.02	0.53	9180	1.28	0.43
4420	0.74	0.35	8034	0.74	0.48	9220	1.35	0.43
4484	0.69	0.47	8037	0.92	0.57	9402	1.04	0.40
4511	0.19	0.42	8039	0.50	0.48	9403	1.59	0.33
4825	0.30	0.35	8044	1.96	0.46	9410	0.44	0.44
5022	1.38	0.30	8107	0.46	0.41	9516	0.55	0.44
5040	1.65	0.30	8209	1.00	0.47	9519	1.02	0.36
5146	0.96	0.38	8227	1.04	0.35	9554	1.61	0.35
5183	0.67	0.39	8232	1.34	0.37	9586	0.14	0.48
5188	0.71	0.35	8279	2.28	0.36			
5190	0.75	0.34	8291	0.78	0.44			
5191	0.24	0.36	8292	0.76	0.48			
5192	0.79	0.42	8380	0.63	0.50			
5213	1.19	0.30	8381	0.45	0.42			
5403	1.74	0.34	8385	0.73	0.45			
5437	1.25	0.35	8393	0.38	0.38			
5474	1.41	0.30	8411	0.40	0.35			
5479	1.45	0.37	8412	0.38	0.35			
5506	2.13	0.31	8413	0.33	0.37			
5507	1.07	0.35	8414	0.38	0.35			
5508	0.99	0.35	8415	0.39	0.39			

INDUSTRIAL COMMISSION OF ARIZONA
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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	3.61	0.46	5537	0.90	0.38	8416	0.38	0.35
0034	1.17	0.43	5606	0.18	0.32	8417	0.38	0.36
0036	1.22	0.48	5650	1.01	0.43	8418	0.38	0.35
0037	1.41	0.36	6204	1.45	0.35	8601	0.13	0.33
0251	0.82	0.42	6217	1.04	0.31	8720	0.21	0.38
1164	0.54	0.30	6306	1.12	0.36	8742	0.07	0.36
1165	0.49	0.31	6319	0.80	0.31	8748	0.10	0.36
1438	1.16	0.36	6325	0.74	0.32	8799	0.22	0.46
1452	0.66	0.36	6504	0.75	0.46	8803	0.02	0.37
2003	0.89	0.48	7046	0.98	0.30	8810	0.12	0.48
2039	0.65	0.47	7228	1.45	0.36	8820	0.04	0.43
2063	0.56	0.43	7229	1.81	0.35	8829	0.76	0.50
2065	0.56	0.44	7230	3.34	0.59	8831	1.80	0.50
2070	0.74	0.44	7231	2.78	0.45	8832	0.12	0.46
2501	0.69	0.46	7370	1.05	0.47	8833	0.60	0.54
2585	0.86	0.44	7380	1.76	0.49	8835	0.58	0.45
2702	3.15	0.30	7382	1.03	0.46	8840	0.20	0.49
2802	1.20	0.44	7403	1.18	0.42	8864	0.42	0.52
2881	262.40	0.49	7421	0.12	0.36	8868	0.23	0.60
3027	0.50	0.36	7422	1.43	0.35	8869	0.33	0.51
3064	0.74	0.43	7425	0.44	0.36	8901	0.04	0.36
3113	0.53	0.42	7502	0.40	0.37	9012	0.19	0.38
3145	0.53	0.43	7520	3.45	0.40	9014	0.62	0.47
3179	0.56	0.46	7539	0.39	0.30	9015	1.12	0.42
3257	0.65	0.47	7580	0.81	0.40	9016	0.78	0.46
3365	0.86	0.37	7590	0.79	0.36	9033	0.50	0.45
3507	0.72	0.42	7600	0.72	0.37	9040	0.76	0.55
3632	0.58	0.41	7610	0.12	0.37	9052	0.67	0.52
3634	0.37	0.42	7705	1.48	0.46	9058	0.56	0.48
3681	15.35	0.52	7710	4.85	0.34	9060	0.56	0.51
3685	0.16	0.50	7720	2.21	0.34	9061	0.42	0.49
3724	0.76	0.33	8006	0.74	0.53	9063	0.31	0.53
3808	0.79	0.42	8008	0.43	0.51	9082	0.44	0.50
3826	0.16	0.42	8010	0.55	0.46	9083	0.45	0.49
3830	0.20	0.44	8013	0.12	0.42	9093	0.45	0.49
3865	0.92	0.49	8017	1.23	0.53	9101	1.27	0.50
4109	0.09	0.52	8018	0.70	0.44	9102	1.84	0.42
4243	0.60	0.42	8021	0.82	0.46	9154	0.42	0.46
4299	0.52	0.43	8031	0.67	0.46	9178	1.65	0.50
4361	0.30	0.46	8033	1.02	0.53	9180	1.28	0.43
4420	0.74	0.35	8034	0.71	0.48	9220	1.31	0.43
4484	0.66	0.47	8037	0.92	0.57	9402	1.01	0.40
4511	0.19	0.42	8039	0.48	0.48	9403	1.56	0.33
4825	0.29	0.35	8044	1.93	0.46	9410	0.44	0.44
5022	1.38	0.30	8107	0.45	0.41	9516	0.53	0.44
5040	1.65	0.30	8209	0.97	0.47	9519	1.02	0.36
5146	0.93	0.38	8227	1.04	0.35	9554	1.56	0.35
5183	0.65	0.39	8232	1.30	0.37	9586	0.14	0.48
5188	0.71	0.35	8279	2.28	0.36			
5190	0.73	0.34	8291	0.76	0.44			
5191	0.24	0.36	8292	0.74	0.48			
5192	0.79	0.42	8380	0.62	0.50			
5213	1.19	0.30	8381	0.44	0.42			
5403	1.68	0.34	8385	0.73	0.45			
5437	1.25	0.35	8393	0.37	0.38			
5474	1.41	0.30	8411	0.39	0.35			
5479	1.40	0.37	8412	0.38	0.35			
5506	2.12	0.31	8413	0.32	0.37			
5507	1.04	0.35	8414	0.38	0.35			
5508	0.99	0.35	8415	0.38	0.39			

INDUSTRIAL COMMISSION OF ARIZONA
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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	3.61	0.46	5537	0.90	0.38	8416	0.38	0.35
0034	1.17	0.43	5606	0.18	0.32	8417	0.38	0.36
0036	1.22	0.48	5650	1.01	0.43	8418	0.38	0.35
0037	1.42	0.36	6204	1.45	0.35	8601	0.13	0.33
0251	0.82	0.42	6217	1.04	0.31	8720	0.21	0.38
1164	0.54	0.30	6306	1.12	0.36	8742	0.07	0.36
1165	0.49	0.31	6319	0.80	0.31	8748	0.10	0.36
1438	1.16	0.36	6325	0.74	0.32	8799	0.22	0.46
1452	0.66	0.36	6504	0.76	0.46	8803	0.02	0.37
2003	0.90	0.48	7046	0.98	0.30	8810	0.12	0.48
2039	0.65	0.47	7228	1.45	0.36	8820	0.04	0.43
2063	0.56	0.43	7229	1.81	0.35	8829	0.76	0.50
2065	0.56	0.44	7230	3.34	0.59	8831	1.80	0.50
2070	0.74	0.44	7231	2.78	0.45	8832	0.12	0.46
2501	0.69	0.46	7370	1.06	0.47	8833	0.60	0.54
2585	0.86	0.44	7380	1.77	0.49	8835	0.58	0.45
2702	3.16	0.30	7382	1.04	0.46	8840	0.20	0.49
2802	1.20	0.44	7403	1.18	0.42	8864	0.42	0.52
2881	262.40	0.49	7421	0.12	0.36	8868	0.23	0.60
3027	0.50	0.36	7422	1.43	0.35	8869	0.33	0.51
3064	0.74	0.43	7425	0.44	0.36	8901	0.04	0.36
3113	0.53	0.42	7502	0.40	0.37	9012	0.19	0.38
3145	0.53	0.43	7520	3.45	0.40	9014	0.62	0.47
3179	0.56	0.46	7539	0.39	0.30	9015	1.12	0.42
3257	0.65	0.47	7580	0.82	0.40	9016	0.78	0.46
3365	0.86	0.37	7590	0.79	0.36	9033	0.50	0.45
3507	0.72	0.42	7600	0.72	0.37	9040	0.77	0.55
3632	0.58	0.41	7610	0.12	0.37	9052	0.67	0.52
3634	0.37	0.42	7705	1.48	0.46	9058	0.57	0.48
3681	15.35	0.52	7710	4.85	0.34	9060	0.56	0.51
3685	0.16	0.50	7720	2.21	0.34	9061	0.42	0.49
3724	0.76	0.33	8006	0.74	0.53	9063	0.31	0.53
3808	0.79	0.42	8008	0.43	0.51	9082	0.44	0.50
3826	0.16	0.42	8010	0.55	0.46	9083	0.45	0.49
3830	0.20	0.44	8013	0.12	0.42	9093	0.45	0.49
3865	0.92	0.49	8017	1.23	0.53	9101	1.27	0.50
4109	0.09	0.52	8018	0.71	0.44	9102	1.84	0.42
4243	0.60	0.42	8021	0.82	0.46	9154	0.42	0.46
4299	0.52	0.43	8031	0.67	0.46	9178	1.65	0.50
4361	0.30	0.46	8033	1.02	0.53	9180	1.28	0.43
4420	0.74	0.35	8034	0.71	0.48	9220	1.31	0.43
4484	0.67	0.47	8037	0.92	0.57	9402	1.01	0.40
4511	0.19	0.42	8039	0.49	0.48	9403	1.56	0.33
4825	0.29	0.35	8044	1.93	0.46	9410	0.44	0.44
5022	1.38	0.30	8107	0.45	0.41	9516	0.53	0.44
5040	1.65	0.30	8209	0.97	0.47	9519	1.02	0.36
5146	0.93	0.38	8227	1.04	0.35	9554	1.56	0.35
5183	0.65	0.39	8232	1.30	0.37	9586	0.14	0.48
5188	0.71	0.35	8279	2.28	0.36			
5190	0.73	0.34	8291	0.76	0.44			
5191	0.24	0.36	8292	0.74	0.48			
5192	0.79	0.42	8380	0.62	0.50			
5213	1.19	0.30	8381	0.44	0.42			
5403	1.69	0.34	8385	0.73	0.45			
5437	1.25	0.35	8393	0.37	0.38			
5474	1.41	0.30	8411	0.39	0.35			
5479	1.41	0.37	8412	0.38	0.35			
5506	2.12	0.31	8413	0.32	0.37			
5507	1.04	0.35	8414	0.38	0.35			
5508	0.99	0.35	8415	0.38	0.39			

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TABLE OF WEIGHTING VALUES

Expected Losses	Weighting Values	Expected Losses	Weighting Values		
0	- 1,309	0.04	577,741	- 775,326	0.49
1,310	- 3,688	0.05	775,327	- 814,456	0.50
3,689	- 6,125	0.06	814,457	- 855,748	0.51
6,126	- 8,620	0.07	855,749	- 899,386	0.52
8,621	- 9,491	0.08	899,387	- 945,582	0.53
9,492	- 10,734	0.09	945,583	- 994,562	0.54
10,735	- 12,432	0.10	994,563	- 1,046,587	0.55
12,433	- 14,989	0.11	1,046,588	- 1,101,954	0.56
14,990	- 19,852	0.12	1,101,955	- 1,160,994	0.57
19,853	- 45,621	0.13	1,160,995	- 1,224,083	0.58
45,622	- 61,305	0.14	1,224,084	- 1,291,655	0.59
61,306	- 75,002	0.15	1,291,656	- 1,364,207	0.60
75,003	- 88,178	0.16	1,364,208	- 1,442,308	0.61
88,179	- 101,248	0.17	1,442,309	- 1,526,621	0.62
101,249	- 114,403	0.18	1,526,622	- 1,617,920	0.63
114,404	- 127,752	0.19	1,617,921	- 1,717,110	0.64
127,753	- 141,368	0.20	1,717,111	- 1,825,260	0.65
141,369	- 155,304	0.21	1,825,261	- 1,943,643	0.66
155,305	- 169,606	0.22	1,943,644	- 2,073,783	0.67
169,607	- 184,312	0.23	2,073,784	- 2,217,524	0.68
184,313	- 198,813	0.24	2,217,525	- 2,377,114	0.69
198,814	- 213,065	0.25	2,377,115	- 2,555,332	0.70
213,066	- 227,765	0.26	2,555,333	- 2,755,638	0.71
227,766	- 242,938	0.27	2,755,639	- 2,982,412	0.72
242,939	- 258,611	0.28	2,982,413	- 3,241,271	0.73
258,612	- 274,811	0.29	3,241,272	- 3,539,543	0.74
274,812	- 291,567	0.30	3,539,544	- 3,886,973	0.75
291,568	- 308,911	0.31	3,886,974	- 4,296,805	0.76
308,912	- 326,875	0.32	4,296,806	- 4,787,510	0.77
326,876	- 345,495	0.33	4,787,511	- 5,385,648	0.78
345,496	- 364,808	0.34	5,385,649	- 6,130,840	0.79
364,809	- 384,856	0.35	6,130,841	- 7,084,917	0.80
384,857	- 405,682	0.36	7,084,918	- 8,350,025	0.81
405,683	- 427,333	0.37	8,350,026	- 10,107,883	0.82
427,334	- 449,861	0.38	10,107,884	- 12,716,000	0.83
449,862	- 473,319	0.39	12,716,001	- 16,988,058	0.84
473,320	- 497,769	0.40	16,988,059	- 25,262,310	0.85
497,770	- 523,274	0.41	25,262,311	- 48,118,593	0.86
523,275	- 549,905	0.42	48,118,594	- 409,951,007	0.87
549,906	- 577,740	0.43	409,951,008	- AND OVER	0.88
577,741	- 606,861	0.44			
606,862	- 637,361	0.45			
637,362	- 669,341	0.46			
669,342	- 702,913	0.47			
702,914	- 738,196	0.48			

(a) G	6.05
(b) Per Claim Accident Limitation	\$140,772
(c) Multiple Claim Accident Limitation	\$281,545
(d) Primary/Excess Loss Split Point	\$16,500

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TABLE OF BALLAST VALUES

Expected Losses		Ballast Values	Expected Losses		Ballast Values		
0	-	218,404	27,845	2,861,836	-	2,915,872	179,165
218,405	-	271,467	30,870	2,915,873	-	2,969,908	182,190
271,468	-	324,843	33,895	2,969,909	-	3,023,945	185,215
324,844	-	378,405	36,920	3,023,946	-	3,077,981	188,245
378,406	-	432,084	39,950	3,077,982	-	3,132,019	191,270
432,085	-	485,843	42,975	3,132,020	-	3,186,056	194,295
485,844	-	539,657	46,000	3,186,057	-	3,240,094	197,325
539,658	-	593,514	49,030	3,240,095	-	3,294,131	200,350
593,515	-	647,400	52,055	3,294,132	-	3,348,169	203,375
647,401	-	701,311	55,080	3,348,170	-	3,402,206	206,400
701,312	-	755,241	58,105	3,402,207	-	3,456,245	209,430
755,242	-	809,185	61,135	3,456,246	-	3,510,283	212,455
809,186	-	863,142	64,160	3,510,284	-	3,564,322	215,480
863,143	-	917,109	67,185	3,564,323	-	3,618,360	218,510
917,110	-	971,084	70,215	3,618,361	-	3,672,399	221,535
971,085	-	1,025,067	73,240	3,672,400	-	3,726,437	224,560
1,025,068	-	1,079,055	76,265	3,726,438	-	3,780,476	227,585
1,079,056	-	1,133,049	79,290	3,780,477	-	3,834,516	230,615
1,133,050	-	1,187,048	82,320	3,834,517	-	3,888,555	233,640
1,187,049	-	1,241,050	85,345	3,888,556	-	3,942,594	236,665
1,241,051	-	1,295,055	88,370	3,942,595	-	3,996,634	239,695
1,295,056	-	1,349,064	91,400	3,996,635	-	4,050,673	242,720
1,349,065	-	1,403,075	94,425	4,050,674	-	4,104,713	245,745
1,403,076	-	1,457,088	97,450	4,104,714	-	4,158,753	248,770
1,457,089	-	1,511,105	100,475	4,158,754	-	4,212,792	251,800
1,511,106	-	1,565,122	103,505	4,212,793	-	4,266,833	254,825
1,565,123	-	1,619,141	106,530	4,266,834	-	4,320,873	257,850
1,619,142	-	1,673,162	109,555	4,320,874	-	4,374,912	260,880
1,673,163	-	1,727,185	112,585	4,374,913	-	4,428,953	263,905
1,727,186	-	1,781,209	115,610	4,428,954	-	4,482,993	266,930
1,781,210	-	1,835,233	118,635	4,482,994	-	4,537,033	269,955
1,835,234	-	1,889,259	121,660	4,537,034	-	4,591,074	272,985
1,889,260	-	1,943,286	124,690	4,591,075	-	4,645,115	276,010
1,943,287	-	1,997,314	127,715	4,645,116	-	4,699,154	279,035
1,997,315	-	2,051,341	130,740	4,699,155	-	4,753,195	282,065
2,051,342	-	2,105,370	133,770	4,753,196	-	4,807,236	285,090
2,105,371	-	2,159,400	136,795	4,807,237	-	4,861,276	288,115
2,159,401	-	2,213,431	139,820	4,861,277	-	4,915,317	291,140
2,213,432	-	2,267,462	142,845	4,915,318	-	4,969,358	294,170
2,267,463	-	2,321,495	145,875	4,969,359	-	5,023,399	297,195
2,321,496	-	2,375,527	148,900	5,023,400	-	5,077,440	300,220
2,375,528	-	2,429,559	151,925	5,077,441	-	5,131,481	303,250
2,429,560	-	2,483,592	154,955	5,131,482	-	5,185,522	306,275
2,483,593	-	2,537,626	157,980	5,185,523	-	5,239,564	309,300
2,537,627	-	2,591,661	161,005	5,239,565	-	5,293,604	312,325
2,591,662	-	2,645,695	164,030	5,293,605	-	5,347,089	315,355
2,645,696	-	2,699,729	167,060				
2,699,730	-	2,753,765	170,085				
2,753,766	-	2,807,800	173,110				
2,807,801	-	2,861,835	176,140				

