



5920 CASTLEWAY WEST DRIVE, SUITE 121 • INDIANAPOLIS, IN 46250

p: 317.842.2800 f: 317.842.3717 w: ICRB.NET

June 24th, 2025

Circular 2025-05

To: ICRB Members

**ITEM R-1424—2025 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—ELPPFs, ELAEPPFs, AND AVERAGE COST PER CASE VALUES**

This item revises the following values in NCCI's *Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance (Retrospective Rating Plan Manual)*:

- Excess Loss Pure Premium Factors (ELPPFs) and Excess Loss and Allocated Expense Pure Premium Factors (ELAEPPFs)
- State average cost per case values by hazard group underlying the proposed ELPPFs and ELAEPPFs

For further details, please see the Circular below.

Paul Keathley

Sincerely,

Paul Keathley
President

FILING MEMORANDUM

ITEM R-1424—2025 UPDATE TO THE RETROSPECTIVE RATING PLAN PARAMETERS—ELPPFs, ELAEPPFs, AND AVERAGE COST PER CASE VALUES

PURPOSE

This item revises the following values in NCCI's *Retrospective Rating Plan Manual for Workers Compensation and Employers Liability Insurance (Retrospective Rating Plan Manual)*:

- Excess Loss Pure Premium Factors (ELPPFs) and Excess Loss and Allocated Expense Pure Premium Factors (ELAEPPFs)
- State average cost per case values by hazard group underlying the proposed ELPPFs and ELAEPPFs

BACKGROUND

A retrospective rating plan adjusts the premium for an employer's policy on the basis of losses incurred during the term of that policy. At the simplest level, an employer's retrospective rating premium (RRP) is determined by the formula, $RRP = (BP + LCF * L) * TM$, where:

RRP	=	Retrospective Rating Premium, subject to minimum and maximum amounts
BP	=	Basic Premium
LCF	=	Loss Conversion Factor, generally reflecting loss adjustment expense
L	=	Actual Incurred Loss during the effective policy period
TM	=	Tax Multiplier

The RRP is not known until after the policy expires and the actual losses are fully developed. The basic premium contains provisions for the expenses of the carrier. It also includes a net aggregate loss factor, which results from the maximum and minimum limitations on the RRP. The net aggregate loss factor reflects the charge to compensate for the possibility that the RRP will exceed the maximum premium amount. It also reflects the savings resulting from the possibility that the RRP will be less than the minimum premium amount. The net aggregate loss factor accounts for the difference between the provision for the maximum and the savings from the minimum.

To determine policy size, refer to the look-up table in the *Retrospective Rating Plan Manual* Appendix A—Table of Expected Claim Count Groups, which is based on a calculation of the expected number of claims for the policy. To provide consistency to the derivation of the expected number of claims, the average cost per case values by hazard group that underlie the proposed ELPPFs and ELAEPPFs are included in this filing.

For an illustration of how the expected number of claims is computed, refer to line 7 of the Basic Premium Factor Calculation Example in Appendix D of NCCI's *Retrospective Rating Plan Manual*.

ELPPFs and ELAEPPFs

The Retrospective Rating Plan contains an optional provision—an individual loss limitation—that limits the loss amount arising out of any one accident that will be used to calculate retrospective premium adjustments. The charge for limiting losses is determined by applying an Excess Loss Factor (ELF) or an Excess Loss and Allocated Expense Factor (ELAEF). The ELFs and ELAEFs vary by loss limitation, state, and hazard group.

The enclosed materials are copyrighted materials of the National Council on Compensation Insurance, Inc. ("NCCI"). The use of these materials may be governed by a separate contractual agreement between NCCI and its licensees such as an affiliation agreement between you and NCCI. Unless permitted by NCCI, you may not copy, create derivative works (by way of example, create or supplement your own works, databases, software, publications, manuals, or other materials), display, perform, or use the materials, in whole or in part, in any media. Such actions taken by you, or by your direction, may be in violation of federal copyright and other commercial laws. NCCI does not permit or acquiesce such use of its materials. In the event such use is contemplated or desired, please contact NCCI's Legal Department for permission.

