

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 0005 RHG: 1 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: NURSERIES – PROPAGATION AND CULTIVATION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 762,976,950 | 13 | 599 | 1,297 | 9,436,175 | 13,021,389 | 22,457,564 | 2.943 |
| 2018 | 771,843,151 | 10 | 473 | 1,108 | 9,271,217 | 12,829,167 | 22,100,384 | 2.863 |
| 1,534,820,101 | | 23 | 1,072 | 2,405 | 18,707,392 | 25,850,556 | 44,557,948 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.219 | 1.684 | 2.903 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.365 | 2.080 | 3.445 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.277 | 1.786 | 3.063 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.219 | 1.684 | 2.903 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.289 | 1.942 | 3.230 | |
| Indicated Relativity Change: | | | | | | | | -6.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 315.7% |

Code: 0016 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: ORCHARDS – CITRUS OR DECIDUOUS FRUITS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 958,201,609 | 63 | 880 | 1,198 | 18,444,906 | 22,549,783 | 40,994,689 | 4.278 |
| 2018 | 967,551,334 | 26 | 862 | 1,211 | 16,788,934 | 20,052,538 | 36,841,472 | 3.808 |
| 1,925,752,943 | | 89 | 1,742 | 2,409 | 35,233,840 | 42,602,321 | 77,836,160 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.830 | 2.212 | 4.042 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.910 | 2.455 | 4.364 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.773 | 2.074 | 3.848 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.830 | 2.212 | 4.042 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.950 | 2.591 | 4.541 | |
| Indicated Relativity Change: | | | | | | | | 4.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 443.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 0034 RHG: 3 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: POULTRY RAISING; SHEEP, HOG OR CALF FARMS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 129,473,422 | 7 | 121 | 253 | 1,834,182 | 2,142,600 | 3,976,782 | 3.072 |
| 2016 | 138,121,283 | 7 | 142 | 249 | 2,496,100 | 2,765,553 | 5,261,653 | 3.809 |
| 2017 | 143,590,401 | 3 | 119 | 251 | 1,563,955 | 1,935,843 | 3,499,798 | 2.437 |
| 2018 | 170,420,449 | 9 | 168 | 290 | 3,352,914 | 4,832,362 | 8,185,276 | 4.803 |
| 581,605,554 | | 26 | 550 | 1,043 | 9,247,150 | 11,676,357 | 20,923,507 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.590 | 2.008 | 3.598 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.797 | 2.425 | 4.222 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.650 | 1.978 | 3.628 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.590 | 2.008 | 3.598 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.714 | 2.435 | 4.148 | |
| Indicated Relativity Change: | | | | | | | | -1.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 405.3% |

Code: 0035 RHG: 1 NAICS: 11 ILDG: 2 MLDG: 2 CLASS: FLORISTS – CULTIVATING OR GARDENING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 224,172,991 | 10 | 179 | 323 | 2,949,016 | 3,322,914 | 6,271,930 | 2.798 |
| 2017 | 278,692,632 | 9 | 189 | 410 | 4,369,499 | 4,462,503 | 8,832,002 | 3.169 |
| 2018 | 347,864,451 | 5 | 237 | 420 | 5,043,051 | 5,830,627 | 10,873,678 | 3.126 |
| 850,730,073 | | 24 | 605 | 1,153 | 12,361,566 | 13,616,044 | 25,977,611 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.453 | 1.601 | 3.054 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.705 | 2.034 | 3.739 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.595 | 1.746 | 3.341 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.453 | 1.601 | 3.054 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.536 | 1.845 | 3.381 | |
| Indicated Relativity Change: | | | | | | | | -9.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 330.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 0036 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: DAIRY FARMS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 626,018,236 | 19 | 771 | 1,123 | 13,211,440 | 12,772,328 | 25,983,768 | 4.151 |
| 2018 | 632,897,802 | 17 | 715 | 1,073 | 15,470,493 | 14,850,062 | 30,320,555 | 4.791 |
| 1,258,916,038 | | 36 | 1,486 | 2,196 | 28,681,932 | 27,622,390 | 56,304,323 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.278 | 2.194 | 4.472 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.426 | 2.719 | 5.145 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.252 | 2.298 | 4.550 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.278 | 2.194 | 4.472 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.428 | 2.570 | 4.998 | |
| Indicated Relativity Change: | | | | | | | | -2.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 488.3% |

Code: 0038 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: STOCK FARMS; LIVESTOCK FEED YARDS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 94,002,820 | 15 | 92 | 164 | 2,169,556 | 2,308,974 | 4,478,530 | 4.764 |
| 2015 | 93,421,443 | 7 | 102 | 117 | 1,757,269 | 2,203,980 | 3,961,249 | 4.240 |
| 2016 | 90,862,162 | 5 | 64 | 119 | 1,019,385 | 1,288,745 | 2,308,130 | 2.540 |
| 2017 | 92,876,475 | 8 | 75 | 147 | 2,187,554 | 2,240,827 | 4,428,381 | 4.768 |
| 2018 | 93,610,914 | 8 | 106 | 112 | 3,113,644 | 2,957,156 | 6,070,800 | 6.485 |
| 464,773,814 | | 43 | 439 | 659 | 10,247,408 | 10,999,682 | 21,247,090 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.205 | 2.367 | 4.571 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.201 | 2.846 | 5.046 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.943 | 2.073 | 4.017 | |
| Credibility: | | | | | 0.99 | 0.94 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.202 | 2.349 | 4.551 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.469 | 3.190 | 5.659 | |
| Indicated Relativity Change: | | | | | | | | 12.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 552.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 0040 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: VINEYARDS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 2,425,316,579 | 68 | 1,449 | 2,499 | 23,972,842 | 26,270,987 | 50,243,829 | 2.072 |
| 2018 | 2,477,358,915 | 32 | 1,442 | 2,198 | 26,395,268 | 29,794,051 | 56,189,319 | 2.268 |
| 4,902,675,494 | | 100 | 2,891 | 4,697 | 50,368,110 | 56,065,038 | 106,433,148 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.027 | 1.144 | 2.171 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.108 | 1.348 | 2.457 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.029 | 1.140 | 2.169 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.027 | 1.144 | 2.171 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.095 | 1.339 | 2.434 | |
| Indicated Relativity Change: | | | | | | | | -0.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 237.8% |

Code: 0041 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: POTATO CROPS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 64,594,473 | 6 | 38 | 59 | 812,293 | 998,224 | 1,810,517 | 2.803 |
| 2015 | 65,869,601 | 4 | 56 | 86 | 858,847 | 1,096,086 | 1,954,933 | 2.968 |
| 2016 | 70,745,631 | 5 | 52 | 80 | 746,046 | 1,100,308 | 1,846,354 | 2.610 |
| 2017 | 77,503,249 | 2 | 56 | 62 | 897,326 | 1,111,350 | 2,008,676 | 2.592 |
| 2018 | 71,814,469 | 0 | 42 | 57 | 531,306 | 731,594 | 1,262,900 | 1.759 |
| 350,527,424 | | 17 | 244 | 344 | 3,845,819 | 5,037,562 | 8,883,381 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.097 | 1.437 | 2.534 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.450 | 2.209 | 3.659 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.280 | 1.609 | 2.890 | |
| Credibility: | | | | | 0.75 | 0.76 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.143 | 1.478 | 2.621 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.281 | 2.008 | 3.289 | |
| Indicated Relativity Change: | | | | | | | | -10.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 321.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 0042 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 1 CLASS: LANDSCAPE GARDENING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 2,545,136,326 | 108 | 1,910 | 2,863 | 41,515,940 | 41,188,503 | 82,704,443 | 3.250 |
| 2018 | 2,669,286,554 | 37 | 1,740 | 2,811 | 38,747,631 | 35,326,768 | 74,074,399 | 2.775 |
| 5,214,422,880 | | 145 | 3,650 | 5,674 | 80,263,571 | 76,515,270 | 156,778,841 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.539 | 1.467 | 3.007 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.721 | 1.864 | 3.584 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.575 | 1.485 | 3.060 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.539 | 1.467 | 3.007 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.659 | 1.779 | 3.438 | |
| Indicated Relativity Change: | | | | | | | | -4.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 336.0% |

Code: 0045 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: ORCHARDS – NUT CROPS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 870,914,479 | 31 | 459 | 842 | 9,802,362 | 11,041,660 | 20,844,022 | 2.393 |
| 2018 | 899,338,021 | 25 | 400 | 755 | 10,180,292 | 11,468,169 | 21,648,461 | 2.407 |
| 1,770,252,500 | | 56 | 859 | 1,597 | 19,982,654 | 22,509,828 | 42,492,482 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.129 | 1.272 | 2.400 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.278 | 1.472 | 2.750 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.154 | 1.146 | 2.300 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.129 | 1.272 | 2.400 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.238 | 1.617 | 2.855 | |
| Indicated Relativity Change: | | | | | | | | 3.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 279.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 0050 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: FARM MACHINERY OPERATION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 263,735,165 | 18 | 187 | 272 | 4,745,663 | 7,057,342 | 11,803,005 | 4.475 |
| 2017 | 291,971,564 | 11 | 159 | 290 | 3,803,033 | 4,372,547 | 8,175,580 | 2.800 |
| 2018 | 284,392,872 | 10 | 169 | 281 | 4,079,158 | 6,400,875 | 10,480,033 | 3.685 |
| 840,099,601 | | 39 | 515 | 843 | 12,627,854 | 17,830,764 | 30,458,618 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.503 | 2.122 | 3.626 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.585 | 2.519 | 4.104 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.400 | 1.835 | 3.235 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.503 | 2.122 | 3.626 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.685 | 2.882 | 4.567 | |
| Indicated Relativity Change: | | | | | | | | 11.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 446.3% |

Code: 0079 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: STRAWBERRY CROPS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,348,457,983 | 35 | 593 | 1,776 | 12,462,080 | 13,938,923 | 26,401,003 | 1.958 |
| 2018 | 1,338,022,343 | 13 | 540 | 1,559 | 9,126,635 | 13,619,114 | 22,745,749 | 1.700 |
| 2,686,480,325 | | 48 | 1,133 | 3,335 | 21,588,715 | 27,558,037 | 49,146,752 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.804 | 1.026 | 1.829 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.883 | 1.291 | 2.174 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.820 | 1.091 | 1.911 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.804 | 1.026 | 1.829 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.856 | 1.201 | 2.058 | |
| Indicated Relativity Change: | | | | | | | | -5.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 201.1% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 0096 RHG: 4 NAICS: 11 ILDG: 4 MLDG: 3 CLASS: NUT HULLING, SHELLING OR PROCESSING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 425,941,390 | 14 | 245 | 566 | 5,055,022 | 6,508,847 | 11,563,869 | 2.715 |
| 2018 | 454,005,358 | 7 | 217 | 531 | 5,805,454 | 7,709,599 | 13,515,053 | 2.977 |
| 879,946,748 | | 21 | 462 | 1,097 | 10,860,476 | 14,218,446 | 25,078,922 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.234 | 1.616 | 2.850 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.600 | 2.315 | 3.915 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.445 | 1.802 | 3.247 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.234 | 1.616 | 2.850 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.353 | 2.055 | 3.409 | |
| Indicated Relativity Change: | | | | | | | | -12.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 333.1% |

Code: 0106 RHG: 7 NAICS: 56 ILDG: 1 MLDG: 1 CLASS: TREE PRUNING, REPAIRING OR TRIMMING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 379,719,525 | 37 | 299 | 513 | 10,769,963 | 9,979,507 | 20,749,470 | 5.464 |
| 2018 | 420,423,910 | 34 | 294 | 618 | 12,342,174 | 11,364,613 | 23,706,787 | 5.639 |
| 800,143,435 | | 71 | 593 | 1,131 | 23,112,137 | 21,344,120 | 44,456,257 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.888 | 2.668 | 5.556 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 3.326 | 4.312 | 7.639 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.737 | 2.548 | 5.286 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.888 | 2.668 | 5.556 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 3.465 | 4.363 | 7.828 | |
| Indicated Relativity Change: | | | | | | | | 2.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 764.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 0171 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: FIELD CROPS

Code: 0044 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: COTTON FARMS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|------------------------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 256,437,223 | 20 | 164 | 262 | 3,928,864 | 4,887,830 | 8,816,694 | 3.438 |
| 2017 | 253,583,953 | 11 | 150 | 259 | 3,734,478 | 3,183,693 | 6,918,171 | 2.728 |
| 2018 | 252,447,450 | 8 | 177 | 259 | 3,978,820 | 4,078,564 | 8,057,384 | 3.192 |
| | 762,468,626 | 39 | 491 | 780 | 11,642,162 | 12,150,086 | 23,792,249 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.527 | 1.594 | 3.120 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.665 | 2.234 | 3.899 | |
| Expected Unlimited Loss to Payroll Ratio (Class 0044 Only): | | | | | 1.156 | 1.552 | 2.709 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.470 | 1.628 | 3.098 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.527 | 1.594 | 3.120 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.712 | 2.164 | 3.876 | |
| Indicated Relativity Change: | | | | | | | | -0.6% |
| Indicated Relativity Change (Class 0044 Only)*: | | | | | | | | 43.1% |
| Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0044 Only): | | | | | 1.495 | 1.890 | 3.386 | |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 378.7% |

*CLASS RELATIVITY CHANGE FOR CLASS 0044 EXPECTED AND SELECTED UNLIMITED LOSS TO PAYROLL RATIOS

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 0172 RHG: 3 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: TRUCK FARMS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 2,111,913,922 | 66 | 1,330 | 2,943 | 23,697,273 | 25,471,146 | 49,168,419 | 2.328 |
| 2018 | 2,118,513,172 | 31 | 1,277 | 2,638 | 24,084,763 | 25,841,868 | 49,926,631 | 2.357 |
| 4,230,427,094 | | 97 | 2,607 | 5,581 | 47,782,036 | 51,313,015 | 99,095,051 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.129 | 1.213 | 2.342 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.267 | 1.510 | 2.777 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.163 | 1.232 | 2.395 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.129 | 1.213 | 2.342 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.217 | 1.471 | 2.688 | |
| Indicated Relativity Change: | | | | | | | | -3.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 262.7% |

Code: 0251 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: IRRIGATION, DRAINAGE OR RECLAMATION WORKS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 29,992,001 | 2 | 15 | 37 | 258,488 | 284,234 | 542,722 | 1.810 |
| 2015 | 30,328,009 | 2 | 10 | 31 | 295,925 | 423,555 | 719,480 | 2.372 |
| 2016 | 30,408,386 | 2 | 10 | 17 | 373,005 | 330,011 | 703,016 | 2.312 |
| 2017 | 25,353,281 | 1 | 10 | 23 | 222,783 | 163,640 | 386,423 | 1.524 |
| 2018 | 21,719,158 | 2 | 13 | 14 | 562,071 | 369,916 | 931,987 | 4.291 |
| 137,800,836 | | 9 | 58 | 122 | 1,712,271 | 1,571,356 | 3,283,627 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.243 | 1.140 | 2.383 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.271 | 1.942 | 3.214 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.237 | 1.574 | 2.811 | |
| Credibility: | | | | | 0.49 | 0.50 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.240 | 1.357 | 2.597 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.390 | 1.843 | 3.233 | |
| Indicated Relativity Change: | | | | | | | | 0.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 315.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 0401 RHG: 5 NAICS: 11 ILDG: 1 MLDG: 2 CLASS: COTTON GIN OPERATION

Code: 0400 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: WAREHOUSES – COTTON – INCLUDING COTTON COMPRESSING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|------------------------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 12,479,546 | 1 | 7 | 14 | 359,674 | 216,210 | 575,884 | 4.615 |
| 2015 | 10,178,213 | 0 | 6 | 6 | 84,992 | 161,739 | 246,731 | 2.424 |
| 2016 | 11,085,733 | 1 | 10 | 17 | 187,125 | 204,023 | 391,148 | 3.528 |
| 2017 | 11,802,264 | 1 | 11 | 28 | 220,607 | 562,453 | 783,060 | 6.635 |
| 2018 | 11,705,477 | 0 | 6 | 16 | 146,228 | 179,030 | 325,258 | 2.770 |
| | 57,251,234 | 3 | 40 | 81 | 998,625 | 1,323,456 | 2,322,081 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.744 | 2.312 | 4.056 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.851 | 2.908 | 4.759 | |
| Expected Unlimited Loss to Payroll Ratio (Class 0400 Only): | | | | | 0.804 | 1.263 | 2.067 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.639 | 2.128 | 3.766 | |
| Credibility: | | | | | 0.40 | 0.41 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.681 | 2.203 | 3.884 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.884 | 2.991 | 4.876 | |
| Indicated Relativity Change: | | | | | | | | 2.4% |
| Indicated Relativity Change (Class 0400 Only)*: | | | | | | | | 135.9% |
| Selected Loss to Payroll Ratio (Restricted to 25% Change; Class 0400 Only): | | | | | 0.998 | 1.585 | 2.584 | |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 476.4% |

*CLASS RELATIVITY CHANGE FOR CLASS 0400 EXPECTED AND SELECTED UNLIMITED LOSS TO PAYROLL RATIOS

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 1122 RHG: 5 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: MINING – SURFACE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 35,219,177 | 2 | 11 | 22 | 510,174 | 393,599 | 903,773 | 2.566 |
| 2015 | 32,714,778 | 0 | 6 | 10 | 132,863 | 119,473 | 252,336 | 0.771 |
| 2016 | 30,315,130 | 1 | 8 | 21 | 263,661 | 166,130 | 429,791 | 1.418 |
| 2017 | 38,167,613 | 0 | 7 | 23 | 144,837 | 238,565 | 383,402 | 1.005 |
| 2018 | 49,650,236 | 0 | 5 | 32 | 140,504 | 306,629 | 447,133 | 0.901 |
| 186,066,934 | | 3 | 37 | 108 | 1,192,039 | 1,224,396 | 2,416,434 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.641 | 0.658 | 1.299 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.882 | 0.932 | 1.814 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.778 | 0.679 | 1.458 | |
| Credibility: | | | | | 0.48 | 0.42 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.712 | 0.670 | 1.383 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.799 | 0.910 | 1.709 | |
| Indicated Relativity Change: | | | | | | | | -5.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 167.0% |

Code: 1123 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: MINING – UNDERGROUND

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|---------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 896,464 | 0 | 1 | 1 | 30,384 | 48,675 | 79,059 | 8.819 |
| 2015 | 1,090,750 | 0 | 2 | 3 | 68,384 | 15,355 | 83,739 | 7.677 |
| 2016 | 758,829 | 0 | 0 | 0 | 0 | 0 | 0 | 0.000 |
| 2017 | 758,286 | 0 | 0 | 0 | 0 | 0 | 0 | 0.000 |
| 2018 | 326,996 | 0 | 0 | 0 | 0 | 0 | 0 | 0.000 |
| 3,831,325 | | 0 | 3 | 4 | 98,768 | 64,030 | 162,798 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.578 | 1.671 | 4.249 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 6.722 | 4.722 | 11.444 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 6.071 | 3.676 | 9.747 | |
| Credibility: | | | | | 0.23 | 0.17 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 5.268 | 3.335 | 8.603 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 5.777 | 4.242 | 10.019 | |
| Indicated Relativity Change: | | | | | | | | -12.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 979.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 1124 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: MINING – UNDERGROUND – SURFACE EMPLOYEES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 402,903 | 0 | 0 | 0 | 0 | 0 | 0 | 0.000 |
| 2015 | 812,331 | 0 | 0 | 1 | 0 | 212 | 212 | 0.026 |
| 2016 | 603,811 | 0 | 0 | 0 | 0 | 0 | 0 | 0.000 |
| 2017 | 583,136 | 0 | 0 | 0 | 0 | 0 | 0 | 0.000 |
| 2018 | 613,705 | 0 | 0 | 0 | 0 | 0 | 0 | 0.000 |
| 3,015,886 | | 0 | 0 | 1 | 0 | 212 | 212 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.000 | 0.007 | 0.007 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.848 | 1.329 | 3.177 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.669 | 1.035 | 2.704 | |
| Credibility: | | | | | 0.12 | 0.10 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.469 | 0.932 | 2.401 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.610 | 1.186 | 2.796 | |
| Indicated Relativity Change: | | | | | | | | -12.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 273.2% |

Code: 1320 RHG: 7 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: OIL/GAS LEASE OPERATORS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 355,577,853 | 6 | 30 | 57 | 2,296,606 | 1,379,340 | 3,675,946 | 1.034 |
| 2015 | 295,820,271 | 5 | 35 | 59 | 1,670,502 | 1,182,115 | 2,852,617 | 0.964 |
| 2016 | 260,654,826 | 1 | 19 | 59 | 865,253 | 829,181 | 1,694,434 | 0.650 |
| 2017 | 241,480,045 | 1 | 24 | 38 | 761,701 | 625,339 | 1,387,040 | 0.574 |
| 2018 | 249,858,350 | 2 | 25 | 54 | 1,219,252 | 901,402 | 2,120,654 | 0.849 |
| 1,403,391,344 | | 15 | 133 | 267 | 6,813,314 | 4,917,377 | 11,730,690 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.485 | 0.350 | 0.836 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.528 | 0.573 | 1.101 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.436 | 0.346 | 0.782 | |
| Credibility: | | | | | 0.85 | 0.72 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.478 | 0.349 | 0.827 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.573 | 0.571 | 1.145 | |
| Indicated Relativity Change: | | | | | | | | 4.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 111.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 1322 RHG: 7 NAICS: 21 ILDG: 2 MLDG: 2 CLASS: OIL/GAS WELL SERVICING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 173,717,291 | 7 | 32 | 42 | 2,625,500 | 1,708,519 | 4,334,019 | 2.495 |
| 2015 | 160,961,440 | 5 | 18 | 32 | 1,961,916 | 1,287,084 | 3,249,000 | 2.018 |
| 2016 | 115,153,454 | 6 | 36 | 50 | 2,427,260 | 1,526,713 | 3,953,973 | 3.434 |
| 2017 | 132,247,818 | 3 | 20 | 45 | 967,659 | 846,017 | 1,813,676 | 1.371 |
| 2018 | 143,014,035 | 0 | 37 | 41 | 2,129,694 | 2,159,771 | 4,289,465 | 2.999 |
| 725,094,039 | | 21 | 143 | 210 | 10,112,029 | 7,528,105 | 17,640,133 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.395 | 1.038 | 2.433 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.370 | 1.333 | 2.703 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.131 | 0.806 | 1.938 | |
| Credibility: | | | | | 0.96 | 0.77 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.384 | 0.985 | 2.369 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.660 | 1.611 | 3.271 | |
| Indicated Relativity Change: | | | | | | | | 21.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 319.6% |

Code: 1330 RHG: 4 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: BLASTING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 7,611,518 | 0 | 0 | 2 | 0 | 866 | 866 | 0.011 |
| 2015 | 7,933,630 | 0 | 1 | 2 | 8,950 | 7,670 | 16,620 | 0.209 |
| 2016 | 7,570,076 | 0 | 2 | 3 | 11,756 | 8,684 | 20,440 | 0.270 |
| 2017 | 8,262,029 | 1 | 2 | 1 | 152,014 | 150,094 | 302,108 | 3.657 |
| 2018 | 8,347,788 | 0 | 1 | 1 | 12,034 | 15,932 | 27,966 | 0.335 |
| 39,725,041 | | 1 | 6 | 9 | 184,754 | 183,246 | 368,000 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.465 | 0.461 | 0.926 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.721 | 1.048 | 1.769 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.718 | 0.908 | 1.625 | |
| Credibility: | | | | | 0.24 | 0.24 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.657 | 0.800 | 1.458 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.721 | 1.018 | 1.739 | |
| Indicated Relativity Change: | | | | | | | | -1.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 169.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 1438 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: SMELTING, SINTERING, REFINING OR ALLOYING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 53,849,840 | 3 | 42 | 106 | 1,027,060 | 1,067,337 | 2,094,397 | 3.889 |
| 2015 | 49,029,368 | 2 | 25 | 60 | 738,457 | 800,060 | 1,538,517 | 3.138 |
| 2016 | 46,597,496 | 1 | 35 | 68 | 769,242 | 625,197 | 1,394,439 | 2.993 |
| 2017 | 57,254,027 | 7 | 32 | 66 | 1,541,570 | 1,324,944 | 2,866,514 | 5.007 |
| 2018 | 56,999,610 | 0 | 32 | 62 | 977,224 | 988,718 | 1,965,942 | 3.449 |
| 263,730,340 | | 13 | 166 | 362 | 5,053,553 | 4,806,256 | 9,859,809 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.916 | 1.822 | 3.739 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.520 | 1.650 | 3.170 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.406 | 1.378 | 2.784 | |
| Credibility: | | | | | 0.70 | 0.64 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.763 | 1.662 | 3.426 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.879 | 1.947 | 3.826 | |
| Indicated Relativity Change: | | | | | | | | 20.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 373.8% |

Code: 1452 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: MINING – ORE MILLING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 51,094,789 | 1 | 10 | 36 | 501,029 | 278,927 | 779,956 | 1.526 |
| 2015 | 43,480,763 | 3 | 8 | 18 | 333,031 | 516,277 | 849,308 | 1.953 |
| 2016 | 24,297,611 | 0 | 3 | 9 | 75,692 | 148,249 | 223,941 | 0.922 |
| 2017 | 22,514,818 | 1 | 3 | 9 | 420,340 | 61,409 | 481,749 | 2.140 |
| 2018 | 36,355,783 | 1 | 5 | 16 | 378,060 | 386,196 | 764,256 | 2.102 |
| 177,743,764 | | 6 | 29 | 88 | 1,708,151 | 1,391,057 | 3,099,208 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.961 | 0.783 | 1.744 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.895 | 0.819 | 1.714 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.808 | 0.638 | 1.446 | |
| Credibility: | | | | | 0.48 | 0.40 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.882 | 0.696 | 1.577 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.967 | 0.885 | 1.851 | |
| Indicated Relativity Change: | | | | | | | | 8.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 180.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 1463 RHG: 6 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: ASPHALT WORKS; BRIQUETTE MFG; COKE MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 66,174,970 | 2 | 20 | 23 | 371,211 | 396,632 | 767,843 | 1.160 |
| 2015 | 69,823,339 | 3 | 16 | 35 | 564,560 | 507,453 | 1,072,013 | 1.535 |
| 2016 | 74,444,625 | 2 | 27 | 27 | 902,247 | 893,222 | 1,795,469 | 2.412 |
| 2017 | 90,543,930 | 4 | 26 | 36 | 817,759 | 708,042 | 1,525,801 | 1.685 |
| 2018 | 90,116,440 | 4 | 23 | 28 | 1,302,168 | 1,268,473 | 2,570,641 | 2.853 |
| 391,103,304 | | 15 | 112 | 149 | 3,957,945 | 3,773,822 | 7,731,767 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.012 | 0.965 | 1.977 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.932 | 1.092 | 2.024 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.812 | 0.752 | 1.564 | |
| Credibility: | | | | | 0.65 | 0.59 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.942 | 0.877 | 1.819 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.067 | 1.247 | 2.313 | |
| Indicated Relativity Change: | | | | | | | | 14.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 226.0% |

Code: 1624 RHG: 5 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: QUARRIES; EXCAVATION – ROCK

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 51,507,039 | 2 | 19 | 37 | 450,965 | 527,832 | 978,797 | 1.900 |
| 2015 | 54,389,534 | 4 | 16 | 36 | 847,887 | 867,314 | 1,715,201 | 3.154 |
| 2016 | 64,691,160 | 2 | 14 | 31 | 643,942 | 260,489 | 904,431 | 1.398 |
| 2017 | 63,437,101 | 4 | 5 | 12 | 574,006 | 391,632 | 965,638 | 1.522 |
| 2018 | 69,414,888 | 0 | 15 | 22 | 254,741 | 315,991 | 570,732 | 0.822 |
| 303,439,721 | | 12 | 69 | 138 | 2,771,541 | 2,363,259 | 5,134,800 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.913 | 0.779 | 1.692 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.589 | 1.720 | 3.309 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.403 | 1.253 | 2.656 | |
| Credibility: | | | | | 0.73 | 0.65 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.046 | 0.945 | 1.990 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Indicated (Unlimited) Loss to Payroll Ratio: | | | | | 1.172 | 1.283 | 2.455 | |
| Indicated Relativity Change: | | | | | | | | -25.8% |
| Selected Loss to Payroll Ratio (Restricted to 25% Change): | | | | | 1.185 | 1.297 | 2.481 | |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 242.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 1699 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: ROCK, MINERAL OR GLASS WOOL MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 15,211,416 | 0 | 5 | 1 | 114,990 | 90,399 | 205,389 | 1.350 |
| 2015 | 15,251,879 | 0 | 3 | 1 | 145,075 | 88,710 | 233,785 | 1.533 |
| 2016 | 16,052,948 | 0 | 2 | 2 | 14,175 | 9,305 | 23,480 | 0.146 |
| 2017 | 20,589,107 | 0 | 0 | 2 | 0 | 1,017 | 1,017 | 0.005 |
| 2018 | 24,733,178 | 0 | 5 | 7 | 85,372 | 123,716 | 209,088 | 0.845 |
| 91,838,528 | | 0 | 15 | 13 | 359,612 | 313,147 | 672,759 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.392 | 0.341 | 0.733 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.692 | 0.602 | 1.294 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.633 | 0.485 | 1.119 | |
| Credibility: | | | | | 0.33 | 0.28 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.554 | 0.445 | 0.998 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.597 | 0.539 | 1.136 | |
| Indicated Relativity Change: | | | | | | | | -12.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 111.0% |

Code: 1701 RHG: 6 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: CEMENT MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 112,052,255 | 4 | 24 | 68 | 696,695 | 542,211 | 1,238,906 | 1.106 |
| 2015 | 88,472,471 | 5 | 26 | 45 | 1,134,246 | 1,162,936 | 2,297,182 | 2.596 |
| 2016 | 101,717,261 | 3 | 26 | 49 | 903,659 | 637,328 | 1,540,987 | 1.515 |
| 2017 | 97,780,462 | 1 | 28 | 55 | 1,001,974 | 649,976 | 1,651,950 | 1.689 |
| 2018 | 103,899,498 | 2 | 12 | 53 | 533,028 | 833,098 | 1,366,126 | 1.315 |
| 503,921,947 | | 15 | 116 | 270 | 4,269,601 | 3,825,550 | 8,095,151 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.847 | 0.759 | 1.606 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.030 | 1.142 | 2.172 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.897 | 0.787 | 1.683 | |
| Credibility: | | | | | 0.75 | 0.66 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.860 | 0.768 | 1.628 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.973 | 1.092 | 2.065 | |
| Indicated Relativity Change: | | | | | | | | -4.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 201.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 1710 RHG: 6 NAICS: 21 ILDG: 2 MLDG: 3 CLASS: STONE CRUSHING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 64,989,923 | 6 | 25 | 41 | 1,179,732 | 1,294,051 | 2,473,783 | 3.806 |
| 2015 | 78,546,467 | 1 | 16 | 47 | 224,840 | 398,580 | 623,420 | 0.794 |
| 2016 | 76,949,729 | 2 | 22 | 46 | 1,026,251 | 559,409 | 1,585,660 | 2.061 |
| 2017 | 87,695,378 | 1 | 30 | 46 | 1,227,750 | 832,825 | 2,060,575 | 2.350 |
| 2018 | 88,122,842 | 1 | 11 | 37 | 464,946 | 961,872 | 1,426,818 | 1.619 |
| 396,304,338 | | 11 | 104 | 217 | 4,123,520 | 4,046,737 | 8,170,257 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.040 | 1.021 | 2.062 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.290 | 1.442 | 2.732 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.128 | 1.005 | 2.133 | |
| Credibility: | | | | | 0.75 | 0.66 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.062 | 1.016 | 2.078 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.203 | 1.443 | 2.646 | |
| Indicated Relativity Change: | | | | | | | | -3.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 258.5% |

Code: 1741 RHG: 6 NAICS: 21 ILDG: 2 MLDG: 2 CLASS: SILICA GRINDING; PLASTER MILLS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 19,983,963 | 0 | 3 | 15 | 12,512 | 27,435 | 39,947 | 0.200 |
| 2015 | 22,630,930 | 2 | 3 | 6 | 258,383 | 184,541 | 442,924 | 1.957 |
| 2016 | 19,018,665 | 0 | 7 | 9 | 305,430 | 600,345 | 905,775 | 4.763 |
| 2017 | 19,170,917 | 1 | 1 | 5 | 106,773 | 141,361 | 248,134 | 1.294 |
| 2018 | 20,789,812 | 0 | 8 | 14 | 232,960 | 220,962 | 453,922 | 2.183 |
| 101,594,287 | | 3 | 22 | 49 | 916,059 | 1,174,643 | 2,090,702 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.902 | 1.156 | 2.058 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.952 | 1.352 | 2.304 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.833 | 0.942 | 1.774 | |
| Credibility: | | | | | 0.38 | 0.37 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.859 | 1.021 | 1.880 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.972 | 1.451 | 2.423 | |
| Indicated Relativity Change: | | | | | | | | 5.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 236.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 1803 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 3 CLASS: STONE CUTTING OR FABRICATION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 72,443,523 | 8 | 79 | 112 | 1,795,408 | 1,533,045 | 3,328,453 | 4.595 |
| 2015 | 86,223,275 | 13 | 61 | 117 | 2,276,148 | 2,481,500 | 4,757,648 | 5.518 |
| 2016 | 97,808,535 | 3 | 84 | 146 | 1,264,399 | 1,783,192 | 3,047,591 | 3.116 |
| 2017 | 103,363,419 | 4 | 58 | 158 | 2,101,216 | 2,410,977 | 4,512,193 | 4.365 |
| 2018 | 109,557,908 | 1 | 84 | 155 | 1,893,874 | 2,664,424 | 4,558,298 | 4.161 |
| 469,396,660 | | 29 | 366 | 688 | 9,331,044 | 10,873,138 | 20,204,183 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.988 | 2.316 | 4.304 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.306 | 3.048 | 5.354 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.075 | 2.345 | 4.420 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.988 | 2.316 | 4.304 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.180 | 2.946 | 5.126 | |
| Indicated Relativity Change: | | | | | | | | -4.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 500.9% |

Code: 1925 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: DIE CASTING MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 27,545,706 | 6 | 25 | 58 | 962,414 | 1,152,192 | 2,114,606 | 7.677 |
| 2015 | 28,494,999 | 2 | 36 | 37 | 780,289 | 744,212 | 1,524,501 | 5.350 |
| 2016 | 28,288,120 | 3 | 32 | 54 | 764,916 | 1,258,747 | 2,023,663 | 7.154 |
| 2017 | 25,948,028 | 2 | 26 | 43 | 635,903 | 740,891 | 1,376,794 | 5.306 |
| 2018 | 28,020,575 | 2 | 26 | 57 | 865,083 | 1,168,593 | 2,033,676 | 7.258 |
| 138,297,428 | | 15 | 145 | 249 | 4,008,605 | 5,064,634 | 9,073,239 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.899 | 3.662 | 6.561 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.940 | 3.690 | 6.630 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.645 | 2.839 | 5.484 | |
| Credibility: | | | | | 0.69 | 0.66 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.820 | 3.382 | 6.202 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 3.092 | 4.302 | 7.394 | |
| Indicated Relativity Change: | | | | | | | | 11.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 722.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 2002 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: MACARONI MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 52,830,863 | 8 | 65 | 54 | 1,995,963 | 1,816,380 | 3,812,343 | 7.216 |
| 2015 | 48,342,303 | 3 | 50 | 43 | 813,713 | 1,086,686 | 1,900,399 | 3.931 |
| 2016 | 56,291,763 | 2 | 68 | 59 | 1,141,886 | 1,280,154 | 2,422,040 | 4.303 |
| 2017 | 85,110,492 | 3 | 100 | 82 | 1,782,731 | 1,513,394 | 3,296,125 | 3.873 |
| 2018 | 108,420,055 | 1 | 109 | 149 | 2,712,938 | 2,349,648 | 5,062,586 | 4.669 |
| 350,995,476 | | 17 | 392 | 387 | 8,447,231 | 8,046,261 | 16,493,493 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.407 | 2.292 | 4.699 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.526 | 2.915 | 5.441 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.337 | 2.434 | 4.771 | |
| Credibility: | | | | | 0.96 | 0.90 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.404 | 2.307 | 4.710 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.562 | 2.701 | 5.263 | |
| Indicated Relativity Change: | | | | | | | | -3.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 514.3% |

Code: 2003 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: BAKERIES AND CRACKER MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 2,022,661,872 | 63 | 1,568 | 2,447 | 39,319,887 | 38,312,847 | 77,632,734 | 3.838 |
| 2018 | 2,000,179,151 | 24 | 1,468 | 2,310 | 44,252,381 | 42,369,957 | 86,622,338 | 4.331 |
| 4,022,841,023 | | 87 | 3,036 | 4,757 | 83,572,268 | 80,682,804 | 164,255,072 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.077 | 2.006 | 4.083 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.142 | 2.296 | 4.438 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.982 | 1.917 | 3.899 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.077 | 2.006 | 4.083 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.214 | 2.349 | 4.563 | |
| Indicated Relativity Change: | | | | | | | | 2.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 445.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2014 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: GRAIN OR RICE MILLING; FEED MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 136,754,685 | 8 | 63 | 150 | 1,702,463 | 1,414,707 | 3,117,170 | 2.279 |
| 2015 | 140,725,628 | 3 | 69 | 165 | 1,463,546 | 1,423,538 | 2,887,084 | 2.052 |
| 2016 | 150,504,359 | 4 | 72 | 189 | 1,811,786 | 2,136,125 | 3,947,911 | 2.623 |
| 2017 | 158,939,440 | 10 | 95 | 194 | 2,849,250 | 2,506,240 | 5,355,490 | 3.370 |
| 2018 | 166,906,592 | 3 | 82 | 173 | 2,528,174 | 2,112,720 | 4,640,894 | 2.781 |
| 753,830,704 | | 28 | 381 | 871 | 10,355,220 | 9,593,329 | 19,948,548 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.374 | 1.273 | 2.646 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.509 | 1.700 | 3.209 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.327 | 1.224 | 2.552 | |
| Credibility: | | | | | 1.00 | 0.93 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.374 | 1.269 | 2.643 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.540 | 1.723 | 3.263 | |
| Indicated Relativity Change: | | | | | | | | 1.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 318.9% |

Code: 2030 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: SUGAR MFG OR REFINING – BEET OR CANE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 42,200,536 | 2 | 9 | 32 | 316,560 | 213,137 | 529,697 | 1.255 |
| 2015 | 42,414,958 | 0 | 5 | 39 | 122,685 | 115,703 | 238,388 | 0.562 |
| 2016 | 43,426,370 | 2 | 8 | 33 | 406,024 | 796,630 | 1,202,654 | 2.769 |
| 2017 | 44,738,858 | 0 | 14 | 47 | 558,937 | 639,196 | 1,198,133 | 2.678 |
| 2018 | 46,870,530 | 0 | 14 | 22 | 551,259 | 545,006 | 1,096,265 | 2.339 |
| 219,651,251 | | 4 | 50 | 173 | 1,955,465 | 2,309,672 | 4,265,137 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.890 | 1.052 | 1.942 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.076 | 1.508 | 2.584 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.947 | 1.086 | 2.032 | |
| Credibility: | | | | | 0.55 | 0.54 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.916 | 1.067 | 1.983 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.027 | 1.449 | 2.476 | |
| Indicated Relativity Change: | | | | | | | | -4.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 241.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 2063 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: DAIRY PRODUCTS OR ICE MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 784,625,937 | 14 | 377 | 862 | 10,057,938 | 9,580,518 | 19,638,456 | 2.503 |
| 2018 | 790,091,419 | 7 | 382 | 785 | 10,088,890 | 9,848,054 | 19,936,944 | 2.523 |
| 1,574,717,356 | | 21 | 759 | 1,647 | 20,146,828 | 19,428,573 | 39,575,401 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.279 | 1.234 | 2.513 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.466 | 1.478 | 2.944 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.341 | 1.192 | 2.533 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.279 | 1.234 | 2.513 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.379 | 1.496 | 2.875 | |
| Indicated Relativity Change: | | | | | | | | -2.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 280.9% |

INCLUDES EXPERIENCE OF 2150 D1-1-20

Code: 2081 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: BUTCHERING; STOCKYARDS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 118,074,029 | 25 | 169 | 415 | 4,207,397 | 4,894,615 | 9,102,012 | 7.709 |
| 2017 | 120,858,408 | 15 | 158 | 403 | 3,765,443 | 4,965,745 | 8,731,188 | 7.224 |
| 2018 | 136,473,992 | 5 | 85 | 367 | 2,016,701 | 2,885,257 | 4,901,958 | 3.592 |
| 375,406,430 | | 45 | 412 | 1,185 | 9,989,541 | 12,745,617 | 22,735,157 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.661 | 3.395 | 6.056 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 3.286 | 5.301 | 8.587 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.890 | 3.817 | 6.707 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.661 | 3.395 | 6.056 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.983 | 4.610 | 7.593 | |
| Indicated Relativity Change: | | | | | | | | -11.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 742.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 2095 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: MEAT PRODUCTS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 235,482,630 | 10 | 246 | 380 | 3,753,183 | 4,403,277 | 8,156,460 | 3.464 |
| 2017 | 266,204,189 | 7 | 287 | 489 | 4,780,122 | 5,044,665 | 9,824,787 | 3.691 |
| 2018 | 260,082,158 | 2 | 263 | 457 | 5,302,779 | 6,159,533 | 11,462,312 | 4.407 |
| 761,768,977 | | 19 | 796 | 1,326 | 13,836,084 | 15,607,474 | 29,443,558 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.816 | 2.049 | 3.865 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.708 | 2.254 | 3.962 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.562 | 1.818 | 3.380 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.816 | 2.049 | 3.865 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.958 | 2.485 | 4.442 | |
| Indicated Relativity Change: | | | | | | | | 12.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 434.1% |

Code: 2102 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: FRUIT/VEGETABLE EVAPORATION/DEHYDRATING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 54,263,259 | 3 | 33 | 59 | 617,127 | 916,978 | 1,534,105 | 2.827 |
| 2015 | 53,202,070 | 1 | 50 | 74 | 689,490 | 939,176 | 1,628,666 | 3.061 |
| 2016 | 47,207,508 | 4 | 51 | 84 | 884,063 | 1,527,649 | 2,411,712 | 5.109 |
| 2017 | 47,877,426 | 0 | 37 | 92 | 692,196 | 854,947 | 1,547,143 | 3.231 |
| 2018 | 56,166,065 | 1 | 37 | 91 | 640,774 | 1,010,820 | 1,651,594 | 2.941 |
| 258,716,328 | | 9 | 208 | 400 | 3,523,650 | 5,249,571 | 8,773,221 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.362 | 2.029 | 3.391 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.468 | 2.148 | 3.616 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.321 | 1.652 | 2.973 | |
| Credibility: | | | | | 0.67 | 0.68 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.348 | 1.909 | 3.257 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.479 | 2.427 | 3.906 | |
| Indicated Relativity Change: | | | | | | | | 8.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 381.7% |

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Effective September 1, 2021 (Approved)

Code: 2107 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: FRUIT – FRESH FRUIT PACKING AND HANDLING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 281,951,350 | 14 | 192 | 425 | 2,557,318 | 3,250,249 | 5,807,567 | 2.060 |
| 2017 | 295,389,985 | 10 | 245 | 532 | 4,233,210 | 4,639,598 | 8,872,808 | 3.004 |
| 2018 | 290,960,327 | 3 | 238 | 531 | 3,267,312 | 4,019,281 | 7,286,593 | 2.504 |
| 868,301,662 | | 27 | 675 | 1,488 | 10,057,840 | 11,909,128 | 21,966,968 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.158 | 1.372 | 2.530 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.277 | 1.631 | 2.908 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.191 | 1.383 | 2.574 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.158 | 1.372 | 2.530 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.225 | 1.581 | 2.806 | |
| Indicated Relativity Change: | | | | | | | | -3.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 274.2% |

Code: 2108 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: FRUIT – CITRUS FRUIT PACKING AND HANDLING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 254,718,686 | 13 | 226 | 486 | 4,156,983 | 5,133,717 | 9,290,700 | 3.647 |
| 2017 | 237,193,573 | 7 | 196 | 386 | 3,954,256 | 3,702,403 | 7,656,659 | 3.228 |
| 2018 | 247,235,944 | 3 | 188 | 429 | 4,441,416 | 4,560,644 | 9,002,060 | 3.641 |
| 739,148,203 | | 23 | 610 | 1,301 | 12,552,655 | 13,396,763 | 25,949,418 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.698 | 1.812 | 3.511 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.820 | 2.165 | 3.984 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.696 | 1.836 | 3.532 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.698 | 1.812 | 3.511 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.796 | 2.089 | 3.885 | |
| Indicated Relativity Change: | | | | | | | | -2.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 379.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 2109 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FRUIT – DRIED FRUIT PACKING AND HANDLING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 109,146,940 | 7 | 76 | 137 | 1,249,045 | 1,299,913 | 2,548,958 | 2.335 |
| 2015 | 115,266,406 | 3 | 86 | 165 | 1,412,166 | 1,714,985 | 3,127,151 | 2.713 |
| 2016 | 126,404,208 | 4 | 97 | 148 | 1,499,658 | 1,560,673 | 3,060,331 | 2.421 |
| 2017 | 131,749,263 | 4 | 97 | 206 | 2,308,627 | 1,879,610 | 4,188,237 | 3.179 |
| 2018 | 132,182,351 | 1 | 92 | 176 | 1,773,624 | 2,352,429 | 4,126,053 | 3.121 |
| 614,749,168 | | 19 | 448 | 832 | 8,243,120 | 8,807,609 | 17,050,730 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.341 | 1.433 | 2.774 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.481 | 1.625 | 3.106 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.370 | 1.357 | 2.727 | |
| Credibility: | | | | | 0.97 | 0.90 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.342 | 1.425 | 2.767 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.430 | 1.669 | 3.099 | |
| Indicated Relativity Change: | | | | | | | | -0.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 302.8% |

Code: 2111 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: FRUIT/VEGETABLE PRESERVING/PICKLING; OLIVE HANDLING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 464,474,221 | 6 | 325 | 546 | 5,583,865 | 6,500,544 | 12,084,409 | 2.602 |
| 2018 | 483,448,376 | 4 | 252 | 496 | 4,875,546 | 6,290,091 | 11,165,637 | 2.310 |
| 947,922,597 | | 10 | 577 | 1,042 | 10,459,412 | 12,790,634 | 23,250,046 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.103 | 1.349 | 2.453 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.385 | 1.944 | 3.328 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.267 | 1.567 | 2.834 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.103 | 1.349 | 2.453 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.189 | 1.636 | 2.826 | |
| Indicated Relativity Change: | | | | | | | | -15.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 276.1% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 2113 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FISH OR SEAFOOD PRODUCTS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 38,444,028 | 3 | 60 | 42 | 1,120,615 | 967,873 | 2,088,488 | 5.433 |
| 2015 | 37,210,069 | 4 | 49 | 54 | 1,054,472 | 751,963 | 1,806,435 | 4.855 |
| 2016 | 37,992,090 | 1 | 46 | 74 | 709,333 | 782,482 | 1,491,815 | 3.927 |
| 2017 | 45,517,356 | 2 | 62 | 91 | 1,139,631 | 991,231 | 2,130,862 | 4.681 |
| 2018 | 43,191,096 | 1 | 49 | 81 | 1,350,492 | 1,515,540 | 2,866,032 | 6.636 |
| 202,354,639 | | 11 | 266 | 342 | 5,374,543 | 5,009,089 | 10,383,632 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.656 | 2.475 | 5.131 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.536 | 2.603 | 5.139 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.320 | 2.098 | 4.418 | |
| Credibility: | | | | | 0.77 | 0.68 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.579 | 2.355 | 4.933 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.779 | 2.855 | 5.635 | |
| Indicated Relativity Change: | | | | | | | | 9.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 550.6% |

Code: 2116 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FRUIT/VEGETABLE JUICE OR CONCENTRATE MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 96,298,685 | 7 | 54 | 132 | 1,643,010 | 1,639,852 | 3,282,862 | 3.409 |
| 2015 | 105,114,402 | 5 | 69 | 195 | 1,231,700 | 1,761,510 | 2,993,210 | 2.848 |
| 2016 | 109,426,613 | 6 | 95 | 161 | 1,707,585 | 2,072,101 | 3,779,686 | 3.454 |
| 2017 | 139,314,086 | 1 | 88 | 242 | 1,324,785 | 1,742,423 | 3,067,208 | 2.202 |
| 2018 | 130,131,262 | 1 | 96 | 187 | 1,892,504 | 2,732,910 | 4,625,414 | 3.554 |
| 580,285,049 | | 20 | 402 | 917 | 7,799,583 | 9,948,797 | 17,748,380 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.344 | 1.714 | 3.059 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.614 | 2.114 | 3.728 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.504 | 1.793 | 3.297 | |
| Credibility: | | | | | 0.98 | 0.98 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.347 | 1.716 | 3.063 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.425 | 1.978 | 3.403 | |
| Indicated Relativity Change: | | | | | | | | -8.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 332.5% |

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Code: 2117 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FRUIT/VEGETABLE PROCESSING – FROZEN

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 79,955,058 | 8 | 91 | 156 | 1,317,926 | 2,200,496 | 3,518,422 | 4.400 |
| 2015 | 78,658,536 | 3 | 64 | 93 | 881,821 | 1,315,148 | 2,196,969 | 2.793 |
| 2016 | 85,900,597 | 6 | 76 | 140 | 2,188,679 | 2,259,160 | 4,447,839 | 5.178 |
| 2017 | 87,111,810 | 5 | 63 | 120 | 2,038,558 | 2,487,907 | 4,526,465 | 5.196 |
| 2018 | 81,545,367 | 1 | 58 | 111 | 1,430,801 | 2,164,184 | 3,594,985 | 4.409 |
| 413,171,368 | | 23 | 352 | 620 | 7,857,785 | 10,426,896 | 18,284,681 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.902 | 2.524 | 4.425 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.919 | 2.697 | 4.616 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.775 | 2.253 | 4.028 | |
| Credibility: | | | | | 0.91 | 0.94 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.890 | 2.507 | 4.398 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.015 | 2.936 | 4.951 | |
| Indicated Relativity Change: | | | | | | | | 7.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 483.8% |

Code: 2121 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: BREWERIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 252,379,786 | 4 | 100 | 258 | 1,643,457 | 1,977,527 | 3,620,984 | 1.435 |
| 2015 | 276,893,394 | 11 | 121 | 268 | 3,012,293 | 2,476,330 | 5,488,623 | 1.982 |
| 2016 | 272,410,993 | 7 | 101 | 272 | 2,314,519 | 1,919,275 | 4,233,794 | 1.554 |
| 2017 | 326,334,293 | 2 | 115 | 282 | 2,824,483 | 2,495,785 | 5,320,268 | 1.630 |
| 2018 | 335,957,237 | 2 | 129 | 262 | 2,788,709 | 3,485,165 | 6,273,874 | 1.867 |
| 1,463,975,703 | | 26 | 566 | 1,342 | 12,583,462 | 12,354,081 | 24,937,543 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.860 | 0.844 | 1.703 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.979 | 0.950 | 1.929 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.905 | 0.793 | 1.699 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.860 | 0.844 | 1.703 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.916 | 0.988 | 1.904 | |
| Indicated Relativity Change: | | | | | | | | -1.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 186.1% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 2123 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: FRUIT/VEGETABLE PROCESSING – FRESH – READY-TO-EAT

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 449,848,521 | 23 | 384 | 743 | 7,570,821 | 8,471,205 | 16,042,026 | 3.566 |
| 2018 | 438,232,780 | 8 | 302 | 649 | 7,192,833 | 8,154,152 | 15,346,985 | 3.502 |
| 888,081,301 | | 31 | 686 | 1,392 | 14,763,654 | 16,625,357 | 31,389,011 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.662 | 1.872 | 3.534 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.839 | 2.343 | 4.182 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.714 | 1.987 | 3.702 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.662 | 1.872 | 3.534 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.758 | 2.158 | 3.916 | |
| Indicated Relativity Change: | | | | | | | | -6.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 382.6% |

Code: 2142 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: WINERIES; DISTILLING; VINEGAR MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 860,615,812 | 13 | 329 | 798 | 6,770,792 | 7,161,017 | 13,931,809 | 1.619 |
| 2018 | 900,125,197 | 2 | 298 | 815 | 5,948,173 | 5,857,922 | 11,806,095 | 1.312 |
| 1,760,741,010 | | 15 | 627 | 1,613 | 12,718,965 | 13,018,939 | 25,737,904 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.722 | 0.739 | 1.462 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.770 | 0.899 | 1.669 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.705 | 0.724 | 1.429 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.722 | 0.739 | 1.462 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.779 | 0.897 | 1.675 | |
| Indicated Relativity Change: | | | | | | | | 0.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 163.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 2163 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: BOTTLING – BEVERAGES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 860,554,382 | 6 | 475 | 1,408 | 14,096,276 | 13,689,226 | 27,785,502 | 3.229 |
| 2018 | 1,122,290,474 | 10 | 658 | 1,953 | 20,807,364 | 22,434,981 | 43,242,345 | 3.853 |
| 1,982,844,856 | | 16 | 1,133 | 3,361 | 34,903,640 | 36,124,207 | 71,027,847 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.760 | 1.822 | 3.582 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.066 | 2.403 | 4.469 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.859 | 1.849 | 3.707 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.760 | 1.822 | 3.582 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.930 | 2.317 | 4.247 | |
| Indicated Relativity Change: | | | | | | | | -5.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 415.0% |

Code: 2222 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: SPINNING, WEAVING, OR FIBER PROCESSING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 38,987,151 | 2 | 38 | 34 | 612,268 | 868,324 | 1,480,592 | 3.798 |
| 2015 | 39,669,821 | 1 | 21 | 46 | 411,977 | 472,419 | 884,396 | 2.229 |
| 2016 | 39,707,764 | 0 | 31 | 28 | 406,317 | 509,313 | 915,630 | 2.306 |
| 2017 | 42,995,207 | 1 | 15 | 37 | 539,425 | 532,985 | 1,072,410 | 2.494 |
| 2018 | 36,604,492 | 1 | 25 | 36 | 745,481 | 559,769 | 1,305,250 | 3.566 |
| 197,964,435 | | 5 | 130 | 181 | 2,715,468 | 2,942,810 | 5,658,277 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.372 | 1.487 | 2.858 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.523 | 1.862 | 3.385 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.409 | 1.555 | 2.964 | |
| Credibility: | | | | | 0.62 | 0.60 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.386 | 1.514 | 2.900 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.477 | 1.773 | 3.250 | |
| Indicated Relativity Change: | | | | | | | | -4.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 317.5% |

INCLUDES EXPERIENCE OF 2211 D-1-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 2362 RHG: 6 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: KNITTING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|---------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 48,068,966 | 10 | 68 | 69 | 1,706,558 | 1,589,171 | 3,295,729 | 6.856 |
| 2015 | 49,182,754 | 9 | 65 | 51 | 1,290,832 | 1,456,521 | 2,747,353 | 5.586 |
| 2016 | 45,770,200 | 8 | 704 | 57 | 3,473,860 | 2,580,369 | 6,054,229 | 13.227 |
| 2017 | 31,019,578 | 1 | 62 | 28 | 1,243,178 | 1,218,750 | 2,461,928 | 7.937 |
| 2018 | 25,377,336 | 5 | 32 | 8 | 1,124,011 | 815,620 | 1,939,631 | 7.643 |
| 199,418,834 | | 33 | 931 | 213 | 8,838,438 | 7,660,431 | 16,498,869 | |
| Adjusted Loss to Payroll Ratio: | | | | | 4.432 | 3.841 | 8.273 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 5.061 | 5.183 | 10.244 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 4.408 | 3.569 | 7.977 | |
| Credibility: | | | | | 0.98 | 0.84 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 4.432 | 3.798 | 8.229 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 5.018 | 5.396 | 10.414 | |
| Indicated Relativity Change: | | | | | | | | 1.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 1017.6% |

Code: 2402 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: CARPET OR RUG MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 26,018,984 | 4 | 12 | 25 | 426,860 | 389,781 | 816,641 | 3.139 |
| 2015 | 28,454,427 | 2 | 10 | 25 | 555,345 | 557,423 | 1,112,768 | 3.911 |
| 2016 | 26,321,358 | 5 | 28 | 27 | 1,283,197 | 1,156,210 | 2,439,407 | 9.268 |
| 2017 | 24,759,960 | 35 | 22 | 36 | 1,634,066 | 866,060 | 2,500,126 | 10.097 |
| 2018 | 25,367,385 | 1 | 15 | 33 | 502,837 | 570,857 | 1,073,694 | 4.233 |
| 130,922,115 | | 47 | 87 | 146 | 4,402,305 | 3,540,330 | 7,942,635 | |
| Adjusted Loss to Payroll Ratio: | | | | | 3.363 | 2.704 | 6.067 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 3.108 | 2.734 | 5.842 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.843 | 2.204 | 5.047 | |
| Credibility: | | | | | 0.70 | 0.59 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 3.207 | 2.499 | 5.706 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 3.456 | 3.031 | 6.487 | |
| Indicated Relativity Change: | | | | | | | | 11.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 633.8% |

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Code: 2413 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: TEXTILES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 86,562,485 | 6 | 66 | 64 | 1,299,745 | 1,086,987 | 2,386,732 | 2.757 |
| 2015 | 92,190,678 | 4 | 80 | 76 | 1,761,762 | 1,617,093 | 3,378,855 | 3.665 |
| 2016 | 107,645,918 | 4 | 82 | 92 | 1,410,775 | 1,668,111 | 3,078,886 | 2.860 |
| 2017 | 104,603,105 | 4 | 70 | 73 | 1,617,621 | 1,459,784 | 3,077,405 | 2.942 |
| 2018 | 123,523,204 | 3 | 65 | 70 | 1,890,649 | 2,127,562 | 4,018,211 | 3.253 |
| 514,525,390 | | 21 | 363 | 375 | 7,980,551 | 7,959,537 | 15,940,088 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.551 | 1.547 | 3.098 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.651 | 1.857 | 3.508 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.511 | 1.497 | 3.008 | |
| Credibility: | | | | | 0.94 | 0.87 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.549 | 1.540 | 3.089 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.669 | 1.868 | 3.537 | |
| Indicated Relativity Change: | | | | | | | | 0.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 345.6% |

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Code: 2501 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: CLOTHING MFG; HAT MFG; TAILORING; LAMPSHADE MFG; FLOWER MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,241,651,555 | 37 | 1,072 | 1,048 | 22,425,342 | 21,794,574 | 44,219,916 | 3.561 |
| 2018 | 1,196,961,078 | 18 | 832 | 924 | 18,340,476 | 20,296,485 | 38,636,961 | 3.228 |
| | 2,438,612,633 | 55 | 1,904 | 1,972 | 40,765,818 | 42,091,060 | 82,856,878 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.672 | 1.726 | 3.398 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.055 | 2.140 | 4.195 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.915 | 1.816 | 3.731 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.672 | 1.726 | 3.398 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.768 | 1.990 | 3.757 | |
| Indicated Relativity Change: | | | | | | | | -10.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 367.1% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2570 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: MATTRESS OR BOX SPRINGS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 58,642,458 | 8 | 109 | 111 | 2,280,539 | 2,459,297 | 4,739,836 | 8.083 |
| 2015 | 77,099,464 | 9 | 96 | 115 | 2,430,516 | 2,513,214 | 4,943,730 | 6.412 |
| 2016 | 78,987,964 | 10 | 91 | 75 | 3,067,181 | 2,578,179 | 5,645,360 | 7.147 |
| 2017 | 77,485,844 | 1 | 61 | 95 | 1,442,297 | 1,377,105 | 2,819,402 | 3.639 |
| 2018 | 76,093,188 | 0 | 66 | 120 | 1,886,557 | 2,177,382 | 4,063,939 | 5.341 |
| 368,308,918 | | 28 | 423 | 516 | 11,107,089 | 11,105,178 | 22,212,267 | |
| Adjusted Loss to Payroll Ratio: | | | | | 3.016 | 3.015 | 6.031 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 3.258 | 3.621 | 6.879 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.980 | 2.919 | 5.900 | |
| Credibility: | | | | | 1.00 | 0.99 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 3.016 | 3.014 | 6.030 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 3.250 | 3.655 | 6.906 | |
| Indicated Relativity Change: | | | | | | | | 0.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 674.8% |

Code: 2571 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PILLOW, QUILT, COMFORTER OR CUSHION MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 60,872,424 | 10 | 72 | 108 | 1,837,689 | 2,085,359 | 3,923,048 | 6.445 |
| 2015 | 60,920,171 | 5 | 68 | 103 | 1,362,755 | 1,488,599 | 2,851,354 | 4.680 |
| 2016 | 63,114,430 | 3 | 74 | 107 | 1,415,944 | 1,383,405 | 2,799,349 | 4.435 |
| 2017 | 70,216,465 | 3 | 70 | 106 | 1,711,823 | 1,857,466 | 3,569,289 | 5.083 |
| 2018 | 64,677,594 | 3 | 52 | 119 | 1,345,786 | 1,500,399 | 2,846,185 | 4.401 |
| 319,801,083 | | 24 | 336 | 543 | 7,673,997 | 8,315,229 | 15,989,226 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.400 | 2.600 | 5.000 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.378 | 3.095 | 5.473 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.175 | 2.495 | 4.671 | |
| Credibility: | | | | | 0.90 | 0.88 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.377 | 2.588 | 4.965 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.562 | 3.138 | 5.700 | |
| Indicated Relativity Change: | | | | | | | | 4.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 557.0% |

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Code: 2576 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: AWNING, TARP OR CANVAS GOODS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 92,771,519 | 3 | 72 | 135 | 1,287,102 | 1,669,705 | 2,956,807 | 3.187 |
| 2015 | 95,862,862 | 2 | 38 | 88 | 894,969 | 822,661 | 1,717,630 | 1.792 |
| 2016 | 98,818,233 | 7 | 66 | 102 | 1,518,280 | 2,147,498 | 3,665,778 | 3.710 |
| 2017 | 100,073,575 | 3 | 66 | 114 | 1,924,065 | 2,310,785 | 4,234,850 | 4.232 |
| 2018 | 100,327,477 | 2 | 54 | 152 | 1,548,084 | 2,052,120 | 3,600,204 | 3.588 |
| 487,853,667 | | 17 | 296 | 591 | 7,172,500 | 9,002,769 | 16,175,269 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.470 | 1.845 | 3.316 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.553 | 2.155 | 3.708 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.397 | 1.658 | 3.055 | |
| Credibility: | | | | | 0.89 | 0.88 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.462 | 1.823 | 3.285 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.603 | 2.318 | 3.922 | |
| Indicated Relativity Change: | | | | | | | | 5.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 383.2% |

Code: 2584 RHG: 1 NAICS: 56 ILDG: 1 MLDG: 2 CLASS: CARPET, RUG OR UPHOLSTERY CLEANING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 91,391,450 | 9 | 90 | 119 | 1,874,530 | 1,741,289 | 3,615,819 | 3.956 |
| 2015 | 89,956,780 | 13 | 85 | 95 | 2,564,611 | 2,093,313 | 4,657,924 | 5.178 |
| 2016 | 86,015,624 | 3 | 81 | 112 | 1,118,037 | 1,358,410 | 2,476,447 | 2.879 |
| 2017 | 89,281,097 | 4 | 88 | 85 | 1,760,960 | 1,961,028 | 3,721,988 | 4.169 |
| 2018 | 86,814,830 | 1 | 52 | 56 | 840,127 | 842,423 | 1,682,550 | 1.938 |
| 443,459,781 | | 30 | 396 | 467 | 8,158,265 | 7,996,462 | 16,154,727 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.840 | 1.803 | 3.643 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.925 | 2.202 | 4.127 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.795 | 1.846 | 3.641 | |
| Credibility: | | | | | 0.94 | 0.89 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.837 | 1.808 | 3.645 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.942 | 2.084 | 4.027 | |
| Indicated Relativity Change: | | | | | | | | -2.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 393.4% |

