

**2020 Rates**

Column	A	B	C	D	E	F	G	H	I	
Reserve Ratio	4141.25 (A)(3)	4141.25 (B)(6)(f)	4141.25 (B)(6)(g)	Rounded MSL Rate	Total Experience Rate	Mutual Rate	Total Rate	Effective Mutual Rate	120% of Total Rate per 4141.26 (B)(2)	
Positive	<b>14.00 or more</b>	0.1%	0.200%	0.0%	0.2%	<b>0.3%</b>	<b>0.0%</b>	<b>0.3%</b>	0.10%	0.4%
	<b>13.0-13.99</b>	0.2%	0.200%	0.1%	0.3%	<b>0.5%</b>	<b>0.0%</b>	<b>0.5%</b>	0.15%	0.6%
	<b>12.5-12.99</b>	0.3%	0.200%	0.1%	0.3%	<b>0.6%</b>	<b>0.0%</b>	<b>0.6%</b>	0.15%	0.7%
	<b>12.0-12.49</b>	0.4%	0.200%	0.2%	0.4%	<b>0.8%</b>	<b>0.0%</b>	<b>0.8%</b>	0.20%	1.0%
	<b>11.5-11.99</b>	0.5%	0.200%	0.2%	0.4%	<b>0.9%</b>	<b>0.0%</b>	<b>0.9%</b>	0.20%	1.1%
	<b>11.0-11.49</b>	0.6%	0.200%	0.2%	0.4%	<b>1.0%</b>	<b>0.0%</b>	<b>1.0%</b>	0.20%	1.2%
	<b>10.5-10.99</b>	0.7%	0.200%	0.3%	0.5%	<b>1.2%</b>	<b>0.0%</b>	<b>1.2%</b>	0.25%	1.4%
	<b>10.0-10.49</b>	0.9%	0.200%	0.4%	0.6%	<b>1.5%</b>	<b>0.0%</b>	<b>1.5%</b>	0.30%	1.8%
	<b>9.5-9.99</b>	1.0%	0.200%	0.4%	0.6%	<b>1.6%</b>	<b>0.0%</b>	<b>1.6%</b>	0.30%	1.9%
	<b>9.0-9.49</b>	1.1%	0.200%	0.4%	0.6%	<b>1.7%</b>	<b>0.0%</b>	<b>1.7%</b>	0.30%	2.0%
	<b>8.5-8.99</b>	1.3%	0.200%	0.5%	0.7%	<b>2.0%</b>	<b>0.0%</b>	<b>2.0%</b>	0.35%	2.4%
	<b>8.0-8.49</b>	1.4%	0.200%	0.6%	0.8%	<b>2.2%</b>	<b>0.0%</b>	<b>2.2%</b>	0.40%	2.6%
	<b>7.5-7.99</b>	1.6%	0.200%	0.7%	0.9%	<b>2.5%</b>	<b>0.0%</b>	<b>2.5%</b>	0.45%	3.0%
	<b>7.0-7.49</b>	1.8%	0.200%	0.7%	0.9%	<b>2.7%</b>	<b>0.0%</b>	<b>2.7%</b>	0.45%	3.2%
	<b>6.5-6.99</b>	2.0%	0.200%	0.8%	1.0%	<b>3.0%</b>	<b>0.0%</b>	<b>3.0%</b>	0.50%	3.6%
	<b>6.0-6.49</b>	2.2%	0.200%	0.9%	1.1%	<b>3.3%</b>	<b>0.0%</b>	<b>3.3%</b>	0.55%	4.0%
	<b>5.5-5.99</b>	2.5%	0.200%	1.0%	1.2%	<b>3.7%</b>	<b>0.0%</b>	<b>3.7%</b>	0.60%	4.4%
	<b>5.0-5.49</b>	2.8%	0.200%	1.1%	1.3%	<b>4.1%</b>	<b>0.0%</b>	<b>4.1%</b>	0.65%	4.9%
	<b>4.5-4.99</b>	3.0%	0.200%	1.2%	1.4%	<b>4.4%</b>	<b>0.0%</b>	<b>4.4%</b>	0.70%	5.3%
	<b>4.0-4.49</b>	3.3%	0.200%	1.3%	1.5%	<b>4.8%</b>	<b>0.0%</b>	<b>4.8%</b>	0.75%	5.8%
<b>3.5-3.99</b>	3.5%	0.200%	1.4%	1.6%	<b>5.1%</b>	<b>0.0%</b>	<b>5.1%</b>	0.80%	6.1%	