FILING MEMORANDUM

ITEM R-1424—2025 UPDATE TO THE RETROSPECTIVE RATING PLAN PARAMETERS—ELPPFs, ELAEPPFs, AND AVERAGE COST PER CASE VALUES

The variation in ELF and ELAEF among hazard groups reflects the varying degrees of severity exposure to occupational hazards inherent to operations associated with each classification.

In states where loss costs are developed, NCCI files ELPPFs and ELAEPPFs instead of ELF and ELAEF. Carriers convert these two factors into ELF and ELAEF. The differences between ELPPFs and ELAEPPFs are:

- ELPPFs represent the expected amount of losses above a given limit (excess losses) relative to the loss cost portion of the premium. ELPPFs do not consider the inclusion of allocated loss adjustment expense (ALAE) as part of incurred losses. Carriers convert ELPPFs to ELF.

$$\text{ELPPF} = \text{Excess Losses} / \text{Loss Cost Premium}$$

- ELAEPPFs, which apply when the definition of loss includes ALAE, represent the expected amount of losses and ALAE above a given limit (excess losses including ALAE) relative to the loss cost portion of the premium. These optional values are provided for loss cost states where permitted. Refer to the Exhibit Comments and Implementation Summary of this memorandum for a list of states where ELAEPPFs are not provided. Carriers convert ELAEPPFs to ELAEF.

$$\text{ELAEPPF} = \text{Excess Losses and Allocated Loss Adjustment Expenses} / \text{Loss Cost Premium}$$

ELPPFs and ELAEPPFs are updated regularly for two reasons:

1. ELPPFs and ELAEPPFs are computed from excess ratios, which reflect the expected percentage of losses above a given loss limit. For any fixed limit, inflation will increase the percentage of losses above that limit. Therefore, ELPPFs and ELAEPPFs are regularly updated to accurately reflect the effect of inflation on those losses.
2. Overall excess ratios are computed as a weighted average of claim group excess ratios. Thus, excess ratios, and consequently ELPPFs and ELAEPPFs, are updated regularly for changes in the mix of losses across claim groups.

The proposed state ELPPFs and ELAEPPFs are based on the latest five years of Unit Statistical (Unit) Data and actuarial assumptions that generally underlie the latest approved NCCI experience filings. Reported COVID-19-related claims have been excluded from the data on which this filing is based. No explicit adjustment for the COVID-19 pandemic has been made in this year's analysis.

PROPOSAL

This item proposes to:

- Update the ELPPFs and ELAEPPFs that are used with an optional loss limitation in NCCI's **Retrospective Rating Plan Manual**. Exhibits 1 and 2 contain the proposed ELPPFs and ELAEPPFs.
- Update the average cost per case values for use in determining the expected number of claims for the countrywide **Table of Aggregate Loss Factors**. These values are included as Exhibits 3A and 3B.

The enclosed materials are copyrighted materials of the National Council on Compensation Insurance, Inc. ("NCCI"). The use of these materials may be governed by a separate contractual agreement between NCCI and its licensees such as an affiliation agreement between you and NCCI. Unless permitted by NCCI, you may not copy, create derivative works (by way of example, create or supplement your own works, databases, software, publications, manuals, or other materials), display, perform, or use the materials, in whole or in part, in any media. Such actions taken by you, or by your direction, may be in violation of federal copyright and other commercial laws. NCCI does not permit or acquiesce such use of its materials. In the event such use is contemplated or desired, please contact NCCI's Legal Department for permission.

FILING MEMORANDUM

ITEM R-1424—2025 UPDATE TO THE RETROSPECTIVE RATING PLAN PARAMETERS—ELPPFs, ELAEPPFs, AND AVERAGE COST PER CASE VALUES

IMPACT

ELPPFs and ELAEPPFs

The values proposed in this item are based on the latest filed information available as of April 21, 2025.