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Code: 2585 RHG: 1 NAICS: 81 ILDG: 4 MLDG: 4 CLASS: LAUNDRIES; DYEING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 633,771,555 | 21 | 545 | 1,059 | 13,056,734 | 13,925,527 | 26,982,261 | 4.257 |
| 2018 | 629,206,337 | 3 | 524 | 1,050 | 13,428,142 | 14,955,255 | 28,383,397 | 4.511 |
| 1,262,977,892 | | 24 | 1,069 | 2,109 | 26,484,876 | 28,880,782 | 55,365,658 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.097 | 2.287 | 4.384 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.248 | 2.486 | 4.734 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.047 | 2.001 | 4.048 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.097 | 2.287 | 4.384 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.217 | 2.636 | 4.853 | |
| Indicated Relativity Change: | | | | | | | | 2.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 474.2% |

Code: 2589 RHG: 3 NAICS: 81 ILDG: 3 MLDG: 2 CLASS: DRY CLEANING OR LAUNDRY

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 218,452,928 | 10 | 156 | 98 | 2,528,092 | 2,633,879 | 5,161,971 | 2.363 |
| 2016 | 225,958,309 | 11 | 155 | 85 | 2,762,089 | 3,058,141 | 5,820,230 | 2.576 |
| 2017 | 222,737,742 | 4 | 164 | 72 | 2,880,873 | 2,810,271 | 5,691,144 | 2.555 |
| 2018 | 224,065,803 | 1 | 164 | 81 | 3,531,735 | 3,817,714 | 7,349,449 | 3.280 |
| 891,214,783 | | 26 | 639 | 336 | 11,702,789 | 12,320,004 | 24,022,793 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.313 | 1.382 | 2.696 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.355 | 1.593 | 2.948 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.211 | 1.219 | 2.430 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.313 | 1.382 | 2.696 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.415 | 1.676 | 3.092 | |
| Indicated Relativity Change: | | | | | | | | 4.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 302.1% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2660 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: BOOT OR SHOE MFG OR REPAIRING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 20,995,657 | 1 | 16 | 17 | 178,008 | 213,964 | 391,972 | 1.867 |
| 2015 | 20,009,262 | 3 | 47 | 35 | 688,647 | 760,668 | 1,449,315 | 7.243 |
| 2016 | 14,370,722 | 0 | 11 | 2 | 148,023 | 149,747 | 297,770 | 2.072 |
| 2017 | 12,650,924 | 0 | 6 | 17 | 112,220 | 122,343 | 234,563 | 1.854 |
| 2018 | 12,648,569 | 3 | 20 | 10 | 702,924 | 600,641 | 1,303,565 | 10.306 |
| 80,675,134 | | 7 | 100 | 81 | 1,829,821 | 1,847,361 | 3,677,183 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.268 | 2.290 | 4.558 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.686 | 2.942 | 5.628 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.485 | 2.457 | 4.942 | |
| Credibility: | | | | | 0.54 | 0.50 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.368 | 2.373 | 4.741 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.524 | 2.779 | 5.303 | |
| Indicated Relativity Change: | | | | | | | | -5.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 518.2% |

Code: 2683 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: LUGGAGE MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 9,155,666 | 1 | 18 | 12 | 251,637 | 284,742 | 536,379 | 5.858 |
| 2015 | 11,035,447 | 2 | 10 | 9 | 170,159 | 252,066 | 422,225 | 3.826 |
| 2016 | 12,818,169 | 1 | 9 | 15 | 110,948 | 159,738 | 270,686 | 2.112 |
| 2017 | 12,516,453 | 0 | 13 | 29 | 202,045 | 186,205 | 388,250 | 3.102 |
| 2018 | 10,995,985 | 0 | 4 | 16 | 36,358 | 75,266 | 111,624 | 1.015 |
| 56,521,719 | | 4 | 54 | 81 | 771,147 | 958,018 | 1,729,164 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.364 | 1.695 | 3.059 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.727 | 1.829 | 3.557 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.598 | 1.528 | 3.126 | |
| Credibility: | | | | | 0.40 | 0.36 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.504 | 1.588 | 3.092 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.603 | 1.860 | 3.463 | |
| Indicated Relativity Change: | | | | | | | | -2.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 338.4% |

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Code: 2688 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: LEATHER GOODS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 55,652,845 | 7 | 46 | 53 | 1,088,492 | 1,295,091 | 2,383,583 | 4.283 |
| 2015 | 55,976,785 | 5 | 46 | 49 | 1,202,852 | 1,224,450 | 2,427,302 | 4.336 |
| 2016 | 58,446,801 | 6 | 41 | 62 | 727,426 | 970,340 | 1,697,766 | 2.905 |
| 2017 | 53,980,571 | 0 | 39 | 71 | 621,483 | 865,221 | 1,486,704 | 2.754 |
| 2018 | 53,967,402 | 0 | 33 | 58 | 628,830 | 862,438 | 1,491,268 | 2.763 |
| 278,024,403 | | 18 | 205 | 293 | 4,269,083 | 5,217,540 | 9,486,623 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.536 | 1.877 | 3.412 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.803 | 2.115 | 3.918 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.681 | 1.794 | 3.475 | |
| Credibility: | | | | | 0.76 | 0.73 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.570 | 1.854 | 3.425 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.660 | 2.138 | 3.798 | |
| Indicated Relativity Change: | | | | | | | | -3.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 371.1% |

Code: 2702 RHG: 7 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: LOGGING; LAND CLEARING; WOOD CHOPPING/TIE MAKING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|---------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 55,910,212 | 11 | 69 | 51 | 2,603,052 | 1,994,224 | 4,597,276 | 8.223 |
| 2015 | 52,916,498 | 8 | 67 | 51 | 2,516,837 | 1,878,791 | 4,395,628 | 8.307 |
| 2016 | 55,122,302 | 12 | 71 | 57 | 3,595,617 | 3,247,950 | 6,843,567 | 12.415 |
| 2017 | 64,328,175 | 9 | 66 | 64 | 2,868,126 | 2,631,885 | 5,500,011 | 8.550 |
| 2018 | 65,691,293 | 4 | 59 | 45 | 2,255,963 | 1,488,226 | 3,744,189 | 5.700 |
| 293,968,480 | | 44 | 332 | 268 | 13,839,594 | 11,241,077 | 25,080,671 | |
| Adjusted Loss to Payroll Ratio: | | | | | 4.708 | 3.824 | 8.532 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 6.258 | 6.841 | 13.099 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 5.166 | 4.139 | 9.305 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 4.708 | 3.824 | 8.532 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 5.647 | 6.254 | 11.902 | |
| Indicated Relativity Change: | | | | | | | | -9.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 1163.0% |

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Code: 2710 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: SAWMILLS OR SHINGLE MILLS; LOG CHIPPING; WOOD TREATING/PRESERVING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 52,697,109 | 6 | 32 | 79 | 955,139 | 921,096 | 1,876,235 | 3.560 |
| 2015 | 58,369,511 | 4 | 53 | 123 | 848,472 | 1,205,344 | 2,053,816 | 3.519 |
| 2016 | 65,075,015 | 9 | 60 | 92 | 1,679,288 | 1,798,921 | 3,478,209 | 5.345 |
| 2017 | 67,757,032 | 0 | 60 | 112 | 1,074,299 | 1,335,995 | 2,410,294 | 3.557 |
| 2018 | 74,042,335 | 1 | 52 | 105 | 1,113,357 | 1,148,806 | 2,262,163 | 3.055 |
| | 317,941,002 | 20 | 257 | 511 | 5,670,555 | 6,410,161 | 12,080,716 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.784 | 2.016 | 3.800 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.874 | 2.106 | 3.980 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.746 | 1.787 | 3.533 | |
| Credibility: | | | | | 0.82 | 0.77 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.777 | 1.963 | 3.740 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.879 | 2.263 | 4.142 | |
| Indicated Relativity Change: | | | | | | | | 4.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 404.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 2727 RHG: 7 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: LOG HAULING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 14,053,297 | 1 | 7 | 7 | 322,830 | 126,249 | 449,079 | 3.196 |
| 2015 | 13,323,970 | 0 | 8 | 9 | 80,118 | 179,986 | 260,104 | 1.952 |
| 2016 | 13,059,535 | 0 | 10 | 8 | 394,306 | 427,018 | 821,324 | 6.289 |
| 2017 | 14,640,999 | 3 | 14 | 10 | 857,395 | 497,334 | 1,354,729 | 9.253 |
| 2018 | 14,318,117 | 2 | 8 | 8 | 837,717 | 341,388 | 1,179,105 | 8.235 |
| 69,395,918 | | 6 | 47 | 42 | 2,492,367 | 1,571,976 | 4,064,343 | |
| Adjusted Loss to Payroll Ratio: | | | | | 3.592 | 2.265 | 5.857 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 3.446 | 3.929 | 7.375 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.844 | 2.377 | 5.221 | |
| Credibility: | | | | | 0.54 | 0.47 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 3.248 | 2.324 | 5.572 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 3.896 | 3.802 | 7.698 | |
| Indicated Relativity Change: | | | | | | | | 4.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 752.2% |

Code: 2731 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: PLANING OR MOULDING MILLS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 61,408,872 | 9 | 36 | 82 | 1,181,977 | 1,686,830 | 2,868,807 | 4.672 |
| 2015 | 69,645,349 | 1 | 51 | 89 | 806,800 | 992,643 | 1,799,443 | 2.584 |
| 2016 | 77,933,562 | 1 | 51 | 102 | 1,028,277 | 1,024,314 | 2,052,591 | 2.634 |
| 2017 | 80,473,128 | 2 | 51 | 118 | 1,315,447 | 1,410,185 | 2,725,632 | 3.387 |
| 2018 | 93,921,386 | 1 | 66 | 113 | 1,192,779 | 1,384,332 | 2,577,111 | 2.744 |
| 383,382,296 | | 14 | 255 | 504 | 5,525,280 | 6,498,304 | 12,023,583 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.441 | 1.695 | 3.136 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.413 | 1.944 | 3.357 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.307 | 1.623 | 2.931 | |
| Credibility: | | | | | 0.79 | 0.80 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.413 | 1.681 | 3.094 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.506 | 1.968 | 3.474 | |
| Indicated Relativity Change: | | | | | | | | 3.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 339.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2757 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: PALLET MFG, REPAIR OR RECONDITIONING; PALLET DEALERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 112,790,786 | 7 | 209 | 283 | 2,668,509 | 3,523,348 | 6,191,857 | 5.490 |
| 2016 | 119,500,898 | 9 | 183 | 263 | 3,025,936 | 2,834,441 | 5,860,377 | 4.904 |
| 2017 | 121,164,074 | 9 | 181 | 348 | 2,450,309 | 3,402,603 | 5,852,912 | 4.831 |
| 2018 | 129,873,972 | 0 | 165 | 288 | 2,295,784 | 2,347,573 | 4,643,357 | 3.575 |
| 483,329,730 | | 25 | 738 | 1,182 | 10,440,538 | 12,107,965 | 22,548,504 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.160 | 2.505 | 4.665 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.443 | 3.049 | 5.493 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.235 | 2.458 | 4.694 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.160 | 2.505 | 4.665 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.328 | 3.038 | 5.366 | |
| Indicated Relativity Change: | | | | | | | | -2.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 524.3% |

Code: 2759 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: WOODEN BOX OR CONTAINER MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 41,964,310 | 2 | 50 | 89 | 864,742 | 825,350 | 1,690,092 | 4.027 |
| 2015 | 46,794,330 | 2 | 68 | 117 | 915,252 | 1,196,513 | 2,111,765 | 4.513 |
| 2016 | 51,008,148 | 6 | 61 | 78 | 1,366,377 | 1,236,423 | 2,602,800 | 5.103 |
| 2017 | 57,780,787 | 2 | 66 | 126 | 892,710 | 1,638,008 | 2,530,718 | 4.380 |
| 2018 | 58,287,347 | 1 | 57 | 102 | 1,252,131 | 1,612,803 | 2,864,934 | 4.915 |
| 255,834,922 | | 13 | 302 | 512 | 5,291,212 | 6,509,097 | 11,800,309 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.068 | 2.544 | 4.612 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.269 | 3.057 | 5.326 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.076 | 2.464 | 4.540 | |
| Credibility: | | | | | 0.80 | 0.80 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.070 | 2.528 | 4.598 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.231 | 3.066 | 5.297 | |
| Indicated Relativity Change: | | | | | | | | -0.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 517.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2790 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: PATTERN OR MODEL MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 98,935,009 | 1 | 25 | 79 | 449,848 | 444,179 | 894,027 | 0.904 |
| 2015 | 121,107,057 | 3 | 37 | 105 | 932,134 | 938,604 | 1,870,738 | 1.545 |
| 2016 | 122,132,718 | 1 | 21 | 95 | 418,113 | 435,205 | 853,318 | 0.699 |
| 2017 | 129,375,722 | 2 | 25 | 94 | 464,666 | 655,927 | 1,120,593 | 0.866 |
| 2018 | 141,201,226 | 1 | 39 | 104 | 942,905 | 1,117,713 | 2,060,618 | 1.459 |
| 612,751,731 | | 8 | 147 | 477 | 3,207,667 | 3,591,627 | 6,799,294 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.523 | 0.586 | 1.110 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.587 | 0.714 | 1.301 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.547 | 0.606 | 1.153 | |
| Credibility: | | | | | 0.67 | 0.65 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.531 | 0.593 | 1.124 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.562 | 0.684 | 1.245 | |
| Indicated Relativity Change: | | | | | | | | -4.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 121.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2797 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: MOBILE HOME MFG; AUTOMOBILE BODY MFG; RECREATION VEHICLE MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 91,451,820 | 11 | 114 | 319 | 2,827,133 | 2,546,646 | 5,373,779 | 5.876 |
| 2016 | 107,238,546 | 5 | 103 | 371 | 1,873,527 | 2,237,366 | 4,110,893 | 3.833 |
| 2017 | 125,810,236 | 9 | 159 | 516 | 3,374,285 | 3,420,500 | 6,794,785 | 5.401 |
| 2018 | 154,274,710 | 1 | 155 | 549 | 3,122,455 | 3,785,278 | 6,907,733 | 4.478 |
| | 478,775,312 | 26 | 531 | 1,755 | 11,197,401 | 11,989,791 | 23,187,192 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.339 | 2.504 | 4.843 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.567 | 3.009 | 5.576 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.374 | 2.513 | 4.887 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.339 | 2.504 | 4.843 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.493 | 2.933 | 5.425 | |
| Indicated Relativity Change: | | | | | | | | -2.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 530.1% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2806 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: DOOR, SASH OR WINDOW MFG – WOOD; SHUTTER MFG – WOOD/PLASTIC

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 105,100,256 | 11 | 99 | 168 | 1,973,795 | 2,127,454 | 4,101,249 | 3.902 |
| 2015 | 122,477,978 | 6 | 101 | 166 | 1,790,959 | 1,899,275 | 3,690,234 | 3.013 |
| 2016 | 129,097,998 | 7 | 104 | 219 | 1,843,979 | 1,851,397 | 3,695,376 | 2.862 |
| 2017 | 130,909,900 | 5 | 91 | 249 | 1,530,779 | 1,816,731 | 3,347,510 | 2.557 |
| 2018 | 140,864,820 | 4 | 121 | 260 | 2,539,851 | 2,510,006 | 5,049,857 | 3.585 |
| | 628,450,952 | 33 | 516 | 1,062 | 9,679,363 | 10,204,864 | 19,884,226 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.540 | 1.624 | 3.164 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.700 | 1.918 | 3.618 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.555 | 1.546 | 3.101 | |
| Credibility: | | | | | 1.00 | 0.95 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.540 | 1.620 | 3.160 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.660 | 1.964 | 3.624 | |
| Indicated Relativity Change: | | | | | | | | 0.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 354.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2812 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: CABINET MFG – WOOD

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 554,707,273 | 19 | 346 | 503 | 7,343,909 | 7,873,756 | 15,217,665 | 2.743 |
| 2018 | 580,129,311 | 18 | 337 | 519 | 10,577,884 | 10,749,947 | 21,327,831 | 3.676 |
| 1,134,836,584 | | 37 | 683 | 1,022 | 17,921,794 | 18,623,703 | 36,545,497 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.579 | 1.641 | 3.220 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.563 | 1.957 | 3.520 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.406 | 1.505 | 2.912 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.579 | 1.641 | 3.220 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.732 | 2.087 | 3.819 | |
| Indicated Relativity Change: | | | | | | | | 8.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 373.2% |

Code: 2819 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: TRUSS OR BUILDING COMPONENTS MFG – WOOD

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 53,034,382 | 7 | 64 | 111 | 1,504,603 | 1,657,988 | 3,162,591 | 5.963 |
| 2015 | 65,682,672 | 4 | 74 | 147 | 1,270,068 | 1,714,775 | 2,984,843 | 4.544 |
| 2016 | 72,511,704 | 4 | 71 | 220 | 1,485,730 | 1,859,103 | 3,344,833 | 4.613 |
| 2017 | 78,750,515 | 3 | 72 | 236 | 1,847,336 | 2,065,123 | 3,912,459 | 4.968 |
| 2018 | 102,062,647 | 1 | 95 | 245 | 1,459,670 | 1,607,076 | 3,066,746 | 3.005 |
| 372,041,920 | | 19 | 376 | 959 | 7,567,407 | 8,904,066 | 16,471,473 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.034 | 2.393 | 4.427 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.375 | 3.014 | 5.389 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.197 | 2.517 | 4.714 | |
| Credibility: | | | | | 0.96 | 0.94 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.041 | 2.401 | 4.441 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.175 | 2.811 | 4.986 | |
| Indicated Relativity Change: | | | | | | | | -7.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 487.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2840 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PICTURE FRAME ASSEMBLY; PICTURE OR ARTWORK FRAMING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 44,329,322 | 3 | 24 | 60 | 388,241 | 551,274 | 939,515 | 2.119 |
| 2015 | 45,576,319 | 2 | 25 | 52 | 401,889 | 403,883 | 805,772 | 1.768 |
| 2016 | 32,033,433 | 2 | 21 | 27 | 395,336 | 586,766 | 982,102 | 3.066 |
| 2017 | 45,508,559 | 0 | 35 | 66 | 538,751 | 561,802 | 1,100,553 | 2.418 |
| 2018 | 49,918,042 | 0 | 23 | 62 | 361,068 | 568,725 | 929,793 | 1.863 |
| 217,365,676 | | 7 | 128 | 267 | 2,085,285 | 2,672,449 | 4,757,735 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.959 | 1.229 | 2.189 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.217 | 1.485 | 2.702 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.135 | 1.259 | 2.394 | |
| Credibility: | | | | | 0.59 | 0.57 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.031 | 1.242 | 2.274 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.090 | 1.432 | 2.522 | |
| Indicated Relativity Change: | | | | | | | | -6.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 246.5% |

Code: 2842 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: WOOD PRODUCTS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 81,992,732 | 12 | 90 | 114 | 2,404,125 | 2,423,562 | 4,827,687 | 5.888 |
| 2015 | 87,633,589 | 6 | 72 | 141 | 1,768,950 | 1,838,414 | 3,607,364 | 4.116 |
| 2016 | 96,035,345 | 2 | 69 | 157 | 1,115,847 | 1,533,014 | 2,648,861 | 2.758 |
| 2017 | 93,125,516 | 1 | 74 | 163 | 1,353,930 | 1,484,208 | 2,838,138 | 3.048 |
| 2018 | 98,857,420 | 4 | 82 | 160 | 1,787,443 | 2,785,207 | 4,572,650 | 4.626 |
| 457,644,601 | | 25 | 387 | 735 | 8,430,295 | 10,064,403 | 18,494,698 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.842 | 2.199 | 4.041 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.949 | 2.453 | 4.402 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.783 | 1.978 | 3.761 | |
| Credibility: | | | | | 0.95 | 0.92 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.839 | 2.181 | 4.021 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.982 | 2.645 | 4.628 | |
| Indicated Relativity Change: | | | | | | | | 5.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 452.2% |

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Code: 2852 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: WINDOW BLIND MFG OR ASSEMBLY

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 35,727,833 | 3 | 32 | 71 | 627,357 | 924,569 | 1,551,926 | 4.344 |
| 2015 | 38,123,963 | 6 | 34 | 59 | 1,200,783 | 1,442,224 | 2,643,007 | 6.933 |
| 2016 | 38,905,787 | 5 | 21 | 74 | 735,889 | 637,925 | 1,373,814 | 3.531 |
| 2017 | 39,309,835 | 1 | 27 | 110 | 664,016 | 636,969 | 1,300,985 | 3.310 |
| 2018 | 37,954,233 | 0 | 51 | 92 | 672,767 | 1,154,334 | 1,827,101 | 4.814 |
| 190,021,651 | | 15 | 165 | 406 | 3,900,812 | 4,796,021 | 8,696,833 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.053 | 2.524 | 4.577 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.673 | 2.368 | 4.041 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.548 | 1.978 | 3.526 | |
| Credibility: | | | | | 0.63 | 0.65 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.866 | 2.333 | 4.199 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.989 | 2.732 | 4.721 | |
| Indicated Relativity Change: | | | | | | | | 16.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 461.3% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 2881 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FURNITURE ASSEMBLING; COFFIN/CASKET MFG OR ASSEMBLING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 11,226,984 | 0 | 10 | 10 | 151,380 | 122,636 | 274,016 | 2.441 |
| 2015 | 10,539,348 | 0 | 19 | 12 | 156,938 | 131,315 | 288,253 | 2.735 |
| 2016 | 11,203,980 | 2 | 7 | 10 | 171,444 | 193,234 | 364,678 | 3.255 |
| 2017 | 11,293,288 | 2 | 12 | 14 | 211,634 | 244,924 | 456,558 | 4.043 |
| 2018 | 12,648,173 | 0 | 14 | 24 | 248,662 | 257,974 | 506,636 | 4.006 |
| | 56,911,774 | 4 | 62 | 70 | 940,057 | 950,083 | 1,890,141 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.652 | 1.669 | 3.321 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.920 | 2.131 | 4.051 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.776 | 1.779 | 3.556 | |
| Credibility: | | | | | 0.41 | 0.39 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.725 | 1.736 | 3.462 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.839 | 2.034 | 3.872 | |
| Indicated Relativity Change: | | | | | | | | -4.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 378.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 2883 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 2 CLASS: FURNITURE MFG – WOOD

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 121,034,256 | 54 | 302 | 262 | 5,095,582 | 6,314,824 | 11,410,406 | 9.427 |
| 2017 | 103,013,544 | 11 | 202 | 237 | 4,285,217 | 4,249,184 | 8,534,401 | 8.285 |
| 2018 | 84,033,940 | 4 | 99 | 222 | 2,080,268 | 2,838,032 | 4,918,300 | 5.853 |
| 308,081,739 | | 69 | 603 | 721 | 11,461,066 | 13,402,040 | 24,863,106 | |
| Adjusted Loss to Payroll Ratio: | | | | | 3.720 | 4.350 | 8.070 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 4.031 | 5.266 | 9.297 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 3.627 | 4.051 | 7.678 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 3.720 | 4.350 | 8.070 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 4.079 | 5.533 | 9.612 | |
| Indicated Relativity Change: | | | | | | | | 3.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 939.3% |

Code: 2915 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: VENEER OR VENEER PRODUCTS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 12,326,755 | 0 | 9 | 23 | 91,598 | 136,438 | 228,036 | 1.850 |
| 2015 | 11,310,874 | 0 | 12 | 14 | 75,280 | 197,574 | 272,854 | 2.412 |
| 2016 | 12,380,958 | 1 | 6 | 16 | 120,566 | 196,347 | 316,913 | 2.560 |
| 2017 | 16,542,212 | 1 | 11 | 11 | 319,502 | 233,608 | 553,110 | 3.344 |
| 2018 | 15,212,264 | 0 | 10 | 23 | 167,769 | 326,720 | 494,489 | 3.251 |
| 67,773,064 | | 2 | 48 | 87 | 774,715 | 1,090,687 | 1,865,401 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.143 | 1.609 | 2.752 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.627 | 2.306 | 3.933 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.464 | 1.774 | 3.238 | |
| Credibility: | | | | | 0.41 | 0.41 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.332 | 1.707 | 3.039 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.461 | 2.170 | 3.631 | |
| Indicated Relativity Change: | | | | | | | | -7.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 354.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 2923 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: MUSICAL INSTRUMENT MFG – NOT METAL

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 71,669,159 | 2 | 30 | 63 | 456,776 | 449,084 | 905,860 | 1.264 |
| 2015 | 69,448,890 | 2 | 31 | 63 | 781,639 | 866,427 | 1,648,066 | 2.373 |
| 2016 | 68,814,173 | 1 | 38 | 44 | 714,459 | 652,643 | 1,367,102 | 1.987 |
| 2017 | 74,017,333 | 1 | 38 | 75 | 504,476 | 674,882 | 1,179,358 | 1.593 |
| 2018 | 79,827,968 | 0 | 37 | 97 | 842,441 | 1,160,939 | 2,003,380 | 2.510 |
| 363,777,524 | | 6 | 174 | 342 | 3,299,790 | 3,803,975 | 7,103,765 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.907 | 1.046 | 1.953 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.134 | 1.424 | 2.559 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.998 | 1.026 | 2.023 | |
| Credibility: | | | | | 0.69 | 0.65 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.935 | 1.039 | 1.974 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.048 | 1.410 | 2.459 | |
| Indicated Relativity Change: | | | | | | | | -3.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 240.2% |

Code: 3018 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: STEEL MAKING OR PROCESSING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 99,874,424 | 3 | 44 | 69 | 1,138,561 | 1,291,750 | 2,430,311 | 2.433 |
| 2015 | 94,357,016 | 2 | 41 | 46 | 750,472 | 695,823 | 1,446,295 | 1.533 |
| 2016 | 112,192,126 | 5 | 29 | 40 | 1,292,220 | 886,653 | 2,178,873 | 1.942 |
| 2017 | 110,885,808 | 3 | 23 | 70 | 1,273,293 | 615,161 | 1,888,454 | 1.703 |
| 2018 | 43,860,508 | 0 | 13 | 31 | 422,842 | 421,225 | 844,067 | 1.924 |
| 461,169,881 | | 13 | 150 | 256 | 4,877,388 | 3,910,612 | 8,788,000 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.058 | 0.848 | 1.906 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.103 | 0.958 | 2.061 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.028 | 0.813 | 1.841 | |
| Credibility: | | | | | 0.77 | 0.65 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.051 | 0.836 | 1.886 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.111 | 0.963 | 2.074 | |
| Indicated Relativity Change: | | | | | | | | 0.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 202.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3022 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PIPE, TUBE OR EXTRUSION MFG – NOT IRON OR STEEL

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 63,151,628 | 1 | 23 | 62 | 347,828 | 507,915 | 855,743 | 1.355 |
| 2015 | 71,285,108 | 4 | 45 | 118 | 1,344,612 | 1,181,064 | 2,525,676 | 3.543 |
| 2016 | 68,922,590 | 0 | 57 | 93 | 972,374 | 965,637 | 1,938,011 | 2.812 |
| 2017 | 76,878,963 | 4 | 75 | 132 | 1,795,054 | 1,883,921 | 3,678,975 | 4.785 |
| 2018 | 73,834,765 | 0 | 38 | 95 | 724,087 | 701,298 | 1,425,385 | 1.931 |
| 354,073,054 | | 9 | 238 | 500 | 5,183,955 | 5,239,835 | 10,423,790 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.464 | 1.480 | 2.944 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.762 | 1.842 | 3.603 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.642 | 1.562 | 3.204 | |
| Credibility: | | | | | 0.83 | 0.76 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.494 | 1.500 | 2.994 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.580 | 1.729 | 3.309 | |
| Indicated Relativity Change: | | | | | | | | -8.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 323.3% |

Code: 3030 RHG: 6 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: IRON OR STEEL WORKS – STRUCTURAL

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 109,230,259 | 8 | 90 | 209 | 2,097,004 | 2,478,127 | 4,575,131 | 4.189 |
| 2015 | 122,861,869 | 13 | 108 | 251 | 2,568,163 | 1,957,551 | 4,525,714 | 3.684 |
| 2016 | 122,692,184 | 7 | 72 | 189 | 2,201,226 | 2,682,189 | 4,883,415 | 3.980 |
| 2017 | 137,988,981 | 4 | 106 | 194 | 2,811,756 | 3,118,473 | 5,930,229 | 4.298 |
| 2018 | 144,631,973 | 4 | 81 | 196 | 2,848,419 | 2,345,650 | 5,194,069 | 3.591 |
| 637,405,266 | | 36 | 457 | 1,039 | 12,526,568 | 12,581,989 | 25,108,556 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.965 | 1.974 | 3.939 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.209 | 2.826 | 5.035 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.924 | 1.946 | 3.870 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.965 | 1.974 | 3.939 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.225 | 2.804 | 5.030 | |
| Indicated Relativity Change: | | | | | | | | -0.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 491.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3039 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: REINFORCING STEEL FABRICATION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 57,387,964 | 6 | 38 | 70 | 951,242 | 801,699 | 1,752,941 | 3.055 |
| 2015 | 66,095,106 | 3 | 40 | 78 | 550,200 | 718,367 | 1,268,567 | 1.919 |
| 2016 | 60,468,573 | 4 | 30 | 51 | 1,356,760 | 1,066,382 | 2,423,142 | 4.007 |
| 2017 | 78,318,649 | 4 | 48 | 95 | 1,488,578 | 1,799,817 | 3,288,395 | 4.199 |
| 2018 | 65,581,943 | 2 | 52 | 91 | 1,691,293 | 1,705,899 | 3,397,192 | 5.180 |
| 327,852,236 | | 19 | 208 | 385 | 6,038,073 | 6,092,163 | 12,130,236 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.842 | 1.858 | 3.700 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.896 | 1.966 | 3.862 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.706 | 1.512 | 3.218 | |
| Credibility: | | | | | 0.82 | 0.73 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.817 | 1.765 | 3.582 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.993 | 2.245 | 4.237 | |
| Indicated Relativity Change: | | | | | | | | 9.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 414.0% |

Code: 3040 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: IRON OR STEEL WORKS – NON-STRUCTURAL – SHOP

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 163,456,662 | 12 | 131 | 231 | 4,022,703 | 3,889,690 | 7,912,393 | 4.841 |
| 2017 | 181,177,082 | 6 | 131 | 305 | 3,090,478 | 3,535,974 | 6,626,452 | 3.657 |
| 2018 | 204,582,584 | 3 | 149 | 260 | 3,907,372 | 4,456,153 | 8,363,525 | 4.088 |
| 549,216,328 | | 21 | 411 | 796 | 11,020,553 | 11,881,817 | 22,902,370 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.007 | 2.163 | 4.170 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.258 | 2.598 | 4.856 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.105 | 2.203 | 4.308 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.007 | 2.163 | 4.170 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.122 | 2.494 | 4.616 | |
| Indicated Relativity Change: | | | | | | | | -5.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 451.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3060 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: DOOR/WINDOW MFG – METAL OR PLASTIC; DOOR/WINDOW FRAME/SCREEN MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 386,770,169 | 13 | 262 | 570 | 5,818,404 | 6,998,413 | 12,816,817 | 3.314 |
| 2018 | 394,837,245 | 9 | 256 | 508 | 6,348,977 | 7,919,085 | 14,268,062 | 3.614 |
| | 781,607,414 | 22 | 518 | 1,078 | 12,167,381 | 14,917,498 | 27,084,879 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.557 | 1.909 | 3.465 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.806 | 2.341 | 4.147 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.652 | 1.887 | 3.539 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.557 | 1.909 | 3.465 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.678 | 2.314 | 3.992 | |
| Indicated Relativity Change: | | | | | | | | -3.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 390.1% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3066 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: SHEET METAL PRODUCTS MFG; ALUMINUM WARE MFG; COPPERSMITHING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 756,307,023 | 20 | 370 | 891 | 9,654,012 | 10,634,014 | 20,288,026 | 2.683 |
| 2018 | 770,344,005 | 9 | 398 | 982 | 11,460,083 | 10,721,050 | 22,181,133 | 2.879 |
| | 1,526,651,028 | 29 | 768 | 1,873 | 21,114,095 | 21,355,064 | 42,469,159 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.383 | 1.399 | 2.782 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.438 | 1.595 | 3.033 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.294 | 1.227 | 2.521 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.383 | 1.399 | 2.782 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.517 | 1.779 | 3.296 | |
| Indicated Relativity Change: | | | | | | | | 8.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 322.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3070 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: COMPUTER MEMORY DISK MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 304,384,710 | 0 | 11 | 33 | 329,167 | 283,024 | 612,191 | 0.201 |
| 2015 | 287,934,439 | 1 | 9 | 26 | 295,071 | 345,527 | 640,598 | 0.222 |
| 2016 | 21,497,712 | 0 | 2 | 6 | 3,043 | 21,091 | 24,134 | 0.112 |
| 2017 | 18,160,389 | 0 | 0 | 7 | 0 | 6,065 | 6,065 | 0.033 |
| 2018 | 67,707,540 | 0 | 2 | 5 | 19,979 | 22,844 | 42,823 | 0.063 |
| 699,684,789 | | 1 | 24 | 77 | 647,260 | 678,551 | 1,325,811 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.093 | 0.097 | 0.189 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.100 | 0.108 | 0.208 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.091 | 0.087 | 0.179 | |
| Credibility: | | | | | 0.35 | 0.32 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.092 | 0.091 | 0.182 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.099 | 0.110 | 0.209 | |
| Indicated Relativity Change: | | | | | | | | 0.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 20.4% |

Code: 3076 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FURNITURE MFG – METAL; WHEELCHAIR MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 204,025,479 | 17 | 127 | 256 | 3,421,478 | 4,046,790 | 7,468,268 | 3.660 |
| 2016 | 215,239,655 | 10 | 136 | 335 | 3,301,571 | 3,007,684 | 6,309,255 | 2.931 |
| 2017 | 230,320,650 | 4 | 163 | 332 | 3,848,333 | 3,826,156 | 7,674,489 | 3.332 |
| 2018 | 229,835,872 | 4 | 131 | 327 | 3,508,261 | 3,718,262 | 7,226,523 | 3.144 |
| 879,421,656 | | 35 | 557 | 1,250 | 14,079,643 | 14,598,892 | 28,678,534 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.601 | 1.660 | 3.261 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.700 | 2.020 | 3.720 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.555 | 1.629 | 3.183 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.601 | 1.660 | 3.261 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.726 | 2.013 | 3.739 | |
| Indicated Relativity Change: | | | | | | | | 0.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 365.3% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3081 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: FOUNDRIES – IRON

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 9,925,543 | 0 | 11 | 24 | 101,871 | 168,156 | 270,027 | 2.721 |
| 2015 | 17,555,915 | 2 | 12 | 23 | 355,891 | 388,383 | 744,274 | 4.239 |
| 2016 | 17,169,151 | 0 | 13 | 19 | 142,820 | 153,637 | 296,457 | 1.727 |
| 2017 | 19,891,753 | 4 | 15 | 44 | 564,349 | 1,145,891 | 1,710,240 | 8.598 |
| 2018 | 18,577,539 | 1 | 15 | 52 | 1,001,771 | 824,088 | 1,825,859 | 9.828 |
| 83,119,902 | | 7 | 66 | 162 | 2,166,703 | 2,680,155 | 4,846,857 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.607 | 3.224 | 5.831 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.350 | 3.121 | 5.470 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.173 | 2.607 | 4.780 | |
| Credibility: | | | | | 0.52 | 0.52 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.399 | 2.928 | 5.327 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.556 | 3.429 | 5.985 | |
| Indicated Relativity Change: | | | | | | | | 9.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 584.8% |

Code: 3082 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: FOUNDRIES – STEEL CASTINGS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 36,078,642 | 4 | 42 | 99 | 1,272,847 | 1,039,654 | 2,312,501 | 6.410 |
| 2015 | 25,060,566 | 2 | 29 | 41 | 1,094,519 | 1,410,187 | 2,504,706 | 9.995 |
| 2016 | 20,657,958 | 3 | 17 | 28 | 647,943 | 483,526 | 1,131,469 | 5.477 |
| 2017 | 28,001,193 | 3 | 38 | 78 | 1,425,957 | 1,422,125 | 2,848,082 | 10.171 |
| 2018 | 13,907,421 | 0 | 16 | 29 | 469,268 | 443,583 | 912,851 | 6.564 |
| 123,705,780 | | 12 | 142 | 275 | 4,910,535 | 4,799,075 | 9,709,610 | |
| Adjusted Loss to Payroll Ratio: | | | | | 3.970 | 3.879 | 7.849 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 4.476 | 5.268 | 9.743 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 4.094 | 4.247 | 8.341 | |
| Credibility: | | | | | 0.79 | 0.74 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 3.996 | 3.975 | 7.971 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 4.306 | 4.820 | 9.127 | |
| Indicated Relativity Change: | | | | | | | | -6.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 891.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3085 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FOUNDRIES – NONFERROUS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 54,100,771 | 3 | 60 | 62 | 1,084,151 | 833,662 | 1,917,813 | 3.545 |
| 2015 | 46,720,686 | 4 | 68 | 90 | 1,104,873 | 1,251,207 | 2,356,080 | 5.043 |
| 2016 | 45,324,735 | 5 | 47 | 82 | 1,413,362 | 1,493,732 | 2,907,094 | 6.414 |
| 2017 | 35,905,387 | 1 | 48 | 64 | 838,255 | 770,187 | 1,608,442 | 4.480 |
| 2018 | 45,344,201 | 1 | 64 | 76 | 1,480,364 | 1,480,554 | 2,960,918 | 6.530 |
| 227,395,781 | | 14 | 287 | 374 | 5,921,005 | 5,829,342 | 11,750,347 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.604 | 2.564 | 5.167 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.775 | 3.006 | 5.781 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.538 | 2.424 | 4.962 | |
| Credibility: | | | | | 0.83 | 0.76 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.593 | 2.530 | 5.123 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.794 | 3.068 | 5.862 | |
| Indicated Relativity Change: | | | | | | | | 1.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 572.8% |

Code: 3099 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: TOOL MFG – NOC

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 309,473,267 | 16 | 134 | 258 | 3,395,137 | 3,231,912 | 6,627,049 | 2.141 |
| 2016 | 302,714,316 | 15 | 121 | 240 | 3,304,821 | 3,585,048 | 6,889,869 | 2.276 |
| 2017 | 318,843,716 | 7 | 132 | 265 | 3,073,555 | 3,224,095 | 6,297,650 | 1.975 |
| 2018 | 304,464,381 | 3 | 128 | 214 | 3,217,129 | 3,495,461 | 6,712,590 | 2.205 |
| 1,235,495,680 | | 41 | 515 | 977 | 12,990,642 | 13,536,516 | 26,527,158 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.051 | 1.096 | 2.147 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.141 | 1.286 | 2.427 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.026 | 0.990 | 2.016 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.051 | 1.096 | 2.147 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.153 | 1.393 | 2.547 | |
| Indicated Relativity Change: | | | | | | | | 4.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 248.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3110 RHG: 6 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: FORGING WORKS; BLACKSMITHING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 126,651,112 | 8 | 64 | 135 | 1,772,260 | 1,506,685 | 3,278,945 | 2.589 |
| 2015 | 127,288,619 | 4 | 77 | 151 | 2,249,164 | 1,892,594 | 4,141,758 | 3.254 |
| 2016 | 122,089,741 | 6 | 87 | 182 | 2,088,971 | 2,848,695 | 4,937,666 | 4.044 |
| 2017 | 129,353,645 | 1 | 88 | 201 | 2,263,756 | 2,403,902 | 4,667,658 | 3.608 |
| 2018 | 144,970,985 | 1 | 71 | 221 | 2,028,201 | 1,999,434 | 4,027,635 | 2.778 |
| 650,354,102 | | 20 | 387 | 890 | 10,402,352 | 10,651,309 | 21,053,661 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.599 | 1.638 | 3.237 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.806 | 2.213 | 4.019 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.573 | 1.524 | 3.097 | |
| Credibility: | | | | | 1.00 | 0.96 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.599 | 1.633 | 3.233 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.811 | 2.320 | 4.132 | |
| Indicated Relativity Change: | | | | | | | | 2.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 403.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3131 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: CLOTHING BUTTON/FASTENER MFG; ENGRAVING; WINE BOTTLE CORK MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 56,401,017 | 3 | 35 | 46 | 672,625 | 942,952 | 1,615,577 | 2.864 |
| 2015 | 46,994,510 | 2 | 25 | 52 | 412,509 | 750,753 | 1,163,262 | 2.475 |
| 2016 | 43,125,143 | 2 | 26 | 37 | 559,355 | 619,991 | 1,179,346 | 2.735 |
| 2017 | 46,247,032 | 1 | 29 | 45 | 567,379 | 681,099 | 1,248,478 | 2.700 |
| 2018 | 48,856,904 | 0 | 34 | 44 | 759,580 | 817,019 | 1,576,599 | 3.227 |
| | 241,624,606 | 8 | 149 | 224 | 2,971,448 | 3,811,814 | 6,783,262 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.230 | 1.578 | 2.807 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.289 | 1.675 | 2.964 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.179 | 1.351 | 2.530 | |
| Credibility: | | | | | 0.63 | 0.61 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.211 | 1.489 | 2.700 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.305 | 1.806 | 3.111 | |
| Indicated Relativity Change: | | | | | | | | 4.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 304.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3146 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: HARDWARE MFG; HEAT TREATING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 249,618,260 | 10 | 96 | 207 | 2,021,521 | 2,094,301 | 4,115,822 | 1.649 |
| 2015 | 257,697,359 | 9 | 84 | 239 | 2,092,187 | 2,081,372 | 4,173,559 | 1.620 |
| 2016 | 275,862,655 | 7 | 108 | 251 | 2,493,332 | 2,519,911 | 5,013,243 | 1.817 |
| 2017 | 284,619,854 | 3 | 95 | 237 | 2,007,707 | 2,206,248 | 4,213,955 | 1.481 |
| 2018 | 295,002,389 | 1 | 97 | 214 | 2,272,638 | 2,921,906 | 5,194,544 | 1.761 |
| 1,362,800,517 | | 30 | 480 | 1,148 | 10,887,384 | 11,823,738 | 22,711,122 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.799 | 0.868 | 1.667 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.870 | 1.030 | 1.900 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.811 | 0.873 | 1.685 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.799 | 0.868 | 1.667 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.845 | 1.000 | 1.845 | |
| Indicated Relativity Change: | | | | | | | | -2.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 180.3% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3152 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: NAIL/TACK/RIVET MFG; NUT/BOLT/SCREW MFG; SCREW MACHINE PRODUCTS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 430,408,710 | 11 | 150 | 309 | 5,015,021 | 4,517,753 | 9,532,774 | 2.215 |
| 2017 | 468,029,353 | 8 | 158 | 296 | 4,085,818 | 4,005,246 | 8,091,064 | 1.729 |
| 2018 | 475,777,282 | 4 | 122 | 278 | 4,637,990 | 3,879,578 | 8,517,568 | 1.790 |
| 1,374,215,345 | | 23 | 430 | 883 | 13,738,829 | 12,402,578 | 26,141,407 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.000 | 0.903 | 1.902 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.085 | 1.119 | 2.204 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.004 | 0.934 | 1.938 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.000 | 0.903 | 1.902 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.066 | 1.057 | 2.122 | |
| Indicated Relativity Change: | | | | | | | | -3.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 207.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3165 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: AIR COND/REFRIGERATION EQUIP MFG; REFRIGERATOR MFG; SOLAR PANEL MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 78,537,449 | 3 | 37 | 97 | 915,569 | 773,440 | 1,689,009 | 2.151 |
| 2015 | 92,356,851 | 4 | 37 | 79 | 1,120,918 | 1,350,851 | 2,471,769 | 2.676 |
| 2016 | 87,315,676 | 1 | 38 | 87 | 754,074 | 947,032 | 1,701,106 | 1.948 |
| 2017 | 78,581,897 | 2 | 48 | 86 | 1,208,971 | 1,323,445 | 2,532,416 | 3.223 |
| 2018 | 90,816,880 | 2 | 24 | 66 | 677,932 | 796,603 | 1,474,535 | 1.624 |
| | 427,608,753 | 12 | 184 | 415 | 4,677,464 | 5,191,371 | 9,868,836 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.094 | 1.214 | 2.308 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.257 | 1.368 | 2.625 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.163 | 1.143 | 2.306 | |
| Credibility: | | | | | 0.78 | 0.72 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.109 | 1.194 | 2.303 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.182 | 1.398 | 2.580 | |
| Indicated Relativity Change: | | | | | | | | -1.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 252.1% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3169 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: STOVE OR OVEN MFG; WATER HEATER MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 65,346,595 | 3 | 42 | 64 | 734,162 | 723,154 | 1,457,316 | 2.230 |
| 2015 | 67,960,825 | 5 | 35 | 59 | 699,075 | 1,089,727 | 1,788,802 | 2.632 |
| 2016 | 78,908,831 | 0 | 45 | 102 | 740,688 | 759,738 | 1,500,426 | 1.901 |
| 2017 | 76,712,952 | 1 | 35 | 85 | 599,387 | 754,015 | 1,353,402 | 1.764 |
| 2018 | 83,842,525 | 0 | 49 | 95 | 1,176,513 | 1,102,755 | 2,279,268 | 2.719 |
| 372,771,729 | | 9 | 206 | 405 | 3,949,826 | 4,429,389 | 8,379,215 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.060 | 1.188 | 2.248 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.085 | 1.456 | 2.540 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.992 | 1.173 | 2.166 | |
| Credibility: | | | | | 0.70 | 0.69 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.039 | 1.184 | 2.223 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.120 | 1.435 | 2.556 | |
| Indicated Relativity Change: | | | | | | | | 0.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 249.7% |

Code: 3175 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: FURNACE OR HEATER MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 23,682,186 | 0 | 8 | 18 | 91,909 | 91,506 | 183,415 | 0.774 |
| 2015 | 26,883,534 | 0 | 15 | 24 | 165,895 | 183,024 | 348,919 | 1.298 |
| 2016 | 25,264,310 | 1 | 16 | 22 | 252,175 | 205,789 | 457,964 | 1.813 |
| 2017 | 24,857,599 | 2 | 16 | 28 | 463,081 | 351,726 | 814,807 | 3.278 |
| 2018 | 22,492,911 | 0 | 15 | 24 | 305,403 | 318,184 | 623,587 | 2.772 |
| 123,180,540 | | 3 | 70 | 116 | 1,278,462 | 1,150,230 | 2,428,693 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.038 | 0.934 | 1.972 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.266 | 0.920 | 2.186 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.158 | 0.742 | 1.900 | |
| Credibility: | | | | | 0.48 | 0.37 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.100 | 0.813 | 1.913 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.186 | 0.986 | 2.172 | |
| Indicated Relativity Change: | | | | | | | | -0.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 212.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3178 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ELECTRONIC ELEMENT MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 237,434,764 | 12 | 73 | 125 | 1,626,958 | 1,711,012 | 3,337,970 | 1.406 |
| 2015 | 226,794,365 | 6 | 64 | 129 | 1,265,306 | 1,554,878 | 2,820,184 | 1.243 |
| 2016 | 234,104,471 | 3 | 51 | 118 | 859,983 | 1,134,698 | 1,994,681 | 0.852 |
| 2017 | 234,400,196 | 2 | 55 | 179 | 1,039,562 | 1,384,923 | 2,424,485 | 1.034 |
| 2018 | 261,805,152 | 1 | 77 | 155 | 1,930,480 | 2,405,676 | 4,336,156 | 1.656 |
| 1,194,538,948 | | 24 | 320 | 706 | 6,722,289 | 8,191,187 | 14,913,475 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.563 | 0.686 | 1.248 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.593 | 0.761 | 1.354 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.553 | 0.646 | 1.199 | |
| Credibility: | | | | | 0.88 | 0.87 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.562 | 0.680 | 1.242 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.594 | 0.784 | 1.378 | |
| Indicated Relativity Change: | | | | | | | | 1.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 134.7% |

Code: 3179 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ELECTRICAL APPARATUS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 399,487,744 | 16 | 148 | 358 | 3,990,505 | 3,809,327 | 7,799,832 | 1.952 |
| 2016 | 260,306,447 | 11 | 81 | 207 | 2,854,558 | 2,925,989 | 5,780,547 | 2.221 |
| 2017 | 300,106,470 | 6 | 97 | 179 | 2,561,652 | 2,389,481 | 4,951,133 | 1.650 |
| 2018 | 319,404,650 | 5 | 109 | 236 | 4,560,464 | 3,569,202 | 8,129,666 | 2.545 |
| 1,279,305,311 | | 38 | 435 | 980 | 13,967,178 | 12,693,999 | 26,661,177 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.092 | 0.992 | 2.084 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.124 | 1.117 | 2.241 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.048 | 0.948 | 1.995 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.092 | 0.992 | 2.084 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.154 | 1.144 | 2.298 | |
| Indicated Relativity Change: | | | | | | | | 2.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 224.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3180 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: LIGHT FIXTURE OR LAMP MFG OR ASSEMBLY

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 133,522,529 | 7 | 83 | 175 | 1,733,132 | 1,785,018 | 3,518,150 | 2.635 |
| 2015 | 147,204,999 | 13 | 104 | 154 | 2,303,619 | 2,425,907 | 4,729,526 | 3.213 |
| 2016 | 154,231,090 | 9 | 105 | 153 | 2,558,671 | 2,691,218 | 5,249,889 | 3.404 |
| 2017 | 153,089,469 | 3 | 86 | 170 | 1,888,823 | 2,178,765 | 4,067,588 | 2.657 |
| 2018 | 141,031,051 | 1 | 81 | 167 | 2,234,224 | 2,498,594 | 4,732,818 | 3.356 |
| 729,079,138 | | 33 | 459 | 819 | 10,718,469 | 11,579,503 | 22,297,972 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.470 | 1.588 | 3.058 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.521 | 1.931 | 3.452 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.338 | 1.390 | 2.728 | |
| Credibility: | | | | | 1.00 | 0.97 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.470 | 1.582 | 3.052 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.648 | 2.149 | 3.797 | |
| Indicated Relativity Change: | | | | | | | | 10.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 371.0% |

Code: 3220 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: CAN MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 64,802,202 | 4 | 18 | 21 | 802,345 | 467,749 | 1,270,094 | 1.960 |
| 2015 | 62,577,594 | 1 | 15 | 32 | 373,320 | 278,659 | 651,979 | 1.042 |
| 2016 | 79,646,889 | 0 | 18 | 53 | 333,680 | 316,461 | 650,141 | 0.816 |
| 2017 | 70,000,993 | 0 | 11 | 28 | 293,619 | 170,200 | 463,819 | 0.663 |
| 2018 | 75,978,382 | 0 | 13 | 67 | 489,268 | 521,363 | 1,010,631 | 1.330 |
| 353,006,059 | | 5 | 75 | 201 | 2,292,232 | 1,754,432 | 4,046,663 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.649 | 0.497 | 1.146 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.894 | 0.735 | 1.629 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.817 | 0.593 | 1.410 | |
| Credibility: | | | | | 0.63 | 0.51 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.712 | 0.544 | 1.255 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.767 | 0.660 | 1.426 | |
| Indicated Relativity Change: | | | | | | | | -12.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 139.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3241 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: WIRE, WIRE ROPE OR WIRE CABLE MFG – WIRE DRAWING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 27,764,168 | 3 | 11 | 19 | 468,725 | 395,017 | 863,742 | 3.111 |
| 2015 | 29,152,449 | 1 | 16 | 34 | 229,600 | 506,238 | 735,838 | 2.524 |
| 2016 | 30,440,513 | 0 | 10 | 30 | 138,918 | 251,718 | 390,636 | 1.283 |
| 2017 | 29,286,578 | 2 | 5 | 25 | 326,778 | 619,122 | 945,900 | 3.230 |
| 2018 | 30,907,074 | 0 | 7 | 38 | 354,108 | 386,111 | 740,219 | 2.395 |
| 147,550,781 | | 6 | 49 | 146 | 1,518,129 | 2,158,205 | 3,676,334 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.029 | 1.463 | 2.492 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.052 | 1.397 | 2.449 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.980 | 1.185 | 2.165 | |
| Credibility: | | | | | 0.48 | 0.48 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.004 | 1.318 | 2.322 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.061 | 1.520 | 2.581 | |
| Indicated Relativity Change: | | | | | | | | 5.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 252.2% |

Code: 3257 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: WIRE GOODS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 83,426,144 | 5 | 57 | 133 | 1,064,636 | 1,325,778 | 2,390,414 | 2.865 |
| 2015 | 84,104,912 | 7 | 70 | 134 | 1,737,632 | 1,992,325 | 3,729,957 | 4.435 |
| 2016 | 93,037,948 | 1 | 73 | 128 | 1,194,025 | 1,563,319 | 2,757,344 | 2.964 |
| 2017 | 98,469,417 | 2 | 63 | 146 | 1,042,200 | 1,390,335 | 2,432,535 | 2.470 |
| 2018 | 104,665,245 | 3 | 60 | 165 | 1,458,027 | 2,016,764 | 3,474,791 | 3.320 |
| 463,703,667 | | 18 | 323 | 706 | 6,496,520 | 8,288,522 | 14,785,041 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.401 | 1.787 | 3.188 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.447 | 1.952 | 3.398 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.348 | 1.656 | 3.004 | |
| Credibility: | | | | | 0.86 | 0.87 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.394 | 1.770 | 3.164 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.474 | 2.041 | 3.514 | |
| Indicated Relativity Change: | | | | | | | | 3.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 343.4% |

INCLUDES 3300 D 1-1-11

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3339 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: FOUNDRIES – INVESTMENT CASTING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 60,055,147 | 12 | 48 | 103 | 1,496,456 | 1,544,526 | 3,040,982 | 5.064 |
| 2015 | 61,222,805 | 2 | 33 | 90 | 978,054 | 1,899,868 | 2,877,922 | 4.701 |
| 2016 | 63,703,756 | 1 | 33 | 81 | 728,860 | 765,307 | 1,494,167 | 2.345 |
| 2017 | 71,079,249 | 2 | 35 | 92 | 762,976 | 1,038,404 | 1,801,380 | 2.534 |
| 2018 | 78,810,292 | 2 | 40 | 99 | 1,239,853 | 1,336,145 | 2,575,998 | 3.269 |
| 334,871,249 | | 19 | 189 | 465 | 5,206,199 | 6,584,250 | 11,790,449 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.555 | 1.966 | 3.521 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.804 | 2.715 | 4.519 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.587 | 1.955 | 3.542 | |
| Credibility: | | | | | 0.80 | 0.81 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.561 | 1.964 | 3.525 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.750 | 2.667 | 4.417 | |
| Indicated Relativity Change: | | | | | | | | -2.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 431.6% |

Code: 3365 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: WELDING OR CUTTING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 49,018,823 | 3 | 25 | 54 | 705,553 | 532,411 | 1,237,964 | 2.525 |
| 2015 | 51,430,573 | 3 | 39 | 64 | 691,149 | 977,466 | 1,668,615 | 3.244 |
| 2016 | 72,352,086 | 4 | 29 | 55 | 611,348 | 571,727 | 1,183,075 | 1.635 |
| 2017 | 69,788,668 | 5 | 41 | 89 | 1,245,652 | 964,058 | 2,209,710 | 3.166 |
| 2018 | 87,070,497 | 5 | 57 | 89 | 1,449,707 | 2,090,285 | 3,539,992 | 4.066 |
| 329,660,648 | | 20 | 191 | 351 | 4,703,410 | 5,135,948 | 9,839,357 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.427 | 1.558 | 2.985 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.506 | 1.465 | 2.971 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.393 | 1.224 | 2.617 | |
| Credibility: | | | | | 0.76 | 0.67 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.419 | 1.448 | 2.866 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.512 | 1.695 | 3.207 | |
| Indicated Relativity Change: | | | | | | | | 7.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 313.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3372 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: ELECTROPLATING; BUFFING/POLISHING METAL; GALVANIZING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 272,751,283 | 16 | 163 | 289 | 4,246,705 | 3,961,312 | 8,208,017 | 3.009 |
| 2017 | 294,988,208 | 7 | 167 | 300 | 4,055,848 | 4,928,851 | 8,984,699 | 3.046 |
| 2018 | 297,989,192 | 4 | 137 | 286 | 3,811,162 | 4,465,746 | 8,276,908 | 2.778 |
| | 865,728,684 | 27 | 467 | 875 | 12,113,714 | 13,355,910 | 25,469,625 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.399 | 1.543 | 2.942 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.613 | 1.996 | 3.609 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.451 | 1.536 | 2.987 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.399 | 1.543 | 2.942 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.534 | 1.962 | 3.497 | |
| Indicated Relativity Change: | | | | | | | | -3.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 341.7% |

Code: 3383 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: JEWELRY MFG; CLOCK MFG; WATCH MFG; TROPHY MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 93,576,221 | 9 | 46 | 32 | 1,289,745 | 1,004,638 | 2,294,383 | 2.452 |
| 2015 | 100,247,667 | 4 | 44 | 28 | 736,468 | 1,015,641 | 1,752,109 | 1.748 |
| 2016 | 96,429,788 | 2 | 61 | 29 | 1,534,803 | 1,469,058 | 3,003,861 | 3.115 |
| 2017 | 101,767,232 | 1 | 42 | 30 | 1,054,139 | 808,046 | 1,862,185 | 1.830 |
| 2018 | 98,981,996 | 0 | 19 | 17 | 570,667 | 425,962 | 996,629 | 1.007 |
| | 491,002,903 | 16 | 212 | 136 | 5,185,821 | 4,723,345 | 9,909,166 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.056 | 0.962 | 2.018 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.120 | 1.227 | 2.347 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.025 | 0.989 | 2.014 | |
| Credibility: | | | | | 0.79 | 0.72 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.050 | 0.970 | 2.019 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.131 | 1.176 | 2.307 | |
| Indicated Relativity Change: | | | | | | | | -1.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 225.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3400 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: METAL GOODS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 227,928,308 | 12 | 172 | 372 | 3,546,214 | 4,101,110 | 7,647,324 | 3.355 |
| 2017 | 232,909,525 | 16 | 151 | 316 | 5,697,974 | 5,831,912 | 11,529,886 | 4.950 |
| 2018 | 230,638,335 | 4 | 128 | 289 | 3,724,908 | 3,521,199 | 7,246,107 | 3.142 |
| 691,476,168 | | 32 | 451 | 977 | 12,969,097 | 13,454,221 | 26,423,318 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.876 | 1.946 | 3.821 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.191 | 2.760 | 4.951 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.927 | 1.987 | 3.915 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.876 | 1.946 | 3.821 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.103 | 2.642 | 4.745 | |
| Indicated Relativity Change: | | | | | | | | -4.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 463.6% |

Code: 3401 RHG: 5 NAICS: 31 ILDG: 1 MLDG: 2 CLASS: TUBE OR PIPE PRODUCTS MFG; GATE OR CORRAL MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 134,020,685 | 11 | 92 | 203 | 1,719,611 | 1,895,415 | 3,615,026 | 2.697 |
| 2015 | 132,699,915 | 13 | 79 | 190 | 1,801,033 | 2,075,631 | 3,876,664 | 2.921 |
| 2016 | 125,225,625 | 5 | 87 | 135 | 1,841,795 | 1,918,701 | 3,760,496 | 3.003 |
| 2017 | 132,330,557 | 2 | 70 | 175 | 877,304 | 1,144,203 | 2,021,507 | 1.528 |
| 2018 | 143,167,420 | 4 | 76 | 179 | 1,549,518 | 1,818,553 | 3,368,071 | 2.353 |
| 667,444,203 | | 35 | 404 | 882 | 7,789,261 | 8,852,503 | 16,641,765 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.167 | 1.326 | 2.493 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.275 | 1.701 | 2.977 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.122 | 1.225 | 2.347 | |
| Credibility: | | | | | 0.92 | 0.89 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.163 | 1.315 | 2.479 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.304 | 1.786 | 3.090 | |
| Indicated Relativity Change: | | | | | | | | 3.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 301.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3501 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: MACHINERY MFG – PORTABLE TOOLS; MACHINERY MFG – SWIMMING POOL/SPA

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 64,772,587 | 7 | 35 | 71 | 1,249,152 | 1,754,404 | 3,003,556 | 4.637 |
| 2015 | 68,866,202 | 5 | 40 | 78 | 751,572 | 845,295 | 1,596,867 | 2.319 |
| 2016 | 66,593,409 | 4 | 31 | 64 | 752,128 | 1,093,836 | 1,845,964 | 2.772 |
| 2017 | 64,712,015 | 3 | 57 | 86 | 1,418,308 | 1,691,683 | 3,109,991 | 4.806 |
| 2018 | 78,603,601 | 1 | 40 | 70 | 1,211,271 | 1,738,209 | 2,949,480 | 3.752 |
| | 343,547,815 | 20 | 203 | 369 | 5,382,432 | 7,123,427 | 12,505,859 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.567 | 2.073 | 3.640 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.625 | 2.336 | 3.961 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.486 | 1.883 | 3.370 | |
| Credibility: | | | | | 0.79 | 0.81 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.550 | 2.037 | 3.587 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.670 | 2.471 | 4.141 | |
| Indicated Relativity Change: | | | | | | | | 4.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 404.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3507 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: MACHINERY OR EQUIPMENT MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 215,165,700 | 14 | 133 | 347 | 2,238,183 | 2,172,460 | 4,410,643 | 2.050 |
| 2015 | 227,656,160 | 10 | 137 | 413 | 2,578,398 | 2,614,237 | 5,192,635 | 2.281 |
| 2016 | 223,624,088 | 11 | 159 | 432 | 3,762,431 | 3,513,370 | 7,275,801 | 3.254 |
| 2017 | 230,889,709 | 3 | 112 | 427 | 2,302,210 | 2,580,745 | 4,882,955 | 2.115 |
| 2018 | 233,097,730 | 3 | 132 | 385 | 3,427,609 | 3,196,846 | 6,624,455 | 2.842 |
| 1,130,433,387 | | 41 | 673 | 2,004 | 14,308,832 | 14,077,658 | 28,386,490 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.266 | 1.245 | 2.511 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.330 | 1.554 | 2.885 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.197 | 1.196 | 2.393 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.266 | 1.245 | 2.511 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.388 | 1.584 | 2.972 | |
| Indicated Relativity Change: | | | | | | | | 3.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 290.4% |

Code: 3560 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: MACHINERY MFG – COMMERCIAL AND INDUSTRIAL

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 481,792,811 | 14 | 179 | 480 | 4,378,845 | 4,478,171 | 8,857,016 | 1.838 |
| 2017 | 505,996,269 | 7 | 205 | 560 | 3,884,338 | 4,611,743 | 8,496,081 | 1.679 |
| 2018 | 542,229,422 | 2 | 194 | 522 | 4,991,159 | 5,321,394 | 10,312,553 | 1.902 |
| 1,530,018,502 | | 23 | 578 | 1,562 | 13,254,343 | 14,411,308 | 27,665,651 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.866 | 0.942 | 1.808 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.976 | 1.047 | 2.023 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.903 | 0.874 | 1.778 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.866 | 0.942 | 1.808 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.923 | 1.103 | 2.026 | |
| Indicated Relativity Change: | | | | | | | | 0.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 198.0% |