For Expected Losses greater than \$5,347,089, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):
 Ballast = (0.056) x (Expected Losses) + 2876.4 x (Expected Losses) x (6.05) / (Expected Losses + (600) x (6.05))
 G = 6.05

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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				

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RETROSPECTIVE RATING PLAN MANUAL

Excess Loss and
Allocated Expense Factors
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.581	0.586	0.625	0.661	0.759	0.825	0.772
\$15,000	0.494	0.514	0.562	0.594	0.708	0.780	0.710
\$20,000	0.426	0.458	0.514	0.539	0.667	0.743	0.659
\$25,000	0.371	0.411	0.475	0.494	0.632	0.712	0.614
\$30,000	0.324	0.372	0.442	0.453	0.601	0.685	0.575
\$35,000	0.282	0.339	0.414	0.418	0.574	0.661	0.541
\$40,000	0.247	0.309	0.389	0.387	0.549	0.639	0.510
\$50,000	0.190	0.260	0.348	0.334	0.506	0.601	0.459
\$75,000	0.103	0.179	0.274	0.240	0.427	0.530	0.366
\$100,000	0.056	0.133	0.227	0.182	0.374	0.477	0.310
\$125,000	0.031	0.103	0.195	0.143	0.336	0.437	0.273
\$150,000	0.017	0.081	0.174	0.116	0.308	0.408	0.245
\$175,000	0.007	0.067	0.157	0.098	0.284	0.384	0.224
\$200,000	0.002	0.057	0.144	0.084	0.266	0.364	0.207
\$225,000	0.000	0.049	0.132	0.072	0.250	0.348	0.194
\$250,000	0.000	0.043	0.123	0.062	0.236	0.334	0.182
\$275,000	0.000	0.037	0.114	0.053	0.225	0.320	0.173
\$300,000	0.000	0.033	0.107	0.046	0.214	0.307	0.164
\$325,000	0.000	0.030	0.101	0.040	0.205	0.295	0.157
\$350,000	0.000	0.027	0.095	0.034	0.196	0.284	0.150
\$375,000	0.000	0.025	0.089	0.029	0.188	0.274	0.143
\$400,000	0.000	0.022	0.085	0.024	0.180	0.265	0.137
\$425,000	0.000	0.021	0.081	0.020	0.173	0.257	0.131
\$450,000	0.000	0.019	0.078	0.015	0.167	0.249	0.126
\$475,000	0.000	0.018	0.075	0.012	0.161	0.241	0.121
\$500,000	0.000	0.017	0.072	0.009	0.155	0.234	0.116
\$600,000	0.000	0.013	0.063	0.003	0.133	0.208	0.102
\$700,000	0.000	0.010	0.054	0.001	0.114	0.184	0.090
\$800,000	0.000	0.008	0.047	0.000	0.098	0.162	0.079
\$900,000	0.000	0.006	0.039	0.000	0.086	0.141	0.069
\$1,000,000	0.000	0.004	0.033	0.000	0.076	0.122	0.061
\$2,000,000	0.000	0.000	0.003	0.000	0.027	0.014	0.019
\$3,000,000	0.000	0.000	0.000	0.000	0.007	0.000	0.010
\$4,000,000	0.000	0.000	0.000	0.000	0.000	0.000	0.002
\$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

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2024

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	0.216	19,570	-	19,999	0.173	225,958	-	235,999	0.130
10,056	-	10,167	0.215	20,000	-	20,449	0.172	236,000	-	246,976	0.129
10,168	-	10,282	0.214	20,450	-	20,919	0.171	246,977	-	259,024	0.128
10,283	-	10,399	0.213	20,920	-	21,411	0.170	259,025	-	272,307	0.127
10,400	-	10,520	0.213	21,412	-	21,927	0.169	272,308	-	287,027	0.126
10,521	-	10,643	0.212	21,928	-	22,469	0.168	287,028	-	303,428	0.125
10,644	-	10,769	0.211	22,470	-	23,037	0.167	303,429	-	321,818	0.124
10,770	-	10,898	0.210	23,038	-	23,636	0.166	321,819	-	342,580	0.123
10,899	-	11,030	0.209	23,637	-	24,266	0.165	342,581	-	366,206	0.122
11,031	-	11,165	0.208	24,267	-	24,931	0.164	366,207	-	393,333	0.121
11,166	-	11,304	0.207	24,932	-	25,633	0.163	393,334	-	424,799	0.120
11,305	-	11,446	0.206	25,634	-	26,376	0.162	424,800	-	461,739	0.119
11,447	-	11,592	0.205	26,377	-	27,164	0.161	461,740	-	505,714	0.118
11,593	-	11,741	0.204	27,165	-	27,999	0.160	505,715	-	558,947	0.117
11,742	-	11,895	0.203	28,000	-	28,888	0.159	558,948	-	624,705	0.116
11,896	-	12,052	0.202	28,889	-	29,836	0.159	624,706	-	707,999	0.115
12,053	-	12,214	0.201	29,837	-	30,847	0.158	708,000	-	816,923	0.114
12,215	-	12,380	0.200	30,848	-	31,929	0.157	816,924	-	965,454	0.113
12,381	-	12,551	0.199	31,930	-	33,090	0.156	965,455	-	1,179,999	0.112
12,552	-	12,727	0.198	33,091	-	34,339	0.155	1,180,000	-	1,517,142	0.111
12,728	-	12,907	0.197	34,340	-	35,686	0.154	1,517,143	-	1,824,799	0.110
12,908	-	13,093	0.196	35,687	-	37,142	0.153	1,824,800	-	1,983,478	0.109
13,094	-	13,284	0.195	37,143	-	38,723	0.152	1,983,479	-	2,172,380	0.108
13,285	-	13,481	0.194	38,724	-	40,444	0.151	2,172,381	-	2,401,052	0.107
13,482	-	13,684	0.193	40,445	-	42,325	0.150	2,401,053	-	2,683,529	0.106
13,685	-	13,893	0.192	42,326	-	44,390	0.149	2,683,530	-	3,041,333	0.105
13,894	-	14,108	0.191	44,391	-	46,666	0.148	3,041,334	-	3,509,230	0.104
14,109	-	14,330	0.190	46,667	-	49,189	0.147	3,509,231	-	4,147,272	0.104
14,331	-	14,559	0.189	49,190	-	51,999	0.146	4,147,273	-	5,068,888	0.103
14,560	-	14,796	0.188	52,000	-	55,151	0.145	5,068,889	-	6,517,142	0.102
14,797	-	15,041	0.187	55,152	-	58,709	0.144	6,517,143	-	9,123,999	0.101
15,042	-	15,294	0.186	58,710	-	62,758	0.143	9,124,000	-	15,206,666	0.100
15,295	-	15,555	0.186	62,759	-	67,407	0.142	15,206,667	-	45,619,999	0.099
15,556	-	15,826	0.185	67,408	-	72,799	0.141	45,620,000	-	& above	0.098
15,827	-	16,106	0.184	72,800	-	79,130	0.140				
16,107	-	16,396	0.183	79,131	-	86,666	0.139				
16,397	-	16,697	0.182	86,667	-	95,789	0.138				
16,698	-	17,009	0.181	95,790	-	107,058	0.137				
17,010	-	17,333	0.180	107,059	-	121,333	0.136				
17,334	-	17,669	0.179	121,334	-	139,999	0.135				
17,670	-	18,019	0.178	140,000	-	165,454	0.134				
18,020	-	18,383	0.177	165,455	-	200,377	0.133				
18,384	-	18,762	0.176	200,378	-	208,235	0.132				
18,763	-	19,157	0.175	208,236	-	216,734	0.131				
19,158	-	19,569	0.174	216,735	-	225,957	0.131				
								Expected Loss Ratio:			0.749
								Tax Multiplier:			1.035

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2024

EXPENSE RATIOS

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

WC Premium Range		Expense Ratio	WC Premium Range		Expense Ratio	WC Premium Range		Expense Ratio
From	To		From	To		From	To	
0	- 10,099	0.216	19,246	- 19,999	0.192	213,549	- 228,275	0.168
10,100	- 10,303	0.215	20,000	- 20,816	0.191	228,276	- 245,185	0.167
10,304	- 10,515	0.214	20,817	- 21,702	0.190	245,186	- 264,799	0.166
10,516	- 10,736	0.213	21,703	- 22,666	0.189	264,800	- 287,826	0.165
10,737	- 10,967	0.213	22,667	- 23,720	0.188	287,827	- 315,238	0.164
10,968	- 11,208	0.212	23,721	- 24,878	0.187	315,239	- 348,421	0.163
11,209	- 11,460	0.211	24,879	- 26,153	0.186	348,422	- 389,411	0.162
11,461	- 11,724	0.210	26,154	- 27,567	0.186	389,412	- 441,333	0.161
11,725	- 11,999	0.209	27,568	- 29,142	0.185	441,334	- 509,230	0.160
12,000	- 12,289	0.208	29,143	- 30,909	0.184	509,231	- 601,818	0.159
12,290	- 12,592	0.207	30,910	- 32,903	0.183	601,819	- 735,555	0.159
12,593	- 12,911	0.206	32,904	- 35,172	0.182	735,556	- 945,714	0.158
12,912	- 13,246	0.205	35,173	- 37,777	0.181	945,715	- 1,323,999	0.157
13,247	- 13,599	0.204	37,778	- 40,799	0.180	1,324,000	- 1,809,565	0.156
13,600	- 13,972	0.203	40,800	- 44,347	0.179	1,809,566	- 1,981,904	0.155
13,973	- 14,366	0.202	44,348	- 48,751	0.178	1,981,905	- 2,190,526	0.154
14,367	- 14,782	0.201	48,752	- 53,684	0.177	2,190,527	- 2,448,235	0.153
14,783	- 15,223	0.200	53,685	- 59,999	0.176	2,448,236	- 2,774,666	0.152
15,224	- 15,692	0.199	60,000	- 67,999	0.175	2,774,667	- 3,201,538	0.151
15,693	- 16,190	0.198	68,000	- 78,461	0.174	3,201,539	- 3,783,636	0.150
16,191	- 16,721	0.197	78,462	- 92,727	0.173	3,783,637	- 4,624,444	0.149
16,722	- 17,288	0.196	92,728	- 113,333	0.172	4,624,445	- 5,945,714	0.148
17,289	- 17,894	0.195	113,334	- 145,714	0.171	5,945,715	- 8,323,999	0.147
17,895	- 18,545	0.194	145,715	- 200,606	0.170	8,324,000	- 13,873,333	0.146
18,546	- 19,245	0.193	200,607	- 213,548	0.169	13,873,334	- 41,619,999	0.145
						41,620,000	- & above	0.144
						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:		0.749
						Tax Multiplier:		1.035

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

Entry Ratio	EXPLOSION LOSS																																																																														
	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																																																	
0.01	0.0099	0.0097	0.0095	0.0093	0.0091	0.0089	0.0087	0.0085	0.0083	0.0081	0.0079	0.0077	0.0075	0.0073	0.0071	0.0069	0.0067	0.0065	0.0063	0.0061	0.0059	0.0057	0.0055	0.0053	0.0051	0.0049	0.0047	0.0045	0.0043	0.0041	0.0039	0.0037	0.0035	0.0033	0.0031	0.0029	0.0027	0.0025	0.0023	0.0021	0.0019	0.0017	0.0015	0.0013	0.0011	0.0009	0.0007	0.0005	0.0003	0.0001	0.0000																												
0.02	0.0078	0.0077	0.0076	0.0075	0.0074	0.0073	0.0072	0.0071	0.0070	0.0069	0.0068	0.0067	0.0066	0.0065	0.0064	0.0063	0.0062	0.0061	0.0060	0.0059	0.0058	0.0057	0.0056	0.0055	0.0054	0.0053	0.0052	0.0051	0.0050	0.0049	0.0048	0.0047	0.0046	0.0045	0.0044	0.0043	0.0042	0.0041	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0023	0.0022	0.0021	0.0020	0.0019	0.0018	0.0017	0.0016	0.0015	0.0014	0.0013	0.0012	0.0011	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0000
0.03	0.0068	0.0067	0.0066	0.0065	0.0064	0.0063	0.0062	0.0061	0.0060	0.0059	0.0058	0.0057	0.0056	0.0055	0.0054	0.0053	0.0052	0.0051	0.0050	0.0049	0.0048	0.0047	0.0046	0.0045	0.0044	0.0043	0.0042	0.0041	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0023	0.0022	0.0021	0.0020	0.0019	0.0018	0.0017	0.0016	0.0015	0.0014	0.0013	0.0012	0.0011	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0000										
0.04	0.0059	0.0058	0.0057	0.0056	0.0055	0.0054	0.0053	0.0052	0.0051	0.0050	0.0049	0.0048	0.0047	0.0046	0.0045	0.0044	0.0043	0.0042	0.0041	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0023	0.0022	0.0021	0.0020	0.0019	0.0018	0.0017	0.0016	0.0015	0.0014	0.0013	0.0012	0.0011	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0000																			
0.05	0.0051	0.0050	0.0049	0.0048	0.0047	0.0046	0.0045	0.0044	0.0043	0.0042	0.0041	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0023	0.0022	0.0021	0.0020	0.0019	0.0018	0.0017	0.0016	0.0015	0.0014	0.0013	0.0012	0.0011	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0000																											
0.06	0.0044	0.0043	0.0042	0.0041	0.0040	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0023	0.0022	0.0021	0.0020	0.0019	0.0018	0.0017	0.0016	0.0015	0.0014	0.0013	0.0012	0.0011	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0000																																		
0.07	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0023	0.0022	0.0021	0.0020	0.0019	0.0018	0.0017	0.0016	0.0015	0.0014	0.0013	0.0012	0.0011	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0000																																									
0.08	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0023	0.0022	0.0021	0.0020	0.0019	0.0018	0.0017	0.0016	0.0015	0.0014	0.0013	0.0012	0.0011	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0000																																															
0.09	0.0026	0.0025	0.0024	0.0023	0.0022	0.0021	0.0020	0.0019	0.0018	0.0017	0.0016	0.0015	0.0014	0.0013	0.0012	0.0011	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0000																																																				
0.10	0.0019	0.0018	0.0017	0.0016	0.0015	0.0014	0.0013	0.0012	0.0011	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0000																																																											
0.11	0.0014	0.0013	0.0012	0.0011	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0000																																																																
0.12	0.0010	0.0009	0.0008	0.0007	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0000																																																																				
0.13	0.0007	0.0006	0.0005	0.0004	0.0003	0.0002	0.0001	0.0000																																																																							
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INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2024

INSURANCE CHARGES

Table with columns: Entry Rate, 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 charges for various entry rates and years.