The proposed ELPPFs and ELAEPPFs are necessary to maintain the aggregate expected balance between the retrospectively rated premium and the guaranteed cost premium. If the ELPPFs and ELAEPPFs are not updated, there will be a natural erosion of rate adequacy over time caused by inflation acting to increase the percentage of losses over any fixed loss limit.

This proposal to adjust the ELPPFs and ELAEPPFs may increase or decrease premium for an employer that chooses to purchase an individual loss limitation, depending on which limit is purchased.

The proposed ELPPFs and ELAEPPFs also reflect an updated mix of loss weights and average costs per case by hazard group and claim group. Because retrospectively rated policies represent a small percentage of a state's premium, changes are expected to have a negligible impact on overall statewide premium levels.

Average Cost per Case Values

The updated average cost per case values included as Exhibits 3A and 3B are necessary to maintain the correspondence between the average cost per case values underlying the ELPPFs and ELAEPPFs and those used for the countrywide **Table of Aggregate Loss Factors**. If the values are not updated, there will be a natural erosion in the performance of the countrywide **Table of Aggregate Loss Factors**. Changes are expected to have a negligible impact on overall statewide premium levels.

IMPLEMENTATION

This item is applicable to new and renewal voluntary policies only and will become effective with each state's anticipated loss cost/rate filing effective on and after January 1, 2026. For example, this item will be effective January 1, 2026, for loss cost/rate filings that have an anticipated January 1, 2026 effective date. Similarly, this item will be effective July 1, 2026, for loss cost/rate filings that have an anticipated July 1, 2026 effective date.

If there is no loss cost/rate filing for a state in a given year, this item will take effect on that state's regular loss cost/rate effective date. The regular loss cost/rate effective date is one year later than the date of the state's previous year's effective date.

Effective Dates by State

The following chart shows the effective dates for each state:

The enclosed materials are copyrighted materials of the National Council on Compensation Insurance, Inc. ("NCCI"). The use of these materials may be governed by a separate contractual agreement between NCCI and its licensees such as an affiliation agreement between you and NCCI. Unless permitted by NCCI, you may not copy, create derivative works (by way of example, create or supplement your own works, databases, software, publications, manuals, or other materials), display, perform, or use the materials, in whole or in part, in any media. Such actions taken by you, or by your direction, may be in violation of federal copyright and other commercial laws. NCCI does not permit or acquiesce such use of its materials. In the event such use is contemplated or desired, please contact NCCI's Legal Department for permission.

FILING MEMORANDUM

**ITEM R-1424—2025 UPDATE TO THE RETROSPECTIVE RATING PLAN
 PARAMETERS—ELPPFs, ELAEPFs, AND AVERAGE COST PER CASE VALUES**

State	Effective Date
Alabama	March 1, 2026
Alaska	January 1, 2026
Arkansas	July 1, 2026
Colorado	January 1, 2026
Connecticut	January 1, 2026
District of Columbia	January 1, 2026
Georgia	March 1, 2026
Hawaii	The effective date will be determined upon regulatory approval of the individual carrier's election to adopt this change.
Illinois	January 1, 2026
Indiana	January 1, 2026
Kansas	January 1, 2026
Kentucky	January 1, 2026
Louisiana	May 1, 2026
Maine	April 1, 2026
Maryland	January 1, 2026
Mississippi	March 1, 2026
Missouri	January 1, 2026
Montana	July 1, 2026
Nebraska	February 1, 2026
Nevada	March 1, 2026
New Hampshire	January 1, 2026
New Mexico	January 1, 2026
North Carolina	April 1, 2026
Oklahoma	January 1, 2026
Oregon	January 1, 2026
Rhode Island	August 1, 2026

The enclosed materials are copyrighted materials of the National Council on Compensation Insurance, Inc. ("NCCI"). The use of these materials may be governed by a separate contractual agreement between NCCI and its licensees such as an affiliation agreement between you and NCCI. Unless permitted by NCCI, you may not copy, create derivative works (by way of example, create or supplement your own works, databases, software, publications, manuals, or other materials), display, perform, or use the materials, in whole or in part, in any media. Such actions taken by you, or by your direction, may be in violation of federal copyright and other commercial laws. NCCI does not permit or acquiesce such use of its materials. In the event such use is contemplated or desired, please contact NCCI's Legal Department for permission.