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Code: 3568 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ELECTRICAL CONNECTOR MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 124,230,035 | 5 | 43 | 54 | 1,322,893 | 1,093,958 | 2,416,851 | 1.945 |
| 2015 | 145,794,165 | 6 | 42 | 64 | 1,415,999 | 1,635,137 | 3,051,136 | 2.093 |
| 2016 | 157,100,790 | 6 | 30 | 59 | 1,361,505 | 1,310,597 | 2,672,102 | 1.701 |
| 2017 | 179,878,267 | 2 | 39 | 64 | 820,832 | 1,000,017 | 1,820,849 | 1.012 |
| 2018 | 181,477,682 | 0 | 40 | 81 | 1,132,178 | 1,126,467 | 2,258,645 | 1.245 |
| 788,480,938 | | 19 | 194 | 322 | 6,053,408 | 6,166,176 | 12,219,584 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.768 | 0.782 | 1.550 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.854 | 0.938 | 1.792 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.796 | 0.796 | 1.592 | |
| Credibility: | | | | | 0.86 | 0.80 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.772 | 0.785 | 1.556 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.816 | 0.905 | 1.721 | |
| Indicated Relativity Change: | | | | | | | | -4.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 168.1% |

Code: 3569 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: ELECTRIC MOTOR MFG OR REPAIR

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 68,277,136 | 0 | 19 | 44 | 190,411 | 221,775 | 412,186 | 0.604 |
| 2015 | 73,808,833 | 3 | 20 | 68 | 556,027 | 436,595 | 992,622 | 1.345 |
| 2016 | 75,451,465 | 2 | 22 | 44 | 512,025 | 408,162 | 920,187 | 1.220 |
| 2017 | 79,058,738 | 0 | 21 | 54 | 413,973 | 436,789 | 850,762 | 1.076 |
| 2018 | 79,252,694 | 0 | 16 | 38 | 428,353 | 361,792 | 790,145 | 0.997 |
| 375,848,866 | | 5 | 98 | 248 | 2,100,788 | 1,865,113 | 3,965,901 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.559 | 0.496 | 1.055 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.623 | 0.613 | 1.236 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.577 | 0.512 | 1.089 | |
| Credibility: | | | | | 0.56 | 0.50 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.567 | 0.504 | 1.071 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.604 | 0.590 | 1.194 | |
| Indicated Relativity Change: | | | | | | | | -3.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 116.7% |

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Code: 3570 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ELECTRIC APPLIANCE MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 89,774,160 | 6 | 31 | 67 | 980,859 | 1,285,609 | 2,266,468 | 2.525 |
| 2015 | 85,642,569 | 5 | 32 | 66 | 818,173 | 971,204 | 1,789,377 | 2.089 |
| 2016 | 86,468,047 | 4 | 28 | 64 | 919,675 | 1,396,184 | 2,315,859 | 2.678 |
| 2017 | 105,339,542 | 2 | 30 | 69 | 798,792 | 1,010,331 | 1,809,123 | 1.717 |
| 2018 | 104,196,241 | 0 | 28 | 57 | 848,491 | 1,006,357 | 1,854,848 | 1.780 |
| 471,420,559 | | 17 | 149 | 323 | 4,365,989 | 5,669,684 | 10,035,673 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.926 | 1.203 | 2.129 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.053 | 1.521 | 2.575 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.948 | 1.170 | 2.118 | |
| Credibility: | | | | | 0.75 | 0.76 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.932 | 1.195 | 2.126 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.022 | 1.520 | 2.541 | |
| Indicated Relativity Change: | | | | | | | | -1.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 248.3% |

Code: 3572 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: MEDICAL INSTRUMENT MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 1,355,180,396 | 8 | 157 | 438 | 4,243,864 | 4,520,138 | 8,764,002 | 0.647 |
| 2017 | 1,369,652,154 | 10 | 148 | 504 | 4,381,100 | 4,134,279 | 8,515,379 | 0.622 |
| 2018 | 1,631,771,336 | 3 | 137 | 494 | 3,141,448 | 4,327,445 | 7,468,893 | 0.458 |
| 4,356,603,886 | | 21 | 442 | 1,436 | 11,766,412 | 12,981,862 | 24,748,274 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.270 | 0.298 | 0.568 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.307 | 0.363 | 0.670 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.284 | 0.303 | 0.587 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.270 | 0.298 | 0.568 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.288 | 0.349 | 0.637 | |
| Indicated Relativity Change: | | | | | | | | -4.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 62.2% |

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Code: 3573 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: POWER SUPPLY MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 63,138,173 | 2 | 13 | 21 | 173,256 | 399,487 | 572,743 | 0.907 |
| 2015 | 61,475,420 | 0 | 13 | 16 | 561,086 | 317,816 | 878,902 | 1.430 |
| 2016 | 58,217,472 | 0 | 7 | 15 | 118,026 | 131,030 | 249,056 | 0.428 |
| 2017 | 54,971,345 | 0 | 7 | 37 | 115,237 | 183,134 | 298,371 | 0.543 |
| 2018 | 55,186,095 | 0 | 5 | 20 | 167,281 | 200,999 | 368,280 | 0.667 |
| 292,988,505 | | 2 | 45 | 109 | 1,134,886 | 1,232,466 | 2,367,352 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.387 | 0.421 | 0.808 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.382 | 0.471 | 0.854 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.350 | 0.380 | 0.730 | |
| Credibility: | | | | | 0.42 | 0.40 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.366 | 0.396 | 0.762 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.394 | 0.480 | 0.874 | |
| Indicated Relativity Change: | | | | | | | | 2.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 85.4% |

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Code: 3574 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: MACHINE MFG; GOLF CLUB/FISHING ROD MFG, REPAIR OR ASSEMBLY

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 291,485,227 | 13 | 141 | 258 | 2,644,045 | 2,962,985 | 5,607,030 | 1.924 |
| 2015 | 283,911,785 | 9 | 133 | 300 | 3,045,972 | 2,959,358 | 6,005,330 | 2.115 |
| 2016 | 247,588,436 | 9 | 100 | 247 | 2,396,089 | 1,984,931 | 4,381,020 | 1.769 |
| 2017 | 230,164,527 | 3 | 98 | 188 | 2,365,566 | 2,403,590 | 4,769,156 | 2.072 |
| 2018 | 243,696,608 | 2 | 87 | 191 | 1,963,662 | 2,143,368 | 4,107,030 | 1.685 |
| 1,296,846,583 | | 36 | 559 | 1,184 | 12,415,335 | 12,454,232 | 24,869,566 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.957 | 0.960 | 1.918 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.137 | 1.350 | 2.487 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.000 | 0.972 | 1.972 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.957 | 0.960 | 1.918 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.073 | 1.304 | 2.377 | |
| Indicated Relativity Change: | | | | | | | | -4.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 232.3% |

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Code: 3577 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: PRINTED CIRCUIT BOARD ASSEMBLING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 348,124,508 | 4 | 66 | 120 | 1,432,068 | 1,738,255 | 3,170,323 | 0.911 |
| 2015 | 372,579,569 | 9 | 41 | 100 | 1,775,430 | 1,933,553 | 3,708,983 | 0.995 |
| 2016 | 397,245,359 | 4 | 67 | 126 | 1,432,989 | 1,526,610 | 2,959,599 | 0.745 |
| 2017 | 404,487,144 | 2 | 53 | 117 | 1,552,882 | 1,567,902 | 3,120,784 | 0.772 |
| 2018 | 437,508,637 | 1 | 48 | 119 | 1,487,674 | 1,484,493 | 2,972,167 | 0.679 |
| 1,959,945,216 | | 20 | 275 | 582 | 7,681,042 | 8,250,812 | 15,931,855 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.392 | 0.421 | 0.813 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.420 | 0.492 | 0.912 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.388 | 0.411 | 0.799 | |
| Credibility: | | | | | 0.93 | 0.88 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.392 | 0.420 | 0.811 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.417 | 0.492 | 0.909 | |
| Indicated Relativity Change: | | | | | | | | -0.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 88.8% |

Code: 3612 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: PUMP/HYDRAULIC APPARATUS MFG OR REPAIR

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 188,847,979 | 7 | 53 | 137 | 1,089,620 | 1,120,370 | 2,209,990 | 1.170 |
| 2015 | 186,847,001 | 6 | 61 | 154 | 2,121,541 | 1,922,155 | 4,043,696 | 2.164 |
| 2016 | 187,342,294 | 5 | 62 | 146 | 2,041,958 | 1,631,579 | 3,673,537 | 1.961 |
| 2017 | 199,972,754 | 4 | 56 | 150 | 2,294,221 | 1,850,002 | 4,144,223 | 2.072 |
| 2018 | 199,813,843 | 2 | 43 | 145 | 1,194,123 | 1,659,892 | 2,854,015 | 1.428 |
| 962,823,871 | | 24 | 275 | 732 | 8,741,464 | 8,183,999 | 16,925,462 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.908 | 0.850 | 1.758 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.966 | 1.036 | 2.002 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.883 | 0.836 | 1.719 | |
| Credibility: | | | | | 0.97 | 0.88 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.907 | 0.848 | 1.755 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.978 | 1.029 | 2.006 | |
| Indicated Relativity Change: | | | | | | | | 0.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 196.1% |

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Code: 3620 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: BOILER MFG; PLATE STEEL PRODUCTS FABRICATION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 57,067,545 | 3 | 46 | 76 | 1,011,567 | 897,929 | 1,909,496 | 3.346 |
| 2015 | 63,325,953 | 8 | 54 | 91 | 1,856,688 | 1,350,476 | 3,207,164 | 5.065 |
| 2016 | 60,955,078 | 1 | 54 | 90 | 800,444 | 857,422 | 1,657,866 | 2.720 |
| 2017 | 57,165,098 | 2 | 43 | 94 | 1,106,812 | 1,193,408 | 2,300,220 | 4.024 |
| 2018 | 58,748,299 | 0 | 34 | 84 | 781,856 | 1,160,637 | 1,942,493 | 3.306 |
| 297,261,973 | | 14 | 231 | 435 | 5,557,367 | 5,459,872 | 11,017,240 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.870 | 1.837 | 3.706 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.177 | 2.072 | 4.249 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.959 | 1.594 | 3.553 | |
| Credibility: | | | | | 0.83 | 0.71 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.885 | 1.766 | 3.651 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.067 | 2.246 | 4.313 | |
| Indicated Relativity Change: | | | | | | | | 1.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 421.5% |

Code: 3632 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: MACHINE SHOPS – NOC

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 2,196,272,050 | 28 | 708 | 1,527 | 17,835,743 | 17,096,198 | 34,931,941 | 1.591 |
| 2018 | 2,260,968,048 | 17 | 630 | 1,487 | 19,108,343 | 18,502,334 | 37,610,677 | 1.663 |
| 4,457,240,097 | | 45 | 1,338 | 3,014 | 36,944,086 | 35,598,532 | 72,542,619 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.829 | 0.799 | 1.628 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.923 | 0.966 | 1.889 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.845 | 0.778 | 1.623 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.829 | 0.799 | 1.628 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.893 | 0.969 | 1.862 | |
| Indicated Relativity Change: | | | | | | | | -1.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 181.9% |

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Code: 3634 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: VALVE MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 90,799,476 | 3 | 50 | 79 | 1,028,440 | 1,135,818 | 2,164,258 | 2.384 |
| 2015 | 102,176,596 | 1 | 46 | 87 | 540,717 | 714,662 | 1,255,379 | 1.229 |
| 2016 | 102,255,162 | 2 | 41 | 70 | 688,954 | 692,637 | 1,381,591 | 1.351 |
| 2017 | 115,640,581 | 6 | 51 | 94 | 1,449,793 | 1,933,997 | 3,383,790 | 2.926 |
| 2018 | 120,028,474 | 1 | 29 | 105 | 905,456 | 1,042,451 | 1,947,907 | 1.623 |
| 530,900,289 | | 13 | 217 | 435 | 4,613,360 | 5,519,565 | 10,132,925 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.869 | 1.040 | 1.909 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.890 | 1.034 | 1.924 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.823 | 0.863 | 1.686 | |
| Credibility: | | | | | 0.74 | 0.70 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.857 | 0.987 | 1.844 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.913 | 1.156 | 2.069 | |
| Indicated Relativity Change: | | | | | | | | 7.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 202.2% |

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Code: 3643 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: ELECTRIC POWER/TRANS EQUIP MFG; ELECTRIC CONTROL PANEL MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 247,881,346 | 12 | 71 | 218 | 2,135,892 | 1,832,378 | 3,968,270 | 1.601 |
| 2015 | 274,394,682 | 5 | 82 | 201 | 1,772,258 | 1,940,770 | 3,713,028 | 1.353 |
| 2016 | 313,077,278 | 6 | 74 | 221 | 1,996,939 | 1,890,746 | 3,887,685 | 1.242 |
| 2017 | 362,469,238 | 2 | 117 | 227 | 2,230,210 | 2,560,945 | 4,791,155 | 1.322 |
| 2018 | 403,821,182 | 5 | 98 | 236 | 2,939,383 | 3,186,947 | 6,126,330 | 1.517 |
| 1,601,643,726 | | 30 | 442 | 1,103 | 11,074,682 | 11,411,785 | 22,486,467 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.691 | 0.713 | 1.404 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.791 | 0.850 | 1.642 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.738 | 0.721 | 1.459 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.691 | 0.713 | 1.404 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.731 | 0.821 | 1.552 | |
| Indicated Relativity Change: | | | | | | | | -5.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 151.7% |

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Code: 3647 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: BATTERY MFG; LEAD MFG, RECLAIMING OR ALLOYING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 56,382,843 | 12 | 48 | 45 | 2,483,431 | 976,578 | 3,460,009 | 6.137 |
| 2015 | 53,539,313 | 2 | 33 | 58 | 894,272 | 906,714 | 1,800,986 | 3.364 |
| 2016 | 58,597,162 | 3 | 31 | 46 | 931,338 | 1,033,473 | 1,964,811 | 3.353 |
| 2017 | 65,877,435 | 1 | 35 | 64 | 982,132 | 943,943 | 1,926,075 | 2.924 |
| 2018 | 62,014,835 | 0 | 26 | 52 | 355,516 | 410,784 | 766,300 | 1.236 |
| 296,411,587 | | 18 | 173 | 265 | 5,646,689 | 4,271,493 | 9,918,181 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.905 | 1.441 | 3.346 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.895 | 1.599 | 3.495 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.734 | 1.289 | 3.023 | |
| Credibility: | | | | | 0.79 | 0.66 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.869 | 1.390 | 3.259 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.014 | 1.685 | 3.699 | |
| Indicated Relativity Change: | | | | | | | | 5.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 361.5% |

Code: 3651 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: ELECTRICAL WIRE HARNESS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 225,780,038 | 7 | 84 | 151 | 1,483,845 | 1,886,191 | 3,370,036 | 1.493 |
| 2015 | 209,954,784 | 6 | 59 | 135 | 1,327,946 | 1,330,267 | 2,658,213 | 1.266 |
| 2016 | 222,271,547 | 6 | 74 | 118 | 1,627,592 | 1,654,473 | 3,282,065 | 1.477 |
| 2017 | 243,860,615 | 3 | 88 | 150 | 2,077,402 | 2,238,741 | 4,316,143 | 1.770 |
| 2018 | 261,663,596 | 0 | 85 | 135 | 2,093,216 | 2,192,495 | 4,285,711 | 1.638 |
| 1,163,530,579 | | 22 | 390 | 689 | 8,610,002 | 9,302,167 | 17,912,168 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.740 | 0.799 | 1.539 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.790 | 0.942 | 1.732 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.731 | 0.786 | 1.517 | |
| Credibility: | | | | | 0.97 | 0.93 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.740 | 0.799 | 1.538 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.788 | 0.935 | 1.724 | |
| Indicated Relativity Change: | | | | | | | | -0.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 168.4% |

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Code: 3681 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: INSTRUMENT MFG; COMPUTER MFG; TELECOM EQUIP MFG; A/V PRODUCTS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 7,557,356,357 | 25 | 566 | 1,563 | 16,720,847 | 16,402,568 | 33,123,415 | 0.438 |
| 2018 | 8,471,695,727 | 14 | 568 | 1,690 | 18,405,854 | 18,224,890 | 36,630,744 | 0.432 |
| | 16,029,052,084 | 39 | 1,134 | 3,253 | 35,126,701 | 34,627,458 | 69,754,159 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.219 | 0.216 | 0.435 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.226 | 0.259 | 0.485 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.204 | 0.199 | 0.403 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.219 | 0.216 | 0.435 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.240 | 0.275 | 0.515 | |
| Indicated Relativity Change: | | | | | | | | 6.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 50.3% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3682 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: INSTRUMENT MFG – NON-ELECTRONIC

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 1,191,938,184 | 14 | 176 | 370 | 4,707,616 | 4,584,059 | 9,291,675 | 0.780 |
| 2017 | 1,285,044,821 | 4 | 193 | 413 | 5,454,959 | 5,075,160 | 10,530,119 | 0.819 |
| 2018 | 1,326,423,787 | 2 | 176 | 446 | 5,671,671 | 5,315,063 | 10,986,734 | 0.828 |
| 3,803,406,792 | | 20 | 545 | 1,229 | 15,834,246 | 14,974,282 | 30,808,528 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.416 | 0.394 | 0.810 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.413 | 0.411 | 0.824 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.385 | 0.349 | 0.734 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.416 | 0.394 | 0.810 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.440 | 0.454 | 0.894 | |
| Indicated Relativity Change: | | | | | | | | 8.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 87.4% |

Code: 3683 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: SPEAKER MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 17,518,659 | 0 | 1 | 10 | 365 | 17,262 | 17,627 | 0.101 |
| 2015 | 67,027,893 | 0 | 15 | 10 | 179,627 | 235,402 | 415,029 | 0.619 |
| 2016 | 62,028,461 | 1 | 5 | 13 | 228,172 | 145,066 | 373,238 | 0.602 |
| 2017 | 71,544,642 | 0 | 5 | 4 | 50,716 | 50,298 | 101,014 | 0.141 |
| 2018 | 48,380,410 | 0 | 4 | 10 | 65,797 | 73,508 | 139,305 | 0.288 |
| 266,500,065 | | 1 | 30 | 47 | 524,677 | 521,536 | 1,046,214 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.197 | 0.196 | 0.393 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.432 | 0.486 | 0.917 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.399 | 0.406 | 0.805 | |
| Credibility: | | | | | 0.42 | 0.40 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.314 | 0.322 | 0.636 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.335 | 0.377 | 0.712 | |
| Indicated Relativity Change: | | | | | | | | -22.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 69.5% |

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Code: 3719 RHG: 7 NAICS: 23 ILDG: 4 MLDG: 4 CLASS: OIL OR GAS REFINERIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 209,856,391 | 2 | 24 | 10 | 867,143 | 931,480 | 1,798,623 | 0.857 |
| 2015 | 284,534,026 | 5 | 34 | 25 | 1,512,058 | 1,283,818 | 2,795,876 | 0.983 |
| 2016 | 206,464,715 | 1 | 22 | 25 | 910,396 | 880,609 | 1,791,005 | 0.867 |
| 2017 | 306,055,405 | 3 | 31 | 26 | 1,873,881 | 1,467,807 | 3,341,688 | 1.092 |
| 2018 | 446,624,658 | 1 | 29 | 45 | 2,117,323 | 1,563,529 | 3,680,852 | 0.824 |
| 1,453,535,195 | | 12 | 140 | 131 | 7,280,800 | 6,127,243 | 13,408,043 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.501 | 0.422 | 0.922 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.545 | 0.676 | 1.222 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.496 | 0.455 | 0.951 | |
| Credibility: | | | | | 0.87 | 0.78 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.500 | 0.429 | 0.929 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.600 | 0.702 | 1.302 | |
| Indicated Relativity Change: | | | | | | | | 6.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 127.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3724 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: MILLWRIGHT WORK; ELECTRICAL MACHINERY/AUXILIARY APPARATUS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,815,693,188 | 50 | 667 | 1,267 | 24,218,831 | 22,468,243 | 46,687,074 | 2.571 |
| 2018 | 1,859,153,115 | 17 | 600 | 1,167 | 19,637,911 | 17,674,480 | 37,312,391 | 2.007 |
| | 3,674,846,304 | 67 | 1,267 | 2,434 | 43,856,741 | 40,142,722 | 83,999,464 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.193 | 1.092 | 2.286 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.285 | 1.449 | 2.734 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.250 | 1.174 | 2.425 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.193 | 1.092 | 2.286 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.338 | 1.483 | 2.821 | |
| Indicated Relativity Change: | | | | | | | | 3.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 275.7% |

EXPERIENCE OF CONCRETE SAWING OR DRILLING TRANSFERRED FROM CODE 3724 TO CODE 5029, 5029 E 1-1-14.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3726 RHG: 5 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: BOILER INSTALLATION, SERVICE OR REPAIR

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 30,729,187 | 1 | 13 | 9 | 120,725 | 101,571 | 222,296 | 0.723 |
| 2015 | 61,382,110 | 3 | 6 | 10 | 415,768 | 260,850 | 676,618 | 1.102 |
| 2016 | 48,001,758 | 0 | 8 | 5 | 173,364 | 161,143 | 334,507 | 0.697 |
| 2017 | 41,282,809 | 0 | 9 | 9 | 190,787 | 106,684 | 297,471 | 0.721 |
| 2018 | 53,200,655 | 0 | 4 | 10 | 387,988 | 310,778 | 698,766 | 1.313 |
| 234,596,519 | | 4 | 40 | 43 | 1,288,633 | 941,027 | 2,229,660 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.549 | 0.401 | 0.950 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.859 | 0.732 | 1.591 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.738 | 0.500 | 1.239 | |
| Credibility: | | | | | 0.52 | 0.42 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.640 | 0.459 | 1.099 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.718 | 0.623 | 1.340 | |
| Indicated Relativity Change: | | | | | | | | -15.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 131.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3805 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: AIRCRAFT ENGINE MFG OR REBUILDING; AUTO/TRUCK ENGINE MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 226,493,420 | 5 | 18 | 52 | 892,770 | 667,187 | 1,559,957 | 0.689 |
| 2015 | 216,906,022 | 1 | 20 | 41 | 323,317 | 285,332 | 608,649 | 0.281 |
| 2016 | 190,492,764 | 1 | 20 | 45 | 382,897 | 363,286 | 746,183 | 0.392 |
| 2017 | 127,098,437 | 2 | 12 | 32 | 540,343 | 438,309 | 978,652 | 0.770 |
| 2018 | 131,691,569 | 1 | 18 | 33 | 1,272,813 | 761,475 | 2,034,288 | 1.545 |
| | 892,682,211 | 10 | 88 | 203 | 3,412,140 | 2,515,590 | 5,927,730 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.382 | 0.282 | 0.664 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.374 | 0.284 | 0.658 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.342 | 0.229 | 0.571 | |
| Credibility: | | | | | 0.64 | 0.51 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.368 | 0.256 | 0.624 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.396 | 0.310 | 0.707 | |
| Indicated Relativity Change: | | | | | | | | 7.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 69.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3808 RHG: 1 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: AUTO OR MOTORCYCLE MFG OR ASSEMBLING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 38,542,566 | 0 | 25 | 67 | 260,809 | 395,372 | 656,181 | 1.702 |
| 2015 | 58,244,111 | 1 | 61 | 131 | 705,144 | 714,236 | 1,419,380 | 2.437 |
| 2016 | 162,759,810 | 6 | 98 | 330 | 2,574,204 | 2,164,060 | 4,738,264 | 2.911 |
| 2017 | 119,148,816 | 0 | 58 | 188 | 990,493 | 1,122,135 | 2,112,628 | 1.773 |
| 2018 | 143,191,785 | 1 | 89 | 269 | 1,880,152 | 1,739,790 | 3,619,942 | 2.528 |
| 521,887,088 | | 8 | 331 | 985 | 6,410,802 | 6,135,592 | 12,546,395 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.228 | 1.176 | 2.404 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.312 | 1.413 | 2.725 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.223 | 1.198 | 2.421 | |
| Credibility: | | | | | 0.87 | 0.80 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.228 | 1.180 | 2.408 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.298 | 1.361 | 2.659 | |
| Indicated Relativity Change: | | | | | | | | -2.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 259.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3815 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: TRUCK, TRUCK TRAILER OR BUS MFG/ASSEMBLING; TRUCK BODY MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 138,743,249 | 10 | 119 | 305 | 2,075,288 | 2,122,754 | 4,198,042 | 3.026 |
| 2015 | 148,493,648 | 3 | 127 | 302 | 1,997,770 | 1,834,208 | 3,831,978 | 2.581 |
| 2016 | 166,824,852 | 6 | 121 | 290 | 2,517,069 | 2,427,365 | 4,944,434 | 2.964 |
| 2017 | 175,372,765 | 11 | 117 | 331 | 3,416,513 | 3,463,129 | 6,879,642 | 3.923 |
| 2018 | 204,079,060 | 2 | 134 | 358 | 2,825,317 | 3,222,567 | 6,047,884 | 2.964 |
| | 833,513,574 | 32 | 618 | 1,586 | 12,831,958 | 13,070,024 | 25,901,982 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.540 | 1.568 | 3.108 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.688 | 1.968 | 3.656 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.544 | 1.586 | 3.131 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.540 | 1.568 | 3.108 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.659 | 1.902 | 3.561 | |
| Indicated Relativity Change: | | | | | | | | -2.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 347.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3821 RHG: 3 NAICS: 42 ILDG: 4 MLDG: 4 CLASS: AUTO OR AUTO TRUCK PARTS DISMANTLING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 84,889,440 | 4 | 74 | 174 | 1,391,057 | 2,086,319 | 3,477,376 | 4.096 |
| 2015 | 87,978,907 | 8 | 92 | 213 | 2,421,473 | 2,500,041 | 4,921,514 | 5.594 |
| 2016 | 78,510,262 | 9 | 78 | 189 | 2,004,462 | 1,849,678 | 3,854,140 | 4.909 |
| 2017 | 81,056,285 | 3 | 79 | 163 | 1,888,432 | 1,505,426 | 3,393,858 | 4.187 |
| 2018 | 83,284,629 | 1 | 63 | 161 | 1,204,793 | 1,401,667 | 2,606,460 | 3.130 |
| 415,719,522 | | 25 | 386 | 900 | 8,910,218 | 9,343,132 | 18,253,350 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.143 | 2.247 | 4.391 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.329 | 2.670 | 4.999 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.167 | 2.224 | 4.391 | |
| Credibility: | | | | | 0.99 | 0.92 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.144 | 2.246 | 4.389 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.310 | 2.723 | 5.033 | |
| Indicated Relativity Change: | | | | | | | | 0.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 491.8% |

Code: 3828 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: AUTO OR TRUCK PARTS REBUILDING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 85,846,809 | 5 | 52 | 89 | 973,592 | 1,393,892 | 2,367,484 | 2.758 |
| 2015 | 85,998,267 | 3 | 57 | 131 | 831,913 | 1,254,386 | 2,086,299 | 2.426 |
| 2016 | 82,003,897 | 2 | 45 | 71 | 765,147 | 901,485 | 1,666,632 | 2.032 |
| 2017 | 92,235,655 | 2 | 43 | 101 | 871,039 | 724,583 | 1,595,622 | 1.730 |
| 2018 | 81,765,205 | 2 | 59 | 86 | 1,201,765 | 1,387,096 | 2,588,861 | 3.166 |
| 427,849,833 | | 14 | 256 | 478 | 4,643,457 | 5,661,443 | 10,304,900 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.085 | 1.323 | 2.409 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.003 | 1.320 | 2.323 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.928 | 1.102 | 2.031 | |
| Credibility: | | | | | 0.72 | 0.71 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.041 | 1.259 | 2.301 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.110 | 1.475 | 2.584 | |
| Indicated Relativity Change: | | | | | | | | 11.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 252.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3830 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: AIRCRAFT/SPACECRAFT MFG; UNMANNED AIRCRAFT SYSTEM MFG – 55 POUNDS OR HEAVIER

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 1,812,657,663 | 25 | 238 | 385 | 9,131,257 | 7,392,068 | 16,523,325 | 0.912 |
| 2017 | 1,739,206,906 | 6 | 214 | 438 | 7,122,358 | 6,055,680 | 13,178,038 | 0.758 |
| 2018 | 748,683,318 | 2 | 163 | 469 | 5,243,608 | 5,583,562 | 10,827,170 | 1.446 |
| | 4,300,547,887 | 33 | 615 | 1,292 | 21,497,223 | 19,031,310 | 40,528,533 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.500 | 0.443 | 0.942 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.581 | 0.585 | 1.166 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.511 | 0.421 | 0.932 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.500 | 0.443 | 0.942 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.560 | 0.601 | 1.161 | |
| Indicated Relativity Change: | | | | | | | | -0.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 113.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 3831 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: MACHINE SHOPS – AIRCRAFT COMPONENTS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,160,042,856 | 21 | 336 | 737 | 12,015,813 | 9,823,921 | 21,839,734 | 1.883 |
| 2018 | 1,261,337,574 | 11 | 303 | 703 | 10,242,754 | 9,870,975 | 20,113,729 | 1.595 |
| 2,421,380,430 | | 32 | 639 | 1,440 | 22,258,566 | 19,694,895 | 41,953,462 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.919 | 0.813 | 1.733 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.011 | 1.014 | 2.024 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.935 | 0.846 | 1.782 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.919 | 0.813 | 1.733 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.980 | 0.953 | 1.932 | |
| Indicated Relativity Change: | | | | | | | | -4.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 188.8% |

Code: 3840 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4 CLASS: AUTO, TRUCK OR MOTORCYCLE PARTS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 367,583,598 | 10 | 242 | 458 | 4,910,132 | 4,858,182 | 9,768,314 | 2.657 |
| 2017 | 367,675,887 | 8 | 201 | 472 | 4,124,612 | 4,741,521 | 8,866,133 | 2.411 |
| 2018 | 389,299,475 | 5 | 246 | 469 | 4,749,897 | 5,279,197 | 10,029,094 | 2.576 |
| 1,124,558,960 | | 23 | 689 | 1,399 | 13,784,641 | 14,878,900 | 28,663,541 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.226 | 1.323 | 2.549 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.205 | 1.462 | 2.667 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.102 | 1.179 | 2.281 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.226 | 1.323 | 2.549 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.321 | 1.604 | 2.926 | |
| Indicated Relativity Change: | | | | | | | | 9.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 285.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 4000 RHG: 4 NAICS: 21 ILDG: 3 MLDG: 4 CLASS: SAND OR GRAVEL DIGGING; CLAY DIGGING; SALT PRODUCTION; DREDGING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 106,169,447 | 2 | 15 | 44 | 619,706 | 405,635 | 1,025,341 | 0.966 |
| 2015 | 108,046,053 | 7 | 15 | 52 | 838,461 | 843,901 | 1,682,362 | 1.557 |
| 2016 | 116,415,086 | 5 | 22 | 40 | 1,056,672 | 1,105,966 | 2,162,638 | 1.858 |
| 2017 | 111,436,040 | 2 | 26 | 36 | 940,906 | 974,939 | 1,915,845 | 1.719 |
| 2018 | 119,202,653 | 0 | 27 | 50 | 922,817 | 1,032,496 | 1,955,313 | 1.640 |
| | 561,269,279 | 16 | 105 | 222 | 4,378,561 | 4,362,936 | 8,741,497 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.780 | 0.777 | 1.557 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.764 | 0.953 | 1.717 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.690 | 0.742 | 1.432 | |
| Credibility: | | | | | 0.71 | 0.67 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.754 | 0.766 | 1.520 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.827 | 0.974 | 1.800 | |
| Indicated Relativity Change: | | | | | | | | 4.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 175.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4034 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: CONCRETE PRODUCTS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 221,677,184 | 12 | 126 | 305 | 2,590,219 | 3,164,414 | 5,754,633 | 2.596 |
| 2016 | 222,644,835 | 11 | 144 | 264 | 3,071,468 | 3,369,794 | 6,441,262 | 2.893 |
| 2017 | 225,878,632 | 10 | 136 | 295 | 3,417,358 | 3,591,408 | 7,008,766 | 3.103 |
| 2018 | 250,615,641 | 3 | 120 | 387 | 3,406,604 | 3,538,189 | 6,944,793 | 2.771 |
| 920,816,292 | | 36 | 526 | 1,251 | 12,485,648 | 13,663,805 | 26,149,453 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.356 | 1.484 | 2.840 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.616 | 1.914 | 3.530 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.421 | 1.378 | 2.799 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.356 | 1.484 | 2.840 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.520 | 2.015 | 3.535 | |
| Indicated Relativity Change: | | | | | | | | 0.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 345.4% |

Code: 4036 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PLASTER BOARD MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 23,518,392 | 1 | 7 | 11 | 198,141 | 153,929 | 352,070 | 1.497 |
| 2015 | 22,746,144 | 2 | 11 | 13 | 400,710 | 258,794 | 659,504 | 2.899 |
| 2016 | 25,631,719 | 4 | 7 | 19 | 588,359 | 723,801 | 1,312,160 | 5.119 |
| 2017 | 33,000,772 | 0 | 13 | 14 | 385,646 | 490,749 | 876,395 | 2.656 |
| 2018 | 30,924,774 | 1 | 8 | 13 | 305,001 | 276,344 | 581,345 | 1.880 |
| 135,821,801 | | 8 | 46 | 70 | 1,877,856 | 1,903,617 | 3,781,473 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.383 | 1.402 | 2.784 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.485 | 1.585 | 3.070 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.336 | 1.219 | 2.555 | |
| Credibility: | | | | | 0.52 | 0.47 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.360 | 1.305 | 2.665 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.492 | 1.660 | 3.151 | |
| Indicated Relativity Change: | | | | | | | | 2.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 307.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 4038 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: PLASTER OR CONCRETE STATUARY OR ORNAMENT MFG;
 TAXIDERMIST

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 25,487,101 | 2 | 16 | 26 | 243,730 | 298,910 | 542,640 | 2.129 |
| 2015 | 26,960,437 | 3 | 31 | 35 | 497,897 | 579,563 | 1,077,460 | 3.996 |
| 2016 | 27,720,041 | 1 | 24 | 33 | 433,900 | 622,334 | 1,056,234 | 3.810 |
| 2017 | 25,200,965 | 1 | 23 | 24 | 622,127 | 537,402 | 1,159,529 | 4.601 |
| 2018 | 23,005,014 | 0 | 18 | 28 | 447,213 | 759,645 | 1,206,858 | 5.246 |
| | 128,373,559 | 7 | 112 | 146 | 2,244,866 | 2,797,854 | 5,042,720 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.749 | 2.179 | 3.928 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.742 | 2.151 | 3.893 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.593 | 1.734 | 3.327 | |
| Credibility: | | | | | 0.55 | 0.53 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.679 | 1.970 | 3.649 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.809 | 2.389 | 4.198 | |
| Indicated Relativity Change: | | | | | | | | 7.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 410.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4041 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: BRICK OR CLAY BUILDING PRODUCTS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 19,518,245 | 0 | 8 | 20 | 147,816 | 121,824 | 269,640 | 1.381 |
| 2015 | 17,501,411 | 1 | 12 | 22 | 146,884 | 196,710 | 343,594 | 1.963 |
| 2016 | 22,156,156 | 0 | 14 | 19 | 130,169 | 186,794 | 316,963 | 1.431 |
| 2017 | 22,225,466 | 0 | 16 | 36 | 240,795 | 280,690 | 521,485 | 2.346 |
| 2018 | 19,659,051 | 1 | 9 | 26 | 251,067 | 383,453 | 634,520 | 3.228 |
| 101,060,329 | | 2 | 59 | 123 | 916,730 | 1,169,471 | 2,086,201 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.907 | 1.157 | 2.064 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.094 | 1.206 | 2.300 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.001 | 0.972 | 1.973 | |
| Credibility: | | | | | 0.41 | 0.38 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.962 | 1.043 | 2.005 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.037 | 1.264 | 2.301 | |
| Indicated Relativity Change: | | | | | | | | 0.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 224.9% |

Code: 4049 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: POTTERY PRODUCTS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 51,235,169 | 0 | 21 | 49 | 184,015 | 311,056 | 495,071 | 0.966 |
| 2015 | 55,717,250 | 2 | 26 | 63 | 608,251 | 562,410 | 1,170,661 | 2.101 |
| 2016 | 61,053,130 | 2 | 30 | 36 | 614,819 | 599,019 | 1,213,838 | 1.988 |
| 2017 | 57,272,898 | 1 | 22 | 55 | 647,462 | 599,957 | 1,247,419 | 2.178 |
| 2018 | 62,713,116 | 2 | 30 | 53 | 1,184,934 | 840,573 | 2,025,507 | 3.230 |
| 287,991,563 | | 7 | 129 | 256 | 3,239,482 | 2,913,014 | 6,152,496 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.125 | 1.011 | 2.136 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.056 | 1.115 | 2.171 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.950 | 0.858 | 1.808 | |
| Credibility: | | | | | 0.62 | 0.55 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.059 | 0.942 | 2.001 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.161 | 1.198 | 2.359 | |
| Indicated Relativity Change: | | | | | | | | 8.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 230.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4111 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: GLASSWARE MFG; INCANDESCENT LAMP MFG;
CATHEDRAL/ART GLASS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 73,517,008 | 5 | 27 | 47 | 609,586 | 606,494 | 1,216,080 | 1.654 |
| 2015 | 78,416,575 | 4 | 24 | 56 | 710,231 | 704,150 | 1,414,381 | 1.804 |
| 2016 | 82,142,520 | 2 | 27 | 42 | 573,285 | 635,634 | 1,208,919 | 1.472 |
| 2017 | 85,939,487 | 1 | 30 | 64 | 944,343 | 636,658 | 1,581,001 | 1.840 |
| 2018 | 82,758,716 | 0 | 24 | 54 | 423,321 | 435,499 | 858,820 | 1.038 |
| 402,774,307 | | 12 | 132 | 263 | 3,260,766 | 3,018,435 | 6,279,201 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.810 | 0.749 | 1.559 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.805 | 0.935 | 1.739 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.724 | 0.719 | 1.443 | |
| Credibility: | | | | | 0.63 | 0.59 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.778 | 0.737 | 1.515 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.853 | 0.937 | 1.790 | |
| Indicated Relativity Change: | | | | | | | | 2.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 174.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4112 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: INTEGRATED CIRCUIT AND SEMICONDUCTOR WAFER MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 1,726,532,399 | 8 | 72 | 182 | 2,071,102 | 2,130,134 | 4,201,236 | 0.243 |
| 2015 | 1,722,356,084 | 6 | 87 | 249 | 2,210,008 | 2,365,098 | 4,575,106 | 0.266 |
| 2016 | 1,834,506,018 | 1 | 93 | 221 | 2,619,915 | 2,724,165 | 5,344,080 | 0.291 |
| 2017 | 1,882,355,562 | 5 | 82 | 222 | 2,810,391 | 2,570,697 | 5,381,088 | 0.286 |
| 2018 | 1,834,742,378 | 0 | 57 | 220 | 1,917,858 | 2,164,037 | 4,081,895 | 0.222 |
| 9,000,492,442 | | 20 | 391 | 1,094 | 11,629,273 | 11,954,131 | 23,583,404 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.129 | 0.133 | 0.262 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.142 | 0.155 | 0.297 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.131 | 0.129 | 0.261 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.129 | 0.133 | 0.262 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.138 | 0.156 | 0.293 | |
| Indicated Relativity Change: | | | | | | | | -1.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 28.7% |

Code: 4114 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: GLASSWARE MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 29,415,942 | 3 | 7 | 18 | 264,225 | 274,236 | 538,461 | 1.831 |
| 2015 | 31,061,974 | 1 | 12 | 23 | 230,231 | 271,532 | 501,763 | 1.615 |
| 2016 | 29,482,068 | 0 | 8 | 18 | 109,134 | 71,587 | 180,721 | 0.613 |
| 2017 | 46,715,172 | 2 | 14 | 43 | 430,389 | 652,748 | 1,083,137 | 2.319 |
| 2018 | 59,225,893 | 1 | 18 | 54 | 615,776 | 560,009 | 1,175,785 | 1.985 |
| 195,901,049 | | 7 | 59 | 156 | 1,649,755 | 1,830,112 | 3,479,867 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.842 | 0.934 | 1.776 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.880 | 0.950 | 1.830 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.792 | 0.731 | 1.523 | |
| Credibility: | | | | | 0.49 | 0.44 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.817 | 0.820 | 1.637 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.896 | 1.043 | 1.939 | |
| Indicated Relativity Change: | | | | | | | | 5.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 189.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4130 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: GLASS MERCHANTS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 93,990,685 | 8 | 73 | 142 | 1,300,562 | 1,567,194 | 2,867,756 | 3.051 |
| 2015 | 110,349,001 | 4 | 98 | 220 | 1,853,356 | 2,250,259 | 4,103,615 | 3.719 |
| 2016 | 124,262,008 | 1 | 117 | 204 | 1,753,850 | 2,530,512 | 4,284,362 | 3.448 |
| 2017 | 121,274,074 | 3 | 123 | 181 | 2,297,761 | 1,854,934 | 4,152,695 | 3.424 |
| 2018 | 128,870,096 | 1 | 126 | 215 | 2,642,463 | 2,642,959 | 5,285,422 | 4.101 |
| 578,745,865 | | 17 | 537 | 962 | 9,847,992 | 10,845,858 | 20,693,850 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.702 | 1.874 | 3.576 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.791 | 2.390 | 4.181 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.603 | 1.778 | 3.381 | |
| Credibility: | | | | | 1.00 | 0.96 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.702 | 1.870 | 3.572 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.908 | 2.539 | 4.447 | |
| Indicated Relativity Change: | | | | | | | | 6.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 434.5% |

Code: 4150 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: OPTICAL GOODS MFG; LENS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 241,338,549 | 8 | 84 | 142 | 1,952,467 | 2,153,998 | 4,106,465 | 1.702 |
| 2015 | 270,264,653 | 4 | 85 | 144 | 1,635,695 | 2,026,760 | 3,662,455 | 1.355 |
| 2016 | 247,978,374 | 2 | 80 | 255 | 1,779,603 | 2,047,703 | 3,827,306 | 1.543 |
| 2017 | 266,625,319 | 1 | 81 | 215 | 1,792,341 | 2,108,156 | 3,900,497 | 1.463 |
| 2018 | 266,374,739 | 0 | 102 | 196 | 2,428,995 | 2,887,992 | 5,316,987 | 1.996 |
| 1,292,581,634 | | 15 | 432 | 952 | 9,589,103 | 11,224,608 | 20,813,711 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.742 | 0.868 | 1.610 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.817 | 1.033 | 1.851 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.747 | 0.833 | 1.581 | |
| Credibility: | | | | | 1.00 | 0.99 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.742 | 0.868 | 1.610 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.800 | 1.053 | 1.852 | |
| Indicated Relativity Change: | | | | | | | | 0.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 181.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4239 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PAPER OR CARDBOARD STOCK MFG; FIBER PRODUCTS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 66,281,555 | 4 | 18 | 31 | 604,469 | 530,050 | 1,134,519 | 1.712 |
| 2015 | 68,672,211 | 3 | 23 | 40 | 394,590 | 459,770 | 854,360 | 1.244 |
| 2016 | 63,772,989 | 3 | 28 | 37 | 671,706 | 596,757 | 1,268,463 | 1.989 |
| 2017 | 64,526,597 | 1 | 19 | 47 | 511,913 | 674,893 | 1,186,806 | 1.839 |
| 2018 | 67,413,009 | 0 | 23 | 43 | 636,593 | 706,869 | 1,343,462 | 1.993 |
| 330,666,361 | | 11 | 111 | 198 | 2,819,271 | 2,968,339 | 5,787,611 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.853 | 0.898 | 1.750 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.978 | 1.039 | 2.017 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.895 | 0.838 | 1.732 | |
| Credibility: | | | | | 0.64 | 0.58 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.868 | 0.872 | 1.740 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.935 | 1.058 | 1.993 | |
| Indicated Relativity Change: | | | | | | | | -1.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 194.8% |

Code: 4240 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: BOX MFG – PAPER OR CARDBOARD – RIGID

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 3,282,151 | 0 | 4 | 8 | 41,949 | 64,385 | 106,334 | 3.240 |
| 2015 | 3,098,152 | 0 | 10 | 10 | 197,591 | 178,827 | 376,418 | 12.150 |
| 2016 | 7,985,097 | 2 | 6 | 6 | 418,163 | 211,763 | 629,926 | 7.889 |
| 2017 | 7,976,709 | 2 | 9 | 6 | 286,397 | 301,314 | 587,711 | 7.368 |
| 2018 | 7,483,347 | 0 | 5 | 3 | 99,546 | 55,381 | 154,927 | 2.070 |
| 29,825,456 | | 4 | 34 | 33 | 1,043,645 | 811,670 | 1,855,315 | |
| Adjusted Loss to Payroll Ratio: | | | | | 3.499 | 2.721 | 6.221 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.844 | 3.163 | 6.007 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.631 | 2.642 | 5.273 | |
| Credibility: | | | | | 0.37 | 0.35 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.952 | 2.670 | 5.622 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 3.146 | 3.126 | 6.273 | |
| Indicated Relativity Change: | | | | | | | | 4.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 612.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4243 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: BOX MFG – PAPER OR CARDBOARD – FOLDING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 102,469,245 | 6 | 40 | 56 | 1,087,647 | 1,226,564 | 2,314,211 | 2.258 |
| 2015 | 111,259,027 | 4 | 47 | 97 | 808,508 | 1,128,721 | 1,937,229 | 1.741 |
| 2016 | 113,466,276 | 5 | 48 | 73 | 992,116 | 1,083,056 | 2,075,172 | 1.829 |
| 2017 | 120,689,407 | 4 | 66 | 92 | 1,811,828 | 1,758,438 | 3,570,266 | 2.958 |
| 2018 | 132,397,281 | 1 | 56 | 116 | 1,284,538 | 1,583,032 | 2,867,570 | 2.166 |
| 580,281,235 | | 20 | 257 | 434 | 5,984,636 | 6,779,811 | 12,764,447 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.031 | 1.168 | 2.200 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.203 | 1.340 | 2.543 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.122 | 1.136 | 2.258 | |
| Credibility: | | | | | 0.87 | 0.81 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.043 | 1.162 | 2.205 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.103 | 1.340 | 2.443 | |
| Indicated Relativity Change: | | | | | | | | -3.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 238.7% |

Code: 4244 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: CORRUGATED OR FIBER BOARD CONTAINER MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 455,173,519 | 19 | 199 | 396 | 5,735,783 | 6,051,717 | 11,787,500 | 2.590 |
| 2018 | 493,188,615 | 12 | 172 | 359 | 6,457,008 | 6,628,364 | 13,085,372 | 2.653 |
| 948,362,134 | | 31 | 371 | 755 | 12,192,791 | 12,680,081 | 24,872,872 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.286 | 1.337 | 2.623 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.424 | 1.660 | 3.084 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.281 | 1.277 | 2.558 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.286 | 1.337 | 2.623 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.410 | 1.701 | 3.110 | |
| Indicated Relativity Change: | | | | | | | | 0.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 303.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4250 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PAPER COATING/LAMINATING; COMPUTER PRINTING/TYPEWRITER RIBBON MFG/REFURBISHING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 64,843,993 | 6 | 32 | 46 | 899,112 | 1,110,956 | 2,010,068 | 3.100 |
| 2015 | 73,751,114 | 7 | 44 | 67 | 1,137,493 | 1,258,014 | 2,395,507 | 3.248 |
| 2016 | 54,307,212 | 0 | 24 | 54 | 341,888 | 490,686 | 832,574 | 1.533 |
| 2017 | 64,336,136 | 0 | 24 | 55 | 583,358 | 481,915 | 1,065,273 | 1.656 |
| 2018 | 49,842,901 | 0 | 26 | 33 | 536,248 | 555,961 | 1,092,209 | 2.191 |
| | 307,081,356 | 13 | 150 | 255 | 3,498,100 | 3,897,531 | 7,395,630 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.139 | 1.269 | 2.408 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.246 | 1.571 | 2.817 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.121 | 1.209 | 2.329 | |
| Credibility: | | | | | 0.68 | 0.65 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.133 | 1.248 | 2.381 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.243 | 1.587 | 2.830 | |
| Indicated Relativity Change: | | | | | | | | 0.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 276.5% |

INCLUDES 4922 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 4251 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ENVELOPE MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 21,306,560 | 1 | 12 | 16 | 286,219 | 402,750 | 688,969 | 3.234 |
| 2015 | 19,686,106 | 0 | 7 | 17 | 166,661 | 152,519 | 319,180 | 1.621 |
| 2016 | 30,453,538 | 0 | 13 | 9 | 231,245 | 169,340 | 400,585 | 1.315 |
| 2017 | 19,728,313 | 1 | 10 | 11 | 303,248 | 166,997 | 470,245 | 2.384 |
| 2018 | 27,216,116 | 0 | 19 | 23 | 229,158 | 362,340 | 591,498 | 2.173 |
| 118,390,632 | | 2 | 61 | 76 | 1,216,531 | 1,253,946 | 2,470,477 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.028 | 1.059 | 2.087 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.276 | 1.356 | 2.632 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.180 | 1.133 | 2.313 | |
| Credibility: | | | | | 0.47 | 0.43 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.109 | 1.101 | 2.210 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.181 | 1.289 | 2.471 | |
| Indicated Relativity Change: | | | | | | | | -6.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 241.4% |

Code: 4279 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PAPER GOODS MFG; BAG MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 146,892,113 | 10 | 125 | 180 | 2,360,307 | 2,665,887 | 5,026,194 | 3.422 |
| 2015 | 159,044,314 | 14 | 134 | 185 | 2,572,486 | 2,945,731 | 5,518,217 | 3.470 |
| 2016 | 168,986,742 | 8 | 125 | 184 | 2,749,393 | 2,499,262 | 5,248,655 | 3.106 |
| 2017 | 171,243,942 | 4 | 80 | 134 | 1,245,245 | 1,495,198 | 2,740,443 | 1.600 |
| 2018 | 141,950,164 | 2 | 92 | 181 | 2,465,585 | 3,638,248 | 6,103,833 | 4.300 |
| 788,117,274 | | 38 | 556 | 864 | 11,393,017 | 13,244,326 | 24,637,344 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.446 | 1.681 | 3.126 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.555 | 1.938 | 3.493 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.422 | 1.563 | 2.985 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.446 | 1.681 | 3.126 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.558 | 2.038 | 3.596 | |
| Indicated Relativity Change: | | | | | | | | 2.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 351.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4283 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: BUILDING OR ROOFING PAPER OR FELT ASPHALT SATURATION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 25,041,518 | 1 | 10 | 7 | 137,436 | 249,880 | 387,316 | 1.547 |
| 2015 | 26,647,010 | 0 | 7 | 8 | 113,410 | 150,158 | 263,568 | 0.989 |
| 2016 | 30,749,380 | 1 | 10 | 15 | 393,272 | 394,840 | 788,112 | 2.563 |
| 2017 | 29,319,845 | 1 | 3 | 6 | 164,464 | 152,336 | 316,800 | 1.080 |
| 2018 | 25,510,468 | 1 | 12 | 10 | 470,653 | 286,254 | 756,907 | 2.967 |
| 137,268,222 | | 4 | 42 | 46 | 1,279,234 | 1,233,468 | 2,512,702 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.932 | 0.899 | 1.831 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.946 | 1.050 | 1.996 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.866 | 0.847 | 1.712 | |
| Credibility: | | | | | 0.44 | 0.41 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.895 | 0.868 | 1.763 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.964 | 1.052 | 2.017 | |
| Indicated Relativity Change: | | | | | | | | 1.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 197.1% |

Code: 4286 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: BAG MFG – PLASTIC

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 120,438,636 | 15 | 105 | 182 | 2,329,329 | 2,203,728 | 4,533,057 | 3.764 |
| 2015 | 132,594,938 | 22 | 158 | 158 | 3,077,509 | 3,166,882 | 6,244,391 | 4.709 |
| 2016 | 130,832,554 | 17 | 99 | 197 | 2,357,018 | 2,452,025 | 4,809,043 | 3.676 |
| 2017 | 138,244,621 | 8 | 106 | 168 | 2,258,034 | 2,259,961 | 4,517,995 | 3.268 |
| 2018 | 139,855,731 | 4 | 109 | 164 | 2,552,464 | 2,811,573 | 5,364,037 | 3.835 |
| 661,966,479 | | 66 | 577 | 869 | 12,574,354 | 12,894,168 | 25,468,523 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.900 | 1.948 | 3.847 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.134 | 2.352 | 4.486 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.974 | 1.965 | 3.939 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.900 | 1.948 | 3.847 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.024 | 2.281 | 4.306 | |
| Indicated Relativity Change: | | | | | | | | -4.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 420.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 4295 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PRINTING OPERATION – SCREEN PRINTING; SCREEN PRINTED MERCHANDISE DEALERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 206,190,628 | 9 | 196 | 170 | 3,104,225 | 3,435,958 | 6,540,183 | 3.172 |
| 2017 | 208,051,746 | 11 | 212 | 183 | 4,318,753 | 5,095,220 | 9,413,973 | 4.525 |
| 2018 | 211,022,293 | 8 | 137 | 152 | 3,526,668 | 3,755,613 | 7,282,281 | 3.451 |
| | 625,264,668 | 28 | 545 | 505 | 10,949,646 | 12,286,790 | 23,236,436 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.751 | 1.965 | 3.716 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.917 | 2.403 | 4.321 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.725 | 1.849 | 3.574 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.751 | 1.965 | 3.716 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.920 | 2.499 | 4.420 | |
| Indicated Relativity Change: | | | | | | | | 2.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 431.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4297 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: ELECTRONIC PRE-PRESS; GRAPHIC DESIGN

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 307,737,283 | 0 | 14 | 22 | 135,343 | 158,376 | 293,719 | 0.095 |
| 2015 | 331,814,479 | 3 | 5 | 20 | 346,420 | 305,857 | 652,277 | 0.197 |
| 2016 | 369,832,523 | 0 | 7 | 15 | 105,401 | 165,463 | 270,864 | 0.073 |
| 2017 | 377,079,597 | 0 | 10 | 16 | 113,929 | 282,262 | 396,191 | 0.105 |
| 2018 | 384,309,227 | 1 | 5 | 19 | 318,501 | 560,886 | 879,387 | 0.229 |
| 1,770,773,108 | | 4 | 41 | 92 | 1,019,594 | 1,472,845 | 2,492,438 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.058 | 0.083 | 0.141 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.072 | 0.074 | 0.146 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.066 | 0.060 | 0.126 | |
| Credibility: | | | | | 0.44 | 0.39 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.062 | 0.069 | 0.131 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.067 | 0.083 | 0.151 | |
| Indicated Relativity Change: | | | | | | | | 3.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 14.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4299 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 CLASS: PRINTING OPERATION / BOOKBINDING OPERATION – ALL OTHER EMPLOYEES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 728,959,590 | 17 | 497 | 702 | 11,639,643 | 10,907,037 | 22,546,680 | 3.093 |
| 2018 | 687,647,571 | 3 | 314 | 553 | 7,859,968 | 8,364,527 | 16,224,495 | 2.359 |
| | 1,416,607,161 | 20 | 811 | 1,255 | 19,499,611 | 19,271,564 | 38,771,175 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.377 | 1.360 | 2.737 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.291 | 1.544 | 2.835 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.181 | 1.245 | 2.426 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.377 | 1.360 | 2.737 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.484 | 1.650 | 3.133 | |
| Indicated Relativity Change: | | | | | | | | 10.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 306.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4304 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: NEWSPAPER PUBLISHING OR PRINTING – ALL OTHER EMPLOYEES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 103,690,966 | 12 | 90 | 140 | 2,653,704 | 2,550,778 | 5,204,482 | 5.019 |
| 2015 | 81,103,900 | 12 | 71 | 120 | 3,144,647 | 2,586,276 | 5,730,923 | 7.066 |
| 2016 | 77,719,365 | 4 | 62 | 86 | 1,779,720 | 1,635,856 | 3,415,576 | 4.395 |
| 2017 | 73,936,292 | 0 | 70 | 92 | 1,456,195 | 1,661,072 | 3,117,267 | 4.216 |
| 2018 | 67,819,867 | 0 | 53 | 84 | 1,295,493 | 1,221,444 | 2,516,937 | 3.711 |
| | 404,270,390 | 28 | 346 | 522 | 10,329,759 | 9,655,426 | 19,985,185 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.555 | 2.388 | 4.944 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.255 | 2.357 | 4.612 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.226 | 2.005 | 4.230 | |
| Credibility: | | | | | 0.96 | 0.87 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.542 | 2.338 | 4.880 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.740 | 2.836 | 5.575 | |
| Indicated Relativity Change: | | | | | | | | 20.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 544.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4312 RHG: 3 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: NEWSPAPER DELIVERY

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 18,362,092 | 1 | 11 | 1 | 183,734 | 194,441 | 378,175 | 2.060 |
| 2015 | 16,214,920 | 0 | 12 | 7 | 215,488 | 451,015 | 666,503 | 4.110 |
| 2016 | 15,914,397 | 3 | 9 | 10 | 677,901 | 759,463 | 1,437,364 | 9.032 |
| 2017 | 14,680,278 | 1 | 16 | 3 | 333,654 | 477,483 | 811,137 | 5.525 |
| 2018 | 13,621,751 | 0 | 9 | 1 | 284,193 | 362,552 | 646,745 | 4.748 |
| 78,793,438 | | 5 | 57 | 22 | 1,694,970 | 2,244,954 | 3,939,924 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.151 | 2.849 | 5.000 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.169 | 1.773 | 2.942 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.110 | 1.515 | 2.625 | |
| Credibility: | | | | | 0.38 | 0.40 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.505 | 2.049 | 3.554 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Indicated (Unlimited) Loss to Payroll Ratio: | | | | | 1.623 | 2.484 | 4.107 | |
| Indicated Relativity Change: | | | | | | | | 39.6% |
| Selected Loss to Payroll Ratio (Restricted to 25% Change): | | | | | 1.453 | 2.224 | 3.677 | |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 359.3% |

Code: 4351 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: PHOTO ENGRAVING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 23,314,672 | 1 | 6 | 13 | 173,486 | 261,235 | 434,721 | 1.865 |
| 2015 | 20,961,032 | 2 | 6 | 13 | 171,535 | 199,018 | 370,553 | 1.768 |
| 2016 | 21,455,511 | 0 | 7 | 14 | 242,478 | 237,782 | 480,260 | 2.238 |
| 2017 | 23,581,216 | 0 | 5 | 12 | 104,578 | 100,576 | 205,154 | 0.870 |
| 2018 | 21,215,071 | 0 | 6 | 6 | 166,529 | 152,262 | 318,791 | 1.503 |
| 110,527,501 | | 3 | 30 | 58 | 858,605 | 950,874 | 1,809,480 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.777 | 0.860 | 1.637 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.959 | 0.961 | 1.920 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.877 | 0.775 | 1.652 | |
| Credibility: | | | | | 0.41 | 0.36 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.836 | 0.806 | 1.641 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.901 | 0.977 | 1.878 | |
| Indicated Relativity Change: | | | | | | | | -2.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 183.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4354 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: PRINTED CIRCUIT BOARD MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 185,987,843 | 4 | 51 | 129 | 1,027,484 | 1,374,132 | 2,401,616 | 1.291 |
| 2015 | 189,468,729 | 2 | 60 | 144 | 797,031 | 1,139,109 | 1,936,140 | 1.022 |
| 2016 | 186,182,155 | 2 | 68 | 151 | 1,174,525 | 1,401,254 | 2,575,779 | 1.383 |
| 2017 | 230,594,474 | 5 | 75 | 178 | 2,387,376 | 2,623,824 | 5,011,200 | 2.173 |
| 2018 | 246,731,319 | 1 | 64 | 154 | 1,913,519 | 1,786,361 | 3,699,880 | 1.500 |
| 1,038,964,519 | | 14 | 318 | 756 | 7,299,935 | 8,324,681 | 15,624,615 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.703 | 0.801 | 1.504 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.707 | 0.868 | 1.575 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.659 | 0.736 | 1.395 | |
| Credibility: | | | | | 0.89 | 0.86 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.698 | 0.792 | 1.490 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.738 | 0.913 | 1.651 | |
| Indicated Relativity Change: | | | | | | | | 4.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 161.3% |

Code: 4361 RHG: 1 NAICS: 54 ILDG: 4 MLDG: 3 CLASS: PHOTOGRAPHERS; PHOTOFINISHING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 178,570,966 | 2 | 55 | 121 | 943,551 | 910,405 | 1,853,956 | 1.038 |
| 2015 | 169,681,085 | 7 | 35 | 95 | 684,071 | 653,702 | 1,337,773 | 0.788 |
| 2016 | 185,723,356 | 2 | 56 | 90 | 789,468 | 1,034,717 | 1,824,185 | 0.982 |
| 2017 | 184,784,481 | 0 | 54 | 120 | 736,504 | 1,116,041 | 1,852,545 | 1.003 |
| 2018 | 180,907,800 | 1 | 46 | 119 | 955,467 | 1,574,891 | 2,530,358 | 1.399 |
| 899,667,688 | | 12 | 246 | 545 | 4,109,061 | 5,289,756 | 9,398,818 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.457 | 0.588 | 1.045 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.598 | 0.729 | 1.327 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.567 | 0.611 | 1.178 | |
| Credibility: | | | | | 0.79 | 0.76 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.480 | 0.593 | 1.073 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.507 | 0.684 | 1.192 | |
| Indicated Relativity Change: | | | | | | | | -10.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 116.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4362 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: MOTION PICTURES – NEGATIVE AND PRINT PROCESSORS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 39,922,457 | 4 | 6 | 15 | 470,135 | 333,166 | 803,301 | 2.012 |
| 2015 | 33,947,182 | 1 | 5 | 8 | 376,403 | 321,561 | 697,964 | 2.056 |
| 2016 | 46,055,180 | 0 | 6 | 13 | 113,659 | 99,109 | 212,768 | 0.462 |
| 2017 | 15,511,008 | 0 | 0 | 6 | 0 | 6,613 | 6,613 | 0.043 |
| 2018 | 16,721,068 | 0 | 3 | 5 | 78,689 | 135,242 | 213,931 | 1.279 |
| 152,156,895 | | 5 | 20 | 47 | 1,038,886 | 895,692 | 1,934,578 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.683 | 0.589 | 1.271 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.733 | 0.539 | 1.272 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.724 | 0.458 | 1.182 | |
| Credibility: | | | | | 0.42 | 0.32 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.707 | 0.500 | 1.207 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.761 | 0.606 | 1.368 | |
| Indicated Relativity Change: | | | | | | | | 7.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 133.7% |

Code: 4410 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: RUBBER GOODS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 146,452,300 | 9 | 107 | 180 | 2,354,459 | 2,690,775 | 5,045,234 | 3.445 |
| 2016 | 149,580,226 | 19 | 110 | 180 | 3,513,196 | 3,202,111 | 6,715,307 | 4.489 |
| 2017 | 164,047,977 | 6 | 96 | 268 | 2,625,769 | 2,777,874 | 5,403,643 | 3.294 |
| 2018 | 171,719,205 | 5 | 90 | 268 | 3,289,269 | 3,747,233 | 7,036,502 | 4.098 |
| 631,799,707 | | 39 | 403 | 896 | 11,782,692 | 12,417,993 | 24,200,685 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.865 | 1.965 | 3.830 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.014 | 2.319 | 4.333 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.842 | 1.869 | 3.712 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.865 | 1.965 | 3.830 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.010 | 2.383 | 4.393 | |
| Indicated Relativity Change: | | | | | | | | 1.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 429.3% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4420 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: RUBBER TIRE RECAPPING OR RETREADING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 17,199,277 | 1 | 26 | 45 | 543,925 | 447,790 | 991,715 | 5.766 |
| 2015 | 19,429,129 | 1 | 22 | 53 | 228,492 | 308,862 | 537,354 | 2.766 |
| 2016 | 17,261,670 | 2 | 22 | 27 | 351,325 | 544,378 | 895,703 | 5.189 |
| 2017 | 19,157,068 | 0 | 33 | 47 | 501,702 | 731,247 | 1,232,949 | 6.436 |
| 2018 | 15,777,199 | 1 | 29 | 29 | 664,845 | 579,410 | 1,244,255 | 7.886 |
| 88,824,343 | | 5 | 132 | 201 | 2,290,290 | 2,611,687 | 4,901,976 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.578 | 2.940 | 5.519 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.729 | 3.243 | 5.972 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.524 | 2.708 | 5.233 | |
| Credibility: | | | | | 0.57 | 0.54 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.555 | 2.834 | 5.389 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.723 | 3.318 | 6.042 | |
| Indicated Relativity Change: | | | | | | | | 1.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 590.4% |