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
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EXPENSE CHARGES

INSURED LOSS GROUP

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
1.64	0.9322	0.9229	0.9080	0.9045	0.9101	0.9159	0.9177	0.9257	0.9319	0.9369	0.9399	0.9439	0.9489	0.9545	0.9572	0.9628	0.9684	0.9740	0.9796	0.9852	0.9908	0.9964	1.0020	1.0076	1.0132	1.0188	1.0244	1.0300	1.0356	1.0412
1.67	0.9446	0.9227	0.9086	0.9124	0.9196	0.9053	0.8511	0.8371	0.8274	0.8066	0.7862	0.7632	0.7370	0.7122	0.7445	0.7318	0.7190	0.7064	0.6939	0.6815	0.6690	0.6565	0.6441	0.6316	0.6191	0.6065	0.5938	0.5812	0.5689	0.5563
1.68	0.9344	0.9225	0.9084	0.9138	0.9193	0.9049	0.8506	0.8365	0.8227	0.8019	0.7805	0.7574	0.7307	0.7039	0.7123	0.7055	0.6930	0.6805	0.6680	0.6555	0.6430	0.6304	0.6179	0.6053	0.5926	0.5800	0.5676	0.5552	0.5428	0.5304
1.69	0.9262	0.9164	0.9069	0.9047	0.9108	0.9168	0.9025	0.8482	0.8341	0.8133	0.7919	0.7682	0.7414	0.7146	0.7230	0.7162	0.7037	0.6912	0.6787	0.6662	0.6537	0.6412	0.6287	0.6162	0.6037	0.5912	0.5787	0.5662	0.5537	0.5412
1.70	0.9420	0.9227	0.9077	0.9130	0.9183	0.9039	0.8496	0.8355	0.8214	0.8006	0.7792	0.7554	0.7287	0.7019	0.7103	0.7035	0.6910	0.6785	0.6660	0.6535	0.6410	0.6285	0.6160	0.6035	0.5910	0.5785	0.5660	0.5535	0.5410	0.5285
1.71	0.9338	0.9217	0.9074	0.9127	0.9179	0.9034	0.8491	0.8347	0.8208	0.8000	0.7785	0.7547	0.7280	0.7012	0.7096	0.7028	0.6903	0.6778	0.6653	0.6528	0.6403	0.6278	0.6153	0.6028	0.5903	0.5778	0.5653	0.5528	0.5403	0.5278
1.72	0.9356	0.9215	0.9071	0.9123	0.9175	0.9030	0.8483	0.8341	0.8202	0.7994	0.7778	0.7540	0.7273	0.7005	0.7089	0.7021	0.6896	0.6771	0.6646	0.6521	0.6396	0.6271	0.6146	0.6021	0.5896	0.5771	0.5646	0.5521	0.5396	0.5271
1.73	0.9333	0.9212	0.9068	0.9119	0.9171	0.9026	0.8479	0.8335	0.8195	0.8055	0.7915	0.7786	0.7653	0.7523	0.7394	0.7265	0.7136	0.7008	0.6881	0.6755	0.6628	0.6502	0.6376	0.6250	0.6124	0.5998	0.5872	0.5746	0.5620	0.5494
1.74	0.9322	0.9210	0.9065	0.9116	0.9167	0.9022	0.8475	0.8330	0.8189	0.8048	0.7917	0.7786	0.7654	0.7524	0.7394	0.7264	0.7134	0.7004	0.6874	0.6744	0.6614	0.6484	0.6354	0.6224	0.6094	0.5964	0.5834	0.5704	0.5574	0.5444
1.75	0.9252	0.9162	0.9062	0.9127	0.9182	0.9037	0.8492	0.8347	0.8202	0.8057	0.7912	0.7767	0.7622	0.7477	0.7332	0.7187	0.7042	0.6897	0.6752	0.6607	0.6462	0.6317	0.6172	0.6027	0.5882	0.5737	0.5592	0.5447	0.5302	0.5157
1.76	0.9327	0.9205	0.9059	0.9098	0.9153	0.9008	0.8463	0.8317	0.8176	0.8035	0.7897	0.7756	0.7615	0.7474	0.7333	0.7192	0.7051	0.6910	0.6769	0.6628	0.6487	0.6346	0.6205	0.6064	0.5923	0.5782	0.5641	0.5500	0.5359	0.5218
1.77	0.9225	0.9202	0.9056	0.9095	0.9150	0.9005	0.8460	0.8315	0.8170	0.8025	0.7880	0.7735	0.7590	0.7445	0.7300	0.7155	0.7010	0.6865	0.6720	0.6575	0.6430	0.6285	0.6140	0.6000	0.5855	0.5710	0.5565	0.5420	0.5275	0.5130
1.78	0.9233	0.9200	0.9053	0.9091	0.9149	0.9004	0.8459	0.8314	0.8169	0.8024	0.7879	0.7734	0.7589	0.7444	0.7299	0.7154	0.7009	0.6864	0.6719	0.6574	0.6429	0.6284	0.6139	0.6000	0.5855	0.5710	0.5565	0.5420	0.5275	0.5130
1.79	0.9251	0.9190	0.9080	0.9107	0.9162	0.9017	0.8472	0.8327	0.8182	0.8037	0.7892	0.7747	0.7602	0.7457	0.7312	0.7167	0.7022	0.6877	0.6732	0.6587	0.6442	0.6297	0.6152	0.6007	0.5862	0.5717	0.5572	0.5427	0.5282	0.5137
1.80	0.9319	0.9197	0.9047	0.9100	0.9155	0.9010	0.8465	0.8320	0.8175	0.8030	0.7885	0.7740	0.7595	0.7450	0.7305	0.7160	0.7015	0.6870	0.6725	0.6580	0.6435	0.6290	0.6145	0.6000	0.5855	0.5710	0.5565	0.5420	0.5275	0.5130
1.81	0.9317	0.9193	0.9045	0.9100	0.9155	0.9010	0.8465	0.8320	0.8175	0.8030	0.7885	0.7740	0.7595	0.7450	0.7305	0.7160	0.7015	0.6870	0.6725	0.6580	0.6435	0.6290	0.6145	0.6000	0.5855	0.5710	0.5565	0.5420	0.5275	0.5130
1.82	0.9315	0.9190	0.9041	0.9088	0.9143	0.9000	0.8455	0.8310	0.8165	0.8020	0.7875	0.7730	0.7585	0.7440	0.7295	0.7150	0.7005	0.6860	0.6715	0.6570	0.6425	0.6280	0.6135	0.5990	0.5845	0.5700	0.5555	0.5410	0.5265	0.5120
1.83	0.9313	0.9188	0.9039	0.9088	0.9143	0.9000	0.8455	0.8310	0.8165	0.8020	0.7875	0.7730	0.7585	0.7440	0.7295	0.7150	0.7005	0.6860	0.6715	0.6570	0.6425	0.6280	0.6135	0.5990	0.5845	0.5700	0.5555	0.5410	0.5265	0.5120
1.84	0.9311	0.9186	0.9035	0.9087	0.9142	0.9000	0.8455	0.8310	0.8165	0.8020	0.7875	0.7730	0.7585	0.7440	0.7295	0.7150	0.7005	0.6860	0.6715	0.6570	0.6425	0.6280	0.6135	0.5990	0.5845	0.5700	0.5555	0.5410	0.5265	0.5120
1.85	0.9309	0.9184	0.9033	0.9087	0.9142	0.9000	0.8455	0.8310	0.8165	0.8020	0.7875	0.7730	0.7585	0.7440	0.7295	0.7150	0.7005	0.6860	0.6715	0.6570	0.6425	0.6280	0.6135	0.5990	0.5845	0.5700	0.5555	0.5410	0.5265	0.5120
1.86	0.9307	0.9181	0.9032	0.9087	0.9142	0.9000	0.8455	0.8310	0.8165	0.8020	0.7875	0.7730	0.7585	0.7440	0.7295	0.7150	0.7005	0.6860	0.6715	0.6570	0.6425	0.6280	0.6135	0.5990	0.5845	0.5700	0.5555	0.5410	0.5265	0.5120
1.87	0.9305	0.9179	0.9026	0.9080	0.9135	0.9000	0.8455	0.8310	0.8165	0.8020	0.7875	0.7730	0.7585	0.7440	0.7295	0.7150	0.7005	0.6860	0.6715	0.6570	0.6425	0.6280	0.6135	0.5990	0.5845	0.5700	0.5555	0.5410	0.5265	0.5120
1.88	0.9302	0.9176	0.9023	0.9076	0.9131	0.9000	0.8455	0.8310	0.8165	0.8020	0.7875	0.7730	0.7585	0.7440	0.7295	0.7150	0.7005	0.6860	0.6715	0.6570	0.6425	0.6280	0.6135	0.5990	0.5845	0.5700	0.5555	0.5410	0.5265	0.5120
1.89	0.9301	0.9174	0.9020	0.9073	0.9128	0.9000	0.8455	0.8310	0.8165	0.8020	0.7875	0.7730	0.7585	0.7440	0.7295	0.7150	0.7005	0.6860	0.6715	0.6570	0.6425	0.6280	0.6135	0.5990	0.5845	0.5700	0.5555	0.5410	0.5265	0.5120
1.90	0.9299	0.9172	0.9018	0.9071	0.9126	0.9000	0.8455	0.8310	0.8165	0.8020	0.7875	0.7730	0.7585	0.7440	0.7295	0.7150	0.7005	0.6860	0.6715	0.6570	0.6425	0.6280	0.6135	0.5990	0.5845	0.5700	0.5555	0.5410	0.5265	0.5120
1.91	0.9296	0.9169	0.9015	0.9068	0.9123	0.9000	0.8455	0.8310	0.8165	0.8020	0.7875	0.7730	0.7585	0.7440	0.7295	0.7150	0.7005	0.6860	0.6715	0.6570	0.6425	0.6280	0.6135	0.5990	0.5845	0.5700	0.5555	0.5410	0.5265	0.5120
1.92	0.9295	0.9167	0.9012	0.9065	0.9120	0.9000	0.8455	0.8310	0.8165	0.8020	0.7875	0.7730	0.7585	0.7440	0.7295	0.7150	0.7005	0.6860	0.6715	0.6570	0.6425	0.6280	0.6135	0.5990	0.5845	0.5700	0.5555	0.5410	0.5265	0.5120
1.93	0.9294	0.9166	0.9011	0.9064	0.9119	0.9000	0.8455	0.8310	0.8165	0.8020	0.7875	0.7730	0.7585	0.7440	0.7295	0.7150	0.7005	0.6860	0.6715	0.6570	0.6425	0.6280	0.6135	0.5990	0.5845	0.5700	0.5555	0.5410	0.5265	0.5120
1.94	0.9293	0.9165	0.9010	0.9063	0.9118	0.9000	0.8455	0.8310	0.8165	0.8020	0.7875	0.7730	0.7585	0.7440	0.7295	0.7150	0.7005	0.6860	0.6715	0.6570	0.6425	0.6280	0.6135	0.5990	0.5845	0.5700	0.5555	0.5410	0.5265	0.5120
1.95	0.9290	0.9164	0.9009	0.9062	0.9117	0.9000	0.8455	0.8310	0.8165	0.8020	0.7875	0.7730	0.7585	0.7440	0.7295	0.7150	0.7005	0.6860	0.6715	0.6570	0.6425	0.6280	0.6135	0.5990	0.5845	0.5700	0.5555	0.5410	0.5265	0.5120
1.96	0.9286	0.9157	0.9000	0.9053	0.9108	0.9000	0.8455	0.8310	0.8165	0.8020	0.7875	0.7730	0.7585	0.7440	0.7295	0.7150	0.7005	0.6860	0.6715	0.6570	0.6425	0.6280	0.6135	0.5990	0.5845	0.5700	0.5555	0.5410	0.5265	0.5120
1.97	0.9285	0.9155	0.8998	0.9051	0.9106	0.9000	0.8455	0.8310	0.8165	0.8020	0.7875	0.7730	0.7585	0.7440	0.7295	0.7150	0.7005	0.6860	0.6715	0.6570	0.6425	0.6280	0.6135	0.5990	0.5845	0.5700	0.5555	0.5410	0.5265	0.5120
1.98	0.9282	0.9152	0.8994	0.9047	0.9102	0.9000	0.8455	0.8310	0.8165	0.8020	0.7875	0.7730	0.7585	0.7440	0.7295	0.7150	0.7005	0.6860	0.6715	0.6570	0.6425	0.6280	0.6135	0.5990	0.5845	0.5700	0.5555	0.5410	0.5265	0.5120
1.99	0.9281	0.9151	0.8992	0.9045	0.9100	0.9000	0.8455	0.8310	0.8165	0.8020	0.7875	0.7730	0.7585	0.7440	0.7295	0.7150	0.7005	0.6860	0.6715	0.6570	0.6425	0.6280	0.6135	0.5990	0.5845	0.5700	0.5555	0.5410	0.5265	0.5120
2.00	0.9279	0.9149	0.8990	0.9043	0.9098	0.9000	0.8455	0.8310	0.8165	0.8020	0.7875	0.7730	0.7585	0.7440	0.7295	0.7150	0.7005	0.6860	0.6715	0.6570	0.6425	0.6280	0.6135	0.5990	0					