FILING MEMORANDUM

ITEM R-1424—2025 UPDATE TO THE RETROSPECTIVE RATING PLAN PARAMETERS—ELPPFs, ELAEPPFs, AND AVERAGE COST PER CASE VALUES

State	Effective Date
South Carolina	April 1, 2026
South Dakota	July 1, 2026
Tennessee	March 1, 2026
Texas	July 1, 2026
Utah	February 1, 2026
Vermont	April 1, 2026
West Virginia	January 1, 2026

EXHIBIT COMMENTS AND IMPLEMENTATION SUMMARY

Exhibit	Exhibit Comments
1	Displays the revised state ELPPFs in NCCI's <i>Retrospective Rating Plan Manual</i> .
2	<ul style="list-style-type: none"> Displays the revised state ELAEPPFs in NCCI's <i>Retrospective Rating Plan Manual</i> Applies in all states in this item except GA, IL, KY, LA, MD, OR, and SD
3A	Displays the revised state average cost per case values by hazard group in NCCI's <i>Retrospective Rating Plan Manual</i> .
3B	<ul style="list-style-type: none"> Displays the revised state average cost per case values including ALAE by hazard group in NCCI's <i>Retrospective Rating Plan Manual</i> Applies in all states in this item except GA, IL, KY, LA, MD, OR, and SD

The enclosed materials are copyrighted materials of the National Council on Compensation Insurance, Inc. ("NCCI"). The use of these materials may be governed by a separate contractual agreement between NCCI and its licensees such as an affiliation agreement between you and NCCI. Unless permitted by NCCI, you may not copy, create derivative works (by way of example, create or supplement your own works, databases, software, publications, manuals, or other materials), display, perform, or use the materials, in whole or in part, in any media. Such actions taken by you, or by your direction, may be in violation of federal copyright and other commercial laws. NCCI does not permit or acquiesce such use of its materials. In the event such use is contemplated or desired, please contact NCCI's Legal Department for permission.

