

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 0005 RHG: 2 NAICS: 11 ILDG: 2 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	
2019	856,364,529	31	573	1,108	12,706,260	13,392,927	26,099,187	3.048
2020	855,411,982	16	517	1,029	11,766,758	13,248,264	25,015,022	2.924
2021	925,760,318	10	472	1,014	9,658,120	12,219,762	21,877,882	2.363
2,637,536,829		57	1,562	3,151	34,131,139	38,860,953	72,992,092	
Adjusted Loss to Payroll Ratio:					1.294	1.473	2.767	
Expected Unlimited Loss to Payroll Ratio:					1.460	1.773	3.232	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.384	1.514	2.899	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.294	1.473	2.767	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.394	1.734	3.128	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								306.5%

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	
2019	1,015,648,645	87	893	1,251	19,262,636	23,869,049	43,131,685	4.247
2020	1,055,614,426	53	854	1,149	16,966,234	22,433,299	39,399,533	3.732
2021	1,063,670,706	34	784	1,172	19,272,212	24,958,925	44,231,137	4.158
3,134,933,777		174	2,531	3,572	55,501,082	71,261,272	126,762,354	
Adjusted Loss to Payroll Ratio:					1.770	2.273	4.044	
Expected Unlimited Loss to Payroll Ratio:					1.839	2.566	4.405	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.744	2.192	3.936	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.770	2.273	4.044	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.907	2.676	4.583	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								449.0%

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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	
2017	144,078,724	8	117	256	2,135,743	2,092,712	4,228,455	2.935
2018	172,598,181	17	167	288	4,310,861	3,895,143	8,206,004	4.754
2019	199,504,014	11	188	319	3,968,065	3,864,411	7,832,476	3.926
2020	207,510,055	5	222	352	4,210,256	4,551,216	8,761,472	4.222
2021	243,069,925	6	252	357	4,721,326	5,188,645	9,909,971	4.077
966,760,899		47	946	1,572	19,346,251	19,592,127	38,938,378	
Adjusted Loss to Payroll Ratio:					2.001	2.027	4.028	
Expected Unlimited Loss to Payroll Ratio:					2.011	2.444	4.454	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.872	1.995	3.867	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.001	2.027	4.028	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.196	2.496	4.692	
Indicated Relativity Change:								5.3%
Relativity to Statewide Average Loss to Payroll Ratio:								459.7%

Code: 0035 RHG: 2 NAICS: 11 ILDG: 3 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	
2019	445,253,855	14	301	530	6,451,876	5,240,005	11,691,881	2.626
2020	534,672,421	10	327	613	7,464,014	6,655,414	14,119,428	2.641
2021	623,193,418	3	344	597	8,621,092	7,030,021	15,651,113	2.511
1,603,119,694		27	972	1,740	22,536,982	18,925,441	41,462,423	
Adjusted Loss to Payroll Ratio:					1.406	1.181	2.586	
Expected Unlimited Loss to Payroll Ratio:					1.587	1.622	3.209	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.505	1.386	2.890	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.406	1.181	2.586	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.515	1.390	2.904	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								284.5%

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	
2019	638,941,716	35	708	1,068	13,697,007	13,167,974	26,864,981	4.205
2020	664,682,282	24	698	912	15,267,241	14,507,693	29,774,934	4.480
2021	690,960,344	11	701	879	15,876,930	13,901,874	29,778,804	4.310
1,994,584,342		70	2,107	2,859	44,841,178	41,577,541	86,418,719	
Adjusted Loss to Payroll Ratio:					2.248	2.085	4.333	
Expected Unlimited Loss to Payroll Ratio:					2.359	2.576	4.935	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.237	2.200	4.438	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.248	2.085	4.333	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.422	2.454	4.876	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								477.7%

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	
2017	93,015,527	9	79	154	2,185,592	2,504,312	4,689,904	5.042
2018	92,271,499	12	105	100	2,942,975	2,586,584	5,529,559	5.993
2019	96,879,179	13	71	111	2,044,305	2,799,858	4,844,163	5.000
2020	103,409,405	9	64	77	2,299,841	3,057,435	5,357,276	5.181
2021	105,869,484	4	67	94	2,025,480	3,271,046	5,296,526	5.003
491,445,094		47	386	536	11,498,192	14,219,235	25,717,428	
Adjusted Loss to Payroll Ratio:					2.340	2.893	5.233	
Expected Unlimited Loss to Payroll Ratio:					2.525	3.538	6.063	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.236	2.553	4.789	
Credibility:					0.99	0.98		
Indicated Limited Loss to Payroll Ratio:					2.339	2.886	5.225	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					2.699	4.025	6.723	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								658.7%

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Code: 0040 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 2 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	
2019	2,396,302,402	96	1,258	2,163	27,051,036	30,854,631	57,905,667	2.416
2020	2,283,606,806	52	1,152	1,530	24,670,928	27,118,830	51,789,758	2.268
2021	2,315,016,597	35	1,168	1,540	26,169,897	30,671,000	56,840,897	2.455
6,994,925,805		183	3,578	5,233	77,891,861	88,644,461	166,536,322	
Adjusted Loss to Payroll Ratio:					1.114	1.267	2.381	
Expected Unlimited Loss to Payroll Ratio:					1.121	1.481	2.603	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.063	1.266	2.329	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.114	1.267	2.381	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.200	1.492	2.691	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								263.7%

Code: 0041 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 1 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	
2017	73,678,805	2	50	66	771,546	874,713	1,646,259	2.234
2018	70,792,320	4	37	57	818,393	718,403	1,536,796	2.171
2019	69,676,917	4	43	60	984,296	1,010,713	1,995,009	2.863
2020	79,316,276	4	33	58	1,166,317	1,205,461	2,371,778	2.990
2021	84,423,763	1	38	61	1,034,040	972,787	2,006,827	2.377
377,888,081		15	201	302	4,774,592	4,782,077	9,556,669	
Adjusted Loss to Payroll Ratio:					1.263	1.265	2.529	
Expected Unlimited Loss to Payroll Ratio:					1.218	1.672	2.890	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.155	1.429	2.583	
Credibility:					0.69	0.70		
Indicated Limited Loss to Payroll Ratio:					1.229	1.315	2.544	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.324	1.548	2.872	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								281.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 0042 RHG: 2 NAICS: 56 ILDG: 2 MLDG: 2 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	
2019	2,831,888,641	125	1,918	2,749	47,520,837	44,710,893	92,231,730	3.257
2020	2,964,456,313	87	1,852	2,553	48,973,195	48,138,579	97,111,774	3.276
2021	3,217,556,977	39	1,861	2,577	52,245,234	48,427,894	100,673,128	3.129
9,013,901,931		251	5,631	7,879	148,739,266	141,277,366	290,016,631	
Adjusted Loss to Payroll Ratio:					1.650	1.567	3.217	
Expected Unlimited Loss to Payroll Ratio:					1.765	1.879	3.644	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.627	1.588	3.215	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.650	1.567	3.217	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.778	1.845	3.623	
Indicated Relativity Change:								-0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								354.9%

Code: 0045 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 2 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	
2019	942,111,215	42	449	715	10,897,054	10,765,275	21,662,329	2.299
2020	991,900,608	25	417	683	11,113,449	11,193,180	22,306,629	2.249
2021	1,018,022,730	21	391	561	11,596,783	13,247,085	24,843,868	2.440
2,952,034,553		88	1,257	1,959	33,607,286	35,205,540	68,812,826	
Adjusted Loss to Payroll Ratio:					1.138	1.193	2.331	
Expected Unlimited Loss to Payroll Ratio:					1.217	1.525	2.742	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.100	1.153	2.253	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.138	1.193	2.331	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.287	1.588	2.875	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								281.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 0050 RHG: 6 NAICS: 11 ILDG: 1 MLDG: 1 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	
2018	274,853,051	16	164	297	3,922,184	4,607,957	8,530,141	3.104
2019	290,824,224	10	141	293	3,134,899	3,428,558	6,563,457	2.257
2020	311,109,957	14	140	251	5,501,672	5,087,865	10,589,537	3.404
2021	334,509,630	10	151	280	5,664,240	5,286,180	10,950,420	3.274
1,211,296,862		50	596	1,121	18,222,995	18,410,560	36,633,555	
Adjusted Loss to Payroll Ratio:					1.504	1.520	3.024	
Expected Unlimited Loss to Payroll Ratio:					1.589	2.048	3.637	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.330	1.281	2.611	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.504	1.520	3.024	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.836	2.445	4.281	
Indicated Relativity Change:								17.7%
Relativity to Statewide Average Loss to Payroll Ratio:								419.4%

Code: 0079 RHG: 2 NAICS: 11 ILDG: 1 MLDG: 1 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	
2019	1,365,904,692	46	470	1,576	9,656,687	12,488,933	22,145,620	1.621
2020	1,497,893,776	29	528	1,410	11,199,310	13,796,067	24,995,377	1.669
2021	1,571,944,307	13	547	1,417	11,300,240	14,685,157	25,985,397	1.653
4,435,742,775		88	1,545	4,403	32,156,236	40,970,157	73,126,393	
Adjusted Loss to Payroll Ratio:					0.725	0.924	1.649	
Expected Unlimited Loss to Payroll Ratio:					0.760	1.067	1.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.720	0.912	1.632	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.725	0.924	1.649	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.781	1.087	1.868	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								183.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 0096 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 2 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	
2019	477,228,462	13	224	467	5,389,943	5,651,739	11,041,682	2.314
2020	525,645,047	14	252	494	6,511,794	6,908,467	13,420,261	2.553
2021	590,241,916	5	297	571	6,566,706	8,871,744	15,438,450	2.616
1,593,115,425		32	773	1,532	18,468,442	21,431,950	39,900,392	
Adjusted Loss to Payroll Ratio:					1.159	1.345	2.505	
Expected Unlimited Loss to Payroll Ratio:					1.155	1.534	2.689	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.044	1.159	2.203	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.159	1.345	2.505	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.311	1.791	3.102	
Indicated Relativity Change:								15.4%
Relativity to Statewide Average Loss to Payroll Ratio:								303.9%

Code: 0106 RHG: 7 NAICS: 56 ILDG: 2 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	
2019	596,035,914	51	340	677	14,955,327	14,581,976	29,537,303	4.956
2020	785,563,070	31	423	655	14,026,223	15,155,948	29,182,171	3.715
2021	847,423,764	32	472	755	24,406,958	21,704,439	46,111,397	5.441
2,229,022,748		114	1,235	2,087	53,388,508	51,442,363	104,830,871	
Adjusted Loss to Payroll Ratio:					2.395	2.308	4.703	
Expected Unlimited Loss to Payroll Ratio:					2.956	3.815	6.771	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.236	2.101	4.337	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.395	2.308	4.703	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					3.148	4.174	7.322	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								717.4%

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Code: 0171 RHG: 4 NAICS: 11 ILDG: 1 MLDG: 1 CLASS: FIELD 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	247,088,157	21	159	263	4,409,208	3,831,604	8,240,812	3.335
2018	246,215,780	14	163	265	3,127,780	3,390,838	6,518,618	2.648
2019	263,226,293	16	142	259	3,241,973	4,006,573	7,248,546	2.754
2020	262,824,011	15	153	228	4,552,610	4,491,623	9,044,233	3.441
2021	259,418,572	11	171	246	5,700,642	5,834,136	11,534,778	4.446
1,278,772,813		77	788	1,261	21,032,214	21,554,774	42,586,988	
Adjusted Loss to Payroll Ratio:					1.645	1.686	3.330	
Expected Unlimited Loss to Payroll Ratio:					1.751	2.171	3.922	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.583	1.641	3.224	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.645	1.686	3.330	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.859	2.244	4.104	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								402.1%

INCLUDES 0044 D 9-1-22

Code: 0172 RHG: 2 NAICS: 11 ILDG: 2 MLDG: 2 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	
2019	2,112,672,486	70	1,230	2,416	23,424,128	24,482,510	47,906,638	2.268
2020	2,139,759,282	43	1,133	1,986	22,904,185	24,418,197	47,322,382	2.212
2021	2,221,712,267	27	1,118	1,978	24,966,261	24,890,517	49,856,778	2.244
6,474,144,035		140	3,481	6,380	71,294,573	73,791,223	145,085,797	
Adjusted Loss to Payroll Ratio:					1.101	1.140	2.241	
Expected Unlimited Loss to Payroll Ratio:					1.233	1.494	2.727	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.169	1.276	2.446	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.101	1.140	2.241	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.186	1.342	2.528	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								247.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 0251 RHG: 5 NAICS: 22 ILDG: 1 MLDG: 1 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	
2017	25,294,379	2	10	22	341,154	193,892	535,046	2.115
2018	21,667,979	2	8	21	540,411	291,586	831,997	3.840
2019	20,240,792	0	8	9	234,369	266,029	500,398	2.472
2020	23,770,992	0	10	15	323,627	218,732	542,359	2.282
2021	46,246,273	3	10	21	929,268	473,673	1,402,941	3.034
	137,220,415	7	46	88	2,368,829	1,443,912	3,812,740	
Adjusted Loss to Payroll Ratio:					1.726	1.052	2.779	
Expected Unlimited Loss to Payroll Ratio:					1.375	1.167	2.542	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.153	0.759	1.913	
Credibility:					0.47	0.38		
Indicated Limited Loss to Payroll Ratio:					1.421	0.870	2.291	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.640	1.213	2.853	
Indicated Relativity Change:								12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								279.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

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

Code: 0400 RHG: 5 NAICS: 42 ILDG: 1 MLDG: 1 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	
2017	11,267,345	2	11	29	217,900	509,035	726,935	6.452
2018	11,360,346	0	4	15	68,396	110,063	178,459	1.571
2019	12,697,118	3	15	12	640,078	759,040	1,399,118	11.019
2020	10,238,974	0	5	8	94,175	72,659	166,834	1.629
2021	9,630,048	0	1	8	29,662	39,277	68,939	0.716
55,193,831		5	36	72	1,050,212	1,490,075	2,540,287	
Adjusted Loss to Payroll Ratio:					1.903	2.700	4.602	
Expected Unlimited Loss to Payroll Ratio:					2.412	3.572	5.984	
Expected Unlimited Loss to Payroll Ratio (Class 0400 Only)*:					1.512	2.238	3.750	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.137	2.578	4.715	
Credibility:					0.41	0.41		
Indicated Limited Loss to Payroll Ratio:					2.042	2.628	4.669	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					2.356	3.665	6.021	
Indicated Relativity Change:								0.6%
Indicated Relativity Change (Class 0400 Only)*:								60.6%
Selected (Unlimited) Loss to Payroll Ratio (Restricted to 25% Change; Class 0400 Only):					1.834	2.853	4.687	
Relativity to Statewide Average Loss to Payroll Ratio:								590.0%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 1122 RHG: 4 NAICS: 21 ILDG: 1 MLDG: 1 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	
2017	46,422,093	0	9	34	249,033	285,962	534,995	1.152
2018	54,009,515	0	6	25	104,414	101,101	205,515	0.381
2019	45,644,439	0	9	28	372,265	424,916	797,181	1.747
2020	51,499,435	0	12	26	425,886	435,799	861,685	1.673
2021	46,897,426	0	9	15	527,928	370,483	898,411	1.916
244,472,908		0	45	128	1,679,526	1,618,261	3,297,787	
Adjusted Loss to Payroll Ratio:					0.687	0.662	1.349	
Expected Unlimited Loss to Payroll Ratio:					0.644	0.812	1.456	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.582	0.614	1.196	
Credibility:					0.44	0.42		
Indicated Limited Loss to Payroll Ratio:					0.628	0.634	1.262	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.710	0.844	1.554	
Indicated Relativity Change:								6.7%
Relativity to Statewide Average Loss to Payroll Ratio:								152.3%

Code: 1320 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 4 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	
2017	240,870,599	2	22	40	789,944	648,211	1,438,155	0.597
2018	269,218,675	3	21	59	704,765	557,731	1,262,496	0.469
2019	259,190,655	2	19	48	1,523,453	804,686	2,328,139	0.898
2020	238,882,086	2	16	35	707,974	603,619	1,311,593	0.549
2021	292,063,055	0	17	23	411,469	482,514	893,983	0.306
1,300,225,069		9	95	205	4,137,605	3,096,762	7,234,366	
Adjusted Loss to Payroll Ratio:					0.318	0.238	0.556	
Expected Unlimited Loss to Payroll Ratio:					0.444	0.478	0.922	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.372	0.299	0.671	
Credibility:					0.71	0.61		
Indicated Limited Loss to Payroll Ratio:					0.334	0.262	0.595	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.407	0.421	0.828	
Indicated Relativity Change:								-10.2%
Relativity to Statewide Average Loss to Payroll Ratio:								81.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 1322 RHG: 6 NAICS: 21 ILDG: 4 MLDG: 4 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	
2017	146,595,913	5	15	51	1,732,083	1,016,450	2,748,533	1.875
2018	148,025,890	1	36	41	2,211,702	1,671,767	3,883,469	2.624
2019	151,923,614	1	30	38	1,767,625	878,106	2,645,731	1.741
2020	91,888,332	1	9	19	285,880	263,647	549,527	0.598
2021	153,260,650	0	27	33	1,828,044	1,144,552	2,972,596	1.940
691,694,398		8	117	182	7,825,334	4,974,522	12,799,857	
Adjusted Loss to Payroll Ratio:					1.131	0.719	1.851	
Expected Unlimited Loss to Payroll Ratio:					1.441	1.328	2.770	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.207	0.830	2.037	
Credibility:					0.89	0.72		
Indicated Limited Loss to Payroll Ratio:					1.140	0.751	1.891	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.391	1.208	2.599	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								254.6%