Code: 4432 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PEN OR MECHANICAL PENCIL MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 6,984,116 | 1 | 2 | 6 | 77,697 | 97,844 | 175,541 | 2.513 |
| 2015 | 10,971,625 | 0 | 5 | 16 | 80,294 | 115,096 | 195,390 | 1.781 |
| 2016 | 18,077,598 | 1 | 12 | 30 | 202,002 | 302,237 | 504,239 | 2.789 |
| 2017 | 17,251,424 | 1 | 6 | 31 | 222,354 | 291,352 | 513,706 | 2.978 |
| 2018 | 17,702,463 | 0 | 14 | 14 | 256,728 | 206,426 | 463,154 | 2.616 |
| 70,987,227 | | 3 | 39 | 97 | 839,075 | 1,012,955 | 1,852,030 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.182 | 1.427 | 2.609 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.800 | 1.267 | 2.067 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.720 | 0.975 | 1.695 | |
| Credibility: | | | | | 0.32 | 0.33 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.868 | 1.124 | 1.992 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.952 | 1.430 | 2.381 | |
| Indicated Relativity Change: | | | | | | | | 15.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 232.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4470 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 1 CLASS: WIRE, WIRE ROPE OR WIRE CABLE MFG – NO WIRE DRAWING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 51,784,020 | 3 | 14 | 52 | 370,162 | 335,483 | 705,645 | 1.363 |
| 2015 | 48,492,754 | 1 | 12 | 24 | 314,042 | 368,618 | 682,660 | 1.408 |
| 2016 | 48,690,653 | 2 | 7 | 22 | 254,027 | 238,230 | 492,257 | 1.011 |
| 2017 | 51,470,177 | 1 | 13 | 63 | 273,297 | 262,879 | 536,176 | 1.042 |
| 2018 | 47,472,987 | 0 | 16 | 35 | 435,700 | 456,383 | 892,083 | 1.879 |
| 247,910,592 | | 7 | 62 | 196 | 1,647,228 | 1,661,592 | 3,308,820 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.664 | 0.670 | 1.335 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.600 | 0.744 | 1.345 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.540 | 0.573 | 1.113 | |
| Credibility: | | | | | 0.46 | 0.44 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.597 | 0.616 | 1.213 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.655 | 0.783 | 1.438 | |
| Indicated Relativity Change: | | | | | | | | 6.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 140.5% |

Code: 4478 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PLASTIC GOODS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 278,346,307 | 14 | 194 | 374 | 3,802,315 | 4,239,410 | 8,041,725 | 2.889 |
| 2017 | 283,171,907 | 10 | 163 | 308 | 3,574,521 | 4,000,056 | 7,574,577 | 2.675 |
| 2018 | 274,119,839 | 7 | 181 | 331 | 4,419,120 | 4,787,045 | 9,206,165 | 3.358 |
| 835,638,053 | | 31 | 538 | 1,013 | 11,795,956 | 13,026,512 | 24,822,468 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.412 | 1.559 | 2.970 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.437 | 1.890 | 3.327 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.293 | 1.454 | 2.747 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.412 | 1.559 | 2.970 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.548 | 1.983 | 3.531 | |
| Indicated Relativity Change: | | | | | | | | 6.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 345.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4492 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: SIGN MFG – METAL, PLASTIC OR WOOD

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 66,128,378 | 8 | 30 | 97 | 685,112 | 897,996 | 1,583,108 | 2.394 |
| 2015 | 77,373,416 | 4 | 60 | 92 | 1,178,050 | 1,329,490 | 2,507,540 | 3.241 |
| 2016 | 79,992,274 | 3 | 60 | 124 | 1,441,868 | 2,040,124 | 3,481,992 | 4.353 |
| 2017 | 78,167,869 | 2 | 37 | 102 | 951,856 | 1,387,085 | 2,338,941 | 2.992 |
| 2018 | 88,043,718 | 4 | 51 | 103 | 1,451,324 | 1,680,358 | 3,131,682 | 3.557 |
| 389,705,655 | | 21 | 238 | 518 | 5,708,211 | 7,335,053 | 13,043,264 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.465 | 1.882 | 3.347 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.721 | 2.119 | 3.840 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.592 | 1.770 | 3.362 | |
| Credibility: | | | | | 0.86 | 0.83 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.483 | 1.863 | 3.346 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.580 | 2.182 | 3.762 | |
| Indicated Relativity Change: | | | | | | | | -2.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 367.6% |

Code: 4494 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PLASTICS – BLOW MOLDED PRODUCTS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 137,464,258 | 17 | 131 | 155 | 3,260,410 | 3,090,241 | 6,350,651 | 4.620 |
| 2015 | 142,294,439 | 5 | 115 | 132 | 2,661,425 | 2,443,786 | 5,105,211 | 3.588 |
| 2016 | 131,546,780 | 8 | 73 | 113 | 2,116,928 | 1,693,657 | 3,810,585 | 2.897 |
| 2017 | 132,872,144 | 2 | 82 | 108 | 2,390,065 | 1,730,920 | 4,120,985 | 3.101 |
| 2018 | 121,344,551 | 1 | 77 | 135 | 2,039,559 | 2,043,966 | 4,083,525 | 3.365 |
| 665,522,171 | | 33 | 478 | 643 | 12,468,386 | 11,002,569 | 23,470,955 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.873 | 1.653 | 3.527 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.057 | 1.932 | 3.989 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.902 | 1.614 | 3.516 | |
| Credibility: | | | | | 1.00 | 0.99 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.873 | 1.653 | 3.526 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.997 | 1.936 | 3.932 | |
| Indicated Relativity Change: | | | | | | | | -1.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 384.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4495 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PLASTICS – EXTRUSION MOLDED PRODUCTS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 193,366,479 | 7 | 84 | 169 | 1,740,814 | 2,003,276 | 3,744,090 | 1.936 |
| 2015 | 206,556,821 | 11 | 83 | 173 | 2,294,308 | 2,342,591 | 4,636,899 | 2.245 |
| 2016 | 206,706,555 | 10 | 105 | 195 | 2,498,400 | 2,654,738 | 5,153,138 | 2.493 |
| 2017 | 227,215,701 | 7 | 92 | 208 | 2,351,389 | 2,382,151 | 4,733,540 | 2.083 |
| 2018 | 250,766,657 | 1 | 102 | 232 | 2,296,052 | 2,505,655 | 4,801,707 | 1.915 |
| 1,084,612,214 | | 36 | 466 | 977 | 11,180,964 | 11,888,411 | 23,069,375 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.031 | 1.096 | 2.127 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.037 | 1.214 | 2.251 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.966 | 1.030 | 1.996 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.031 | 1.096 | 2.127 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.090 | 1.264 | 2.354 | |
| Indicated Relativity Change: | | | | | | | | 4.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 230.0% |

Code: 4496 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: PLASTICS – FABRICATED PRODUCTS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 84,656,738 | 11 | 66 | 113 | 1,640,361 | 2,032,685 | 3,673,046 | 4.339 |
| 2015 | 100,080,889 | 5 | 87 | 154 | 1,568,309 | 1,689,336 | 3,257,645 | 3.255 |
| 2016 | 112,459,615 | 5 | 75 | 141 | 1,791,023 | 2,107,573 | 3,898,596 | 3.467 |
| 2017 | 121,447,111 | 3 | 83 | 133 | 1,970,845 | 2,372,685 | 4,343,530 | 3.576 |
| 2018 | 120,833,494 | 0 | 74 | 153 | 1,459,780 | 1,811,987 | 3,271,767 | 2.708 |
| 539,477,846 | | 24 | 385 | 694 | 8,430,318 | 10,014,266 | 18,444,584 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.563 | 1.856 | 3.419 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.790 | 2.350 | 4.139 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.637 | 1.894 | 3.531 | |
| Credibility: | | | | | 0.99 | 0.97 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.563 | 1.857 | 3.421 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.685 | 2.252 | 3.937 | |
| Indicated Relativity Change: | | | | | | | | -4.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 384.7% |

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Code: 4497 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PLASTICS – FIBER REINFORCED PLASTIC PRODUCTS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 240,160,996 | 15 | 110 | 316 | 2,451,715 | 2,993,965 | 5,445,680 | 2.268 |
| 2016 | 253,019,800 | 8 | 128 | 264 | 3,066,993 | 3,078,253 | 6,145,246 | 2.429 |
| 2017 | 245,017,474 | 2 | 129 | 252 | 2,717,213 | 2,903,962 | 5,621,175 | 2.294 |
| 2018 | 239,194,330 | 1 | 109 | 282 | 3,170,313 | 3,590,526 | 6,760,839 | 2.827 |
| 977,392,600 | | 26 | 476 | 1,114 | 11,406,234 | 12,566,707 | 23,972,941 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.167 | 1.286 | 2.453 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.157 | 1.498 | 2.655 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.059 | 1.207 | 2.266 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.167 | 1.286 | 2.453 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.258 | 1.559 | 2.817 | |
| Indicated Relativity Change: | | | | | | | | 6.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 275.3% |

Code: 4498 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PLASTICS – INJECTION MOLDED PRODUCTS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 485,284,431 | 8 | 264 | 463 | 5,592,074 | 5,608,498 | 11,200,572 | 2.308 |
| 2018 | 509,365,529 | 5 | 289 | 479 | 6,571,205 | 7,038,546 | 13,609,751 | 2.672 |
| 994,649,961 | | 13 | 553 | 942 | 12,163,279 | 12,647,045 | 24,810,324 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.223 | 1.272 | 2.494 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.172 | 1.521 | 2.693 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.084 | 1.270 | 2.355 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.223 | 1.272 | 2.494 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.303 | 1.489 | 2.792 | |
| Indicated Relativity Change: | | | | | | | | 3.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 272.8% |

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Code: 4499 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PLASTICS – THERMOFORMED PRODUCTS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 130,162,696 | 10 | 98 | 216 | 2,146,411 | 2,771,585 | 4,917,996 | 3.778 |
| 2015 | 146,015,370 | 4 | 93 | 224 | 1,591,630 | 2,094,386 | 3,686,016 | 2.524 |
| 2016 | 167,723,128 | 9 | 94 | 229 | 2,457,928 | 3,329,321 | 5,787,249 | 3.450 |
| 2017 | 167,887,463 | 5 | 151 | 197 | 3,772,168 | 3,523,414 | 7,295,582 | 4.346 |
| 2018 | 144,432,164 | 2 | 64 | 177 | 1,426,599 | 1,940,414 | 3,367,013 | 2.331 |
| 756,220,821 | | 30 | 500 | 1,043 | 11,394,736 | 13,659,121 | 25,053,857 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.507 | 1.806 | 3.313 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.708 | 2.335 | 4.042 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.502 | 1.681 | 3.183 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.507 | 1.806 | 3.313 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.689 | 2.453 | 4.142 | |
| Indicated Relativity Change: | | | | | | | | 2.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 404.7% |

Code: 4511 RHG: 3 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: ANALYTICAL OR TESTING LABORATORIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 4,014,762,512 | 10 | 213 | 637 | 5,531,466 | 5,229,045 | 10,760,511 | 0.268 |
| 2018 | 4,301,033,751 | 5 | 234 | 706 | 6,560,751 | 7,443,283 | 14,004,034 | 0.326 |
| 8,315,796,262 | | 15 | 447 | 1,343 | 12,092,217 | 12,672,328 | 24,764,546 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.145 | 0.152 | 0.298 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.149 | 0.199 | 0.348 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.138 | 0.159 | 0.297 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.145 | 0.152 | 0.298 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.157 | 0.185 | 0.342 | |
| Indicated Relativity Change: | | | | | | | | -1.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 33.4% |

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Code: 4512 RHG: 3 NAICS: 54 ILDG: 1 MLDG: 1 CLASS: BIOMEDICAL RESEARCH LABORATORIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 2,059,968,271 | 5 | 74 | 358 | 1,194,283 | 1,446,214 | 2,640,497 | 0.128 |
| 2015 | 2,536,297,410 | 5 | 89 | 369 | 1,485,311 | 1,599,561 | 3,084,872 | 0.122 |
| 2016 | 2,612,847,208 | 8 | 88 | 370 | 2,372,856 | 2,462,960 | 4,835,816 | 0.185 |
| 2017 | 2,982,694,265 | 2 | 85 | 455 | 1,801,908 | 1,833,147 | 3,635,055 | 0.122 |
| 2018 | 3,415,850,331 | 1 | 102 | 453 | 2,105,982 | 2,682,293 | 4,788,275 | 0.140 |
| 13,607,657,485 | | 21 | 438 | 2,005 | 8,960,340 | 10,024,175 | 18,984,515 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.066 | 0.074 | 0.140 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.082 | 0.094 | 0.176 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.076 | 0.075 | 0.151 | |
| Credibility: | | | | | 1.00 | 0.98 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.066 | 0.074 | 0.140 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.071 | 0.089 | 0.160 | |
| Indicated Relativity Change: | | | | | | | | -8.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 15.7% |

Code: 4557 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: INK, ADHESIVE, POLISH OR WAX PRODUCTS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 88,662,441 | 1 | 38 | 64 | 493,276 | 546,064 | 1,039,340 | 1.172 |
| 2015 | 94,368,555 | 7 | 39 | 70 | 1,032,313 | 1,074,201 | 2,106,514 | 2.232 |
| 2016 | 83,523,530 | 3 | 33 | 53 | 669,184 | 674,290 | 1,343,474 | 1.608 |
| 2017 | 96,746,341 | 1 | 55 | 74 | 1,066,836 | 769,153 | 1,835,989 | 1.898 |
| 2018 | 94,468,806 | 1 | 48 | 62 | 1,139,452 | 875,014 | 2,014,466 | 2.132 |
| 457,769,673 | | 13 | 213 | 323 | 4,401,062 | 3,938,722 | 8,339,784 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.961 | 0.860 | 1.822 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.058 | 1.150 | 2.208 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.931 | 0.828 | 1.759 | |
| Credibility: | | | | | 0.74 | 0.65 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.953 | 0.849 | 1.803 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.069 | 1.153 | 2.222 | |
| Indicated Relativity Change: | | | | | | | | 0.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 217.1% |

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Code: 4558 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PAINT, VARNISH OR LACQUER MFG; RESIN MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 145,774,882 | 5 | 44 | 118 | 913,326 | 946,961 | 1,860,287 | 1.276 |
| 2015 | 149,464,298 | 6 | 53 | 122 | 1,033,807 | 1,088,691 | 2,122,498 | 1.420 |
| 2016 | 159,501,471 | 8 | 67 | 117 | 1,723,112 | 2,289,579 | 4,012,691 | 2.516 |
| 2017 | 172,815,143 | 6 | 60 | 106 | 2,488,909 | 2,483,719 | 4,972,628 | 2.877 |
| 2018 | 181,976,129 | 0 | 44 | 109 | 1,041,179 | 1,038,323 | 2,079,502 | 1.143 |
| 809,531,924 | | 25 | 268 | 572 | 7,200,333 | 7,847,272 | 15,047,605 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.889 | 0.969 | 1.859 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.980 | 1.100 | 2.081 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.907 | 0.919 | 1.826 | |
| Credibility: | | | | | 0.91 | 0.85 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.891 | 0.962 | 1.853 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.950 | 1.126 | 2.076 | |
| Indicated Relativity Change: | | | | | | | | -0.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 202.8% |

Code: 4611 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: DRUG, MEDICINE OR PHARMACEUTICAL PREPARATIONS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 810,653,089 | 12 | 120 | 296 | 2,775,584 | 2,615,737 | 5,391,321 | 0.665 |
| 2016 | 719,978,135 | 7 | 121 | 278 | 3,456,086 | 2,543,362 | 5,999,448 | 0.833 |
| 2017 | 1,003,559,755 | 5 | 153 | 331 | 4,725,576 | 4,578,922 | 9,304,498 | 0.927 |
| 2018 | 1,083,870,129 | 5 | 207 | 415 | 5,662,088 | 5,223,370 | 10,885,458 | 1.004 |
| 3,618,061,109 | | 29 | 601 | 1,320 | 16,619,335 | 14,961,392 | 31,580,726 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.459 | 0.414 | 0.873 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.446 | 0.446 | 0.892 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.408 | 0.360 | 0.768 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.459 | 0.414 | 0.873 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.495 | 0.501 | 0.997 | |
| Indicated Relativity Change: | | | | | | | | 11.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 97.4% |

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Code: 4623 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: COSMETIC, PERSONAL CARE OR PERFUMERY PRODUCTS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 297,931,817 | 11 | 251 | 390 | 5,524,914 | 5,009,488 | 10,534,402 | 3.536 |
| 2018 | 320,327,754 | 0 | 218 | 305 | 4,852,968 | 5,047,206 | 9,900,174 | 3.091 |
| 618,259,572 | | 11 | 469 | 695 | 10,377,882 | 10,056,695 | 20,434,577 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.679 | 1.627 | 3.305 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.034 | 2.396 | 4.429 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.830 | 1.843 | 3.673 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.679 | 1.627 | 3.305 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.841 | 2.069 | 3.910 | |
| Indicated Relativity Change: | | | | | | | | -11.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 382.0% |

Code: 4635 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: OXYGEN OR HYDROGEN MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 154,404,503 | 4 | 26 | 63 | 1,131,055 | 828,039 | 1,959,094 | 1.269 |
| 2015 | 163,206,823 | 6 | 29 | 70 | 1,187,537 | 1,109,915 | 2,297,452 | 1.408 |
| 2016 | 186,876,562 | 7 | 31 | 58 | 1,652,401 | 1,566,511 | 3,218,912 | 1.722 |
| 2017 | 165,962,834 | 5 | 36 | 46 | 1,648,778 | 1,264,506 | 2,913,284 | 1.755 |
| 2018 | 177,873,689 | 0 | 14 | 46 | 571,692 | 669,303 | 1,240,995 | 0.698 |
| 848,324,410 | | 22 | 136 | 283 | 6,191,462 | 5,438,273 | 11,629,736 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.730 | 0.641 | 1.371 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.875 | 0.844 | 1.719 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.770 | 0.608 | 1.378 | |
| Credibility: | | | | | 0.87 | 0.74 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.735 | 0.632 | 1.367 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.824 | 0.859 | 1.683 | |
| Indicated Relativity Change: | | | | | | | | -2.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 164.4% |

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Code: 4665 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: RENDERING OR FERTILIZER MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 57,736,761 | 8 | 47 | 97 | 1,026,293 | 1,103,211 | 2,129,504 | 3.688 |
| 2015 | 57,739,824 | 3 | 58 | 62 | 1,311,912 | 1,204,512 | 2,516,424 | 4.358 |
| 2016 | 62,687,578 | 3 | 54 | 68 | 1,420,876 | 1,202,202 | 2,623,078 | 4.184 |
| 2017 | 66,658,510 | 4 | 57 | 82 | 1,313,736 | 1,658,621 | 2,972,357 | 4.459 |
| 2018 | 64,819,117 | 2 | 67 | 80 | 1,487,119 | 1,507,145 | 2,994,264 | 4.619 |
| 309,641,791 | | 20 | 283 | 389 | 6,559,937 | 6,675,690 | 13,235,627 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.119 | 2.156 | 4.274 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.249 | 2.352 | 4.601 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.058 | 1.896 | 3.954 | |
| Credibility: | | | | | 0.86 | 0.78 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.110 | 2.099 | 4.209 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.274 | 2.545 | 4.819 | |
| Indicated Relativity Change: | | | | | | | | 4.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 470.9% |

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Code: 4683 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: VEGETABLE OIL MFG OR REFINING; COTTONSEED OIL MFG OR REFINING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 36,450,275 | 5 | 14 | 34 | 706,439 | 1,053,651 | 1,760,090 | 4.829 |
| 2015 | 38,050,059 | 1 | 10 | 37 | 203,530 | 275,657 | 479,187 | 1.259 |
| 2016 | 42,147,866 | 2 | 16 | 33 | 264,041 | 353,515 | 617,556 | 1.465 |
| 2017 | 44,960,517 | 0 | 22 | 41 | 363,436 | 359,153 | 722,589 | 1.607 |
| 2018 | 48,570,878 | 0 | 12 | 42 | 225,832 | 396,380 | 622,212 | 1.281 |
| | 210,179,594 | 8 | 74 | 187 | 1,763,278 | 2,438,355 | 4,201,633 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.839 | 1.160 | 1.999 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.207 | 1.681 | 2.888 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.104 | 1.355 | 2.459 | |
| Credibility: | | | | | 0.58 | 0.58 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.950 | 1.242 | 2.192 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.024 | 1.506 | 2.530 | |
| Indicated Relativity Change: | | | | | | | | -12.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 247.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4691 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: ORTHOTIC OR PROSTHETIC DEVICE MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 96,792,216 | 2 | 20 | 49 | 403,879 | 501,431 | 905,310 | 0.935 |
| 2015 | 94,549,821 | 1 | 17 | 38 | 252,020 | 312,465 | 564,485 | 0.597 |
| 2016 | 95,492,292 | 2 | 11 | 41 | 318,213 | 223,627 | 541,840 | 0.567 |
| 2017 | 108,364,622 | 0 | 15 | 54 | 542,588 | 446,617 | 989,205 | 0.913 |
| 2018 | 108,556,120 | 0 | 16 | 52 | 207,822 | 369,465 | 577,287 | 0.532 |
| 503,755,071 | | 5 | 79 | 234 | 1,724,522 | 1,853,606 | 3,578,128 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.342 | 0.368 | 0.710 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.541 | 0.568 | 1.109 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.495 | 0.458 | 0.953 | |
| Credibility: | | | | | 0.59 | 0.54 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.405 | 0.409 | 0.814 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.436 | 0.496 | 0.933 | |
| Indicated Relativity Change: | | | | | | | | -15.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 91.1% |

Code: 4692 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: DENTAL LABORATORIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 301,959,385 | 5 | 60 | 177 | 1,312,514 | 1,478,463 | 2,790,977 | 0.924 |
| 2015 | 312,993,625 | 5 | 65 | 152 | 1,191,035 | 1,443,385 | 2,634,420 | 0.842 |
| 2016 | 320,092,326 | 3 | 77 | 177 | 1,496,017 | 1,716,439 | 3,212,456 | 1.004 |
| 2017 | 336,482,348 | 4 | 69 | 208 | 1,564,298 | 2,170,374 | 3,734,672 | 1.110 |
| 2018 | 335,854,539 | 0 | 46 | 193 | 910,999 | 1,481,926 | 2,392,925 | 0.712 |
| 1,607,382,222 | | 17 | 317 | 907 | 6,474,864 | 8,290,585 | 14,765,449 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.403 | 0.516 | 0.919 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.446 | 0.576 | 1.023 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.408 | 0.465 | 0.873 | |
| Credibility: | | | | | 0.87 | 0.86 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.404 | 0.509 | 0.912 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.435 | 0.617 | 1.052 | |
| Indicated Relativity Change: | | | | | | | | 2.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 102.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4717 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: BUTTER SUBSTITUTES MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 26,258,672 | 0 | 10 | 27 | 206,992 | 198,738 | 405,730 | 1.545 |
| 2015 | 28,343,764 | 0 | 14 | 29 | 297,881 | 239,351 | 537,232 | 1.895 |
| 2016 | 19,061,981 | 1 | 4 | 11 | 228,509 | 307,516 | 536,025 | 2.812 |
| 2017 | 22,868,684 | 0 | 19 | 40 | 619,463 | 685,589 | 1,305,052 | 5.707 |
| 2018 | 23,950,782 | 0 | 10 | 30 | 322,431 | 420,346 | 742,777 | 3.101 |
| 120,483,883 | | 1 | 57 | 137 | 1,675,276 | 1,851,540 | 3,526,816 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.390 | 1.537 | 2.927 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.247 | 1.438 | 2.685 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.141 | 1.160 | 2.300 | |
| Credibility: | | | | | 0.47 | 0.44 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.258 | 1.326 | 2.584 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.356 | 1.607 | 2.963 | |
| Indicated Relativity Change: | | | | | | | | 10.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 289.6% |

Code: 4720 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 2 CLASS: SOAP OR SYNTHETIC DETERGENT MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 89,582,308 | 7 | 43 | 112 | 952,002 | 1,107,322 | 2,059,324 | 2.299 |
| 2015 | 73,266,104 | 3 | 25 | 83 | 650,786 | 921,915 | 1,572,701 | 2.147 |
| 2016 | 65,147,113 | 1 | 28 | 54 | 394,109 | 373,030 | 767,139 | 1.178 |
| 2017 | 74,678,026 | 5 | 34 | 95 | 1,213,066 | 882,372 | 2,095,438 | 2.806 |
| 2018 | 77,513,128 | 1 | 33 | 92 | 675,447 | 647,552 | 1,322,999 | 1.707 |
| 380,186,679 | | 17 | 163 | 436 | 3,885,410 | 3,932,192 | 7,817,602 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.022 | 1.034 | 2.056 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.150 | 1.198 | 2.348 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.063 | 1.001 | 2.064 | |
| Credibility: | | | | | 0.72 | 0.65 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.034 | 1.022 | 2.056 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.102 | 1.197 | 2.299 | |
| Indicated Relativity Change: | | | | | | | | -2.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 224.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4740 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: OIL REFINING – PETROLEUM; ASPHALT/TAR
DISTILLING/REFINING; GASOLINE RECOVERY

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 688,325,769 | 17 | 52 | 106 | 2,928,589 | 2,019,880 | 4,948,469 | 0.719 |
| 2015 | 756,718,898 | 12 | 71 | 98 | 3,774,243 | 3,328,288 | 7,102,531 | 0.939 |
| 2016 | 701,674,746 | 7 | 50 | 102 | 2,204,861 | 1,450,881 | 3,655,742 | 0.521 |
| 2017 | 729,521,516 | 1 | 45 | 70 | 2,275,412 | 1,290,621 | 3,566,033 | 0.489 |
| 2018 | 801,279,107 | 3 | 36 | 85 | 1,870,703 | 1,203,972 | 3,074,675 | 0.384 |
| 3,677,520,036 | | 40 | 254 | 461 | 13,053,807 | 9,293,642 | 22,347,449 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.355 | 0.253 | 0.608 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.373 | 0.334 | 0.707 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.328 | 0.241 | 0.569 | |
| Credibility: | | | | | 1.00 | 0.92 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.355 | 0.252 | 0.607 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.398 | 0.342 | 0.740 | |
| Indicated Relativity Change: | | | | | | | | 4.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 72.3% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4771 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 1 CLASS: EXPLOSIVE MFG; ROCKET PROPELLANT MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 74,415,314 | 1 | 6 | 22 | 359,293 | 382,109 | 741,402 | 0.996 |
| 2015 | 85,006,043 | 1 | 10 | 21 | 200,278 | 311,575 | 511,853 | 0.602 |
| 2016 | 84,908,195 | 2 | 18 | 19 | 556,612 | 710,152 | 1,266,764 | 1.492 |
| 2017 | 78,694,148 | 0 | 14 | 30 | 265,524 | 293,794 | 559,318 | 0.711 |
| 2018 | 79,249,992 | 0 | 11 | 31 | 272,280 | 279,366 | 551,646 | 0.696 |
| 402,273,692 | | 4 | 59 | 123 | 1,653,988 | 1,976,997 | 3,630,985 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.411 | 0.491 | 0.903 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.415 | 0.518 | 0.933 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.380 | 0.418 | 0.797 | |
| Credibility: | | | | | 0.49 | 0.47 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.395 | 0.452 | 0.847 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.426 | 0.548 | 0.974 | |
| Indicated Relativity Change: | | | | | | | | 4.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 95.2% |

Code: 4828 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: CHEMICAL MIXING OR REPACKAGING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 267,507,956 | 8 | 86 | 151 | 1,782,732 | 1,759,162 | 3,541,894 | 1.324 |
| 2015 | 292,217,541 | 7 | 79 | 173 | 1,779,409 | 1,609,580 | 3,388,989 | 1.160 |
| 2016 | 310,573,872 | 9 | 77 | 204 | 2,895,614 | 2,930,184 | 5,825,798 | 1.876 |
| 2017 | 345,617,929 | 4 | 83 | 200 | 2,078,302 | 2,279,916 | 4,358,218 | 1.261 |
| 2018 | 311,894,818 | 1 | 94 | 215 | 2,647,955 | 3,696,210 | 6,344,165 | 2.034 |
| 1,527,812,116 | | 29 | 419 | 943 | 11,184,013 | 12,275,052 | 23,459,065 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.732 | 0.803 | 1.535 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.706 | 0.865 | 1.570 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.646 | 0.697 | 1.343 | |
| Credibility: | | | | | 1.00 | 0.99 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.732 | 0.802 | 1.534 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.789 | 0.973 | 1.762 | |
| Indicated Relativity Change: | | | | | | | | 12.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 172.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4829 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: CHEMICAL MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 210,312,296 | 3 | 30 | 112 | 762,308 | 742,285 | 1,504,593 | 0.715 |
| 2015 | 224,299,069 | 6 | 44 | 95 | 1,355,900 | 1,006,218 | 2,362,118 | 1.053 |
| 2016 | 243,340,985 | 3 | 17 | 90 | 733,844 | 962,806 | 1,696,650 | 0.697 |
| 2017 | 246,263,118 | 2 | 42 | 92 | 1,080,387 | 1,146,769 | 2,227,156 | 0.904 |
| 2018 | 325,465,837 | 0 | 49 | 142 | 2,135,543 | 1,397,773 | 3,533,316 | 1.086 |
| 1,249,681,305 | | 14 | 182 | 531 | 6,067,982 | 5,255,851 | 11,323,833 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.486 | 0.421 | 0.906 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.478 | 0.550 | 1.028 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.420 | 0.396 | 0.816 | |
| Credibility: | | | | | 0.80 | 0.73 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.472 | 0.414 | 0.886 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.530 | 0.562 | 1.092 | |
| Indicated Relativity Change: | | | | | | | | 6.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 106.7% |

Code: 4831 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: VITAMIN OR DIETARY SUPPLEMENT MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 322,998,968 | 13 | 177 | 383 | 3,509,170 | 3,650,453 | 7,159,623 | 2.217 |
| 2017 | 325,959,113 | 14 | 197 | 391 | 4,519,050 | 4,543,725 | 9,062,775 | 2.780 |
| 2018 | 351,134,516 | 3 | 200 | 357 | 4,412,268 | 5,321,884 | 9,734,152 | 2.772 |
| 1,000,092,597 | | 30 | 574 | 1,131 | 12,440,488 | 13,516,062 | 25,956,551 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.244 | 1.351 | 2.595 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.297 | 1.651 | 2.947 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.167 | 1.270 | 2.436 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.244 | 1.351 | 2.595 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.364 | 1.719 | 3.083 | |
| Indicated Relativity Change: | | | | | | | | 4.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 301.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 4983 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 3 CLASS: GASKET MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 24,009,929 | 1 | 13 | 24 | 198,814 | 314,077 | 512,891 | 2.136 |
| 2015 | 28,290,588 | 0 | 11 | 13 | 86,086 | 111,184 | 197,270 | 0.697 |
| 2016 | 25,829,852 | 1 | 11 | 18 | 142,229 | 226,633 | 368,862 | 1.428 |
| 2017 | 35,732,173 | 1 | 14 | 29 | 321,240 | 328,293 | 649,533 | 1.818 |
| 2018 | 41,902,571 | 0 | 16 | 17 | 286,188 | 365,924 | 652,112 | 1.556 |
| 155,765,112 | | 3 | 65 | 101 | 1,034,557 | 1,346,111 | 2,380,668 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.664 | 0.864 | 1.528 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.973 | 1.259 | 2.232 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.856 | 0.906 | 1.762 | |
| Credibility: | | | | | 0.46 | 0.44 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.768 | 0.888 | 1.655 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.861 | 1.206 | 2.066 | |
| Indicated Relativity Change: | | | | | | | | -7.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 201.9% |

Code: 5020 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: CEILING INSTALLATION – SUSPENDED

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 98,553,587 | 8 | 29 | 40 | 1,302,459 | 993,562 | 2,296,021 | 2.330 |
| 2015 | 114,722,695 | 3 | 32 | 29 | 943,198 | 847,328 | 1,790,526 | 1.561 |
| 2016 | 132,946,432 | 9 | 35 | 41 | 1,824,674 | 966,394 | 2,791,068 | 2.099 |
| 2017 | 139,621,202 | 6 | 39 | 54 | 1,110,159 | 1,408,354 | 2,518,513 | 1.804 |
| 2018 | 146,500,460 | 3 | 48 | 57 | 1,702,218 | 1,535,910 | 3,238,128 | 2.210 |
| 632,344,377 | | 29 | 183 | 221 | 6,882,708 | 5,751,549 | 12,634,256 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.088 | 0.910 | 1.998 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.187 | 1.418 | 2.604 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.154 | 1.149 | 2.304 | |
| Credibility: | | | | | 0.88 | 0.81 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.096 | 0.955 | 2.051 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.229 | 1.297 | 2.526 | |
| Indicated Relativity Change: | | | | | | | | -3.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 246.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5027 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: MASONRY – LOW WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 146,803,793 | 23 | 162 | 182 | 3,757,064 | 3,586,692 | 7,343,756 | 5.002 |
| 2016 | 140,531,197 | 11 | 155 | 152 | 3,939,428 | 3,703,438 | 7,642,866 | 5.439 |
| 2017 | 149,216,737 | 9 | 103 | 174 | 3,354,758 | 3,043,813 | 6,398,571 | 4.288 |
| 2018 | 152,402,394 | 4 | 129 | 142 | 3,511,237 | 3,597,938 | 7,109,175 | 4.665 |
| 588,954,121 | | 47 | 549 | 650 | 14,562,488 | 13,931,882 | 28,494,370 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.473 | 2.366 | 4.838 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.772 | 3.518 | 6.290 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.671 | 2.727 | 5.397 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.473 | 2.366 | 4.838 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.800 | 3.361 | 6.161 | |
| Indicated Relativity Change: | | | | | | | | -2.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 602.0% |

Code: 5028 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: MASONRY – HIGH WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 116,567,386 | 10 | 36 | 44 | 1,617,650 | 1,147,746 | 2,765,396 | 2.372 |
| 2015 | 148,348,214 | 11 | 51 | 71 | 2,120,873 | 2,229,209 | 4,350,082 | 2.932 |
| 2016 | 167,246,463 | 3 | 63 | 55 | 1,872,210 | 1,590,712 | 3,462,922 | 2.071 |
| 2017 | 197,283,546 | 6 | 75 | 96 | 2,983,571 | 2,310,253 | 5,293,824 | 2.683 |
| 2018 | 193,949,506 | 1 | 78 | 89 | 2,773,523 | 2,445,722 | 5,219,245 | 2.691 |
| 823,395,114 | | 31 | 303 | 355 | 11,367,827 | 9,723,643 | 21,091,470 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.381 | 1.181 | 2.562 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.563 | 1.641 | 3.204 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.521 | 1.330 | 2.851 | |
| Credibility: | | | | | 1.00 | 0.95 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.381 | 1.188 | 2.569 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.548 | 1.614 | 3.161 | |
| Indicated Relativity Change: | | | | | | | | -1.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 308.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5029 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: CONCRETE OR ASPHALT SAWING OR DRILLING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 46,895,253 | 2 | 18 | 33 | 509,214 | 451,345 | 960,559 | 2.048 |
| 2015 | 61,893,613 | 1 | 44 | 36 | 1,001,532 | 1,149,282 | 2,150,814 | 3.475 |
| 2016 | 65,337,985 | 7 | 32 | 31 | 1,540,394 | 1,207,178 | 2,747,572 | 4.205 |
| 2017 | 75,567,580 | 1 | 30 | 43 | 650,631 | 630,497 | 1,281,128 | 1.695 |
| 2018 | 85,933,171 | 2 | 37 | 39 | 1,320,839 | 1,011,997 | 2,332,836 | 2.715 |
| 335,627,602 | | 13 | 161 | 182 | 5,022,610 | 4,450,299 | 9,472,909 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.496 | 1.326 | 2.822 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.627 | 2.046 | 3.673 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.583 | 1.658 | 3.241 | |
| Credibility: | | | | | 0.77 | 0.73 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.516 | 1.416 | 2.932 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.700 | 1.922 | 3.622 | |
| Indicated Relativity Change: | | | | | | | | -1.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 353.9% |

E1-1-14 INCLUDES EXPERIENCE FROM CODE 3724

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5040 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: IRON OR STEEL ERECTION – STRUCTURAL; BRIDGE BUILDING; PAINTING – STEEL STRUCTURES OR BRIDGES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 161,867,694 | 16 | 74 | 119 | 4,472,734 | 4,412,863 | 8,885,597 | 5.489 |
| 2017 | 207,812,078 | 14 | 111 | 157 | 6,047,824 | 4,700,430 | 10,748,254 | 5.172 |
| 2018 | 230,104,582 | 4 | 101 | 242 | 4,700,912 | 3,808,369 | 8,509,281 | 3.698 |
| | 599,784,355 | 34 | 286 | 518 | 15,221,470 | 12,921,662 | 28,143,132 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.538 | 2.154 | 4.692 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 3.084 | 3.391 | 6.475 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.805 | 2.282 | 5.087 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.538 | 2.154 | 4.692 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 3.044 | 3.524 | 6.568 | |
| Indicated Relativity Change: | | | | | | | | 1.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 641.8% |

INCLUDES EXPERIENCE OF 5059 D9-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5102 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: IRON/STEEL/BRASS/BRONZE/ALUMINUM ERECTION; FLOOR INSTALLATION – ELEVATED

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 350,132,102 | 8 | 154 | 239 | 5,612,756 | 5,516,880 | 11,129,636 | 3.179 |
| 2018 | 365,873,929 | 13 | 152 | 271 | 6,027,211 | 6,642,281 | 12,669,492 | 3.463 |
| | 716,006,031 | 21 | 306 | 510 | 11,639,968 | 12,159,161 | 23,799,128 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.626 | 1.698 | 3.324 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.972 | 2.250 | 4.222 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.918 | 1.824 | 3.742 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.626 | 1.698 | 3.324 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.822 | 2.306 | 4.128 | |
| Indicated Relativity Change: | | | | | | | | -2.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 403.4% |

INCLUDES EXPERIENCE OF 5057 D9-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5107 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: DOOR, DOOR FRAME/PRE-GLAZED WINDOW INSTALLATION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 342,771,726 | 9 | 176 | 298 | 3,616,509 | 3,641,106 | 7,257,615 | 2.117 |
| 2017 | 370,358,301 | 16 | 185 | 321 | 5,531,759 | 5,778,018 | 11,309,777 | 3.054 |
| 2018 | 386,631,240 | 10 | 230 | 328 | 5,970,736 | 6,213,225 | 12,183,961 | 3.151 |
| 1,099,761,267 | | 35 | 591 | 947 | 15,119,005 | 15,632,349 | 30,751,354 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.375 | 1.421 | 2.796 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.447 | 1.698 | 3.146 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.464 | 1.541 | 3.006 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.375 | 1.421 | 2.796 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.482 | 1.724 | 3.205 | |
| Indicated Relativity Change: | | | | | | | | 1.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 313.2% |

Code: 5108 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: DOOR INSTALLATION – OVERHEAD DOORS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 42,382,099 | 7 | 59 | 51 | 1,540,676 | 1,520,159 | 3,060,835 | 7.222 |
| 2015 | 48,313,049 | 4 | 44 | 67 | 856,330 | 900,525 | 1,756,855 | 3.636 |
| 2016 | 55,147,642 | 6 | 60 | 64 | 1,482,185 | 1,430,586 | 2,912,771 | 5.282 |
| 2017 | 61,926,142 | 4 | 55 | 69 | 1,629,857 | 1,152,565 | 2,782,422 | 4.493 |
| 2018 | 63,843,711 | 2 | 57 | 77 | 975,776 | 959,180 | 1,934,956 | 3.031 |
| 271,612,643 | | 23 | 275 | 328 | 6,484,824 | 5,963,016 | 12,447,840 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.388 | 2.195 | 4.583 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.770 | 3.160 | 5.930 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.695 | 2.561 | 5.256 | |
| Credibility: | | | | | 0.88 | 0.79 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.424 | 2.272 | 4.697 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.718 | 3.085 | 5.803 | |
| Indicated Relativity Change: | | | | | | | | -2.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 567.1% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5128 RHG: 6 NAICS: 81 ILDG: 4 MLDG: 2 CLASS: INSTRUMENT INSTALLATION, SERVICE OR REPAIR

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 340,193,337 | 6 | 69 | 130 | 1,842,865 | 1,392,432 | 3,235,297 | 0.951 |
| 2015 | 352,885,110 | 4 | 49 | 142 | 1,521,638 | 1,134,543 | 2,656,181 | 0.753 |
| 2016 | 407,088,482 | 6 | 64 | 127 | 1,649,253 | 1,239,961 | 2,889,214 | 0.710 |
| 2017 | 384,454,815 | 3 | 51 | 131 | 1,679,049 | 1,413,235 | 3,092,284 | 0.804 |
| 2018 | 412,251,555 | 2 | 50 | 108 | 1,634,980 | 1,243,406 | 2,878,386 | 0.698 |
| 1,896,873,299 | | 21 | 283 | 638 | 8,327,784 | 6,423,577 | 14,751,361 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.439 | 0.339 | 0.778 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.459 | 0.449 | 0.908 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.390 | 0.293 | 0.684 | |
| Credibility: | | | | | 0.93 | 0.78 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.436 | 0.329 | 0.764 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.493 | 0.467 | 0.960 | |
| Indicated Relativity Change: | | | | | | | | 5.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 93.8% |

EXPERIENCE RELATED TO CIRCUIT OR SEMICONDUCTOR EQUIPMENT INSTALLATION OR REPAIR TRANSFERRED TO CODE 5129.
EXPERIENCE RELATED TO PROGRAMMABLE CONTROLS INSTALLATION OR REPAIR TRANSFERRED TO CODE 5130. 5129, 5130 E1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5129 RHG: 6 NAICS: 81 ILDG: 4 MLDG: 2 CLASS: INTEGRATED CIRCUIT/SEMICONDUCTOR PROCESSING EQUIP
INSTALLATION, SERVICE OR REPAIR

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 133,423,358 | 0 | 8 | 34 | 101,100 | 132,283 | 233,383 | 0.175 |
| 2015 | 103,393,622 | 2 | 6 | 24 | 244,431 | 257,954 | 502,385 | 0.486 |
| 2016 | 130,364,324 | 1 | 7 | 16 | 202,666 | 222,488 | 425,154 | 0.326 |
| 2017 | 163,649,474 | 0 | 1 | 24 | 6,135 | 67,249 | 73,384 | 0.045 |
| 2018 | 156,410,639 | 0 | 6 | 26 | 119,658 | 174,822 | 294,480 | 0.188 |
| | 687,241,416 | 3 | 28 | 124 | 673,990 | 854,798 | 1,528,788 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.098 | 0.124 | 0.222 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.197 | 0.229 | 0.426 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.168 | 0.150 | 0.317 | |
| Credibility: | | | | | 0.44 | 0.40 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.137 | 0.140 | 0.277 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.155 | 0.198 | 0.353 | |
| Indicated Relativity Change: | | | | | | | | -17.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 34.5% |

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 5130 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 2 CLASS: PROGRAMMABLE CONTROLS/BLDG AUTOMATION/ENERGY MGMT INSTALLATION, SERVICE OR REPAIR

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 139,335,967 | 2 | 12 | 33 | 482,868 | 398,253 | 881,121 | 0.632 |
| 2015 | 156,210,441 | 2 | 21 | 45 | 372,535 | 208,146 | 580,681 | 0.372 |
| 2016 | 156,558,376 | 2 | 13 | 35 | 428,776 | 364,093 | 792,869 | 0.506 |
| 2017 | 153,052,883 | 3 | 9 | 30 | 500,027 | 405,461 | 905,488 | 0.592 |
| 2018 | 181,774,984 | 2 | 10 | 39 | 793,068 | 596,587 | 1,389,655 | 0.764 |
| | 786,932,651 | 11 | 65 | 182 | 2,577,275 | 1,972,540 | 4,549,815 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.328 | 0.251 | 0.578 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.337 | 0.361 | 0.698 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.325 | 0.280 | 0.605 | |
| Credibility: | | | | | 0.58 | 0.50 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.326 | 0.265 | 0.592 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.369 | 0.377 | 0.746 | |
| Indicated Relativity Change: | | | | | | | | 6.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 72.9% |

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5140 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: ELECTRICAL WIRING – HIGH WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 2,271,610,120 | 24 | 321 | 541 | 11,567,972 | 9,145,425 | 20,713,397 | 0.912 |
| 2018 | 2,482,090,463 | 18 | 335 | 514 | 11,975,748 | 9,483,924 | 21,459,672 | 0.865 |
| 4,753,700,583 | | 42 | 656 | 1,055 | 23,543,720 | 18,629,349 | 42,173,069 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.495 | 0.392 | 0.887 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.567 | 0.527 | 1.093 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.551 | 0.427 | 0.978 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.495 | 0.392 | 0.887 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.555 | 0.532 | 1.087 | |
| Indicated Relativity Change: | | | | | | | | -0.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 106.3% |

Code: 5146 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CABINET OR FIXTURES; SIGN INSTALLATION OR REPAIR

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 951,111,478 | 22 | 495 | 765 | 14,078,937 | 11,968,034 | 26,046,971 | 2.739 |
| 2018 | 994,924,321 | 13 | 483 | 790 | 14,403,478 | 13,710,113 | 28,113,591 | 2.826 |
| 1,946,035,800 | | 35 | 978 | 1,555 | 28,482,415 | 25,678,147 | 54,160,562 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.464 | 1.320 | 2.783 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.698 | 1.659 | 3.357 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.690 | 1.437 | 3.126 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.464 | 1.320 | 2.783 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.605 | 1.678 | 3.283 | |
| Indicated Relativity Change: | | | | | | | | -2.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 320.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5160 RHG: 7 NAICS: 23 ILDG: 4 MLDG: 2 CLASS: ELEVATOR ERECTION OR REPAIR

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 263,177,934 | 7 | 27 | 44 | 1,313,637 | 1,102,623 | 2,416,260 | 0.918 |
| 2015 | 301,379,849 | 8 | 28 | 51 | 1,355,566 | 1,000,037 | 2,355,603 | 0.782 |
| 2016 | 352,338,175 | 8 | 33 | 56 | 1,782,460 | 1,620,519 | 3,402,979 | 0.966 |
| 2017 | 362,427,386 | 3 | 49 | 63 | 1,969,038 | 1,560,693 | 3,529,731 | 0.974 |
| 2018 | 389,656,871 | 0 | 34 | 59 | 1,213,213 | 754,020 | 1,967,233 | 0.505 |
| 1,668,980,215 | | 26 | 171 | 273 | 7,633,914 | 6,037,892 | 13,671,805 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.457 | 0.362 | 0.819 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.576 | 0.672 | 1.248 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.524 | 0.452 | 0.976 | |
| Credibility: | | | | | 0.94 | 0.82 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.461 | 0.378 | 0.839 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.553 | 0.618 | 1.172 | |
| Indicated Relativity Change: | | | | | | | | -6.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 114.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5183 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: PLUMBING/REFRIGERATION EQUIP/HEATING OR A/C EQUIPMENT – LOW WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,266,813,825 | 47 | 800 | 1,303 | 20,139,611 | 19,908,090 | 40,047,701 | 3.161 |
| 2018 | 1,233,647,137 | 34 | 847 | 1,238 | 22,720,793 | 21,714,627 | 44,435,420 | 3.602 |
| | 2,500,460,962 | 81 | 1,647 | 2,541 | 42,860,404 | 41,622,717 | 84,483,121 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.714 | 1.665 | 3.379 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.719 | 2.107 | 3.827 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.711 | 1.825 | 3.536 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.714 | 1.665 | 3.379 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.880 | 2.117 | 3.997 | |
| Indicated Relativity Change: | | | | | | | | 4.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 390.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5184 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 3 CLASS: STEAM PIPE OR BOILER INSULATION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 85,748,656 | 6 | 17 | 48 | 965,713 | 783,709 | 1,749,422 | 2.040 |
| 2015 | 88,002,158 | 3 | 20 | 33 | 867,407 | 628,361 | 1,495,768 | 1.700 |
| 2016 | 96,439,476 | 3 | 6 | 28 | 765,379 | 319,891 | 1,085,270 | 1.125 |
| 2017 | 115,705,679 | 0 | 17 | 23 | 641,001 | 389,515 | 1,030,516 | 0.891 |
| 2018 | 115,284,265 | 0 | 16 | 13 | 390,680 | 319,725 | 710,405 | 0.616 |
| 501,180,234 | | 12 | 76 | 145 | 3,630,179 | 2,441,202 | 6,071,381 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.724 | 0.487 | 1.211 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.813 | 0.820 | 1.633 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.783 | 0.636 | 1.419 | |
| Credibility: | | | | | 0.68 | 0.58 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.743 | 0.550 | 1.293 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.842 | 0.781 | 1.622 | |
| Indicated Relativity Change: | | | | | | | | -0.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 158.5% |

Code: 5185 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: AUTOMATIC SPRINKLER INSTALLATION – LOW WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 124,743,055 | 7 | 89 | 127 | 1,904,805 | 1,944,001 | 3,848,806 | 3.085 |
| 2015 | 139,156,748 | 11 | 98 | 139 | 2,363,278 | 2,253,643 | 4,616,921 | 3.318 |
| 2016 | 158,787,696 | 7 | 84 | 122 | 1,557,981 | 1,912,924 | 3,470,905 | 2.186 |
| 2017 | 141,921,559 | 4 | 63 | 132 | 1,768,206 | 1,692,371 | 3,460,577 | 2.438 |
| 2018 | 153,638,230 | 3 | 87 | 143 | 2,190,911 | 2,279,836 | 4,470,747 | 2.910 |
| 718,247,288 | | 32 | 421 | 663 | 9,785,180 | 10,082,775 | 19,867,955 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.362 | 1.404 | 2.766 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.411 | 1.943 | 3.353 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.372 | 1.575 | 2.947 | |
| Credibility: | | | | | 0.99 | 0.96 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.362 | 1.411 | 2.773 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.527 | 1.915 | 3.443 | |
| Indicated Relativity Change: | | | | | | | | 2.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 336.4% |

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Code: 5186 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: AUTOMATIC SPRINKLER INSTALLATION – HIGH WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 154,483,778 | 3 | 34 | 39 | 1,270,240 | 840,532 | 2,110,772 | 1.366 |
| 2015 | 189,503,438 | 7 | 42 | 54 | 1,385,486 | 953,537 | 2,339,023 | 1.234 |
| 2016 | 210,959,514 | 4 | 46 | 60 | 1,820,985 | 1,368,307 | 3,189,292 | 1.512 |
| 2017 | 239,228,433 | 8 | 29 | 62 | 2,013,724 | 1,503,341 | 3,517,065 | 1.470 |
| 2018 | 271,767,262 | 2 | 31 | 58 | 1,283,053 | 949,514 | 2,232,567 | 0.821 |
| 1,065,942,427 | | 24 | 182 | 273 | 7,773,488 | 5,615,231 | 13,388,719 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.729 | 0.527 | 1.256 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.863 | 0.722 | 1.585 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.873 | 0.655 | 1.528 | |
| Credibility: | | | | | 0.97 | 0.79 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.734 | 0.554 | 1.287 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.791 | 0.672 | 1.462 | |
| Indicated Relativity Change: | | | | | | | | -7.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 142.9% |

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Code: 5187 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: PLUMBING/REFRIGERATION EQUIP/HEATING OR A/C EQUIPMENT – HIGH WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,988,173,979 | 36 | 465 | 672 | 15,710,245 | 13,223,648 | 28,933,893 | 1.455 |
| 2018 | 2,343,500,035 | 17 | 514 | 719 | 17,883,222 | 13,956,483 | 31,839,705 | 1.359 |
| | 4,331,674,014 | 53 | 979 | 1,391 | 33,593,467 | 27,180,130 | 60,773,597 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.776 | 0.627 | 1.403 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.859 | 0.887 | 1.746 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.828 | 0.687 | 1.515 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.776 | 0.627 | 1.403 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.878 | 0.891 | 1.770 | |
| Indicated Relativity Change: | | | | | | | | 1.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 172.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 5190 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: ELECTRICAL WIRING – LOW WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,256,022,014 | 32 | 526 | 782 | 14,322,176 | 14,233,469 | 28,555,645 | 2.273 |
| 2018 | 1,429,807,573 | 12 | 518 | 784 | 15,008,656 | 15,920,771 | 30,929,427 | 2.163 |
| 2,685,829,587 | | 44 | 1,044 | 1,566 | 29,330,832 | 30,154,239 | 59,485,071 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.092 | 1.123 | 2.215 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.252 | 1.598 | 2.850 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.206 | 1.238 | 2.445 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.092 | 1.123 | 2.215 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.237 | 1.595 | 2.832 | |
| Indicated Relativity Change: | | | | | | | | -0.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 276.7% |

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Effective September 1, 2021 (Approved)

Code: 5191 RHG: 5 NAICS: 81 ILDG: 4 MLDG: 3 CLASS: OFFICE MACHINE OR POS EQUIPMENT INSTALLATION, SERVICE OR REPAIR

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 932,737,665 | 13 | 200 | 318 | 5,291,905 | 5,447,676 | 10,739,581 | 1.151 |
| 2018 | 902,424,047 | 2 | 166 | 266 | 5,395,315 | 5,081,149 | 10,476,464 | 1.161 |
| | 1,835,161,712 | 15 | 366 | 584 | 10,687,220 | 10,528,825 | 21,216,045 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.582 | 0.574 | 1.156 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.791 | 0.832 | 1.623 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.680 | 0.569 | 1.249 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.582 | 0.574 | 1.156 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.653 | 0.779 | 1.432 | |
| Indicated Relativity Change: | | | | | | | | -11.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 139.9% |

EXPERIENCE RELATED TO CIRCUIT OR COMPUTER OR TELEPHONE INSTALLATION OR REPAIR TRANSFERRED TO CODE 5193; 5193 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5192 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: VENDING OR COIN-OPERATED MACHINES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 148,887,043 | 4 | 58 | 154 | 957,127 | 1,471,525 | 2,428,652 | 1.631 |
| 2015 | 149,297,040 | 4 | 66 | 127 | 1,405,092 | 1,956,786 | 3,361,878 | 2.252 |
| 2016 | 153,146,206 | 6 | 61 | 230 | 2,248,541 | 2,137,800 | 4,386,341 | 2.864 |
| 2017 | 176,488,902 | 4 | 76 | 176 | 1,336,393 | 1,734,105 | 3,070,498 | 1.740 |
| 2018 | 212,300,998 | 3 | 92 | 261 | 2,820,070 | 3,202,689 | 6,022,759 | 2.837 |
| 840,120,188 | | 21 | 353 | 948 | 8,767,223 | 10,502,906 | 19,270,129 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.044 | 1.250 | 2.294 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.063 | 1.421 | 2.483 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.949 | 1.163 | 2.113 | |
| Credibility: | | | | | 0.95 | 0.95 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.039 | 1.246 | 2.285 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.120 | 1.511 | 2.630 | |
| Indicated Relativity Change: | | | | | | | | 5.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 257.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 5193 RHG: 5 NAICS: 23 ILDG: 4 MLDG: 3 CLASS: COMPUTER/TELEPHONE SYSTEM/EQUIPMENT INSTALLATION, SERVICE OR REPAIR

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 876,713,852 | 12 | 98 | 170 | 2,948,953 | 2,686,021 | 5,634,974 | 0.643 |
| 2016 | 988,096,451 | 5 | 121 | 202 | 2,971,173 | 2,869,347 | 5,840,520 | 0.591 |
| 2017 | 934,045,410 | 3 | 88 | 184 | 2,216,847 | 2,320,492 | 4,537,339 | 0.486 |
| 2018 | 987,128,685 | 3 | 75 | 183 | 3,436,101 | 2,812,452 | 6,248,553 | 0.633 |
| 3,785,984,398 | | 23 | 382 | 739 | 11,573,074 | 10,688,313 | 22,261,387 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.306 | 0.282 | 0.588 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.304 | 0.514 | 0.818 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.296 | 0.416 | 0.713 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.306 | 0.282 | 0.588 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.343 | 0.383 | 0.726 | |
| Indicated Relativity Change: | | | | | | | | -11.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 70.9% |

E1-1-18 INCLUDES EXPERIENCE OF 5191

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 5195 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: COMMUNICATIONS CABLING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 285,434,056 | 13 | 128 | 166 | 2,958,178 | 2,992,783 | 5,950,961 | 2.085 |
| 2016 | 294,025,403 | 7 | 123 | 147 | 2,862,847 | 2,611,352 | 5,474,199 | 1.862 |
| 2017 | 309,283,902 | 5 | 113 | 152 | 2,352,764 | 2,544,041 | 4,896,805 | 1.583 |
| 2018 | 324,025,028 | 3 | 113 | 110 | 3,623,874 | 3,576,557 | 7,200,431 | 2.222 |
| 1,212,768,390 | | 28 | 477 | 575 | 11,797,663 | 11,724,733 | 23,522,396 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.973 | 0.967 | 1.940 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.089 | 1.165 | 2.254 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.101 | 1.058 | 2.159 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.973 | 0.967 | 1.940 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.048 | 1.172 | 2.221 | |
| Indicated Relativity Change: | | | | | | | | -1.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 217.0% |

Code: 5201 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE OR CEMENT WORK – LOW WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 631,776,750 | 36 | 579 | 715 | 14,383,236 | 13,248,817 | 27,632,053 | 4.374 |
| 2018 | 648,225,109 | 19 | 559 | 653 | 13,332,262 | 14,848,630 | 28,180,892 | 4.347 |
| 1,280,001,859 | | 55 | 1,138 | 1,368 | 27,715,498 | 28,097,447 | 55,812,945 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.165 | 2.195 | 4.360 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.300 | 2.533 | 4.833 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.328 | 2.299 | 4.626 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.165 | 2.195 | 4.360 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.334 | 2.662 | 4.996 | |
| Indicated Relativity Change: | | | | | | | | 3.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 488.1% |

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Code: 5205 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE OR CEMENT WORK – HIGH WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,141,148,929 | 42 | 337 | 484 | 14,964,900 | 11,164,708 | 26,129,608 | 2.290 |
| 2018 | 1,266,149,648 | 21 | 344 | 503 | 15,156,291 | 13,569,325 | 28,725,616 | 2.269 |
| 2,407,298,576 | | 63 | 681 | 987 | 30,121,191 | 24,734,034 | 54,855,224 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.251 | 1.027 | 2.279 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.370 | 1.541 | 2.910 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.246 | 1.037 | 2.283 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.251 | 1.027 | 2.279 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.501 | 1.681 | 3.181 | |
| Indicated Relativity Change: | | | | | | | | 9.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 310.9% |

Code: 5212 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE PUMPING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 35,019,346 | 2 | 27 | 34 | 534,352 | 556,435 | 1,090,787 | 3.115 |
| 2015 | 38,543,608 | 4 | 13 | 12 | 811,661 | 790,789 | 1,602,450 | 4.157 |
| 2016 | 41,749,894 | 2 | 21 | 24 | 731,124 | 634,936 | 1,366,060 | 3.272 |
| 2017 | 47,373,062 | 1 | 16 | 18 | 434,666 | 544,241 | 978,907 | 2.066 |
| 2018 | 49,648,097 | 1 | 20 | 17 | 946,948 | 1,223,914 | 2,170,862 | 4.372 |
| 212,334,008 | | 10 | 97 | 105 | 3,458,752 | 3,750,314 | 7,209,066 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.629 | 1.766 | 3.395 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.763 | 2.228 | 3.991 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.699 | 1.727 | 3.426 | |
| Credibility: | | | | | 0.66 | 0.61 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.653 | 1.751 | 3.404 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.871 | 2.488 | 4.359 | |
| Indicated Relativity Change: | | | | | | | | 9.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 425.9% |

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Code: 5213 RHG: 6 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: CONCRETE CONSTRUCTION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,261,151,237 | 39 | 389 | 660 | 19,957,896 | 16,665,945 | 36,623,841 | 2.904 |
| 2018 | 1,280,106,208 | 16 | 376 | 633 | 15,758,817 | 14,602,430 | 30,361,247 | 2.372 |
| | 2,541,257,445 | 55 | 765 | 1,293 | 35,716,713 | 31,268,375 | 66,985,088 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.405 | 1.230 | 2.636 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.525 | 1.628 | 3.153 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.470 | 1.262 | 2.731 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.405 | 1.230 | 2.636 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.591 | 1.748 | 3.340 | |
| Indicated Relativity Change: | | | | | | | | 5.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 326.3% |

Code: 5214 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CONCRETE OR CEMENT WORK

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 110,923,100 | 11 | 69 | 49 | 1,709,625 | 2,214,987 | 3,924,612 | 3.538 |
| 2015 | 139,683,815 | 10 | 55 | 74 | 2,047,319 | 1,885,805 | 3,933,124 | 2.816 |
| 2016 | 111,115,007 | 5 | 37 | 60 | 1,374,708 | 1,457,023 | 2,831,731 | 2.548 |
| 2017 | 146,533,039 | 6 | 80 | 102 | 2,605,572 | 2,319,169 | 4,924,741 | 3.361 |
| 2018 | 149,760,029 | 1 | 66 | 81 | 1,707,183 | 1,733,777 | 3,440,960 | 2.298 |
| | 658,014,991 | 33 | 307 | 366 | 9,444,408 | 9,610,762 | 19,055,169 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.435 | 1.461 | 2.896 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.445 | 1.772 | 3.216 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.461 | 1.608 | 3.070 | |
| Credibility: | | | | | 0.98 | 0.94 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.436 | 1.469 | 2.905 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.547 | 1.782 | 3.329 | |
| Indicated Relativity Change: | | | | | | | | 3.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 325.3% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5222 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: CONCRETE CONSTRUCTION – BRIDGES; CHIMNEY CONSTRUCTION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 149,288,095 | 9 | 42 | 69 | 2,622,281 | 2,851,326 | 5,473,607 | 3.666 |
| 2015 | 189,524,653 | 16 | 44 | 68 | 4,399,939 | 4,779,710 | 9,179,649 | 4.844 |
| 2016 | 166,579,381 | 3 | 24 | 41 | 1,625,446 | 1,435,736 | 3,061,182 | 1.838 |
| 2017 | 119,803,144 | 2 | 30 | 45 | 1,890,610 | 1,695,026 | 3,585,636 | 2.993 |
| 2018 | 128,103,090 | 2 | 27 | 43 | 2,157,978 | 1,511,887 | 3,669,865 | 2.865 |
| | 753,298,365 | 32 | 167 | 266 | 12,696,254 | 12,273,685 | 24,969,939 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.685 | 1.629 | 3.315 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.792 | 2.358 | 4.150 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.726 | 1.828 | 3.554 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.685 | 1.629 | 3.315 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.908 | 2.315 | 4.223 | |
| Indicated Relativity Change: | | | | | | | | 1.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 412.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5225 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: REINFORCING STEEL INSTALLATION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 250,318,116 | 15 | 101 | 155 | 4,189,117 | 3,968,127 | 8,157,244 | 3.259 |
| 2016 | 234,950,128 | 5 | 65 | 127 | 2,403,497 | 1,550,907 | 3,954,404 | 1.683 |
| 2017 | 269,540,199 | 11 | 121 | 191 | 4,849,600 | 4,586,709 | 9,436,309 | 3.501 |
| 2018 | 303,918,677 | 6 | 122 | 170 | 5,093,427 | 3,954,329 | 9,047,756 | 2.977 |
| 1,058,727,120 | | 37 | 409 | 643 | 16,535,642 | 14,060,072 | 30,595,714 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.562 | 1.328 | 2.890 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.652 | 1.936 | 3.588 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.591 | 1.500 | 3.092 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.562 | 1.328 | 2.890 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.769 | 1.887 | 3.655 | |
| Indicated Relativity Change: | | | | | | | | 1.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 357.2% |