**ITEM R-1424—2025 UPDATE TO THE RETROSPECTIVE RATING PLAN PARAMETERS—ELPPFs,
ELAEPFs, AND AVERAGE COST PER CASE VALUES****EXHIBIT 1
RETROSPECTIVE RATING PLAN MANUAL
INDIANA STATE SPECIAL RATING VALUES
EXCESS LOSS PURE PREMIUM FACTORS**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.533	0.568	0.604	0.633	0.671	0.696	0.734
\$15,000	0.477	0.514	0.553	0.584	0.627	0.656	0.700
\$20,000	0.433	0.471	0.513	0.545	0.591	0.623	0.670
\$25,000	0.397	0.435	0.478	0.511	0.560	0.593	0.644
\$30,000	0.367	0.405	0.448	0.482	0.532	0.567	0.620
\$35,000	0.341	0.379	0.422	0.455	0.508	0.544	0.598
\$40,000	0.319	0.356	0.399	0.432	0.485	0.523	0.578
\$50,000	0.282	0.317	0.360	0.392	0.446	0.485	0.542
\$75,000	0.219	0.251	0.291	0.320	0.374	0.413	0.471
\$100,000	0.180	0.208	0.245	0.272	0.323	0.361	0.417
\$125,000	0.152	0.178	0.212	0.237	0.286	0.323	0.376
\$150,000	0.131	0.155	0.187	0.210	0.257	0.292	0.343
\$175,000	0.115	0.137	0.167	0.188	0.234	0.268	0.316
\$200,000	0.102	0.123	0.151	0.171	0.215	0.247	0.293
\$225,000	0.092	0.111	0.138	0.156	0.199	0.230	0.274
\$250,000	0.083	0.101	0.127	0.144	0.186	0.215	0.257
\$275,000	0.076	0.093	0.118	0.134	0.174	0.202	0.242
\$300,000	0.070	0.086	0.109	0.125	0.163	0.191	0.229
\$325,000	0.064	0.080	0.102	0.117	0.154	0.181	0.218
\$350,000	0.060	0.074	0.096	0.110	0.146	0.172	0.207
\$375,000	0.056	0.070	0.091	0.103	0.139	0.163	0.198
\$400,000	0.052	0.066	0.086	0.098	0.132	0.156	0.189
\$425,000	0.049	0.062	0.081	0.093	0.126	0.149	0.182
\$450,000	0.047	0.059	0.077	0.088	0.121	0.143	0.174
\$475,000	0.044	0.056	0.074	0.084	0.116	0.138	0.168
\$500,000	0.042	0.053	0.071	0.081	0.112	0.133	0.162
\$600,000	0.035	0.045	0.060	0.069	0.097	0.116	0.141
\$700,000	0.030	0.039	0.053	0.060	0.086	0.103	0.126
\$800,000	0.026	0.034	0.047	0.053	0.078	0.093	0.114
\$900,000	0.023	0.030	0.042	0.048	0.071	0.085	0.104
\$1,000,000	0.021	0.028	0.039	0.044	0.066	0.079	0.096
\$2,000,000	0.011	0.015	0.022	0.025	0.039	0.047	0.056
\$3,000,000	0.007	0.010	0.016	0.018	0.029	0.035	0.041
\$4,000,000	0.006	0.008	0.012	0.014	0.023	0.028	0.033
\$5,000,000	0.004	0.006	0.010	0.011	0.019	0.023	0.027
\$6,000,000	0.004	0.005	0.008	0.009	0.016	0.020	0.023
\$7,000,000	0.003	0.004	0.007	0.008	0.014	0.017	0.020
\$8,000,000	0.002	0.004	0.006	0.007	0.012	0.015	0.018
\$9,000,000	0.002	0.003	0.005	0.006	0.010	0.013	0.015
\$10,000,000	0.002	0.003	0.004	0.005	0.009	0.012	0.014

**ITEM R-1424—2025 UPDATE TO THE RETROSPECTIVE RATING PLAN PARAMETERS—ELPPFs,
ELAEPFfs, AND AVERAGE COST PER CASE VALUES**

EXHIBIT 2
RETROSPECTIVE RATING PLAN MANUAL
INDIANA STATE SPECIAL RATING VALUES
EXCESS LOSS AND ALLOCATED EXPENSE PURE PREMIUM FACTORS