Code: 1330 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 1 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	
2017	8,400,829	1	2	1	136,434	145,726	282,160	3.359
2018	8,586,262	0	0	1	0	1,068	1,068	0.012
2019	8,177,133	0	1	3	3,311	10,084	13,395	0.164
2020	9,936,322	0	1	2	214,805	91,707	306,512	3.085
2021	8,872,704	0	2	1	47,054	39,654	86,708	0.977
43,973,250		1	6	8	401,604	288,239	689,843	
Adjusted Loss to Payroll Ratio:					0.913	0.655	1.569	
Expected Unlimited Loss to Payroll Ratio:					0.644	0.649	1.293	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.551	0.443	0.993	
Credibility:					0.22	0.19		
Indicated Limited Loss to Payroll Ratio:					0.631	0.483	1.114	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.713	0.644	1.357	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								132.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 1438 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 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	
2017	58,702,367	8	26	58	1,292,158	898,501	2,190,659	3.732
2018	57,127,416	3	38	65	1,145,668	1,010,562	2,156,230	3.774
2019	57,460,610	0	22	58	1,094,405	782,672	1,877,077	3.267
2020	53,372,775	2	39	55	977,577	765,011	1,742,588	3.265
2021	65,618,224	0	28	84	668,667	473,236	1,141,903	1.740
292,281,392		13	153	320	5,178,475	3,929,982	9,108,457	
Adjusted Loss to Payroll Ratio:					1.772	1.345	3.116	
Expected Unlimited Loss to Payroll Ratio:					2.019	1.747	3.766	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.893	1.483	3.377	
Credibility:					0.75	0.63		
Indicated Limited Loss to Payroll Ratio:					1.802	1.396	3.198	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.977	1.720	3.697	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								362.2%

Code: 1452 RHG: 4 NAICS: 21 ILDG: 4 MLDG: 4 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	
2017	27,043,306	1	2	20	390,480	96,460	486,940	1.801
2018	37,702,462	3	5	12	651,192	324,857	976,049	2.589
2019	38,644,213	0	5	17	271,115	194,469	465,584	1.205
2020	51,347,347	0	4	22	190,798	125,671	316,469	0.616
2021	54,376,295	1	5	16	319,274	196,826	516,100	0.949
209,113,623		5	21	87	1,822,859	938,282	2,761,140	
Adjusted Loss to Payroll Ratio:					0.872	0.449	1.320	
Expected Unlimited Loss to Payroll Ratio:					0.987	0.774	1.761	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.893	0.585	1.477	
Credibility:					0.49	0.39		
Indicated Limited Loss to Payroll Ratio:					0.882	0.532	1.415	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.998	0.709	1.706	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								167.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 1463 RHG: 6 NAICS: 31 ILDG: 3 MLDG: 1 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	
2017	90,323,177	9	25	34	1,050,921	830,099	1,881,020	2.083
2018	92,364,612	4	17	29	1,011,517	952,320	1,963,837	2.126
2019	97,835,055	1	20	28	407,044	328,141	735,185	0.751
2020	102,421,732	2	26	25	1,395,230	1,270,168	2,665,398	2.602
2021	107,957,857	1	25	56	1,856,402	1,606,373	3,462,775	3.208
490,902,434		17	113	172	5,721,113	4,987,100	10,708,213	
Adjusted Loss to Payroll Ratio:					1.165	1.016	2.181	
Expected Unlimited Loss to Payroll Ratio:					1.108	1.132	2.240	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.934	0.736	1.670	
Credibility:					0.70	0.58		
Indicated Limited Loss to Payroll Ratio:					1.096	0.900	1.995	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.337	1.447	2.784	
Indicated Relativity Change:								24.3%
Relativity to Statewide Average Loss to Payroll Ratio:								272.8%

Code: 1624 RHG: 4 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	
2017	61,670,984	2	8	12	467,853	271,521	739,374	1.199
2018	69,376,366	2	11	23	364,082	317,268	681,350	0.982
2019	66,526,020	3	15	30	984,326	747,831	1,732,157	2.604
2020	82,598,758	1	20	17	675,956	532,617	1,208,573	1.463
2021	87,216,505	0	17	29	833,011	489,309	1,322,320	1.516
367,388,633		8	71	111	3,325,228	2,358,547	5,683,775	
Adjusted Loss to Payroll Ratio:					0.905	0.642	1.547	
Expected Unlimited Loss to Payroll Ratio:					1.112	1.019	2.131	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.005	0.770	1.775	
Credibility:					0.64	0.54		
Indicated Limited Loss to Payroll Ratio:					0.941	0.701	1.642	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.064	0.933	1.997	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								195.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 1699 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 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	
2017	23,664,407	0	3	6	39,381	30,257	69,638	0.294
2018	21,938,729	0	5	3	90,543	43,516	134,059	0.611
2019	19,358,017	1	1	8	95,622	55,409	151,031	0.780
2020	30,762,978	0	5	9	286,309	452,215	738,524	2.401
2021	38,590,385	0	5	5	251,424	110,222	361,646	0.937
134,314,516		1	19	31	763,278	691,618	1,454,896	
Adjusted Loss to Payroll Ratio:					0.568	0.515	1.083	
Expected Unlimited Loss to Payroll Ratio:					0.515	0.478	0.992	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.491	0.424	0.916	
Credibility:					0.32	0.28		
Indicated Limited Loss to Payroll Ratio:					0.516	0.450	0.966	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.556	0.529	1.085	
Indicated Relativity Change:								9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								106.3%

Code: 1701 RHG: 7 NAICS: 31 ILDG: 4 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	
2017	94,839,861	5	19	55	871,162	592,423	1,463,585	1.543
2018	105,927,305	3	17	36	470,039	740,883	1,210,922	1.143
2019	108,777,917	0	13	43	638,415	656,578	1,294,993	1.190
2020	105,317,845	4	23	34	1,041,312	944,418	1,985,730	1.885
2021	114,743,447	0	20	34	1,022,756	1,074,730	2,097,486	1.828
529,606,375		12	92	202	4,043,683	4,009,032	8,052,716	
Adjusted Loss to Payroll Ratio:					0.764	0.757	1.521	
Expected Unlimited Loss to Payroll Ratio:					0.878	1.022	1.900	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.688	0.592	1.280	
Credibility:					0.64	0.55		
Indicated Limited Loss to Payroll Ratio:					0.736	0.683	1.419	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					0.967	1.235	2.203	
Indicated Relativity Change:								15.9%
Relativity to Statewide Average Loss to Payroll Ratio:								215.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 1710 RHG: 7 NAICS: 21 ILDG: 1 MLDG: 2 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	
2017	89,846,819	1	19	49	467,958	824,578	1,292,536	1.439
2018	88,815,585	4	12	36	480,238	618,190	1,098,428	1.237
2019	90,845,814	2	20	34	813,247	715,968	1,529,215	1.683
2020	87,550,732	1	24	33	905,860	760,499	1,666,359	1.903
2021	93,930,721	0	21	32	912,057	901,475	1,813,532	1.931
450,989,671		8	96	184	3,579,360	3,820,709	7,400,070	
Adjusted Loss to Payroll Ratio:					0.794	0.847	1.641	
Expected Unlimited Loss to Payroll Ratio:					1.058	1.292	2.350	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.823	0.719	1.543	
Credibility:					0.64	0.57		
Indicated Limited Loss to Payroll Ratio:					0.804	0.792	1.596	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					1.057	1.433	2.490	
Indicated Relativity Change:								5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								243.9%

Code: 1741 RHG: 6 NAICS: 21 ILDG: 1 MLDG: 1 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	
2017	19,490,390	1	1	6	99,164	110,863	210,027	1.078
2018	21,296,903	0	8	14	191,763	154,881	346,644	1.628
2019	23,379,537	1	5	12	170,635	328,690	499,325	2.136
2020	21,605,941	0	8	14	233,130	313,862	546,992	2.532
2021	23,793,001	0	9	11	472,516	269,695	742,211	3.119
109,565,772		2	31	57	1,167,208	1,177,991	2,345,199	
Adjusted Loss to Payroll Ratio:					1.065	1.075	2.140	
Expected Unlimited Loss to Payroll Ratio:					0.889	1.390	2.278	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.744	0.869	1.613	
Credibility:					0.35	0.35		
Indicated Limited Loss to Payroll Ratio:					0.857	0.941	1.797	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.045	1.513	2.558	
Indicated Relativity Change:								12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								250.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 1803 RHG: 4 NAICS: 31 ILDG: 3 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	
2017	103,629,391	11	54	154	2,409,092	2,515,389	4,924,481	4.752
2018	118,085,359	11	93	140	3,204,315	3,578,417	6,782,732	5.744
2019	116,387,914	5	98	174	2,912,190	2,484,512	5,396,702	4.637
2020	110,476,112	1	79	151	1,810,154	1,944,083	3,754,237	3.398
2021	125,625,095	1	99	167	2,896,410	2,811,640	5,708,050	4.544
574,203,871		29	423	786	13,232,161	13,334,040	26,566,201	
Adjusted Loss to Payroll Ratio:					2.304	2.322	4.627	
Expected Unlimited Loss to Payroll Ratio:					2.475	2.892	5.367	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.253	2.273	4.526	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					2.304	2.321	4.626	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.605	3.090	5.696	
Indicated Relativity Change:								6.1%
Relativity to Statewide Average Loss to Payroll Ratio:								558.0%

Code: 1925 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 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	
2017	24,964,776	1	27	42	329,280	427,056	756,336	3.030
2018	27,921,741	3	26	59	741,784	758,153	1,499,937	5.372
2019	24,268,289	3	29	67	656,432	962,771	1,619,203	6.672
2020	21,933,986	4	33	53	1,088,612	866,879	1,955,491	8.915
2021	23,013,286	3	15	28	333,865	299,950	633,815	2.754
122,102,078		14	130	249	3,149,974	3,314,808	6,464,782	
Adjusted Loss to Payroll Ratio:					2.580	2.715	5.295	
Expected Unlimited Loss to Payroll Ratio:					2.843	4.145	6.988	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.588	3.257	5.846	
Credibility:					0.60	0.61		
Indicated Limited Loss to Payroll Ratio:					2.583	2.928	5.511	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.920	3.898	6.818	
Indicated Relativity Change:								-2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								668.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2002 RHG: 1 NAICS: 31 ILDG: 1 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	
2017	83,418,249	6	92	89	1,581,499	1,464,096	3,045,595	3.651
2018	107,515,467	4	113	145	2,453,101	1,792,959	4,246,060	3.949
2019	111,717,713	3	159	173	3,404,984	2,701,422	6,106,406	5.466
2020	118,778,060	1	175	151	3,670,412	2,709,689	6,380,101	5.371
2021	115,301,271	1	122	125	2,907,163	3,362,712	6,269,875	5.438
536,730,761		15	661	683	14,017,159	12,030,878	26,048,037	
Adjusted Loss to Payroll Ratio:					2.612	2.242	4.853	
Expected Unlimited Loss to Payroll Ratio:					2.620	2.395	5.015	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.536	2.208	4.744	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					2.612	2.240	4.851	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					2.776	2.541	5.316	
Indicated Relativity Change:								6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								520.9%

Code: 2003 RHG: 2 NAICS: 31 ILDG: 2 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	
2019	2,042,581,115	66	1,403	2,066	34,026,508	31,331,995	65,358,503	3.200
2020	2,077,678,348	40	1,504	1,845	40,330,708	36,230,104	76,560,812	3.685
2021	2,190,268,955	23	1,498	2,076	44,865,056	39,339,810	84,204,866	3.844
6,310,528,418		129	4,405	5,987	119,222,272	106,901,909	226,124,180	
Adjusted Loss to Payroll Ratio:					1.889	1.694	3.583	
Expected Unlimited Loss to Payroll Ratio:					2.012	1.924	3.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.922	1.709	3.631	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.889	1.694	3.583	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.036	1.994	4.029	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								394.8%

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Code: 2014 RHG: 5 NAICS: 31 ILDG: 2 MLDG: 1 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	
2017	154,924,601	10	98	194	2,410,628	2,099,194	4,509,822	2.911
2018	163,344,789	6	74	170	2,164,299	1,765,812	3,930,111	2.406
2019	150,250,854	3	66	133	1,791,695	1,830,613	3,622,308	2.411
2020	159,209,633	8	87	168	2,850,224	2,977,924	5,828,148	3.661
2021	161,760,367	4	72	153	2,708,856	2,051,328	4,760,184	2.943
789,490,244		31	397	818	11,925,702	10,724,871	22,650,573	
Adjusted Loss to Payroll Ratio:					1.511	1.358	2.869	
Expected Unlimited Loss to Payroll Ratio:					1.725	1.790	3.516	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.539	1.343	2.882	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					1.511	1.357	2.868	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.743	1.892	3.636	
Indicated Relativity Change:								3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								356.2%

Code: 2030 RHG: 5 NAICS: 31 ILDG: 4 MLDG: 4 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	
2017	46,087,884	0	12	29	299,693	220,444	520,137	1.129
2018	46,651,151	0	11	24	226,924	378,196	605,120	1.297
2019	50,355,263	1	16	32	742,260	573,328	1,315,588	2.613
2020	53,903,186	2	18	22	1,352,634	1,051,352	2,403,986	4.460
2021	58,656,178	1	14	36	685,395	892,621	1,578,016	2.690
255,653,662		4	71	143	3,306,906	3,115,941	6,422,847	
Adjusted Loss to Payroll Ratio:					1.294	1.219	2.512	
Expected Unlimited Loss to Payroll Ratio:					1.213	1.526	2.738	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.082	1.145	2.227	
Credibility:					0.57	0.54		
Indicated Limited Loss to Payroll Ratio:					1.202	1.185	2.387	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.387	1.652	3.040	
Indicated Relativity Change:								11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								297.8%

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Code: 2063 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 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	
2019	821,914,006	24	328	701	8,939,650	7,718,178	16,657,828	2.027
2020	879,692,049	13	401	717	11,355,066	9,429,964	20,785,030	2.363
2021	910,972,102	6	449	802	13,817,279	9,845,818	23,663,097	2.598
2,612,578,157		43	1,178	2,220	34,111,995	26,993,959	61,105,954	
Adjusted Loss to Payroll Ratio:					1.306	1.033	2.339	
Expected Unlimited Loss to Payroll Ratio:					1.243	1.180	2.423	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.166	1.002	2.167	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.306	1.033	2.339	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.433	1.273	2.705	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								265.1%

INCLUDES EXPERIENCE OF 2150 D1-1-20

Code: 2081 RHG: 2 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	
2018	136,979,365	8	96	401	2,511,138	2,915,496	5,426,634	3.962
2019	161,537,228	13	116	390	3,641,049	3,520,851	7,161,900	4.434
2020	157,141,333	4	113	356	3,463,084	3,795,885	7,258,969	4.619
2021	187,232,438	2	117	360	4,049,387	4,722,663	8,772,050	4.685
642,890,364		27	442	1,507	13,664,658	14,954,895	28,619,553	
Adjusted Loss to Payroll Ratio:					2.126	2.326	4.452	
Expected Unlimited Loss to Payroll Ratio:					2.628	3.349	5.977	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.510	2.975	5.485	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.126	2.326	4.452	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.290	2.738	5.028	
Indicated Relativity Change:								-15.9%
Relativity to Statewide Average Loss to Payroll Ratio:								492.6%

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Code: 2095 RHG: 2 NAICS: 31 ILDG: 3 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	
2019	308,159,037	12	371	521	6,086,013	7,208,198	13,294,211	4.314
2020	389,697,950	11	339	538	6,134,717	6,891,207	13,025,924	3.343
2021	401,786,800	4	345	644	7,822,321	8,325,717	16,148,038	4.019
	1,099,643,787	27	1,055	1,703	20,043,051	22,425,122	42,468,173	
Adjusted Loss to Payroll Ratio:					1.823	2.039	3.862	
Expected Unlimited Loss to Payroll Ratio:					2.054	2.395	4.449	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.962	2.128	4.090	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.823	2.039	3.862	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.964	2.400	4.364	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								427.6%

