

Exhibit D

Expected Loss Rates for Classes that Were Merged Effective January 1, 1999

The following classes were merged effective January 1, 1999 but, for experience rating purposes, they are still used to calculate the experience modifiers. The expected loss rates and D-ratios that are to apply for these codes are those of the surviving codes.

Old Class	New Class	ELR	D-Ratio
9078	9079	1.73	0.28
8393	8391	1.67	0.28
8605	8601	0.30	0.24
3093	3028	2.58	0.26
3076	3066	2.82	0.27
4113	4101	1.30	0.26
9403	9402	4.63	0.26
2883	2881	2.75	0.28
2150	6504	3.33	0.27
7389	7380	3.23	0.26
8038	9079	1.73	0.28