Code: 5348 RHG: 2 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: TILE, STONE, MOSAIC OR TERRAZZO WORK

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 624,489,814 | 20 | 321 | 442 | 9,706,611 | 10,989,772 | 20,696,383 | 3.314 |
| 2018 | 635,480,271 | 9 | 330 | 393 | 8,751,868 | 8,939,037 | 17,690,905 | 2.784 |
| 1,259,970,085 | | 29 | 651 | 835 | 18,458,479 | 19,928,808 | 38,387,287 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.465 | 1.582 | 3.047 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.509 | 1.817 | 3.326 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.544 | 1.708 | 3.252 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.465 | 1.582 | 3.047 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.561 | 1.852 | 3.414 | |
| Indicated Relativity Change: | | | | | | | | 2.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 333.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5403 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: CARPENTRY – NOC – LOW WAGE

Code: 5632 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: STEEL FRAMING – LOW WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,362,850,562 | 93 | 1,359 | 2,042 | 38,954,855 | 40,907,527 | 79,862,382 | 5.860 |
| 2018 | 1,601,179,803 | 87 | 1,589 | 2,200 | 50,691,053 | 45,110,656 | 95,801,709 | 5.983 |
| | 2,964,030,365 | 180 | 2,948 | 4,242 | 89,645,908 | 86,018,183 | 175,664,091 | |
| Adjusted Loss to Payroll Ratio: | | | | | 3.024 | 2.902 | 5.927 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 3.421 | 4.233 | 7.654 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 3.296 | 3.281 | 6.577 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 3.024 | 2.902 | 5.927 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 3.425 | 4.123 | 7.548 | |
| Indicated Relativity Change: | | | | | | | | -1.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 737.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 5432 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CARPENTRY – NOC – HIGH WAGE

Code: 5633 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: STEEL FRAMING – HIGH WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 2,092,809,225 | 80 | 717 | 978 | 31,764,634 | 26,896,423 | 58,661,057 | 2.803 |
| 2018 | 2,328,522,219 | 44 | 772 | 963 | 31,464,137 | 31,017,407 | 62,481,544 | 2.683 |
| | 4,421,331,444 | 124 | 1,489 | 1,941 | 63,228,771 | 57,913,830 | 121,142,601 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.430 | 1.310 | 2.740 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.473 | 1.623 | 3.096 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.434 | 1.315 | 2.749 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.430 | 1.310 | 2.740 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.603 | 1.779 | 3.382 | |
| Indicated Relativity Change: | | | | | | | | 9.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 330.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5436 RHG: 2 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: HARDWOOD FLOOR LAYING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 88,308,610 | 7 | 54 | 46 | 870,831 | 979,076 | 1,849,907 | 2.095 |
| 2015 | 105,910,119 | 9 | 67 | 67 | 1,555,495 | 1,400,238 | 2,955,733 | 2.791 |
| 2016 | 116,337,624 | 4 | 64 | 62 | 1,617,623 | 1,498,787 | 3,116,410 | 2.679 |
| 2017 | 113,540,365 | 5 | 63 | 54 | 1,677,420 | 1,576,669 | 3,254,089 | 2.866 |
| 2018 | 131,901,704 | 4 | 68 | 73 | 2,072,207 | 1,541,552 | 3,613,759 | 2.740 |
| 555,998,422 | | 29 | 316 | 302 | 7,793,575 | 6,996,323 | 14,789,898 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.402 | 1.258 | 2.660 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.324 | 1.422 | 2.746 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.354 | 1.337 | 2.691 | |
| Credibility: | | | | | 0.89 | 0.81 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.397 | 1.273 | 2.670 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.488 | 1.491 | 2.979 | |
| Indicated Relativity Change: | | | | | | | | 8.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 291.1% |

Code: 5443 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: LATHING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 124,248,719 | 9 | 103 | 107 | 2,083,327 | 2,172,582 | 4,255,909 | 3.425 |
| 2015 | 145,985,469 | 10 | 109 | 137 | 2,552,463 | 2,214,916 | 4,767,379 | 3.266 |
| 2016 | 174,246,935 | 3 | 118 | 130 | 2,105,966 | 2,389,186 | 4,495,152 | 2.580 |
| 2017 | 189,341,983 | 6 | 112 | 182 | 3,238,725 | 3,022,200 | 6,260,925 | 3.307 |
| 2018 | 222,658,014 | 5 | 151 | 241 | 4,133,533 | 3,382,139 | 7,515,672 | 3.375 |
| 856,481,119 | | 33 | 593 | 797 | 14,114,014 | 13,181,023 | 27,295,037 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.648 | 1.539 | 3.187 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.495 | 1.725 | 3.220 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.488 | 1.494 | 2.982 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.648 | 1.539 | 3.187 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.807 | 1.957 | 3.764 | |
| Indicated Relativity Change: | | | | | | | | 16.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 367.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5446 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: WALLBOARD INSTALLATION – LOW WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 832,451,370 | 50 | 568 | 657 | 18,349,410 | 14,391,213 | 32,740,623 | 3.933 |
| 2018 | 947,563,398 | 14 | 594 | 696 | 16,737,661 | 14,135,242 | 30,872,903 | 3.258 |
| 1,780,014,768 | | 64 | 1,162 | 1,353 | 35,087,071 | 28,526,455 | 63,613,526 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.971 | 1.603 | 3.574 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.979 | 1.735 | 3.714 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.002 | 1.575 | 3.576 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.971 | 1.603 | 3.574 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.124 | 1.943 | 4.068 | |
| Indicated Relativity Change: | | | | | | | | 9.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 397.5% |

Code: 5447 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: WALLBOARD INSTALLATION – HIGH WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,049,465,992 | 22 | 193 | 226 | 9,090,920 | 6,363,056 | 15,453,976 | 1.473 |
| 2018 | 1,171,588,919 | 13 | 215 | 258 | 10,359,193 | 9,243,833 | 19,603,026 | 1.673 |
| 2,221,054,911 | | 35 | 408 | 484 | 19,450,112 | 15,606,889 | 35,057,001 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.876 | 0.703 | 1.578 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.880 | 0.871 | 1.751 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.848 | 0.675 | 1.523 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.876 | 0.703 | 1.578 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.992 | 0.998 | 1.990 | |
| Indicated Relativity Change: | | | | | | | | 13.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 194.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5467 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: GLAZIERS – AWAY FROM SHOP – LOW WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 64,709,685 | 12 | 62 | 77 | 1,753,517 | 1,584,855 | 3,338,372 | 5.159 |
| 2015 | 79,409,852 | 12 | 65 | 93 | 2,038,855 | 1,763,741 | 3,802,596 | 4.789 |
| 2016 | 93,145,048 | 6 | 85 | 99 | 2,490,293 | 2,374,737 | 4,865,030 | 5.223 |
| 2017 | 101,296,995 | 5 | 70 | 110 | 2,716,261 | 2,256,228 | 4,972,489 | 4.909 |
| 2018 | 106,587,481 | 1 | 74 | 88 | 2,199,338 | 2,368,811 | 4,568,149 | 4.286 |
| 445,149,061 | | 36 | 356 | 467 | 11,198,263 | 10,348,372 | 21,546,635 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.516 | 2.325 | 4.840 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.649 | 2.841 | 5.490 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.636 | 2.461 | 5.097 | |
| Credibility: | | | | | 1.00 | 0.95 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.516 | 2.332 | 4.847 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.759 | 2.965 | 5.724 | |
| Indicated Relativity Change: | | | | | | | | 4.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 559.3% |

Code: 5470 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: GLAZIERS – AWAY FROM SHOP – HIGH WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 109,161,442 | 2 | 30 | 38 | 929,042 | 720,160 | 1,649,202 | 1.511 |
| 2015 | 139,015,944 | 8 | 29 | 52 | 1,515,581 | 1,398,043 | 2,913,624 | 2.096 |
| 2016 | 157,943,329 | 4 | 40 | 63 | 1,887,804 | 1,252,498 | 3,140,302 | 1.988 |
| 2017 | 171,434,592 | 5 | 38 | 60 | 2,359,311 | 1,692,120 | 4,051,431 | 2.363 |
| 2018 | 177,024,585 | 2 | 38 | 54 | 1,718,538 | 1,170,340 | 2,888,878 | 1.632 |
| 754,579,891 | | 21 | 175 | 267 | 8,410,275 | 6,233,162 | 14,643,437 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.115 | 0.826 | 1.941 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.400 | 1.270 | 2.670 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.393 | 1.100 | 2.493 | |
| Credibility: | | | | | 1.00 | 0.85 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.115 | 0.867 | 1.982 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.222 | 1.103 | 2.325 | |
| Indicated Relativity Change: | | | | | | | | -12.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 227.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5473 RHG: 6 NAICS: 56 ILDG: 4 MLDG: 3 CLASS: ASBESTOS ABATEMENT

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 145,736,573 | 19 | 100 | 108 | 4,709,405 | 3,913,679 | 8,623,084 | 5.917 |
| 2017 | 149,319,034 | 14 | 89 | 147 | 4,220,283 | 3,354,072 | 7,574,355 | 5.073 |
| 2018 | 170,852,122 | 2 | 84 | 180 | 3,601,224 | 3,165,174 | 6,766,398 | 3.960 |
| 465,907,729 | | 35 | 273 | 435 | 12,530,912 | 10,432,925 | 22,963,837 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.690 | 2.239 | 4.929 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 3.523 | 3.583 | 7.106 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 3.071 | 2.438 | 5.509 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.690 | 2.239 | 4.929 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 3.046 | 3.181 | 6.227 | |
| Indicated Relativity Change: | | | | | | | | -12.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 608.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 5474 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: PAINTING; WATERPROOFING; PAINTING/WALLPAPER
 INSTALLATION – LOW WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 800,933,384 | 57 | 627 | 682 | 19,968,954 | 20,388,961 | 40,357,915 | 5.039 |
| 2018 | 921,361,771 | 46 | 630 | 655 | 21,307,982 | 22,869,936 | 44,177,918 | 4.795 |
| | 1,722,295,155 | 103 | 1,257 | 1,337 | 41,276,936 | 43,258,898 | 84,535,834 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.397 | 2.512 | 4.908 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.797 | 3.403 | 6.200 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.721 | 2.759 | 5.480 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.397 | 2.512 | 4.908 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.687 | 3.411 | 6.097 | |
| Indicated Relativity Change: | | | | | | | | -1.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 595.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5479 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: INSULATION WORK

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 126,405,224 | 11 | 84 | 141 | 2,065,440 | 1,686,884 | 3,752,324 | 2.968 |
| 2015 | 133,996,848 | 5 | 89 | 146 | 2,211,197 | 1,692,099 | 3,903,296 | 2.913 |
| 2016 | 135,507,907 | 3 | 97 | 148 | 2,181,233 | 1,711,586 | 3,892,819 | 2.873 |
| 2017 | 142,598,090 | 5 | 92 | 185 | 2,907,451 | 3,232,928 | 6,140,379 | 4.306 |
| 2018 | 171,070,405 | 2 | 93 | 166 | 3,754,122 | 2,803,854 | 6,557,976 | 3.833 |
| 709,578,474 | | 26 | 455 | 786 | 13,119,442 | 11,127,351 | 24,246,793 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.849 | 1.568 | 3.417 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.950 | 2.039 | 3.989 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.940 | 1.766 | 3.707 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.849 | 1.568 | 3.417 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.028 | 1.994 | 4.022 | |
| Indicated Relativity Change: | | | | | | | | 0.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 393.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5482 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: PAINTING; WATERPROOFING; PAINTING/WALLPAPER
INSTALLATION – HIGH WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 814,401,393 | 26 | 224 | 256 | 9,055,431 | 7,748,551 | 16,803,982 | 2.063 |
| 2018 | 851,619,429 | 11 | 260 | 276 | 11,800,566 | 10,194,125 | 21,994,691 | 2.583 |
| | 1,666,020,822 | 37 | 484 | 532 | 20,855,997 | 17,942,676 | 38,798,673 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.252 | 1.077 | 2.329 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.307 | 1.462 | 2.769 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.189 | 0.984 | 2.173 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.252 | 1.077 | 2.329 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.502 | 1.761 | 3.263 | |
| Indicated Relativity Change: | | | | | | | | 17.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 318.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5484 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: PLASTERING OR STUCCO WORK – LOW WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 166,282,070 | 14 | 219 | 278 | 5,236,064 | 5,629,659 | 10,865,723 | 6.535 |
| 2017 | 173,913,609 | 15 | 211 | 257 | 5,215,169 | 5,291,959 | 10,507,128 | 6.042 |
| 2018 | 209,917,993 | 10 | 241 | 291 | 6,841,226 | 7,801,130 | 14,642,356 | 6.975 |
| 550,113,672 | | 39 | 671 | 826 | 17,292,459 | 18,722,748 | 36,015,207 | |
| Adjusted Loss to Payroll Ratio: | | | | | 3.143 | 3.403 | 6.547 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.924 | 3.247 | 6.171 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.958 | 2.947 | 5.905 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 3.143 | 3.403 | 6.547 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 3.388 | 4.127 | 7.515 | |
| Indicated Relativity Change: | | | | | | | | 21.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 734.3% |

Code: 5485 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: PLASTERING OR STUCCO WORK – HIGH WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 80,103,728 | 5 | 34 | 37 | 1,343,988 | 1,340,213 | 2,684,201 | 3.351 |
| 2015 | 100,194,726 | 10 | 45 | 61 | 1,826,773 | 1,620,891 | 3,447,664 | 3.441 |
| 2016 | 108,500,117 | 8 | 48 | 67 | 2,385,044 | 1,708,555 | 4,093,599 | 3.773 |
| 2017 | 127,842,839 | 7 | 50 | 78 | 2,324,984 | 2,452,063 | 4,777,047 | 3.737 |
| 2018 | 141,283,616 | 5 | 49 | 61 | 1,822,168 | 1,793,240 | 3,615,408 | 2.559 |
| 557,925,026 | | 35 | 226 | 304 | 9,702,958 | 8,914,962 | 18,617,920 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.739 | 1.598 | 3.337 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.936 | 2.448 | 4.384 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.761 | 1.648 | 3.409 | |
| Credibility: | | | | | 0.99 | 0.89 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.739 | 1.603 | 3.343 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.086 | 2.622 | 4.709 | |
| Indicated Relativity Change: | | | | | | | | 7.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 460.1% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5506 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 4 CLASS: STREET OR ROAD CONSTRUCTION – PAVING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 427,035,836 | 20 | 154 | 170 | 6,082,199 | 5,337,977 | 11,420,176 | 2.674 |
| 2017 | 475,756,347 | 13 | 145 | 174 | 6,623,151 | 4,594,792 | 11,217,943 | 2.358 |
| 2018 | 503,861,420 | 6 | 140 | 187 | 6,470,092 | 5,424,010 | 11,894,102 | 2.361 |
| 1,406,653,602 | | 39 | 439 | 531 | 19,175,442 | 15,356,780 | 34,532,221 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.363 | 1.092 | 2.455 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.444 | 1.389 | 2.833 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.391 | 1.076 | 2.467 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.363 | 1.092 | 2.455 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.544 | 1.551 | 3.095 | |
| Indicated Relativity Change: | | | | | | | | 9.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 302.4% |

Code: 5507 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: STREET OR ROAD CONSTRUCTION – GRADING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 423,972,400 | 14 | 122 | 160 | 5,562,170 | 4,359,968 | 9,922,138 | 2.340 |
| 2017 | 462,635,539 | 6 | 118 | 151 | 4,799,318 | 3,917,709 | 8,717,027 | 1.884 |
| 2018 | 489,740,541 | 3 | 89 | 147 | 3,781,949 | 3,189,452 | 6,971,401 | 1.423 |
| 1,376,348,480 | | 23 | 329 | 458 | 14,143,438 | 11,467,129 | 25,610,566 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.028 | 0.833 | 1.861 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.257 | 1.355 | 2.612 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.143 | 0.912 | 2.055 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.028 | 0.833 | 1.861 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.233 | 1.363 | 2.595 | |
| Indicated Relativity Change: | | | | | | | | -0.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 253.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 5538 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: SHEET METAL WORK; HEATING OR A/C DUCTWORK – LOW WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 691,106,323 | 27 | 411 | 680 | 10,819,330 | 10,657,076 | 21,476,406 | 3.108 |
| 2018 | 670,622,825 | 14 | 437 | 662 | 10,037,543 | 10,427,909 | 20,465,452 | 3.052 |
| | 1,361,729,148 | 41 | 848 | 1,342 | 20,856,873 | 21,084,985 | 41,941,858 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.532 | 1.548 | 3.080 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.582 | 2.058 | 3.640 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.539 | 1.668 | 3.207 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.532 | 1.548 | 3.080 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.717 | 2.103 | 3.820 | |
| Indicated Relativity Change: | | | | | | | | 4.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 373.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5542 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: SHEET METAL WORK; HEATING OR A/C DUCTWORK – HIGH WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 832,578,378 | 20 | 180 | 279 | 8,164,747 | 6,353,708 | 14,518,455 | 1.744 |
| 2018 | 1,014,701,315 | 6 | 189 | 310 | 6,944,718 | 6,183,850 | 13,128,568 | 1.294 |
| | 1,847,279,693 | 26 | 369 | 589 | 15,109,465 | 12,537,559 | 27,647,023 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.818 | 0.679 | 1.497 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.015 | 1.071 | 2.086 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.978 | 0.830 | 1.808 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.818 | 0.679 | 1.497 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.926 | 0.964 | 1.890 | |
| Indicated Relativity Change: | | | | | | | | -9.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 184.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5552 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: ROOFING – LOW WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|---------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 160,487,088 | 26 | 253 | 295 | 7,598,555 | 9,480,771 | 17,079,326 | 10.642 |
| 2018 | 181,541,979 | 20 | 257 | 287 | 10,033,477 | 10,863,488 | 20,896,965 | 11.511 |
| 342,029,067 | | 46 | 510 | 582 | 17,632,032 | 20,344,259 | 37,976,291 | |
| Adjusted Loss to Payroll Ratio: | | | | | 5.155 | 5.948 | 11.103 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 6.225 | 9.976 | 16.201 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 5.662 | 6.715 | 12.376 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 5.155 | 5.948 | 11.103 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 6.184 | 9.729 | 15.913 | |
| Indicated Relativity Change: | | | | | | | | -1.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 1554.9% |

Code: 5553 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: ROOFING – HIGH WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 567,233,889 | 42 | 346 | 363 | 14,221,746 | 12,862,707 | 27,084,453 | 4.775 |
| 2018 | 591,686,679 | 29 | 343 | 364 | 15,686,485 | 13,189,412 | 28,875,897 | 4.880 |
| 1,158,920,567 | | 71 | 689 | 727 | 29,908,231 | 26,052,119 | 55,960,350 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.581 | 2.248 | 4.829 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.913 | 3.102 | 6.014 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.806 | 2.404 | 5.210 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.581 | 2.248 | 4.829 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.922 | 3.194 | 6.116 | |
| Indicated Relativity Change: | | | | | | | | 1.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 597.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5606 RHG: 4 NAICS: 23 ILDG: 4 MLDG: 3 CLASS: CONTRACTORS – EXECUTIVE LEVEL SUPERVISORS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 3,053,226,306 | 20 | 177 | 344 | 8,149,457 | 7,734,313 | 15,883,770 | 0.520 |
| 2018 | 3,294,279,647 | 9 | 172 | 343 | 8,409,798 | 7,960,739 | 16,370,537 | 0.497 |
| 6,347,505,953 | | 29 | 349 | 687 | 16,559,255 | 15,695,052 | 32,254,306 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.261 | 0.247 | 0.508 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.252 | 0.297 | 0.550 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.251 | 0.258 | 0.509 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.261 | 0.247 | 0.508 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.286 | 0.314 | 0.601 | |
| Indicated Relativity Change: | | | | | | | | 9.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 58.7% |

Code: 5610 RHG: 4 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: CONTRACTORS – ALL CONSTRUCTION SUBCONTRACTED

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 169,816,769 | 6 | 47 | 95 | 1,159,178 | 1,039,508 | 2,198,686 | 1.295 |
| 2015 | 173,586,812 | 11 | 65 | 101 | 2,863,420 | 2,235,759 | 5,099,179 | 2.938 |
| 2016 | 192,605,471 | 9 | 52 | 94 | 2,649,349 | 2,175,509 | 4,824,858 | 2.505 |
| 2017 | 237,665,626 | 9 | 60 | 107 | 2,664,760 | 2,843,699 | 5,508,459 | 2.318 |
| 2018 | 270,728,288 | 2 | 109 | 187 | 2,617,221 | 2,885,385 | 5,502,606 | 2.033 |
| 1,044,402,966 | | 37 | 333 | 584 | 11,953,929 | 11,179,860 | 23,133,789 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.145 | 1.070 | 2.215 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.183 | 1.275 | 2.458 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.177 | 1.104 | 2.281 | |
| Credibility: | | | | | 1.00 | 0.97 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.145 | 1.071 | 2.216 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.255 | 1.363 | 2.618 | |
| Indicated Relativity Change: | | | | | | | | 6.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 255.8% |

E1-1-17 EXPERIENCE OF SUPPORT OPERATIONS FOR SUBCONTRACTED CONSTRUCTION TRANSFERRED FROM CODE 9015

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 5650 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 1 CLASS: TERMITE CONTROL WORK

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 168,397,058 | 13 | 138 | 178 | 3,868,061 | 3,233,263 | 7,101,324 | 4.217 |
| 2016 | 172,532,142 | 8 | 99 | 169 | 3,185,684 | 2,492,233 | 5,677,917 | 3.291 |
| 2017 | 186,687,127 | 8 | 115 | 152 | 3,551,563 | 3,787,183 | 7,338,746 | 3.931 |
| 2018 | 184,090,276 | 2 | 110 | 162 | 2,992,050 | 2,283,161 | 5,275,211 | 2.866 |
| 711,706,603 | | 31 | 462 | 661 | 13,597,357 | 11,795,840 | 25,393,197 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.911 | 1.657 | 3.568 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.060 | 1.950 | 4.010 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.886 | 1.554 | 3.439 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.911 | 1.657 | 3.568 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.059 | 2.010 | 4.069 | |
| Indicated Relativity Change: | | | | | | | | 1.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 397.6% |

Code: 5951 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: SERUM, ANTITOXIN OR VIRUS MFG

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 1,955,411,201 | 9 | 115 | 481 | 3,260,019 | 3,788,376 | 7,048,395 | 0.360 |
| 2017 | 2,185,149,250 | 3 | 129 | 405 | 3,988,921 | 3,736,942 | 7,725,863 | 0.354 |
| 2018 | 2,278,644,653 | 3 | 100 | 426 | 3,259,737 | 3,397,654 | 6,657,391 | 0.292 |
| 6,419,205,104 | | 15 | 344 | 1,312 | 10,508,677 | 10,922,971 | 21,431,648 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.164 | 0.170 | 0.334 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.183 | 0.227 | 0.410 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.167 | 0.183 | 0.350 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.164 | 0.170 | 0.334 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.176 | 0.206 | 0.383 | |
| Indicated Relativity Change: | | | | | | | | -6.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 37.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 6003 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: PILE DRIVING; WHARF BUILDING; BRIDGE/TRESTLE CONSTRUCTION – WOOD

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 15,860,837 | 2 | 9 | 9 | 894,953 | 342,288 | 1,237,241 | 7.801 |
| 2015 | 18,418,050 | 3 | 8 | 8 | 747,970 | 493,403 | 1,241,373 | 6.740 |
| 2016 | 17,249,268 | 2 | 5 | 12 | 458,701 | 517,549 | 976,250 | 5.660 |
| 2017 | 19,787,496 | 2 | 4 | 3 | 844,375 | 431,666 | 1,276,041 | 6.449 |
| 2018 | 21,502,883 | 0 | 2 | 10 | 27,431 | 74,885 | 102,316 | 0.476 |
| | 92,818,534 | 9 | 28 | 42 | 2,973,429 | 1,859,790 | 4,833,219 | |
| Adjusted Loss to Payroll Ratio: | | | | | 3.203 | 2.004 | 5.207 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 5.456 | 4.297 | 9.753 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 4.962 | 2.892 | 7.854 | |
| Credibility: | | | | | 0.73 | 0.54 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 3.678 | 2.412 | 6.091 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 4.412 | 3.946 | 8.358 | |
| Indicated Relativity Change: | | | | | | | | -14.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 816.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 6011 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 1 CLASS: DAM CONSTRUCTION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 9,968,938 | 2 | 4 | 13 | 350,902 | 208,263 | 559,165 | 5.609 |
| 2015 | 13,747,226 | 2 | 5 | 10 | 306,890 | 150,538 | 457,428 | 3.327 |
| 2016 | 10,848,494 | 0 | 0 | 4 | 0 | 3,115 | 3,115 | 0.029 |
| 2017 | 13,686,090 | 1 | 3 | 4 | 442,804 | 191,923 | 634,727 | 4.638 |
| 2018 | 12,989,272 | 0 | 1 | 0 | 6,984 | 26,977 | 33,961 | 0.261 |
| 61,240,020 | | 5 | 13 | 31 | 1,107,580 | 580,816 | 1,688,396 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.809 | 0.948 | 2.757 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.375 | 1.923 | 4.297 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.160 | 1.294 | 3.454 | |
| Credibility: | | | | | 0.44 | 0.33 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.005 | 1.180 | 3.185 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.406 | 1.930 | 4.335 | |
| Indicated Relativity Change: | | | | | | | | 0.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 423.6% |

Code: 6204 RHG: 7 NAICS: 21 ILDG: 1 MLDG: 1 CLASS: DRILLING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 74,834,907 | 7 | 65 | 81 | 1,941,271 | 1,582,171 | 3,523,442 | 4.708 |
| 2015 | 107,570,525 | 6 | 74 | 87 | 1,526,589 | 1,135,925 | 2,662,514 | 2.475 |
| 2016 | 104,247,007 | 2 | 62 | 72 | 1,472,763 | 1,174,141 | 2,646,904 | 2.539 |
| 2017 | 84,736,083 | 6 | 44 | 54 | 1,839,845 | 1,615,073 | 3,454,918 | 4.077 |
| 2018 | 88,790,720 | 2 | 42 | 67 | 1,263,920 | 1,835,365 | 3,099,285 | 3.491 |
| 460,179,243 | | 23 | 287 | 361 | 8,044,388 | 7,342,675 | 15,387,063 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.748 | 1.596 | 3.344 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.207 | 2.555 | 4.762 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.822 | 1.546 | 3.368 | |
| Credibility: | | | | | 0.96 | 0.84 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.751 | 1.588 | 3.339 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.101 | 2.597 | 4.697 | |
| Indicated Relativity Change: | | | | | | | | -1.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 459.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 6206 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: OIL/GAS WELLS – CEMENTING/ACIDIZING/FRACTURING;
VACUUM TRUCK SVC/GRAVEL PACKING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 129,527,483 | 4 | 14 | 27 | 733,428 | 692,193 | 1,425,621 | 1.101 |
| 2015 | 120,062,788 | 6 | 16 | 23 | 1,225,080 | 1,474,210 | 2,699,290 | 2.248 |
| 2016 | 93,314,612 | 1 | 10 | 14 | 454,350 | 398,422 | 852,772 | 0.914 |
| 2017 | 100,439,269 | 1 | 26 | 20 | 1,337,736 | 1,318,658 | 2,656,394 | 2.645 |
| 2018 | 115,483,405 | 1 | 32 | 16 | 1,203,608 | 1,796,603 | 3,000,211 | 2.598 |
| | 558,827,557 | 13 | 98 | 100 | 4,954,202 | 5,680,086 | 10,634,287 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.887 | 1.016 | 1.903 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.931 | 1.016 | 1.946 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.814 | 0.708 | 1.521 | |
| Credibility: | | | | | 0.75 | 0.66 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.868 | 0.911 | 1.780 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.983 | 1.295 | 2.278 | |
| Indicated Relativity Change: | | | | | | | | 17.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 222.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 6213 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 2 CLASS: OIL/GAS WELLS – SPECIALTY TOOL COMPANIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 122,700,263 | 4 | 7 | 44 | 690,725 | 653,186 | 1,343,911 | 1.095 |
| 2015 | 68,124,886 | 0 | 11 | 21 | 335,715 | 394,682 | 730,397 | 1.072 |
| 2016 | 64,555,174 | 1 | 4 | 22 | 298,829 | 340,298 | 639,127 | 0.990 |
| 2017 | 66,860,672 | 0 | 5 | 14 | 162,969 | 217,741 | 380,710 | 0.569 |
| 2018 | 69,078,850 | 1 | 1 | 12 | 170,247 | 88,467 | 258,714 | 0.375 |
| 391,319,845 | | 6 | 28 | 113 | 1,658,485 | 1,694,375 | 3,352,860 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.424 | 0.433 | 0.857 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.578 | 0.615 | 1.193 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.505 | 0.428 | 0.934 | |
| Credibility: | | | | | 0.54 | 0.47 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.461 | 0.431 | 0.892 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.522 | 0.612 | 1.134 | |
| Indicated Relativity Change: | | | | | | | | -4.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 110.8% |

Code: 6216 RHG: 6 NAICS: 21 ILDG: 2 MLDG: 2 CLASS: OIL/GAS LEASE WORK

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 100,862,691 | 3 | 22 | 24 | 709,103 | 773,711 | 1,482,814 | 1.470 |
| 2015 | 66,103,918 | 3 | 11 | 20 | 497,375 | 259,364 | 756,739 | 1.145 |
| 2016 | 56,426,315 | 0 | 10 | 16 | 303,151 | 233,728 | 536,879 | 0.951 |
| 2017 | 64,117,473 | 1 | 18 | 16 | 851,531 | 690,611 | 1,542,142 | 2.405 |
| 2018 | 71,425,743 | 2 | 18 | 32 | 790,645 | 757,462 | 1,548,107 | 2.167 |
| 358,936,140 | | 9 | 79 | 108 | 3,151,805 | 2,714,876 | 5,866,681 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.878 | 0.756 | 1.634 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.898 | 0.986 | 1.884 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.785 | 0.687 | 1.472 | |
| Credibility: | | | | | 0.62 | 0.55 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.843 | 0.725 | 1.568 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.954 | 1.030 | 1.985 | |
| Indicated Relativity Change: | | | | | | | | 5.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 193.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 6218 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: EXCAVATION/GRADING LAND/LAND LEVELING – LOW WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 411,755,521 | 17 | 159 | 250 | 6,188,850 | 6,719,646 | 12,908,496 | 3.135 |
| 2018 | 503,846,028 | 9 | 194 | 286 | 6,938,077 | 7,601,877 | 14,539,954 | 2.886 |
| 915,601,549 | | 26 | 353 | 536 | 13,126,927 | 14,321,522 | 27,448,450 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.434 | 1.564 | 2.998 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.838 | 2.209 | 4.047 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.771 | 1.712 | 3.483 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.434 | 1.564 | 2.998 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.623 | 2.222 | 3.846 | |
| Indicated Relativity Change: | | | | | | | | -5.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 375.8% |

Code: 6220 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 4 CLASS: EXCAVATION/GRADING LAND/LAND LEVELING – HIGH WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 978,453,231 | 22 | 124 | 147 | 9,376,085 | 7,021,774 | 16,397,859 | 1.676 |
| 2018 | 1,025,441,528 | 8 | 140 | 174 | 8,609,901 | 6,720,663 | 15,330,564 | 1.495 |
| 2,003,894,759 | | 30 | 264 | 321 | 17,985,986 | 13,742,437 | 31,728,424 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.898 | 0.686 | 1.583 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.861 | 0.985 | 1.845 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.783 | 0.663 | 1.445 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.898 | 0.686 | 1.583 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.077 | 1.122 | 2.198 | |
| Indicated Relativity Change: | | | | | | | | 19.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 214.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 6233 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: OIL/GAS PIPE LINE CONSTRUCTION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 204,236,227 | 4 | 22 | 26 | 803,151 | 1,133,428 | 1,936,579 | 0.948 |
| 2015 | 148,212,531 | 3 | 19 | 29 | 1,110,939 | 932,885 | 2,043,824 | 1.379 |
| 2016 | 132,690,807 | 1 | 9 | 8 | 358,163 | 390,590 | 748,753 | 0.564 |
| 2017 | 149,181,612 | 1 | 14 | 26 | 625,359 | 941,955 | 1,567,314 | 1.051 |
| 2018 | 208,634,592 | 0 | 21 | 33 | 456,278 | 435,248 | 891,526 | 0.427 |
| 842,955,769 | | 9 | 85 | 122 | 3,353,890 | 3,834,105 | 7,187,995 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.398 | 0.455 | 0.853 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.572 | 0.850 | 1.422 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.520 | 0.572 | 1.092 | |
| Credibility: | | | | | 0.71 | 0.69 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.433 | 0.491 | 0.924 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.520 | 0.803 | 1.323 | |
| Indicated Relativity Change: | | | | | | | | -6.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 129.3% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 6235 RHG: 7 NAICS: 21 ILDG: 2 MLDG: 3 CLASS: OIL/GAS WELLS – DRILLING OR
REDRILLING/INSTALL/RECOVERY OF CASING; DRILLING
GEOTHERMAL WELLS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 217,930,049 | 7 | 29 | 85 | 1,848,970 | 1,898,516 | 3,747,486 | 1.720 |
| 2015 | 116,938,125 | 3 | 29 | 31 | 2,060,295 | 907,012 | 2,967,307 | 2.538 |
| 2016 | 45,248,743 | 2 | 5 | 5 | 649,420 | 616,265 | 1,265,685 | 2.797 |
| 2017 | 52,294,311 | 0 | 10 | 12 | 198,940 | 192,623 | 391,563 | 0.749 |
| 2018 | 71,885,674 | 0 | 12 | 18 | 673,597 | 679,109 | 1,352,706 | 1.882 |
| | 504,296,902 | 12 | 85 | 151 | 5,431,222 | 4,293,525 | 9,724,747 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.077 | 0.851 | 1.928 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.052 | 1.139 | 2.191 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.869 | 0.689 | 1.558 | |
| Credibility: | | | | | 0.74 | 0.63 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.023 | 0.791 | 1.814 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.227 | 1.294 | 2.521 | |
| Indicated Relativity Change: | | | | | | | | 15.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 246.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 6237 RHG: 7 NAICS: 21 ILDG: 3 MLDG: 3 CLASS: OIL/GAS WELLS – WIRELINE SERVICE/PERFORATING OF CASING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 86,547,493 | 1 | 6 | 20 | 444,072 | 369,532 | 813,604 | 0.940 |
| 2015 | 53,413,512 | 2 | 5 | 6 | 618,770 | 488,372 | 1,107,142 | 2.073 |
| 2016 | 36,084,791 | 1 | 3 | 6 | 368,524 | 189,859 | 558,383 | 1.547 |
| 2017 | 37,970,742 | 1 | 3 | 8 | 135,092 | 109,064 | 244,156 | 0.643 |
| 2018 | 40,062,823 | 0 | 3 | 9 | 284,552 | 292,766 | 577,318 | 1.441 |
| | 254,079,361 | 5 | 20 | 49 | 1,851,010 | 1,449,593 | 3,300,602 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.729 | 0.571 | 1.299 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.555 | 0.601 | 1.155 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.458 | 0.363 | 0.821 | |
| Credibility: | | | | | 0.44 | 0.37 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.577 | 0.440 | 1.017 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.692 | 0.720 | 1.412 | |
| Indicated Relativity Change: | | | | | | | | 22.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 137.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 6251 RHG: 4 NAICS: 23 ILDG: 4 MLDG: 2 CLASS: TUNNELING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 16,291,226 | 1 | 3 | 5 | 85,000 | 76,842 | 161,842 | 0.993 |
| 2015 | 16,121,668 | 2 | 2 | 3 | 489,184 | 129,128 | 618,312 | 3.835 |
| 2016 | 25,358,963 | 1 | 5 | 7 | 214,773 | 269,052 | 483,825 | 1.908 |
| 2017 | 26,206,914 | 0 | 4 | 11 | 185,990 | 255,608 | 441,598 | 1.685 |
| 2018 | 28,774,190 | 0 | 3 | 5 | 142,578 | 173,526 | 316,104 | 1.099 |
| 112,752,961 | | 4 | 17 | 31 | 1,117,525 | 904,155 | 2,021,681 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.991 | 0.802 | 1.793 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.716 | 1.526 | 3.242 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.708 | 1.321 | 3.029 | |
| Credibility: | | | | | 0.51 | 0.43 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.342 | 1.098 | 2.440 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.472 | 1.396 | 2.868 | |
| Indicated Relativity Change: | | | | | | | | -11.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 280.3% |

Code: 6258 RHG: 6 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: FOUNDATION PREPARATION WORK

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 77,518,095 | 6 | 25 | 42 | 1,034,171 | 1,058,319 | 2,092,490 | 2.699 |
| 2015 | 79,472,196 | 5 | 35 | 47 | 1,779,972 | 1,393,578 | 3,173,550 | 3.993 |
| 2016 | 98,053,671 | 5 | 29 | 55 | 1,522,725 | 1,272,068 | 2,794,793 | 2.850 |
| 2017 | 114,371,752 | 6 | 40 | 65 | 2,336,887 | 1,341,867 | 3,678,754 | 3.216 |
| 2018 | 112,261,295 | 2 | 40 | 66 | 1,945,268 | 1,444,282 | 3,389,550 | 3.019 |
| 481,677,009 | | 24 | 169 | 275 | 8,619,023 | 6,510,115 | 15,129,137 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.789 | 1.352 | 3.141 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.848 | 1.983 | 3.831 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.780 | 1.537 | 3.317 | |
| Credibility: | | | | | 0.94 | 0.81 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.789 | 1.387 | 3.176 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.026 | 1.970 | 3.996 | |
| Indicated Relativity Change: | | | | | | | | 4.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 390.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 6307 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: SEWER CONSTRUCTION – LOW WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 64,847,741 | 3 | 45 | 55 | 969,253 | 1,077,186 | 2,046,439 | 3.156 |
| 2015 | 66,432,723 | 7 | 34 | 57 | 1,525,026 | 1,052,136 | 2,577,162 | 3.879 |
| 2016 | 61,677,836 | 4 | 43 | 43 | 2,018,588 | 1,577,305 | 3,595,893 | 5.830 |
| 2017 | 76,151,741 | 5 | 47 | 58 | 1,708,586 | 1,914,376 | 3,622,962 | 4.758 |
| 2018 | 64,767,791 | 1 | 34 | 38 | 1,077,438 | 970,554 | 2,047,992 | 3.162 |
| 333,877,832 | | 20 | 203 | 251 | 7,298,891 | 6,591,556 | 13,890,448 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.186 | 1.974 | 4.160 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.654 | 2.979 | 5.632 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.582 | 2.415 | 4.996 | |
| Credibility: | | | | | 0.94 | 0.84 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.210 | 2.045 | 4.255 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.477 | 2.776 | 5.254 | |
| Indicated Relativity Change: | | | | | | | | -6.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 513.4% |

Code: 6308 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 3 CLASS: SEWER CONSTRUCTION – HIGH WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 154,241,792 | 8 | 29 | 42 | 1,414,132 | 1,452,876 | 2,867,008 | 1.859 |
| 2015 | 156,250,337 | 7 | 39 | 29 | 1,799,103 | 1,080,462 | 2,879,565 | 1.843 |
| 2016 | 170,669,246 | 5 | 18 | 58 | 1,022,084 | 897,808 | 1,919,892 | 1.125 |
| 2017 | 198,585,312 | 3 | 35 | 57 | 1,874,902 | 1,470,227 | 3,345,129 | 1.684 |
| 2018 | 224,899,159 | 5 | 42 | 51 | 1,823,053 | 2,211,163 | 4,034,216 | 1.794 |
| 904,645,846 | | 28 | 163 | 237 | 7,933,274 | 7,112,537 | 15,045,811 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.877 | 0.786 | 1.663 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.994 | 1.157 | 2.152 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.958 | 0.897 | 1.855 | |
| Credibility: | | | | | 0.94 | 0.84 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.882 | 0.804 | 1.686 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.998 | 1.142 | 2.141 | |
| Indicated Relativity Change: | | | | | | | | -0.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 209.2% |

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Effective September 1, 2021 (Approved)

Code: 6315 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: WATER/GAS MAINS CONSTRUCTION – LOW WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 108,770,775 | 5 | 52 | 81 | 1,214,830 | 1,203,673 | 2,418,503 | 2.223 |
| 2015 | 140,779,498 | 10 | 44 | 78 | 1,832,620 | 1,836,542 | 3,669,162 | 2.606 |
| 2016 | 131,147,625 | 6 | 39 | 80 | 1,614,755 | 1,880,641 | 3,495,396 | 2.665 |
| 2017 | 157,240,033 | 4 | 57 | 85 | 1,823,494 | 1,693,889 | 3,517,383 | 2.237 |
| 2018 | 161,185,137 | 2 | 65 | 73 | 2,019,800 | 1,969,237 | 3,989,037 | 2.475 |
| 699,123,067 | | 27 | 257 | 397 | 8,505,499 | 8,583,982 | 17,089,481 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.217 | 1.228 | 2.444 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.395 | 1.922 | 3.317 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.344 | 1.490 | 2.834 | |
| Credibility: | | | | | 0.97 | 0.93 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.220 | 1.246 | 2.467 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.382 | 1.770 | 3.152 | |
| Indicated Relativity Change: | | | | | | | | -5.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 308.0% |

Code: 6316 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 4 CLASS: WATER/GAS MAINS CONSTRUCTION – HIGH WAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 247,622,801 | 14 | 59 | 51 | 3,146,246 | 3,263,253 | 6,409,499 | 2.588 |
| 2016 | 285,222,976 | 11 | 53 | 77 | 3,529,173 | 2,690,940 | 6,220,113 | 2.181 |
| 2017 | 311,034,958 | 10 | 61 | 84 | 2,626,309 | 2,934,058 | 5,560,367 | 1.788 |
| 2018 | 359,870,885 | 5 | 59 | 65 | 3,282,393 | 2,375,409 | 5,657,802 | 1.572 |
| 1,203,751,620 | | 40 | 232 | 277 | 12,584,121 | 11,263,660 | 23,847,782 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.045 | 0.936 | 1.981 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.205 | 1.555 | 2.760 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.096 | 1.047 | 2.142 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.045 | 0.936 | 1.981 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.254 | 1.530 | 2.784 | |
| Indicated Relativity Change: | | | | | | | | 0.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 272.1% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 6325 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: CONDUIT CONSTRUCTION OR UNDERGROUND WIRING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 551,870,715 | 17 | 145 | 296 | 5,361,553 | 4,997,879 | 10,359,432 | 1.877 |
| 2017 | 627,882,386 | 10 | 175 | 274 | 7,028,218 | 5,363,358 | 12,391,576 | 1.974 |
| 2018 | 712,799,159 | 5 | 182 | 294 | 5,589,846 | 4,943,113 | 10,532,959 | 1.478 |
| 1,892,552,260 | | 32 | 502 | 864 | 17,979,617 | 15,304,351 | 33,283,967 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.950 | 0.809 | 1.759 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.036 | 1.109 | 2.145 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.008 | 0.899 | 1.907 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.950 | 0.809 | 1.759 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.065 | 1.098 | 2.163 | |
| Indicated Relativity Change: | | | | | | | | 0.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 211.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 6361 RHG: 4 NAICS: 23 ILDG: 3 MLDG: 2 CLASS: CANAL/JETTY/BREAKWATER CONSTRUCTION; CROSS-COUNTRY WATER PIPELINE CONSTRUCTION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 23,106,636 | 3 | 9 | 1 | 711,269 | 724,458 | 1,435,727 | 6.213 |
| 2015 | 19,013,400 | 0 | 0 | 5 | 0 | 2,453 | 2,453 | 0.013 |
| 2016 | 19,954,308 | 0 | 3 | 2 | 74,654 | 47,088 | 121,742 | 0.610 |
| 2017 | 24,476,922 | 1 | 1 | 8 | 50,998 | 131,766 | 182,764 | 0.747 |
| 2018 | 40,492,397 | 0 | 3 | 10 | 196,433 | 178,472 | 374,905 | 0.926 |
| | 127,043,662 | 4 | 16 | 26 | 1,033,354 | 1,084,237 | 2,117,591 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.813 | 0.853 | 1.667 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.286 | 1.475 | 2.761 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.279 | 1.278 | 2.557 | |
| Credibility: | | | | | 0.48 | 0.44 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.056 | 1.091 | 2.147 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.158 | 1.388 | 2.545 | |
| Indicated Relativity Change: | | | | | | | | -7.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 248.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 6364 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: IRRIGATION PIPE INSTALLATION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 32,504,512 | 3 | 31 | 60 | 514,113 | 764,040 | 1,278,153 | 3.932 |
| 2015 | 38,890,322 | 0 | 36 | 75 | 462,060 | 494,708 | 956,768 | 2.460 |
| 2016 | 40,955,994 | 1 | 19 | 64 | 356,282 | 641,182 | 997,464 | 2.435 |
| 2017 | 46,537,317 | 1 | 26 | 80 | 347,231 | 422,156 | 769,387 | 1.653 |
| 2018 | 53,217,779 | 1 | 43 | 81 | 975,115 | 1,150,238 | 2,125,353 | 3.994 |
| 212,105,923 | | 6 | 155 | 360 | 2,654,800 | 3,472,324 | 6,127,124 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.252 | 1.637 | 2.889 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.426 | 2.096 | 3.522 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.443 | 1.902 | 3.345 | |
| Credibility: | | | | | 0.62 | 0.64 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.324 | 1.733 | 3.057 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.427 | 2.101 | 3.528 | |
| Indicated Relativity Change: | | | | | | | | 0.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 344.8% |

Code: 6400 RHG: 1 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: FENCE CONSTRUCTION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 157,757,721 | 20 | 124 | 173 | 2,991,405 | 3,410,459 | 6,401,864 | 4.058 |
| 2016 | 176,443,736 | 8 | 104 | 218 | 2,345,183 | 2,387,990 | 4,733,173 | 2.683 |
| 2017 | 190,947,599 | 4 | 127 | 215 | 3,768,914 | 3,216,238 | 6,985,152 | 3.658 |
| 2018 | 212,869,378 | 2 | 134 | 196 | 3,019,512 | 3,069,498 | 6,089,010 | 2.860 |
| 738,018,435 | | 34 | 489 | 802 | 12,125,015 | 12,084,185 | 24,209,200 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.643 | 1.637 | 3.280 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.726 | 2.002 | 3.728 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.779 | 1.912 | 3.691 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.643 | 1.637 | 3.280 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.737 | 1.888 | 3.625 | |
| Indicated Relativity Change: | | | | | | | | -2.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 354.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 6504 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: FOOD PRODUCTS MFG OR PROCESSING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,666,467,968 | 40 | 1,493 | 2,193 | 32,287,361 | 31,218,623 | 63,505,984 | 3.811 |
| 2018 | 1,803,248,617 | 30 | 1,543 | 2,781 | 37,760,574 | 37,527,203 | 75,287,777 | 4.175 |
| 3,469,716,586 | | 70 | 3,036 | 4,974 | 70,047,934 | 68,745,826 | 138,793,760 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.019 | 1.981 | 4.000 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.029 | 2.316 | 4.345 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.856 | 1.867 | 3.723 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.019 | 1.981 | 4.000 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.176 | 2.403 | 4.579 | |
| Indicated Relativity Change: | | | | | | | | 5.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 447.4% |

Code: 6834 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 CLASS: BOAT BUILDING OR REPAIRING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 52,780,217 | 1 | 31 | 80 | 386,640 | 539,508 | 926,148 | 1.755 |
| 2015 | 58,529,431 | 3 | 38 | 110 | 1,059,464 | 1,199,283 | 2,258,747 | 3.859 |
| 2016 | 56,398,164 | 1 | 35 | 75 | 647,355 | 810,688 | 1,458,043 | 2.585 |
| 2017 | 58,146,658 | 5 | 46 | 81 | 1,732,807 | 1,455,476 | 3,188,283 | 5.483 |
| 2018 | 63,856,956 | 0 | 36 | 74 | 651,682 | 804,192 | 1,455,874 | 2.280 |
| 289,711,426 | | 10 | 186 | 420 | 4,477,949 | 4,809,148 | 9,287,096 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.546 | 1.660 | 3.206 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.730 | 1.830 | 3.560 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.583 | 1.475 | 3.058 | |
| Credibility: | | | | | 0.76 | 0.68 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.555 | 1.601 | 3.155 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.675 | 1.941 | 3.617 | |
| Indicated Relativity Change: | | | | | | | | 1.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 353.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 7133 RHG: 7 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: RAILROAD OPERATION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 48,842,464 | 1 | 8 | 26 | 293,927 | 330,859 | 624,786 | 1.279 |
| 2015 | 23,736,155 | 1 | 4 | 18 | 162,908 | 132,221 | 295,129 | 1.243 |
| 2016 | 39,949,249 | 1 | 7 | 19 | 156,081 | 165,292 | 321,373 | 0.804 |
| 2017 | 49,108,254 | 1 | 6 | 34 | 90,311 | 231,282 | 321,593 | 0.655 |
| 2018 | 51,739,484 | 0 | 12 | 32 | 295,595 | 241,441 | 537,036 | 1.038 |
| 213,375,605 | | 4 | 37 | 129 | 998,822 | 1,101,095 | 2,099,917 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.468 | 0.516 | 0.984 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.796 | 1.143 | 1.939 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.679 | 0.725 | 1.404 | |
| Credibility: | | | | | 0.47 | 0.45 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.580 | 0.631 | 1.211 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.696 | 1.032 | 1.727 | |
| Indicated Relativity Change: | | | | | | | | -10.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 168.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 7198 RHG: 3 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: PARCEL DELIVERY COMPANIES; ARMORED TRANSPORT SERVICES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 2,228,689,506 | 106 | 1,966 | 3,206 | 69,909,669 | 48,283,205 | 118,192,874 | 5.303 |
| 2018 | 2,445,278,238 | 35 | 2,034 | 3,174 | 69,200,325 | 48,106,278 | 117,306,603 | 4.797 |
| | 4,673,967,744 | 141 | 4,000 | 6,380 | 139,109,994 | 96,389,484 | 235,499,477 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.976 | 2.062 | 5.039 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.964 | 2.416 | 5.380 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.815 | 2.065 | 4.879 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.976 | 2.062 | 5.039 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 3.208 | 2.501 | 5.709 | |
| Indicated Relativity Change: | | | | | | | | 6.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 557.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 7207 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: STABLES; CLUBS – RIDING; HORSE SHOWS/RODEOS/PACK TRAINS; RACING STABLES – HARNESS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 73,437,143 | 17 | 69 | 81 | 1,779,341 | 2,430,257 | 4,209,598 | 5.732 |
| 2015 | 76,102,507 | 9 | 56 | 81 | 1,102,413 | 1,578,728 | 2,681,141 | 3.523 |
| 2016 | 80,650,366 | 8 | 77 | 87 | 1,724,730 | 2,346,640 | 4,071,370 | 5.048 |
| 2017 | 80,783,003 | 7 | 58 | 98 | 1,467,193 | 1,864,750 | 3,331,943 | 4.125 |
| 2018 | 83,141,683 | 4 | 69 | 97 | 2,107,723 | 2,433,680 | 4,541,403 | 5.462 |
| | 394,114,702 | 45 | 329 | 444 | 8,181,400 | 10,654,056 | 18,835,455 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.076 | 2.703 | 4.779 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.093 | 3.316 | 5.409 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.931 | 2.771 | 4.703 | |
| Credibility: | | | | | 0.92 | 0.96 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.064 | 2.706 | 4.770 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.264 | 3.442 | 5.705 | |
| Indicated Relativity Change: | | | | | | | | 5.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 557.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 7219 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: TRUCKING FIRMS; EXPRESS COMPANIES; MOBILE CRANE/HOISTING SERVICE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 3,483,737,011 | 223 | 2,412 | 2,488 | 82,281,467 | 66,832,863 | 149,114,330 | 4.280 |
| 2018 | 3,713,923,159 | 116 | 2,576 | 2,589 | 80,403,381 | 63,506,590 | 143,909,971 | 3.875 |
| | 7,197,660,169 | 339 | 4,988 | 5,077 | 162,684,848 | 130,339,453 | 293,024,301 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.260 | 1.811 | 4.071 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.552 | 2.368 | 4.920 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.384 | 1.931 | 4.315 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.260 | 1.811 | 4.071 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.479 | 2.303 | 4.782 | |
| Indicated Relativity Change: | | | | | | | | -2.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 467.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 7227 RHG: 4 NAICS: 48 ILDG: 2 MLDG: 2 CLASS: AUTO/TRUCK TOWING, ROADSIDE ASSISTANCE OR FREEWAY SERVICE PATROL

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 314,709,062 | 16 | 246 | 247 | 7,959,183 | 8,222,200 | 16,181,383 | 5.142 |
| 2018 | 322,919,297 | 8 | 200 | 243 | 5,768,154 | 6,427,304 | 12,195,458 | 3.777 |
| | 637,628,359 | 24 | 446 | 490 | 13,727,336 | 14,649,504 | 28,376,840 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.153 | 2.297 | 4.450 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.702 | 3.101 | 5.802 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.523 | 2.528 | 5.051 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.153 | 2.297 | 4.450 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.361 | 2.922 | 5.283 | |
| Indicated Relativity Change: | | | | | | | | -9.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 516.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 7232 RHG: 6 NAICS: 48 ILDG: 3 MLDG: 3 CLASS: MAIL DELIVERY SERVICE COMPANIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 45,410,683 | 3 | 29 | 24 | 1,014,242 | 821,125 | 1,835,367 | 4.042 |
| 2015 | 52,619,891 | 4 | 42 | 23 | 985,325 | 826,689 | 1,812,014 | 3.444 |
| 2016 | 53,043,268 | 5 | 42 | 34 | 2,098,716 | 1,414,104 | 3,512,820 | 6.623 |
| 2017 | 55,688,764 | 4 | 33 | 24 | 2,001,944 | 1,354,625 | 3,356,569 | 6.027 |
| 2018 | 61,825,741 | 0 | 29 | 35 | 1,627,037 | 1,056,272 | 2,683,309 | 4.340 |
| 268,588,346 | | 16 | 175 | 140 | 7,727,263 | 5,472,816 | 13,200,079 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.877 | 2.038 | 4.915 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 3.401 | 2.881 | 6.282 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 3.075 | 2.102 | 5.177 | |
| Credibility: | | | | | 0.94 | 0.75 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.889 | 2.054 | 4.943 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 3.271 | 2.918 | 6.189 | |
| Indicated Relativity Change: | | | | | | | | -1.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 604.8% |

Code: 7272 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: WATER TRUCK SERVICE COMPANIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 7,066,039 | 0 | 4 | 3 | 42,504 | 58,142 | 100,646 | 1.424 |
| 2015 | 8,222,133 | 0 | 3 | 2 | 17,190 | 14,150 | 31,340 | 0.381 |
| 2016 | 8,461,878 | 2 | 2 | 3 | 642,164 | 301,294 | 943,458 | 11.150 |
| 2017 | 9,248,237 | 0 | 3 | 3 | 24,218 | 90,132 | 114,350 | 1.236 |
| 2018 | 10,889,957 | 1 | 5 | 3 | 431,016 | 320,964 | 751,980 | 6.905 |
| 43,888,243 | | 3 | 17 | 14 | 1,157,092 | 784,683 | 1,941,775 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.636 | 1.788 | 4.424 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.620 | 1.850 | 4.470 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.524 | 1.434 | 3.958 | |
| Credibility: | | | | | 0.41 | 0.30 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.570 | 1.540 | 4.110 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.910 | 2.188 | 5.099 | |
| Indicated Relativity Change: | | | | | | | | 14.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 498.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 7332 RHG: 1 NAICS: 62 ILDG: 1 MLDG: 1 CLASS: AMBULANCE SERVICES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 636,525,774 | 8 | 463 | 945 | 5,469,679 | 4,559,044 | 10,028,723 | 1.576 |
| 2018 | 682,848,385 | 7 | 466 | 973 | 7,358,611 | 5,402,010 | 12,760,621 | 1.869 |
| | 1,319,374,159 | 15 | 929 | 1,918 | 12,828,290 | 9,961,053 | 22,789,343 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.972 | 0.755 | 1.727 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.043 | 1.010 | 2.053 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.917 | 0.811 | 1.728 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.972 | 0.755 | 1.727 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.028 | 0.870 | 1.898 | |
| Indicated Relativity Change: | | | | | | | | -7.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 185.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 7360 RHG: 2 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: FREIGHT HANDLERS; FREIGHT FORWARDERS OR CONSOLIDATORS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 486,793,851 | 21 | 426 | 714 | 8,604,863 | 8,435,736 | 17,040,599 | 3.501 |
| 2018 | 526,711,894 | 23 | 431 | 791 | 9,105,530 | 7,574,053 | 16,679,583 | 3.167 |
| | 1,013,505,745 | 44 | 857 | 1,505 | 17,710,394 | 16,009,789 | 33,720,183 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.747 | 1.580 | 3.327 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.887 | 1.993 | 3.880 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.812 | 1.764 | 3.576 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.747 | 1.580 | 3.327 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.862 | 1.850 | 3.712 | |
| Indicated Relativity Change: | | | | | | | | -4.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 362.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 7365 RHG: 5 NAICS: 48 ILDG: 1 MLDG: 1 CLASS: TAXICAB OPERATIONS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 42,387,060 | 3 | 18 | 10 | 785,198 | 544,497 | 1,329,695 | 3.137 |
| 2015 | 36,814,735 | 4 | 14 | 5 | 612,793 | 405,585 | 1,018,378 | 2.766 |
| 2016 | 19,342,458 | 2 | 5 | 5 | 376,886 | 342,244 | 719,130 | 3.718 |
| 2017 | 8,039,413 | 1 | 4 | 6 | 225,721 | 245,103 | 470,824 | 5.856 |
| 2018 | 14,324,658 | 0 | 6 | 28 | 49,115 | 69,784 | 118,899 | 0.830 |
| 120,908,324 | | 10 | 47 | 54 | 2,049,713 | 1,607,213 | 3,656,925 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.695 | 1.329 | 3.025 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.032 | 2.157 | 4.189 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.856 | 1.646 | 3.501 | |
| Credibility: | | | | | 0.56 | 0.49 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.766 | 1.491 | 3.256 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.980 | 2.024 | 4.004 | |
| Indicated Relativity Change: | | | | | | | | -4.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 391.2% |

Code: 7382 RHG: 3 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: BUS, SHUTTLE VAN OR LIMOUSINE OPERATIONS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,112,811,920 | 68 | 865 | 1,161 | 23,854,500 | 22,236,985 | 46,091,485 | 4.142 |
| 2018 | 1,091,187,022 | 39 | 785 | 1,108 | 23,131,536 | 20,784,460 | 43,915,996 | 4.025 |
| 2,203,998,942 | | 107 | 1,650 | 2,269 | 46,986,036 | 43,021,445 | 90,007,481 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.132 | 1.952 | 4.084 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.234 | 2.384 | 4.617 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.121 | 2.037 | 4.158 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.132 | 1.952 | 4.084 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.298 | 2.367 | 4.665 | |
| Indicated Relativity Change: | | | | | | | | 1.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 455.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 7392 RHG: 1 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: BEER DEALERS – WHOLESALE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 263,725,603 | 9 | 282 | 469 | 4,558,466 | 4,506,622 | 9,065,088 | 3.437 |
| 2017 | 264,107,965 | 11 | 294 | 602 | 4,512,162 | 4,116,560 | 8,628,722 | 3.267 |
| 2018 | 269,171,061 | 1 | 291 | 546 | 4,747,245 | 4,321,376 | 9,068,621 | 3.369 |
| 797,004,630 | | 21 | 867 | 1,617 | 13,817,872 | 12,944,559 | 26,762,431 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.734 | 1.624 | 3.358 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.791 | 1.740 | 3.531 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.698 | 1.525 | 3.223 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.734 | 1.624 | 3.358 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.833 | 1.872 | 3.705 | |
| Indicated Relativity Change: | | | | | | | | 4.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 362.1% |

Code: 7403 RHG: 2 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: AIRCRAFT OPERATION – SCHEDULED – ALL OTHERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,029,698,590 | 24 | 779 | 1,448 | 18,709,674 | 15,295,540 | 34,005,214 | 3.302 |
| 2018 | 1,066,435,165 | 5 | 850 | 1,633 | 24,492,341 | 17,012,152 | 41,504,493 | 3.892 |
| 2,096,133,755 | | 29 | 1,629 | 3,081 | 43,202,015 | 32,307,692 | 75,509,707 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.061 | 1.541 | 3.602 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.018 | 1.769 | 3.787 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.938 | 1.566 | 3.504 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.061 | 1.541 | 3.602 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.197 | 1.805 | 4.002 | |
| Indicated Relativity Change: | | | | | | | | 5.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 391.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 7405 RHG: 1 NAICS: 48 ILDG: 3 MLDG: 4 CLASS: AIRCRAFT OPERATION – SCHEDULED – FLYING CREW

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,950,354,967 | 9 | 561 | 424 | 15,140,245 | 7,969,838 | 23,110,083 | 1.185 |
| 2018 | 2,128,625,226 | 3 | 590 | 554 | 15,012,732 | 8,440,358 | 23,453,090 | 1.102 |
| 4,078,980,193 | | 12 | 1,151 | 978 | 30,152,977 | 16,410,196 | 46,563,173 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.739 | 0.402 | 1.142 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.823 | 0.476 | 1.299 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.796 | 0.428 | 1.224 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.739 | 0.402 | 1.142 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.782 | 0.464 | 1.245 | |
| Indicated Relativity Change: | | | | | | | | -4.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 121.7% |

Code: 7409 RHG: 7 NAICS: 11 ILDG: 3 MLDG: 3 CLASS: AIRCRAFT OPERATION – AGRICULTURAL – FLYING CREW

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 19,710,343 | 3 | 0 | 3 | 639,026 | 864,595 | 1,503,621 | 7.629 |
| 2015 | 20,253,521 | 1 | 2 | 3 | 331,497 | 73,118 | 404,615 | 1.998 |
| 2016 | 19,758,153 | 2 | 2 | 4 | 703,084 | 353,400 | 1,056,484 | 5.347 |
| 2017 | 19,292,908 | 2 | 2 | 2 | 912,243 | 200,349 | 1,112,592 | 5.767 |
| 2018 | 18,798,840 | 0 | 1 | 1 | 1,568 | 37,508 | 39,076 | 0.208 |
| 97,813,765 | | 8 | 7 | 13 | 2,587,418 | 1,528,970 | 4,116,388 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.645 | 1.563 | 4.208 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.970 | 2.387 | 5.357 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.452 | 1.444 | 3.896 | |
| Credibility: | | | | | 0.58 | 0.44 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.564 | 1.496 | 4.061 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 3.076 | 2.447 | 5.523 | |
| Indicated Relativity Change: | | | | | | | | 3.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 539.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 7410 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 3 CLASS: AIRCRAFT OPERATION – AGRICULTURAL – ALL OTHERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 19,349,871 | 2 | 6 | 23 | 555,551 | 143,245 | 698,796 | 3.611 |
| 2015 | 18,395,983 | 0 | 3 | 8 | 22,924 | 72,809 | 95,733 | 0.520 |
| 2016 | 20,143,147 | 0 | 10 | 16 | 383,463 | 350,554 | 734,017 | 3.644 |
| 2017 | 19,972,609 | 1 | 7 | 9 | 484,734 | 480,867 | 965,601 | 4.835 |
| 2018 | 19,679,774 | 0 | 8 | 13 | 162,569 | 134,302 | 296,871 | 1.509 |
| 97,541,382 | | 3 | 34 | 69 | 1,609,241 | 1,181,777 | 2,791,018 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.650 | 1.212 | 2.861 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.876 | 1.473 | 3.349 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.742 | 1.245 | 2.987 | |
| Credibility: | | | | | 0.51 | 0.41 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.695 | 1.231 | 2.926 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.806 | 1.442 | 3.248 | |
| Indicated Relativity Change: | | | | | | | | -3.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 317.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 7421 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: AIRCRAFT OPERATION – PERSONNEL TRANSPORT – FLYING CREW