INSURANCE OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2024

INSURANCE CHARGES

Entry Rate	EXPECTED LOSS RATIO											
	94	95	96	97	98	99	00	01	02	03	04	05
2.92	0.9156	0.9159	0.9164	0.9169	0.9174	0.9179	0.9184	0.9189	0.9194	0.9199	0.9204	0.9209
2.93	0.9141	0.9145	0.9150	0.9155	0.9160	0.9165	0.9170	0.9175	0.9180	0.9185	0.9190	0.9195
2.94	0.9127	0.9131	0.9135	0.9140	0.9145	0.9150	0.9155	0.9160	0.9165	0.9170	0.9175	0.9180
2.95	0.9113	0.9117	0.9121	0.9126	0.9131	0.9136	0.9141	0.9146	0.9151	0.9156	0.9161	0.9166
2.96	0.9100	0.9104	0.9108	0.9113	0.9118	0.9123	0.9128	0.9133	0.9138	0.9143	0.9148	0.9153
2.97	0.9088	0.9093	0.9097	0.9102	0.9107	0.9112	0.9117	0.9122	0.9127	0.9132	0.9137	0.9142
2.98	0.9106	0.9143	0.9180	0.9219	0.9259	0.9299	0.9339	0.9379	0.9419	0.9459	0.9499	0.9539
2.99	0.9104	0.9141	0.9178	0.9216	0.9254	0.9292	0.9330	0.9368	0.9406	0.9444	0.9482	0.9520
3.00	0.9101	0.9138	0.9175	0.9212	0.9250	0.9288	0.9326	0.9364	0.9402	0.9440	0.9478	0.9516
3.01	0.9098	0.9135	0.9172	0.9210	0.9248	0.9286	0.9324	0.9362	0.9400	0.9438	0.9476	0.9514
3.02	0.9100	0.9137	0.9174	0.9211	0.9249	0.9287	0.9325	0.9363	0.9401	0.9439	0.9477	0.9515
3.03	0.9098	0.9135	0.9172	0.9210	0.9248	0.9286	0.9324	0.9362	0.9400	0.9438	0.9476	0.9514
3.04	0.9096	0.9133	0.9170	0.9208	0.9246	0.9284	0.9322	0.9360	0.9398	0.9436	0.9474	0.9512
3.05	0.9095	0.9132	0.9169	0.9207	0.9245	0.9283	0.9321	0.9359	0.9397	0.9435	0.9473	0.9511
3.06	0.9093	0.9130	0.9167	0.9205	0.9243	0.9281	0.9319	0.9357	0.9395	0.9433	0.9471	0.9509
3.07	0.9091	0.9128	0.9165	0.9203	0.9241	0.9279	0.9317	0.9355	0.9393	0.9431	0.9469	0.9507
3.08	0.9090	0.9127	0.9164	0.9202	0.9240	0.9278	0.9316	0.9354	0.9392	0.9430	0.9468	0.9506
3.09	0.9088	0.9125	0.9162	0.9200	0.9238	0.9276	0.9314	0.9352	0.9390	0.9428	0.9466	0.9504
3.10	0.9087	0.9124	0.9161	0.9199	0.9237	0.9275	0.9313	0.9351	0.9389	0.9427	0.9465	0.9503
3.11	0.9085	0.9122	0.9159	0.9197	0.9235	0.9273	0.9311	0.9349	0.9387	0.9425	0.9463	0.9501
3.12	0.9084	0.9121	0.9158	0.9196	0.9234	0.9272	0.9310	0.9348	0.9386	0.9424	0.9462	0.9500
3.13	0.9082	0.9119	0.9156	0.9194	0.9232	0.9270	0.9308	0.9346	0.9384	0.9422	0.9460	0.9498
3.14	0.9081	0.9118	0.9155	0.9193	0.9231	0.9269	0.9307	0.9345	0.9383	0.9421	0.9459	0.9497
3.15	0.9079	0.9116	0.9153	0.9191	0.9229	0.9267	0.9305	0.9343	0.9381	0.9419	0.9457	0.9495
3.16	0.9078	0.9115	0.9152	0.9190	0.9228	0.9266	0.9304	0.9342	0.9380	0.9418	0.9456	0.9494
3.17	0.9076	0.9113	0.9150	0.9188	0.9226	0.9264	0.9302	0.9340	0.9378	0.9416	0.9454	0.9492
3.18	0.9075	0.9112	0.9149	0.9187	0.9225	0.9263	0.9301	0.9339	0.9377	0.9415	0.9453	0.9491
3.19	0.9073	0.9110	0.9147	0.9185	0.9223	0.9261	0.9299	0.9337	0.9375	0.9413	0.9451	0.9489
3.20	0.9071	0.9108	0.9145	0.9183	0.9221	0.9259	0.9297	0.9335	0.9373	0.9411	0.9449	0.9487
3.21	0.9070	0.9107	0.9144	0.9182	0.9220	0.9258	0.9296	0.9334	0.9372	0.9410	0.9448	0.9486
3.22	0.9068	0.9105	0.9142	0.9180	0.9218	0.9256	0.9294	0.9332	0.9370	0.9408	0.9446	0.9484
3.23	0.9067	0.9104	0.9141	0.9179	0.9217	0.9255	0.9293	0.9331	0.9369	0.9407	0.9445	0.9483
3.24	0.9065	0.9102	0.9139	0.9177	0.9215	0.9253	0.9291	0.9329	0.9367	0.9405	0.9443	0.9481
3.25	0.9063	0.9100	0.9137	0.9175	0.9213	0.9251	0.9289	0.9327	0.9365	0.9403	0.9441	0.9479
3.26	0.9062	0.9099	0.9136	0.9174	0.9212	0.9250	0.9288	0.9326	0.9364	0.9402	0.9440	0.9478
3.27	0.9060	0.9097	0.9134	0.9172	0.9210	0.9248	0.9286	0.9324	0.9362	0.9400	0.9438	0.9476
3.28	0.9059	0.9096	0.9133	0.9171	0.9209	0.9247	0.9285	0.9323	0.9361	0.9399	0.9437	0.9475
3.29	0.9057	0.9094	0.9131	0.9169	0.9207	0.9245	0.9283	0.9321	0.9359	0.9397	0.9435	0.9473
3.30	0.9056	0.9093	0.9130	0.9168	0.9206	0.9244	0.9282	0.9320	0.9358	0.9396	0.9434	0.9472
3.31	0.9054	0.9091	0.9128	0.9166	0.9204	0.9242	0.9280	0.9318	0.9356	0.9394	0.9432	0.9470
3.32	0.9052	0.9089	0.9126	0.9164	0.9202	0.9240	0.9278	0.9316	0.9354	0.9392	0.9430	0.9468
3.33	0.9050	0.9087	0.9124	0.9162	0.9200	0.9238	0.9276	0.9314	0.9352	0.9390	0.9428	0.9466
3.34	0.9049	0.9086	0.9123	0.9161	0.9199	0.9237	0.9275	0.9313	0.9351	0.9389	0.9427	0.9465
3.35	0.9047	0.9084	0.9121	0.9159	0.9197	0.9235	0.9273	0.9311	0.9349	0.9387	0.9425	0.9463
3.36	0.9046	0.9083	0.9120	0.9158	0.9196	0.9234	0.9272	0.9310	0.9348	0.9386	0.9424	0.9462
3.37	0.9045	0.9082	0.9119	0.9157	0.9195	0.9233	0.9271	0.9309	0.9347	0.9385	0.9423	0.9461
3.38	0.9043	0.9080	0.9117	0.9155	0.9193	0.9231	0.9269	0.9307	0.9345	0.9383	0.9421	0.9459
3.39	0.9042	0.9079	0.9116	0.9154	0.9192	0.9230	0.9268	0.9306	0.9344	0.9382	0.9420	0.9458
3.40	0.9040	0.9077	0.9114	0.9152	0.9190	0.9228	0.9266	0.9304	0.9342	0.9380	0.9418	0.9456
3.41	0.9038	0.9075	0.9112	0.9150	0.9188	0.9226	0.9264	0.9302	0.9340	0.9378	0.9416	0.9454
3.42	0.9037	0.9074	0.9111	0.9149	0.9187	0.9225	0.9263	0.9301	0.9339	0.9377	0.9415	0.9453
3.43	0.9035	0.9072	0.9109	0.9147	0.9185	0.9223	0.9261	0.9299	0.9337	0.9375	0.9413	0.9451
3.44	0.9034	0.9071	0.9108	0.9146	0.9184	0.9222	0.9260	0.9298	0.9336	0.9374	0.9412	0.9450
3.45	0.9032	0.9069	0.9106	0.9144	0.9182	0.9220	0.9258	0.9296	0.9334	0.9372	0.9410	0.9448
3.46	0.9031	0.9068	0.9105	0.9143	0.9181	0.9219	0.9257	0.9295	0.9333	0.9371	0.9409	0.9447
3.47	0.9029	0.9066	0.9103	0.9141	0.9179	0.9217	0.9255	0.9293	0.9331	0.9369	0.9407	0.9445
3.48	0.9027	0.9064	0.9101	0.9139	0.9177	0.9215	0.9253	0.9291	0.9329	0.9367	0.9405	0.9443
3.49	0.9026	0.9063	0.9100	0.9138	0.9176	0.9214	0.9252	0.9290	0.9328	0.9366	0.9404	0.9442
3.50	0.9024	0.9061	0.9098	0.9136	0.9174	0.9212	0.9250	0.9288	0.9326	0.9364	0.9402	0.9440
3.51	0.9023	0.9060	0.9097	0.9135	0.9173	0.9211	0.9249	0.9287	0.9325	0.9363	0.9401	0.9439
3.52	0.9021	0.9058	0.9095	0.9133	0.9171	0.9209	0.9247	0.9285	0.9323	0.9361	0.9399	0.9437
3.53	0.9020	0.9057	0.9094	0.9132	0.9170	0.9208	0.9246	0.9284	0.9322	0.9360	0.9398	0.9436
3.54	0.9018	0.9055	0.9092	0.9130	0.9168	0.9206	0.9244	0.9282	0.9320	0.9358	0.9396	0.9434
3.55	0.9017	0.9054	0.9091	0.9129	0.9167	0.9205	0.9243	0.9281	0.9319	0.9357	0.9395	0.9433
3.56	0.9015	0.9052	0.9089	0.9127	0.9165	0.9203	0.9241	0.9279	0.9317	0.9355	0.9393	0.9431
3.57	0.9014	0.9051	0.9088	0.9126	0.9164	0.9202	0.9240	0.9278	0.9316	0.9354	0.9392	0.9430
3.58	0.9012	0.9049	0.9086	0.9124	0.9162	0.9200	0.9238	0.9276	0.9314	0.9352	0.9390	0.9428
3.59	0.9011	0.9048	0.9085	0.9123	0.9161	0.9199	0.9237	0.9275	0.9313	0.9351	0.9389	0.9427
3.60	0.9009	0.9046	0.9083	0.9121	0.9159	0.9197	0.9235	0.9273	0.9311	0.9349	0.9387	0.9425
3.61	0.9007	0.9044	0.9081	0.9119	0.9157	0.9195	0.9233	0.9271	0.9309	0.9347	0.9385	0.9423
3.62	0.9006	0.9043	0.9080	0.9118	0.9156	0.9194	0.9232	0.9270	0.9308	0.9346	0.9384	0.9422
3.63	0.9004	0.9041	0.9078	0.9116	0.9154	0.9192	0.9230	0.9268	0.9306	0.9344	0.9382	0.9420
3.64	0.9003	0.9040	0.9077	0.9115	0.9153	0.9191	0.9229	0.9267	0.9305	0.9343	0.9381	0.9419
3.65	0.9001	0.9038	0.9075	0.9113	0.9151	0.9189	0.9227	0.9265	0.9303	0.9341	0.9379	0.9417
3.66	0.9000	0.9037	0.9074	0.9112	0.9150	0.9188	0.9226	0.9264	0.9302	0.9340	0.9378	0.9416
3.67	0.9000	0.9037	0.9074	0.9112	0.9150	0.9188	0.9226	0.9264	0.9302	0.9340	0.9378	0.9416
3.68	0.9000	0.9037	0.9074	0.9112	0.9150	0.9188	0.9226	0.9264	0.9302	0.9340	0.9378	0.9416
3.69	0.9000	0.9037	0.9074	0.9112	0.9150	0.9188	0.9226	0.9264	0.9302	0.9340	0.9378	0.9416
3.70	0.9000	0.9037	0.9074	0.9112	0.9150	0.9188	0.9226	0.9264	0.9302	0.9340	0.9378	0.9416
3.71	0.9000	0.9037	0.9074	0.9112	0.9150	0.9188	0.9226	0.9264	0.9302	0.9340	0.9378	0.9416
3.72	0.9000	0.9037	0.9074	0.9112	0.9150	0.9188	0.9226	0.9264	0.9302	0.9340	0.9378	0.9416
3.73	0.9000	0.9037	0.9074	0.9112	0.9150	0.9188	0.9226	0.9264	0.9302	0.9340	0.9378	0.9416
3.74	0.9000	0.9037	0.9074	0.9112	0.9150	0.9188	0.9226	0.9264	0.9302	0.9340	0.9378	0.9416
3.75	0.9000	0.9037	0.9074	0.911								

INSURANCE OF ARIZONA
SELF-INSURED RATE MANUAL
Effective January 1, 2024

INSURANCE CHARGES

Table with columns: Entry Rate, 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 charges for various entry rates and years.

Table with columns: Entry Rate, 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. This table continues the grid of numerical values from the previous table, representing insurance charges for various entry rates and years.

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2024

INSURANCE CHARGES

EXPLOSION LOSS GROUP

Table with columns: Entry Range, 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. Rows contain numerical values for each entry range.

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2024

INCREASE CHARGES

Entry Range	INSURED LOSS GROUP																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
	89	90	91	92	93	94	95	96	97	98	99	00	01																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
6.70	0.8662	0.8379	0.8100	0.7833	0.7576	0.7325	0.7081	0.6844	0.6619	0.6406	0.6204	0.6013	0.5834	0.5665	0.5506	0.5356	0.5214	0.5080	0.4954	0.4836	0.4726	0.4624	0.4521	0.4427	0.4332	0.4246	0.4168	0.4097	0.4034	0.3977	0.3925	0.3877	0.3833	0.3793	0.3757	0.3726	0.3698	0.3673	0.3649	0.3627	0.3607	0.3589	0.3573	0.3558	0.3544	0.3531	0.3519	0.3508	0.3498	0.3489	0.3481	0.3474	0.3467	0.3461	0.3455	0.3450	0.3445	0.3440	0.3436	0.3432	0.3428	0.3424	0.3420	0.3417	0.3414	0.3411	0.3408	0.3405	0.3402	0.3400	0.3397	0.3395	0.3393	0.3391	0.3389	0.3387	0.3385	0.3383	0.3381	0.3379	0.3377	0.3375	0.3373	0.3371	0.3369	0.3367	0.3365	0.3363	0.3361	0.3359	0.3357	0.3355	0.3353	0.3351	0.3349	0.3347	0.3345	0.3343	0.3341	0.3339	0.3337	0.3335	0.3333	0.3331	0.3329	0.3327	0.3325	0.3323	0.3321	0.3319	0.3317	0.3315	0.3313	0.3311	0.3309	0.3307	0.3305	0.3303	0.3301	0.3299	0.3297	0.3295	0.3293	0.3291	0.3289	0.3287	0.3285	0.3283	0.3281	0.3279	0.3277	0.3275	0.3273	0.3271	0.3269	0.3267	0.3265	0.3263	0.3261	0.3259	0.3257	0.3255	0.3253	0.3251	0.3249	0.3247	0.3245	0.3243	0.3241	0.3239	0.3237	0.3235	0.3233	0.3231	0.3229	0.3227	0.3225	0.3223	0.3221	0.3219	0.3217	0.3215	0.3213	0.3211	0.3209	0.3207	0.3205	0.3203	0.3201	0.3199	0.3197	0.3195	0.3193	0.3191	0.3189	0.3187	0.3185	0.3183	0.3181	0.3179	0.3177	0.3175	0.3173	0.3171	0.3169	0.3167	0.3165	0.3163	0.3161	0.3159	0.3157	0.3155	0.3153	0.3151	0.3149	0.3147	0.3145	0.3143	0.3141	0.3139	0.3137	0.3135	0.3133	0.3131	0.3129	0.3127	0.3125	0.3123	0.3121	0.3119	0.3117	0.3115	0.3113	0.3111	0.3109	0.3107	0.3105	0.3103	0.3101	0.3099	0.3097	0.3095	0.3093	0.3091	0.3089	0.3087	0.3085	0.3083	0.3081	0.3079	0.3077	0.3075	0.3073	0.3071	0.3069	0.3067	0.3065	0.3063	0.3061	0.3059	0.3057	0.3055	0.3053	0.3051	0.3049	0.3047	0.3045	0.3043	0.3041	0.3039	0.3037	0.3035	0.3033	0.3031	0.3029	0.3027	0.3025	0.3023	0.3021	0.3019	0.3017	0.3015	0.3013	0.3011	0.3009	0.3007	0.3005	0.3003	0.3001	0.2999	0.2997	0.2995	0.2993	0.2991	0.2989	0.2987	0.2985	0.2983	0.2981	0.2979	0.2977	0.2975	0.2973	0.2971	0.2969	0.2967	0.2965	0.2963	0.2961	0.2959	0.2957	0.2955	0.2953	0.2951	0.2949	0.2947	0.2945	0.2943	0.2941	0.2939	0.2937	0.2935	0.2933	0.2931	0.2929	0.2927	0.2925	0.2923	0.2921	0.2919	0.2917	0.2915	0.2913	0.2911	0.2909	0.2907	0.2905	0.2903	0.2901	0.2899	0.2897	0.2895	0.2893	0.2891	0.2889	0.2887	0.2885	0.2883	0.2881	0.2879	0.2877	0.2875	0.2873	0.2871	0.2869	0.2867	0.2865	0.2863	0.2861	0.2859	0.2857	0.2855	0.2853	0.2851	0.2849	0.2847	0.2845	0.2843	0.2841	0.2839	0.2837	0.2835	0.2833	0.2831	0.2829	0.2827	0.2825	0.2823	0.2821	0.2819	0.2817	0.2815	0.2813	0.2811	0.2809	0.2807	0.2805	0.2803	0.2801	0.2799	0.2797	0.2795	0.2793	0.2791	0.2789	0.2787	0.2785	0.2783	0.2781	0.2779	0.2777	0.2775	0.2773	0.2771	0.2769	0.2767	0.2765	0.2763	0.2761	0.2759	0.2757	0.2755	0.2753	0.2751	0.2749	0.2747	0.2745	0.2743	0.2741	0.2739	0.2737	0.2735	0.2733	0.2731	0.2729	0.2727	0.2725	0.2723	0.2721	0.2719	0.2717	0.2715	0.2713	0.2711	0.2709	0.2707	0.2705	0.2703	0.2701	0.2699	0.2697	0.2695	0.2693	0.2691	0.2689	0.2687	0.2685	0.2683	0.2681	0.2679	0.2677	0.2675	0.2673	0.2671	0.2669	0.2667	0.2665	0.2663	0.2661	0.2659	0.2657	0.2655	0.2653	0.2651	0.2649	0.2647	0.2645	0.2643	0.2641	0.2639	0.2637	0.2635	0.2633	0.2631	0.2629	0.2627	0.2625	0.2623	0.2621	0.2619	0.2617	0.2615	0.2613	0.2611	0.2609	0.2607	0.2605	0.2603	0.2601	0.2599	0.2597	0.2595	0.2593	0.2591	0.2589	0.2587	0.2585	0.2583	0.2581	0.2579	0.2577	0.2575	0.2573	0.2571	0.2569	0.2567	0.2565	0.2563	0.2561	0.2559	0.2557	0.2555	0.2553	0.2551	0.2549	0.2547	0.2545	0.2543	0.2541	0.2539	0.2537	0.2535	0.2533	0.2531	0.2529	0.2527	0.2525	0.2523	0.2521	0.2519	0.2517	0.2515	0.2513	0.2511	0.2509	0.2507	0.2505	0.2503	0.2501	0.2499	0.2497	0.2495	0.2493	0.2491	0.2489	0.2487	0.2485	0.2483	0.2481	0.2479	0.2477	0.2475	0.2473	0.2471	0.2469	0.2467	0.2465	0.2463	0.2461	0.2459	0.2457	0.2455	0.2453	0.2451	0.2449	0.2447	0.2445	0.2443	0.2441	0.2439	0.2437	0.2435	0.2433	0.2431	0.2429	0.2427	0.2425	0.2423	0.2421	0.2419	0.2417	0.2415	0.2413	0.2411	0.2409	0.2407	0.2405	0.2403	0.2401	0.2399	0.2397	0.2395	0.2393	0.2391	0.2389	0.2387	0.2385	0.2383	0.2381	0.2379	0.2377	0.2375	0.2373	0.2371	0.2369	0.2367	0.2365	0.2363	0.2361	0.2359	0.2357	0.2355	0.2353	0.2351	0.2349	0.2347	0.2345	0.2343	0.2341	0.2339	0.2337	0.2335	0.2333	0.2331	0.2329	0.2327	0.2325	0.2323	0.2321	0.2319	0.2317	0.2315	0.2313	0.2311	0.2309	0.2307	0.2305	0.2303	0.2301	0.2299	0.2297	0.2295	0.2293	0.2291	0.2289	0.2287	0.2285	0.2283	0.2281	0.2279	0.2277	0.2275	0.2273	0.2271	0.2269	0.2267	0.2265	0.2263	0.2261	0.2259	0.2257	0.2255	0.2253	0.2251	0.2249	0.2247	0.2245	0.2243	0.2241	0.2239	0.2237	0.2235	0.2233	0.2231	0.2229	0.2227	0.2225	0.2223	0.2221	0.2219	0.2217	0.2215	0.2213	0.2211	0.2209	0.2207	0.2205	0.2203	0.2201	0.2199	0.2197	0.2195	0.2193	0.2191	0.2189	0.2187	0.2185	0.2183	0.2181	0.2179	0.2177	0.2175	0.2173	0.2171	0.2169	0.2167	0.2165	0.2163	0.2161	0.2159	0.2157	0.2155	0.2153	0.2151	0.2149	0.2147	0.2145	0.2143	0.2141	0.2139	0.2137	0.2135	0.2133	0.2131	0.2129	0.2127	0.2125	0.2123	0.2121	0.2119	0.2117	0.2115	0.2113	0.2111	0.2109	0.2107	0.2105	0.2103	0.2101	0.2099	0.2097	0.2095	0.2093	0.2091	0.2089	0.2087	0.2085	0.2083	0.2081	0.2079	0.2077	0.2075	0.2073	0.2071	0.2069	0.2067	0.2065	0.2063	0.2061	0.2059	0.2057	0.2055	0.2053	0.2051	0.2049	0.2047	0.2045	0.2043	0.2041	0.2039	0.2037	0.2035	0.2033	0.2031	0.2029	0.2027	0.2025	0.2023	0.2021	0.2019	0.2017	0.2015	0.2013	0.2011	0.2009	0.2007	0.2005	0.2003	0.2001	0.1999	0.1997	0.1995	0.1993	0.1991	0.1989	0.1987	0.1985	0.1983	0.1981	0.1979	0.1977	0.1975	0.1973	0.1971	0.1969	0.1967	0.1965	0.1963	0.1961	0.1959	0.1957	0.1955	0.1953	0.1951	0.1949	0.1947	0.1945	0.1943	0.1941	0.1939	0.1937	0.1935	0.1933	0.1931	0.1929	0.1927	0.1925	0.1923	0.1921	0.1919	0.1917	0.1915	0.1913	0.1911	0.1909	0.1907	0.1905	0.1903	0.1901	0.1899	0.1897	0.1895	0.1893	0.1891	0.1889	0.1887	0.1885	0.1883	0.1881	0.1879	0.1877	0.1875	0.1873	0.1871	0.1869	0.1867	0.1865	0.1863	0.1861	0.1859	0.1857	0.1855	0.1853	0.1851	0.1849	0.1847	0.1845	0.1843	0.1841	0.1839	0.1837	0.1835	0.1833	0.1831	0.1829	0.1827	0.1825	0.1823	0.1821	0.1819	0.1817	0.1815	0.1813	0.1811	0.1809	0.1807	0.1805	0.1803	0.1801	0.1799	0.1797	0.1795	0.1793	0.1791	0.1789	0.1787	0.1785	0.1783	0.1781	0.1779	0.1777	0.1775	0.1773	0.1771	0.1769	0.1767	0.1765	0.1763	0.1761	0.1759	0.1757	0.1755	0.1753	0.1751	0.1749	0.1747	0.1745	0.1743	0.1741	0.1739	0.1737	0.1735	0.1733	0.1731	0.1729	0.1727	0.1725	0.1723	0.1721	0.1719	0.1717	0.1715	0.1713	0.1711	0.1709	0.1707	0.1705	0.1703	0.1701	0.1699	0.1697	0.1695	0.1693	0.1691	0.1689	0.1687	0.1685	0.1683	0.1681	0.1679	0.1677	0.1675	0.1673	0.1671	0.1669	0.1667	0.1665	0.1663	0.1661	0.1659	0.1657	0.1655	0.1653	0.1651	0.1649	0.1647	0.1645	0.1643	0.1641	0.1639	0.1637	0.1635	0.1633	0.1631	0.1629	0.1627	0.1625	0.1623	0.1621	0.1619	0.1617	0.1615	0.1613	0.1611	0.1609	0.1607	0.1605	0.1603	0.1601	0.1599	0.1597	0.1595	0.1593	0.1591	0.1589	0.1587	0.1585	0.1583	0.1581	0.1579	0.1577	0.1575	0.1573	0.1571	0.1569	0.1567	0.1565	0.1563	0.1561	0.1559	0.1557	0.1555	0.1553	0.1551	0.1549	0.1547	0.1545	0.1543	0.1541	0.1539	0.1537	0.1535	0.1533	0.1531	0.1529	0.1527	0.1525	0.1523	0.1521	0.1519	0.1517	0.1515	0.1513	0.1511	0.1509	0.1507	0.1505	0.1503	0.1501	0.1499	0.1497	0.1495	0.1493	0.1491	0.1489	0.1487	0.1485	0.1483	0.1481	0.1479	0.1477	0.1475	0.1473	0.1471	0.1469	0.1467	0.1465	0.1463	0.1461	0.1459	0.1457	0.1455	0.1453	0.1451	0.1449	0.1447	0.1445	0.1443	0.1441	0.1439	0.1437	0.1435	0.1433	0.1431	0.1429	0.1427	0.1425	0.1423	0.1421	0.1419	0.1417	0.1415	0.1413	0.1411	0.1409	0.1407	0.1405	0.1403	0.1401	0.1399	0.1397	0.1395	0.1393	0.1391	0.1389	0.1387	0.1385	0.1383	0.1381	0.1379	0.1377	0.1375	0.1373	0.1371	0.1369	0.1367	0.1365	0.1363	0.1361	0.1359	0.1357	0.1355	0.1353	0.1351	0.1349	0.1347	0.1345