Code: 2102 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 3 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	
2017	48,129,628	0	36	99	667,919	698,749	1,366,668	2.840
2018	52,855,089	4	31	81	622,231	809,539	1,431,770	2.709
2019	99,468,647	3	54	157	1,108,665	1,561,332	2,669,997	2.684
2020	92,272,333	3	43	115	1,542,242	1,338,045	2,880,287	3.122
2021	95,431,553	1	56	152	823,192	1,530,626	2,353,818	2.466
	388,157,249	11	220	604	4,764,249	5,938,291	10,702,540	
Adjusted Loss to Payroll Ratio:					1.227	1.530	2.757	
Expected Unlimited Loss to Payroll Ratio:					1.537	2.176	3.713	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.400	1.710	3.109	
Credibility:					0.75	0.75		
Indicated Limited Loss to Payroll Ratio:					1.271	1.576	2.847	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.437	2.098	3.535	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								346.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2107 RHG: 1 NAICS: 31 ILDG: 2 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	
2018	292,804,230	12	245	562	3,421,967	4,002,826	7,424,793	2.536
2019	311,270,757	12	221	480	3,562,042	4,491,825	8,053,867	2.587
2020	318,737,250	4	260	464	4,032,354	4,999,531	9,031,885	2.834
2021	348,363,351	5	224	512	4,129,419	5,408,587	9,538,006	2.738
1,271,175,588		33	950	2,018	15,145,781	18,902,768	34,048,549	
Adjusted Loss to Payroll Ratio:					1.191	1.487	2.679	
Expected Unlimited Loss to Payroll Ratio:					1.319	1.667	2.987	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.277	1.537	2.814	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.191	1.487	2.679	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.266	1.687	2.953	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								289.4%

Code: 2108 RHG: 2 NAICS: 31 ILDG: 1 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	
2018	242,886,894	17	197	418	3,908,883	3,998,484	7,907,367	3.256
2019	272,425,546	13	227	378	4,269,335	4,516,951	8,786,286	3.225
2020	299,925,278	10	239	377	4,586,669	4,197,811	8,784,480	2.929
2021	299,381,239	2	208	396	3,983,308	4,151,075	8,134,383	2.717
1,114,618,957		42	871	1,569	16,748,195	16,864,322	33,612,517	
Adjusted Loss to Payroll Ratio:					1.503	1.513	3.016	
Expected Unlimited Loss to Payroll Ratio:					1.613	1.738	3.351	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.541	1.544	3.084	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.503	1.513	3.016	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.619	1.781	3.400	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								333.1%

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Effective September 1, 2024 (Proposed)

Code: 2109 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 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	
2017	130,791,338	10	98	218	2,752,454	1,690,319	4,442,773	3.397
2018	126,501,924	5	92	172	2,143,060	1,927,854	4,070,914	3.218
2019	122,190,025	8	98	165	1,879,422	1,742,615	3,622,037	2.964
2020	132,464,532	6	95	184	3,527,944	3,435,458	6,963,402	5.257
2021	149,029,058	2	112	238	2,797,296	2,420,933	5,218,229	3.501
660,976,877		31	495	977	13,100,176	11,217,178	24,317,354	
Adjusted Loss to Payroll Ratio:					1.982	1.697	3.679	
Expected Unlimited Loss to Payroll Ratio:					2.059	1.732	3.791	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.931	1.471	3.401	
Credibility:					1.00	0.87		
Indicated Limited Loss to Payroll Ratio:					1.982	1.667	3.649	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.175	2.054	4.229	
Indicated Relativity Change:								11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								414.3%

Code: 2111 RHG: 2 NAICS: 31 ILDG: 4 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	
2019	459,528,749	13	259	446	4,773,949	5,775,744	10,549,693	2.296
2020	442,287,715	10	303	490	6,608,519	7,711,146	14,319,665	3.238
2021	473,021,672	6	290	441	9,231,147	8,624,536	17,855,683	3.775
1,374,838,136		29	852	1,377	20,613,615	22,111,426	42,725,042	
Adjusted Loss to Payroll Ratio:					1.499	1.608	3.108	
Expected Unlimited Loss to Payroll Ratio:					1.487	1.718	3.205	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.420	1.526	2.947	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.499	1.608	3.108	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.615	1.893	3.508	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								343.7%

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Effective September 1, 2024 (Proposed)

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	
2017	45,657,708	3	56	95	794,972	945,276	1,740,248	3.812
2018	43,457,204	5	53	82	962,916	1,011,300	1,974,216	4.543
2019	46,939,336	6	52	59	1,550,062	1,154,193	2,704,255	5.761
2020	50,100,413	0	65	58	1,585,323	1,524,315	3,109,638	6.207
2021	40,533,104	0	36	58	1,034,724	879,770	1,914,494	4.723
226,687,765		14	262	352	5,927,997	5,514,854	11,442,851	
Adjusted Loss to Payroll Ratio:					2.615	2.433	5.048	
Expected Unlimited Loss to Payroll Ratio:					2.750	3.008	5.758	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.579	2.554	5.132	
Credibility:					0.77	0.71		
Indicated Limited Loss to Payroll Ratio:					2.607	2.468	5.075	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.860	3.040	5.901	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								578.1%

Code: 2116 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 2 CLASS: JUICE OR JUICE 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	
2017	130,351,969	4	81	227	1,414,073	1,838,550	3,252,623	2.495
2018	136,670,934	3	95	195	1,530,552	1,726,928	3,257,480	2.383
2019	114,895,511	2	77	141	1,191,132	1,637,249	2,828,381	2.462
2020	127,938,812	5	91	139	1,992,351	1,888,245	3,880,596	3.033
2021	160,904,555	1	89	182	2,601,873	2,151,423	4,753,296	2.954
670,761,781		15	433	884	8,729,981	9,242,395	17,972,375	
Adjusted Loss to Payroll Ratio:					1.302	1.378	2.679	
Expected Unlimited Loss to Payroll Ratio:					1.495	1.757	3.252	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.447	1.620	3.067	
Credibility:					0.94	0.91		
Indicated Limited Loss to Payroll Ratio:					1.310	1.400	2.710	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.392	1.588	2.981	
Indicated Relativity Change:								-8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								292.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 2117 RHG: 2 NAICS: 31 ILDG: 1 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	
2017	86,685,467	6	66	122	2,060,105	2,214,800	4,274,905	4.932
2018	81,290,818	5	66	106	1,757,292	1,893,468	3,650,760	4.491
2019	74,017,208	1	87	102	1,202,635	1,463,139	2,665,774	3.602
2020	81,054,518	3	66	98	1,750,435	1,758,013	3,508,448	4.329
2021	86,516,298	1	70	151	1,055,091	1,335,277	2,390,368	2.763
409,564,309		16	355	579	7,825,558	8,664,697	16,490,255	
Adjusted Loss to Payroll Ratio:					1.911	2.116	4.026	
Expected Unlimited Loss to Payroll Ratio:					2.188	2.609	4.797	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.089	2.318	4.407	
Credibility:					0.89	0.86		
Indicated Limited Loss to Payroll Ratio:					1.929	2.144	4.073	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.079	2.523	4.602	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								450.9%

Code: 2121 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 1 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	
2017	344,908,357	2	111	299	2,741,962	1,538,679	4,280,641	1.241
2018	348,009,374	6	137	247	3,157,411	2,780,118	5,937,529	1.706
2019	349,614,236	7	149	273	4,509,749	2,778,639	7,288,388	2.085
2020	326,158,819	4	135	232	3,396,166	3,262,636	6,658,802	2.042
2021	365,111,852	1	113	231	3,124,219	2,422,260	5,546,479	1.519
1,733,802,638		20	645	1,282	16,929,506	12,782,333	29,711,839	
Adjusted Loss to Payroll Ratio:					0.976	0.737	1.714	
Expected Unlimited Loss to Payroll Ratio:					1.138	0.844	1.981	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.101	0.778	1.879	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					0.976	0.738	1.714	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.038	0.837	1.875	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								183.7%

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Code: 2123 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 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	
2019	518,924,482	21	439	692	9,736,747	9,017,454	18,754,201	3.614
2020	541,650,638	10	346	767	8,868,389	9,699,603	18,567,992	3.428
2021	548,527,182	3	381	631	9,401,479	9,645,361	19,046,840	3.472
1,609,102,302		34	1,166	2,090	28,006,615	28,362,418	56,369,034	
Adjusted Loss to Payroll Ratio:					1.741	1.763	3.503	
Expected Unlimited Loss to Payroll Ratio:					1.864	2.007	3.871	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.780	1.783	3.563	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.741	1.763	3.503	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.875	2.075	3.950	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								387.0%

Code: 2142 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 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	
2019	923,268,872	14	301	761	7,081,595	6,599,058	13,680,653	1.482
2020	896,811,010	13	315	626	8,402,070	8,069,224	16,471,294	1.837
2021	983,975,832	9	295	667	7,937,252	7,254,523	15,191,775	1.544
2,804,055,714		36	911	2,054	23,420,916	21,922,805	45,343,721	
Adjusted Loss to Payroll Ratio:					0.835	0.782	1.617	
Expected Unlimited Loss to Payroll Ratio:					0.892	0.964	1.856	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.852	0.856	1.708	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.835	0.782	1.617	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.900	0.920	1.820	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								178.3%

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Code: 2163 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 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	
2019	974,245,099	42	671	1,469	19,822,687	17,898,297	37,720,984	3.872
2020	1,096,956,867	16	755	1,597	23,310,794	21,166,116	44,476,910	4.055
2021	1,153,965,872	2	786	1,717	24,747,972	22,660,185	47,408,157	4.108
	3,225,167,838	60	2,212	4,783	67,881,452	61,724,598	129,606,051	
Adjusted Loss to Payroll Ratio:					2.105	1.914	4.019	
Expected Unlimited Loss to Payroll Ratio:					2.353	2.385	4.738	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.207	2.025	4.232	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.105	1.914	4.019	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.309	2.357	4.667	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								457.2%

Code: 2222 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 3 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	
2017	38,758,034	4	14	35	565,202	530,086	1,095,288	2.826
2018	36,856,211	4	24	33	504,318	441,369	945,687	2.566
2019	35,769,211	2	18	45	604,018	479,772	1,083,790	3.030
2020	34,868,291	0	19	33	755,262	943,197	1,698,459	4.871
2021	50,257,872	0	42	50	533,393	762,618	1,296,011	2.579
	196,509,619	10	117	196	2,962,194	3,157,042	6,119,235	
Adjusted Loss to Payroll Ratio:					1.507	1.607	3.114	
Expected Unlimited Loss to Payroll Ratio:					1.490	1.590	3.080	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.398	1.350	2.747	
Credibility:					0.57	0.52		
Indicated Limited Loss to Payroll Ratio:					1.460	1.482	2.942	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.602	1.826	3.428	
Indicated Relativity Change:								11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								335.9%

INCLUDES EXPERIENCE OF 2211 D-1-1-21

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Code: 2362 RHG: 4 NAICS: 31 ILDG: 4 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	
2017	30,407,093	1	50	27	1,078,469	768,794	1,847,263	6.075
2018	24,140,895	6	42	15	1,085,715	934,188	2,019,903	8.367
2019	20,147,080	1	33	11	522,151	638,006	1,160,157	5.758
2020	18,596,984	1	13	5	375,048	356,770	731,818	3.935
2021	20,381,733	0	24	4	896,651	580,132	1,476,783	7.246
113,673,785		9	162	62	3,958,033	3,277,890	7,235,923	
Adjusted Loss to Payroll Ratio:					3.482	2.884	6.366	
Expected Unlimited Loss to Payroll Ratio:					5.043	5.384	10.427	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.591	4.231	8.822	
Credibility:					0.73	0.66		
Indicated Limited Loss to Payroll Ratio:					3.777	3.347	7.124	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					4.270	4.457	8.727	
Indicated Relativity Change:								-16.3%
Relativity to Statewide Average Loss to Payroll Ratio:								855.0%

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	
2017	19,611,591	2	18	25	736,966	662,329	1,399,295	7.135
2018	26,014,549	2	17	35	364,893	374,561	739,454	2.842
2019	17,352,622	2	19	16	1,040,591	605,387	1,645,978	9.485
2020	33,176,692	1	34	44	1,057,712	1,064,115	2,121,827	6.396
2021	32,154,551	1	34	30	830,176	1,288,496	2,118,672	6.589
128,310,005		8	122	150	4,030,339	3,994,888	8,025,227	
Adjusted Loss to Payroll Ratio:					3.141	3.113	6.255	
Expected Unlimited Loss to Payroll Ratio:					3.098	2.728	5.825	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.905	2.316	5.221	
Credibility:					0.64	0.54		
Indicated Limited Loss to Payroll Ratio:					3.056	2.747	5.804	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					3.354	3.384	6.738	
Indicated Relativity Change:								15.7%
Relativity to Statewide Average Loss to Payroll Ratio:								660.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2413 RHG: 3 NAICS: 31 ILDG: 4 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	
2017	105,177,753	5	72	79	1,617,674	1,390,177	3,007,851	2.860
2018	125,393,611	5	71	67	1,689,916	1,282,070	2,971,986	2.370
2019	116,456,953	4	67	73	1,703,622	1,262,527	2,966,149	2.547
2020	105,012,889	2	50	63	1,349,011	973,974	2,322,985	2.212
2021	112,243,094	0	56	51	1,591,386	1,734,196	3,325,582	2.963
564,284,299		16	316	333	7,951,610	6,642,944	14,594,553	
Adjusted Loss to Payroll Ratio:					1.409	1.177	2.586	
Expected Unlimited Loss to Payroll Ratio:					1.621	1.451	3.071	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.520	1.232	2.751	
Credibility:					0.90	0.76		
Indicated Limited Loss to Payroll Ratio:					1.421	1.190	2.611	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.559	1.466	3.025	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								296.4%

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	
2019	1,061,744,464	56	1,033	740	22,272,997	23,388,366	45,661,363	4.301
2020	993,556,594	37	702	706	16,654,827	17,354,852	34,009,679	3.423
2021	1,214,057,641	10	728	792	22,055,363	21,186,583	43,241,946	3.562
3,269,358,699		103	2,463	2,238	60,983,188	61,929,801	122,912,989	
Adjusted Loss to Payroll Ratio:					1.865	1.894	3.760	
Expected Unlimited Loss to Payroll Ratio:					2.062	2.194	4.256	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.996	2.023	4.019	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.865	1.894	3.760	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.982	2.149	4.132	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								404.8%

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Code: 2570 RHG: 2 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	
2017	74,284,619	6	79	124	1,833,201	1,607,494	3,440,695	4.632
2018	71,235,172	0	88	128	1,937,428	1,910,663	3,848,091	5.402
2019	65,431,953	2	48	90	1,379,428	1,073,864	2,453,292	3.749
2020	76,695,397	1	82	114	2,122,578	2,032,273	4,154,851	5.417
2021	83,060,292	0	80	98	1,885,337	1,663,073	3,548,410	4.272
	370,707,433	9	377	554	9,157,973	8,287,367	17,445,340	
Adjusted Loss to Payroll Ratio:					2.470	2.236	4.706	
Expected Unlimited Loss to Payroll Ratio:					2.758	2.796	5.554	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.634	2.484	5.118	
Credibility:					0.94	0.85		
Indicated Limited Loss to Payroll Ratio:					2.480	2.273	4.752	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.672	2.675	5.347	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								523.8%

Code: 2571 RHG: 2 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	
2017	67,849,219	4	69	98	1,723,751	1,488,388	3,212,139	4.734
2018	68,611,377	11	77	130	2,000,664	1,717,206	3,717,870	5.419
2019	75,104,057	0	110	128	2,850,411	2,000,649	4,851,060	6.459
2020	72,330,319	3	67	92	1,626,927	1,223,318	2,850,245	3.941
2021	80,780,060	1	71	113	1,576,656	1,868,041	3,444,697	4.264
	364,675,033	19	394	561	9,778,409	8,297,602	18,076,011	
Adjusted Loss to Payroll Ratio:					2.681	2.275	4.957	
Expected Unlimited Loss to Payroll Ratio:					2.888	2.720	5.607	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.758	2.416	5.174	
Credibility:					0.95	0.84		
Indicated Limited Loss to Payroll Ratio:					2.685	2.299	4.983	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.893	2.705	5.598	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								548.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 2576 RHG: 3 NAICS: 31 ILDG: 4 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	
2017	94,345,019	9	59	110	2,023,468	2,046,115	4,069,583	4.314
2018	100,199,560	8	61	151	1,886,934	2,336,737	4,223,671	4.215
2019	102,312,382	5	67	110	2,363,797	2,244,327	4,608,124	4.504
2020	105,515,428	3	72	100	1,784,181	1,878,420	3,662,601	3.471
2021	121,926,464	3	69	78	2,820,135	2,792,628	5,612,763	4.603
524,298,853		28	328	549	10,878,515	11,298,227	22,176,743	
Adjusted Loss to Payroll Ratio:					2.075	2.155	4.230	
Expected Unlimited Loss to Payroll Ratio:					2.077	2.401	4.478	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.948	2.039	3.986	
Credibility:					0.96	0.90		
Indicated Limited Loss to Payroll Ratio:					2.070	2.144	4.213	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.271	2.640	4.912	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								481.2%