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 83,256,717 | 4 | 10 | 27 | 584,117 | 479,519 | 1,063,636 | 1.278 |
| 2015 | 85,970,093 | 2 | 12 | 20 | 532,270 | 702,674 | 1,234,944 | 1.436 |
| 2016 | 87,931,090 | 2 | 17 | 32 | 579,283 | 646,064 | 1,225,347 | 1.394 |
| 2017 | 94,956,905 | 0 | 4 | 23 | 83,155 | 184,983 | 268,138 | 0.282 |
| 2018 | 102,603,679 | 0 | 10 | 9 | 431,373 | 377,716 | 809,089 | 0.789 |
| | 454,718,483 | 8 | 53 | 111 | 2,210,197 | 2,390,955 | 4,601,153 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.486 | 0.526 | 1.012 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.507 | 0.538 | 1.044 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.486 | 0.476 | 0.962 | |
| Credibility: | | | | | 0.56 | 0.51 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.486 | 0.501 | 0.988 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.518 | 0.587 | 1.105 | |
| Indicated Relativity Change: | | | | | | | | 5.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 108.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 7424 RHG: 6 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: AIRCRAFT OPERATION – FLYING CREW

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 297,065,849 | 9 | 47 | 56 | 2,972,162 | 1,406,764 | 4,378,926 | 1.474 |
| 2015 | 299,811,378 | 12 | 35 | 60 | 2,682,844 | 949,187 | 3,632,031 | 1.211 |
| 2016 | 377,325,943 | 5 | 31 | 46 | 1,917,910 | 698,441 | 2,616,351 | 0.693 |
| 2017 | 365,862,001 | 7 | 25 | 53 | 2,332,161 | 853,172 | 3,185,333 | 0.871 |
| 2018 | 402,550,215 | 1 | 44 | 59 | 1,013,238 | 1,186,161 | 2,199,399 | 0.546 |
| 1,742,615,385 | | 34 | 182 | 274 | 10,918,315 | 5,093,725 | 16,012,040 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.627 | 0.292 | 0.919 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.768 | 0.392 | 1.160 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.694 | 0.286 | 0.981 | |
| Credibility: | | | | | 1.00 | 0.71 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.627 | 0.291 | 0.917 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.709 | 0.413 | 1.122 | |
| Indicated Relativity Change: | | | | | | | | -3.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 109.7% |

Code: 7428 RHG: 2 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: AIRCRAFT OPERATION – ALL OTHERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 656,744,823 | 7 | 263 | 815 | 6,557,308 | 6,128,734 | 12,686,042 | 1.932 |
| 2018 | 755,849,027 | 4 | 305 | 665 | 7,367,596 | 6,784,231 | 14,151,827 | 1.872 |
| 1,412,593,850 | | 11 | 568 | 1,480 | 13,924,904 | 12,912,965 | 26,837,868 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.986 | 0.914 | 1.900 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.156 | 1.197 | 2.353 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.110 | 1.060 | 2.170 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.986 | 0.914 | 1.900 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.051 | 1.071 | 2.121 | |
| Indicated Relativity Change: | | | | | | | | -9.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 207.3% |

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Code: 7429 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 4 CLASS: AIRPORT OPERATORS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 17,348,523 | 0 | 5 | 22 | 130,327 | 134,028 | 264,355 | 1.524 |
| 2015 | 62,554,903 | 1 | 12 | 38 | 607,642 | 415,975 | 1,023,617 | 1.636 |
| 2016 | 71,851,394 | 2 | 17 | 43 | 621,147 | 554,872 | 1,176,019 | 1.637 |
| 2017 | 71,112,733 | 0 | 12 | 65 | 221,617 | 489,192 | 710,809 | 1.000 |
| 2018 | 87,190,421 | 0 | 7 | 41 | 85,329 | 151,735 | 237,064 | 0.272 |
| 310,057,975 | | 3 | 53 | 209 | 1,666,061 | 1,745,803 | 3,411,863 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.537 | 0.563 | 1.100 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.803 | 0.877 | 1.681 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.771 | 0.777 | 1.548 | |
| Credibility: | | | | | 0.58 | 0.53 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.636 | 0.663 | 1.299 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.677 | 0.777 | 1.454 | |
| Indicated Relativity Change: | | | | | | | | -13.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 142.1% |

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Effective September 1, 2021 (Approved)

Code: 7500 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: GAS WORKS
Code: 7520 RHG: 5 NAICS: 22 ILDG: 2 MLDG: 2 CLASS: WATER COMPANIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 118,684,849 | 4 | 30 | 104 | 1,456,466 | 1,274,664 | 2,731,130 | 2.301 |
| 2015 | 117,420,839 | 4 | 38 | 97 | 690,948 | 765,819 | 1,456,767 | 1.241 |
| 2016 | 115,410,392 | 0 | 50 | 93 | 895,740 | 837,172 | 1,732,912 | 1.502 |
| 2017 | 109,864,149 | 2 | 37 | 93 | 632,333 | 569,799 | 1,202,132 | 1.094 |
| 2018 | 120,344,856 | 2 | 28 | 93 | 1,104,426 | 1,122,491 | 2,226,917 | 1.850 |
| | 581,725,084 | 12 | 183 | 480 | 4,779,913 | 4,569,945 | 9,349,858 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.822 | 0.786 | 1.607 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.029 | 1.135 | 2.164 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.001 | 0.920 | 1.921 | |
| Credibility: | | | | | 0.80 | 0.71 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.858 | 0.825 | 1.682 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.961 | 1.120 | 2.081 | |
| Indicated Relativity Change: | | | | | | | | -3.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 203.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 7515 RHG: 6 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: OIL OR GAS PIPELINE OPERATION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 57,668,272 | 1 | 3 | 7 | 300,867 | 266,716 | 567,583 | 0.984 |
| 2015 | 57,677,537 | 0 | 4 | 17 | 52,112 | 78,161 | 130,273 | 0.226 |
| 2016 | 62,998,245 | 1 | 7 | 13 | 296,657 | 231,278 | 527,935 | 0.838 |
| 2017 | 70,289,187 | 1 | 7 | 7 | 255,408 | 137,096 | 392,504 | 0.558 |
| 2018 | 73,755,719 | 0 | 6 | 10 | 185,904 | 165,856 | 351,760 | 0.477 |
| 322,388,960 | | 3 | 27 | 54 | 1,090,948 | 879,108 | 1,970,056 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.338 | 0.273 | 0.611 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.356 | 0.363 | 0.719 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.322 | 0.265 | 0.587 | |
| Credibility: | | | | | 0.41 | 0.35 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.329 | 0.268 | 0.596 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.372 | 0.380 | 0.752 | |
| Indicated Relativity Change: | | | | | | | | 4.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 73.5% |

Code: 7538 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 1 CLASS: ELECTRIC POWER LINE CONSTRUCTION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 239,573,372 | 6 | 32 | 90 | 1,251,442 | 1,246,010 | 2,497,452 | 1.042 |
| 2015 | 279,751,492 | 8 | 33 | 72 | 2,201,087 | 1,830,773 | 4,031,860 | 1.441 |
| 2016 | 235,873,371 | 3 | 20 | 51 | 1,226,167 | 978,562 | 2,204,729 | 0.935 |
| 2017 | 274,088,913 | 3 | 31 | 50 | 1,522,211 | 1,444,181 | 2,966,392 | 1.082 |
| 2018 | 406,907,891 | 4 | 41 | 88 | 3,349,258 | 2,555,207 | 5,904,465 | 1.451 |
| 1,436,195,039 | | 24 | 157 | 351 | 9,550,166 | 8,054,733 | 17,604,899 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.665 | 0.561 | 1.226 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.890 | 0.955 | 1.846 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.810 | 0.643 | 1.453 | |
| Credibility: | | | | | 1.00 | 0.89 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.665 | 0.570 | 1.235 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.798 | 0.932 | 1.730 | |
| Indicated Relativity Change: | | | | | | | | -6.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 169.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 7539 RHG: 7 NAICS: 22 ILDG: 3 MLDG: 1 CLASS: ELECTRIC POWER COMPANIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 440,411,355 | 8 | 49 | 119 | 1,678,473 | 1,906,391 | 3,584,864 | 0.814 |
| 2015 | 451,323,855 | 7 | 45 | 106 | 1,838,507 | 1,682,396 | 3,520,903 | 0.780 |
| 2016 | 432,967,435 | 4 | 44 | 89 | 1,782,054 | 1,829,137 | 3,611,191 | 0.834 |
| 2017 | 451,830,156 | 6 | 46 | 105 | 2,168,524 | 1,499,684 | 3,668,208 | 0.812 |
| 2018 | 562,519,179 | 3 | 54 | 110 | 2,641,085 | 2,678,234 | 5,319,319 | 0.946 |
| 2,339,051,980 | | 28 | 238 | 529 | 10,108,642 | 9,595,843 | 19,704,485 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.432 | 0.410 | 0.842 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.475 | 0.600 | 1.075 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.432 | 0.404 | 0.836 | |
| Credibility: | | | | | 1.00 | 0.90 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.432 | 0.410 | 0.842 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.518 | 0.670 | 1.188 | |
| Indicated Relativity Change: | | | | | | | | 10.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 116.1% |

Code: 7580 RHG: 6 NAICS: 22 ILDG: 2 MLDG: 3 CLASS: SANITARY OR SANITATION DISTRICTS OPERATION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 62,951,256 | 2 | 15 | 39 | 335,510 | 387,087 | 722,597 | 1.148 |
| 2015 | 52,861,115 | 2 | 17 | 20 | 661,834 | 532,413 | 1,194,247 | 2.259 |
| 2016 | 48,879,028 | 3 | 9 | 23 | 605,322 | 415,542 | 1,020,864 | 2.089 |
| 2017 | 59,888,170 | 0 | 7 | 28 | 44,759 | 117,323 | 162,082 | 0.271 |
| 2018 | 55,055,255 | 0 | 21 | 22 | 595,067 | 603,916 | 1,198,983 | 2.178 |
| 279,634,824 | | 7 | 69 | 132 | 2,242,491 | 2,056,281 | 4,298,772 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.802 | 0.735 | 1.537 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.839 | 1.163 | 2.003 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.809 | 0.902 | 1.710 | |
| Credibility: | | | | | 0.55 | 0.53 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.805 | 0.814 | 1.619 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.911 | 1.156 | 2.067 | |
| Indicated Relativity Change: | | | | | | | | 3.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 202.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 7600 RHG: 3 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: COMMUNICATION SERVICE PROVIDERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,793,418,798 | 184 | 1,368 | 1,277 | 71,977,066 | 37,319,133 | 109,296,199 | 6.094 |
| 2018 | 1,967,057,200 | 136 | 1,461 | 1,125 | 78,525,135 | 37,136,942 | 115,662,077 | 5.880 |
| 3,760,475,998 | | 320 | 2,829 | 2,402 | 150,502,201 | 74,456,074 | 224,958,275 | |
| Adjusted Loss to Payroll Ratio: | | | | | 4.002 | 1.980 | 5.982 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 3.708 | 2.079 | 5.787 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 3.660 | 1.768 | 5.428 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 4.002 | 1.980 | 5.982 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 4.313 | 2.401 | 6.715 | |
| Indicated Relativity Change: | | | | | | | | 16.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 656.1% |

INCLUDES EXPERIENCE OF 7606 D1-1-19

Code: 7601 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: AERIAL LINE CONSTRUCTION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 28,717,737 | 0 | 21 | 30 | 394,969 | 289,213 | 684,182 | 2.382 |
| 2015 | 44,705,443 | 0 | 21 | 38 | 505,717 | 184,125 | 689,842 | 1.543 |
| 2016 | 56,338,899 | 0 | 28 | 46 | 611,303 | 525,575 | 1,136,878 | 2.018 |
| 2017 | 47,983,291 | 1 | 5 | 30 | 312,333 | 151,572 | 463,905 | 0.967 |
| 2018 | 100,464,408 | 0 | 21 | 64 | 630,836 | 665,600 | 1,296,436 | 1.290 |
| 278,209,777 | | 1 | 96 | 208 | 2,455,158 | 1,816,085 | 4,271,243 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.882 | 0.653 | 1.535 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.286 | 1.257 | 2.542 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.301 | 1.141 | 2.441 | |
| Credibility: | | | | | 0.66 | 0.58 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.025 | 0.858 | 1.882 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.104 | 1.040 | 2.145 | |
| Indicated Relativity Change: | | | | | | | | -15.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 209.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 7605 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: SECURITY OR FIRE ALARM INSTALLATION OR REPAIR

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 545,847,159 | 12 | 169 | 329 | 5,122,829 | 3,975,049 | 9,097,878 | 1.667 |
| 2017 | 597,606,725 | 13 | 152 | 320 | 4,049,189 | 4,452,466 | 8,501,655 | 1.423 |
| 2018 | 626,039,513 | 5 | 197 | 313 | 4,470,374 | 4,696,888 | 9,167,262 | 1.464 |
| 1,769,493,397 | | 30 | 518 | 962 | 13,642,392 | 13,124,403 | 26,766,795 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.771 | 0.742 | 1.513 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.866 | 0.958 | 1.825 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.862 | 0.830 | 1.692 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.771 | 0.742 | 1.513 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.845 | 0.943 | 1.789 | |
| Indicated Relativity Change: | | | | | | | | -2.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 174.8% |

EXPERIENCE OF TELEVISION, VIDEO, AUDIO AND RADIO EQUIPMENT - INSTALLATION, SERVICE OR REPAIR TRANSFERRED TO CODE 9516 1-1-18

Code: 7607 RHG: 4 NAICS: 51 ILDG: 3 MLDG: 2 CLASS: VIDEO POST-PRODUCTION; AUDIO POST-PRODUCTION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 923,288,325 | 3 | 29 | 79 | 1,434,983 | 851,331 | 2,286,314 | 0.248 |
| 2015 | 1,000,589,420 | 3 | 21 | 49 | 1,207,051 | 592,413 | 1,799,464 | 0.180 |
| 2016 | 1,113,147,252 | 3 | 28 | 79 | 1,127,393 | 1,038,694 | 2,166,087 | 0.195 |
| 2017 | 1,192,566,689 | 2 | 21 | 68 | 753,975 | 676,906 | 1,430,881 | 0.120 |
| 2018 | 1,220,745,758 | 0 | 17 | 48 | 277,534 | 307,699 | 585,233 | 0.048 |
| 5,450,337,444 | | 11 | 116 | 323 | 4,800,936 | 3,467,042 | 8,267,977 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.088 | 0.064 | 0.152 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.115 | 0.099 | 0.214 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.112 | 0.080 | 0.192 | |
| Credibility: | | | | | 0.82 | 0.68 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.092 | 0.069 | 0.161 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.101 | 0.088 | 0.189 | |
| Indicated Relativity Change: | | | | | | | | -11.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 18.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 7610 RHG: 4 NAICS: 51 ILDG: 1 MLDG: 2 CLASS: RADIO, TELEVISION OR COMMERCIAL BROADCASTING STATIONS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 3,261,368,510 | 18 | 176 | 396 | 7,353,604 | 6,454,793 | 13,808,397 | 0.423 |
| 2017 | 3,357,535,148 | 10 | 152 | 363 | 6,809,198 | 4,996,471 | 11,805,669 | 0.352 |
| 2018 | 3,134,360,511 | 1 | 131 | 329 | 3,728,617 | 3,604,537 | 7,333,154 | 0.234 |
| | 9,753,264,169 | 29 | 459 | 1,088 | 17,891,419 | 15,055,801 | 32,947,220 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.183 | 0.154 | 0.338 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.166 | 0.166 | 0.332 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.161 | 0.135 | 0.295 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.183 | 0.154 | 0.338 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.201 | 0.196 | 0.397 | |
| Indicated Relativity Change: | | | | | | | | 19.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 38.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 7706 RHG: 6 NAICS: 92 ILDG: 1 MLDG: 2 CLASS: FIREFIGHTING OPERATIONS – NOT VOLUNTEERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 49,659,254 | 6 | 24 | 48 | 973,602 | 632,285 | 1,605,887 | 3.234 |
| 2015 | 52,314,631 | 4 | 22 | 61 | 778,149 | 712,088 | 1,490,237 | 2.849 |
| 2016 | 35,197,739 | 0 | 21 | 45 | 463,565 | 398,505 | 862,070 | 2.449 |
| 2017 | 41,657,987 | 1 | 22 | 35 | 443,200 | 559,461 | 1,002,661 | 2.407 |
| 2018 | 48,425,131 | 1 | 32 | 70 | 791,186 | 1,007,104 | 1,798,290 | 3.714 |
| 227,254,742 | | 12 | 121 | 259 | 3,449,701 | 3,309,443 | 6,759,144 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.518 | 1.456 | 2.974 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.701 | 1.672 | 3.373 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.522 | 1.203 | 2.726 | |
| Credibility: | | | | | 0.67 | 0.56 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.519 | 1.345 | 2.864 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.721 | 1.911 | 3.631 | |
| Indicated Relativity Change: | | | | | | | | 7.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 354.8% |

Code: 7707 RHG: 7 NAICS: 92 ILDG: 2 MLDG: 2 CLASS: FIREFIGHTING OPERATIONS – VOLUNTEERS

| POLICY YEAR | PER CAPITA | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS PER CAPITA |
|--------------------------------------------------------------------|------------|--------------|-------------|--------------|-----------------|----------------|----------------|----------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 949.9 | 0 | 0 | 13 | 0 | 15,747 | 15,747 | 16.578 |
| 2015 | 912.4 | 0 | 1 | 10 | 2,589 | 12,986 | 15,575 | 17.070 |
| 2016 | 803.8 | 1 | 5 | 7 | 142,935 | 216,408 | 359,343 | 447.055 |
| 2017 | 722.9 | 0 | 1 | 3 | 116 | 3,458 | 3,574 | 4.944 |
| 2018 | 684.5 | 2 | 1 | 9 | 304,525 | 258,194 | 562,719 | 822.088 |
| 4,073.5 | | 3 | 8 | 42 | 450,164 | 506,794 | 956,958 | |
| Adjusted Loss to Payroll Ratio: | | | | | 110.510 | 124.412 | 234.923 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 59.846 | 100.053 | 159.899 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 50.564 | 62.512 | 113.076 | |
| Credibility: | | | | | 0.22 | 0.22 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 63.752 | 76.130 | 139.882 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Indicated (Unlimited) Loss to Payroll Ratio: | | | | | 76.476 | 124.517 | 200.993 | |
| Indicated Relativity Change: | | | | | | | | 25.7% |
| Selected Loss to Payroll Ratio (Restricted to 25% Change): | | | | | 76.050 | 123.824 | 199.874 | |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | N/A |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 7720 RHG: 4 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: POLICE AND OTHER LAW ENFORCEMENT OFFICERS – NOT VOLUNTEERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 198,901,175 | 9 | 74 | 159 | 1,720,038 | 1,562,423 | 3,282,461 | 1.650 |
| 2015 | 250,904,538 | 6 | 82 | 197 | 1,689,161 | 1,981,982 | 3,671,143 | 1.463 |
| 2016 | 225,653,106 | 5 | 65 | 193 | 1,483,183 | 1,783,039 | 3,266,222 | 1.447 |
| 2017 | 252,883,315 | 9 | 80 | 231 | 2,883,010 | 2,499,303 | 5,382,313 | 2.128 |
| 2018 | 296,044,018 | 0 | 99 | 245 | 2,407,664 | 2,665,396 | 5,073,060 | 1.714 |
| 1,224,386,152 | | 29 | 400 | 1,025 | 10,183,056 | 10,492,143 | 20,675,199 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.832 | 0.857 | 1.689 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.788 | 0.857 | 1.646 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.729 | 0.689 | 1.418 | |
| Credibility: | | | | | 0.98 | 0.88 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.830 | 0.837 | 1.666 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.910 | 1.064 | 1.974 | |
| Indicated Relativity Change: | | | | | | | | 20.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 192.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 7721 RHG: 3 NAICS: 56 ILDG: 3 MLDG: 3 CLASS: DETECTIVE OR PRIVATE INVESTIGATIVE AGENCIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,858,138,887 | 47 | 771 | 1,009 | 19,265,988 | 18,577,960 | 37,843,948 | 2.037 |
| 2018 | 1,974,501,418 | 26 | 748 | 923 | 18,840,297 | 19,645,128 | 38,485,425 | 1.949 |
| 3,832,640,305 | | 73 | 1,519 | 1,932 | 38,106,285 | 38,223,088 | 76,329,373 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.994 | 0.997 | 1.992 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.112 | 1.297 | 2.408 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.018 | 1.033 | 2.051 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.994 | 0.997 | 1.992 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.072 | 1.209 | 2.281 | |
| Indicated Relativity Change: | | | | | | | | -5.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 222.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 7722 RHG: 5 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: POLICE AND OTHER LAW ENFORCEMENT OFFICERS – VOLUNTEERS

| POLICY YEAR | PER CAPITA | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS PER CAPITA |
|--------------------------------------------------------------------|------------|--------------|-------------|--------------|-----------------|---------------|---------------|----------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | .1 | 0 | 0 | 0 | 0 | 0 | 0 | 0.000 |
| 2017 | .0 | 0 | 0 | 1 | 0 | 658 | 658 | 0.000 |
| 2018 | .0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.000 |
| | .1 | 0 | 0 | 1 | 0 | 658 | 658 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.000 | 6,580.004 | 6,580.004 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 36.179 | 40.313 | 76.492 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 32.696 | 30.332 | 63.028 | |
| Credibility: | | | | | 0.00 | 0.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 32.696 | 30.332 | 63.028 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 36.655 | 41.187 | 77.842 | |
| Indicated Relativity Change: | | | | | | | | 1.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | N/A |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 7855 RHG: 7 NAICS: 23 ILDG: 4 MLDG: 3 CLASS: RAILROAD CONSTRUCTION – ALL OPERATIONS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 61,673,395 | 2 | 16 | 19 | 406,906 | 503,433 | 910,339 | 1.476 |
| 2015 | 50,989,532 | 3 | 15 | 21 | 747,864 | 497,753 | 1,245,617 | 2.443 |
| 2016 | 50,123,475 | 1 | 6 | 14 | 264,861 | 304,039 | 568,900 | 1.135 |
| 2017 | 61,834,500 | 1 | 14 | 16 | 544,433 | 383,228 | 927,661 | 1.500 |
| 2018 | 74,778,975 | 1 | 8 | 14 | 285,223 | 273,954 | 559,177 | 0.748 |
| 299,399,877 | | 8 | 59 | 84 | 2,249,287 | 1,962,408 | 4,211,695 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.751 | 0.655 | 1.407 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.000 | 1.251 | 2.251 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.909 | 0.842 | 1.751 | |
| Credibility: | | | | | 0.59 | 0.53 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.816 | 0.743 | 1.559 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.979 | 1.215 | 2.194 | |
| Indicated Relativity Change: | | | | | | | | -2.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 214.4% |

Code: 8001 RHG: 1 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: STORES – FLORISTS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 151,851,727 | 9 | 127 | 160 | 1,911,946 | 2,330,423 | 4,242,369 | 2.794 |
| 2015 | 166,913,376 | 8 | 118 | 164 | 2,006,027 | 2,515,137 | 4,521,164 | 2.709 |
| 2016 | 180,040,251 | 10 | 117 | 196 | 2,363,842 | 3,407,245 | 5,771,087 | 3.205 |
| 2017 | 191,088,279 | 5 | 124 | 203 | 1,970,200 | 2,777,709 | 4,747,909 | 2.485 |
| 2018 | 196,814,630 | 5 | 111 | 209 | 2,248,494 | 3,061,001 | 5,309,495 | 2.698 |
| 886,708,263 | | 37 | 597 | 932 | 10,500,509 | 14,091,514 | 24,592,023 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.184 | 1.589 | 2.773 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.324 | 1.861 | 3.185 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.255 | 1.631 | 2.887 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.184 | 1.589 | 2.773 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.252 | 1.832 | 3.084 | |
| Indicated Relativity Change: | | | | | | | | -3.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 301.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8004 RHG: 6 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: STORES – GARDEN SUPPLIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 110,679,192 | 7 | 49 | 118 | 1,043,457 | 1,107,617 | 2,151,074 | 1.944 |
| 2015 | 116,107,941 | 8 | 51 | 145 | 1,274,810 | 1,424,191 | 2,699,001 | 2.325 |
| 2016 | 126,146,061 | 2 | 66 | 131 | 814,498 | 1,184,809 | 1,999,307 | 1.585 |
| 2017 | 133,944,404 | 3 | 81 | 181 | 1,042,941 | 1,428,901 | 2,471,842 | 1.845 |
| 2018 | 132,123,043 | 0 | 77 | 187 | 1,178,993 | 1,597,380 | 2,776,373 | 2.101 |
| 619,000,642 | | 20 | 324 | 762 | 5,354,700 | 6,742,899 | 12,097,598 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.865 | 1.089 | 1.954 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.954 | 1.560 | 2.514 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.845 | 1.110 | 1.955 | |
| Credibility: | | | | | 0.79 | 0.82 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.861 | 1.093 | 1.954 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.975 | 1.553 | 2.528 | |
| Indicated Relativity Change: | | | | | | | | 0.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 247.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 8006 RHG: 2 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: STORES – GROCERIES – RETAIL; STORES – FRUIT OR VEGETABLES – RETAIL

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 3,818,278,146 | 102 | 2,729 | 4,925 | 40,932,865 | 47,343,944 | 88,276,809 | 2.312 |
| 2018 | 3,693,833,358 | 32 | 2,667 | 4,961 | 42,638,975 | 51,173,986 | 93,812,961 | 2.540 |
| | 7,512,111,504 | 134 | 5,396 | 9,886 | 83,571,840 | 98,517,931 | 182,089,771 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.112 | 1.311 | 2.424 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.123 | 1.462 | 2.586 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.015 | 1.241 | 2.255 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.112 | 1.311 | 2.424 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.186 | 1.536 | 2.721 | |
| Indicated Relativity Change: | | | | | | | | 5.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 265.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 8008 RHG: 1 NAICS: 44 ILDG: 4 MLDG: 3 CLASS: STORES – CLOTHING, SHOES, LINENS OR FABRIC PRODUCTS – RETAIL

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 4,160,395,522 | 60 | 1,541 | 3,374 | 28,557,433 | 32,940,886 | 61,498,319 | 1.478 |
| 2018 | 4,274,795,434 | 11 | 1,612 | 3,574 | 28,543,252 | 31,529,355 | 60,072,607 | 1.405 |
| | 8,435,190,957 | 71 | 3,153 | 6,948 | 57,100,685 | 64,470,241 | 121,570,926 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.677 | 0.764 | 1.441 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.734 | 0.890 | 1.625 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.668 | 0.767 | 1.436 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.677 | 0.764 | 1.441 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.716 | 0.881 | 1.597 | |
| Indicated Relativity Change: | | | | | | | | -1.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 156.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8010 RHG: 2 NAICS: 44 ILDG: 4 MLDG: 3 CLASS: STORES – HARDWARE, ELECTIRCAL OR PLUMBING SUPPLIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,113,303,530 | 12 | 452 | 1,132 | 10,676,091 | 10,855,032 | 21,531,123 | 1.934 |
| 2018 | 1,229,987,016 | 4 | 429 | 1,172 | 10,863,070 | 10,751,622 | 21,614,692 | 1.757 |
| 2,343,290,546 | | 16 | 881 | 2,304 | 21,539,161 | 21,606,654 | 43,145,815 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.919 | 0.922 | 1.841 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.020 | 1.149 | 2.169 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.921 | 0.975 | 1.896 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.919 | 0.922 | 1.841 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.980 | 1.080 | 2.059 | |
| Indicated Relativity Change: | | | | | | | | -5.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 201.2% |

8010 E1-1-20 INCLUDES EXPERIENCE OF 8017 AND 8018; INCLUDES 8111 D1-1-20; INCLUDES 8110 D9-1-21

Code: 8013 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 4 CLASS: STORES – JEWELRY; STORES – EYEWEAR

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 807,155,831 | 12 | 122 | 183 | 3,520,031 | 3,443,143 | 6,963,174 | 0.863 |
| 2016 | 888,261,482 | 5 | 138 | 157 | 2,658,140 | 3,124,170 | 5,782,310 | 0.651 |
| 2017 | 893,087,768 | 6 | 121 | 161 | 2,477,665 | 3,254,553 | 5,732,218 | 0.642 |
| 2018 | 927,768,666 | 1 | 136 | 207 | 3,335,056 | 3,278,991 | 6,614,047 | 0.713 |
| 3,516,273,747 | | 24 | 517 | 708 | 11,990,893 | 13,100,857 | 25,091,750 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.341 | 0.373 | 0.714 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.389 | 0.460 | 0.849 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.341 | 0.360 | 0.701 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.341 | 0.373 | 0.714 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.374 | 0.474 | 0.848 | |
| Indicated Relativity Change: | | | | | | | | -0.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 82.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 8015 RHG: 4 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: STORES – FURNITURE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 961,454,947 | 27 | 577 | 1,171 | 10,063,835 | 11,664,483 | 21,728,318 | 2.260 |
| 2018 | 968,739,618 | 3 | 591 | 1,111 | 11,341,919 | 11,923,731 | 23,265,650 | 2.402 |
| 1,930,194,566 | | 30 | 1,168 | 2,282 | 21,405,754 | 23,588,214 | 44,993,968 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.109 | 1.222 | 2.331 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.117 | 1.476 | 2.593 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.981 | 1.154 | 2.135 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.109 | 1.222 | 2.331 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.216 | 1.554 | 2.770 | |
| Indicated Relativity Change: | | | | | | | | 6.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 270.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8017 RHG: 2 NAICS: 44 ILDG: 4 MLDG: 3 CLASS: STORES – RETAIL – NOC; STORES – HARDWARE; LINEN RENTAL/RESTROOM SUPPLY SVCS; PRODUCT DEMONSTRATORS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 12,584,495,686 | 122 | 4,703 | 11,150 | 99,325,340 | 120,265,756 | 219,591,096 | 1.745 |
| 2018 | 13,119,039,299 | 61 | 4,353 | 11,163 | 95,499,500 | 114,956,925 | 210,456,425 | 1.604 |
| | 25,703,534,985 | 183 | 9,056 | 22,313 | 194,824,840 | 235,222,681 | 430,047,521 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.758 | 0.915 | 1.673 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.838 | 1.130 | 1.968 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.757 | 0.959 | 1.716 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.758 | 0.915 | 1.673 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.808 | 1.072 | 1.880 | |
| Indicated Relativity Change: | | | | | | | | -4.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 183.7% |

EXPERIENCE OF STORES - BOOKS, VIDEO OR AUDIO - RETAIL TRANSFERRED TO CODE 8071 1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8018 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 3 CLASS: STORES – WHOLESALE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 6,703,590,372 | 197 | 6,286 | 9,256 | 112,491,999 | 107,830,076 | 220,322,075 | 3.287 |
| 2018 | 7,740,329,570 | 80 | 6,909 | 9,400 | 130,052,873 | 141,229,373 | 271,282,246 | 3.505 |
| 14,443,919,942 | | 277 | 13,195 | 18,656 | 242,544,872 | 249,059,449 | 491,604,320 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.679 | 1.724 | 3.404 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.774 | 2.036 | 3.810 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.651 | 1.696 | 3.347 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.679 | 1.724 | 3.404 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.810 | 2.091 | 3.901 | |
| Indicated Relativity Change: | | | | | | | | 2.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 381.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8019 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 CLASS: PRINTING – QUICK PRINTING; DOCUMENT
DUPLICATION/PHOTOCOPYING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 356,490,939 | 13 | 84 | 215 | 1,951,957 | 2,443,516 | 4,395,473 | 1.233 |
| 2015 | 371,985,573 | 14 | 101 | 216 | 2,121,736 | 2,916,669 | 5,038,405 | 1.354 |
| 2016 | 373,205,312 | 6 | 77 | 221 | 1,655,979 | 1,724,758 | 3,380,737 | 0.906 |
| 2017 | 370,108,291 | 2 | 92 | 214 | 1,544,271 | 2,017,421 | 3,561,692 | 0.962 |
| 2018 | 377,840,881 | 0 | 74 | 161 | 1,611,408 | 1,833,739 | 3,445,147 | 0.912 |
| | 1,849,630,995 | 35 | 428 | 1,027 | 8,885,351 | 10,936,102 | 19,821,453 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.480 | 0.591 | 1.072 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.568 | 0.726 | 1.294 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.519 | 0.585 | 1.104 | |
| Credibility: | | | | | 1.00 | 0.99 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.480 | 0.591 | 1.072 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.518 | 0.717 | 1.235 | |
| Indicated Relativity Change: | | | | | | | | -4.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 120.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8021 RHG: 3 NAICS: 42 ILDG: 1 MLDG: 3 CLASS: STORES – MEAT/FISH/POULTRY – WHOLESALE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 314,480,145 | 9 | 336 | 403 | 6,127,348 | 6,222,644 | 12,349,992 | 3.927 |
| 2018 | 303,119,989 | 6 | 273 | 413 | 5,722,076 | 7,116,655 | 12,838,731 | 4.236 |
| 617,600,134 | | 15 | 609 | 816 | 11,849,424 | 13,339,299 | 25,188,723 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.919 | 2.160 | 4.078 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.858 | 2.493 | 4.352 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.729 | 2.077 | 3.806 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.919 | 2.160 | 4.078 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.068 | 2.619 | 4.687 | |
| Indicated Relativity Change: | | | | | | | | 7.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 458.0% |

Code: 8028 RHG: 4 NAICS: 53 ILDG: 1 MLDG: 2 CLASS: EQUIPMENT OR MACHINERY RENTAL YARDS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 418,409,198 | 13 | 189 | 356 | 5,430,401 | 6,610,333 | 12,040,734 | 2.878 |
| 2018 | 465,841,903 | 5 | 176 | 293 | 5,023,858 | 5,637,195 | 10,661,053 | 2.289 |
| 884,251,101 | | 18 | 365 | 649 | 10,454,259 | 12,247,527 | 22,701,786 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.182 | 1.385 | 2.567 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.373 | 1.635 | 3.008 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.235 | 1.223 | 2.458 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.182 | 1.385 | 2.567 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.296 | 1.762 | 3.058 | |
| Indicated Relativity Change: | | | | | | | | 1.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 298.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8031 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: STORES – MEAT, FISH OR POULTRY – RETAIL

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 651,517,382 | 19 | 528 | 1,150 | 7,840,997 | 10,426,545 | 18,267,542 | 2.804 |
| 2018 | 647,916,137 | 15 | 587 | 1,200 | 11,192,436 | 12,260,419 | 23,452,855 | 3.620 |
| 1,299,433,519 | | 34 | 1,115 | 2,350 | 19,033,433 | 22,686,964 | 41,720,397 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.465 | 1.746 | 3.211 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.599 | 2.091 | 3.690 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.444 | 1.774 | 3.218 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.465 | 1.746 | 3.211 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.561 | 2.045 | 3.606 | |
| Indicated Relativity Change: | | | | | | | | -2.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 352.3% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8032 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 4 CLASS: STORES – CLOTHING, SHOES, LINENS OR FABRIC PRODUCTS – WHOLESALE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 462,205,209 | 9 | 327 | 481 | 6,101,388 | 6,554,642 | 12,656,030 | 2.738 |
| 2018 | 509,298,765 | 11 | 358 | 515 | 7,650,105 | 10,351,765 | 18,001,870 | 3.535 |
| | 971,503,974 | 20 | 685 | 996 | 13,751,492 | 16,906,406 | 30,657,899 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.415 | 1.740 | 3.156 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.441 | 1.919 | 3.360 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.341 | 1.599 | 2.940 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.415 | 1.740 | 3.156 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.526 | 2.110 | 3.636 | |
| Indicated Relativity Change: | | | | | | | | 8.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 355.3% |

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8039 RHG: 2 NAICS: 44 ILDG: 3 MLDG: 4 CLASS: STORES – DEPARTMENT STORES – RETAIL

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 967,468,778 | 18 | 270 | 931 | 4,281,591 | 8,298,963 | 12,580,554 | 1.300 |
| 2017 | 883,014,696 | 8 | 336 | 1,072 | 5,306,433 | 9,882,033 | 15,188,466 | 1.720 |
| 2018 | 799,990,569 | 3 | 308 | 966 | 5,099,121 | 9,273,276 | 14,372,397 | 1.797 |
| 2,650,474,043 | | 29 | 914 | 2,969 | 14,687,145 | 27,454,272 | 42,141,416 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.554 | 1.036 | 1.590 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.544 | 1.086 | 1.630 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.491 | 0.921 | 1.413 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.554 | 1.036 | 1.590 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.591 | 1.213 | 1.804 | |
| Indicated Relativity Change: | | | | | | | | 10.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 176.2% |

Code: 8041 RHG: 4 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: STORES – WINE OR SPIRITS – WHOLESALE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 99,692,530 | 14 | 91 | 148 | 2,674,110 | 2,349,593 | 5,023,703 | 5.039 |
| 2015 | 107,206,246 | 12 | 99 | 152 | 2,603,195 | 2,217,032 | 4,820,227 | 4.496 |
| 2016 | 118,507,152 | 17 | 89 | 146 | 2,565,017 | 1,879,750 | 4,444,767 | 3.751 |
| 2017 | 120,581,422 | 11 | 82 | 137 | 2,305,773 | 1,589,012 | 3,894,785 | 3.230 |
| 2018 | 129,806,452 | 10 | 114 | 163 | 3,041,231 | 2,044,130 | 5,085,361 | 3.918 |
| 575,793,801 | | 64 | 475 | 746 | 13,189,325 | 10,079,518 | 23,268,843 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.291 | 1.751 | 4.041 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.477 | 2.261 | 4.738 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.267 | 1.798 | 4.065 | |
| Credibility: | | | | | 1.00 | 0.96 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.291 | 1.752 | 4.043 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.512 | 2.229 | 4.741 | |
| Indicated Relativity Change: | | | | | | | | 0.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 463.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8042 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: STORES – FLOOR COVERING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 195,930,828 | 10 | 73 | 123 | 2,056,219 | 2,560,886 | 4,617,105 | 2.356 |
| 2015 | 220,120,246 | 7 | 71 | 137 | 1,872,158 | 1,990,013 | 3,862,171 | 1.755 |
| 2016 | 207,620,110 | 7 | 77 | 122 | 1,788,245 | 1,973,302 | 3,761,547 | 1.812 |
| 2017 | 229,484,022 | 4 | 82 | 144 | 2,065,702 | 1,720,538 | 3,786,240 | 1.650 |
| 2018 | 231,235,076 | 2 | 108 | 150 | 2,811,235 | 3,678,957 | 6,490,192 | 2.807 |
| 1,084,390,283 | | 30 | 411 | 676 | 10,593,560 | 11,923,696 | 22,517,256 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.977 | 1.100 | 2.076 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.071 | 1.290 | 2.360 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.996 | 1.074 | 2.071 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.977 | 1.100 | 2.076 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.053 | 1.333 | 2.386 | |
| Indicated Relativity Change: | | | | | | | | 1.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 233.2% |

Code: 8046 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 3 CLASS: STORES – AUTO/TRUCK PARTS OR ACCESSORIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,223,674,825 | 17 | 585 | 1,294 | 10,476,153 | 12,882,537 | 23,358,690 | 1.909 |
| 2018 | 1,304,072,640 | 5 | 572 | 1,308 | 10,876,856 | 12,598,718 | 23,475,574 | 1.800 |
| 2,527,747,465 | | 22 | 1,157 | 2,602 | 21,353,010 | 25,481,255 | 46,834,265 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.845 | 1.008 | 1.853 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.045 | 1.388 | 2.433 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.934 | 1.137 | 2.070 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.845 | 1.008 | 1.853 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.910 | 1.222 | 2.133 | |
| Indicated Relativity Change: | | | | | | | | -12.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 208.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8057 RHG: 4 NAICS: 44 ILDG: 1 MLDG: 1 CLASS: BOAT DEALERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 35,509,801 | 1 | 10 | 37 | 148,102 | 183,377 | 331,479 | 0.933 |
| 2015 | 41,106,614 | 4 | 19 | 47 | 705,517 | 598,663 | 1,304,180 | 3.173 |
| 2016 | 42,831,689 | 1 | 14 | 34 | 303,703 | 376,163 | 679,866 | 1.587 |
| 2017 | 44,384,715 | 1 | 19 | 29 | 230,850 | 222,846 | 453,696 | 1.022 |
| 2018 | 43,857,197 | 1 | 22 | 48 | 484,447 | 387,927 | 872,374 | 1.989 |
| 207,690,015 | | 8 | 84 | 195 | 1,872,618 | 1,768,975 | 3,641,593 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.902 | 0.852 | 1.753 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.095 | 1.562 | 2.657 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.962 | 1.221 | 2.183 | |
| Credibility: | | | | | 0.55 | 0.55 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.929 | 1.018 | 1.947 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.019 | 1.294 | 2.313 | |
| Indicated Relativity Change: | | | | | | | | -12.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 226.0% |

Code: 8059 RHG: 2 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: STORES – TILE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 74,956,932 | 4 | 53 | 81 | 945,878 | 1,042,122 | 1,988,000 | 2.652 |
| 2015 | 91,164,277 | 4 | 46 | 90 | 938,365 | 965,480 | 1,903,845 | 2.088 |
| 2016 | 125,358,321 | 1 | 48 | 94 | 563,280 | 788,100 | 1,351,380 | 1.078 |
| 2017 | 129,882,635 | 1 | 73 | 124 | 1,198,887 | 1,535,499 | 2,734,386 | 2.105 |
| 2018 | 109,773,605 | 0 | 44 | 134 | 754,815 | 1,042,645 | 1,797,460 | 1.637 |
| 531,135,770 | | 10 | 264 | 523 | 4,401,225 | 5,373,846 | 9,775,072 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.829 | 1.012 | 1.840 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.891 | 1.227 | 2.118 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.839 | 1.058 | 1.897 | |
| Credibility: | | | | | 0.74 | 0.75 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.831 | 1.023 | 1.855 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.886 | 1.199 | 2.084 | |
| Indicated Relativity Change: | | | | | | | | -1.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 203.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8060 RHG: 3 NAICS: 44 ILDG: 1 MLDG: 1 CLASS: STORES – WINE, BEER OR SPIRITS – RETAIL

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 373,424,000 | 9 | 92 | 223 | 1,792,408 | 2,344,872 | 4,137,280 | 1.108 |
| 2015 | 428,199,633 | 20 | 107 | 253 | 2,487,423 | 3,208,711 | 5,696,134 | 1.330 |
| 2016 | 472,295,865 | 10 | 106 | 244 | 2,444,512 | 2,492,143 | 4,936,655 | 1.045 |
| 2017 | 510,497,499 | 8 | 124 | 286 | 2,424,426 | 2,974,086 | 5,398,512 | 1.058 |
| 2018 | 534,712,182 | 3 | 138 | 281 | 2,790,195 | 3,048,671 | 5,838,866 | 1.092 |
| 2,319,129,179 | | 50 | 567 | 1,287 | 11,938,963 | 14,068,483 | 26,007,446 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.515 | 0.607 | 1.121 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.547 | 0.677 | 1.224 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.489 | 0.555 | 1.043 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.515 | 0.607 | 1.121 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.555 | 0.736 | 1.290 | |
| Indicated Relativity Change: | | | | | | | | 5.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 126.1% |

Code: 8061 RHG: 3 NAICS: 44 ILDG: 1 MLDG: 3 CLASS: STORES – CONVENIENCE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 417,511,485 | 8 | 175 | 229 | 3,920,590 | 4,585,308 | 8,505,898 | 2.037 |
| 2017 | 426,020,315 | 3 | 161 | 212 | 2,849,944 | 4,075,666 | 6,925,610 | 1.626 |
| 2018 | 438,110,520 | 3 | 156 | 224 | 4,028,894 | 5,941,152 | 9,970,046 | 2.276 |
| 1,281,642,321 | | 14 | 492 | 665 | 10,799,428 | 14,602,126 | 25,401,554 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.843 | 1.139 | 1.982 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.842 | 1.274 | 2.117 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.752 | 1.044 | 1.796 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.843 | 1.139 | 1.982 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.908 | 1.382 | 2.290 | |
| Indicated Relativity Change: | | | | | | | | 8.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 223.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8062 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 2 CLASS: STORES – COMPUTER

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 362,380,661 | 6 | 77 | 216 | 1,437,086 | 1,551,184 | 2,988,270 | 0.825 |
| 2015 | 397,293,615 | 1 | 75 | 170 | 1,010,756 | 1,653,202 | 2,663,958 | 0.671 |
| 2016 | 214,135,981 | 0 | 53 | 96 | 733,884 | 1,169,945 | 1,903,829 | 0.889 |
| 2017 | 236,696,880 | 0 | 41 | 95 | 950,740 | 905,499 | 1,856,239 | 0.784 |
| 2018 | 231,378,156 | 0 | 47 | 92 | 728,887 | 989,702 | 1,718,589 | 0.743 |
| 1,441,885,292 | | 7 | 293 | 669 | 4,861,353 | 6,269,533 | 11,130,886 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.337 | 0.435 | 0.772 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.346 | 0.452 | 0.798 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.304 | 0.353 | 0.657 | |
| Credibility: | | | | | 0.75 | 0.73 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.329 | 0.413 | 0.742 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.361 | 0.525 | 0.886 | |
| Indicated Relativity Change: | | | | | | | | 11.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 86.5% |

Code: 8063 RHG: 2 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: STORES – LIGHTING FIXTURES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 86,714,530 | 4 | 39 | 56 | 824,237 | 1,014,756 | 1,838,993 | 2.121 |
| 2015 | 94,775,626 | 5 | 39 | 78 | 813,526 | 958,907 | 1,772,433 | 1.870 |
| 2016 | 104,697,924 | 6 | 33 | 81 | 1,080,849 | 696,115 | 1,776,964 | 1.697 |
| 2017 | 119,125,747 | 1 | 56 | 85 | 1,186,986 | 1,380,491 | 2,567,477 | 2.155 |
| 2018 | 117,866,964 | 1 | 66 | 90 | 1,684,101 | 1,925,855 | 3,609,956 | 3.063 |
| 523,180,792 | | 17 | 233 | 390 | 5,589,698 | 5,976,124 | 11,565,822 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.068 | 1.142 | 2.211 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.999 | 1.255 | 2.254 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.940 | 1.083 | 2.023 | |
| Credibility: | | | | | 0.77 | 0.76 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.039 | 1.128 | 2.167 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.107 | 1.321 | 2.428 | |
| Indicated Relativity Change: | | | | | | | | 7.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 237.3% |

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Effective September 1, 2021 (Approved)

Code: 8064 RHG: 3 NAICS: 42 ILDG: 4 MLDG: 3 CLASS: STORES – OFFICE SUPPLIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 327,870,796 | 6 | 142 | 213 | 2,619,141 | 3,073,044 | 5,692,185 | 1.736 |
| 2017 | 402,614,156 | 6 | 209 | 344 | 3,806,249 | 4,300,339 | 8,106,588 | 2.013 |
| 2018 | 315,325,112 | 2 | 148 | 206 | 2,263,202 | 2,810,707 | 5,073,909 | 1.609 |
| 1,045,810,065 | | 14 | 499 | 763 | 8,688,591 | 10,184,091 | 18,872,681 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.831 | 0.974 | 1.805 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.090 | 1.392 | 2.483 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.015 | 1.160 | 2.174 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.831 | 0.974 | 1.805 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.895 | 1.181 | 2.076 | |
| Indicated Relativity Change: | | | | | | | | -16.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 202.9% |

Code: 8065 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 1 CLASS: STORES – PAINT OR PAINT SUPPLIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 123,867,642 | 7 | 41 | 91 | 989,808 | 902,440 | 1,892,248 | 1.528 |
| 2015 | 132,403,144 | 5 | 41 | 99 | 888,547 | 935,060 | 1,823,607 | 1.377 |
| 2016 | 135,101,246 | 4 | 48 | 103 | 808,551 | 729,456 | 1,538,007 | 1.138 |
| 2017 | 129,218,071 | 0 | 40 | 114 | 572,349 | 704,805 | 1,277,154 | 0.988 |
| 2018 | 130,110,289 | 0 | 78 | 127 | 1,389,653 | 1,331,270 | 2,720,923 | 2.091 |
| 650,700,391 | | 16 | 248 | 534 | 4,648,908 | 4,603,031 | 9,251,939 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.714 | 0.707 | 1.422 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.737 | 0.786 | 1.523 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.665 | 0.667 | 1.333 | |
| Credibility: | | | | | 0.75 | 0.69 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.702 | 0.695 | 1.397 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.748 | 0.814 | 1.562 | |
| Indicated Relativity Change: | | | | | | | | 2.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 152.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8066 RHG: 2 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: STORES – BICYCLES AND BICYCLE ACCESSORIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 118,596,306 | 2 | 26 | 68 | 566,646 | 522,165 | 1,088,811 | 0.918 |
| 2015 | 125,628,190 | 1 | 31 | 61 | 275,012 | 305,890 | 580,902 | 0.462 |
| 2016 | 135,160,737 | 2 | 37 | 65 | 549,747 | 1,065,029 | 1,614,776 | 1.195 |
| 2017 | 144,237,625 | 1 | 26 | 70 | 239,375 | 325,882 | 565,257 | 0.392 |
| 2018 | 159,562,476 | 1 | 55 | 68 | 854,909 | 844,042 | 1,698,951 | 1.065 |
| 683,185,335 | | 7 | 175 | 332 | 2,485,690 | 3,063,008 | 5,548,698 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.364 | 0.448 | 0.812 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.324 | 0.486 | 0.810 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.293 | 0.412 | 0.705 | |
| Credibility: | | | | | 0.55 | 0.58 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.332 | 0.433 | 0.765 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.354 | 0.507 | 0.861 | |
| Indicated Relativity Change: | | | | | | | | 6.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 84.1% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8071 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 4 CLASS: STORES – BOOKS, VIDEO MEDIA OR RECORDED AUDIO MEDIA – RETAIL

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 214,749,505 | 2 | 42 | 130 | 440,527 | 712,424 | 1,152,951 | 0.537 |
| 2015 | 250,411,368 | 0 | 55 | 171 | 703,385 | 888,696 | 1,592,081 | 0.636 |
| 2016 | 259,125,516 | 2 | 37 | 138 | 613,542 | 1,187,878 | 1,801,420 | 0.695 |
| 2017 | 263,408,412 | 4 | 57 | 130 | 1,188,065 | 1,094,744 | 2,282,809 | 0.867 |
| 2018 | 253,092,104 | 0 | 41 | 141 | 516,927 | 940,847 | 1,457,774 | 0.576 |
| 1,240,786,906 | | 8 | 232 | 710 | 3,462,445 | 4,824,590 | 8,287,035 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.279 | 0.389 | 0.668 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.328 | 0.472 | 0.800 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.293 | 0.386 | 0.679 | |
| Credibility: | | | | | 0.70 | 0.71 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.283 | 0.388 | 0.671 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.305 | 0.471 | 0.776 | |
| Indicated Relativity Change: | | | | | | | | -3.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 75.8% |

EXPERIENCE OF AUDIO MEDIA STORES TRANSFERRED FROM CODE 8017 1-1-18. INCLUDES EXPERIENCE OF 8070; 8070 D1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8078 RHG: 1 NAICS: 72 ILDG: 4 MLDG: 4 CLASS: SANDWICH SHOPS; BEVERAGE PREPARATION SHOPS; ICE CREAM/FROZEN YOGURT SHOPS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,809,623,107 | 6 | 584 | 1,402 | 6,228,360 | 8,940,740 | 15,169,100 | 0.838 |
| 2018 | 1,873,030,663 | 11 | 573 | 1,337 | 7,052,384 | 9,928,405 | 16,980,789 | 0.907 |
| | 3,682,653,770 | 17 | 1,157 | 2,739 | 13,280,744 | 18,869,145 | 32,149,890 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.361 | 0.512 | 0.873 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.391 | 0.538 | 0.929 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.349 | 0.439 | 0.788 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.361 | 0.512 | 0.873 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.381 | 0.591 | 0.972 | |
| Indicated Relativity Change: | | | | | | | | 4.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 95.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8102 RHG: 2 NAICS: 42 ILDG: 3 MLDG: 4 CLASS: SEED MERCHANTS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 120,198,000 | 2 | 20 | 51 | 500,664 | 563,711 | 1,064,375 | 0.886 |
| 2015 | 107,736,025 | 2 | 28 | 60 | 470,378 | 628,652 | 1,099,030 | 1.020 |
| 2016 | 114,812,508 | 2 | 18 | 68 | 956,553 | 786,559 | 1,743,112 | 1.518 |
| 2017 | 115,084,733 | 1 | 23 | 86 | 268,185 | 433,314 | 701,499 | 0.610 |
| 2018 | 120,125,219 | 0 | 17 | 59 | 539,772 | 474,125 | 1,013,897 | 0.844 |
| 577,956,485 | | 7 | 106 | 324 | 2,735,552 | 2,886,362 | 5,621,914 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.473 | 0.499 | 0.973 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.422 | 0.534 | 0.956 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.397 | 0.461 | 0.858 | |
| Credibility: | | | | | 0.57 | 0.56 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.441 | 0.482 | 0.923 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.470 | 0.565 | 1.035 | |
| Indicated Relativity Change: | | | | | | | | 8.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 101.1% |

Code: 8106 RHG: 4 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: METAL STOCK DEALERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 205,404,859 | 11 | 164 | 307 | 4,069,294 | 3,707,443 | 7,776,737 | 3.786 |
| 2016 | 170,623,794 | 8 | 142 | 282 | 2,659,710 | 2,836,496 | 5,496,206 | 3.221 |
| 2017 | 217,096,642 | 8 | 155 | 348 | 3,133,736 | 3,605,711 | 6,739,447 | 3.104 |
| 2018 | 252,083,321 | 2 | 152 | 333 | 3,153,296 | 3,714,826 | 6,868,122 | 2.725 |
| 845,208,615 | | 29 | 613 | 1,270 | 13,016,037 | 13,864,476 | 26,880,513 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.540 | 1.640 | 3.180 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.510 | 1.925 | 3.435 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.382 | 1.531 | 2.912 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.540 | 1.640 | 3.180 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.689 | 2.086 | 3.775 | |
| Indicated Relativity Change: | | | | | | | | 9.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 368.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8107 RHG: 2 NAICS: 42 ILDG: 2 MLDG: 2 CLASS: MACHINERY AND EQUIPMENT DEALERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 186,235,491 | 6 | 74 | 176 | 1,722,744 | 1,431,144 | 3,153,888 | 1.693 |
| 2015 | 243,905,837 | 2 | 64 | 198 | 968,665 | 1,063,747 | 2,032,412 | 0.833 |
| 2016 | 363,136,921 | 5 | 101 | 300 | 2,269,041 | 2,398,874 | 4,667,915 | 1.285 |
| 2017 | 317,820,582 | 8 | 69 | 217 | 2,613,749 | 2,716,173 | 5,329,922 | 1.677 |
| 2018 | 356,120,651 | 1 | 63 | 183 | 2,219,866 | 2,542,177 | 4,762,043 | 1.337 |
| 1,467,219,482 | | 22 | 371 | 1,074 | 9,794,064 | 10,152,115 | 19,946,179 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.668 | 0.692 | 1.359 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.760 | 0.824 | 1.585 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.715 | 0.712 | 1.427 | |
| Credibility: | | | | | 1.00 | 0.97 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.668 | 0.693 | 1.360 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.711 | 0.811 | 1.522 | |
| Indicated Relativity Change: | | | | | | | | -3.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 148.8% |

Code: 8116 RHG: 1 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: FARM MACHINERY DEALERS OR REPAIR FACILITIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 90,128,758 | 6 | 38 | 106 | 901,958 | 981,387 | 1,883,345 | 2.090 |
| 2015 | 96,707,173 | 5 | 41 | 112 | 961,779 | 847,587 | 1,809,366 | 1.871 |
| 2016 | 98,761,120 | 3 | 48 | 110 | 1,322,141 | 944,390 | 2,266,531 | 2.295 |
| 2017 | 103,362,497 | 1 | 43 | 128 | 746,670 | 966,402 | 1,713,072 | 1.657 |
| 2018 | 106,081,440 | 0 | 25 | 113 | 541,831 | 754,191 | 1,296,022 | 1.222 |
| 495,040,988 | | 15 | 195 | 569 | 4,474,380 | 4,493,957 | 8,968,336 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.904 | 0.908 | 1.812 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.995 | 0.969 | 1.964 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.943 | 0.850 | 1.793 | |
| Credibility: | | | | | 0.76 | 0.67 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.913 | 0.889 | 1.802 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.966 | 1.024 | 1.990 | |
| Indicated Relativity Change: | | | | | | | | 1.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 194.4% |

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Effective September 1, 2021 (Approved)

Code: 8117 RHG: 3 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: STORES – FEED/TACK/FARM SUPPLIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 62,781,251 | 5 | 48 | 104 | 1,037,051 | 1,015,123 | 2,052,174 | 3.269 |
| 2015 | 63,808,865 | 2 | 53 | 108 | 571,332 | 680,712 | 1,252,044 | 1.962 |
| 2016 | 72,331,903 | 2 | 44 | 104 | 731,854 | 872,480 | 1,604,334 | 2.218 |
| 2017 | 78,158,843 | 2 | 33 | 131 | 435,341 | 531,422 | 966,763 | 1.237 |
| 2018 | 76,737,802 | 0 | 68 | 109 | 766,646 | 948,541 | 1,715,187 | 2.235 |
| 353,818,663 | | 11 | 246 | 556 | 3,542,223 | 4,048,278 | 7,590,500 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.001 | 1.144 | 2.145 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.123 | 1.446 | 2.568 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.045 | 1.204 | 2.249 | |
| Credibility: | | | | | 0.69 | 0.68 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.015 | 1.163 | 2.178 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.094 | 1.411 | 2.504 | |
| Indicated Relativity Change: | | | | | | | | -2.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 244.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 8209 RHG: 1 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: VEGETABLES – FRESH VEGETABLES OR TOMATO PACKING AND HANDLING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 296,479,144 | 11 | 285 | 536 | 4,720,916 | 5,358,956 | 10,079,872 | 3.400 |
| 2018 | 343,634,258 | 4 | 318 | 472 | 5,617,432 | 6,390,288 | 12,007,720 | 3.494 |
| | 640,113,402 | 15 | 603 | 1,008 | 10,338,348 | 11,749,245 | 22,087,593 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.615 | 1.835 | 3.451 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.710 | 2.185 | 3.895 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.600 | 1.876 | 3.476 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.615 | 1.835 | 3.451 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.708 | 2.116 | 3.824 | |
| Indicated Relativity Change: | | | | | | | | -1.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 373.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8215 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 2 CLASS: HAY, GRAIN OR FEED DEALERS; WAREHOUSES – GRAIN OR BEAN

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 80,472,433 | 7 | 65 | 95 | 1,658,233 | 1,888,294 | 3,546,527 | 4.407 |
| 2015 | 75,726,698 | 9 | 62 | 111 | 1,761,425 | 2,196,575 | 3,958,000 | 5.227 |
| 2016 | 81,586,986 | 4 | 63 | 139 | 1,140,562 | 1,543,850 | 2,684,412 | 3.290 |
| 2017 | 80,116,363 | 3 | 64 | 113 | 1,633,412 | 1,846,713 | 3,480,125 | 4.344 |
| 2018 | 70,484,348 | 5 | 55 | 89 | 2,169,173 | 1,997,732 | 4,166,905 | 5.912 |
| | 388,386,828 | 28 | 309 | 547 | 8,362,805 | 9,473,163 | 17,835,967 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.153 | 2.439 | 4.592 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.290 | 3.040 | 5.330 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.049 | 2.262 | 4.311 | |
| Credibility: | | | | | 0.94 | 0.90 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.147 | 2.421 | 4.568 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.407 | 3.288 | 5.695 | |
| Indicated Relativity Change: | | | | | | | | 6.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 556.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8227 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: CONSTRUCTION OR ERECTION PERMANENT YARDS OR SHOPS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 391,353,955 | 12 | 169 | 291 | 4,272,229 | 4,330,375 | 8,602,604 | 2.198 |
| 2017 | 415,858,442 | 14 | 162 | 281 | 5,576,759 | 5,114,447 | 10,691,206 | 2.571 |
| 2018 | 467,651,750 | 5 | 118 | 284 | 3,557,182 | 4,159,581 | 7,716,763 | 1.650 |
| 1,274,864,148 | | 31 | 449 | 856 | 13,406,170 | 13,604,403 | 27,010,573 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.052 | 1.067 | 2.119 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.362 | 1.553 | 2.915 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.312 | 1.204 | 2.516 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.052 | 1.067 | 2.119 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.191 | 1.516 | 2.707 | |
| Indicated Relativity Change: | | | | | | | | -7.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 264.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8232 RHG: 5 NAICS: 42 ILDG: 3 MLDG: 2 CLASS: LUMBERYARDS; BUILDING MATERIAL DEALERS; FUEL AND MATERIAL DEALERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,206,140,014 | 40 | 678 | 1,462 | 18,113,672 | 18,471,847 | 36,585,519 | 3.033 |
| 2018 | 1,278,214,807 | 19 | 738 | 1,512 | 22,059,104 | 21,881,158 | 43,940,262 | 3.438 |
| | 2,484,354,821 | 59 | 1,416 | 2,974 | 40,172,775 | 40,353,005 | 80,525,780 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.617 | 1.624 | 3.241 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.919 | 2.280 | 4.199 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.718 | 1.696 | 3.414 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.617 | 1.624 | 3.241 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.813 | 2.206 | 4.018 | |
| Indicated Relativity Change: | | | | | | | | -4.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 392.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8267 RHG: 4 NAICS: 42 ILDG: 2 MLDG: 3 CLASS: MACHINERY OR EQUIPMENT DEALERS – SECONDHAND

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 12,172,376 | 3 | 9 | 11 | 472,524 | 507,877 | 980,401 | 8.054 |
| 2015 | 11,562,370 | 0 | 9 | 13 | 186,943 | 213,916 | 400,859 | 3.467 |
| 2016 | 12,073,610 | 1 | 4 | 17 | 206,075 | 153,438 | 359,513 | 2.978 |
| 2017 | 13,571,433 | 1 | 10 | 18 | 215,266 | 226,577 | 441,843 | 3.256 |
| 2018 | 14,258,773 | 1 | 10 | 15 | 312,091 | 299,376 | 611,467 | 4.288 |
| 63,638,563 | | 6 | 42 | 74 | 1,392,899 | 1,401,184 | 2,794,083 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.189 | 2.202 | 4.391 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.110 | 2.847 | 4.957 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.931 | 2.263 | 4.195 | |
| Credibility: | | | | | 0.44 | 0.44 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.045 | 2.236 | 4.281 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.242 | 2.844 | 5.086 | |
| Indicated Relativity Change: | | | | | | | | 2.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 497.0% |