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2024

INSPUR CHARGES

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 charges for various entry ratios across different years.

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2024

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 tax rates for various entry ratios and years.

In the following table, the charge is given on the same axis as the corresponding entry ratio. The following formula can be used to calculate the savings:
Savings = (Entry Ratio - Charge) * Entry Ratio

Savings = (Entry Ratio - Charge) * Entry Ratio

INSURANCE COMPANY OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2024

INSURANCE CHARGES

Table with columns: Entry Ratio, 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. Rows include various entry ratios from 0.67 to 1.65.

INSURANCE EXPLOSION RATES
INSURED TAX RATE MANUAL
Effective January 1, 2024

Table with columns: Entry Ratio, 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. Rows contain numerical data for various entry ratios from 1.64 to 2.91.

INSURANCE COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2024

INSURANCE CHARGES

Table with columns: Entry Ratio, 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 numerical data for various entry ratios and years, organized into sections 2.92 through 4.17.

INSURANCE EXPLODED GROUP
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2024

INSURANCE CHARGES

Table with columns: Entry Ratio, 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. Rows contain numerical data for each entry ratio.

INSURANCE CORPORATION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2024

INSURANCE CHARGES

EXPLODED LOSS RATES

Entry Rate	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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
6.70	0.2807	0.2915	0.2975	0.3038	0.3103	0.3170	0.3239	0.3309	0.3381	0.3454	0.3528	0.3603	0.3679	0.3756	0.3834	0.3913	0.3993	0.4074	0.4156	0.4239	0.4323	0.4408	0.4494	0.4581	0.4669	0.4757	0.4846	0.4936	0.5027	0.5119	0.5212	0.5306	0.5401	0.5497	0.5594	0.5692	0.5791	0.5891	0.5992	0.6094	0.6197	0.6301	0.6406	0.6512	0.6619	0.6727	0.6836	0.6946	0.7057	0.7169	0.7283	0.7398	0.7515	0.7634	0.7754	0.7876	0.7999	0.8124	0.8250	0.8378	0.8508	0.8639	0.8771	0.8905	0.9041	0.9179	0.9318	0.9459	0.9602	0.9747	0.9894	1.0043	1.0194	1.0347	1.0502	1.0659	1.0818	1.0979	1.1142	1.1307	1.1474	1.1643	1.1814	1.1988	1.2164	1.2342	1.2523	1.2706	1.2892	1.3080	1.3270	1.3463	1.3659	1.3858	1.4059	1.4263	1.4470	1.4679	1.4890	1.5104	1.5321	1.5541	1.5764	1.5991	1.6224	1.6461	1.6702	1.6947	1.7195	1.7446	1.7699	1.7955	1.8214	1.8476	1.8741	1.9008	1.9278	1.9550	1.9825	2.0103	2.0384	2.0668	2.0954	2.1242	2.1533	2.1826	2.2122	2.2421	2.2722	2.3025	2.3331	2.3639	2.3949	2.4262	2.4578	2.4896	2.5217	2.5541	2.5867	2.6195	2.6526	2.6860	2.7197	2.7537	2.7879	2.8224	2.8571	2.8921	2.9273	2.9627	3.0084	3.0444	3.0904	3.1367	3.1833	3.2303	3.2777	3.3254	3.3735	3.4219	3.4706	3.5197	3.5691	3.6188	3.6688	3.7191	3.7697	3.8206	3.8718	3.9233	3.9751	4.0272	4.0796	4.1324	4.1855	4.2389	4.2926	4.3466	4.4009	4.4555	4.5104	4.5656	4.6211	4.6769	4.7330	4.7894	4.8461	4.9031	4.9604	5.0181	5.0761	5.1344	5.1930	5.2519	5.3111	5.3705	5.4302	5.4902	5.5505	5.6111	5.6720	5.7331	5.7945	5.8562	5.9182	5.9805	6.0431	6.1060	6.1692	6.2327	6.2965	6.3606	6.4250	6.4897	6.5547	6.6200	6.6856	6.7515	6.8177	6.8842	6.9510	7.0181	7.0855	7.1532	7.2212	7.2895	7.3581	7.4269	7.4959	7.5652	7.6348	7.7047	7.7749	7.8454	7.9162	7.9873	8.0587	8.1304	8.2024	8.2746	8.3471	8.4199	8.4930	8.5664	8.6401	8.7141	8.7883	8.8628	8.9376	9.0126	9.0879	9.1635	9.2394	9.3156	9.3921	9.4688	9.5458	9.6231	9.7007	9.7786	9.8568	9.9353	10.0141	10.0932	10.1726	10.2523	10.3323	10.4126	10.4932	10.5741	10.6552	10.7366	10.8183	10.9003	10.9826	11.0652	11.1481	11.2313	11.3148	11.3985	11.4825	11.5668	11.6514	11.7363	11.8215	11.9070	11.9928	12.0789	12.1653	12.2520	12.3390	12.4263	12.5139	12.6018	12.6899	12.7783	12.8670	12.9560	13.0453	13.1349	13.2248	13.3149	13.4053	13.4960	13.5870	13.6783	13.7698	13.8616	13.9537	14.0461	14.1388	14.2318	14.3251	14.4187	14.5126	14.6068	14.7013	14.7961	14.8912	14.9866	15.0823	15.1783	15.2745	15.3710	15.4678	15.5649	15.6623	15.7599	15.8578	15.9559	16.0543	16.1530	16.2520	16.3513	16.4509	16.5508	16.6509	16.7513	16.8520	16.9530	17.0543	17.1558	17.2575	17.3595	17.4618	17.5644	17.6673	17.7704	17.8738	17.9775	18.0815	18.1857	18.2902	18.3949	18.4998	18.6050	18.7105	18.8163	18.9224	19.0287	19.1353	19.2422	19.3494	19.4569	19.5647	19.6728	19.7812	19.8900	19.9991	20.1085	20.2182	20.3282	20.4385	20.5491	20.6600	20.7712	20.8827	20.9945	21.1066	21.2190	21.3317	21.4447	21.5580	21.6716	21.7855	21.8997	22.0143	22.1292	22.2444	22.3599	22.4757	22.5918	22.7082	22.8249	22.9420	23.0594	23.1771	23.2951	23.4134	23.5320	23.6509	23.7701	23.8896	24.0094	24.1295	24.2499	24.3706	24.4916	24.6129	24.7344	24.8562	24.9783	25.1007	25.2234	25.3464	25.4697	25.5933	25.7172	25.8414	25.9659	26.0907	26.2158	26.3412	26.4669	26.5929	26.7192	26.8458	26.9728	27.1001	27.2277	27.3556	27.4838	27.6123	27.7411	27.8702	27.9996	28.1293	28.2593	28.3896	28.5202	28.6511	28.7823	28.9138	29.0455	29.1775	29.3098	29.4424	29.5753	29.7085	29.8420	29.9757	30.1097	30.2440	30.3786	30.5135	30.6487	30.7842	30.9199	31.0560	31.1924	31.3291	31.4661	31.6034	31.7410	31.8789	32.0170	32.1554	32.2941	32.4332	32.5726	32.7123	32.8523	32.9926	33.1332	33.2741	33.4152	33.5566	33.6983	33.8403	33.9826	34.1252	34.2681	34.4112	34.5546	34.6983	34.8423	34.9865	35.1311	35.2760	35.4212	35.5667	35.7125	35.8586	36.0050	36.1517	36.2987	36.4460	36.5936	36.7415	36.8897	37.0382	37.1869	37.3359	37.4852	37.6348	37.7847	37.9349	38.0854	38.2362	38.3873	38.5387	38.6903	38.8422	38.9944	39.1469	39.2996	39.4526	39.6059	39.7594	39.9132	40.0673	40.2217	40.3764	40.5314	40.6866	40.8421	40.9979	41.1540	41.3104	41.4671	41.6241	41.7814	41.9391	42.0971	42.2554	42.4141	42.5731	42.7324	42.8920	43.0519	43.2122	43.3728	43.5337	43.6949	43.8564	44.0182	44.1803	44.3428	44.5057	44.6689	44.8324	44.9962	45.1603	45.3248	45.4896	45.6547	45.8201	45.9858	46.1518	46.3182	46.4850	46.6522	46.8197	46.9877	47.1561	47.3248	47.4939	47.6633	47.8330	48.0031	48.1735	48.3442	48.5152	48.6865	48.8582	49.0302	49.2027	49.3756	49.5489	49.7225	49.8964	50.0707	50.2454	50.4204	50.5957	50.7713	50.9472	51.1234	51.3000	51.4769	51.6542	51.8319	52.0100	52.1884	52.3672	52.5464	52.7261	52.9062	53.0867	53.2676	53.4488	53.6304	53.8124	53.9948	54.1775	54.3606	54.5441	54.7280	54.9123	55.0970	55.2820	55.4673	55.6530	55.8391	56.0255	56.2123	56.4000	56.5881	56.7766	56.9657	57.1553	57.3454	57.5360	57.7271	57.9187	58.1108	58.3034	58.4965	58.6901	58.8843	59.0790	59.2742	59.4699	59.6660	59.8626	60.0597	60.2573	60.4554	60.6541	60.8533	61.0531	61.2534	61.4542	61.6556	61.8575	62.0600	62.2631	62.4668	62.6711	62.8760	63.0815	63.2876	63.4943	63.7016	63.9095	64.1180	64.3272	64.5371	64.7476	64.9587	65.1703	65.3826	65.5956	65.8092	66.0235	66.2385	66.4542	66.6706	66.8877	67.1055	67.3239	67.5429	67.7625	67.9828	68.2037	68.4252	68.6474	68.8703	69.0939	69.3182	69.5432	69.7688	69.9950	70.2214	70.4483	70.6758	70.9039	71.1326	71.3619	71.5918	71.8223	72.0534	72.2851	72.5174	72.7503	72.9838	73.2179	73.4526	73.6879	73.9238	74.1603	74.3974	74.6351	74.8734	75.1123	75.3518	75.5919	75.8326	76.0739	76.3158	76.5583	76.8014	77.0451	77.2894	77.5343	77.7798	78.0259	78.2727	78.5201	78.7681	79.0167	79.2659	79.5158	79.7663	80.0175	80.2694	80.5220	80.7753	81.0294	81.2842	81.5396	81.7956	82.0522	82.3094	82.5673	82.8258	83.0849	83.3447	83.6052	83.8664	84.1283	84.3908	84.6539	84.9176	85.1819	85.4469	85.7126	85.9790	86.2461	86.5139	86.7824	87.0516	87.3215	87.5921	87.8634	88.1354	88.4081	88.6815	88.9557	89.2307	89.5064	89.7828	90.0600	90.3380	90.6167	90.8961	91.1762	91.4571	91.7388	92.0213	92.3045	92.5885	92.8733	93.1588	93.4450	93.7320	94.0198	94.3083	94.5975	94.8875	95.1783	95.4699	95.7623	96.0555	96.3495	96.6443	96.9399	97.2363	97.5334	97.8313	98.1300	98.4295	98.7298	99.0309	99.3328	99.6355	99.9390	100.2433	100.5484	100.8544	101.1612	101.4688	101.7773	102.0867	102.3970	102.7082	103.0203	103.3333	103.6472	103.9620	104.2778	104.5945	104.9121	105.2306	105.5500	105.8703	106.1916	106.5138	106.8370	107.1612	107.4864	107.8125	108.1396	108.4676	108.7965	109.1263	109.4571	109.7888	110.1215	110.4552	110.7900	111.1257	111.4625	111.8003	112.1392	112.4792	112.8203	113.1625	113.5058	113.8502	114.1957	114.5423	114.8900	115.2388	115.5887	115.9397	116.2918	116.6450	116.9993	117.3547	117.7112	118.0688	118.4275	118.7874	119.1484	119.5105	119.8738	120.2383	120.6040	120.9708	121.3388	121.7079	122.0782	122.4497	122.8224	123.1963	123.5714	123.9477	124.3252	124.7039	125.0838	125.4649	125.8473	126.2310	126.6160	126.9923	127.3698	127.7485	128.1285	128.5098	128.8924	129.2763	129.6615	130.0480	130.4358	130.8249	131.2154	131.6073	131.9996	132.3933	132.7884	133.1848	133.5825	133.9816	134.3821	134.7841	135.1875	135.5924	135.9987	136.4064	136.8155	137.2260	137.6380	138.0514	138.4663	138.8827	139.2906	139.7005	140.1125	140.5266	140.9428	141.3601	141.7785	142.1980	142.6187	143.0406	143.4637	143.8881	144.3138	144.7408	145.1692	145.5990	146.0302	146.4628	146.8969	147.3325	147.7696	148.2082	148.6483	149.0900	149.5333	149.9782	150.4247	150.8727	151.3223	151.7735	152.2263	152.6808	153.1370	153.5949	154.0545	154.5158	154.9788	155.4435	155.9099	156.3780	156.8479	157.3195	157.7928	158.2678	158.7445	159.2229	159.7030	160.1849	160.6686	161.1541	161.6414	162.1306	162.6217	163.1147	163.6106	164.1084	164.6082	165.1100	165.6138	166.1196	166.6274	167.1372	167.6490	168.1628	168.6786	169.1964	169.7163	170.2382	170.7622	171.2883	171.8165	172.3468	172.8792	173.4137	173.9503	174.4890	175.0298	175.5727	176.1178	176.6650	177.2144	177.7663	178.3208	178.8779	179.4377	180.0003	180.5656	181.1336	181.7043	182.2777	182.8538	183