Code: 2584 RHG: 1 NAICS: 56 ILDG: 3 MLDG: 3 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	
2017	89,780,384	3	83	80	1,495,474	1,296,720	2,792,194	3.110
2018	86,347,210	3	69	67	1,006,470	839,416	1,845,886	2.138
2019	87,317,961	5	70	80	1,410,901	1,574,680	2,985,581	3.419
2020	84,548,480	2	65	41	1,542,417	1,189,531	2,731,948	3.231
2021	91,578,572	1	69	52	1,574,133	1,409,747	2,983,880	3.258
439,572,607		14	356	320	7,029,394	6,310,094	13,339,487	
Adjusted Loss to Payroll Ratio:					1.599	1.436	3.035	
Expected Unlimited Loss to Payroll Ratio:					1.785	1.722	3.507	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.667	1.510	3.178	
Credibility:					0.85	0.76		
Indicated Limited Loss to Payroll Ratio:					1.609	1.453	3.063	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.710	1.649	3.359	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								329.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2019	605,848,044	38	624	845	15,196,300	13,846,758	29,043,058	4.794
2020	525,371,120	12	398	538	12,198,814	10,323,230	22,522,044	4.287
2021	594,065,268	5	369	844	11,819,209	11,154,166	22,973,375	3.867
1,725,284,432		55	1,391	2,227	39,214,322	35,324,154	74,538,476	
Adjusted Loss to Payroll Ratio:					2.273	2.047	4.320	
Expected Unlimited Loss to Payroll Ratio:					2.367	2.319	4.686	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.144	1.975	4.119	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.273	2.047	4.320	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					2.416	2.323	4.739	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								464.3%

Code: 2589 RHG: 2 NAICS: 81 ILDG: 2 MLDG: 3 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	
2017	218,029,210	14	143	93	2,469,888	2,419,298	4,889,186	2.242
2018	220,950,232	6	164	84	3,318,522	3,454,904	6,773,426	3.066
2019	201,758,713	7	148	74	2,962,239	3,401,602	6,363,841	3.154
2020	143,091,433	1	92	53	1,775,293	2,260,744	4,036,037	2.821
2021	175,889,748	0	74	46	1,487,066	1,827,792	3,314,858	1.885
959,719,336		28	621	350	12,013,009	13,364,341	25,377,350	
Adjusted Loss to Payroll Ratio:					1.252	1.393	2.644	
Expected Unlimited Loss to Payroll Ratio:					1.434	1.784	3.218	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.282	1.464	2.746	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.252	1.393	2.644	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.349	1.639	2.988	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								292.7%

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Code: 2660 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 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	
2017	12,624,085	0	15	18	256,613	260,336	516,949	4.095
2018	11,971,587	7	12	8	782,920	674,217	1,457,137	12.172
2019	10,986,805	2	12	6	317,300	288,635	605,935	5.515
2020	7,927,482	1	4	3	316,733	114,811	431,544	5.444
2021	9,446,905	0	8	3	151,088	129,934	281,022	2.975
52,956,864		10	51	38	1,824,654	1,467,933	3,292,587	
Adjusted Loss to Payroll Ratio:					3.446	2.772	6.217	
Expected Unlimited Loss to Payroll Ratio:					2.916	2.693	5.610	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.785	2.393	5.178	
Credibility:					0.44	0.38		
Indicated Limited Loss to Payroll Ratio:					3.078	2.539	5.616	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					3.316	2.988	6.304	
Indicated Relativity Change:								12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								617.6%

Code: 2683 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 4 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	
2017	12,842,756	0	10	28	125,913	75,845	201,758	1.571
2018	12,173,403	1	6	17	311,172	243,563	554,735	4.557
2019	9,930,825	0	6	10	170,147	224,248	394,395	3.971
2020	8,546,896	0	4	6	69,669	79,680	149,349	1.747
2021	11,731,227	0	6	8	126,915	203,058	329,973	2.813
55,225,107		1	32	69	803,815	826,394	1,630,209	
Adjusted Loss to Payroll Ratio:					1.456	1.496	2.952	
Expected Unlimited Loss to Payroll Ratio:					1.441	1.663	3.105	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.376	1.478	2.854	
Credibility:					0.34	0.32		
Indicated Limited Loss to Payroll Ratio:					1.403	1.484	2.887	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.512	1.746	3.258	
Indicated Relativity Change:								5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								319.2%

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Code: 2688 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 3 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	
2017	52,661,300	1	40	66	698,769	636,304	1,335,073	2.535
2018	53,160,660	1	46	57	1,293,577	1,243,319	2,536,896	4.772
2019	38,306,967	4	52	31	1,696,428	1,281,538	2,977,966	7.774
2020	38,455,347	1	22	24	546,439	445,416	991,855	2.579
2021	41,307,236	1	23	38	583,213	655,948	1,239,161	3.000
223,891,509		8	183	216	4,818,426	4,262,525	9,080,951	
Adjusted Loss to Payroll Ratio:					2.152	1.904	4.056	
Expected Unlimited Loss to Payroll Ratio:					2.122	2.066	4.187	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.054	1.904	3.958	
Credibility:					0.70	0.62		
Indicated Limited Loss to Payroll Ratio:					2.122	1.904	4.026	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					2.256	2.160	4.416	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								432.7%

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	
2017	64,622,794	11	63	63	2,959,802	2,469,453	5,429,255	8.401
2018	65,093,415	7	54	46	1,720,803	1,484,020	3,204,823	4.923
2019	70,728,454	11	58	75	2,565,566	3,548,101	6,113,667	8.644
2020	81,626,803	13	44	48	3,082,882	3,718,340	6,801,222	8.332
2021	89,212,038	3	69	49	3,324,861	3,463,530	6,788,391	7.609
371,283,504		45	288	281	13,653,913	14,683,443	28,337,357	
Adjusted Loss to Payroll Ratio:					3.677	3.955	7.632	
Expected Unlimited Loss to Payroll Ratio:					4.845	7.063	11.908	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.770	3.932	7.702	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.677	3.955	7.632	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					4.833	7.153	11.986	
Indicated Relativity Change:								0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								1174.3%

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Code: 2710 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 2 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	
2017	73,614,916	1	59	100	997,211	1,187,340	2,184,551	2.968
2018	74,847,398	4	53	92	1,575,461	1,381,169	2,956,630	3.950
2019	73,007,259	3	50	90	1,536,312	1,487,791	3,024,103	4.142
2020	80,202,142	2	51	96	1,472,951	2,308,729	3,781,680	4.715
2021	83,988,901	1	45	100	2,051,584	1,886,474	3,938,058	4.689
385,660,616		11	258	478	7,633,519	8,251,503	15,885,022	
Adjusted Loss to Payroll Ratio:					1.979	2.140	4.119	
Expected Unlimited Loss to Payroll Ratio:					2.278	2.527	4.805	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.205	2.330	4.534	
Credibility:					0.89	0.84		
Indicated Limited Loss to Payroll Ratio:					2.004	2.170	4.173	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					2.129	2.462	4.591	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								449.8%

Code: 2727 RHG: 7 NAICS: 11 ILDG: 3 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	
2017	14,888,332	4	13	10	1,306,992	546,616	1,853,608	12.450
2018	14,571,221	2	11	9	509,591	344,278	853,869	5.860
2019	15,010,529	6	12	8	1,451,660	1,706,736	3,158,396	21.041
2020	17,593,415	1	3	2	327,454	1,012,253	1,339,707	7.615
2021	20,597,797	0	13	6	723,587	338,899	1,062,486	5.158
82,661,295		13	52	35	4,319,283	3,948,782	8,268,065	
Adjusted Loss to Payroll Ratio:					5.225	4.777	10.002	
Expected Unlimited Loss to Payroll Ratio:					5.365	5.995	11.361	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.175	3.338	7.513	
Credibility:					0.62	0.53		
Indicated Limited Loss to Payroll Ratio:					4.831	4.105	8.936	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					6.348	7.425	13.774	
Indicated Relativity Change:								21.2%
Relativity to Statewide Average Loss to Payroll Ratio:								1349.5%

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Code: 2731 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 4 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	
2017	82,688,093	5	55	119	1,363,662	1,292,019	2,655,681	3.212
2018	94,912,927	4	55	124	1,405,689	1,547,080	2,952,769	3.111
2019	92,554,580	8	56	145	1,980,884	1,739,452	3,720,336	4.020
2020	88,203,699	1	48	109	953,026	1,169,096	2,122,122	2.406
2021	100,838,417	1	77	115	2,034,412	2,410,325	4,444,737	4.408
459,197,715		19	291	612	7,737,672	8,157,973	15,895,645	
Adjusted Loss to Payroll Ratio:					1.685	1.777	3.462	
Expected Unlimited Loss to Payroll Ratio:					1.691	1.854	3.545	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.540	1.457	2.997	
Credibility:					0.83	0.75		
Indicated Limited Loss to Payroll Ratio:					1.660	1.696	3.356	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.877	2.258	4.135	
Indicated Relativity Change:								16.6%
Relativity to Statewide Average Loss to Payroll Ratio:								405.1%

Code: 2757 RHG: 2 NAICS: 31 ILDG: 2 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	
2017	117,449,441	9	175	325	2,285,030	2,909,407	5,194,437	4.423
2018	130,490,536	6	169	285	2,402,770	2,516,480	4,919,250	3.770
2019	131,578,439	11	136	225	2,471,575	2,736,957	5,208,532	3.958
2020	145,706,011	7	156	245	3,916,608	4,242,041	8,158,649	5.599
2021	168,952,814	3	234	301	5,149,828	4,470,618	9,620,446	5.694
694,177,241		36	870	1,381	16,225,811	16,875,503	33,101,313	
Adjusted Loss to Payroll Ratio:					2.337	2.431	4.768	
Expected Unlimited Loss to Payroll Ratio:					2.461	2.831	5.292	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.350	2.515	4.865	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.337	2.431	4.768	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.518	2.861	5.380	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								527.1%

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Code: 2759 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 1 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	
2017	58,209,597	5	67	134	1,058,491	1,596,168	2,654,659	4.561
2018	58,471,810	2	58	103	950,799	1,008,617	1,959,416	3.351
2019	68,196,619	2	51	144	958,119	735,634	1,693,753	2.484
2020	61,878,478	3	61	60	1,402,934	1,507,181	2,910,115	4.703
2021	69,228,095	0	52	95	808,579	1,096,018	1,904,597	2.751
315,984,599		12	289	536	5,178,922	5,943,618	11,122,540	
Adjusted Loss to Payroll Ratio:					1.639	1.881	3.520	
Expected Unlimited Loss to Payroll Ratio:					1.956	2.391	4.347	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.868	2.124	3.992	
Credibility:					0.77	0.75		
Indicated Limited Loss to Payroll Ratio:					1.691	1.942	3.633	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.822	2.286	4.108	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								402.5%

Code: 2790 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 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	
2017	130,914,394	1	41	104	934,662	1,070,735	2,005,397	1.532
2018	140,369,660	8	29	104	975,286	862,621	1,837,907	1.309
2019	151,801,349	0	29	81	438,887	583,695	1,022,582	0.674
2020	131,038,075	2	64	54	1,165,914	1,084,603	2,250,517	1.717
2021	148,330,619	8	64	94	1,684,782	963,045	2,647,827	1.785
702,454,097		19	227	437	5,199,530	4,564,700	9,764,230	
Adjusted Loss to Payroll Ratio:					0.740	0.650	1.390	
Expected Unlimited Loss to Payroll Ratio:					0.620	0.627	1.247	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.592	0.557	1.149	
Credibility:					0.67	0.60		
Indicated Limited Loss to Payroll Ratio:					0.692	0.613	1.304	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.745	0.721	1.467	
Indicated Relativity Change:								17.6%
Relativity to Statewide Average Loss to Payroll Ratio:								143.7%

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Code: 2797 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 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	
2018	164,240,359	7	162	506	3,006,781	3,107,962	6,114,743	3.723
2019	178,555,412	11	175	424	4,278,483	4,619,771	8,898,254	4.983
2020	184,257,158	6	233	546	6,758,100	5,785,369	12,543,469	6.808
2021	219,153,971	8	232	566	6,483,013	7,009,262	13,492,275	6.157
746,206,900		32	802	2,042	20,526,378	20,522,364	41,048,742	
Adjusted Loss to Payroll Ratio:					2.751	2.750	5.501	
Expected Unlimited Loss to Payroll Ratio:					2.619	2.916	5.535	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.501	2.591	5.092	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.751	2.750	5.501	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.964	3.237	6.201	
Indicated Relativity Change:								12.0%
Relativity to Statewide Average Loss to Payroll Ratio:								607.5%

Code: 2806 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 2 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	
2017	133,092,547	4	102	253	1,575,677	1,746,214	3,321,891	2.496
2018	144,017,768	12	112	279	3,026,754	3,065,997	6,092,751	4.231
2019	153,936,988	11	109	253	3,505,254	2,615,824	6,121,078	3.976
2020	158,317,182	6	116	225	2,462,611	2,337,256	4,799,867	3.032
2021	169,280,010	4	83	217	3,046,334	2,366,934	5,413,268	3.198
758,644,495		37	522	1,227	13,616,630	12,132,226	25,748,856	
Adjusted Loss to Payroll Ratio:					1.795	1.599	3.394	
Expected Unlimited Loss to Payroll Ratio:					1.883	2.013	3.896	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.766	1.709	3.475	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					1.795	1.602	3.397	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.969	1.973	3.943	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								386.3%

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Code: 2812 RHG: 4 NAICS: 31 ILDG: 2 MLDG: 2 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	
2019	564,158,420	21	365	502	7,646,338	7,291,468	14,937,806	2.648
2020	509,198,726	11	310	452	9,430,820	8,111,566	17,542,386	3.445
2021	564,613,055	6	338	435	9,079,071	8,858,054	17,937,125	3.177
1,637,970,201		38	1,013	1,389	26,156,230	24,261,088	50,417,318	
Adjusted Loss to Payroll Ratio:					1.597	1.481	3.078	
Expected Unlimited Loss to Payroll Ratio:					1.771	1.921	3.692	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.612	1.510	3.122	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.597	1.481	3.078	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.805	1.972	3.777	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								370.1%

Code: 2819 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 2 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	
2017	81,756,727	5	80	250	1,798,261	1,980,621	3,778,882	4.622
2018	105,781,092	3	98	254	1,881,005	1,689,758	3,570,763	3.376
2019	112,085,726	7	91	221	2,326,381	2,414,562	4,740,943	4.230
2020	132,253,118	2	82	220	1,117,185	1,394,824	2,512,009	1.899
2021	135,491,904	1	93	219	2,614,067	3,011,428	5,625,495	4.152
567,368,567		18	444	1,164	9,736,898	10,491,194	20,228,092	
Adjusted Loss to Payroll Ratio:					1.716	1.849	3.565	
Expected Unlimited Loss to Payroll Ratio:					1.928	2.267	4.195	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.808	1.924	3.732	
Credibility:					0.96	0.91		
Indicated Limited Loss to Payroll Ratio:					1.720	1.856	3.575	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.887	2.286	4.173	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								408.8%

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Code: 2840 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 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	
2017	45,515,816	0	39	68	449,076	479,883	928,959	2.041
2018	49,975,706	1	26	60	411,822	516,862	928,684	1.858
2019	47,270,012	1	30	53	305,157	426,997	732,154	1.549
2020	44,286,612	0	16	45	356,537	444,885	801,422	1.810
2021	47,725,729	0	18	50	366,667	303,748	670,415	1.405
234,773,875		2	129	276	1,889,259	2,172,375	4,061,634	
Adjusted Loss to Payroll Ratio:					0.805	0.925	1.730	
Expected Unlimited Loss to Payroll Ratio:					1.025	1.266	2.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.992	1.167	2.160	
Credibility:					0.53	0.52		
Indicated Limited Loss to Payroll Ratio:					0.893	1.041	1.933	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.949	1.181	2.129	
Indicated Relativity Change:								-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								208.6%

Code: 2842 RHG: 2 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	
2017	92,785,662	4	74	168	1,369,244	1,428,660	2,797,904	3.015
2018	100,036,330	4	83	164	2,056,246	2,067,308	4,123,554	4.122
2019	91,911,478	4	71	150	1,274,411	1,245,851	2,520,262	2.742
2020	88,576,439	3	55	142	1,638,361	1,519,599	3,157,960	3.565
2021	112,774,563	0	79	171	1,660,743	2,024,989	3,685,732	3.268
486,084,472		15	362	795	7,999,005	8,286,407	16,285,412	
Adjusted Loss to Payroll Ratio:					1.646	1.705	3.350	
Expected Unlimited Loss to Payroll Ratio:					1.655	1.951	3.606	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.580	1.733	3.314	
Credibility:					0.86	0.82		
Indicated Limited Loss to Payroll Ratio:					1.636	1.710	3.346	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.763	2.013	3.776	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								369.9%