Code: 8278 RHG: 6 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: RACING STABLES – JOCKEYS/HARNESS DRIVERS

| POLICY YEAR | PER RACE | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS PER RACE |
|--------------------------------------------------------------------|----------|--------------|-------------|--------------|-----------------|---------------|----------------|--------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 297.0 | 0 | 0 | 1 | 0 | 246 | 246 | 0.828 |
| 2015 | 288.3 | 0 | 0 | 1 | 0 | 291 | 291 | 1.009 |
| 2016 | 277.0 | 0 | 1 | 0 | 2,052 | 393 | 2,445 | 8.826 |
| 2017 | 270.7 | 1 | 0 | 0 | 118,877 | 75,261 | 194,138 | 717.170 |
| 2018 | 310.8 | 0 | 1 | 0 | 15,674 | 13,017 | 28,691 | 92.313 |
| 1,443.8 | | 1 | 2 | 2 | 136,603 | 89,207 | 225,810 | |
| Adjusted Loss to Payroll Ratio: | | | | | 94.614 | 61.786 | 156.400 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 53.996 | 62.824 | 116.820 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 48.251 | 46.981 | 95.232 | |
| Credibility: | | | | | 0.14 | 0.13 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 54.742 | 48.905 | 103.647 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 61.987 | 69.482 | 131.468 | |
| Indicated Relativity Change: | | | | | | | | 12.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | N/A |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8286 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 1 CLASS: LIVESTOCK DEALERS/AUCTION YARDS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 6,822,305 | 0 | 4 | 11 | 37,435 | 75,347 | 112,782 | 1.653 |
| 2015 | 7,898,870 | 0 | 3 | 10 | 12,425 | 52,609 | 65,034 | 0.823 |
| 2016 | 7,364,352 | 0 | 11 | 15 | 68,535 | 248,661 | 317,196 | 4.307 |
| 2017 | 7,541,957 | 3 | 5 | 20 | 422,236 | 339,959 | 762,195 | 10.106 |
| 2018 | 7,537,577 | 1 | 8 | 13 | 399,877 | 522,021 | 921,898 | 12.231 |
| 37,165,062 | | 4 | 31 | 69 | 940,507 | 1,238,597 | 2,179,105 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.531 | 3.333 | 5.863 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.406 | 2.400 | 3.806 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.309 | 1.999 | 3.308 | |
| Credibility: | | | | | 0.31 | 0.34 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.687 | 2.453 | 4.140 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Indicated (Unlimited) Loss to Payroll Ratio: | | | | | 1.819 | 2.974 | 4.793 | |
| Indicated Relativity Change: | | | | | | | | 25.9% |
| Selected Loss to Payroll Ratio (Restricted to 25% Change): | | | | | 1.805 | 2.953 | 4.758 | |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 464.9% |

Code: 8290 RHG: 2 NAICS: 53 ILDG: 3 MLDG: 2 CLASS: WAREHOUSES – SELF STORAGE – ALL OTHERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 193,989,473 | 6 | 79 | 156 | 1,090,588 | 1,309,550 | 2,400,138 | 1.237 |
| 2015 | 206,163,299 | 10 | 96 | 178 | 1,876,693 | 2,756,933 | 4,633,626 | 2.248 |
| 2016 | 221,387,652 | 6 | 95 | 192 | 2,122,920 | 2,308,327 | 4,431,247 | 2.002 |
| 2017 | 224,296,551 | 7 | 72 | 217 | 1,681,370 | 1,787,720 | 3,469,090 | 1.547 |
| 2018 | 239,879,716 | 4 | 131 | 295 | 3,109,765 | 3,739,164 | 6,848,929 | 2.855 |
| 1,085,716,691 | | 33 | 473 | 1,038 | 9,881,336 | 11,901,694 | 21,783,030 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.910 | 1.096 | 2.006 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.840 | 1.092 | 1.933 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.777 | 0.887 | 1.664 | |
| Credibility: | | | | | 0.97 | 0.96 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.906 | 1.088 | 1.994 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.966 | 1.274 | 2.240 | |
| Indicated Relativity Change: | | | | | | | | 15.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 218.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8291 RHG: 5 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: WAREHOUSES – COLD STORAGE; WAREHOUSES – CLIMATE CONTROLLED STORAGE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 353,130,228 | 15 | 191 | 398 | 3,617,679 | 4,657,098 | 8,274,777 | 2.343 |
| 2017 | 376,915,417 | 6 | 217 | 438 | 4,192,807 | 4,978,185 | 9,170,992 | 2.433 |
| 2018 | 397,767,114 | 8 | 209 | 463 | 5,660,583 | 5,419,016 | 11,079,599 | 2.785 |
| | 1,127,812,759 | 29 | 617 | 1,299 | 13,471,069 | 15,054,298 | 28,525,367 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.194 | 1.335 | 2.529 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.319 | 1.751 | 3.070 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.205 | 1.336 | 2.541 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.194 | 1.335 | 2.529 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.339 | 1.813 | 3.152 | |
| Indicated Relativity Change: | | | | | | | | 2.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 308.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8292 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 3 CLASS: WAREHOUSES – GENERAL MERCHANDISE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,062,859,177 | 56 | 1,415 | 2,481 | 27,322,468 | 24,515,206 | 51,837,674 | 4.877 |
| 2018 | 1,263,416,024 | 26 | 1,640 | 2,675 | 33,702,258 | 33,363,965 | 67,066,223 | 5.308 |
| 2,326,275,201 | | 82 | 3,055 | 5,156 | 61,024,726 | 57,879,171 | 118,903,897 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.623 | 2.488 | 5.111 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.767 | 2.851 | 5.619 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.657 | 2.524 | 5.181 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.623 | 2.488 | 5.111 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.796 | 2.914 | 5.710 | |
| Indicated Relativity Change: | | | | | | | | 1.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 557.9% |

Code: 8293 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 2 CLASS: WAREHOUSES – FURNITURE; FURNITURE MOVING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 194,419,027 | 25 | 261 | 297 | 6,213,141 | 5,862,364 | 12,075,505 | 6.211 |
| 2018 | 216,821,479 | 8 | 308 | 299 | 6,184,023 | 6,242,793 | 12,426,816 | 5.731 |
| 411,240,505 | | 33 | 569 | 596 | 12,397,164 | 12,105,158 | 24,502,322 | |
| Adjusted Loss to Payroll Ratio: | | | | | 3.015 | 2.944 | 5.958 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 3.310 | 3.692 | 7.002 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 3.091 | 3.010 | 6.102 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 3.015 | 2.944 | 5.958 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 3.306 | 3.744 | 7.050 | |
| Indicated Relativity Change: | | | | | | | | 0.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 688.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8304 RHG: 5 NAICS: 48 ILDG: 3 MLDG: 2 CLASS: GRAIN ELEVATORS OR STORAGE WAREHOUSES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 22,378,929 | 4 | 19 | 20 | 591,553 | 789,005 | 1,380,558 | 6.169 |
| 2015 | 28,178,752 | 2 | 22 | 34 | 389,358 | 414,689 | 804,047 | 2.853 |
| 2016 | 27,290,589 | 0 | 23 | 36 | 188,653 | 323,096 | 511,749 | 1.875 |
| 2017 | 27,551,168 | 3 | 15 | 28 | 624,364 | 851,150 | 1,475,514 | 5.356 |
| 2018 | 32,511,395 | 3 | 16 | 34 | 588,887 | 510,362 | 1,099,249 | 3.381 |
| 137,910,833 | | 12 | 95 | 152 | 2,382,816 | 2,888,301 | 5,271,117 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.728 | 2.094 | 3.822 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.016 | 3.110 | 5.126 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.841 | 2.373 | 4.214 | |
| Credibility: | | | | | 0.59 | 0.60 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.774 | 2.206 | 3.980 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.989 | 2.995 | 4.984 | |
| Indicated Relativity Change: | | | | | | | | -2.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 487.0% |

Code: 8324 RHG: 4 NAICS: 44 ILDG: 3 MLDG: 2 CLASS: GASOLINE STATIONS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 634,841,630 | 8 | 247 | 286 | 5,428,025 | 6,310,575 | 11,738,600 | 1.849 |
| 2018 | 688,502,935 | 10 | 281 | 289 | 7,393,725 | 6,650,097 | 14,043,822 | 2.040 |
| 1,323,344,565 | | 18 | 528 | 575 | 12,821,750 | 12,960,672 | 25,782,422 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.969 | 0.979 | 1.948 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.004 | 1.200 | 2.204 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.882 | 0.938 | 1.820 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.969 | 0.979 | 1.948 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.062 | 1.246 | 2.308 | |
| Indicated Relativity Change: | | | | | | | | 4.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 225.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8350 RHG: 2 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: GASOLINE OR OIL DEALERS – WHOLESALE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 351,730,592 | 15 | 187 | 260 | 5,370,260 | 4,817,188 | 10,187,448 | 2.896 |
| 2017 | 361,652,198 | 13 | 193 | 260 | 6,704,206 | 5,190,468 | 11,894,674 | 3.289 |
| 2018 | 400,144,470 | 5 | 194 | 279 | 5,641,536 | 5,094,651 | 10,736,187 | 2.683 |
| 1,113,527,260 | | 33 | 574 | 799 | 17,716,003 | 15,102,307 | 32,818,309 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.591 | 1.356 | 2.947 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.717 | 1.606 | 3.322 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.615 | 1.386 | 3.001 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.591 | 1.356 | 2.947 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.696 | 1.588 | 3.284 | |
| Indicated Relativity Change: | | | | | | | | -1.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 320.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8370 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: AUTOMOBILE OR TRUCK RADIO OR ALARM INSTALLATION OR REPAIR

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 48,198,463 | 3 | 10 | 27 | 241,664 | 121,248 | 362,912 | 0.753 |
| 2015 | 42,548,827 | 1 | 15 | 27 | 121,796 | 145,540 | 267,336 | 0.628 |
| 2016 | 42,819,185 | 0 | 16 | 24 | 272,431 | 204,095 | 476,526 | 1.113 |
| 2017 | 43,265,811 | 0 | 18 | 33 | 222,832 | 421,775 | 644,607 | 1.490 |
| 2018 | 49,577,268 | 0 | 22 | 30 | 430,987 | 590,697 | 1,021,684 | 2.061 |
| 226,409,555 | | 4 | 81 | 141 | 1,289,709 | 1,483,355 | 2,773,065 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.570 | 0.655 | 1.225 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.691 | 0.778 | 1.469 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.608 | 0.568 | 1.176 | |
| Credibility: | | | | | 0.47 | 0.43 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.590 | 0.605 | 1.195 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.647 | 0.770 | 1.417 | |
| Indicated Relativity Change: | | | | | | | | -3.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 138.4% |

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8387 RHG: 3 NAICS: 81 ILDG: 1 MLDG: 1 CLASS: AUTO/TRUCK GASOLINE SERVICE STATIONS; AUTO/TRUCK OIL/FLUID SERVICE FACILITIES; AUTO/TRUCK WASHING FACILITIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,118,037,920 | 21 | 678 | 832 | 11,812,141 | 11,098,093 | 22,910,234 | 2.049 |
| 2018 | 1,151,318,895 | 10 | 657 | 821 | 11,383,062 | 10,704,223 | 22,087,285 | 1.918 |
| | 2,269,356,815 | 31 | 1,335 | 1,653 | 23,195,203 | 21,802,316 | 44,997,519 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.022 | 0.961 | 1.983 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.141 | 1.207 | 2.348 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.019 | 0.924 | 1.943 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.022 | 0.961 | 1.983 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.102 | 1.165 | 2.267 | |
| Indicated Relativity Change: | | | | | | | | -3.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 221.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8388 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: RUBBER TIRE DEALERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 690,165,327 | 27 | 438 | 815 | 9,303,254 | 11,246,524 | 20,549,778 | 2.978 |
| 2018 | 854,470,207 | 16 | 421 | 919 | 11,425,018 | 11,554,248 | 22,979,266 | 2.689 |
| 1,544,635,533 | | 43 | 859 | 1,734 | 20,728,272 | 22,800,772 | 43,529,043 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.342 | 1.476 | 2.818 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.686 | 1.938 | 3.624 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.506 | 1.587 | 3.093 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.342 | 1.476 | 2.818 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.446 | 1.790 | 3.236 | |
| Indicated Relativity Change: | | | | | | | | -10.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 316.2% |

Code: 8389 RHG: 4 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: AUTO OR TRUCK REPAIR FACILITIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,352,059,803 | 32 | 523 | 983 | 13,398,060 | 13,069,671 | 26,467,731 | 1.958 |
| 2018 | 1,360,782,464 | 14 | 464 | 819 | 12,202,700 | 12,637,826 | 24,840,526 | 1.825 |
| 2,712,842,267 | | 46 | 987 | 1,802 | 25,600,760 | 25,707,496 | 51,308,257 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.944 | 0.948 | 1.891 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.046 | 1.274 | 2.320 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.920 | 0.930 | 1.850 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.944 | 0.948 | 1.891 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.035 | 1.205 | 2.240 | |
| Indicated Relativity Change: | | | | | | | | -3.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 218.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8390 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: AUTO, TRUCK OR VAN CONVERSION OR CUSTOMIZING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 24,189,599 | 0 | 12 | 27 | 46,273 | 86,564 | 132,837 | 0.549 |
| 2015 | 26,080,298 | 1 | 24 | 30 | 352,346 | 369,897 | 722,243 | 2.769 |
| 2016 | 22,710,825 | 0 | 4 | 26 | 50,716 | 73,300 | 124,016 | 0.546 |
| 2017 | 30,879,755 | 0 | 19 | 39 | 564,473 | 463,728 | 1,028,201 | 3.330 |
| 2018 | 30,667,921 | 0 | 16 | 27 | 363,235 | 334,872 | 698,107 | 2.276 |
| 134,528,399 | | 1 | 75 | 149 | 1,377,042 | 1,328,361 | 2,705,403 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.024 | 0.987 | 2.011 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.989 | 1.161 | 2.150 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.894 | 0.920 | 1.814 | |
| Credibility: | | | | | 0.45 | 0.43 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.952 | 0.949 | 1.901 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.015 | 1.111 | 2.126 | |
| Indicated Relativity Change: | | | | | | | | -1.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 207.8% |

Code: 8391 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 2 CLASS: AUTO OR TRUCK DEALERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 5,494,037,029 | 95 | 2,114 | 4,428 | 48,914,385 | 47,309,426 | 96,223,811 | 1.751 |
| 2018 | 5,563,362,476 | 44 | 2,018 | 4,468 | 46,294,687 | 43,629,873 | 89,924,560 | 1.616 |
| 11,057,399,505 | | 139 | 4,132 | 8,896 | 95,209,072 | 90,939,299 | 186,148,371 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.861 | 0.822 | 1.683 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.973 | 1.027 | 2.000 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.869 | 0.841 | 1.710 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.861 | 0.822 | 1.683 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.928 | 0.997 | 1.925 | |
| Indicated Relativity Change: | | | | | | | | -3.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 188.1% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8392 RHG: 4 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: AUTO OR TRUCK STORAGE GARAGES OR PARKING LOTS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 503,906,854 | 12 | 268 | 386 | 3,652,924 | 3,799,471 | 7,452,395 | 1.479 |
| 2017 | 558,814,000 | 5 | 271 | 366 | 4,541,631 | 5,549,621 | 10,091,252 | 1.806 |
| 2018 | 557,767,512 | 3 | 243 | 422 | 4,213,234 | 5,451,284 | 9,664,518 | 1.733 |
| 1,620,488,365 | | 20 | 782 | 1,174 | 12,407,789 | 14,800,376 | 27,208,165 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.766 | 0.913 | 1.679 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.900 | 1.165 | 2.065 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.791 | 0.851 | 1.642 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.766 | 0.913 | 1.679 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.840 | 1.162 | 2.001 | |
| Indicated Relativity Change: | | | | | | | | -3.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 195.6% |

Code: 8393 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: AUTO OR TRUCK BODY REPAIRING AND PAINTING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,394,715,051 | 23 | 465 | 623 | 12,190,973 | 10,257,963 | 22,448,936 | 1.610 |
| 2018 | 1,267,681,381 | 6 | 369 | 529 | 11,307,379 | 9,422,854 | 20,730,233 | 1.635 |
| 2,662,396,432 | | 29 | 834 | 1,152 | 23,498,353 | 19,680,817 | 43,179,170 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.883 | 0.739 | 1.622 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.888 | 0.891 | 1.779 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.781 | 0.650 | 1.431 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.883 | 0.739 | 1.622 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.968 | 0.940 | 1.908 | |
| Indicated Relativity Change: | | | | | | | | 7.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 186.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8397 RHG: 2 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: AUTO OR TRUCK TRANSMISSION REPAIRING AND REBUILDING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 50,634,342 | 0 | 20 | 26 | 331,629 | 201,390 | 533,019 | 1.053 |
| 2015 | 49,520,109 | 2 | 22 | 36 | 309,651 | 332,895 | 642,546 | 1.298 |
| 2016 | 49,741,537 | 1 | 14 | 35 | 261,256 | 445,948 | 707,204 | 1.422 |
| 2017 | 48,461,552 | 2 | 23 | 31 | 697,883 | 535,513 | 1,233,396 | 2.545 |
| 2018 | 45,822,123 | 1 | 29 | 19 | 1,118,691 | 1,014,294 | 2,132,985 | 4.655 |
| 244,179,662 | | 6 | 108 | 147 | 2,719,109 | 2,530,040 | 5,249,149 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.114 | 1.036 | 2.150 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.950 | 0.934 | 1.884 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.859 | 0.740 | 1.599 | |
| Credibility: | | | | | 0.56 | 0.50 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.001 | 0.888 | 1.890 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.067 | 1.040 | 2.108 | |
| Indicated Relativity Change: | | | | | | | | 11.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 205.9% |

Code: 8400 RHG: 5 NAICS: 44 ILDG: 1 MLDG: 1 CLASS: MOTORCYCLE DEALERS OR REPAIR FACILITIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 194,211,738 | 5 | 48 | 77 | 1,201,195 | 1,199,747 | 2,400,942 | 1.236 |
| 2015 | 203,529,299 | 3 | 57 | 92 | 1,018,863 | 1,245,811 | 2,264,674 | 1.113 |
| 2016 | 209,742,241 | 1 | 71 | 99 | 1,434,778 | 1,850,079 | 3,284,857 | 1.566 |
| 2017 | 211,731,640 | 1 | 44 | 95 | 882,360 | 1,001,229 | 1,883,589 | 0.890 |
| 2018 | 218,293,764 | 0 | 50 | 72 | 1,247,593 | 1,011,895 | 2,259,488 | 1.035 |
| 1,037,508,682 | | 10 | 270 | 435 | 5,784,788 | 6,308,760 | 12,093,548 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.558 | 0.608 | 1.166 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.703 | 0.792 | 1.495 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.604 | 0.579 | 1.183 | |
| Credibility: | | | | | 0.87 | 0.78 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.564 | 0.602 | 1.165 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.632 | 0.817 | 1.449 | |
| Indicated Relativity Change: | | | | | | | | -3.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 141.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8500 RHG: 5 NAICS: 42 ILDG: 2 MLDG: 1 CLASS: METAL SCRAP DEALERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 167,202,832 | 7 | 135 | 226 | 2,678,354 | 2,547,528 | 5,225,882 | 3.125 |
| 2016 | 186,408,475 | 7 | 146 | 274 | 3,808,119 | 3,535,490 | 7,343,609 | 3.940 |
| 2017 | 187,537,157 | 13 | 121 | 326 | 3,612,754 | 2,797,994 | 6,410,748 | 3.418 |
| 2018 | 197,098,748 | 2 | 110 | 204 | 3,709,656 | 2,641,010 | 6,350,666 | 3.222 |
| 738,247,213 | | 29 | 512 | 1,030 | 13,808,884 | 11,522,022 | 25,330,906 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.870 | 1.561 | 3.431 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.049 | 2.162 | 4.211 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.833 | 1.608 | 3.442 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.870 | 1.561 | 3.431 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.097 | 2.119 | 4.216 | |
| Indicated Relativity Change: | | | | | | | | 0.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 412.0% |

INCLUDES EXPERIENCE OF 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8601 RHG: 6 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: ENGINEERS – CONSULTING; OIL OR GAS
GEOLOGISTS/SCOUTS; FOREST ENGINEERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 11,166,877,351 | 24 | 286 | 664 | 10,299,939 | 10,790,619 | 21,090,558 | 0.189 |
| 2018 | 12,048,689,633 | 4 | 257 | 670 | 9,596,146 | 9,420,559 | 19,016,705 | 0.158 |
| | 23,215,566,984 | 28 | 543 | 1,334 | 19,896,085 | 20,211,178 | 40,107,263 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.086 | 0.087 | 0.173 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.098 | 0.130 | 0.228 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.086 | 0.089 | 0.175 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.086 | 0.087 | 0.173 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.097 | 0.124 | 0.221 | |
| Indicated Relativity Change: | | | | | | | | -3.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 21.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8631 RHG: 7 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: RACING STABLES – ALL OTHER EMPLOYEES

| POLICY YEAR | PER OCCUPIED STALL DAYS | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS PER |
|--------------------------------------------------------------------|-------------------------|--------------|-------------|--------------|-----------------|---------|---------|---------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 6,700 | 0 | 0 | 1 | 0 | 299 | 299 | 0.045 |
| 2017 | 10,680 | 1 | 0 | 0 | 193,913 | 306,087 | 500,000 | 46.816 |
| 2018 | 13,959 | 0 | 0 | 0 | 0 | 0 | 0 | 0.000 |
| 31,339 | | 1 | 0 | 1 | 193,913 | 306,386 | 500,299 | |
| Adjusted Loss to Payroll Ratio: | | | | | 6.188 | 9.777 | 15.964 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.909 | 2.309 | 3.218 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.767 | 1.499 | 2.266 | |
| Credibility: | | | | | 0.01 | 0.01 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.821 | 1.582 | 2.403 | |
| Limit Factor: | | | | | 1.200 | 1.636 | | |
| Indicated (Unlimited) Loss to Payroll Ratio: | | | | | 0.985 | 2.587 | 3.573 | |
| Indicated Relativity Change: | | | | | | | | 11.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | N/A |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8720 RHG: 4 NAICS: 52 ILDG: 3 MLDG: 3 CLASS: INSPECTION FOR INSURANCE/SAFETY/VALUATION; ELEVATOR INSPECTING; WEIGHERS/SAMPLERS/INSPECTORS ON DOCKS/RAIL STATIONS/WAREHOUSES; UNMANNED AIRCRAFT SYSTEM OPERATION – LESS THAN 55 POUNDS

Code: 7248 RHG: 4 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: MARINE APPRAISERS OR SURVEYORS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 298,551,907 | 3 | 41 | 66 | 1,161,455 | 830,278 | 1,991,733 | 0.667 |
| 2015 | 311,575,944 | 4 | 37 | 78 | 1,321,772 | 800,505 | 2,122,277 | 0.681 |
| 2016 | 328,186,715 | 4 | 70 | 85 | 1,818,281 | 1,311,789 | 3,130,070 | 0.954 |
| 2017 | 330,250,325 | 4 | 61 | 80 | 2,266,658 | 1,758,962 | 4,025,620 | 1.219 |
| 2018 | 354,965,891 | 1 | 61 | 73 | 1,920,665 | 1,839,955 | 3,760,620 | 1.059 |
| 1,623,530,782 | | 16 | 270 | 382 | 8,488,832 | 6,541,489 | 15,030,322 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.523 | 0.403 | 0.926 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.575 | 0.443 | 1.019 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.497 | 0.336 | 0.833 | |
| Credibility: | | | | | 0.97 | 0.76 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.522 | 0.387 | 0.909 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.573 | 0.492 | 1.065 | |
| Indicated Relativity Change: | | | | | | | | 4.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 104.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8729 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 3 CLASS: ELEVATOR SERVICE INSPECTIONS/OILING/ADJUSTING – NO REPAIR

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 27,456,387 | 1 | 3 | 5 | 66,258 | 74,797 | 141,055 | 0.514 |
| 2015 | 29,567,448 | 0 | 0 | 1 | 0 | 282 | 282 | 0.001 |
| 2016 | 35,982,297 | 1 | 4 | 3 | 180,356 | 137,497 | 317,853 | 0.883 |
| 2017 | 42,964,087 | 0 | 2 | 3 | 18,432 | 29,907 | 48,339 | 0.113 |
| 2018 | 44,073,559 | 1 | 3 | 2 | 104,788 | 49,284 | 154,072 | 0.350 |
| | 180,043,777 | 3 | 12 | 14 | 369,834 | 291,767 | 661,601 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.205 | 0.162 | 0.367 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.363 | 0.234 | 0.597 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.367 | 0.212 | 0.579 | |
| Credibility: | | | | | 0.34 | 0.25 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.312 | 0.199 | 0.512 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.337 | 0.242 | 0.578 | |
| Indicated Relativity Change: | | | | | | | | -3.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 56.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8740 RHG: 2 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: APT/CONDO COMPLEX / BLDG / WAREHOUSES / COMM & RES MIXED-USE BLDG OPERATION – PROPERTY MGMT SUPERVISORS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 1,391,391,722 | 12 | 158 | 227 | 3,722,895 | 3,932,858 | 7,655,753 | 0.550 |
| 2017 | 1,485,700,440 | 9 | 143 | 255 | 3,542,564 | 3,881,939 | 7,424,503 | 0.500 |
| 2018 | 1,510,731,287 | 1 | 161 | 249 | 3,142,083 | 3,649,428 | 6,791,511 | 0.450 |
| | 4,387,823,450 | 22 | 462 | 731 | 10,407,542 | 11,464,226 | 21,871,768 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.237 | 0.261 | 0.498 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.298 | 0.349 | 0.647 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.275 | 0.284 | 0.559 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.237 | 0.261 | 0.498 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.253 | 0.306 | 0.559 | |
| Indicated Relativity Change: | | | | | | | | -13.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 54.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8741 RHG: 4 NAICS: 53 ILDG: 1 MLDG: 1 CLASS: REAL ESTATE AGENCIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 7,322,375,932 | 18 | 108 | 200 | 2,786,837 | 2,752,557 | 5,539,394 | 0.076 |
| 2015 | 8,254,008,680 | 7 | 98 | 194 | 2,686,914 | 2,535,266 | 5,222,180 | 0.063 |
| 2016 | 8,715,298,752 | 5 | 112 | 203 | 2,390,447 | 2,789,670 | 5,180,117 | 0.059 |
| 2017 | 9,384,823,695 | 7 | 94 | 217 | 2,405,355 | 2,856,544 | 5,261,899 | 0.056 |
| 2018 | 9,695,635,895 | 5 | 120 | 176 | 3,232,410 | 3,298,825 | 6,531,235 | 0.067 |
| 43,372,142,954 | | 42 | 532 | 990 | 13,501,963 | 14,232,863 | 27,734,826 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.031 | 0.033 | 0.064 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.032 | 0.036 | 0.068 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.029 | 0.027 | 0.056 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.031 | 0.033 | 0.064 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.034 | 0.042 | 0.076 | |
| Indicated Relativity Change: | | | | | | | | 11.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 7.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8742 RHG: 4 NAICS: 8742 ILDG: 4 MLDG: 3 CLASS: SALESPERSONS – OUTSIDE
 Code: 8744 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 3 CLASS: BOY/GIRL SCOUT COUNCILS – DISTRICT EXECES
 Code: 8746 RHG: 4 NAICS: 71 ILDG: 4 MLDG: 3 CLASS: NEWSPAPER PUBLISHING – REPORTERS/PHOTOGRAPHERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 51,812,303,094 | 97 | 1,718 | 3,245 | 53,479,303 | 46,232,392 | 99,711,695 | 0.192 |
| 2018 | 54,369,144,142 | 45 | 1,772 | 3,482 | 58,571,464 | 66,578,156 | 125,149,620 | 0.230 |
| | 106,181,447,236 | 142 | 3,490 | 6,727 | 112,050,767 | 112,810,548 | 224,861,315 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.106 | 0.106 | 0.212 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.109 | 0.130 | 0.239 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.106 | 0.119 | 0.224 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.106 | 0.106 | 0.212 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.116 | 0.135 | 0.251 | |
| Indicated Relativity Change: | | | | | | | | 5.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 24.5% |

CLASSES 8744 AND 8746 ADDED; 8744, 8746 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8743 RHG: 6 NAICS: 52 ILDG: 2 MLDG: 2 CLASS: MORTGAGE BROKERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 436,559,851 | 1 | 7 | 17 | 201,415 | 506,884 | 708,299 | 0.162 |
| 2015 | 567,657,607 | 2 | 15 | 17 | 370,371 | 339,282 | 709,653 | 0.125 |
| 2016 | 632,045,875 | 0 | 15 | 14 | 337,108 | 360,994 | 698,102 | 0.110 |
| 2017 | 637,792,337 | 0 | 7 | 8 | 129,262 | 117,815 | 247,077 | 0.039 |
| 2018 | 717,338,792 | 0 | 9 | 13 | 175,950 | 230,313 | 406,263 | 0.057 |
| 2,991,394,462 | | 3 | 53 | 69 | 1,214,107 | 1,555,288 | 2,769,395 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.041 | 0.052 | 0.093 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.052 | 0.072 | 0.124 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.043 | 0.049 | 0.092 | |
| Credibility: | | | | | 0.47 | 0.45 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.042 | 0.050 | 0.092 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.048 | 0.071 | 0.119 | |
| Indicated Relativity Change: | | | | | | | | -3.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 11.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8745 RHG: 3 NAICS: 42 ILDG: 3 MLDG: 3 CLASS: NEWS AGENTS OR DISTRIBUTORS OF MAGAZINES/PERIODICALS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 31,080,311 | 2 | 25 | 25 | 592,961 | 442,236 | 1,035,197 | 3.331 |
| 2015 | 27,794,131 | 1 | 24 | 32 | 480,454 | 590,025 | 1,070,479 | 3.851 |
| 2016 | 24,942,330 | 2 | 20 | 12 | 537,788 | 483,661 | 1,021,449 | 4.095 |
| 2017 | 23,713,835 | 2 | 31 | 18 | 511,829 | 446,334 | 958,163 | 4.041 |
| 2018 | 20,922,091 | 0 | 37 | 23 | 387,717 | 421,542 | 809,259 | 3.868 |
| | 128,452,699 | 7 | 137 | 110 | 2,510,750 | 2,383,797 | 4,894,548 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.955 | 1.856 | 3.810 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.236 | 2.565 | 4.801 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.081 | 2.137 | 4.218 | |
| Credibility: | | | | | 0.61 | 0.57 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.004 | 1.977 | 3.980 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.160 | 2.397 | 4.557 | |
| Indicated Relativity Change: | | | | | | | | -5.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 445.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8748 RHG: 3 NAICS: 44 ILDG: 3 MLDG: 3 CLASS: AUTO OR TRUCK DEALERS – SALESPERSONS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 3,151,494,731 | 14 | 270 | 384 | 8,727,617 | 7,879,801 | 16,607,418 | 0.527 |
| 2018 | 3,100,159,896 | 9 | 260 | 471 | 9,299,495 | 9,447,790 | 18,747,285 | 0.605 |
| 6,251,654,627 | | 23 | 530 | 855 | 18,027,111 | 17,327,591 | 35,354,702 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.288 | 0.277 | 0.566 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.299 | 0.293 | 0.592 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.267 | 0.240 | 0.507 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.288 | 0.277 | 0.566 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.311 | 0.336 | 0.647 | |
| Indicated Relativity Change: | | | | | | | | 9.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 63.2% |

Code: 8749 RHG: 1 NAICS: 52 ILDG: 4 MLDG: 3 CLASS: MORTGAGE BANKERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 2,127,783,442 | 17 | 52 | 120 | 1,889,392 | 1,791,242 | 3,680,634 | 0.173 |
| 2015 | 3,048,670,423 | 5 | 69 | 111 | 2,068,582 | 2,009,308 | 4,077,890 | 0.134 |
| 2016 | 3,477,401,250 | 3 | 56 | 114 | 1,893,116 | 1,332,446 | 3,225,562 | 0.093 |
| 2017 | 3,275,121,420 | 4 | 64 | 121 | 2,392,782 | 1,966,887 | 4,359,669 | 0.133 |
| 2018 | 3,101,949,895 | 5 | 48 | 101 | 3,742,058 | 3,134,515 | 6,876,573 | 0.222 |
| 15,030,926,430 | | 34 | 289 | 567 | 11,985,930 | 10,234,398 | 22,220,328 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.080 | 0.068 | 0.148 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.076 | 0.068 | 0.145 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.068 | 0.057 | 0.125 | |
| Credibility: | | | | | 1.00 | 0.91 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.080 | 0.067 | 0.147 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.084 | 0.077 | 0.162 | |
| Indicated Relativity Change: | | | | | | | | 11.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 15.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8755 RHG: 6 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: LABOR UNIONS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 487,842,032 | 7 | 39 | 69 | 1,408,980 | 917,483 | 2,326,463 | 0.477 |
| 2015 | 506,288,589 | 11 | 31 | 56 | 1,587,989 | 1,193,843 | 2,781,832 | 0.549 |
| 2016 | 516,911,114 | 5 | 35 | 43 | 1,109,030 | 945,560 | 2,054,590 | 0.397 |
| 2017 | 560,557,083 | 1 | 47 | 59 | 1,069,762 | 1,588,957 | 2,658,719 | 0.474 |
| 2018 | 587,912,559 | 1 | 38 | 48 | 1,204,360 | 1,095,629 | 2,299,989 | 0.391 |
| 2,659,511,377 | | 25 | 190 | 275 | 6,380,122 | 5,741,472 | 12,121,593 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.240 | 0.216 | 0.456 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.279 | 0.286 | 0.565 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.238 | 0.187 | 0.425 | |
| Credibility: | | | | | 0.87 | 0.74 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.240 | 0.208 | 0.448 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.271 | 0.296 | 0.567 | |
| Indicated Relativity Change: | | | | | | | | 0.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 55.4% |

Code: 8800 RHG: 1 NAICS: 51 ILDG: 3 MLDG: 3 CLASS: MAILING OR ADDRESSING COMPANIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 310,251,836 | 10 | 111 | 128 | 3,637,541 | 3,423,975 | 7,061,516 | 2.276 |
| 2015 | 287,570,398 | 9 | 106 | 150 | 3,813,153 | 3,287,715 | 7,100,868 | 2.469 |
| 2016 | 291,088,161 | 5 | 97 | 152 | 3,486,234 | 2,837,660 | 6,323,894 | 2.173 |
| 2017 | 313,896,956 | 2 | 108 | 174 | 2,669,651 | 2,404,190 | 5,073,841 | 1.616 |
| 2018 | 292,447,535 | 2 | 92 | 191 | 1,886,828 | 2,259,546 | 4,146,374 | 1.418 |
| 1,495,254,885 | | 28 | 514 | 795 | 15,493,407 | 14,213,086 | 29,706,493 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.036 | 0.951 | 1.987 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.971 | 1.036 | 2.007 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.976 | 0.927 | 1.903 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.036 | 0.951 | 1.987 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.096 | 1.096 | 2.191 | |
| Indicated Relativity Change: | | | | | | | | 9.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 214.1% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8801 RHG: 1 NAICS: 52 ILDG: 3 MLDG: 2 CLASS: CREDIT UNIONS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 1,161,706,150 | 11 | 107 | 372 | 1,951,827 | 2,348,502 | 4,300,329 | 0.370 |
| 2015 | 1,235,525,557 | 12 | 116 | 317 | 3,457,143 | 3,983,396 | 7,440,539 | 0.602 |
| 2016 | 1,356,558,975 | 10 | 95 | 321 | 2,533,499 | 2,584,765 | 5,118,264 | 0.377 |
| 2017 | 1,436,829,782 | 6 | 108 | 318 | 2,254,625 | 2,749,645 | 5,004,270 | 0.348 |
| 2018 | 1,528,661,523 | 0 | 110 | 328 | 2,903,655 | 3,139,124 | 6,042,779 | 0.395 |
| 6,719,281,988 | | 39 | 536 | 1,656 | 13,100,748 | 14,805,432 | 27,906,180 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.195 | 0.220 | 0.415 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.197 | 0.232 | 0.430 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.176 | 0.194 | 0.371 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.195 | 0.220 | 0.415 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.206 | 0.254 | 0.460 | |
| Indicated Relativity Change: | | | | | | | | 7.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 45.0% |

Code: 8803 RHG: 3 NAICS: 54 ILDG: 2 MLDG: 3 CLASS: AUDITING, ACCOUNTING OR MANAGEMENT CONSULTING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 6,635,512,146 | 8 | 100 | 175 | 1,899,910 | 2,418,920 | 4,318,830 | 0.065 |
| 2016 | 7,168,801,401 | 11 | 121 | 262 | 2,939,971 | 3,290,671 | 6,230,642 | 0.087 |
| 2017 | 7,625,169,320 | 4 | 115 | 195 | 3,064,774 | 3,349,399 | 6,414,173 | 0.084 |
| 2018 | 8,288,687,428 | 5 | 99 | 220 | 4,321,076 | 4,273,624 | 8,594,700 | 0.104 |
| 29,718,170,295 | | 28 | 435 | 852 | 12,225,731 | 13,332,613 | 25,558,344 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.041 | 0.045 | 0.086 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.045 | 0.053 | 0.097 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.042 | 0.042 | 0.083 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.041 | 0.045 | 0.086 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.044 | 0.054 | 0.099 | |
| Indicated Relativity Change: | | | | | | | | 1.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 9.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 8804 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: SUBSTANCE USE DISORDER RECOVERY HOMES; SOCIAL REHAB FACILITIES FOR ADULTS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 915,047,267 | 15 | 351 | 702 | 8,187,314 | 8,178,863 | 16,366,177 | 1.789 |
| 2018 | 1,036,905,889 | 8 | 377 | 777 | 9,313,406 | 9,502,136 | 18,815,542 | 1.815 |
| | 1,951,953,157 | 23 | 728 | 1,479 | 17,500,721 | 17,680,999 | 35,181,720 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.897 | 0.906 | 1.802 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.962 | 1.025 | 1.987 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.830 | 0.782 | 1.612 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.897 | 0.906 | 1.802 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.966 | 1.098 | 2.065 | |
| Indicated Relativity Change: | | | | | | | | 3.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 201.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8806 RHG: 1 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: SHELTERED WORKSHOPS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 135,689,527 | 3 | 83 | 200 | 1,001,517 | 1,820,519 | 2,822,036 | 2.080 |
| 2015 | 130,787,740 | 2 | 91 | 246 | 757,054 | 1,399,595 | 2,156,649 | 1.649 |
| 2016 | 122,302,412 | 2 | 82 | 199 | 555,804 | 1,038,973 | 1,594,777 | 1.304 |
| 2017 | 117,719,310 | 2 | 66 | 204 | 669,008 | 1,490,866 | 2,159,874 | 1.835 |
| 2018 | 118,474,897 | 2 | 85 | 205 | 1,384,507 | 2,150,833 | 3,535,340 | 2.984 |
| 624,973,886 | | 11 | 407 | 1,054 | 4,367,891 | 7,900,786 | 12,268,677 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.699 | 1.264 | 1.963 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.898 | 1.711 | 2.609 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.790 | 1.373 | 2.163 | |
| Credibility: | | | | | 0.80 | 0.93 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.717 | 1.272 | 1.989 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.758 | 1.466 | 2.224 | |
| Indicated Relativity Change: | | | | | | | | -14.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 217.4% |

Code: 8807 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 1 CLASS: NEWSPAPER, MAGAZINE OR BOOK PUBLISHING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 548,528,844 | 0 | 18 | 33 | 384,098 | 352,519 | 736,617 | 0.134 |
| 2015 | 561,418,770 | 3 | 20 | 34 | 826,727 | 714,346 | 1,541,073 | 0.274 |
| 2016 | 583,556,143 | 0 | 9 | 37 | 308,178 | 377,052 | 685,230 | 0.117 |
| 2017 | 567,243,163 | 2 | 11 | 30 | 911,467 | 458,279 | 1,369,746 | 0.241 |
| 2018 | 538,059,545 | 0 | 7 | 27 | 252,470 | 262,602 | 515,072 | 0.096 |
| 2,798,806,466 | | 5 | 65 | 161 | 2,682,939 | 2,164,798 | 4,847,737 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.096 | 0.077 | 0.173 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.123 | 0.101 | 0.224 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.123 | 0.089 | 0.211 | |
| Credibility: | | | | | 0.65 | 0.54 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.105 | 0.083 | 0.188 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.112 | 0.097 | 0.209 | |
| Indicated Relativity Change: | | | | | | | | -6.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 20.4% |

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Code: 8808 RHG: 2 NAICS: 52 ILDG: 4 MLDG: 3 CLASS: BANKS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 12,614,676,478 | 61 | 552 | 1,025 | 18,017,018 | 20,384,447 | 38,401,465 | 0.304 |
| 2018 | 13,245,638,082 | 19 | 478 | 1,033 | 17,228,670 | 19,027,451 | 36,256,121 | 0.274 |
| 25,860,314,560 | | 80 | 1,030 | 2,058 | 35,245,689 | 39,411,898 | 74,657,587 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.136 | 0.152 | 0.289 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.153 | 0.176 | 0.328 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.136 | 0.144 | 0.280 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.136 | 0.152 | 0.289 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.145 | 0.178 | 0.324 | |
| Indicated Relativity Change: | | | | | | | | -1.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 31.6% |

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Code: 8810 RHG: 2 NAICS: 8810 ILDG: 4 MLDG: 3 CLASS: CLERICAL OFFICE EMPLOYEES
 Code: 8811 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PRIVATE – PROFESSIONAL EMPLOYEES
 Code: 8812 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 3 CLASS: LIBRARIES – PUBLIC
 Code: 8871 RHG: 2 NAICS: 8810 ILDG: 4 MLDG: 3 CLASS: CLERICAL TELECOMMUTER EMPLOYEES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 189,497,179,829 | 227 | 4,730 | 10,188 | 130,397,794 | 139,291,542 | 269,689,336 | 0.142 |
| 2018 | 203,366,292,609 | 106 | 4,988 | 10,935 | 140,978,895 | 150,029,132 | 291,008,027 | 0.143 |
| 392,863,472,438 | | 333 | 9,718 | 21,123 | 271,376,689 | 289,320,674 | 560,697,363 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.069 | 0.074 | 0.143 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.072 | 0.083 | 0.155 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.068 | 0.073 | 0.141 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.069 | 0.074 | 0.143 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.074 | 0.086 | 0.160 | |
| Indicated Relativity Change: | | | | | | | | 3.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 15.6% |

CLASSES 8811, 8812, AND 8871 ADDED; 8811 & 8812 E1-1-18; 8871 ADDED E1-1-21

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Code: 8813 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 CLASS: PRINTING OPERATION – EDITING AND DESIGNING;
BOOKBINDING OPERATION – EDITING AND DESIGNING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 586,004,519 | 2 | 47 | 76 | 1,011,451 | 1,007,838 | 2,019,289 | 0.345 |
| 2015 | 584,518,663 | 4 | 38 | 73 | 1,037,637 | 1,161,978 | 2,199,615 | 0.376 |
| 2016 | 617,322,476 | 3 | 55 | 80 | 1,201,920 | 1,215,568 | 2,417,488 | 0.392 |
| 2017 | 626,652,040 | 1 | 41 | 82 | 842,433 | 1,063,066 | 1,905,499 | 0.304 |
| 2018 | 556,668,949 | 1 | 38 | 84 | 804,277 | 821,217 | 1,625,494 | 0.292 |
| 2,971,166,647 | | 11 | 219 | 395 | 4,897,719 | 5,269,667 | 10,167,386 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.165 | 0.177 | 0.342 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.176 | 0.207 | 0.383 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.164 | 0.175 | 0.339 | |
| Credibility: | | | | | 0.78 | 0.74 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.165 | 0.177 | 0.341 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.174 | 0.204 | 0.378 | |
| Indicated Relativity Change: | | | | | | | | -1.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 36.9% |

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Code: 8818 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 2 CLASS: NEWSPAPER PUBLISHING OR PRINTING – EDITING AND DESIGNING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 281,048,698 | 1 | 33 | 45 | 865,948 | 774,800 | 1,640,748 | 0.584 |
| 2015 | 250,737,525 | 2 | 15 | 16 | 718,156 | 564,254 | 1,282,410 | 0.511 |
| 2016 | 259,012,383 | 0 | 13 | 30 | 680,180 | 750,583 | 1,430,763 | 0.552 |
| 2017 | 247,230,364 | 0 | 8 | 30 | 276,815 | 190,514 | 467,329 | 0.189 |
| 2018 | 266,870,592 | 1 | 16 | 21 | 426,847 | 291,214 | 718,061 | 0.269 |
| 1,304,899,561 | | 4 | 85 | 142 | 2,967,945 | 2,571,364 | 5,539,309 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.227 | 0.197 | 0.425 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.256 | 0.244 | 0.499 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.255 | 0.215 | 0.470 | |
| Credibility: | | | | | 0.65 | 0.57 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.237 | 0.205 | 0.442 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.253 | 0.240 | 0.492 | |
| Indicated Relativity Change: | | | | | | | | -1.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 48.1% |

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8820 RHG: 4 NAICS: 54 ILDG: 2 MLDG: 2 CLASS: LAW FIRMS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 8,076,800,631 | 14 | 293 | 462 | 9,117,408 | 8,464,760 | 17,582,168 | 0.218 |
| 2018 | 8,579,584,807 | 7 | 286 | 470 | 9,144,665 | 8,956,653 | 18,101,318 | 0.211 |
| 16,656,385,438 | | 21 | 579 | 932 | 18,262,073 | 17,421,413 | 35,683,486 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.110 | 0.105 | 0.214 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.125 | 0.148 | 0.273 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.114 | 0.112 | 0.227 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.110 | 0.105 | 0.214 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.120 | 0.133 | 0.253 | |
| Indicated Relativity Change: | | | | | | | | -7.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 24.7% |

Code: 8821 RHG: 2 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: LAW FIRM SUPPORT SERVICES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 229,255,958 | 3 | 43 | 51 | 582,251 | 721,090 | 1,303,341 | 0.569 |
| 2015 | 251,990,471 | 1 | 38 | 51 | 575,185 | 640,262 | 1,215,447 | 0.482 |
| 2016 | 246,949,138 | 1 | 27 | 29 | 349,931 | 599,145 | 949,076 | 0.384 |
| 2017 | 250,482,008 | 1 | 29 | 45 | 994,146 | 734,414 | 1,728,560 | 0.690 |
| 2018 | 242,495,102 | 2 | 32 | 33 | 956,012 | 1,142,405 | 2,098,417 | 0.865 |
| 1,221,172,678 | | 8 | 169 | 209 | 3,457,525 | 3,837,316 | 7,294,841 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.283 | 0.314 | 0.597 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.307 | 0.367 | 0.674 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.289 | 0.303 | 0.592 | |
| Credibility: | | | | | 0.68 | 0.65 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.285 | 0.310 | 0.595 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.304 | 0.363 | 0.667 | |
| Indicated Relativity Change: | | | | | | | | -1.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 65.2% |

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Code: 8822 RHG: 3 NAICS: 52 ILDG: 4 MLDG: 4 CLASS: INSURANCE COMPANIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 7,070,387,007 | 16 | 407 | 793 | 11,680,303 | 11,390,292 | 23,070,595 | 0.326 |
| 2018 | 7,319,896,947 | 6 | 315 | 651 | 11,555,983 | 11,521,525 | 23,077,508 | 0.315 |
| 14,390,283,954 | | 22 | 722 | 1,444 | 23,236,286 | 22,911,817 | 46,148,103 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.161 | 0.159 | 0.321 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.175 | 0.191 | 0.366 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.154 | 0.152 | 0.305 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.161 | 0.159 | 0.321 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.174 | 0.193 | 0.367 | |
| Indicated Relativity Change: | | | | | | | | 0.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 35.9% |

Code: 8823 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 2 CLASS: RESIDENTIAL CARE FACILITIES FOR CHILDREN

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 270,929,016 | 3 | 151 | 380 | 1,990,161 | 2,382,863 | 4,373,024 | 1.614 |
| 2016 | 276,337,656 | 7 | 150 | 436 | 2,544,715 | 3,112,368 | 5,657,083 | 2.047 |
| 2017 | 287,848,564 | 2 | 172 | 490 | 2,180,270 | 2,929,448 | 5,109,718 | 1.775 |
| 2018 | 279,051,294 | 4 | 167 | 437 | 4,089,856 | 4,208,318 | 8,298,174 | 2.974 |
| 1,114,166,530 | | 16 | 640 | 1,743 | 10,805,003 | 12,632,997 | 23,438,000 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.970 | 1.134 | 2.104 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.080 | 1.369 | 2.449 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.943 | 1.082 | 2.025 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.970 | 1.134 | 2.104 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.034 | 1.328 | 2.361 | |
| Indicated Relativity Change: | | | | | | | | -3.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 230.7% |

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Code: 8827 RHG: 4 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: HOME CARE SERVICES; NURSING CARE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 2,776,477,203 | 36 | 1,217 | 1,774 | 24,653,718 | 23,537,639 | 48,191,357 | 1.736 |
| 2018 | 2,916,758,575 | 22 | 1,172 | 1,912 | 31,706,684 | 28,740,488 | 60,447,172 | 2.072 |
| 5,693,235,778 | | 58 | 2,389 | 3,686 | 56,360,402 | 52,278,126 | 108,638,529 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.990 | 0.918 | 1.908 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.157 | 1.278 | 2.436 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.982 | 0.931 | 1.913 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.990 | 0.918 | 1.908 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.086 | 1.168 | 2.253 | |
| Indicated Relativity Change: | | | | | | | | -7.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 220.2% |

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Code: 8829 RHG: 3 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: SKILLED NURSING FACILITIES; CONVALESCENT NURSING FACILITIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 4,347,787,442 | 81 | 2,155 | 5,621 | 43,915,649 | 48,228,091 | 92,143,740 | 2.119 |
| 2018 | 4,271,543,488 | 14 | 1,783 | 5,096 | 38,708,659 | 44,014,822 | 82,723,481 | 1.937 |
| | 8,619,330,930 | 95 | 3,938 | 10,717 | 82,624,309 | 92,242,914 | 174,867,222 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.959 | 1.070 | 2.029 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.057 | 1.307 | 2.364 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.912 | 0.997 | 1.909 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.959 | 1.070 | 2.029 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.033 | 1.298 | 2.331 | |
| Indicated Relativity Change: | | | | | | | | -1.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 227.8% |

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Code: 8831 RHG: 1 NAICS: 54 ILDG: 1 MLDG: 2 CLASS: HOSPITALS – VETERINARY; KENNELS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,989,836,467 | 16 | 664 | 4,455 | 7,165,501 | 11,106,763 | 18,272,264 | 0.918 |
| 2018 | 2,099,494,250 | 11 | 701 | 4,816 | 8,937,665 | 15,162,777 | 24,100,442 | 1.148 |
| 4,089,330,716 | | 27 | 1,365 | 9,271 | 16,103,166 | 26,269,541 | 42,372,706 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.394 | 0.642 | 1.036 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.437 | 0.684 | 1.121 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.414 | 0.574 | 0.987 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.394 | 0.642 | 1.036 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.416 | 0.741 | 1.157 | |
| Indicated Relativity Change: | | | | | | | | 3.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 113.0% |

Code: 8834 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: PHYSICIANS' PRACTICES/OUTPATIENT CLINICS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 20,467,393,607 | 54 | 1,761 | 5,712 | 45,214,170 | 44,126,538 | 89,340,708 | 0.437 |
| 2018 | 21,671,336,279 | 20 | 1,693 | 5,659 | 42,075,122 | 48,005,493 | 90,080,615 | 0.416 |
| 42,138,729,886 | | 74 | 3,454 | 11,371 | 87,289,292 | 92,132,031 | 179,421,323 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.207 | 0.219 | 0.426 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.239 | 0.271 | 0.510 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.209 | 0.214 | 0.423 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.207 | 0.219 | 0.426 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.221 | 0.256 | 0.477 | |
| Indicated Relativity Change: | | | | | | | | -6.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 46.6% |

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Code: 8838 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 2 CLASS: MUSEUMS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 513,837,286 | 4 | 81 | 236 | 1,172,205 | 2,035,666 | 3,207,871 | 0.624 |
| 2015 | 554,389,180 | 8 | 84 | 271 | 1,610,371 | 2,806,390 | 4,416,761 | 0.797 |
| 2016 | 591,295,524 | 5 | 78 | 273 | 1,514,605 | 2,598,154 | 4,112,759 | 0.696 |
| 2017 | 625,192,764 | 3 | 85 | 269 | 1,492,812 | 2,948,524 | 4,441,336 | 0.710 |
| 2018 | 662,350,641 | 1 | 83 | 335 | 1,593,463 | 2,440,981 | 4,034,444 | 0.609 |
| 2,947,065,394 | | 21 | 411 | 1,384 | 7,383,456 | 12,829,714 | 20,213,170 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.251 | 0.435 | 0.686 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.266 | 0.542 | 0.807 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.245 | 0.453 | 0.698 | |
| Credibility: | | | | | 0.90 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.250 | 0.435 | 0.685 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.274 | 0.554 | 0.828 | |
| Indicated Relativity Change: | | | | | | | | 2.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 80.9% |

Code: 8839 RHG: 2 NAICS: 62 ILDG: 1 MLDG: 1 CLASS: DENTISTS AND DENTAL SURGEONS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 4,609,665,921 | 20 | 411 | 2,005 | 12,284,775 | 11,570,819 | 23,855,594 | 0.518 |
| 2018 | 4,943,755,002 | 8 | 376 | 2,082 | 10,291,373 | 8,896,416 | 19,187,789 | 0.388 |
| 9,553,420,923 | | 28 | 787 | 4,087 | 22,576,148 | 20,467,235 | 43,043,383 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.236 | 0.214 | 0.451 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.265 | 0.259 | 0.524 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.232 | 0.204 | 0.436 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.236 | 0.214 | 0.451 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.252 | 0.251 | 0.503 | |
| Indicated Relativity Change: | | | | | | | | -4.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 49.1% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8840 RHG: 6 NAICS: 81 ILDG: 1 MLDG: 1 CLASS: CHURCHES, TEMPLES, MOSQUES AND SYNAGOGUES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 2,151,786,176 | 10 | 77 | 210 | 1,684,080 | 2,032,215 | 3,716,295 | 0.173 |
| 2015 | 2,280,423,289 | 8 | 85 | 213 | 1,431,401 | 2,538,612 | 3,970,013 | 0.174 |
| 2016 | 2,342,405,122 | 7 | 88 | 242 | 2,083,980 | 2,870,940 | 4,954,920 | 0.212 |
| 2017 | 2,385,973,030 | 5 | 65 | 247 | 1,736,740 | 3,061,269 | 4,798,009 | 0.201 |
| 2018 | 2,396,735,557 | 2 | 58 | 228 | 1,248,292 | 1,827,639 | 3,075,931 | 0.128 |
| 11,557,323,174 | | 32 | 373 | 1,140 | 8,184,493 | 12,330,675 | 20,515,168 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.071 | 0.107 | 0.178 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.080 | 0.155 | 0.235 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.068 | 0.101 | 0.169 | |
| Credibility: | | | | | 0.95 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.071 | 0.107 | 0.177 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.080 | 0.152 | 0.232 | |
| Indicated Relativity Change: | | | | | | | | -1.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 22.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8846 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: PRINTING OPERATION – SCREEN PRINTING – EDITING AND DESIGNING; SCREEN PRINTED MERCHANDISE DEALERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 119,772,702 | 2 | 30 | 25 | 542,615 | 632,404 | 1,175,019 | 0.981 |
| 2015 | 122,551,112 | 1 | 42 | 23 | 525,638 | 682,509 | 1,208,147 | 0.986 |
| 2016 | 141,270,535 | 0 | 39 | 29 | 527,394 | 629,229 | 1,156,623 | 0.819 |
| 2017 | 142,984,012 | 0 | 25 | 15 | 332,228 | 390,043 | 722,271 | 0.505 |
| 2018 | 152,262,551 | 1 | 28 | 22 | 654,099 | 644,737 | 1,298,836 | 0.853 |
| | 678,840,912 | 4 | 164 | 114 | 2,581,974 | 2,978,922 | 5,560,895 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.380 | 0.439 | 0.819 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.436 | 0.565 | 1.002 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.407 | 0.480 | 0.886 | |
| Credibility: | | | | | 0.62 | 0.61 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.390 | 0.455 | 0.845 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.413 | 0.524 | 0.937 | |
| Indicated Relativity Change: | | | | | | | | -6.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 91.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8847 RHG: 2 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: BEVERAGE CONTAINER COLLECTION OR REDEMPTION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 73,728,332 | 9 | 99 | 225 | 1,729,420 | 1,967,681 | 3,697,101 | 5.014 |
| 2015 | 72,652,895 | 8 | 116 | 261 | 1,723,040 | 1,980,409 | 3,703,449 | 5.097 |
| 2016 | 67,272,856 | 7 | 74 | 196 | 1,273,650 | 1,777,752 | 3,051,402 | 4.536 |
| 2017 | 71,445,968 | 5 | 103 | 197 | 1,458,001 | 2,093,099 | 3,551,100 | 4.970 |
| 2018 | 68,965,938 | 1 | 65 | 202 | 1,042,761 | 1,107,792 | 2,150,553 | 3.118 |
| 354,065,988 | | 30 | 457 | 1,081 | 7,226,873 | 8,926,733 | 16,153,606 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.041 | 2.521 | 4.562 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.448 | 3.219 | 5.667 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.304 | 2.778 | 5.082 | |
| Credibility: | | | | | 0.95 | 0.94 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.054 | 2.537 | 4.591 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.189 | 2.971 | 5.160 | |
| Indicated Relativity Change: | | | | | | | | -9.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 504.2% |

Code: 8850 RHG: 2 NAICS: 52 ILDG: 3 MLDG: 4 CLASS: CHECK CASHERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 229,547,393 | 14 | 90 | 108 | 1,724,214 | 1,988,233 | 3,712,447 | 1.617 |
| 2015 | 243,129,754 | 11 | 79 | 95 | 1,937,592 | 1,922,582 | 3,860,174 | 1.588 |
| 2016 | 254,146,247 | 9 | 88 | 98 | 1,542,908 | 1,769,858 | 3,312,766 | 1.303 |
| 2017 | 252,201,062 | 1 | 51 | 84 | 943,138 | 1,132,035 | 2,075,173 | 0.823 |
| 2018 | 269,309,209 | 0 | 48 | 75 | 958,868 | 1,451,058 | 2,409,926 | 0.895 |
| 1,248,333,665 | | 35 | 356 | 460 | 7,106,719 | 8,263,764 | 15,370,484 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.569 | 0.662 | 1.231 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.733 | 0.842 | 1.575 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.650 | 0.693 | 1.343 | |
| Credibility: | | | | | 0.97 | 0.91 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.572 | 0.665 | 1.236 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.609 | 0.778 | 1.388 | |
| Indicated Relativity Change: | | | | | | | | -11.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 135.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8851 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: CONGREGATE LIVING FACILITIES – ELDERLY

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 168,972,705 | 11 | 108 | 273 | 2,400,643 | 2,244,075 | 4,644,718 | 2.749 |
| 2015 | 177,602,515 | 9 | 98 | 256 | 1,801,188 | 2,149,965 | 3,951,153 | 2.225 |
| 2016 | 211,096,540 | 4 | 79 | 201 | 1,502,875 | 1,642,732 | 3,145,607 | 1.490 |
| 2017 | 221,883,755 | 4 | 100 | 280 | 2,103,017 | 2,303,699 | 4,406,716 | 1.986 |
| 2018 | 238,801,833 | 2 | 109 | 281 | 2,058,781 | 2,881,114 | 4,939,895 | 2.069 |
| 1,018,357,348 | | 30 | 494 | 1,291 | 9,866,505 | 11,221,585 | 21,088,090 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.969 | 1.102 | 2.071 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.983 | 1.248 | 2.230 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.848 | 0.952 | 1.800 | |
| Credibility: | | | | | 1.00 | 0.97 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.969 | 1.097 | 2.066 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.044 | 1.331 | 2.375 | |
| Indicated Relativity Change: | | | | | | | | 6.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 232.1% |

Code: 8852 RHG: 5 NAICS: 62 ILDG: 3 MLDG: 2 CLASS: HOME INFUSION THERAPISTS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 45,770,064 | 0 | 9 | 31 | 143,472 | 138,801 | 282,273 | 0.617 |
| 2015 | 59,374,309 | 1 | 10 | 27 | 321,404 | 287,348 | 608,752 | 1.025 |
| 2016 | 58,339,760 | 0 | 12 | 27 | 192,023 | 250,426 | 442,449 | 0.758 |
| 2017 | 44,066,986 | 1 | 9 | 17 | 305,440 | 364,103 | 669,543 | 1.519 |
| 2018 | 48,894,704 | 0 | 11 | 19 | 331,675 | 256,819 | 588,494 | 1.204 |
| 256,445,823 | | 2 | 51 | 121 | 1,294,014 | 1,297,497 | 2,591,511 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.505 | 0.506 | 1.011 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.630 | 0.652 | 1.282 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.523 | 0.444 | 0.967 | |
| Credibility: | | | | | 0.47 | 0.41 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.514 | 0.469 | 0.984 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.577 | 0.637 | 1.214 | |
| Indicated Relativity Change: | | | | | | | | -5.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 118.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 8859 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 1 CLASS: COMPUTER PROGRAMMING/SOFTWARE DEVELOPMENT;
 INTERNET/WEB-BASED APPLICATION DEVELOPMENT

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 70,706,401,994 | 23 | 391 | 1,191 | 9,381,673 | 9,604,553 | 18,986,226 | 0.027 |
| 2018 | 78,242,941,363 | 14 | 347 | 1,033 | 9,109,419 | 10,436,479 | 19,545,898 | 0.025 |
| 148,949,343,357 | | 37 | 738 | 2,224 | 18,491,092 | 20,041,032 | 38,532,124 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.012 | 0.013 | 0.026 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.014 | 0.017 | 0.031 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.013 | 0.014 | 0.027 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.012 | 0.013 | 0.026 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.013 | 0.016 | 0.029 | |
| Indicated Relativity Change: | | | | | | | | -5.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 2.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8868 RHG: 2 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: COLLEGES OR SCHOOLS – PRIVATE – PROFESSIONALS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 11,499,858,987 | 48 | 1,279 | 3,693 | 22,746,895 | 26,728,451 | 49,475,346 | 0.430 |
| 2018 | 12,072,757,747 | 20 | 1,457 | 4,136 | 22,261,128 | 33,171,532 | 55,432,660 | 0.459 |
| 23,572,616,734 | | 68 | 2,736 | 7,829 | 45,008,022 | 59,899,982 | 104,908,005 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.191 | 0.254 | 0.445 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.216 | 0.305 | 0.522 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.200 | 0.262 | 0.461 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.191 | 0.254 | 0.445 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.203 | 0.298 | 0.501 | |
| Indicated Relativity Change: | | | | | | | | -4.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 49.0% |

EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870 E1-1-18

Code: 8870 RHG: 2 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: FITNESS INSTRUCTION PROGRAMS OR STUDIOS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 111,944,345 | 0 | 27 | 49 | 227,522 | 298,501 | 526,023 | 0.470 |
| 2015 | 122,461,547 | 4 | 20 | 38 | 459,563 | 689,931 | 1,149,494 | 0.939 |
| 2016 | 135,245,656 | 0 | 27 | 43 | 141,225 | 188,836 | 330,061 | 0.244 |
| 2017 | 133,195,607 | 0 | 24 | 65 | 420,386 | 393,469 | 813,855 | 0.611 |
| 2018 | 251,578,209 | 1 | 49 | 85 | 502,579 | 832,526 | 1,335,105 | 0.531 |
| 754,425,364 | | 5 | 147 | 280 | 1,751,275 | 2,403,263 | 4,154,538 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.232 | 0.319 | 0.551 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.277 | 0.417 | 0.694 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.256 | 0.357 | 0.613 | |
| Credibility: | | | | | 0.54 | 0.56 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.243 | 0.336 | 0.579 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.259 | 0.393 | 0.652 | |
| Indicated Relativity Change: | | | | | | | | -6.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 63.7% |