INSURANCE COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2024

INSURANCE CHARGES

Entry Rate	EXPLODED LOSS COST											
	64	65	66	67	68	69	70	71	72	73	74	75
786	0.2221	0.2221	0.2226	0.2229	0.2232	0.2235	0.2238	0.2241	0.2244	0.2247	0.2250	0.2253
797	0.2129	0.2122	0.2024	0.1927	0.1831	0.1735	0.1644	0.1559	0.1484	0.1416	0.1366	0.1321
798	0.2217	0.2210	0.2203	0.2196	0.2188	0.2173	0.1643	0.1538	0.1483	0.1409	0.1335	0.1265
799	0.2215	0.2219	0.2208	0.2193	0.2182	0.2168	0.1601	0.1515	0.1441	0.1368	0.1298	0.1231
800	0.2213	0.2216	0.2209	0.2192	0.2184	0.2172	0.1639	0.1554	0.1480	0.1406	0.1332	0.1267
801	0.2211	0.2214	0.2207	0.2190	0.2182	0.2175	0.1637	0.1552	0.1478	0.1404	0.1331	0.1261
802	0.2209	0.2212	0.2015	0.1918	0.1822	0.1726	0.1636	0.1551	0.1476	0.1402	0.1329	0.1261
803	0.2207	0.2210	0.2013	0.1916	0.1819	0.1723	0.1634	0.1549	0.1475	0.1401	0.1328	0.1260
804	0.2206	0.2209	0.2011	0.1914	0.1817	0.1720	0.1632	0.1547	0.1473	0.1400	0.1327	0.1257
805	0.2203	0.2206	0.2009	0.1913	0.1816	0.1719	0.1631	0.1546	0.1472	0.1398	0.1325	0.1256
806	0.2201	0.2204	0.2007	0.1911	0.1814	0.1717	0.1629	0.1544	0.1470	0.1397	0.1324	0.1254
807	0.2199	0.2202	0.2005	0.1909	0.1812	0.1715	0.1627	0.1543	0.1469	0.1396	0.1323	0.1253
808	0.2197	0.2200	0.2004	0.1907	0.1811	0.1714	0.1626	0.1541	0.1467	0.1394	0.1321	0.1251
809	0.2195	0.2200	0.2002	0.1905	0.1809	0.1712	0.1624	0.1539	0.1465	0.1392	0.1320	0.1250
810	0.2193	0.2200	0.2000	0.1903	0.1807	0.1710	0.1622	0.1538	0.1464	0.1391	0.1318	0.1248
811	0.2191	0.2200	0.1998	0.1901	0.1805	0.1708	0.1620	0.1536	0.1462	0.1389	0.1317	0.1247
812	0.2189	0.2200	0.1996	0.1900	0.1803	0.1707	0.1619	0.1535	0.1461	0.1388	0.1316	0.1246
813	0.2187	0.2200	0.1994	0.1898	0.1801	0.1705	0.1617	0.1533	0.1459	0.1386	0.1314	0.1244
814	0.2185	0.2200	0.1992	0.1896	0.1800	0.1704	0.1616	0.1532	0.1458	0.1385	0.1313	0.1243
815	0.2183	0.2200	0.1991	0.1894	0.1798	0.1702	0.1614	0.1530	0.1457	0.1384	0.1312	0.1242
816	0.2181	0.2200	0.1989	0.1892	0.1796	0.1700	0.1612	0.1528	0.1455	0.1382	0.1310	0.1240
817	0.2179	0.2200	0.1987	0.1890	0.1794	0.1698	0.1611	0.1527	0.1454	0.1381	0.1309	0.1239
818	0.2177	0.2200	0.1985	0.1889	0.1793	0.1697	0.1609	0.1525	0.1452	0.1379	0.1306	0.1237
819	0.2175	0.2200	0.1983	0.1887	0.1791	0.1695	0.1608	0.1524	0.1451	0.1378	0.1305	0.1236
820	0.2173	0.2076	0.1980	0.1884	0.1789	0.1693	0.1606	0.1522	0.1449	0.1377	0.1304	0.1235
821	0.2170	0.2074	0.1979	0.1883	0.1789	0.1692	0.1605	0.1521	0.1448	0.1375	0.1302	0.1234
822	0.2168	0.2072	0.1977	0.1881	0.1785	0.1690	0.1603	0.1519	0.1446	0.1374	0.1301	0.1233
823	0.2166	0.2070	0.1971	0.1875	0.1780	0.1685	0.1598	0.1515	0.1442	0.1370	0.1297	0.1230
824	0.2164	0.2069	0.1963	0.1867	0.1772	0.1678	0.1591	0.1508	0.1435	0.1363	0.1290	0.1223
825	0.2162	0.2067	0.1971	0.1876	0.1780	0.1685	0.1598	0.1514	0.1441	0.1369	0.1297	0.1230
826	0.2160	0.2065	0.1969	0.1874	0.1778	0.1683	0.1596	0.1513	0.1440	0.1368	0.1296	0.1228
827	0.2158	0.2063	0.1967	0.1872	0.1777	0.1682	0.1595	0.1511	0.1438	0.1366	0.1294	0.1226
828	0.2156	0.2061	0.1965	0.1870	0.1775	0.1680	0.1593	0.1510	0.1437	0.1365	0.1293	0.1225
829	0.2154	0.2059	0.1963	0.1868	0.1773	0.1678	0.1591	0.1508	0.1435	0.1363	0.1291	0.1223
830	0.2152	0.2057	0.1962	0.1867	0.1772	0.1677	0.1590	0.1507	0.1434	0.1362	0.1290	0.1222
831	0.2150	0.2055	0.1960	0.1865	0.1770	0.1675	0.1588	0.1505	0.1432	0.1360	0.1289	0.1221
832	0.2148	0.2053	0.1958	0.1863	0.1768	0.1673	0.1587	0.1504	0.1431	0.1360	0.1289	0.1221
833	0.2146	0.2051	0.1956	0.1861	0.1766	0.1671	0.1585	0.1502	0.1429	0.1358	0.1286	0.1218
834	0.2144	0.2049	0.1954	0.1859	0.1764	0.1669	0.1584	0.1501	0.1428	0.1357	0.1286	0.1218
835	0.2142	0.2047	0.1952	0.1857	0.1762	0.1667	0.1582	0.1499	0.1427	0.1356	0.1284	0.1216
836	0.2140	0.2045	0.1951	0.1856	0.1761	0.1666	0.1580	0.1497	0.1425	0.1353	0.1282	0.1214
837	0.2138	0.2043	0.1949	0.1854	0.1759	0.1664	0.1579	0.1496	0.1424	0.1352	0.1281	0.1213
838	0.2136	0.2042	0.1947	0.1852	0.1757	0.1662	0.1577	0.1494	0.1422	0.1351	0.1280	0.1212
839	0.2134	0.2040	0.1945	0.1850	0.1755	0.1660	0.1575	0.1492	0.1420	0.1349	0.1278	0.1210
840	0.2132	0.2038	0.1944	0.1849	0.1754	0.1659	0.1574	0.1491	0.1419	0.1348	0.1277	0.1209
841	0.2131	0.2037	0.1942	0.1847	0.1753	0.1658	0.1573	0.1490	0.1418	0.1347	0.1276	0.1208
842	0.2129	0.2035	0.1940	0.1845	0.1751	0.1656	0.1571	0.1488	0.1416	0.1345	0.1274	0.1206
843	0.2127	0.2033	0.1938	0.1843	0.1749	0.1654	0.1569	0.1487	0.1415	0.1344	0.1273	0.1205
844	0.2125	0.2031	0.1936	0.1842	0.1748	0.1653	0.1568	0.1485	0.1413	0.1342	0.1271	0.1204
845	0.2123	0.2029	0.1934	0.1840	0.1746	0.1651	0.1566	0.1484	0.1412	0.1341	0.1270	0.1202
846	0.2121	0.2027	0.1932	0.1838	0.1744	0.1649	0.1564	0.1482	0.1410	0.1339	0.1268	0.1201
847	0.2119	0.2025	0.1931	0.1837	0.1743	0.1648	0.1563	0.1481	0.1409	0.1338	0.1267	0.1200
848	0.2117	0.2023	0.1929	0.1835	0.1740	0.1645	0.1561	0.1479	0.1407	0.1336	0.1265	0.1198
849	0.2115	0.2021	0.1927	0.1833	0.1739	0.1645	0.1560	0.1478	0.1406	0.1335	0.1264	0.1197
850	0.2113	0.2019	0.1925	0.1831	0.1737	0.1643	0.1558	0.1476	0.1404	0.1334	0.1263	0.1196
851	0.2111	0.2017	0.1923	0.1829	0.1735	0.1641	0.1556	0.1475	0.1403	0.1332	0.1261	0.1194
852	0.2109	0.2015	0.1922	0.1828	0.1734	0.1640	0.1555	0.1473	0.1401	0.1331	0.1260	0.1193
853	0.2107	0.2013	0.1920	0.1826	0.1732	0.1638	0.1553	0.1472	0.1400	0.1330	0.1259	0.1192
854	0.2105	0.2011	0.1918	0.1824	0.1730	0.1636	0.1551	0.1470	0.1399	0.1328	0.1258	0.1191
855	0.2103	0.2009	0.1916	0.1822	0.1728	0.1635	0.1550	0.1469	0.1397	0.1327	0.1256	0.1189
856	0.2101	0.2007	0.1914	0.1820	0.1727	0.1633	0.1548	0.1467	0.1395	0.1325	0.1255	0.1188
857	0.2099	0.2006	0.1912	0.1819	0.1725	0.1632	0.1547	0.1466	0.1395	0.1324	0.1254	0.1187
858	0.2097	0.2004	0.1910	0.1817	0.1723	0.1630	0.1545	0.1464	0.1393	0.1322	0.1252	0.1186
859	0.2095	0.2002	0.1908	0.1815	0.1721	0.1628	0.1544	0.1463	0.1392	0.1321	0.1251	0.1184
860	0.2093	0.2000	0.1907	0.1813	0.1720	0.1627	0.1542	0.1461	0.1390	0.1320	0.1250	0.1183
861	0.2091	0.1998	0.1905	0.1811	0.1718	0.1625	0.1541	0.1460	0.1389	0.1318	0.1248	0.1181
862	0.2089	0.1996	0.1903	0.1810	0.1717	0.1624	0.1539	0.1458	0.1387	0.1317	0.1247	0.1181
863	0.2087	0.1994	0.1901	0.1808	0.1715	0.1622	0.1537	0.1456	0.1385	0.1315	0.1245	0.1179
864	0.2085	0.1992	0.1899	0.1806	0.1713	0.1620	0.1536	0.1455	0.1384	0.1314	0.1244	0.1178
865	0.2083	0.1991	0.1898	0.1805	0.1712	0.1619	0.1535	0.1454	0.1383	0.1313	0.1243	0.1177
866	0.2082	0.1989	0.1896	0.1803	0.1710	0.1617	0.1533	0.1452	0.1381	0.1311	0.1241	0.1176
867	0.2080	0.1987	0.1894	0.1802	0.1709	0.1616	0.1532	0.1451	0.1380	0.1310	0.1241	0.1175
868	0.2078	0.1985	0.1892	0.1800	0.1707	0.1614	0.1530	0.1449	0.1378	0.1308	0.1239	0.1173
869	0.2076	0.1983	0.1890	0.1798	0.1705	0.1612	0.1528	0.1448	0.1377	0.1307	0.1238	0.1172
870	0.2074	0.1981	0.1889	0.1796	0.1703	0.1610	0.1527	0.1446	0.1375	0.1306	0.1237	0.1171
871	0.2072	0.1979	0.1887	0.1794	0.1701	0.1608	0.1527	0.1446	0.1375	0.1305	0.1236	0.1170
872	0.2070	0.1977	0.1885	0.1792	0.1699	0.1606	0.1525	0.1444	0.1373	0.1303	0.1234	0.1169
873	0.2068	0.1976	0.1883	0.1791	0.1698	0.1605	0.1524	0.1443	0.1372	0.1302	0.1233	0.1168
874	0.2066	0.1974	0.1881	0.1789	0.1696	0.1603	0.1522	0.1440	0.1370	0.1301	0.1231	0.1166
875	0.2064	0.1972	0.1880	0.1787	0.1694	0.1601	0.1520	0.1439	0.1368	0.1299	0.1230	0.1164
876	0.2062	0.1970	0.1878	0.1785	0.1693	0.1600	0.1519	0.1437	0.1367	0.1298	0.1229	0.1163
877	0.2060	0.1968	0.1876	0.1783	0.1690	0.1597	0.1516	0.1436	0.1365	0.1296	0.1227	0.1162
878	0.2059	0.1967	0.1875	0.1782	0.1689	0.1596	0.1514	0.1434	0.1364	0.1295	0.1226	0.1161
879	0.2057	0.1965	0.1873	0.1781	0.1689	0.1597	0.1515	0.1433	0.1363	0.1294	0.1224	