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.592	0.628	0.666	0.697	0.736	0.763	0.802
\$15,000	0.532	0.571	0.613	0.646	0.691	0.722	0.767
\$20,000	0.485	0.525	0.570	0.604	0.653	0.687	0.736
\$25,000	0.446	0.487	0.533	0.568	0.620	0.656	0.709
\$30,000	0.413	0.454	0.501	0.537	0.591	0.628	0.684
\$35,000	0.385	0.426	0.473	0.509	0.564	0.603	0.661
\$40,000	0.361	0.401	0.448	0.484	0.540	0.580	0.640
\$50,000	0.321	0.359	0.406	0.441	0.498	0.540	0.601
\$75,000	0.251	0.286	0.330	0.362	0.420	0.462	0.525
\$100,000	0.207	0.239	0.279	0.309	0.364	0.406	0.467
\$125,000	0.176	0.205	0.243	0.270	0.323	0.363	0.422
\$150,000	0.153	0.180	0.215	0.240	0.291	0.330	0.385
\$175,000	0.135	0.160	0.193	0.216	0.266	0.302	0.356
\$200,000	0.120	0.143	0.175	0.197	0.245	0.280	0.331
\$225,000	0.109	0.130	0.160	0.180	0.227	0.261	0.309
\$250,000	0.099	0.119	0.148	0.167	0.212	0.244	0.291
\$275,000	0.091	0.110	0.137	0.155	0.198	0.230	0.274
\$300,000	0.083	0.102	0.128	0.144	0.187	0.217	0.260
\$325,000	0.077	0.095	0.120	0.136	0.176	0.206	0.247
\$350,000	0.072	0.088	0.112	0.128	0.167	0.196	0.236
\$375,000	0.067	0.083	0.106	0.120	0.159	0.187	0.225
\$400,000	0.063	0.078	0.100	0.114	0.152	0.178	0.215
\$425,000	0.060	0.074	0.095	0.108	0.145	0.171	0.207
\$450,000	0.056	0.070	0.091	0.103	0.139	0.164	0.199
\$475,000	0.053	0.067	0.087	0.099	0.134	0.158	0.191
\$500,000	0.051	0.063	0.083	0.094	0.129	0.152	0.185
\$600,000	0.042	0.053	0.071	0.081	0.112	0.133	0.162
\$700,000	0.036	0.046	0.062	0.070	0.099	0.119	0.144
\$800,000	0.032	0.041	0.055	0.063	0.090	0.107	0.130
\$900,000	0.028	0.036	0.050	0.056	0.082	0.098	0.119
\$1,000,000	0.025	0.033	0.045	0.051	0.076	0.091	0.110
\$2,000,000	0.013	0.017	0.025	0.028	0.045	0.054	0.064
\$3,000,000	0.009	0.012	0.018	0.020	0.033	0.040	0.046
\$4,000,000	0.007	0.009	0.014	0.016	0.026	0.032	0.037
\$5,000,000	0.005	0.007	0.011	0.013	0.021	0.026	0.031
\$6,000,000	0.004	0.006	0.009	0.011	0.018	0.022	0.026
\$7,000,000	0.004	0.005	0.008	0.009	0.015	0.019	0.023
\$8,000,000	0.003	0.004	0.007	0.008	0.013	0.017	0.020
\$9,000,000	0.003	0.004	0.006	0.007	0.012	0.015	0.018
\$10,000,000	0.002	0.003	0.005	0.006	0.010	0.013	0.016

**ITEM R-1424—2025 UPDATE TO THE RETROSPECTIVE RATING PLAN PARAMETERS—ELPPFs,
ELAEPFs, AND AVERAGE COST PER CASE VALUES****EXHIBIT 3A
RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES
AVERAGE COST PER CASE**