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Code: 2852 RHG: 1 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	
2017	39,366,339	1	29	114	650,900	755,662	1,406,562	3.573
2018	37,648,897	3	43	91	1,021,163	1,324,392	2,345,555	6.230
2019	37,721,088	2	52	56	834,156	982,009	1,816,165	4.815
2020	32,837,823	1	68	41	1,493,442	1,740,183	3,233,625	9.847
2021	30,206,915	0	14	26	229,052	361,246	590,298	1.954
177,781,062		7	206	328	4,228,713	5,163,491	9,392,204	
Adjusted Loss to Payroll Ratio:					2.379	2.904	5.283	
Expected Unlimited Loss to Payroll Ratio:					2.665	2.973	5.638	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.580	2.740	5.320	
Credibility:					0.70	0.66		
Indicated Limited Loss to Payroll Ratio:					2.439	2.849	5.288	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					2.593	3.232	5.824	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								570.7%

Code: 2881 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 1 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	
2017	11,622,288	2	9	16	138,806	189,952	328,758	2.829
2018	12,368,776	2	15	31	484,777	368,302	853,079	6.897
2019	13,742,061	0	14	23	288,560	203,417	491,977	3.580
2020	13,426,744	2	21	18	953,420	858,537	1,811,957	13.495
2021	14,969,868	0	5	19	111,306	134,412	245,718	1.641
66,129,736		6	64	107	1,976,869	1,754,620	3,731,489	
Adjusted Loss to Payroll Ratio:					2.989	2.653	5.643	
Expected Unlimited Loss to Payroll Ratio:					2.434	2.394	4.829	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.325	2.127	4.452	
Credibility:					0.45	0.40		
Indicated Limited Loss to Payroll Ratio:					2.624	2.338	4.962	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.827	2.752	5.579	
Indicated Relativity Change:								15.5%
Relativity to Statewide Average Loss to Payroll Ratio:								546.6%

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Code: 2883 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 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	
2017	103,080,957	20	197	255	3,784,656	3,525,991	7,310,647	7.092
2018	83,177,662	10	108	221	2,181,743	2,419,839	4,601,582	5.532
2019	77,364,056	5	110	154	2,251,911	2,263,486	4,515,397	5.837
2020	72,510,799	2	81	140	1,947,673	1,851,709	3,799,382	5.240
2021	89,277,884	2	106	138	3,659,523	3,377,422	7,036,945	7.882
425,411,358		39	602	908	13,825,506	13,438,447	27,263,953	
Adjusted Loss to Payroll Ratio:					3.250	3.159	6.409	
Expected Unlimited Loss to Payroll Ratio:					3.580	4.221	7.800	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.419	3.750	7.168	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.250	3.159	6.409	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					3.502	3.718	7.220	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								707.3%

Code: 2915 RHG: 4 NAICS: 31 ILDG: 1 MLDG: 1 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	
2017	14,080,254	1	15	13	354,392	349,575	703,967	5.000
2018	14,699,898	1	7	25	90,524	141,435	231,959	1.578
2019	15,854,199	0	3	14	27,899	54,955	82,854	0.523
2020	15,237,581	1	7	20	213,647	197,037	410,684	2.695
2021	15,773,473	0	6	21	118,477	172,636	291,113	1.846
75,645,404		3	38	93	804,940	915,639	1,720,579	
Adjusted Loss to Payroll Ratio:					1.064	1.210	2.275	
Expected Unlimited Loss to Payroll Ratio:					1.408	1.760	3.168	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.282	1.383	2.665	
Credibility:					0.37	0.36		
Indicated Limited Loss to Payroll Ratio:					1.200	1.321	2.522	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.357	1.759	3.116	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								305.3%

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Code: 2923 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 1 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	
2017	74,451,200	1	37	74	538,536	672,036	1,210,572	1.626
2018	78,540,590	3	41	96	891,521	975,523	1,867,044	2.377
2019	81,759,471	3	42	77	969,019	1,101,092	2,070,111	2.532
2020	78,614,748	0	31	71	736,899	819,893	1,556,792	1.980
2021	103,081,620	0	41	133	1,448,315	1,364,628	2,812,943	2.729
416,447,630		7	192	451	4,584,290	4,933,172	9,517,462	
Adjusted Loss to Payroll Ratio:					1.101	1.185	2.285	
Expected Unlimited Loss to Payroll Ratio:					1.081	1.405	2.486	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.014	1.193	2.206	
Credibility:					0.67	0.66		
Indicated Limited Loss to Payroll Ratio:					1.072	1.187	2.260	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.177	1.462	2.639	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								258.6%

Code: 3018 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 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	
2017	111,591,951	3	26	70	939,561	603,433	1,542,994	1.383
2018	110,740,671	1	18	45	653,991	303,294	957,285	0.864
2019	84,431,774	1	25	39	652,423	571,646	1,224,069	1.450
2020	96,355,296	1	21	34	539,630	439,116	978,746	1.016
2021	168,068,402	0	15	21	1,156,902	944,168	2,101,070	1.250
571,188,094		6	105	209	3,942,507	2,861,657	6,804,164	
Adjusted Loss to Payroll Ratio:					0.690	0.501	1.191	
Expected Unlimited Loss to Payroll Ratio:					1.092	0.677	1.768	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.994	0.532	1.526	
Credibility:					0.76	0.55		
Indicated Limited Loss to Payroll Ratio:					0.763	0.515	1.278	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.863	0.686	1.549	
Indicated Relativity Change:								-12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								151.7%

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Code: 3022 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 3 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	
2017	81,234,104	7	73	132	1,478,329	1,267,545	2,745,874	3.380
2018	76,037,048	4	44	95	1,460,992	1,029,978	2,490,970	3.276
2019	95,072,358	3	58	73	1,558,128	1,292,956	2,851,084	2.999
2020	90,667,068	2	84	89	2,218,705	2,059,352	4,278,057	4.718
2021	100,903,174	1	67	106	2,690,699	2,746,359	5,437,058	5.388
443,913,752		17	326	495	9,406,854	8,396,190	17,803,044	
Adjusted Loss to Payroll Ratio:					2.119	1.891	4.010	
Expected Unlimited Loss to Payroll Ratio:					1.946	1.821	3.767	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.825	1.546	3.371	
Credibility:					0.88	0.76		
Indicated Limited Loss to Payroll Ratio:					2.082	1.807	3.890	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.285	2.226	4.511	
Indicated Relativity Change:								19.8%
Relativity to Statewide Average Loss to Payroll Ratio:								442.0%

Code: 3030 RHG: 6 NAICS: 31 ILDG: 3 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	
2017	143,861,689	9	104	200	3,001,350	2,747,948	5,749,298	3.996
2018	143,620,706	7	93	198	2,673,242	2,783,417	5,456,659	3.799
2019	146,673,322	2	96	182	1,837,279	2,590,086	4,427,365	3.019
2020	144,452,286	5	95	161	3,717,658	3,056,647	6,774,305	4.690
2021	154,336,605	6	84	164	3,753,231	3,007,587	6,760,818	4.381
732,944,608		29	472	905	14,982,760	14,185,684	29,168,445	
Adjusted Loss to Payroll Ratio:					2.044	1.935	3.980	
Expected Unlimited Loss to Payroll Ratio:					2.261	2.712	4.973	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.907	1.763	3.669	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					2.044	1.931	3.975	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					2.495	3.106	5.600	
Indicated Relativity Change:								12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								548.7%

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Code: 3039 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 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	
2017	69,488,485	7	58	99	1,704,828	1,572,403	3,277,231	4.716
2018	111,655,969	6	77	115	2,761,439	2,456,182	5,217,621	4.673
2019	90,906,631	8	57	96	2,410,192	2,080,744	4,490,936	4.940
2020	86,864,692	1	37	59	1,118,160	1,007,595	2,125,755	2.447
2021	82,151,477	1	48	62	2,046,662	2,071,232	4,117,894	5.013
441,067,254		23	277	431	10,041,281	9,188,156	19,229,437	
Adjusted Loss to Payroll Ratio:					2.277	2.083	4.360	
Expected Unlimited Loss to Payroll Ratio:					2.506	2.411	4.916	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.281	1.894	4.176	
Credibility:					0.95	0.82		
Indicated Limited Loss to Payroll Ratio:					2.277	2.049	4.326	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.574	2.728	5.302	
Indicated Relativity Change:								7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								519.4%

Code: 3040 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 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	
2018	206,047,008	9	146	273	3,682,519	3,540,174	7,222,693	3.505
2019	229,003,758	11	131	254	4,026,700	3,945,911	7,972,611	3.481
2020	225,092,621	9	143	274	4,525,175	4,251,547	8,776,722	3.899
2021	233,962,173	7	129	263	4,993,268	4,985,595	9,978,863	4.265
894,105,560		36	549	1,064	17,227,663	16,723,226	33,950,889	
Adjusted Loss to Payroll Ratio:					1.927	1.870	3.797	
Expected Unlimited Loss to Payroll Ratio:					2.078	2.147	4.225	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.949	1.823	3.771	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.927	1.870	3.797	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.114	2.304	4.418	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								432.9%

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Code: 3060 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 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	
2019	409,010,306	16	355	570	8,527,613	8,952,278	17,479,891	4.274
2020	406,391,503	16	293	527	7,895,569	7,463,612	15,359,181	3.779
2021	465,474,379	11	261	546	10,077,346	9,741,454	19,818,800	4.258
1,280,876,188		43	909	1,643	26,500,527	26,157,344	52,657,871	
Adjusted Loss to Payroll Ratio:					2.069	2.042	4.111	
Expected Unlimited Loss to Payroll Ratio:					2.371	2.442	4.813	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.264	2.170	4.434	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.069	2.042	4.111	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.229	2.404	4.633	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								453.9%

Code: 3066 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 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	
2019	778,218,067	19	416	880	9,001,778	8,803,832	17,805,610	2.288
2020	776,633,237	14	412	734	10,030,063	10,703,287	20,733,350	2.670
2021	857,259,927	6	389	819	12,137,924	12,303,761	24,441,685	2.851
2,412,111,231		39	1,217	2,433	31,169,765	31,810,880	62,980,646	
Adjusted Loss to Payroll Ratio:					1.292	1.319	2.611	
Expected Unlimited Loss to Payroll Ratio:					1.370	1.625	2.995	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.285	1.380	2.665	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.292	1.319	2.611	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.418	1.624	3.042	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								298.1%

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Code: 3076 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 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	
2017	217,550,197	15	151	301	3,418,535	2,865,925	6,284,460	2.889
2018	229,808,167	3	139	304	2,770,770	2,947,167	5,717,937	2.488
2019	234,661,829	12	155	288	4,228,699	4,043,830	8,272,529	3.525
2020	229,524,002	5	164	222	3,600,279	3,613,468	7,213,747	3.143
2021	227,542,380	3	131	202	4,871,569	3,160,401	8,031,970	3.530
1,139,086,576		38	740	1,317	18,889,852	16,630,792	35,520,644	
Adjusted Loss to Payroll Ratio:					1.658	1.460	3.118	
Expected Unlimited Loss to Payroll Ratio:					1.675	1.749	3.424	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.600	1.554	3.154	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.658	1.460	3.118	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.787	1.718	3.505	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								343.4%

Code: 3081 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 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	
2017	19,863,091	6	15	39	721,955	986,659	1,708,614	8.602
2018	18,774,138	3	14	52	1,131,064	645,198	1,776,262	9.461
2019	19,850,515	2	18	29	651,825	481,216	1,133,041	5.708
2020	12,892,975	0	24	20	646,255	476,081	1,122,336	8.705
2021	23,579,973	1	18	29	950,981	669,490	1,620,471	6.872
94,960,692		12	89	169	4,102,082	3,258,643	7,360,725	
Adjusted Loss to Payroll Ratio:					4.320	3.432	7.751	
Expected Unlimited Loss to Payroll Ratio:					3.831	3.475	7.306	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.593	2.950	6.543	
Credibility:					0.62	0.53		
Indicated Limited Loss to Payroll Ratio:					4.043	3.205	7.248	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					4.436	3.947	8.384	
Indicated Relativity Change:								14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								821.4%

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Code: 3082 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 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	
2017	20,797,592	2	21	49	672,378	595,076	1,267,454	6.094
2018	14,031,082	2	16	25	383,949	289,978	673,927	4.803
2019	29,050,610	1	23	39	1,021,846	795,157	1,817,003	6.255
2020	16,546,630	1	15	19	556,392	488,536	1,044,928	6.315
2021	16,737,212	1	16	24	832,908	897,970	1,730,878	10.341
97,163,126		7	91	156	3,467,474	3,066,717	6,534,191	
Adjusted Loss to Payroll Ratio:					3.569	3.156	6.725	
Expected Unlimited Loss to Payroll Ratio:					3.393	3.430	6.823	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.240	3.047	6.287	
Credibility:					0.60	0.54		
Indicated Limited Loss to Payroll Ratio:					3.437	3.106	6.543	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					3.704	3.656	7.359	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								721.0%

Code: 3085 RHG: 2 NAICS: 31 ILDG: 3 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	
2017	42,597,050	5	63	87	1,377,163	1,276,027	2,653,190	6.229
2018	45,681,631	3	77	92	1,054,334	968,096	2,022,430	4.427
2019	42,025,407	3	90	76	1,618,536	1,377,667	2,996,203	7.130
2020	38,956,289	7	43	71	2,476,368	2,664,794	5,141,162	13.197
2021	33,908,922	2	47	45	1,115,511	1,314,035	2,429,546	7.165
203,169,299		20	320	371	7,641,911	7,600,619	15,242,529	
Adjusted Loss to Payroll Ratio:					3.761	3.741	7.502	
Expected Unlimited Loss to Payroll Ratio:					3.617	3.800	7.416	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.454	3.376	6.830	
Credibility:					0.83	0.76		
Indicated Limited Loss to Payroll Ratio:					3.708	3.652	7.360	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					3.995	4.298	8.293	
Indicated Relativity Change:								11.8%
Relativity to Statewide Average Loss to Payroll Ratio:								812.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 3099 RHG: 3 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	
2017	318,227,072	13	131	251	2,939,258	2,748,217	5,687,475	1.787
2018	308,916,952	7	151	225	3,458,854	3,328,682	6,787,536	2.197
2019	293,982,102	12	123	222	3,415,543	2,924,957	6,340,500	2.157
2020	279,369,952	4	143	255	4,475,700	3,243,041	7,718,741	2.763
2021	288,323,434	1	101	166	3,426,328	2,412,727	5,839,055	2.025
1,488,819,511		37	649	1,119	17,715,683	14,657,624	32,373,307	
Adjusted Loss to Payroll Ratio:					1.190	0.985	2.174	
Expected Unlimited Loss to Payroll Ratio:					1.224	1.312	2.536	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.148	1.114	2.262	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.190	0.985	2.174	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.306	1.213	2.518	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								246.7%

Code: 3110 RHG: 5 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	
2017	129,408,560	2	72	189	1,853,702	1,600,913	3,454,615	2.670
2018	149,086,828	6	79	218	1,832,750	1,845,004	3,677,754	2.467
2019	152,065,914	5	96	231	2,762,537	2,674,150	5,436,687	3.575
2020	115,434,102	6	77	97	3,288,712	2,649,816	5,938,528	5.145
2021	101,539,547	1	51	86	1,513,017	1,425,662	2,938,679	2.894
647,534,951		20	375	821	11,250,717	10,195,545	21,446,262	
Adjusted Loss to Payroll Ratio:					1.737	1.575	3.312	
Expected Unlimited Loss to Payroll Ratio:					1.944	2.345	4.290	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.734	1.760	3.494	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					1.737	1.588	3.326	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					2.005	2.215	4.220	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								413.4%

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Code: 3131 RHG: 3 NAICS: 31 ILDG: 4 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	
2017	47,542,165	5	27	48	664,256	709,297	1,373,553	2.889
2018	47,641,274	2	23	43	530,336	517,913	1,048,249	2.200
2019	47,994,462	1	22	44	849,908	852,849	1,702,757	3.548
2020	45,345,398	0	14	27	521,650	315,583	837,233	1.846
2021	50,870,815	0	11	22	250,375	301,361	551,736	1.085
239,394,114		8	97	184	2,816,526	2,697,004	5,513,530	
Adjusted Loss to Payroll Ratio:					1.177	1.127	2.303	
Expected Unlimited Loss to Payroll Ratio:					1.478	1.613	3.092	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.386	1.370	2.756	
Credibility:					0.61	0.56		
Indicated Limited Loss to Payroll Ratio:					1.258	1.233	2.491	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.380	1.519	2.899	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								284.0%