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2024

INSURANCE CHARGES

Entry Ratio	EXPECTED LOSS GROUP																													
	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82											
9.22	0.1976	0.1887	0.1797	0.1708	0.1618	0.1529	0.1448	0.1371	0.1303	0.1237	0.1178	0.1117	0.1064	0.0990	0.0911	0.0877	0.0828	0.0779	0.0732	0.0685	0.0639	0.0594	0.0552	0.0510	0.0470	0.0433	0.0396	0.0359	0.0321	0.0284
9.23	0.1974	0.1885	0.1796	0.1706	0.1617	0.1528	0.1447	0.1370	0.1302	0.1236	0.1169	0.1106	0.1047	0.0982	0.0910	0.0876	0.0827	0.0778	0.0731	0.0685	0.0639	0.0594	0.0552	0.0510	0.0470	0.0433	0.0396	0.0359	0.0321	0.0284
9.24	0.1972	0.1883	0.1794	0.1704	0.1615	0.1526	0.1445	0.1368	0.1300	0.1234	0.1167	0.1104	0.1044	0.0987	0.0929	0.0875	0.0826	0.0777	0.0730	0.0684	0.0638	0.0593	0.0551	0.0509	0.0469	0.0432	0.0395	0.0358	0.0320	0.0287
9.25	0.1971	0.1882	0.1793	0.1703	0.1614	0.1525	0.1444	0.1367	0.1299	0.1233	0.1166	0.1103	0.1043	0.0986	0.0928	0.0874	0.0825	0.0776	0.0729	0.0683	0.0637	0.0592	0.0550	0.0509	0.0469	0.0432	0.0395	0.0358	0.0320	0.0287
9.26	0.1969	0.1880	0.1791	0.1701	0.1612	0.1523	0.1442	0.1366	0.1298	0.1232	0.1165	0.1102	0.1042	0.0985	0.0927	0.0873	0.0824	0.0775	0.0728	0.0682	0.0636	0.0591	0.0549	0.0508	0.0468	0.0431	0.0394	0.0357	0.0319	0.0287
9.27	0.1967	0.1878	0.1789	0.1700	0.1611	0.1522	0.1441	0.1364	0.1296	0.1230	0.1164	0.1101	0.1043	0.0984	0.0926	0.0872	0.0823	0.0774	0.0727	0.0681	0.0636	0.0591	0.0549	0.0507	0.0467	0.0430	0.0393	0.0356	0.0319	0.0286
9.28	0.1965	0.1876	0.1787	0.1698	0.1609	0.1520	0.1439	0.1363	0.1295	0.1229	0.1163	0.1100	0.1042	0.0983	0.0925	0.0871	0.0823	0.0774	0.0727	0.0681	0.0635	0.0590	0.0548	0.0507	0.0467	0.0430	0.0393	0.0356	0.0319	0.0286
9.29	0.1963	0.1874	0.1785	0.1697	0.1608	0.1519	0.1438	0.1361	0.1293	0.1227	0.1161	0.1098	0.1040	0.0982	0.0924	0.0870	0.0822	0.0773	0.0726	0.0680	0.0634	0.0589	0.0547	0.0506	0.0466	0.0429	0.0392	0.0355	0.0318	0.0285
9.30	0.1961	0.1872	0.1783	0.1695	0.1606	0.1517	0.1436	0.1360	0.1292	0.1226	0.1160	0.1097	0.1039	0.0981	0.0923	0.0869	0.0821	0.0772	0.0725	0.0679	0.0633	0.0588	0.0546	0.0505	0.0465	0.0428	0.0391	0.0354	0.0317	0.0284
9.31	0.1960	0.1871	0.1782	0.1694	0.1605	0.1516	0.1435	0.1359	0.1291	0.1225	0.1159	0.1096	0.1038	0.0980	0.0922	0.0868	0.0820	0.0771	0.0724	0.0678	0.0632	0.0587	0.0546	0.0505	0.0465	0.0428	0.0391	0.0354	0.0317	0.0284
9.32	0.1958	0.1869	0.1780	0.1692	0.1603	0.1514	0.1433	0.1357	0.1290	0.1224	0.1158	0.1095	0.1037	0.0979	0.0921	0.0867	0.0819	0.0772	0.0725	0.0679	0.0633	0.0588	0.0545	0.0504	0.0464	0.0427	0.0390	0.0354	0.0317	0.0284
9.33	0.1956	0.1867	0.1779	0.1691	0.1602	0.1513	0.1432	0.1356	0.1289	0.1223	0.1157	0.1094	0.1036	0.0978	0.0920	0.0866	0.0818	0.0771	0.0724	0.0678	0.0632	0.0587	0.0545	0.0504	0.0464	0.0427	0.0390	0.0354	0.0317	0.0284
9.34	0.1954	0.1865	0.1777	0.1688	0.1599	0.1511	0.1430	0.1354	0.1287	0.1221	0.1155	0.1092	0.1034	0.0977	0.0919	0.0865	0.0817	0.0768	0.0721	0.0675	0.0630	0.0585	0.0544	0.0503	0.0463	0.0426	0.0390	0.0354	0.0317	0.0284
9.35	0.1952	0.1863	0.1775	0.1687	0.1598	0.1510	0.1429	0.1353	0.1286	0.1220	0.1154	0.1091	0.1033	0.0976	0.0918	0.0864	0.0816	0.0767	0.0720	0.0675	0.0629	0.0584	0.0543	0.0502	0.0462	0.0425	0.0389	0.0352	0.0315	0.0282
9.36	0.1951	0.1862	0.1774	0.1685	0.1596	0.1508	0.1428	0.1352	0.1285	0.1219	0.1153	0.1090	0.1032	0.0975	0.0917	0.0863	0.0815	0.0767	0.0720	0.0674	0.0629	0.0584	0.0543	0.0502	0.0462	0.0425	0.0389	0.0352	0.0315	0.0282
9.37	0.1949	0.1861	0.1772	0.1684	0.1595	0.1507	0.1426	0.1350	0.1283	0.1217	0.1151	0.1089	0.1031	0.0974	0.0916	0.0862	0.0814	0.0766	0.0719	0.0673	0.0628	0.0583	0.0542	0.0501	0.0461	0.0424	0.0388	0.0351	0.0314	0.0282
9.38	0.1947	0.1859	0.1770	0.1682	0.1593	0.1505	0.1425	0.1349	0.1282	0.1216	0.1150	0.1088	0.1030	0.0973	0.0915	0.0861	0.0813	0.0765	0.0718	0.0673	0.0627	0.0582	0.0541	0.0501	0.0461	0.0424	0.0388	0.0351	0.0314	0.0282
9.39	0.1945	0.1857	0.1769	0.1681	0.1592	0.1504	0.1424	0.1348	0.1281	0.1215	0.1149	0.1087	0.1029	0.0971	0.0914	0.0860	0.0812	0.0764	0.0717	0.0672	0.0626	0.0581	0.0540	0.0500	0.0460	0.0423	0.0387	0.0351	0.0314	0.0282
9.40	0.1943	0.1855	0.1767	0.1678	0.1589	0.1502	0.1422	0.1346	0.1279	0.1213	0.1147	0.1085	0.1027	0.0970	0.0913	0.0859	0.0811	0.0763	0.0716	0.0671	0.0625	0.0581	0.0540	0.0499	0.0459	0.0423	0.0386	0.0350	0.0313	0.0281
9.41	0.1942	0.1854	0.1766	0.1677	0.1588	0.1501	0.1421	0.1345	0.1278	0.1212	0.1146	0.1084	0.1027	0.0969	0.0912	0.0858	0.0810	0.0762	0.0715	0.0670	0.0624	0.0580	0.0539	0.0499	0.0459	0.0423	0.0386	0.0350	0.0313	0.0281
9.42	0.1940	0.1852	0.1764	0.1675	0.1586	0.1499	0.1419	0.1343	0.1276	0.1210	0.1144	0.1083	0.1025	0.0968	0.0911	0.0857	0.0809	0.0761	0.0715	0.0669	0.0624	0.0580	0.0539	0.0498	0.0458	0.0423	0.0386	0.0350	0.0313	0.0280
9.43	0.1938	0.1850	0.1762	0.1674	0.1586	0.1498	0.1418	0.1342	0.1275	0.1210	0.1144	0.1082	0.1025	0.0968	0.0910	0.0856	0.0809	0.0761	0.0714	0.0669	0.0623	0.0579	0.0538	0.0497	0.0457	0.0421	0.0385	0.0348	0.0312	0.0280
9.44	0.1936	0.1848	0.1760	0.1672	0.1584	0.1496	0.1416	0.1340	0.1273	0.1208	0.1142	0.1080	0.1023	0.0966	0.0909	0.0855	0.0808	0.0760	0.0713	0.0668	0.0622	0.0578	0.0537	0.0497	0.0457	0.0421	0.0384	0.0348	0.0311	0.0279
9.45	0.1934	0.1846	0.1758	0.1670	0.1582	0.1494	0.1415	0.1339	0.1272	0.1207	0.1141	0.1079	0.1022	0.0965	0.0908	0.0854	0.0807	0.0759	0.0712	0.0667	0.0621	0.0577	0.0536	0.0496	0.0456	0.0420	0.0384	0.0347	0.0311	0.0279
9.46	0.1933	0.1845	0.1757	0.1669	0.1581	0.1493	0.1413	0.1338	0.1271	0.1206	0.1140	0.1078	0.1021	0.0964	0.0907	0.0853	0.0806	0.0758	0.0712	0.0666	0.0621	0.0577	0.0536	0.0496	0.0456	0.0420	0.0384	0.0347	0.0310	0.0278
9.47	0.1931	0.1843	0.1755	0.1667	0.1579	0.1491	0.1412	0.1337	0.1270	0.1205	0.1139	0.1077	0.1020	0.0963	0.0906	0.0852	0.0805	0.0757	0.0711	0.0665	0.0620	0.0576	0.0535	0.0495	0.0455	0.0419	0.0383	0.0346	0.0310	0.0278
9.48	0.1929	0.1841	0.1754	0.1666	0.1578	0.1490	0.1411	0.1335	0.1268	0.1203	0.1138	0.1076	0.1019	0.0962	0.0905	0.0851	0.0804	0.0756	0.0710	0.0664	0.0619	0.0575	0.0534	0.0494	0.0454	0.0418	0.0382	0.0345	0.0309	0.0277
9.49	0.1927	0.1839	0.1752	0.1664	0.1576	0.1488	0.1409	0.1334	0.1267	0.1202	0.1137	0.1075	0.1018	0.0961	0.0904	0.0850	0.0803	0.0755	0.0709	0.0663	0.0618	0.0574	0.0533	0.0493	0.0453	0.0417	0.0381	0.0345	0.0309	0.0277
9.50	0.1925	0.1838	0.1751	0.1663	0.1575	0.1487	0.1408	0.1332	0.1265	0.1200	0.1135	0.1073	0.1016	0.0959	0.0902	0.0848	0.0801	0.0753	0.0707	0.0661	0.0616	0.0572	0.0531	0.0491	0.0451	0.0415	0.0379	0.0343	0.0307	0.0276
9.51	0.1924	0.1836	0.1749	0.1661	0.1573	0.1485	0.1406	0.1331	0.1264	0.1199	0.1134	0.1072	0.1015	0.0958	0.0901	0.0849	0.0801	0.0754	0.0708	0.0662	0.0617	0.0573	0.0533	0.0493	0.0453	0.0417	0.0381	0.0344	0.0308	0.0276
9.52	0.1922	0.1835	0.1747	0.1659	0.1572	0.1484	0.1405	0.1330	0.1263	0.1198	0.1133	0.1071	0.1014	0.0957	0.0900	0.0848	0.0800	0.0753	0.0707	0.0661	0.0616	0.0572	0.0532	0.0491	0.0452	0.0416	0.0380	0.0344	0.0308	0.0276
9.53	0.1920	0.1833	0.1745	0.1657	0.1570	0.1482	0.1403	0.1328	0.1262	0.1197	0.1132	0.1070	0.1013	0.0956	0.0899	0.0847	0.0799	0.0752	0.0706	0.0661	0.0616	0.0572	0.0531	0.0491	0.0451	0.0415	0.0379	0.0343	0.0307	0.0275
9.54	0.1918	0.1831	0.1743	0.1656	0.1569	0.1481	0.1402	0.1327	0.1261	0.1196	0.1131	0.1069	0.1012	0.0955	0.0898	0.0846	0.0798	0.0751	0.0705	0.0660	0.0615	0.0571	0.0530	0.0490	0.0451	0.0415	0.0379	0.0343	0.0307	0.0275
9.55	0.1916	0.1829	0.1741	0.1654	0.1567	0.1479	0.1400	0.1325	0.1259	0.1194	0.1129	0.1067	0.1010	0.0953	0.0896	0.0844	0.0796	0.0749	0.0703	0.0658	0.0613	0.0569	0.0528	0.0489	0.0450	0.0414	0.0378	0.0342	0.0306	0.0274
9.56	0.1915	0.1828	0.1740	0.1653	0.1566	0.1478	0.1399	0.1324	0.1258	0.1193	0.1128	0.1066	0.1009	0.0952	0.0895	0.0843	0.0795	0.0749												

INDUSTRIAL COMMISSION OF ARIZONA
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INSURANCE CHARGES

Entry Ratio	EXPECTED LOSS GROUP																										
	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
0.01	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.02	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.03	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.04	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600	0.9600
0.05	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.06	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800	0.9800
0.07	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.08	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300	0.9300
0.09	0.9201	0.9201	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200	0.9200
0.10	0.9009	0.9007	0.9005	0.9003	0.9002	0.9001	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000	0.9000
0.11	0.8914	0.8911	0.8909	0.8906	0.8904	0.8902	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900	0.8900
0.12	0.8819	0.8816	0.8813	0.8811	0.8811	0.8811	0.8811	0.8811	0.8811	0.8811	0.8811	0.8811	0.8811	0.8811	0.8811	0.8811	0.8811	0.8811	0.8811	0.8811	0.8811	0.8811	0.8811	0.8811	0.8811	0.8811	0.8811
0.13	0.8725	0.8721	0.8717	0.8716	0.8716	0.8715	0.8714	0.8714	0.8714	0.8714	0.8714	0.8714	0.8714	0.8714	0.8714	0.8714	0.8714	0.8714	0.8714	0.8714	0.8714	0.8714	0.8714	0.8714	0.8714	0.8714	0.8714
0.14	0.8632	0.8627	0.8623	0.8621	0.8620	0.8619	0.8617	0.8614	0.8610	0.8607	0.8606	0.8605	0.8604	0.8603	0.8602	0.8602	0.8601	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600	0.8600
0.15	0.8540	0.8534	0.8529	0.8527	0.8524	0.8522	0.8520	0.8518	0.8516	0.8513	0.8509	0.8508	0.8506	0.8504	0.8503	0.8502	0.8501	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500	0.8500
0.16	0.8448	0.8441	0.8435	0.8432	0.8429	0.8426	0.8423	0.8418	0.8414	0.8410	0.8408	0.8406	0.8405	0.8404	0.8403	0.8402	0.8401	0.8401	0.8401	0.8401	0.8401	0.8401	0.8401	0.8401	0.8401	0.8401	0.8401
0.17	0.8356	0.8350	0.8344	0.8342	0.8338	0.8334	0.8331	0.8326	0.8322	0.8317	0.8312	0.8308	0.8306	0.8305	0.8304	0.8303	0.8302	0.8301	0.8301	0.8301	0.8301	0.8301	0.8301	0.8301	0.8301	0.8301	0.8301
0.18	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268	0.8268
0.19	0.8179	0.8169	0.8159	0.8153	0.8148	0.8142	0.8136	0.8130	0.8123	0.8117	0.8114	0.8111	0.8109	0.8107	0.8106	0.8104	0.8103	0.8101	0.8101	0.8101	0.8101	0.8101	0.8101	0.8101	0.8101	0.8101	0.8101
0.20	0.8091	0.8080	0.8069	0.8062	0.8055	0.8048	0.8041	0.8034	0.8026	0.8021	0.8017	0.8014	0.8011	0.8009	0.8007	0.8006	0.8004	0.8003	0.8001	0.8001	0.8001	0.8001	0.8001	0.8001	0.8001	0.8001	0.8001
0.21	0.8004	0.7991	0.7979	0.7971	0.7962	0.7954	0.7946	0.7939	0.7932	0.7924	0.7916	0.7912	0.7910	0.7908	0.7906	0.7904	0.7902	0.7901	0.7901	0.7901	0.7901	0.7901	0.7901	0.7901	0.7901	0.7901	0.7901
0.22	0.7917	0.7903	0.7890	0.7880	0.7871	0.7862	0.7853	0.7845	0.7836	0.7828	0.7823	0.7819	0.7814	0.7812	0.7809	0.7807	0.7805	0.7802	0.7802	0.7801	0.7801	0.7801	0.7801	0.7801	0.7801	0.7801	0.7801
0.23	0.7832	0.7816	0.7801	0.7791	0.7780	0.7770	0.7759	0.7747	0.7734	0.7721	0.7712	0.7704	0.7698	0.7693	0.7689	0.7686	0.7683	0.7681	0.7680	0.7679	0.7679	0.7679	0.7679	0.7679	0.7679	0.7679	0.7679
0.24	0.7747	0.7732	0.7716	0.7705	0.7693	0.7680	0.7666	0.7651	0.7636	0.7621	0.7612	0.7604	0.7598	0.7593	0.7589	0.7586	0.7583	0.7581	0.7580	0.7579	0.7579	0.7579	0.7579	0.7579	0.7579	0.7579	0.7579
0.25	0.7663	0.7644	0.7627	0.7614	0.7601	0.7588	0.7576	0.7564	0.7554	0.7543	0.7536	0.7529	0.7523	0.7519	0.7515	0.7512	0.7508	0.7504	0.7503	0.7502	0.7501	0.7501	0.7501	0.7501	0.7501	0.7501	0.7501
0.26	0.7579	0.7559	0.7544	0.7527	0.7513	0.7500	0.7487	0.7473	0.7461	0.7448	0.7441	0.7434	0.7427	0.7423	0.7418	0.7414	0.7409	0.7405	0.7404	0.7403	0.7403	0.7403	0.7403	0.7403	0.7403	0.7403	0.7403
0.27	0.7497	0.7476	0.7456	0.7440	0.7425	0.7409	0.7394	0.7378	0.7363	0.7347	0.7337	0.7326	0.7313	0.7306	0.7298	0.7291	0.7283	0.7276	0.7270	0.7265	0.7261	0.7260	0.7260	0.7260	0.7260	0.7260	0.7260
0.28	0.7416	0.7391	0.7364	0.7348	0.7332	0.7316	0.7300	0.7284	0.7268	0.7252	0.7242	0.7234	0.7227	0.7221	0.7216	0.7212	0.7208	0.7206	0.7205	0.7204	0.7203	0.7202	0.7201	0.7201	0.7201	0.7201	0.7201
0.29	0.7335	0.7311	0.7288	0.7270	0.7251	0.7233	0.7216	0.7201	0.7185	0.7170	0.7160	0.7150	0.7140	0.7134	0.7127	0.7121	0.7115	0.7108	0.7107	0.7105	0.7104	0.7102	0.7101	0.7101	0.7101	0.7101	0.7101
0.30	0.7255	0.7231	0.7208	0.7189	0.7170	0.7151	0.7133	0.7116	0.7100	0.7084	0.7070	0.7060	0.7050	0.7044	0.7037	0.7032	0.7027	0.7021	0.7015	0.7010	0.7005	0.7004	0.7002	0.7001	0.7001	0.7001	0.7001
0.31	0.7175	0.7151	0.7124	0.7102	0.7078	0.7054	0.7030	0.7007	0.6983	0.6959	0.6935	0.6911	0.6887	0.6863	0.6839	0.6815	0.6791	0.6767	0.6743	0.6719	0.6700	0.6681	0.6662	0.6643	0.6624	0.6605	0.6586
0.32	0.7096	0.7072	0.7045	0.7023	0.7000	0.6976	0.6952	0.6928	0.6904	0.6880	0.6856	0.6832	0.6808	0.6784	0.6760	0.6736	0.6712	0.6688	0.6664	0.6640	0.6616	0.6592	0.6568	0.6544	0.6520	0.6496	0.6472
0.33	0.7021	0.6997	0.6970	0.6948	0.6924	0.6900	0.6876	0.6852	0.6828	0.6804	0.6780	0.6756	0.6732	0.6708	0.6684	0.6660	0.6636	0.6612	0.6588	0.6564	0.6540	0.6516	0.6492	0.6468	0.6444	0.6420	0.6396
0.34	0.6944	0.6919	0.6894	0.6869	0.6844	0.6819	0.6794	0.6769	0.6744	0.6719	0.6694	0.6669	0.6644	0.6619	0.6594	0.6569	0.6544	0.6519	0.6494	0.6469	0.6444	0.6419	0.6394	0.6369	0.6344	0.6319	0.6294
0.35	0.6868	0.6843	0.6818	0.6793	0.6768	0.6743	0.6718	0.6693	0.6668	0.6643	0.6618	0.6593	0.6568	0.6543	0.6518	0.6493	0.6468	0.6443	0.6418	0.6393	0.6368	0.6343	0.6318	0.6293	0.6268	0.6243	0.6218
0.36	0.6794	0.6769	0.6744	0.6719	0.6694	0.6669	0.6644	0.6619	0.6594	0.6569	0.6544	0.6519	0.6494	0.6469	0.6444	0.6419	0.6394	0.6369	0.6344	0.6319	0.6294	0.6269	0.6244	0.6219	0.6194	0.6169	0.6144
0.37	0.6720	0.6695	0.6670	0.6645	0.6620	0.6595	0.6570	0.6545	0.6520	0.6495	0.6470	0.6445	0.6420	0.6395	0.6370	0.6345	0.6320	0.6295	0.6270	0.6245	0.6220	0.6195	0.6170	0.6145	0.6120	0.6095	0.6070
0.38	0.6647	0.6622	0.6597	0.6572	0.6547	0.6522	0.6497	0.6472	0.6447	0.6422	0.6397	0.6372	0.6347	0.6322	0.6297	0.6272	0.6247	0.6222	0.6197	0.6172	0.6147	0.6122	0.6097	0.6072	0.6047	0.6022	0.5997
0.39	0.6573	0.6548	0.6523	0.6498	0.6473	0.6448	0.6423	0.6398	0.6373	0.6348	0.6323	0.6298	0.6273	0.6248	0.6223	0.6198	0.6173										