State	Hazard Groups						
	A	B	C	D	E	F	G
AK	8,573	11,730	13,403	17,606	22,357	28,648	39,148
AL	9,691	11,929	15,266	19,646	25,650	36,654	44,601
AR	5,634	7,410	8,732	11,768	16,925	28,114	36,815
CO	5,638	7,742	10,635	12,745	17,141	22,865	30,670
CT	11,518	15,192	20,310	24,234	34,565	43,488	56,308
DC	15,518	20,086	22,261	31,434	42,446	38,137	49,153
GA	9,168	10,934	15,453	18,221	23,743	36,910	48,832
HI	19,956	25,646	28,819	33,049	41,223	47,695	58,012
IL	12,996	16,632	22,880	28,296	38,200	50,925	71,065
IN	5,815	7,117	9,315	11,393	15,356	23,495	33,257
KS	5,727	7,388	10,262	14,406	19,252	29,209	38,144
KY	6,393	7,866	11,411	14,209	22,283	30,993	46,554
LA	15,596	19,731	26,188	36,880	43,384	63,014	68,266
MD	8,399	10,997	15,197	19,276	27,058	35,034	43,438
ME	5,639	7,049	8,903	10,295	13,751	18,498	21,772
MO	9,588	12,295	17,262	22,217	30,054	44,717	58,791
MS	9,615	12,137	15,811	17,563	24,843	38,532	50,640
MT	8,618	11,665	15,296	18,718	22,109	35,073	43,961
NC	8,520	10,450	15,216	18,980	28,026	44,212	62,505
NE	8,373	10,410	14,509	17,834	24,362	37,472	45,718
NH	8,128	11,074	13,214	16,288	22,655	26,985	37,915
NM	7,797	10,288	12,851	17,073	21,536	35,125	47,420
NV	6,043	8,610	10,540	13,539	18,314	24,862	31,283
OK	6,927	10,321	12,193	15,252	20,147	32,528	47,966
OR	6,120	8,043	10,528	11,879	14,519	18,967	24,691
RI	10,743	13,436	16,521	20,610	26,785	33,678	42,440
SC	11,750	14,389	20,463	27,175	35,074	52,925	71,542
SD	6,931	8,721	11,212	14,892	20,347	32,926	40,914
TN	5,454	7,706	10,282	12,448	17,687	27,091	34,774
TX	4,130	6,148	8,324	9,001	14,738	21,174	27,070
UT	4,392	5,243	7,394	8,514	12,339	18,530	21,072
VT	10,881	12,625	17,283	19,969	29,514	36,521	49,423
WV	5,189	7,472	8,587	11,467	14,583	22,557	30,538

**ITEM R-1424—2025 UPDATE TO THE RETROSPECTIVE RATING PLAN
PARAMETERS—ELPPFs, ELAEPPFs, AND AVERAGE COST PER CASE VALUES**

**EXHIBIT 3B
RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES
AVERAGE COST PER CASE INCLUDING ALAE**

State	Hazard Groups						
	A	B	C	D	E	F	G
AK	9,658	13,202	15,065	19,769	25,039	32,050	43,748
AL	10,795	13,276	16,961	21,805	28,404	40,538	49,330
AR	6,196	8,142	9,581	12,895	18,489	30,660	40,119
CO	6,130	8,410	11,537	13,817	18,547	24,717	33,140
CT	13,023	17,161	22,919	27,335	38,904	48,906	63,304
DC	17,212	22,256	24,644	34,782	46,859	42,083	54,221
HI	22,445	28,833	32,395	37,137	46,288	53,533	65,102
IN	6,362	7,781	10,176	12,438	16,741	25,598	36,202
KS	6,350	8,180	11,349	15,916	21,229	32,168	41,988
ME	6,030	7,537	9,513	10,997	14,672	19,727	23,214
MO	10,674	13,670	19,168	24,646	33,267	49,438	64,959
MS	10,811	13,640	17,748	19,706	27,824	43,114	56,647
MT	8,991	12,168	15,946	19,502	23,014	36,484	45,722
NC	9,453	11,579	16,836	20,988	30,907	48,701	68,821
NE	9,074	11,273	15,695	19,278	26,283	40,385	49,248
NH	8,988	12,233	14,590	17,968	24,954	29,702	41,707
NM	8,485	11,188	13,962	18,538	23,345	38,037	51,327
NV	6,652	9,467	11,573	14,854	20,041	27,179	34,181
OK	7,731	11,501	13,570	16,953	22,324	35,979	53,004
RI	12,380	15,477	19,016	23,708	30,762	38,648	48,686
SC	13,129	16,062	22,809	30,272	38,968	58,742	79,377
TN	6,042	8,528	11,364	13,749	19,494	29,824	38,267
TX	4,626	6,873	9,289	10,024	16,345	23,418	29,883
UT	5,012	5,972	8,397	9,658	13,941	20,892	23,750
VT	11,789	13,673	18,704	21,606	31,887	39,439	53,361
WV	5,953	8,561	9,826	13,099	16,612	25,640	34,670