Code: 3146 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 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	
2017	297,972,033	6	96	247	1,856,345	1,937,759	3,794,104	1.273
2018	296,847,805	12	118	246	2,773,859	2,738,938	5,512,797	1.857
2019	311,675,994	11	112	194	2,814,950	2,565,295	5,380,245	1.726
2020	284,823,161	9	118	158	3,436,456	3,405,034	6,841,490	2.402
2021	313,764,673	5	135	209	5,464,064	5,103,828	10,567,892	3.368
1,505,083,666		43	579	1,054	16,345,673	15,750,854	32,096,527	
Adjusted Loss to Payroll Ratio:					1.086	1.047	2.133	
Expected Unlimited Loss to Payroll Ratio:					0.920	1.006	1.926	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.879	0.894	1.772	
Credibility:					1.00	0.99		
Indicated Limited Loss to Payroll Ratio:					1.086	1.045	2.131	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.170	1.230	2.400	
Indicated Relativity Change:								24.6%
Relativity to Statewide Average Loss to Payroll Ratio:								235.1%

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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	
2017	470,618,636	17	152	303	4,061,905	3,875,061	7,936,966	1.686
2018	485,719,706	12	135	262	4,599,058	3,721,731	8,320,789	1.713
2019	361,178,342	12	153	200	5,295,867	4,188,269	9,484,136	2.626
2020	389,272,964	9	130	135	6,145,620	4,885,765	11,031,385	2.834
2021	308,425,485	3	75	120	3,163,950	3,184,512	6,348,462	2.058
2,015,215,133		53	645	1,020	23,266,400	19,855,338	43,121,739	
Adjusted Loss to Payroll Ratio:					1.155	0.985	2.140	
Expected Unlimited Loss to Payroll Ratio:					1.315	1.125	2.440	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.256	1.000	2.256	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.155	0.985	2.140	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.244	1.160	2.404	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								235.5%

Code: 3165 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 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	
2017	93,628,424	3	42	81	1,195,559	995,701	2,191,260	2.340
2018	100,067,296	2	32	88	628,588	610,298	1,238,886	1.238
2019	95,099,167	2	40	59	1,250,444	1,435,492	2,685,936	2.824
2020	95,006,236	0	36	71	1,603,832	1,233,558	2,837,390	2.987
2021	98,068,592	1	39	74	2,286,759	1,685,320	3,972,079	4.050
481,869,715		8	189	373	6,965,181	5,960,369	12,925,551	
Adjusted Loss to Payroll Ratio:					1.445	1.237	2.682	
Expected Unlimited Loss to Payroll Ratio:					1.284	1.376	2.660	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.243	1.269	2.512	
Credibility:					0.78	0.72		
Indicated Limited Loss to Payroll Ratio:					1.400	1.246	2.646	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.488	1.413	2.901	
Indicated Relativity Change:								9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								284.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3169 RHG: 4 NAICS: 31 ILDG: 4 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	
2017	76,416,491	1	40	86	673,041	597,743	1,270,784	1.663
2018	84,168,053	4	53	76	1,239,955	1,094,443	2,334,398	2.773
2019	84,373,497	1	40	72	1,297,911	1,007,774	2,305,685	2.733
2020	77,151,731	0	23	67	846,394	589,293	1,435,687	1.861
2021	92,802,380	0	41	84	1,339,366	1,139,858	2,479,224	2.672
414,912,152		6	197	385	5,396,667	4,429,111	9,825,778	
Adjusted Loss to Payroll Ratio:					1.301	1.067	2.368	
Expected Unlimited Loss to Payroll Ratio:					1.376	1.250	2.627	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.253	0.983	2.236	
Credibility:					0.73	0.61		
Indicated Limited Loss to Payroll Ratio:					1.288	1.035	2.323	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.456	1.378	2.834	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								277.6%

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	
2017	25,356,103	2	17	32	338,727	328,219	666,946	2.630
2018	22,198,054	1	12	21	411,527	380,348	791,875	3.567
2019	22,155,380	1	16	29	280,938	224,419	505,357	2.281
2020	24,480,674	0	9	11	306,823	275,573	582,396	2.379
2021	25,188,567	0	12	27	361,009	315,337	676,346	2.685
119,378,778		4	66	120	1,699,023	1,523,898	3,222,921	
Adjusted Loss to Payroll Ratio:					1.423	1.277	2.700	
Expected Unlimited Loss to Payroll Ratio:					1.403	1.170	2.572	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.316	0.993	2.308	
Credibility:					0.45	0.37		
Indicated Limited Loss to Payroll Ratio:					1.364	1.099	2.464	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.497	1.354	2.851	
Indicated Relativity Change:								10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								279.3%

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Code: 3178 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 3 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	
2017	231,175,448	4	59	176	1,186,457	1,193,959	2,380,416	1.030
2018	263,022,085	6	71	154	2,282,773	1,958,017	4,240,790	1.612
2019	228,311,618	9	53	115	1,820,885	1,626,342	3,447,227	1.510
2020	246,107,867	3	51	106	1,116,080	1,332,795	2,448,875	0.995
2021	247,948,577	0	38	68	888,017	1,006,284	1,894,301	0.764
1,216,565,594		22	272	619	7,294,212	7,117,397	14,411,609	
Adjusted Loss to Payroll Ratio:					0.600	0.585	1.185	
Expected Unlimited Loss to Payroll Ratio:					0.647	0.698	1.345	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.626	0.644	1.270	
Credibility:					0.85	0.80		
Indicated Limited Loss to Payroll Ratio:					0.603	0.597	1.200	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.641	0.677	1.319	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								129.2%

Code: 3179 RHG: 2 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	
2017	373,070,304	7	126	242	2,915,396	2,143,264	5,058,660	1.356
2018	348,906,973	9	81	177	2,213,675	2,040,968	4,254,643	1.219
2019	332,052,704	4	90	117	2,175,473	2,147,124	4,322,597	1.302
2020	399,951,851	4	102	179	3,210,868	2,687,183	5,898,051	1.475
2021	388,955,599	2	100	177	4,308,002	3,423,988	7,731,990	1.988
1,842,937,431		26	499	892	14,823,414	12,442,528	27,265,942	
Adjusted Loss to Payroll Ratio:					0.804	0.675	1.479	
Expected Unlimited Loss to Payroll Ratio:					0.799	0.719	1.518	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.763	0.639	1.402	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					0.804	0.673	1.477	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.867	0.792	1.659	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								162.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3180 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 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	
2017	166,072,119	10	94	179	2,188,638	2,247,028	4,435,666	2.671
2018	142,756,134	5	85	162	2,372,177	2,183,497	4,555,674	3.191
2019	140,385,677	6	63	129	1,544,534	1,691,743	3,236,277	2.305
2020	120,493,440	1	49	111	1,132,734	1,172,066	2,304,800	1.913
2021	128,272,642	0	62	140	1,794,698	1,866,880	3,661,578	2.855
697,980,012		22	353	721	9,032,782	9,161,214	18,193,996	
Adjusted Loss to Payroll Ratio:					1.294	1.313	2.607	
Expected Unlimited Loss to Payroll Ratio:					1.397	1.740	3.138	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.272	1.368	2.640	
Credibility:					0.91	0.86		
Indicated Limited Loss to Payroll Ratio:					1.292	1.320	2.612	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.461	1.758	3.218	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								315.3%

Code: 3220 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 1 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	
2017	53,351,530	2	12	39	463,918	300,332	764,250	1.432
2018	56,814,022	2	18	60	620,104	565,019	1,185,123	2.086
2019	52,993,024	0	8	15	293,701	245,083	538,784	1.017
2020	55,936,591	0	12	11	330,156	429,166	759,322	1.357
2021	68,225,224	1	8	19	312,209	224,690	536,899	0.787
287,320,392		5	58	144	2,020,088	1,764,291	3,784,378	
Adjusted Loss to Payroll Ratio:					0.703	0.614	1.317	
Expected Unlimited Loss to Payroll Ratio:					0.715	0.629	1.345	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.671	0.534	1.205	
Credibility:					0.49	0.42		
Indicated Limited Loss to Payroll Ratio:					0.687	0.567	1.254	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.754	0.699	1.452	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								142.3%

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Effective September 1, 2024 (Proposed)

Code: 3241 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 2 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	
2017	29,401,632	2	6	27	351,254	725,670	1,076,924	3.663
2018	31,160,009	1	9	34	510,461	328,134	838,595	2.691
2019	33,043,059	2	9	35	571,301	330,697	901,998	2.730
2020	31,125,222	1	16	32	389,645	329,694	719,339	2.311
2021	31,633,276	0	12	31	510,015	557,518	1,067,533	3.375
156,363,199		6	52	159	2,332,676	2,271,713	4,604,388	
Adjusted Loss to Payroll Ratio:					1.492	1.453	2.945	
Expected Unlimited Loss to Payroll Ratio:					1.122	1.437	2.559	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.071	1.276	2.348	
Credibility:					0.47	0.46		
Indicated Limited Loss to Payroll Ratio:					1.267	1.358	2.625	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.366	1.598	2.964	
Indicated Relativity Change:								15.8%
Relativity to Statewide Average Loss to Payroll Ratio:								290.4%

Code: 3257 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 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	
2017	100,685,884	3	69	155	1,274,796	1,452,353	2,727,149	2.709
2018	109,472,655	5	67	165	1,776,203	1,713,536	3,489,739	3.188
2019	107,514,106	3	73	121	1,402,564	1,382,499	2,785,063	2.590
2020	101,569,085	1	47	114	1,131,867	1,199,618	2,331,485	2.295
2021	106,463,442	0	53	155	1,585,600	2,055,960	3,641,560	3.420
525,705,172		12	309	710	7,171,029	7,803,965	14,974,995	
Adjusted Loss to Payroll Ratio:					1.364	1.484	2.849	
Expected Unlimited Loss to Payroll Ratio:					1.443	1.623	3.066	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.397	1.496	2.894	
Credibility:					0.84	0.80		
Indicated Limited Loss to Payroll Ratio:					1.369	1.487	2.856	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.455	1.687	3.142	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								307.9%

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Code: 3339 RHG: 4 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	
2017	71,461,344	2	35	90	577,284	812,793	1,390,077	1.945
2018	80,004,922	3	41	104	770,212	904,564	1,674,776	2.093
2019	74,284,221	24	50	92	1,464,253	1,136,086	2,600,339	3.501
2020	69,820,612	1	41	64	1,092,243	1,121,101	2,213,344	3.170
2021	73,580,222	3	40	71	1,209,693	1,657,978	2,867,671	3.897
369,151,321		33	207	421	5,113,685	5,632,522	10,746,207	
Adjusted Loss to Payroll Ratio:					1.385	1.526	2.911	
Expected Unlimited Loss to Payroll Ratio:					1.776	2.049	3.825	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.617	1.611	3.227	
Credibility:					0.77	0.71		
Indicated Limited Loss to Payroll Ratio:					1.437	1.550	2.987	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.625	2.064	3.689	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								361.4%

Code: 3365 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 2 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	
2017	74,910,326	5	38	82	994,209	1,084,350	2,078,559	2.775
2018	81,876,958	4	46	85	1,074,660	1,340,589	2,415,249	2.950
2019	80,731,277	1	41	76	770,349	753,130	1,523,479	1.887
2020	78,150,491	2	33	58	1,222,349	1,185,998	2,408,347	3.082
2021	100,750,659	0	34	52	1,240,439	1,168,509	2,408,948	2.391
416,419,712		12	192	353	5,302,006	5,532,577	10,834,583	
Adjusted Loss to Payroll Ratio:					1.273	1.329	2.602	
Expected Unlimited Loss to Payroll Ratio:					1.642	1.689	3.331	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.539	1.434	2.973	
Credibility:					0.80	0.72		
Indicated Limited Loss to Payroll Ratio:					1.327	1.359	2.686	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.456	1.674	3.130	
Indicated Relativity Change:								-6.0%
Relativity to Statewide Average Loss to Payroll Ratio:								306.6%

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Code: 3372 RHG: 3 NAICS: 31 ILDG: 4 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	
2018	303,092,109	16	136	292	4,018,229	3,871,113	7,889,342	2.603
2019	302,913,433	14	155	254	4,947,383	3,893,692	8,841,075	2.919
2020	297,351,994	10	182	217	5,766,773	4,933,937	10,700,710	3.599
2021	315,977,513	2	117	181	4,222,425	3,550,247	7,772,672	2.460
1,219,335,049		42	590	944	18,954,811	16,248,989	35,203,799	
Adjusted Loss to Payroll Ratio:					1.555	1.333	2.887	
Expected Unlimited Loss to Payroll Ratio:					1.948	1.804	3.751	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.827	1.531	3.358	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.555	1.333	2.887	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.706	1.641	3.347	
Indicated Relativity Change:								-10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								327.9%

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	
2017	101,512,819	1	45	33	776,467	747,620	1,524,087	1.501
2018	97,988,424	2	22	16	440,147	414,098	854,245	0.872
2019	89,050,809	0	31	36	424,618	521,155	945,773	1.062
2020	77,947,850	0	38	23	1,042,151	665,264	1,707,415	2.190
2021	93,162,051	1	28	21	1,054,148	728,412	1,782,560	1.913
459,661,953		4	164	129	3,737,530	3,076,549	6,814,079	
Adjusted Loss to Payroll Ratio:					0.813	0.669	1.482	
Expected Unlimited Loss to Payroll Ratio:					1.041	1.018	2.060	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.977	0.864	1.841	
Credibility:					0.69	0.61		
Indicated Limited Loss to Payroll Ratio:					0.864	0.746	1.609	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.948	0.919	1.866	
Indicated Relativity Change:								-9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								182.9%

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Code: 3400 RHG: 6 NAICS: 31 ILDG: 3 MLDG: 2 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	
2017	232,370,868	17	146	347	4,335,612	3,308,080	7,643,692	3.289
2018	232,332,268	11	123	283	2,979,901	2,702,202	5,682,103	2.446
2019	231,753,582	9	111	255	3,096,524	3,500,608	6,597,132	2.847
2020	220,926,884	7	149	243	4,718,859	3,707,014	8,425,873	3.814
2021	220,695,151	4	131	245	3,645,886	3,318,310	6,964,196	3.156
1,138,078,753		48	660	1,373	18,776,782	16,536,215	35,312,996	
Adjusted Loss to Payroll Ratio:					1.650	1.453	3.103	
Expected Unlimited Loss to Payroll Ratio:					1.870	1.998	3.867	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.577	1.299	2.875	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.650	1.453	3.103	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					2.014	2.337	4.351	
Indicated Relativity Change:								12.5%
Relativity to Statewide Average Loss to Payroll Ratio:								426.2%

Code: 3401 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 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	
2017	138,526,642	2	78	177	923,256	1,046,621	1,969,877	1.422
2018	138,417,366	7	84	171	1,706,760	1,595,770	3,302,530	2.386
2019	132,357,748	3	73	139	1,022,041	1,385,251	2,407,292	1.819
2020	140,832,097	2	71	155	1,686,732	1,669,785	3,356,517	2.383
2021	153,212,247	0	74	119	1,699,116	1,514,263	3,213,379	2.097
703,346,100		14	380	761	7,037,906	7,211,690	14,249,596	
Adjusted Loss to Payroll Ratio:					1.001	1.025	2.026	
Expected Unlimited Loss to Payroll Ratio:					1.194	1.592	2.786	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.141	1.414	2.555	
Credibility:					0.87	0.88		
Indicated Limited Loss to Payroll Ratio:					1.019	1.073	2.092	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.097	1.263	2.361	
Indicated Relativity Change:								-15.3%
Relativity to Statewide Average Loss to Payroll Ratio:								231.3%

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Code: 3501 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 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	
2017	63,845,804	8	40	87	1,358,407	1,126,593	2,485,000	3.892
2018	78,202,066	5	46	64	1,558,367	1,307,824	2,866,191	3.665
2019	76,184,576	2	47	93	1,076,595	1,100,301	2,176,896	2.857
2020	86,777,529	1	41	86	1,424,804	1,100,798	2,525,602	2.910
2021	109,617,306	1	55	100	1,763,615	2,343,544	4,107,159	3.747
414,627,281		17	229	430	7,181,789	6,979,061	14,160,850	
Adjusted Loss to Payroll Ratio:					1.732	1.683	3.415	
Expected Unlimited Loss to Payroll Ratio:					1.847	2.083	3.931	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.764	1.851	3.615	
Credibility:					0.84	0.79		
Indicated Limited Loss to Payroll Ratio:					1.737	1.718	3.456	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.872	2.023	3.894	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								381.5%

Code: 3507 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 2 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	
2017	233,983,053	8	135	499	3,508,188	3,206,951	6,715,139	2.870
2018	219,151,345	6	124	335	2,467,195	2,259,466	4,726,661	2.157
2019	229,205,572	6	138	325	3,722,674	2,822,138	6,544,812	2.855
2020	261,905,241	1	110	320	2,444,585	1,857,377	4,301,962	1.643
2021	296,879,400	1	114	333	2,133,543	2,452,576	4,586,119	1.545
1,241,124,611		22	621	1,812	14,276,185	12,598,508	26,874,693	
Adjusted Loss to Payroll Ratio:					1.150	1.015	2.165	
Expected Unlimited Loss to Payroll Ratio:					1.448	1.471	2.918	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.358	1.249	2.606	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.150	1.015	2.165	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.262	1.250	2.513	
Indicated Relativity Change:								-13.9%
Relativity to Statewide Average Loss to Payroll Ratio:								246.2%