INSURANCE COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2024

INSURANCE CHARGES

Entry Rate	EXPECTED LOSS GROUP																												
	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		
166	0.2021	0.1919	0.1809	0.1705	0.1600	0.1499	0.1390	0.1286	0.1175	0.1067	0.0957	0.0843	0.0724	0.0603	0.0478	0.0350	0.0228	0.0104	0.0028	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	
167	0.2006	0.1903	0.1795	0.1691	0.1586	0.1482	0.1377	0.1268	0.1160	0.1053	0.0945	0.0835	0.0724	0.0611	0.0497	0.0382	0.0267	0.0151	0.0034	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
168	0.1992	0.1887	0.1781	0.1677	0.1572	0.1468	0.1364	0.1259	0.1155	0.1051	0.0947	0.0843	0.0734	0.0620	0.0507	0.0393	0.0279	0.0164	0.0048	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
169	0.1978	0.1873	0.1767	0.1663	0.1558	0.1454	0.1350	0.1246	0.1142	0.1038	0.0934	0.0831	0.0724	0.0611	0.0497	0.0382	0.0267	0.0151	0.0034	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
170	0.1964	0.1859	0.1753	0.1649	0.1545	0.1442	0.1338	0.1234	0.1131	0.1027	0.0923	0.0820	0.0714	0.0603	0.0492	0.0382	0.0271	0.0164	0.0048	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
171	0.1950	0.1845	0.1740	0.1637	0.1533	0.1429	0.1326	0.1222	0.1119	0.1015	0.0912	0.0808	0.0701	0.0592	0.0485	0.0375	0.0267	0.0158	0.0042	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
172	0.1936	0.1831	0.1726	0.1623	0.1519	0.1416	0.1313	0.1210	0.1106	0.1003	0.0900	0.0798	0.0701	0.0592	0.0485	0.0375	0.0267	0.0158	0.0042	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
173	0.1923	0.1818	0.1713	0.1610	0.1507	0.1404	0.1301	0.1198	0.1095	0.0992	0.0889	0.0787	0.0690	0.0592	0.0485	0.0375	0.0267	0.0158	0.0042	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
174	0.1910	0.1805	0.1700	0.1597	0.1494	0.1391	0.1288	0.1185	0.1082	0.0979	0.0876	0.0774	0.0677	0.0579	0.0481	0.0382	0.0271	0.0164	0.0048	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
175	0.1896	0.1791	0.1686	0.1582	0.1479	0.1376	0.1273	0.1170	0.1067	0.0964	0.0861	0.0758	0.0655	0.0552	0.0449	0.0346	0.0243	0.0134	0.0028	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
176	0.1883	0.1778	0.1673	0.1569	0.1466	0.1363	0.1260	0.1157	0.1054	0.0951	0.0848	0.0745	0.0642	0.0539	0.0436	0.0333	0.0230	0.0121	0.0015	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
177	0.1871	0.1767	0.1663	0.1560	0.1457	0.1354	0.1251	0.1148	0.1045	0.0942	0.0839	0.0736	0.0633	0.0530	0.0427	0.0324	0.0221	0.0112	0.0006	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
178	0.1857	0.1753	0.1650	0.1548	0.1445	0.1343	0.1241	0.1140	0.1039	0.0937	0.0836	0.0736	0.0634	0.0533	0.0432	0.0331	0.0230	0.0121	0.0006	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
179	0.1845	0.1741	0.1638	0.1536	0.1434	0.1332	0.1230	0.1129	0.1028	0.0928	0.0828	0.0728	0.0627	0.0527	0.0427	0.0327	0.0227	0.0118	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
180	0.1833	0.1729	0.1626	0.1524	0.1422	0.1320	0.1219	0.1119	0.1019	0.0919	0.0819	0.0719	0.0619	0.0519	0.0419	0.0319	0.0219	0.0110	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
181	0.1820	0.1717	0.1614	0.1512	0.1411	0.1309	0.1208	0.1107	0.1007	0.0906	0.0806	0.0707	0.0613	0.0517	0.0422	0.0326	0.0231	0.0122	0.0006	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
182	0.1808	0.1705	0.1602	0.1500	0.1399	0.1298	0.1197	0.1097	0.0996	0.0896	0.0797	0.0697	0.0604	0.0509	0.0414	0.0319	0.0224	0.0115	0.0004	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
183	0.1796	0.1693	0.1590	0.1489	0.1388	0.1287	0.1186	0.1086	0.0986	0.0887	0.0787	0.0688	0.0591	0.0494	0.0397	0.0299	0.0202	0.0093	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
184	0.1784	0.1681	0.1579	0.1478	0.1377	0.1277	0.1176	0.1076	0.0976	0.0876	0.0776	0.0679	0.0581	0.0484	0.0387	0.0291	0.0192	0.0083	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
185	0.1772	0.1669	0.1567	0.1466	0.1366	0.1266	0.1166	0.1066	0.0966	0.0867	0.0769	0.0671	0.0575	0.0478	0.0382	0.0286	0.0187	0.0078	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
186	0.1761	0.1658	0.1556	0.1456	0.1355	0.1255	0.1155	0.1056	0.0956	0.0857	0.0759	0.0661	0.0565	0.0469	0.0373	0.0277	0.0180	0.0071	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
187	0.1749	0.1647	0.1546	0.1445	0.1344	0.1244	0.1144	0.1044	0.0947	0.0848	0.0751	0.0653	0.0557	0.0460	0.0364	0.0268	0.0171	0.0062	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
188	0.1738	0.1636	0.1534	0.1434	0.1334	0.1234	0.1134	0.1034	0.0937	0.0839	0.0742	0.0645	0.0548	0.0451	0.0354	0.0257	0.0160	0.0051	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
189	0.1726	0.1625	0.1523	0.1423	0.1324	0.1224	0.1125	0.1026	0.0928	0.0830	0.0733	0.0637	0.0540	0.0443	0.0346	0.0249	0.0152	0.0043	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
190	0.1715	0.1614	0.1512	0.1413	0.1314	0.1214	0.1116	0.1017	0.0919	0.0821	0.0725	0.0628	0.0531	0.0434	0.0337	0.0240	0.0143	0.0034	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
191	0.1704	0.1602	0.1501	0.1402	0.1303	0.1204	0.1106	0.1008	0.0911	0.0813	0.0717	0.0620	0.0523	0.0426	0.0329	0.0232	0.0135	0.0026	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
192	0.1693	0.1592	0.1491	0.1392	0.1293	0.1194	0.1096	0.0999	0.0901	0.0804	0.0708	0.0613	0.0516	0.0419	0.0322	0.0225	0.0128	0.0019	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
193	0.1682	0.1581	0.1480	0.1382	0.1283	0.1185	0.1087	0.0990	0.0893	0.0797	0.0701	0.0606	0.0511	0.0416	0.0321	0.0224	0.0127	0.0018	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
194	0.1672	0.1571	0.1470	0.1372	0.1273	0.1175	0.1077	0.0980	0.0884	0.0787	0.0692	0.0597	0.0502	0.0407	0.0312	0.0217	0.0120	0.0011	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
195	0.1662	0.1561	0.1460	0.1362	0.1264	0.1166	0.1068	0.0972	0.0875	0.0779	0.0684	0.0590	0.0495	0.0401	0.0306	0.0211	0.0114	0.0005	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
196	0.1651	0.1550	0.1450	0.1352	0.1255	0.1157	0.1059	0.0963	0.0867	0.0771	0.0677	0.0583	0.0489	0.0395	0.0302	0.0209	0.0112	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
197	0.1640	0.1540	0.1440	0.1343	0.1245	0.1147	0.1050	0.0955	0.0860	0.0765	0.0671	0.0578	0.0484	0.0391	0.0298	0.0205	0.0108	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
198	0.1630	0.1530	0.1430	0.1333	0.1236	0.1138	0.1042	0.0946	0.0850	0.0755	0.0662	0.0568	0.0474	0.0381	0.0288	0.0195	0.0092	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
199	0.1620	0.1520	0.1420	0.1323	0.1226	0.1129	0.1033	0.0938	0.0843	0.0748	0.0653	0.0559	0.0465	0.0371	0.0278	0.0184	0.0081	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
200	0.1611	0.1511	0.1412	0.1315	0.1218	0.1121	0.1025	0.0930	0.0835	0.0740	0.0647	0.0553	0.0460	0.0367	0.0274	0.0181	0.0078	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
201	0.1600	0.1501	0.1402	0.1305	0.1208	0.1112	0.1016	0.0922	0.0827	0.0733	0.0641	0.0548	0.0456	0.0363	0.0272	0.0179	0.0076	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
202	0.1591	0.1491	0.1393	0.1296	0.1200	0.1104																							

INDUSTRIAL COMMERCE OF ARIZONA
SELF-INSURED TAX RATE MANUAL
Effective January 1, 2024

INSURANCE CHARGES

EXPECTED LOSS GROUP

Entry Rate	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
292	0.1084	0.0556	0.0446	0.0772	0.0699	0.0625	0.0544	0.0466	0.0387	0.0319	0.0254	0.0193	0.0131	0.0084	0.0057	0.0031	0.0020	0.0015	0.0010	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
293	0.1000	0.0241	0.0343	0.0366	0.0322	0.0255	0.0181	0.0112	0.0060	0.0041	0.0024	0.0017	0.0013	0.0010	0.0004	0.0007	0.0001	0.0002	0.0002	0.0010	0.0014	0.0009	0.0004	0.0001	0.0001	0.0001
294	0.0996	0.0197	0.0339	0.0376	0.0402	0.0319	0.0247	0.0179	0.0110	0.0043	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024
295	0.0992	0.0192	0.0345	0.0376	0.0402	0.0319	0.0247	0.0179	0.0110	0.0043	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024
296	0.0988	0.0099	0.0371	0.0376	0.0385	0.0312	0.0241	0.0173	0.0104	0.0037	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024	0.0024
297	0.0983	0.0095	0.0247	0.0375	0.0382	0.0309	0.0238	0.0170	0.0101	0.0033	0.0023	0.0021	0.0018	0.0016	0.0010	0.0004	0.0002	0.0019	0.0014	0.0009	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001
298	0.0980	0.0092	0.0244	0.0372	0.0379	0.0306	0.0235	0.0166	0.0097	0.0033	0.0021	0.0018	0.0016	0.0010	0.0004	0.0002	0.0019	0.0014	0.0009	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
299	0.0975	0.0087	0.0240	0.0370	0.0376	0.0303	0.0232	0.0165	0.0096	0.0033	0.0021	0.0018	0.0016	0.0010	0.0004	0.0002	0.0019	0.0014	0.0009	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
300	0.0971	0.0083	0.0236	0.0368	0.0374	0.0301	0.0230	0.0164	0.0095	0.0032	0.0020	0.0017	0.0015	0.0009	0.0003	0.0002	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
301	0.0967	0.0080	0.0232	0.0366	0.0372	0.0297	0.0226	0.0159	0.0094	0.0031	0.0020	0.0017	0.0015	0.0009	0.0003	0.0002	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
302	0.0963	0.0076	0.0228	0.0364	0.0370	0.0293	0.0225	0.0158	0.0093	0.0030	0.0019	0.0016	0.0014	0.0008	0.0002	0.0002	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
303	0.0960	0.0073	0.0224	0.0362	0.0368	0.0291	0.0224	0.0157	0.0092	0.0029	0.0018	0.0015	0.0013	0.0007	0.0001	0.0001	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
304	0.0956	0.0070	0.0220	0.0360	0.0366	0.0289	0.0221	0.0156	0.0091	0.0028	0.0017	0.0014	0.0012	0.0006	0.0001	0.0001	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
305	0.0952	0.0067	0.0216	0.0358	0.0364	0.0287	0.0219	0.0155	0.0090	0.0027	0.0016	0.0013	0.0011	0.0005	0.0001	0.0001	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
306	0.0948	0.0064	0.0212	0.0356	0.0362	0.0285	0.0217	0.0154	0.0089	0.0026	0.0015	0.0012	0.0010	0.0004	0.0001	0.0001	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
307	0.0944	0.0061	0.0208	0.0354	0.0360	0.0283	0.0215	0.0153	0.0088	0.0025	0.0014	0.0011	0.0009	0.0003	0.0001	0.0001	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
308	0.0940	0.0058	0.0204	0.0352	0.0358	0.0281	0.0213	0.0152	0.0087	0.0024	0.0013	0.0010	0.0008	0.0002	0.0001	0.0001	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
309	0.0937	0.0055	0.0200	0.0350	0.0356	0.0279	0.0211	0.0151	0.0086	0.0023	0.0012	0.0009	0.0007	0.0001	0.0001	0.0001	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
310	0.0933	0.0052	0.0196	0.0348	0.0354	0.0277	0.0209	0.0150	0.0085	0.0022	0.0011	0.0008	0.0006	0.0001	0.0001	0.0001	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
311	0.0929	0.0049	0.0192	0.0346	0.0352	0.0275	0.0207	0.0149	0.0084	0.0021	0.0010	0.0007	0.0005	0.0001	0.0001	0.0001	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
312	0.0925	0.0046	0.0188	0.0344	0.0350	0.0273	0.0205	0.0148	0.0083	0.0020	0.0009	0.0004	0.0003	0.0001	0.0001	0.0001	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
313	0.0921	0.0043	0.0184	0.0342	0.0348	0.0271	0.0203	0.0147	0.0082	0.0019	0.0008	0.0003	0.0002	0.0001	0.0001	0.0001	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
314	0.0918	0.0040	0.0180	0.0340	0.0346	0.0269	0.0201	0.0146	0.0081	0.0018	0.0007	0.0002	0.0001	0.0001	0.0001	0.0001	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
315	0.0915	0.0037	0.0176	0.0338	0.0344	0.0267	0.0199	0.0145	0.0080	0.0017	0.0006	0.0001	0.0001	0.0001	0.0001	0.0001	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
316	0.0912	0.0034	0.0172	0.0336	0.0342	0.0265	0.0197	0.0144	0.0079	0.0016	0.0005	0.0001	0.0001	0.0001	0.0001	0.0001	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
317	0.0908	0.0031	0.0168	0.0334	0.0340	0.0263	0.0195	0.0143	0.0078	0.0015	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
318	0.0904	0.0028	0.0164	0.0332	0.0338	0.0261	0.0193	0.0142	0.0077	0.0014	0.0003	0.0001	0.0001	0.0001	0.0001	0.0001	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
319	0.0901	0.0025	0.0160	0.0330	0.0336	0.0259	0.0191	0.0141	0.0076	0.0013	0.0002	0.0001	0.0001	0.0001	0.0001	0.0001	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
320	0.0898	0.0022	0.0156	0.0328	0.0334	0.0257	0.0189	0.0140	0.0075	0.0012	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
321	0.0894	0.0020	0.0152	0.0326	0.0332	0.0255	0.0187	0.0139	0.0074	0.0011	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
322	0.0891	0.0017	0.0148	0.0324	0.0330	0.0253	0.0185	0.0138	0.0073	0.0010	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
323	0.0888	0.0014	0.0144	0.0322	0.0328	0.0251	0.0183	0.0137	0.0072	0.0009	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
324	0.0884	0.0011	0.0140	0.0320	0.0326	0.0249	0.0181	0.0136	0.0071	0.0008	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
325	0.0881	0.0008	0.0136	0.0318	0.0324	0.0247	0.0179	0.0135	0.0070	0.0007	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
326	0.0878	0.0004	0.0132	0.0316	0.0322	0.0245	0.0177	0.0134	0.0069	0.0006	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
327	0.0874	0.0001	0.0128	0.0314	0.0320	0.0243	0.0175	0.0133	0.0068	0.0005	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
328	0.0871	0.0000	0.0124	0.0312	0.0318	0.0241	0.0173	0.0132	0.0067	0.0004	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
329	0.0868	0.0000	0.0120	0.0310	0.0316	0.0239	0.0171	0.0131	0.0066	0.0003	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
330	0.0864	0.0000	0.0116	0.0308	0.0314	0.0237	0.0169	0.0130	0.0065	0.0002	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0.0001	0.0001	0.0001
331	0.0861	0.0000	0.0112	0.0306	0.0312	0.0235	0.0167	0.0129	0.0064	0.0001	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0018	0.0013	0.0008	0.0004	0.0001	0.0001	0.0001	0		

INDUSTRIAL COMMISSION OF ARIZONA
SELF-INSURED TAX RATE MANUAL
 Effective January 1, 2024

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. Mesa Unified School District No. 4
50. Nordstrom, Inc.
51. Parker-Hannifin Corporation
52. Pilot Travel Centers, LLC
53. Pima County
54. Pinnacle West Capital Corporation (APS)
55. Proctor & Gamble Co.
56. Prudential Overall Supply Company (POS)
57. Purcell Tire & Rubber Company
58. Quik Trip Corporation
59. Roehl Transport, LLC
60. Roman Catholic Church, Diocese of Tucson
61. Ruan Transportation Management Systems, Inc.
62. SRP - Salt River Project Agricultural Improvement and Power District and the Salt River Valley Water Users' Association
63. Salvation Army-USA Western Territory
64. Securis Insurance Pool, Inc.
65. Shamrock Foods Company & Shamrock Farms Company
66. Southwest Gas Corporation
67. Swift Transportation Co., LLC
68. Textron, Inc.
69. The Arizona School Alliance for Workers' Compensation Pool (ASA)
70. TMC Healthcare
71. Town of Gilbert
72. Trademark Construction Co., Inc.
73. Truly Nolen of America, Inc.
74. Valley Schools Workers' Compensation Group
75. Van Tuyl Group dba Berkshire Hathaway Automotive
76. Viad Corporation
77. WalMart Associates, Inc.
78. Weyerhaeuser Company
79. Young Electric Sign Company (YESCO)
80. YRC, Inc. dba YRC Freight