E1-1-18 INCLUDES EXPERIENCE OF 8868, 9101, AND 9053

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 8875 RHG: 3 NAICS: 61 ILDG: 1 MLDG: 2 CLASS: PUBLIC COLLEGES OR SCHOOLS; SUPERINTENDENT OF PUBLIC SCHOOLS OFFICE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 1,195,345,220 | 11 | 104 | 407 | 2,956,503 | 3,228,982 | 6,185,485 | 0.517 |
| 2016 | 1,359,767,735 | 5 | 120 | 456 | 2,639,906 | 3,522,704 | 6,162,610 | 0.453 |
| 2017 | 1,544,053,104 | 5 | 169 | 513 | 2,261,153 | 3,600,149 | 5,861,302 | 0.380 |
| 2018 | 1,681,620,114 | 5 | 189 | 646 | 4,260,893 | 5,068,900 | 9,329,793 | 0.555 |
| | 5,780,786,173 | 26 | 582 | 2,022 | 12,118,455 | 15,420,735 | 27,539,190 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.210 | 0.267 | 0.476 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.201 | 0.309 | 0.511 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.184 | 0.256 | 0.439 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.210 | 0.267 | 0.476 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.226 | 0.323 | 0.549 | |
| Indicated Relativity Change: | | | | | | | | 7.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 53.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9007 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: APT/CONDO OPERATION FOR SENIORS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 191,054,574 | 8 | 90 | 169 | 1,386,537 | 1,440,878 | 2,827,415 | 1.480 |
| 2015 | 194,538,951 | 8 | 95 | 150 | 1,679,855 | 1,806,330 | 3,486,185 | 1.792 |
| 2016 | 205,261,897 | 8 | 103 | 165 | 2,775,400 | 2,591,442 | 5,366,842 | 2.615 |
| 2017 | 207,917,670 | 8 | 101 | 169 | 2,507,198 | 2,572,752 | 5,079,950 | 2.443 |
| 2018 | 219,433,002 | 2 | 110 | 189 | 2,234,461 | 2,499,554 | 4,734,015 | 2.157 |
| 1,018,206,094 | | 34 | 499 | 842 | 10,583,452 | 10,910,955 | 21,494,408 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.039 | 1.072 | 2.111 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.069 | 1.171 | 2.240 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.977 | 0.918 | 1.895 | |
| Credibility: | | | | | 1.00 | 0.95 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.039 | 1.064 | 2.103 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.120 | 1.290 | 2.410 | |
| Indicated Relativity Change: | | | | | | | | 7.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 235.5% |

Code: 9008 RHG: 2 NAICS: 56 ILDG: 4 MLDG: 4 CLASS: JANITORIAL SERVICES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 2,069,337,702 | 102 | 2,533 | 3,073 | 51,548,905 | 59,323,524 | 110,872,429 | 5.358 |
| 2018 | 2,238,558,971 | 49 | 2,372 | 3,091 | 55,465,542 | 60,412,528 | 115,878,070 | 5.176 |
| 4,307,896,673 | | 151 | 4,905 | 6,164 | 107,014,447 | 119,736,052 | 226,750,500 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.484 | 2.779 | 5.264 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.696 | 3.434 | 6.130 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.496 | 2.834 | 5.330 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.484 | 2.779 | 5.264 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.648 | 3.255 | 5.903 | |
| Indicated Relativity Change: | | | | | | | | -3.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 576.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9009 RHG: 5 NAICS: 53 ILDG: 2 MLDG: 2 CLASS: COMMERCIAL PROPERTIES – N.O.C. – OTHER

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 764,169,790 | 15 | 293 | 409 | 7,061,800 | 7,007,713 | 14,069,513 | 1.841 |
| 2018 | 819,572,845 | 11 | 254 | 401 | 5,789,468 | 5,684,261 | 11,473,729 | 1.400 |
| 1,583,742,635 | | 26 | 547 | 810 | 12,851,268 | 12,691,973 | 25,543,241 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.811 | 0.801 | 1.613 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.925 | 1.133 | 2.058 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.814 | 0.793 | 1.606 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.811 | 0.801 | 1.613 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.910 | 1.088 | 1.998 | |
| Indicated Relativity Change: | | | | | | | | -2.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 195.2% |

Code: 9010 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: MOBILE HOME PARK OPERATION – OTHER

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 155,774,636 | 12 | 87 | 159 | 1,620,898 | 1,694,232 | 3,315,130 | 2.128 |
| 2015 | 164,014,664 | 11 | 99 | 123 | 1,740,361 | 2,007,033 | 3,747,394 | 2.285 |
| 2016 | 169,061,068 | 12 | 78 | 130 | 2,318,381 | 3,198,199 | 5,516,580 | 3.263 |
| 2017 | 179,778,860 | 11 | 86 | 136 | 2,541,148 | 2,724,744 | 5,265,892 | 2.929 |
| 2018 | 183,492,356 | 5 | 92 | 159 | 2,402,155 | 2,958,434 | 5,360,589 | 2.921 |
| 852,121,583 | | 51 | 442 | 707 | 10,622,942 | 12,582,643 | 23,205,586 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.247 | 1.477 | 2.723 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.253 | 1.604 | 2.857 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.146 | 1.257 | 2.403 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.247 | 1.477 | 2.723 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.344 | 1.791 | 3.134 | |
| Indicated Relativity Change: | | | | | | | | 9.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 306.3% |

CLASSIFICATION RELATIVITY REVIEW SHEET
 Effective September 1, 2021 (Approved)

Code: 9011 RHG: 4 NAICS: 53 ILDG: 2 MLDG: 3 CLASS: APT/CONDO COMPLEX OPERATION – N.O.C. – OTHER;
 COMM/RES MIXED-USE – OTHER

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 2,590,171,945 | 82 | 1,124 | 2,119 | 27,994,156 | 30,457,005 | 58,451,161 | 2.257 |
| 2018 | 2,710,380,544 | 34 | 1,209 | 2,195 | 28,952,523 | 29,433,820 | 58,386,343 | 2.154 |
| | 5,300,552,489 | 116 | 2,333 | 4,314 | 56,946,679 | 59,890,826 | 116,837,504 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.074 | 1.130 | 2.204 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.149 | 1.419 | 2.568 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.034 | 1.061 | 2.095 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.074 | 1.130 | 2.204 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.178 | 1.437 | 2.615 | |
| Indicated Relativity Change: | | | | | | | | 1.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 255.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9015 RHG: 4 NAICS: 53 ILDG: 3 MLDG: 3 CLASS: BUILDING OPERATION – N.O.C. – OTHER;
CHURCH/TEMPLE/MOSQUE/SYNAGOGUE – OTHER; LIBRARIES – PRIVATE – OTHER

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 820,730,667 | 24 | 453 | 707 | 10,585,222 | 11,559,036 | 22,144,258 | 2.698 |
| 2018 | 845,831,435 | 15 | 504 | 722 | 12,041,885 | 13,674,565 | 25,716,450 | 3.040 |
| | 1,666,562,101 | 39 | 957 | 1,429 | 22,627,107 | 25,233,601 | 47,860,708 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.358 | 1.514 | 2.872 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.394 | 1.844 | 3.238 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.255 | 1.379 | 2.634 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.358 | 1.514 | 2.872 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.489 | 1.926 | 3.415 | |
| Indicated Relativity Change: | | | | | | | | 5.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 333.7% |

E1-1-17 EXPERIENCE OF SUPPORT OPERATIONS FOR SUBCONTRACTED CONSTRUCTION TRANSFERRED TO CODE 5610

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9016 RHG: 3 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: AMUSEMENT/REC FACILITIES; DOG SHOWS; HORSE SHOWS/RODEOS – NOT STABLE EMPLOYEES; BOAT MARINA/RENTAL OPERATION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 752,861,460 | 10 | 366 | 1,084 | 6,529,893 | 8,942,765 | 15,472,658 | 2.055 |
| 2018 | 889,634,577 | 8 | 342 | 1,014 | 6,926,605 | 8,712,115 | 15,638,720 | 1.758 |
| | 1,642,496,037 | 18 | 708 | 2,098 | 13,456,498 | 17,654,880 | 31,111,377 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.819 | 1.075 | 1.894 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.950 | 1.301 | 2.251 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.892 | 1.139 | 2.031 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.819 | 1.075 | 1.894 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.883 | 1.303 | 2.186 | |
| Indicated Relativity Change: | | | | | | | | -2.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 213.6% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9031 RHG: 3 NAICS: 56 ILDG: 3 MLDG: 3 CLASS: PEST CONTROL

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 398,029,953 | 14 | 197 | 410 | 5,303,604 | 4,241,760 | 9,545,364 | 2.398 |
| 2017 | 418,190,451 | 12 | 211 | 428 | 5,526,424 | 4,883,057 | 10,409,481 | 2.489 |
| 2018 | 424,434,646 | 6 | 194 | 430 | 5,992,747 | 7,033,932 | 13,026,679 | 3.069 |
| 1,240,655,050 | | 32 | 602 | 1,268 | 16,822,775 | 16,158,749 | 32,981,524 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.356 | 1.302 | 2.658 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.489 | 1.494 | 2.984 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.363 | 1.191 | 2.554 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.356 | 1.302 | 2.658 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.461 | 1.579 | 3.041 | |
| Indicated Relativity Change: | | | | | | | | 1.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 297.1% |

Code: 9033 RHG: 3 NAICS: 92 ILDG: 2 MLDG: 2 CLASS: HOUSING AUTHORITIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 8,643,834 | 0 | 7 | 16 | 82,239 | 75,574 | 157,813 | 1.826 |
| 2015 | 8,636,135 | 0 | 8 | 12 | 188,070 | 233,933 | 422,003 | 4.886 |
| 2016 | 8,935,487 | 2 | 4 | 14 | 177,014 | 236,555 | 413,569 | 4.628 |
| 2017 | 10,840,218 | 1 | 4 | 13 | 60,956 | 72,133 | 133,089 | 1.228 |
| 2018 | 10,765,004 | 0 | 2 | 14 | 8,708 | 16,567 | 25,275 | 0.235 |
| 47,820,678 | | 3 | 25 | 69 | 516,987 | 634,761 | 1,151,749 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.081 | 1.327 | 2.408 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.268 | 1.439 | 2.706 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.191 | 1.212 | 2.404 | |
| Credibility: | | | | | 0.33 | 0.30 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.155 | 1.247 | 2.402 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.245 | 1.512 | 2.757 | |
| Indicated Relativity Change: | | | | | | | | 1.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 269.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9043 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: HOSPITALS

Code: 8830 RHG: 3 NAICS: 62 ILDG: 2 MLDG: 2 CLASS: INSTITUTIONAL EMPLOYEES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 12,468,391,203 | 69 | 2,105 | 6,019 | 54,663,440 | 47,382,613 | 102,046,053 | 0.818 |
| 2018 | 10,810,982,285 | 12 | 1,744 | 4,985 | 49,752,640 | 40,236,207 | 89,988,847 | 0.832 |
| | 23,279,373,488 | 81 | 3,849 | 11,004 | 104,416,080 | 87,618,821 | 192,034,901 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.449 | 0.376 | 0.825 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.503 | 0.460 | 0.963 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.434 | 0.351 | 0.785 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.449 | 0.376 | 0.825 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.483 | 0.456 | 0.940 | |
| Indicated Relativity Change: | | | | | | | | -2.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 91.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9048 RHG: 1 NAICS: 72 ILDG: 1 MLDG: 1 CLASS: CAMPS; BOY/GIRL SCOUT COUNCILS – CAMP OPERATIONS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 134,397,556 | 6 | 42 | 312 | 579,242 | 1,006,580 | 1,585,822 | 1.180 |
| 2015 | 139,647,593 | 4 | 60 | 349 | 808,698 | 1,760,685 | 2,569,383 | 1.840 |
| 2016 | 149,652,091 | 4 | 71 | 399 | 948,196 | 1,602,517 | 2,550,713 | 1.704 |
| 2017 | 155,676,162 | 4 | 62 | 341 | 1,848,564 | 2,508,320 | 4,356,884 | 2.799 |
| 2018 | 166,415,989 | 3 | 72 | 336 | 1,108,035 | 1,455,463 | 2,563,498 | 1.540 |
| 745,789,391 | | 21 | 307 | 1,737 | 5,292,735 | 8,333,566 | 13,626,300 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.710 | 1.117 | 1.827 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.792 | 1.438 | 2.230 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.708 | 1.172 | 1.880 | |
| Credibility: | | | | | 0.82 | 0.93 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.709 | 1.121 | 1.831 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.750 | 1.293 | 2.043 | |
| Indicated Relativity Change: | | | | | | | | -8.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 199.6% |

Code: 9050 RHG: 2 NAICS: 72 ILDG: 4 MLDG: 4 CLASS: HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 3,658,064,837 | 115 | 3,459 | 6,364 | 71,819,995 | 82,714,997 | 154,534,992 | 4.225 |
| 2018 | 3,942,418,982 | 55 | 3,526 | 6,392 | 73,243,538 | 81,445,935 | 154,689,473 | 3.924 |
| 7,600,483,818 | | 170 | 6,985 | 12,756 | 145,063,533 | 164,160,932 | 309,224,465 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.909 | 2.160 | 4.068 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.032 | 2.501 | 4.533 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.803 | 2.006 | 3.810 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.909 | 2.160 | 4.068 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.034 | 2.529 | 4.564 | |
| Indicated Relativity Change: | | | | | | | | 0.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 445.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9053 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 3 CLASS: HEALTH CLUBS OR GYMS; SWIMMING POOLS/CLUBS; CLUBS – RACQUET SPORTS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,565,312,257 | 10 | 440 | 773 | 7,498,916 | 10,705,192 | 18,204,108 | 1.163 |
| 2018 | 1,607,795,450 | 2 | 416 | 734 | 6,225,003 | 8,051,249 | 14,276,252 | 0.888 |
| | 3,173,107,707 | 12 | 856 | 1,507 | 13,723,919 | 18,756,440 | 32,480,359 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.433 | 0.591 | 1.024 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.469 | 0.651 | 1.120 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.448 | 0.600 | 1.048 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.433 | 0.591 | 1.024 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.457 | 0.681 | 1.139 | |
| Indicated Relativity Change: | | | | | | | | 1.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 111.3% |

EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870. EXPERIENCE RELATED TO SPAS OR BATHS TRANSFERRED TO CODE 9054; 8870, 9054 E1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9054 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 3 CLASS: SPAS OR BATHS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 83,306,598 | 4 | 99 | 76 | 1,093,058 | 1,105,680 | 2,198,738 | 2.639 |
| 2015 | 82,119,852 | 1 | 73 | 87 | 873,914 | 1,145,319 | 2,019,233 | 2.459 |
| 2016 | 90,886,802 | 1 | 87 | 138 | 1,144,383 | 1,070,712 | 2,215,095 | 2.437 |
| 2017 | 103,046,870 | 0 | 90 | 96 | 1,891,465 | 1,411,861 | 3,303,326 | 3.206 |
| 2018 | 113,031,571 | 0 | 56 | 90 | 1,158,370 | 1,203,032 | 2,361,402 | 2.089 |
| 472,391,693 | | 6 | 405 | 487 | 6,161,189 | 5,936,605 | 12,097,793 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.304 | 1.257 | 2.561 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.495 | 1.682 | 3.177 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.362 | 1.354 | 2.716 | |
| Credibility: | | | | | 0.88 | 0.82 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.311 | 1.274 | 2.585 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.386 | 1.469 | 2.855 | |
| Indicated Relativity Change: | | | | | | | | -10.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 279.0% |

E1-1-18 INCLUDES EXPERIENCE OF 9053

Code: 9059 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: DAY CARE CENTERS – CHILD

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 2,117,512,984 | 19 | 767 | 1,786 | 12,186,713 | 15,943,659 | 28,130,372 | 1.328 |
| 2018 | 2,271,988,914 | 17 | 774 | 1,873 | 13,727,754 | 19,116,473 | 32,844,227 | 1.446 |
| 4,389,501,898 | | 36 | 1,541 | 3,659 | 25,914,467 | 35,060,132 | 60,974,599 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.590 | 0.799 | 1.389 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.658 | 0.952 | 1.610 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.574 | 0.753 | 1.327 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.590 | 0.799 | 1.389 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.629 | 0.935 | 1.565 | |
| Indicated Relativity Change: | | | | | | | | -2.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 152.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9060 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: CLUBS – COUNTRY OR GOLF

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 912,754,076 | 10 | 458 | 1,019 | 8,191,074 | 12,103,175 | 20,294,249 | 2.223 |
| 2018 | 970,923,074 | 4 | 462 | 1,019 | 9,117,388 | 9,116,514 | 18,233,902 | 1.878 |
| 1,883,677,151 | | 14 | 920 | 2,038 | 17,308,462 | 21,219,689 | 38,528,152 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.919 | 1.127 | 2.045 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.043 | 1.570 | 2.613 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.978 | 1.375 | 2.353 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.919 | 1.127 | 2.045 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.990 | 1.366 | 2.356 | |
| Indicated Relativity Change: | | | | | | | | -9.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 230.3% |

Code: 9061 RHG: 1 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: CLUBS – N.O.C.

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 254,290,298 | 12 | 107 | 191 | 2,433,327 | 2,499,587 | 4,932,914 | 1.940 |
| 2016 | 270,036,390 | 4 | 145 | 240 | 2,005,226 | 3,104,847 | 5,110,073 | 1.892 |
| 2017 | 273,159,020 | 6 | 155 | 212 | 2,637,862 | 4,081,736 | 6,719,598 | 2.460 |
| 2018 | 287,620,496 | 7 | 157 | 321 | 3,868,568 | 3,694,456 | 7,563,024 | 2.630 |
| 1,085,106,204 | | 29 | 564 | 964 | 10,944,983 | 13,380,627 | 24,325,610 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.009 | 1.233 | 2.242 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.943 | 1.274 | 2.217 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.902 | 1.174 | 2.076 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.009 | 1.233 | 2.242 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.067 | 1.422 | 2.488 | |
| Indicated Relativity Change: | | | | | | | | 12.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 243.1% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9066 RHG: 1 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: HOMEOWNERS ASSOCIATIONS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 247,861,183 | 15 | 118 | 175 | 2,177,639 | 2,100,022 | 4,277,661 | 1.726 |
| 2015 | 248,955,254 | 11 | 100 | 183 | 1,872,910 | 2,131,080 | 4,003,990 | 1.608 |
| 2016 | 255,805,597 | 13 | 131 | 191 | 2,392,740 | 2,603,361 | 4,996,101 | 1.953 |
| 2017 | 259,810,822 | 9 | 112 | 191 | 2,070,680 | 2,241,440 | 4,312,120 | 1.660 |
| 2018 | 265,859,143 | 1 | 121 | 184 | 2,675,516 | 3,314,381 | 5,989,897 | 2.253 |
| 1,278,292,000 | | 49 | 582 | 924 | 11,189,485 | 12,390,284 | 23,579,769 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.875 | 0.969 | 1.845 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.864 | 1.014 | 1.878 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.787 | 0.816 | 1.603 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.875 | 0.969 | 1.845 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.926 | 1.117 | 2.043 | |
| Indicated Relativity Change: | | | | | | | | 8.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 199.6% |

Code: 9067 RHG: 3 NAICS: 71 ILDG: 3 MLDG: 1 CLASS: CLUBS – BOYS AND GIRLS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 248,461,140 | 6 | 72 | 222 | 645,880 | 1,468,793 | 2,114,673 | 0.851 |
| 2015 | 268,887,647 | 5 | 91 | 248 | 1,099,644 | 1,892,001 | 2,991,645 | 1.113 |
| 2016 | 283,040,479 | 3 | 88 | 299 | 948,244 | 1,504,540 | 2,452,784 | 0.867 |
| 2017 | 272,916,261 | 2 | 90 | 271 | 1,603,302 | 1,739,176 | 3,342,478 | 1.225 |
| 2018 | 290,642,701 | 2 | 87 | 311 | 1,032,729 | 1,196,629 | 2,229,358 | 0.767 |
| 1,363,948,228 | | 18 | 428 | 1,351 | 5,329,799 | 7,801,140 | 13,130,939 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.391 | 0.572 | 0.963 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.472 | 0.760 | 1.231 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.443 | 0.665 | 1.108 | |
| Credibility: | | | | | 0.84 | 0.90 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.399 | 0.581 | 0.980 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.430 | 0.705 | 1.135 | |
| Indicated Relativity Change: | | | | | | | | -7.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 110.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9069 RHG: 2 NAICS: 71 ILDG: 4 MLDG: 4 CLASS: CLUBS – GAMING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 558,803,599 | 13 | 324 | 394 | 7,402,758 | 9,548,214 | 16,950,972 | 3.033 |
| 2018 | 567,207,982 | 5 | 269 | 374 | 6,057,300 | 5,591,886 | 11,649,186 | 2.054 |
| 1,126,011,581 | | 18 | 593 | 768 | 13,460,057 | 15,140,100 | 28,600,157 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.195 | 1.345 | 2.540 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.361 | 1.565 | 2.926 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.291 | 1.420 | 2.711 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.195 | 1.345 | 2.540 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.274 | 1.575 | 2.849 | |
| Indicated Relativity Change: | | | | | | | | -2.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 278.3% |

Code: 9070 RHG: 2 NAICS: 62 ILDG: 4 MLDG: 4 CLASS: RESIDENTIAL CARE FACILITIES – ELDERLY/ADULTS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,819,973,638 | 31 | 1,292 | 3,878 | 22,277,216 | 29,123,041 | 51,400,257 | 2.824 |
| 2018 | 1,848,081,963 | 18 | 1,276 | 3,868 | 25,255,312 | 32,532,393 | 57,787,705 | 3.127 |
| 3,668,055,601 | | 49 | 2,568 | 7,746 | 47,532,528 | 61,655,433 | 109,187,961 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.296 | 1.681 | 2.977 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.462 | 2.090 | 3.552 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.276 | 1.652 | 2.928 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.296 | 1.681 | 2.977 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.381 | 1.968 | 3.350 | |
| Indicated Relativity Change: | | | | | | | | -5.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 327.3% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9079 RHG: 2 NAICS: 72 ILDG: 3 MLDG: 3 CLASS: RESTAURANTS OR TAVERNS; CONCESSIONAIRES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 25,696,501,719 | 354 | 13,540 | 26,809 | 192,863,367 | 250,949,567 | 443,812,934 | 1.727 |
| 2018 | 27,094,770,458 | 172 | 13,452 | 25,984 | 206,802,346 | 257,087,896 | 463,890,242 | 1.712 |
| 52,791,272,177 | | 526 | 26,992 | 52,793 | 399,665,713 | 508,037,463 | 907,703,176 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.757 | 0.962 | 1.719 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.850 | 1.190 | 2.040 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.754 | 0.955 | 1.709 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.757 | 0.962 | 1.719 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.807 | 1.127 | 1.934 | |
| Indicated Relativity Change: | | | | | | | | -5.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 189.0% |

Code: 9085 RHG: 3 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: RESIDENT CARE – DEVELOPMENTALLY DISABLED

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 650,976,123 | 7 | 326 | 614 | 5,012,225 | 6,234,836 | 11,247,061 | 1.728 |
| 2018 | 699,967,757 | 7 | 358 | 625 | 7,126,227 | 7,611,378 | 14,737,605 | 2.105 |
| 1,350,943,881 | | 14 | 684 | 1,239 | 12,138,452 | 13,846,213 | 25,984,665 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.899 | 1.025 | 1.923 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.941 | 1.217 | 2.159 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.812 | 0.929 | 1.741 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.899 | 1.025 | 1.923 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.968 | 1.243 | 2.211 | |
| Indicated Relativity Change: | | | | | | | | 2.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 216.1% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9092 RHG: 2 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: BOWLING CENTERS; BILLIARD HALLS; SKATING CENTERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 143,884,471 | 4 | 61 | 125 | 745,054 | 1,000,175 | 1,745,229 | 1.213 |
| 2015 | 150,954,482 | 7 | 71 | 116 | 1,146,595 | 1,900,131 | 3,046,726 | 2.018 |
| 2016 | 156,830,149 | 2 | 58 | 136 | 810,259 | 1,428,197 | 2,238,456 | 1.427 |
| 2017 | 165,822,889 | 2 | 61 | 134 | 700,408 | 1,103,719 | 1,804,127 | 1.088 |
| 2018 | 186,910,217 | 2 | 64 | 165 | 1,256,601 | 1,018,821 | 2,275,422 | 1.217 |
| 804,402,208 | | 17 | 315 | 676 | 4,658,917 | 6,451,043 | 11,109,961 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.579 | 0.802 | 1.381 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.624 | 0.940 | 1.564 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.592 | 0.853 | 1.445 | |
| Credibility: | | | | | 0.76 | 0.80 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.582 | 0.812 | 1.394 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.621 | 0.951 | 1.572 | |
| Indicated Relativity Change: | | | | | | | | 0.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 153.6% |

Code: 9095 RHG: 4 NAICS: 71 ILDG: 3 MLDG: 2 CLASS: EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 53,367,819 | 2 | 31 | 51 | 584,996 | 910,811 | 1,495,807 | 2.803 |
| 2015 | 60,054,915 | 0 | 15 | 47 | 117,805 | 289,269 | 407,074 | 0.678 |
| 2016 | 62,377,528 | 3 | 31 | 70 | 516,100 | 884,848 | 1,400,948 | 2.246 |
| 2017 | 66,623,537 | 0 | 26 | 64 | 371,114 | 424,015 | 795,129 | 1.193 |
| 2018 | 59,725,266 | 1 | 32 | 62 | 699,655 | 992,322 | 1,691,977 | 2.833 |
| 302,149,065 | | 6 | 135 | 294 | 2,289,671 | 3,501,264 | 5,790,935 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.758 | 1.159 | 1.917 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.068 | 1.722 | 2.790 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.986 | 1.439 | 2.424 | |
| Credibility: | | | | | 0.63 | 0.67 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.842 | 1.251 | 2.093 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.923 | 1.591 | 2.515 | |
| Indicated Relativity Change: | | | | | | | | -9.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 245.7% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9096 RHG: 1 NAICS: 56 ILDG: 4 MLDG: 4 CLASS: RESIDENTIAL CLEANING SERVICES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2015 | 72,320,117 | 14 | 140 | 169 | 3,037,149 | 3,574,347 | 6,611,496 | 9.142 |
| 2016 | 75,593,371 | 10 | 120 | 128 | 2,355,753 | 3,064,866 | 5,420,619 | 7.171 |
| 2017 | 80,337,119 | 2 | 122 | 155 | 2,272,214 | 2,830,881 | 5,103,095 | 6.352 |
| 2018 | 89,092,792 | 2 | 94 | 119 | 1,891,362 | 2,338,741 | 4,230,103 | 4.748 |
| 317,343,399 | | 28 | 476 | 571 | 9,556,477 | 11,808,835 | 21,365,312 | |
| Adjusted Loss to Payroll Ratio: | | | | | 3.011 | 3.721 | 6.733 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 3.195 | 4.622 | 7.817 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.980 | 3.875 | 6.855 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 3.011 | 3.721 | 6.733 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 3.184 | 4.290 | 7.474 | |
| Indicated Relativity Change: | | | | | | | | -4.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 730.3% |

Code: 9097 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 1 CLASS: SWIMMING POOL CLEANING AND SERVICING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 107,432,834 | 8 | 67 | 70 | 1,343,780 | 982,888 | 2,326,668 | 2.166 |
| 2015 | 120,894,178 | 4 | 66 | 82 | 1,685,793 | 1,420,514 | 3,106,307 | 2.569 |
| 2016 | 131,963,343 | 7 | 70 | 102 | 1,263,005 | 985,632 | 2,248,637 | 1.704 |
| 2017 | 138,762,691 | 2 | 75 | 90 | 1,634,543 | 1,280,357 | 2,914,900 | 2.101 |
| 2018 | 151,546,413 | 1 | 71 | 112 | 2,207,606 | 1,523,277 | 3,730,883 | 2.462 |
| 650,599,458 | | 22 | 349 | 456 | 8,134,726 | 6,192,667 | 14,327,393 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.250 | 0.952 | 2.202 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.299 | 1.161 | 2.459 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.189 | 0.925 | 2.114 | |
| Credibility: | | | | | 0.93 | 0.79 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.246 | 0.946 | 2.192 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.343 | 1.147 | 2.490 | |
| Indicated Relativity Change: | | | | | | | | 1.3% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 243.3% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9101 RHG: 5 NAICS: 61 ILDG: 2 MLDG: 2 CLASS: COLLEGES OR SCHOOLS – PRIVATE – ALL OTHERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 727,181,181 | 15 | 432 | 850 | 9,166,858 | 7,850,644 | 17,017,502 | 2.340 |
| 2018 | 756,734,494 | 13 | 426 | 788 | 9,034,367 | 10,213,218 | 19,247,585 | 2.544 |
| 1,483,915,676 | | 28 | 858 | 1,638 | 18,201,225 | 18,063,862 | 36,265,087 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.227 | 1.217 | 2.444 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.492 | 1.798 | 3.290 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.308 | 1.328 | 2.636 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.227 | 1.217 | 2.444 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.375 | 1.653 | 3.028 | |
| Indicated Relativity Change: | | | | | | | | -8.0% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 295.9% |

E1-1-18 EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870; 8870 E1-1-18

Code: 9151 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 1 CLASS: THEATERS – MUSICAL ENTERTAINMENT

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 193,688,504 | 2 | 15 | 34 | 337,239 | 276,453 | 613,692 | 0.317 |
| 2015 | 191,511,337 | 2 | 16 | 20 | 874,521 | 722,767 | 1,597,288 | 0.834 |
| 2016 | 210,216,886 | 0 | 11 | 22 | 273,418 | 247,868 | 521,286 | 0.248 |
| 2017 | 234,121,182 | 1 | 17 | 35 | 397,860 | 807,879 | 1,205,739 | 0.515 |
| 2018 | 258,296,179 | 0 | 9 | 22 | 189,998 | 219,468 | 409,466 | 0.159 |
| 1,087,834,088 | | 5 | 68 | 133 | 2,073,036 | 2,274,435 | 4,347,470 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.191 | 0.209 | 0.400 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.274 | 0.281 | 0.555 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.262 | 0.259 | 0.521 | |
| Credibility: | | | | | 0.62 | 0.56 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.218 | 0.231 | 0.449 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.230 | 0.266 | 0.497 | |
| Indicated Relativity Change: | | | | | | | | -10.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 48.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9154 RHG: 3 NAICS: 71 ILDG: 2 MLDG: 2 CLASS: THEATERS – NOT MOTION PICTURE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 617,830,179 | 10 | 227 | 507 | 4,458,751 | 5,653,512 | 10,112,263 | 1.637 |
| 2017 | 658,209,537 | 14 | 181 | 418 | 4,678,711 | 5,483,883 | 10,162,594 | 1.544 |
| 2018 | 872,007,061 | 6 | 274 | 598 | 7,543,187 | 7,914,998 | 15,458,185 | 1.773 |
| 2,148,046,778 | | 30 | 682 | 1,523 | 16,680,649 | 19,052,393 | 35,733,043 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.777 | 0.887 | 1.664 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.753 | 0.879 | 1.632 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.706 | 0.770 | 1.476 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.777 | 0.887 | 1.664 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.837 | 1.076 | 1.913 | |
| Indicated Relativity Change: | | | | | | | | 17.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 186.9% |

Code: 9155 RHG: 3 NAICS: 51 ILDG: 1 MLDG: 2 CLASS: THEATERS – MOTION PICTURE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 251,936,637 | 2 | 59 | 309 | 870,578 | 1,284,227 | 2,154,805 | 0.855 |
| 2015 | 281,910,980 | 2 | 71 | 314 | 832,256 | 1,161,722 | 1,993,978 | 0.707 |
| 2016 | 311,239,365 | 2 | 65 | 277 | 958,744 | 1,375,713 | 2,334,457 | 0.750 |
| 2017 | 322,025,119 | 1 | 83 | 292 | 1,254,682 | 1,856,951 | 3,111,633 | 0.966 |
| 2018 | 375,710,120 | 0 | 75 | 329 | 751,444 | 1,153,710 | 1,905,154 | 0.507 |
| 1,542,822,222 | | 7 | 353 | 1,521 | 4,667,704 | 6,832,324 | 11,500,028 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.303 | 0.443 | 0.745 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.347 | 0.578 | 0.925 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.343 | 0.492 | 0.834 | |
| Credibility: | | | | | 0.78 | 0.84 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.311 | 0.451 | 0.762 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.336 | 0.547 | 0.882 | |
| Indicated Relativity Change: | | | | | | | | -4.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 86.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9156 RHG: 1 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: THEATERS – DANCE/OPERA/THEATER COMPANIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 95,042,727 | 3 | 61 | 190 | 906,540 | 983,788 | 1,890,328 | 1.989 |
| 2015 | 88,539,437 | 3 | 71 | 177 | 1,161,639 | 1,119,308 | 2,280,947 | 2.576 |
| 2016 | 98,847,954 | 1 | 79 | 165 | 1,512,980 | 1,468,590 | 2,981,570 | 3.016 |
| 2017 | 108,258,926 | 2 | 70 | 159 | 1,088,793 | 1,196,962 | 2,285,755 | 2.111 |
| 2018 | 113,039,961 | 0 | 66 | 147 | 1,567,346 | 1,209,140 | 2,776,486 | 2.456 |
| 503,729,004 | | 9 | 347 | 838 | 6,237,298 | 5,977,788 | 12,215,086 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.238 | 1.187 | 2.425 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.340 | 1.569 | 2.909 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.281 | 1.446 | 2.727 | |
| Credibility: | | | | | 0.86 | 0.82 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.244 | 1.233 | 2.478 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.316 | 1.422 | 2.737 | |
| Indicated Relativity Change: | | | | | | | | -5.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 267.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9180 RHG: 5 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: AMUSEMENT/REC FACILITIES – DEVICE OPERATIONS;
SHOOTING CLUBS/RANGES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 169,849,767 | 6 | 70 | 196 | 1,017,322 | 1,353,573 | 2,370,895 | 1.396 |
| 2015 | 173,738,282 | 3 | 72 | 226 | 548,694 | 1,294,124 | 1,842,818 | 1.061 |
| 2016 | 196,855,942 | 6 | 76 | 256 | 1,052,838 | 2,265,776 | 3,318,614 | 1.686 |
| 2017 | 177,893,185 | 7 | 60 | 228 | 1,396,603 | 1,972,307 | 3,368,910 | 1.894 |
| 2018 | 197,629,340 | 2 | 84 | 269 | 1,876,320 | 2,222,722 | 4,099,042 | 2.074 |
| 915,966,515 | | 24 | 362 | 1,175 | 5,891,777 | 9,108,503 | 15,000,279 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.643 | 0.994 | 1.638 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.714 | 1.304 | 2.018 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.644 | 1.020 | 1.664 | |
| Credibility: | | | | | 0.83 | 0.91 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.643 | 0.997 | 1.640 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.721 | 1.353 | 2.075 | |
| Indicated Relativity Change: | | | | | | | | 2.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 202.7% |

EXPERIENCE OF EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION TRANSFERRED TO CODE 9095 1-1-14

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9181 RHG: 3 NAICS: 71 ILDG: 4 MLDG: 2 CLASS: ATHLETIC TEAM/FACILITY – PLAYERS AND OFFICIALS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 133,641,497 | 10 | 165 | 632 | 3,807,248 | 5,733,038 | 9,540,286 | 7.139 |
| 2017 | 126,693,378 | 5 | 109 | 616 | 2,528,724 | 4,333,029 | 6,861,753 | 5.416 |
| 2018 | 134,919,037 | 3 | 71 | 716 | 2,251,552 | 4,939,303 | 7,190,855 | 5.330 |
| 395,253,911 | | 18 | 345 | 1,964 | 8,587,524 | 15,005,370 | 23,592,894 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.173 | 3.796 | 5.969 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.522 | 4.675 | 7.197 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.367 | 4.094 | 6.461 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.173 | 3.796 | 5.969 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.342 | 4.604 | 6.945 | |
| Indicated Relativity Change: | | | | | | | | -3.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 678.7% |

Code: 9182 RHG: 4 NAICS: 71 ILDG: 4 MLDG: 3 CLASS: ATHLETIC TEAM / FACILITY – MAINTENANCE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 336,149,987 | 3 | 61 | 135 | 752,924 | 1,460,190 | 2,213,114 | 0.658 |
| 2015 | 368,517,957 | 12 | 61 | 144 | 1,200,623 | 2,122,939 | 3,323,562 | 0.902 |
| 2016 | 432,793,587 | 5 | 75 | 156 | 1,723,074 | 2,341,796 | 4,064,870 | 0.939 |
| 2017 | 445,349,230 | 2 | 53 | 158 | 888,601 | 1,746,498 | 2,635,099 | 0.592 |
| 2018 | 474,478,389 | 0 | 69 | 184 | 1,437,344 | 1,716,105 | 3,153,449 | 0.665 |
| 2,057,289,150 | | 22 | 319 | 777 | 6,002,567 | 9,387,529 | 15,390,096 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.292 | 0.456 | 0.748 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.290 | 0.615 | 0.905 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.267 | 0.514 | 0.781 | |
| Credibility: | | | | | 0.81 | 0.95 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.287 | 0.459 | 0.746 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.315 | 0.584 | 0.899 | |
| Indicated Relativity Change: | | | | | | | | -0.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 87.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9184 RHG: 2 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: SKI RESORTS – ALPINE

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 55,260,448 | 1 | 64 | 124 | 497,507 | 1,106,154 | 1,603,661 | 2.902 |
| 2015 | 71,618,233 | 4 | 91 | 165 | 1,017,094 | 3,074,585 | 4,091,679 | 5.713 |
| 2016 | 76,082,516 | 3 | 129 | 203 | 2,013,580 | 3,622,383 | 5,635,963 | 7.408 |
| 2017 | 57,120,866 | 4 | 84 | 184 | 2,003,997 | 2,537,522 | 4,541,519 | 7.951 |
| 2018 | 80,861,694 | 0 | 87 | 185 | 1,558,694 | 3,336,927 | 4,895,621 | 6.054 |
| 340,943,757 | | 12 | 455 | 861 | 7,090,872 | 13,677,571 | 20,768,443 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.080 | 4.012 | 6.091 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.173 | 4.407 | 6.580 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.063 | 3.997 | 6.060 | |
| Credibility: | | | | | 0.89 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.078 | 4.012 | 6.090 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.215 | 4.698 | 6.913 | |
| Indicated Relativity Change: | | | | | | | | 5.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 675.5% |

Code: 9185 RHG: 5 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: CARNIVALS OR CIRCUSES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 3,885,913 | 2 | 2 | 12 | 141,558 | 227,162 | 368,720 | 9.489 |
| 2015 | 4,959,933 | 0 | 6 | 11 | 69,177 | 139,496 | 208,673 | 4.207 |
| 2016 | 7,690,199 | 1 | 10 | 5 | 97,591 | 119,801 | 217,392 | 2.827 |
| 2017 | 7,310,130 | 1 | 3 | 9 | 140,383 | 162,296 | 302,679 | 4.141 |
| 2018 | 7,934,099 | 1 | 3 | 2 | 100,665 | 474,979 | 575,644 | 7.255 |
| 31,780,273 | | 5 | 24 | 39 | 549,374 | 1,123,735 | 1,673,109 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.729 | 3.536 | 5.265 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.773 | 7.533 | 10.306 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.502 | 5.891 | 8.393 | |
| Credibility: | | | | | 0.37 | 0.48 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.216 | 4.761 | 6.977 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.484 | 6.464 | 8.949 | |
| Indicated Relativity Change: | | | | | | | | -13.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 874.4% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9220 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 2 CLASS: CEMETERY OPERATION; CREMATORY OPERATION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 85,474,784 | 9 | 82 | 115 | 1,167,851 | 1,169,822 | 2,337,673 | 2.735 |
| 2015 | 87,143,571 | 4 | 69 | 148 | 1,553,975 | 1,452,440 | 3,006,415 | 3.450 |
| 2016 | 83,426,670 | 4 | 75 | 131 | 1,151,848 | 1,355,713 | 2,507,561 | 3.006 |
| 2017 | 84,412,177 | 5 | 79 | 141 | 1,567,614 | 1,617,554 | 3,185,168 | 3.773 |
| 2018 | 88,243,552 | 3 | 51 | 115 | 1,466,258 | 1,382,652 | 2,848,910 | 3.228 |
| 428,700,754 | | 25 | 356 | 650 | 6,907,546 | 6,978,181 | 13,885,727 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.611 | 1.628 | 3.239 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.854 | 2.074 | 3.928 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.630 | 1.514 | 3.144 | |
| Credibility: | | | | | 0.91 | 0.83 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.613 | 1.608 | 3.221 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.769 | 2.046 | 3.814 | |
| Indicated Relativity Change: | | | | | | | | -2.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 372.7% |

Code: 9402 RHG: 5 NAICS: 56 ILDG: 4 MLDG: 3 CLASS: SEWER, TANK OR HAZARDOUS SPILL CLEANING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 182,446,005 | 8 | 58 | 67 | 1,843,768 | 1,342,306 | 3,186,074 | 1.746 |
| 2015 | 189,669,909 | 11 | 49 | 57 | 2,051,037 | 1,809,127 | 3,860,164 | 2.035 |
| 2016 | 190,806,528 | 9 | 47 | 80 | 2,784,127 | 1,575,172 | 4,359,299 | 2.285 |
| 2017 | 196,213,719 | 2 | 45 | 78 | 1,725,938 | 1,843,418 | 3,569,356 | 1.819 |
| 2018 | 206,985,720 | 0 | 49 | 95 | 2,197,644 | 1,511,674 | 3,709,318 | 1.792 |
| 966,121,881 | | 30 | 248 | 377 | 10,602,515 | 8,081,697 | 18,684,212 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.097 | 0.837 | 1.934 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.235 | 1.204 | 2.439 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.087 | 0.857 | 1.944 | |
| Credibility: | | | | | 1.00 | 0.90 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.097 | 0.839 | 1.936 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.230 | 1.139 | 2.369 | |
| Indicated Relativity Change: | | | | | | | | -2.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 231.5% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9403 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 2 CLASS: GARBAGE OR REFUSE COLLECTING; STREET SWEEPING SERVICE COMPANIES; DOCUMENT DESTRUCTION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,059,335,520 | 29 | 607 | 1,164 | 21,742,252 | 17,429,386 | 39,171,638 | 3.698 |
| 2018 | 1,096,470,564 | 17 | 623 | 1,216 | 25,585,025 | 19,188,386 | 44,773,411 | 4.083 |
| | 2,155,806,083 | 46 | 1,230 | 2,380 | 47,327,277 | 36,617,772 | 83,945,049 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.195 | 1.699 | 3.894 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.250 | 2.015 | 4.266 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.026 | 1.532 | 3.559 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.195 | 1.699 | 3.894 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.407 | 2.160 | 4.568 | |
| Indicated Relativity Change: | | | | | | | | 7.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 446.3% |

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9410 RHG: 3 NAICS: 92 ILDG: 4 MLDG: 3 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 125,433,546 | 2 | 19 | 43 | 352,644 | 393,945 | 746,589 | 0.595 |
| 2015 | 127,917,390 | 1 | 29 | 58 | 259,055 | 403,696 | 662,751 | 0.518 |
| 2016 | 123,337,448 | 1 | 31 | 46 | 361,340 | 395,265 | 756,605 | 0.613 |
| 2017 | 122,837,022 | 0 | 27 | 68 | 354,996 | 479,782 | 834,778 | 0.680 |
| 2018 | 126,768,888 | 0 | 21 | 45 | 350,254 | 351,803 | 702,057 | 0.554 |
| 626,294,293 | | 4 | 127 | 260 | 1,678,290 | 2,024,491 | 3,702,781 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.268 | 0.323 | 0.591 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.355 | 0.485 | 0.840 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.333 | 0.409 | 0.742 | |
| Credibility: | | | | | 0.55 | 0.55 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.297 | 0.362 | 0.659 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.320 | 0.439 | 0.759 | |
| Indicated Relativity Change: | | | | | | | | -9.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 74.2% |

Code: 9420 RHG: 3 NAICS: 92 ILDG: 3 MLDG: 4 CLASS: MUNICIPAL/STATE/PUBLIC AGENCY – OTHERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 27,775,214 | 6 | 12 | 45 | 428,131 | 682,556 | 1,110,687 | 3.999 |
| 2015 | 35,668,504 | 2 | 36 | 85 | 232,752 | 502,507 | 735,259 | 2.061 |
| 2016 | 25,946,374 | 2 | 43 | 81 | 713,170 | 857,806 | 1,570,976 | 6.055 |
| 2017 | 27,166,177 | 0 | 34 | 81 | 773,635 | 955,507 | 1,729,142 | 6.365 |
| 2018 | 35,792,345 | 5 | 55 | 102 | 1,819,421 | 2,634,165 | 4,453,586 | 12.443 |
| 152,348,613 | | 15 | 180 | 394 | 3,967,110 | 5,632,541 | 9,599,650 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.604 | 3.697 | 6.301 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.969 | 3.003 | 4.972 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.850 | 2.530 | 4.380 | |
| Credibility: | | | | | 0.62 | 0.65 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.318 | 3.289 | 5.606 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Indicated (Unlimited) Loss to Payroll Ratio: | | | | | 2.498 | 3.988 | 6.486 | |
| Indicated Relativity Change: | | | | | | | | 30.5% |
| Selected Loss to Payroll Ratio (Restricted to 25% Change): | | | | | 2.393 | 3.821 | 6.215 | |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 607.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9422 RHG: 2 NAICS: 92 ILDG: 3 MLDG: 3 CLASS: ROAD DISTRICTS OR DEPARTMENTS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 249,404 | 0 | 0 | 1 | 0 | 88 | 88 | 0.035 |
| 2015 | 310,834 | 0 | 1 | 0 | 3,106 | 9,693 | 12,799 | 4.118 |
| 2016 | 486,614 | 0 | 0 | 1 | 0 | 151 | 151 | 0.031 |
| 2017 | 529,586 | 0 | 3 | 0 | 4,853 | 4,489 | 9,342 | 1.764 |
| 2018 | 964,439 | 0 | 1 | 15 | 25,253 | 16,461 | 41,714 | 4.325 |
| 2,540,876 | | 0 | 5 | 17 | 33,211 | 30,882 | 64,094 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.307 | 1.215 | 2.523 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.480 | 0.649 | 1.130 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.456 | 0.567 | 1.023 | |
| Credibility: | | | | | 0.07 | 0.07 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.516 | 0.612 | 1.128 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.550 | 0.717 | 1.267 | |
| Indicated Relativity Change: | | | | | | | | 12.1% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 123.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9424 RHG: 4 NAICS: 56 ILDG: 3 MLDG: 2 CLASS: GARBAGE/TRANSFER STATION/MATERIAL RECOVERY;
RECYCLED MATERIAL DEALERS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 456,466,106 | 17 | 297 | 808 | 7,907,230 | 7,486,124 | 15,393,354 | 3.372 |
| 2018 | 482,137,495 | 8 | 319 | 791 | 8,564,200 | 7,964,350 | 16,528,550 | 3.428 |
| | 938,603,602 | 25 | 616 | 1,599 | 16,471,431 | 15,450,474 | 31,921,905 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.755 | 1.646 | 3.401 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.785 | 1.990 | 3.775 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.607 | 1.513 | 3.121 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.755 | 1.646 | 3.401 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.924 | 2.094 | 4.018 | |
| Indicated Relativity Change: | | | | | | | | 6.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 392.6% |

INCLUDES EXPERIENCE OF 8264 AND 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9426 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 1 CLASS: SEPTIC/PORTABLE TOILET SERVICES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 78,863,866 | 7 | 44 | 85 | 1,605,686 | 1,104,712 | 2,710,398 | 3.437 |
| 2015 | 88,299,589 | 7 | 63 | 104 | 2,066,605 | 1,708,347 | 3,774,952 | 4.275 |
| 2016 | 100,684,064 | 2 | 59 | 113 | 943,254 | 997,213 | 1,940,467 | 1.927 |
| 2017 | 113,887,201 | 4 | 73 | 84 | 2,037,940 | 1,701,029 | 3,738,969 | 3.283 |
| 2018 | 118,717,548 | 5 | 71 | 132 | 2,557,613 | 2,006,059 | 4,563,672 | 3.844 |
| 500,452,268 | | 25 | 310 | 518 | 9,211,099 | 7,517,360 | 16,728,459 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.841 | 1.502 | 3.343 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.010 | 1.876 | 3.886 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.809 | 1.427 | 3.236 | |
| Credibility: | | | | | 0.99 | 0.84 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.840 | 1.490 | 3.330 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.018 | 1.895 | 3.913 | |
| Indicated Relativity Change: | | | | | | | | 0.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 382.4% |

Code: 9501 RHG: 1 NAICS: 81 ILDG: 2 MLDG: 2 CLASS: PAINTING – SHOP ONLY; PAINTING – AUTO/TRUCK BODIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 148,170,764 | 9 | 103 | 125 | 1,501,360 | 2,170,380 | 3,671,740 | 2.478 |
| 2015 | 163,100,565 | 9 | 149 | 134 | 2,640,508 | 3,069,743 | 5,710,251 | 3.501 |
| 2016 | 171,465,412 | 10 | 135 | 180 | 2,288,430 | 2,116,300 | 4,404,730 | 2.569 |
| 2017 | 179,498,748 | 7 | 99 | 202 | 2,576,096 | 2,634,565 | 5,210,661 | 2.903 |
| 2018 | 190,182,730 | 3 | 85 | 183 | 2,407,310 | 2,407,912 | 4,815,222 | 2.532 |
| 852,418,220 | | 38 | 571 | 824 | 11,413,703 | 12,398,899 | 23,812,602 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.339 | 1.455 | 2.794 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.298 | 1.612 | 2.911 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.183 | 1.298 | 2.480 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.339 | 1.455 | 2.794 | |
| Limit Factor: | | | | | 1.057 | 1.153 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.416 | 1.677 | 3.093 | |
| Indicated Relativity Change: | | | | | | | | 6.2% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 302.2% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9507 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 3 CLASS: SIGN PAINTING OR LETTERING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 86,706,414 | 3 | 30 | 89 | 736,510 | 493,123 | 1,229,633 | 1.418 |
| 2015 | 103,132,783 | 9 | 37 | 70 | 1,249,181 | 1,233,130 | 2,482,311 | 2.407 |
| 2016 | 114,921,227 | 5 | 42 | 83 | 723,975 | 786,920 | 1,510,895 | 1.315 |
| 2017 | 133,345,250 | 2 | 48 | 107 | 777,072 | 1,386,280 | 2,163,352 | 1.622 |
| 2018 | 142,151,581 | 2 | 65 | 90 | 2,274,476 | 2,051,391 | 4,325,867 | 3.043 |
| 580,257,254 | | 21 | 222 | 439 | 5,761,215 | 5,950,844 | 11,712,059 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.993 | 1.026 | 2.018 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.875 | 0.988 | 1.862 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.823 | 0.815 | 1.638 | |
| Credibility: | | | | | 0.77 | 0.72 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.954 | 0.967 | 1.920 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.016 | 1.132 | 2.149 | |
| Indicated Relativity Change: | | | | | | | | 15.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 209.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9516 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: TELEVISION/VIDEO/AUDIO/RADIO EQUIPMENT – INSTALLATION, SERVICE OR REPAIR

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 414,685,227 | 9 | 92 | 175 | 2,007,174 | 2,248,595 | 4,255,769 | 1.026 |
| 2015 | 382,031,636 | 9 | 102 | 234 | 2,743,481 | 2,553,309 | 5,296,790 | 1.386 |
| 2016 | 479,809,415 | 8 | 115 | 250 | 3,285,828 | 2,915,402 | 6,201,230 | 1.292 |
| 2017 | 509,874,081 | 8 | 135 | 228 | 4,220,070 | 3,310,619 | 7,530,689 | 1.477 |
| 2018 | 518,336,795 | 1 | 133 | 208 | 4,101,087 | 3,891,978 | 7,993,065 | 1.542 |
| 2,304,737,154 | | 35 | 577 | 1,095 | 16,357,639 | 14,919,902 | 31,277,541 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.710 | 0.647 | 1.357 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.695 | 0.755 | 1.450 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.692 | 0.654 | 1.345 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.710 | 0.647 | 1.357 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.778 | 0.823 | 1.602 | |
| Indicated Relativity Change: | | | | | | | | 10.5% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 156.5% |

EXPERIENCE OF AUTOMOBILE OR TRUCK RADIO OR ALARM INSTALLATION OR REPAIR TRANSFERRED TO CODE 8370; 8730 E1-1-18. EXPERIENCE OF TELECOMMUNICATION ANTENNA EQUIPMENT INSTALLATION OR REPAIR TRANSFERRED TO CODE 9531; 9531 E1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9519 RHG: 3 NAICS: 81 ILDG: 1 MLDG: 2 CLASS: HOUSEHOLD APPLIANCES; WATER SOFTEN/CONDITION/FILTRATION SYSTEM

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 381,194,888 | 9 | 337 | 425 | 8,954,779 | 7,533,904 | 16,488,683 | 4.326 |
| 2018 | 354,687,089 | 5 | 243 | 317 | 5,893,408 | 5,461,590 | 11,354,998 | 3.201 |
| | 735,881,977 | 14 | 580 | 742 | 14,848,188 | 12,995,494 | 27,843,682 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.018 | 1.766 | 3.784 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.453 | 2.276 | 4.729 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.192 | 1.742 | 3.934 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.018 | 1.766 | 3.784 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.175 | 2.142 | 4.316 | |
| Indicated Relativity Change: | | | | | | | | -8.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 421.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9521 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 3 CLASS: HOUSE FURNISHINGS; FLOOR COVERING; WINDOW COVERING

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 464,766,579 | 11 | 242 | 272 | 8,037,011 | 7,269,157 | 15,306,168 | 3.293 |
| 2018 | 470,699,764 | 11 | 237 | 274 | 7,273,798 | 5,908,795 | 13,182,593 | 2.801 |
| | 935,466,343 | 22 | 479 | 546 | 15,310,809 | 13,177,952 | 28,488,761 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.637 | 1.409 | 3.045 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.766 | 1.730 | 3.496 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.787 | 1.570 | 3.357 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.637 | 1.409 | 3.045 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.764 | 1.708 | 3.472 | |
| Indicated Relativity Change: | | | | | | | | -0.7% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 339.3% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9522 RHG: 3 NAICS: 81 ILDG: 4 MLDG: 4 CLASS: UPHOLSTERING – FURNITURE; AUTO UPHOLSTERING;
UPHOLSTERING – COFFIN/CASKET; UPHOLSTERING –
WHEELCHAIR; UPHOLSTERING – NOC

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2016 | 255,959,156 | 47 | 334 | 247 | 5,956,257 | 5,496,799 | 11,453,056 | 4.475 |
| 2017 | 217,395,480 | 5 | 197 | 224 | 3,664,453 | 3,487,703 | 7,152,156 | 3.290 |
| 2018 | 206,800,888 | 6 | 288 | 229 | 6,994,935 | 4,825,647 | 11,820,582 | 5.716 |
| | 680,155,525 | 58 | 819 | 700 | 16,615,645 | 13,810,150 | 30,425,795 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.443 | 2.030 | 4.473 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.108 | 2.251 | 4.359 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.884 | 1.722 | 3.606 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.443 | 2.030 | 4.473 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.633 | 2.462 | 5.095 | |
| Indicated Relativity Change: | | | | | | | | 16.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 497.9% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9529 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 1 CLASS: SCAFFOLDS/CONSTRUCTION ELEVATORS; DECORATING; TENT ERECTION/REMOVAL/REPAIR

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 167,822,500 | 14 | 62 | 90 | 2,297,176 | 2,024,142 | 4,321,318 | 2.575 |
| 2015 | 201,597,698 | 10 | 86 | 155 | 2,676,187 | 2,504,298 | 5,180,485 | 2.570 |
| 2016 | 214,639,169 | 9 | 98 | 155 | 4,139,847 | 3,741,672 | 7,881,519 | 3.672 |
| 2017 | 245,418,755 | 12 | 73 | 115 | 3,496,418 | 2,600,836 | 6,097,254 | 2.484 |
| 2018 | 212,400,960 | 5 | 92 | 134 | 3,454,526 | 2,333,867 | 5,788,393 | 2.725 |
| | 1,041,879,083 | 50 | 411 | 649 | 16,064,155 | 13,204,814 | 29,268,969 | |
| Adjusted Loss to Payroll Ratio: | | | | | 1.542 | 1.267 | 2.809 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 1.565 | 1.707 | 3.272 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 1.522 | 1.384 | 2.906 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 1.542 | 1.267 | 2.809 | |
| Limit Factor: | | | | | 1.121 | 1.358 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.729 | 1.721 | 3.449 | |
| Indicated Relativity Change: | | | | | | | | 5.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 337.1% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9531 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: TELECOMM ANTENNA EQUIP INSTALL/SERVICE/REPAIR;
SATELLITE TV/INTERNET EQUIP INSTALL/SERVICE/REPAIR

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 87,842,256 | 4 | 31 | 39 | 694,472 | 805,616 | 1,500,088 | 1.708 |
| 2015 | 95,623,502 | 1 | 27 | 43 | 662,765 | 655,620 | 1,318,385 | 1.379 |
| 2016 | 87,713,899 | 3 | 23 | 34 | 1,064,493 | 771,349 | 1,835,842 | 2.093 |
| 2017 | 78,797,344 | 2 | 17 | 23 | 807,646 | 938,076 | 1,745,722 | 2.215 |
| 2018 | 111,346,684 | 1 | 26 | 46 | 1,360,303 | 1,016,704 | 2,377,007 | 2.135 |
| | 461,323,684 | 11 | 124 | 185 | 4,589,679 | 4,187,365 | 8,777,044 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.995 | 0.908 | 1.903 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.976 | 1.139 | 2.115 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.971 | 0.986 | 1.958 | |
| Credibility: | | | | | 0.72 | 0.67 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.988 | 0.934 | 1.922 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 1.084 | 1.187 | 2.271 | |
| Indicated Relativity Change: | | | | | | | | 7.4% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 221.9% |

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9549 RHG: 3 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: ADVERTISING COMPANIES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 20,706,915 | 1 | 21 | 37 | 412,274 | 329,321 | 741,595 | 3.581 |
| 2015 | 21,996,363 | 3 | 25 | 27 | 793,981 | 419,287 | 1,213,268 | 5.516 |
| 2016 | 22,741,425 | 1 | 30 | 39 | 830,065 | 502,289 | 1,332,354 | 5.859 |
| 2017 | 24,103,884 | 1 | 24 | 25 | 992,471 | 781,788 | 1,774,259 | 7.361 |
| 2018 | 24,392,260 | 1 | 36 | 24 | 2,237,306 | 935,047 | 3,172,353 | 13.006 |
| 113,940,848 | | 7 | 136 | 152 | 5,266,097 | 2,967,733 | 8,233,831 | |
| Adjusted Loss to Payroll Ratio: | | | | | 4.622 | 2.605 | 7.226 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 4.588 | 2.735 | 7.323 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 4.268 | 2.179 | 6.447 | |
| Credibility: | | | | | 0.77 | 0.55 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 4.540 | 2.413 | 6.953 | |
| Limit Factor: | | | | | 1.078 | 1.213 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 4.893 | 2.926 | 7.820 | |
| Indicated Relativity Change: | | | | | | | | 6.8% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 764.1% |

Code: 9552 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: SIGN ERECTION OR REPAIR

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 11,750,840 | 1 | 10 | 18 | 324,659 | 344,682 | 669,341 | 5.696 |
| 2015 | 12,689,440 | 2 | 9 | 14 | 291,288 | 600,322 | 891,610 | 7.026 |
| 2016 | 14,538,706 | 0 | 11 | 16 | 66,897 | 131,335 | 198,232 | 1.363 |
| 2017 | 15,908,190 | 1 | 8 | 11 | 253,050 | 249,471 | 502,521 | 3.159 |
| 2018 | 16,659,246 | 2 | 8 | 18 | 1,058,380 | 275,408 | 1,333,788 | 8.006 |
| 71,546,421 | | 6 | 46 | 77 | 1,994,274 | 1,601,218 | 3,595,492 | |
| Adjusted Loss to Payroll Ratio: | | | | | 2.787 | 2.238 | 5.025 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 2.335 | 3.259 | 5.594 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 2.249 | 2.526 | 4.776 | |
| Credibility: | | | | | 0.48 | 0.46 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 2.508 | 2.394 | 4.901 | |
| Limit Factor: | | | | | 1.132 | 1.421 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 2.840 | 3.401 | 6.240 | |
| Indicated Relativity Change: | | | | | | | | 11.6% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 609.8% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9586 RHG: 2 NAICS: 81 ILDG: 3 MLDG: 3 CLASS: BARBER SHOPS, HAIR STYLING SALONS AND PERSONAL APPEARANCE SERVICES

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 1,292,007,884 | 11 | 318 | 365 | 5,415,723 | 5,883,920 | 11,299,643 | 0.875 |
| 2018 | 1,351,803,764 | 6 | 339 | 319 | 6,255,976 | 6,363,965 | 12,619,941 | 0.934 |
| | 2,643,811,648 | 17 | 657 | 684 | 11,671,699 | 12,247,886 | 23,919,585 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.441 | 0.463 | 0.905 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.485 | 0.569 | 1.054 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.439 | 0.451 | 0.889 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.441 | 0.463 | 0.905 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.471 | 0.543 | 1.013 | |
| Indicated Relativity Change: | | | | | | | | -3.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 99.0% |

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2021 (Approved)

Code: 9610 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 3 CLASS: MOTION PICTURES – PRODUCTION

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2017 | 4,960,444,661 | 45 | 720 | 1,560 | 25,299,420 | 20,350,112 | 45,649,532 | 0.920 |
| 2018 | 5,486,093,195 | 44 | 706 | 1,621 | 27,203,369 | 22,633,754 | 49,837,123 | 0.908 |
| 10,446,537,855 | | 89 | 1,426 | 3,181 | 52,502,789 | 42,983,866 | 95,486,656 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.503 | 0.411 | 0.914 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.524 | 0.456 | 0.980 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.523 | 0.401 | 0.924 | |
| Credibility: | | | | | 1.00 | 1.00 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.503 | 0.411 | 0.914 | |
| Limit Factor: | | | | | 1.066 | 1.171 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.536 | 0.482 | 1.018 | |
| Indicated Relativity Change: | | | | | | | | 3.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 99.4% |

Code: 9620 RHG: 4 NAICS: 81 ILDG: 2 MLDG: 4 CLASS: FUNERAL DIRECTORS

| POLICY YEAR | ADJUSTED PAYROLL (P/R) | CLAIM COUNTS | | | ADJUSTED LOSSES | | | ADJ. LOSS TO P/R (00s) |
|--------------------------------------------------------------------|------------------------|--------------|-------------|--------------|-----------------|--------------|--------------|------------------------|
| | | SERIOUS | NON-SERIOUS | MEDICAL-ONLY | INDEMNITY | MEDICAL | TOTAL | |
| 2014 | 149,031,139 | 3 | 62 | 130 | 829,168 | 1,162,197 | 1,991,365 | 1.336 |
| 2015 | 152,627,732 | 4 | 41 | 137 | 609,499 | 813,085 | 1,422,584 | 0.932 |
| 2016 | 152,305,587 | 6 | 44 | 122 | 784,486 | 841,542 | 1,626,028 | 1.068 |
| 2017 | 155,373,505 | 3 | 56 | 147 | 1,149,088 | 1,193,728 | 2,342,816 | 1.508 |
| 2018 | 147,483,035 | 0 | 66 | 148 | 1,213,361 | 1,653,960 | 2,867,321 | 1.944 |
| 756,820,998 | | 16 | 269 | 684 | 4,585,603 | 5,664,512 | 10,250,115 | |
| Adjusted Loss to Payroll Ratio: | | | | | 0.606 | 0.748 | 1.354 | |
| Expected Unlimited Loss to Payroll Ratio: | | | | | 0.712 | 1.103 | 1.816 | |
| Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.): | | | | | 0.626 | 0.806 | 1.432 | |
| Credibility: | | | | | 0.78 | 0.81 | | |
| Indicated Limited Loss to Payroll Ratio: | | | | | 0.610 | 0.759 | 1.370 | |
| Limit Factor: | | | | | 1.097 | 1.272 | | |
| Selected (Unlimited) Loss to Payroll Ratio: | | | | | 0.669 | 0.966 | 1.635 | |
| Indicated Relativity Change: | | | | | | | | -9.9% |
| Relativity to Statewide Average Loss to Payroll Ratio: | | | | | | | | 159.8% |