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Code: 3560 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 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	
2018	549,049,966	8	198	526	4,802,134	4,075,531	8,877,665	1.617
2019	556,028,469	10	187	468	4,337,538	4,664,786	9,002,324	1.619
2020	558,479,151	4	188	440	5,084,488	4,811,808	9,896,296	1.772
2021	597,671,061	3	165	469	4,824,175	5,108,183	9,932,358	1.662
2,261,228,647		25	738	1,903	19,048,335	18,660,307	37,708,642	
Adjusted Loss to Payroll Ratio:					0.842	0.825	1.668	
Expected Unlimited Loss to Payroll Ratio:					0.867	0.957	1.824	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.828	0.850	1.679	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.842	0.825	1.668	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.908	0.971	1.879	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								184.1%

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	
2017	108,347,739	1	29	42	666,329	546,834	1,213,163	1.120
2018	122,391,206	4	20	46	764,529	542,116	1,306,645	1.068
2019	123,475,058	4	40	34	1,376,098	1,110,961	2,487,059	2.014
2020	123,339,083	0	22	30	755,674	573,603	1,329,277	1.078
2021	149,307,345	1	21	30	908,499	1,020,046	1,928,545	1.292
626,860,431		10	132	182	4,471,128	3,793,560	8,264,688	
Adjusted Loss to Payroll Ratio:					0.713	0.605	1.318	
Expected Unlimited Loss to Payroll Ratio:					0.824	0.763	1.587	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.798	0.704	1.501	
Credibility:					0.72	0.63		
Indicated Limited Loss to Payroll Ratio:					0.737	0.641	1.378	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.783	0.728	1.511	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								148.0%

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Code: 3569 RHG: 1 NAICS: 31 ILDG: 1 MLDG: 2 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	
2017	79,593,238	1	18	53	331,094	280,762	611,856	0.769
2018	79,450,080	2	17	39	452,660	353,653	806,313	1.015
2019	74,693,099	3	16	39	723,197	476,451	1,199,648	1.606
2020	69,435,572	1	15	23	627,021	599,424	1,226,445	1.766
2021	80,275,169	0	15	30	723,011	683,800	1,406,811	1.752
383,447,158		7	81	184	2,856,982	2,394,090	5,251,071	
Adjusted Loss to Payroll Ratio:					0.745	0.624	1.369	
Expected Unlimited Loss to Payroll Ratio:					0.623	0.571	1.194	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.603	0.527	1.130	
Credibility:					0.53	0.46		
Indicated Limited Loss to Payroll Ratio:					0.678	0.572	1.250	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.721	0.649	1.370	
Indicated Relativity Change:								14.7%
Relativity to Statewide Average Loss to Payroll Ratio:								134.2%

Code: 3570 RHG: 3 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	
2017	104,878,791	7	24	59	748,105	630,781	1,378,886	1.315
2018	105,185,679	2	31	51	1,030,273	1,113,353	2,143,626	2.038
2019	116,681,672	2	24	40	624,653	676,159	1,300,812	1.115
2020	91,498,299	3	30	36	1,399,258	1,246,376	2,645,634	2.891
2021	106,527,476	1	29	40	1,422,825	842,146	2,264,971	2.126
524,771,916		15	138	226	5,225,113	4,508,815	9,733,928	
Adjusted Loss to Payroll Ratio:					0.996	0.859	1.855	
Expected Unlimited Loss to Payroll Ratio:					1.047	1.204	2.251	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.982	1.022	2.004	
Credibility:					0.73	0.69		
Indicated Limited Loss to Payroll Ratio:					0.992	0.911	1.902	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.088	1.122	2.210	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								216.5%

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Code: 3572 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 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	
2018	1,541,777,532	4	136	510	3,263,160	3,390,895	6,654,055	0.432
2019	1,695,567,826	11	150	448	4,759,551	4,543,748	9,303,299	0.549
2020	2,013,692,251	4	149	395	4,515,312	3,742,643	8,257,955	0.410
2021	2,224,427,285	1	143	435	5,017,056	4,717,823	9,734,879	0.438
7,475,464,894		20	578	1,788	17,555,078	16,395,109	33,950,188	
Adjusted Loss to Payroll Ratio:					0.235	0.219	0.454	
Expected Unlimited Loss to Payroll Ratio:					0.275	0.285	0.560	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.258	0.242	0.500	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.235	0.219	0.454	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.258	0.270	0.528	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								51.7%

Code: 3573 RHG: 3 NAICS: 31 ILDG: 2 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	
2017	56,924,505	1	7	26	226,141	384,299	610,440	1.072
2018	56,796,170	0	10	20	121,753	114,024	235,777	0.415
2019	54,980,301	2	10	13	307,315	194,467	501,782	0.913
2020	80,913,999	0	11	15	486,062	504,833	990,895	1.225
2021	81,085,748	1	11	14	281,960	324,363	606,323	0.748
330,700,722		4	49	88	1,423,231	1,521,986	2,945,217	
Adjusted Loss to Payroll Ratio:					0.430	0.460	0.891	
Expected Unlimited Loss to Payroll Ratio:					0.409	0.471	0.880	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.384	0.400	0.783	
Credibility:					0.42	0.39		
Indicated Limited Loss to Payroll Ratio:					0.403	0.423	0.826	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.442	0.521	0.964	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								94.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 3574 RHG: 3 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	
2017	235,666,287	9	85	175	1,984,860	1,528,897	3,513,757	1.491
2018	230,826,530	3	85	188	1,331,523	1,431,324	2,762,847	1.197
2019	264,862,013	9	92	191	3,611,628	2,549,861	6,161,489	2.326
2020	251,482,393	2	67	130	1,263,011	1,228,116	2,491,127	0.991
2021	269,638,704	0	44	128	1,396,521	1,267,655	2,664,176	0.988
1,252,475,927		23	373	812	9,587,544	8,005,853	17,593,397	
Adjusted Loss to Payroll Ratio:					0.765	0.639	1.405	
Expected Unlimited Loss to Payroll Ratio:					0.956	0.993	1.949	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.897	0.843	1.740	
Credibility:					1.00	0.90		
Indicated Limited Loss to Payroll Ratio:					0.766	0.660	1.426	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.840	0.813	1.653	
Indicated Relativity Change:								-15.2%
Relativity to Statewide Average Loss to Payroll Ratio:								162.0%

Code: 3577 RHG: 1 NAICS: 31 ILDG: 3 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	
2017	411,183,153	4	54	112	1,268,524	1,227,087	2,495,611	0.607
2018	437,087,354	4	48	122	1,226,375	1,153,722	2,380,097	0.545
2019	431,676,612	2	48	118	1,019,387	1,084,229	2,103,616	0.487
2020	456,142,558	0	36	78	1,068,368	1,150,509	2,218,877	0.486
2021	472,918,336	1	44	112	1,658,932	1,726,458	3,385,390	0.716
2,209,008,013		11	230	542	6,241,586	6,342,005	12,583,591	
Adjusted Loss to Payroll Ratio:					0.283	0.287	0.570	
Expected Unlimited Loss to Payroll Ratio:					0.315	0.357	0.671	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.305	0.329	0.634	
Credibility:					0.81	0.77		
Indicated Limited Loss to Payroll Ratio:					0.287	0.297	0.583	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.305	0.336	0.641	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								62.8%

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Code: 3612 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 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	
2017	191,219,012	4	44	156	1,358,708	1,283,151	2,641,859	1.382
2018	204,153,113	4	52	125	1,426,087	1,406,767	2,832,854	1.388
2019	208,530,113	6	58	145	2,024,412	1,879,802	3,904,214	1.872
2020	204,475,417	4	48	111	1,659,231	1,240,830	2,900,061	1.418
2021	226,611,926	1	52	144	1,697,127	1,658,917	3,356,044	1.481
1,034,989,581		19	254	681	8,165,564	7,469,466	15,635,031	
Adjusted Loss to Payroll Ratio:					0.789	0.722	1.511	
Expected Unlimited Loss to Payroll Ratio:					0.866	0.894	1.760	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.812	0.759	1.571	
Credibility:					0.89	0.80		
Indicated Limited Loss to Payroll Ratio:					0.792	0.729	1.521	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.869	0.898	1.767	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								173.1%

Code: 3620 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 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	
2017	58,687,190	0	41	100	656,570	807,524	1,464,094	2.495
2018	59,731,854	3	35	90	1,021,866	1,312,010	2,333,876	3.907
2019	50,284,363	2	38	82	1,045,278	995,380	2,040,658	4.058
2020	48,799,756	1	32	55	659,622	561,610	1,221,232	2.503
2021	55,554,043	0	30	70	1,018,114	986,780	2,004,894	3.609
273,057,206		6	176	397	4,401,451	4,663,303	9,064,754	
Adjusted Loss to Payroll Ratio:					1.612	1.708	3.320	
Expected Unlimited Loss to Payroll Ratio:					1.794	2.162	3.956	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.682	1.836	3.518	
Credibility:					0.70	0.67		
Indicated Limited Loss to Payroll Ratio:					1.633	1.750	3.384	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.792	2.156	3.948	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								386.8%

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Code: 3632 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 3 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	
2019	2,386,629,806	54	704	1,362	20,736,118	18,058,379	38,794,497	1.625
2020	2,224,751,376	22	692	1,052	16,589,249	16,166,162	32,755,411	1.472
2021	2,317,731,508	13	608	1,103	18,103,277	17,791,389	35,894,666	1.549
	6,929,112,690	89	2,004	3,517	55,428,644	52,015,930	107,444,574	
Adjusted Loss to Payroll Ratio:					0.800	0.751	1.551	
Expected Unlimited Loss to Payroll Ratio:					0.864	0.876	1.740	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.810	0.744	1.554	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.800	0.751	1.551	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.878	0.925	1.802	
Indicated Relativity Change:								3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								176.6%

Code: 3634 RHG: 3 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	
2017	116,012,016	9	48	99	1,616,160	1,833,061	3,449,221	2.973
2018	119,251,801	0	30	98	813,033	655,369	1,468,402	1.231
2019	134,022,221	3	44	89	1,386,484	1,416,865	2,803,349	2.092
2020	142,393,813	2	37	80	831,676	918,662	1,750,338	1.229
2021	153,196,705	0	25	83	656,057	787,266	1,443,323	0.942
	664,876,555	14	184	449	5,303,410	5,611,224	10,914,633	
Adjusted Loss to Payroll Ratio:					0.798	0.844	1.642	
Expected Unlimited Loss to Payroll Ratio:					0.989	1.048	2.037	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.928	0.889	1.817	
Credibility:					0.79	0.71		
Indicated Limited Loss to Payroll Ratio:					0.826	0.857	1.683	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.906	1.056	1.962	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								192.2%

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Code: 3643 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 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	
2017	376,674,562	14	111	259	2,451,293	2,285,318	4,736,611	1.257
2018	407,402,279	11	97	245	2,536,742	2,765,430	5,302,172	1.301
2019	453,994,844	8	85	226	2,515,100	2,040,965	4,556,065	1.004
2020	448,669,269	2	78	199	2,337,059	1,885,114	4,222,173	0.941
2021	753,948,145	2	88	221	2,773,407	2,684,525	5,457,932	0.724
2,440,689,100		37	459	1,150	12,613,601	11,661,353	24,274,954	
Adjusted Loss to Payroll Ratio:					0.517	0.478	0.995	
Expected Unlimited Loss to Payroll Ratio:					0.661	0.638	1.299	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.631	0.567	1.198	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.517	0.478	0.995	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.557	0.562	1.119	
Indicated Relativity Change:								-13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								109.7%

Code: 3647 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: BATTERY MFG; LEAD, 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	
2017	65,347,041	1	31	50	741,509	603,502	1,345,011	2.058
2018	62,945,085	1	34	54	718,859	511,106	1,229,965	1.954
2019	56,288,557	1	23	46	827,634	625,823	1,453,457	2.582
2020	65,418,111	1	28	47	934,356	900,776	1,835,132	2.805
2021	69,756,141	1	29	56	756,411	1,253,882	2,010,293	2.882
319,754,935		5	145	253	3,978,769	3,895,089	7,873,859	
Adjusted Loss to Payroll Ratio:					1.244	1.218	2.462	
Expected Unlimited Loss to Payroll Ratio:					1.471	1.288	2.759	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.379	1.094	2.473	
Credibility:					0.69	0.58		
Indicated Limited Loss to Payroll Ratio:					1.287	1.165	2.452	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.412	1.436	2.847	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								279.0%

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Code: 3651 RHG: 1 NAICS: 31 ILDG: 4 MLDG: 4 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	
2017	248,089,373	7	75	142	1,869,325	1,747,796	3,617,121	1.458
2018	260,605,193	4	95	130	2,189,319	2,352,391	4,541,710	1.743
2019	287,663,716	8	118	158	2,454,453	2,715,902	5,170,355	1.797
2020	269,258,894	4	83	119	2,600,730	2,332,958	4,933,688	1.832
2021	302,893,850	2	102	181	2,477,763	3,470,914	5,948,677	1.964
1,368,511,026		25	473	730	11,591,590	12,619,962	24,211,552	
Adjusted Loss to Payroll Ratio:					0.847	0.922	1.769	
Expected Unlimited Loss to Payroll Ratio:					0.900	0.980	1.880	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.871	0.903	1.775	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					0.847	0.921	1.768	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.900	1.045	1.946	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								190.6%

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Code: 3681 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 CLASS: INSTRUMENT MFG; COMPUTER MFG; TELECOM EQUIP MFG; A/
PRODUCTS MFG

Code: 3070 RHG: 2 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	
2019	9,589,437,677	34	523	1,314	15,792,803	14,025,282	29,818,085	0.311
2020	12,256,220,504	18	466	1,113	13,493,268	13,233,926	26,727,194	0.218
2021	14,584,287,034	8	519	1,243	17,587,104	16,834,675	34,421,779	0.236
	36,429,945,215	60	1,508	3,670	46,873,176	44,093,884	90,967,060	
Adjusted Loss to Payroll Ratio:					0.129	0.121	0.250	
Expected Unlimited Loss to Payroll Ratio:					0.160	0.172	0.331	
Expected Unlimited Loss to Payroll Ratio (Class 3070 Only)*:					0.083	0.098	0.181	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.150	0.146	0.295	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.129	0.121	0.250	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.141	0.149	0.290	
Indicated Relativity Change:								-12.3%
Indicated Relativity Change (Class 3070 Only)*:								60.0%
Selected (Unlimited) Loss to Payroll Ratio (Restricted to 25% Change; Class 3070 Only:					0.110	0.116	0.227	
Relativity to Statewide Average Loss to Payroll Ratio:								28.4%

*CLASS RELATIVITY CHANGE FOR CLASS 3070 EXPECTED UNLIMITED LOSS TO PAYROLL RATIOS

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Code: 3682 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 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	
2018	1,369,051,762	12	187	420	5,909,253	4,532,162	10,441,415	0.763
2019	1,509,443,391	8	157	354	4,868,896	3,998,558	8,867,454	0.587
2020	1,642,514,356	6	204	290	6,376,530	5,310,056	11,686,586	0.712
2021	1,754,932,266	3	254	369	6,944,261	5,544,884	12,489,145	0.712
6,275,941,775		29	802	1,433	24,098,939	19,385,660	43,484,599	
Adjusted Loss to Payroll Ratio:					0.384	0.309	0.693	
Expected Unlimited Loss to Payroll Ratio:					0.402	0.364	0.766	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.384	0.323	0.708	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.384	0.309	0.693	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.414	0.364	0.777	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								76.2%

Code: 3683 RHG: 2 NAICS: 31 ILDG: 3 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	
2017	71,405,289	0	7	3	39,879	44,570	84,449	0.118
2018	48,331,098	0	3	14	6,845	20,008	26,853	0.056
2019	44,599,805	1	3	9	75,337	27,160	102,497	0.230
2020	41,506,468	0	2	4	6,981	16,007	22,988	0.055
2021	32,685,852	0	3	7	31,085	30,827	61,912	0.189
238,528,512		1	18	37	160,128	138,572	298,699	
Adjusted Loss to Payroll Ratio:					0.067	0.058	0.125	
Expected Unlimited Loss to Payroll Ratio:					0.231	0.231	0.462	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.221	0.206	0.426	
Credibility:					0.29	0.26		
Indicated Limited Loss to Payroll Ratio:					0.176	0.167	0.342	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.189	0.196	0.385	
Indicated Relativity Change:								-16.6%
Relativity to Statewide Average Loss to Payroll Ratio:								37.8%