<b>3.0-3.49</b>	3.8%	0.200%	1.6%	1.8%	<b>5.6%</b>	<b>0.0%</b>	<b>5.6%</b>	0.90%	6.7%	
<b>2.5-2.99</b>	4.0%	0.200%	1.6%	1.8%	<b>5.8%</b>	<b>0.0%</b>	<b>5.8%</b>	0.90%	7.0%	
<b>2.0-2.49</b>	4.3%	0.200%	1.8%	2.0%	<b>6.3%</b>	<b>0.0%</b>	<b>6.3%</b>	1.00%	7.6%	
<b>1.5-1.99</b>	4.5%	0.200%	1.8%	2.0%	<b>6.5%</b>	<b>0.0%</b>	<b>6.5%</b>	1.00%	7.8%	
<b>1.0-1.49</b>	4.6%	0.200%	1.9%	2.1%	<b>6.7%</b>	<b>0.0%</b>	<b>6.7%</b>	1.05%	8.0%	
<b>0.0-0.99</b>	4.7%	0.200%	1.9%	2.1%	<b>6.8%</b>	<b>0.0%</b>	<b>6.8%</b>	1.05%	8.2%	
Negative	<b>-0.01-0.99</b>	4.8%	0.200%	2.0%	2.2%	<b>7.0%</b>	<b>0.0%</b>	<b>7.0%</b>	1.10%	8.4%
	<b>-1.0-1.99</b>	4.9%	0.200%	2.0%	2.2%	<b>7.1%</b>	<b>0.0%</b>	<b>7.1%</b>	1.10%	8.5%
	<b>-2.0-2.99</b>	5.1%	0.200%	2.1%	2.3%	<b>7.4%</b>	<b>0.0%</b>	<b>7.4%</b>	1.15%	8.9%
	<b>-3.0-3.99</b>	5.3%	0.200%	2.2%	2.4%	<b>7.7%</b>	<b>0.0%</b>	<b>7.7%</b>	1.20%	9.2%
	<b>-4.0-4.99</b>	5.5%	0.200%	2.2%	2.4%	<b>7.9%</b>	<b>0.0%</b>	<b>7.9%</b>	1.20%	9.5%
	<b>-5.0-8.99</b>	5.7%	0.200%	2.3%	2.5%	<b>8.2%</b>	<b>0.0%</b>	<b>8.2%</b>	1.25%	9.8%
	<b>-9.0-10.99</b>	5.9%	0.200%	2.4%	2.6%	<b>8.5%</b>	<b>0.0%</b>	<b>8.5%</b>	1.30%	10.2%
	<b>-11.0-12.99</b>	6.0%	0.200%	2.5%	2.7%	<b>8.7%</b>	<b>0.0%</b>	<b>8.7%</b>	1.35%	10.4%
	<b>-13.0-14.99</b>	6.1%	0.200%	2.5%	2.7%	<b>8.8%</b>	<b>0.0%</b>	<b>8.8%</b>	1.35%	10.6%
	<b>-15.0-16.99</b>	6.2%	0.200%	2.5%	2.7%	<b>8.9%</b>	<b>0.0%</b>	<b>8.9%</b>	1.35%	10.7%
<b>-17.0-18.99</b>	6.3%	0.200%	2.6%	2.8%	<b>9.1%</b>	<b>0.0%</b>	<b>9.1%</b>	1.40%	10.9%	
<b>-19.0-19.99</b>	6.4%	0.200%	2.6%	2.8%	<b>9.2%</b>	<b>0.0%</b>	<b>9.2%</b>	1.40%	11.0%	
<b>-20.0 or more</b>	6.5%	0.200%	2.7%	2.9%	<b>9.4%</b>	<b>0.0%</b>	<b>9.4%</b>	1.45%	11.3%	

Maximum assigned rate (125% of total rate)

**11.8%**

COLUMN	Explanation
A	Base rates pursuant to 4141.25 (A)(3)
B	two-tenths of one percent
C	$((0.2\% \times 3) / R) \times A$ where "A" = base rate shown in column A and "R" = most recent average experience rate (1.469%)
D	Columns B + C rounded per 4141.25 (B)(6)(g)
E	Columns A + D
F	Flat mutualized rate per 4141.25 (B)(5)
G	Columns E + F
H	Column F + 50% of column D per 4141.25 (B)(7)

**Construction**

**5.8%**