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Code: 3719 RHG: 6 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	
2017	298,102,959	4	32	31	1,852,811	1,182,466	3,035,277	1.018
2018	470,019,771	6	35	53	3,065,338	1,705,968	4,771,306	1.015
2019	294,950,101	2	18	27	1,729,468	1,046,887	2,776,355	0.941
2020	269,181,910	1	21	26	1,413,345	873,936	2,287,281	0.850
2021	259,923,515	1	15	27	1,242,431	640,038	1,882,469	0.724
1,592,178,255		14	121	164	9,303,393	5,449,295	14,752,688	
Adjusted Loss to Payroll Ratio:					0.584	0.342	0.927	
Expected Unlimited Loss to Payroll Ratio:					0.663	0.589	1.252	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.526	0.332	0.858	
Credibility:					0.91	0.72		
Indicated Limited Loss to Payroll Ratio:					0.579	0.339	0.918	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.707	0.546	1.252	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								122.7%

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	
2019	2,070,487,077	56	645	1,180	23,210,166	20,606,281	43,816,447	2.116
2020	2,281,372,532	45	719	1,160	29,797,929	22,416,701	52,214,630	2.289
2021	2,609,336,512	23	811	1,495	32,737,234	26,714,084	59,451,318	2.278
6,961,196,121		124	2,175	3,835	85,745,329	69,737,067	155,482,396	
Adjusted Loss to Payroll Ratio:					1.232	1.002	2.234	
Expected Unlimited Loss to Payroll Ratio:					1.386	1.383	2.770	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.163	0.900	2.063	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.232	1.002	2.234	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.421	1.397	2.819	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								276.1%

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Code: 3726 RHG: 5 NAICS: 81 ILDG: 4 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	
2017	42,242,558	2	8	9	399,945	309,556	709,501	1.680
2018	70,740,158	0	7	12	447,449	215,407	662,856	0.937
2019	68,598,750	0	11	28	383,243	261,569	644,812	0.940
2020	82,045,465	0	9	15	434,498	289,141	723,639	0.882
2021	101,368,190	2	7	15	907,882	397,986	1,305,868	1.288
364,995,120		4	42	79	2,573,016	1,473,659	4,046,675	
Adjusted Loss to Payroll Ratio:					0.705	0.404	1.109	
Expected Unlimited Loss to Payroll Ratio:					0.880	0.664	1.544	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.735	0.460	1.195	
Credibility:					0.58	0.44		
Indicated Limited Loss to Payroll Ratio:					0.717	0.435	1.153	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.828	0.607	1.435	
Indicated Relativity Change:								-7.1%
Relativity to Statewide Average Loss to Payroll Ratio:								140.6%

Code: 3805 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 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	
2017	127,307,790	2	14	33	474,768	394,723	869,491	0.683
2018	127,168,833	2	19	40	911,019	642,267	1,553,286	1.221
2019	104,999,960	2	11	28	673,117	336,729	1,009,846	0.962
2020	89,106,619	4	5	11	632,193	365,413	997,606	1.120
2021	156,107,188	1	10	35	431,528	440,227	871,755	0.558
604,690,390		11	59	147	3,122,625	2,179,358	5,301,983	
Adjusted Loss to Payroll Ratio:					0.516	0.360	0.877	
Expected Unlimited Loss to Payroll Ratio:					0.480	0.331	0.811	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.458	0.294	0.753	
Credibility:					0.57	0.44		
Indicated Limited Loss to Payroll Ratio:					0.491	0.324	0.815	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.529	0.381	0.910	
Indicated Relativity Change:								12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								89.2%

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Code: 3808 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 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	
2017	118,323,706	3	79	197	1,486,226	1,077,406	2,563,632	2.167
2018	174,716,211	5	128	525	2,307,835	1,989,653	4,297,488	2.460
2019	145,232,399	3	108	228	2,512,305	2,032,956	4,545,261	3.130
2020	155,456,010	1	158	245	3,637,589	2,710,582	6,348,171	4.084
2021	174,025,460	0	99	182	1,952,426	1,561,141	3,513,567	2.019
767,753,786		12	572	1,377	11,896,381	9,371,738	21,268,119	
Adjusted Loss to Payroll Ratio:					1.550	1.221	2.770	
Expected Unlimited Loss to Payroll Ratio:					1.980	1.574	3.554	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.856	1.336	3.193	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					1.550	1.234	2.783	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.700	1.520	3.220	
Indicated Relativity Change:								-9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								315.5%

Code: 3815 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 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	
2017	185,083,174	14	138	388	2,992,845	3,092,605	6,085,450	3.288
2018	214,020,561	7	146	358	2,987,730	2,397,365	5,385,095	2.516
2019	216,876,848	4	127	334	2,352,831	2,628,962	4,981,793	2.297
2020	239,711,838	6	143	382	2,849,401	3,291,958	6,141,359	2.562
2021	275,286,041	2	179	390	5,251,720	4,354,440	9,606,160	3.490
1,130,978,462		33	733	1,852	16,434,528	15,765,331	32,199,859	
Adjusted Loss to Payroll Ratio:					1.453	1.394	2.847	
Expected Unlimited Loss to Payroll Ratio:					1.454	1.652	3.106	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.388	1.468	2.856	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.453	1.394	2.847	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.566	1.641	3.206	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								314.1%

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Code: 3821 RHG: 2 NAICS: 42 ILDG: 2 MLDG: 2 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	
2017	81,545,744	5	78	156	2,074,202	1,562,945	3,637,147	4.460
2018	84,954,724	1	71	165	1,357,340	1,260,040	2,617,380	3.081
2019	88,313,331	6	78	159	1,764,677	1,663,888	3,428,565	3.882
2020	85,545,626	0	63	124	1,572,631	1,283,906	2,856,537	3.339
2021	92,604,532	1	67	154	2,202,438	1,692,798	3,895,236	4.206
432,963,958		13	357	758	8,971,289	7,463,577	16,434,866	
Adjusted Loss to Payroll Ratio:					2.072	1.724	3.796	
Expected Unlimited Loss to Payroll Ratio:					1.958	2.033	3.990	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.805	1.716	3.521	
Credibility:					0.88	0.80		
Indicated Limited Loss to Payroll Ratio:					2.039	1.722	3.761	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.197	2.027	4.224	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								413.8%

Code: 3828 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 4 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	
2017	92,677,722	4	39	93	942,746	689,099	1,631,845	1.761
2018	82,946,247	8	60	71	1,764,825	1,191,234	2,956,059	3.564
2019	83,693,086	1	61	55	1,393,048	1,379,264	2,772,312	3.312
2020	75,391,345	1	21	48	411,959	414,947	826,906	1.097
2021	77,662,455	1	28	53	1,310,146	1,121,662	2,431,808	3.131
412,370,855		15	209	320	5,822,724	4,796,206	10,618,930	
Adjusted Loss to Payroll Ratio:					1.412	1.163	2.575	
Expected Unlimited Loss to Payroll Ratio:					1.414	1.392	2.806	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.369	1.283	2.652	
Credibility:					0.76	0.68		
Indicated Limited Loss to Payroll Ratio:					1.402	1.201	2.603	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.490	1.363	2.853	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								279.5%

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Code: 3830 RHG: 5 NAICS: 31 ILDG: 4 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	
2017	641,750,793	14	161	395	5,841,664	4,440,753	10,282,417	1.602
2018	751,108,079	10	183	492	5,819,463	4,512,767	10,332,230	1.376
2019	828,488,043	3	130	397	3,472,934	2,761,022	6,233,956	0.752
2020	918,975,842	4	185	394	5,626,518	3,883,457	9,509,975	1.035
2021	1,000,681,682	1	125	294	5,937,431	4,052,405	9,989,836	0.998
4,141,004,439		32	784	1,972	26,698,010	19,650,404	46,348,414	
Adjusted Loss to Payroll Ratio:					0.645	0.475	1.119	
Expected Unlimited Loss to Payroll Ratio:					0.713	0.609	1.322	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.636	0.457	1.093	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.645	0.475	1.119	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.744	0.662	1.406	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								137.7%

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	
2019	1,296,048,999	28	349	683	13,905,645	11,236,143	25,141,788	1.940
2020	1,116,266,062	20	268	424	11,588,104	9,754,686	21,342,790	1.912
2021	1,093,477,189	8	200	392	8,328,805	7,392,317	15,721,122	1.438
3,505,792,250		56	817	1,499	33,822,555	28,383,146	62,205,701	
Adjusted Loss to Payroll Ratio:					0.965	0.810	1.774	
Expected Unlimited Loss to Payroll Ratio:					1.064	0.987	2.051	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.016	0.877	1.893	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.965	0.810	1.774	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.039	0.953	1.992	
Indicated Relativity Change:								-2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								195.2%

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Code: 3840 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 3 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	
2018	395,209,620	190	258	473	5,656,173	5,398,496	11,054,669	2.797
2019	391,077,096	13	376	443	6,862,379	5,423,143	12,285,522	3.141
2020	380,390,817	6	242	396	5,361,354	4,404,100	9,765,454	2.567
2021	423,317,942	2	200	457	5,598,106	5,683,818	11,281,924	2.665
1,589,995,475		211	1,076	1,769	23,478,012	20,909,557	44,387,570	
Adjusted Loss to Payroll Ratio:					1.477	1.315	2.792	
Expected Unlimited Loss to Payroll Ratio:					1.501	1.542	3.043	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.434	1.370	2.804	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.477	1.315	2.792	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.591	1.548	3.139	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								307.5%

Code: 4000 RHG: 4 NAICS: 21 ILDG: 2 MLDG: 2 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	
2017	114,530,007	5	25	42	1,315,603	752,261	2,067,864	1.806
2018	123,094,620	2	35	45	1,707,976	945,277	2,653,253	2.155
2019	122,619,758	2	31	44	1,051,466	746,987	1,798,453	1.467
2020	125,255,956	3	22	62	845,577	751,940	1,597,517	1.275
2021	130,146,645	2	45	52	2,180,537	1,606,201	3,786,738	2.910
615,646,985		14	158	245	7,101,158	4,802,666	11,903,824	
Adjusted Loss to Payroll Ratio:					1.153	0.780	1.934	
Expected Unlimited Loss to Payroll Ratio:					1.090	0.916	2.006	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.985	0.692	1.677	
Credibility:					0.78	0.63		
Indicated Limited Loss to Payroll Ratio:					1.117	0.748	1.865	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.263	0.996	2.258	
Indicated Relativity Change:								12.6%
Relativity to Statewide Average Loss to Payroll Ratio:								221.3%

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Code: 4034 RHG: 4 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	
2017	228,084,362	11	131	307	3,239,131	3,047,499	6,286,630	2.756
2018	254,873,418	9	132	385	2,951,885	3,043,246	5,995,131	2.352
2019	251,343,346	8	142	326	3,700,092	3,351,664	7,051,756	2.806
2020	259,045,214	4	152	274	4,008,136	4,340,735	8,348,871	3.223
2021	268,756,561	3	150	264	5,005,298	5,053,347	10,058,645	3.743
1,262,102,901		35	707	1,556	18,904,541	18,836,490	37,741,031	
Adjusted Loss to Payroll Ratio:					1.498	1.492	2.990	
Expected Unlimited Loss to Payroll Ratio:					1.466	1.842	3.308	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.334	1.448	2.782	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.498	1.492	2.990	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.693	1.987	3.681	
Indicated Relativity Change:								11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								360.6%

Code: 4036 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 4 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	
2017	34,371,033	2	13	16	426,510	422,735	849,245	2.471
2018	37,351,993	0	14	18	386,940	325,109	712,049	1.906
2019	43,401,790	2	10	29	565,382	604,397	1,169,779	2.695
2020	41,019,810	2	17	21	648,999	648,020	1,297,019	3.162
2021	46,792,806	2	16	18	867,956	757,061	1,625,017	3.473
202,937,432		8	70	102	2,895,787	2,757,321	5,653,108	
Adjusted Loss to Payroll Ratio:					1.427	1.359	2.786	
Expected Unlimited Loss to Payroll Ratio:					1.317	1.476	2.793	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.199	1.160	2.359	
Credibility:					0.54	0.49		
Indicated Limited Loss to Payroll Ratio:					1.323	1.258	2.580	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.495	1.675	3.170	
Indicated Relativity Change:								13.5%
Relativity to Statewide Average Loss to Payroll Ratio:								310.6%

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Code: 4038 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 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	
2017	25,041,178	4	17	19	540,847	412,388	953,235	3.807
2018	23,022,683	1	20	28	470,305	669,825	1,140,130	4.952
2019	22,559,980	1	14	19	405,579	370,751	776,330	3.441
2020	24,697,833	0	19	16	369,179	375,643	744,822	3.016
2021	28,723,107	0	16	27	538,247	449,029	987,276	3.437
124,044,782		6	86	109	2,324,156	2,277,637	4,601,793	
Adjusted Loss to Payroll Ratio:					1.874	1.836	3.710	
Expected Unlimited Loss to Payroll Ratio:					2.168	2.433	4.601	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.070	2.162	4.232	
Credibility:					0.55	0.52		
Indicated Limited Loss to Payroll Ratio:					1.961	1.993	3.954	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.113	2.346	4.459	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								436.9%

Code: 4041 RHG: 1 NAICS: 31 ILDG: 1 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	
2017	22,030,551	1	15	34	193,914	220,472	414,386	1.881
2018	20,078,967	1	6	27	353,566	98,707	452,273	2.252
2019	21,694,634	0	12	22	130,258	165,450	295,708	1.363
2020	20,149,835	0	9	21	80,607	204,303	284,910	1.414
2021	17,268,419	0	11	19	253,122	168,511	421,633	2.442
101,222,406		2	53	123	1,011,466	857,444	1,868,910	
Adjusted Loss to Payroll Ratio:					0.999	0.847	1.846	
Expected Unlimited Loss to Payroll Ratio:					1.046	1.153	2.199	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.012	1.063	2.076	
Credibility:					0.38	0.36		
Indicated Limited Loss to Payroll Ratio:					1.007	0.985	1.993	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.071	1.118	2.188	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								214.4%

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Code: 4049 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 1 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	
2017	58,423,805	2	21	51	407,898	401,028	808,926	1.385
2018	63,582,564	2	34	56	663,437	688,924	1,352,361	2.127
2019	60,870,666	1	31	45	641,762	582,936	1,224,698	2.012
2020	54,886,924	0	35	34	1,312,230	916,178	2,228,408	4.060
2021	58,827,173	0	21	41	488,526	392,723	881,249	1.498
296,591,132		5	142	227	3,513,854	2,981,789	6,495,643	
Adjusted Loss to Payroll Ratio:					1.185	1.005	2.190	
Expected Unlimited Loss to Payroll Ratio:					1.427	1.223	2.650	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.363	1.087	2.450	
Credibility:					0.66	0.56		
Indicated Limited Loss to Payroll Ratio:					1.245	1.041	2.286	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.341	1.226	2.567	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								251.5%

Code: 4111 RHG: 2 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	
2017	83,506,875	1	29	57	560,282	418,318	978,600	1.172
2018	83,316,818	0	29	45	517,034	556,409	1,073,443	1.288
2019	77,290,351	3	18	41	868,275	1,002,504	1,870,779	2.420
2020	72,272,094	0	24	36	352,698	423,751	776,449	1.074
2021	78,060,425	0	18	37	658,196	461,712	1,119,908	1.435
394,446,564		4	118	216	2,956,484	2,862,694	5,819,178	
Adjusted Loss to Payroll Ratio:					0.750	0.726	1.475	
Expected Unlimited Loss to Payroll Ratio:					0.873	0.975	1.848	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.833	0.866	1.700	
Credibility:					0.61	0.57		
Indicated Limited Loss to Payroll Ratio:					0.782	0.786	1.568	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.843	0.925	1.768	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								173.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4112 RHG: 1 NAICS: 31 ILDG: 3 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	
2017	1,882,679,467	5	83	213	2,374,770	2,365,134	4,739,904	0.252
2018	1,899,235,178	4	61	228	1,517,209	1,587,657	3,104,866	0.163
2019	1,902,397,905	3	66	186	1,403,572	1,530,582	2,934,154	0.154
2020	2,116,470,266	2	70	129	2,135,516	2,095,892	4,231,408	0.200
2021	2,194,497,306	0	69	165	2,458,905	2,622,237	5,081,142	0.232
9,995,280,122		14	349	921	9,889,972	10,201,502	20,091,475	
Adjusted Loss to Payroll Ratio:					0.099	0.102	0.201	
Expected Unlimited Loss to Payroll Ratio:					0.103	0.120	0.223	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.099	0.111	0.210	
Credibility:					0.95	0.91		
Indicated Limited Loss to Payroll Ratio:					0.099	0.103	0.202	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.105	0.117	0.222	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								21.7%

Code: 4114 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 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	
2017	43,328,714	1	7	37	140,560	246,538	387,098	0.893
2018	58,537,318	3	15	51	462,241	386,279	848,520	1.450
2019	66,210,586	1	12	40	379,846	367,897	747,743	1.129
2020	57,508,605	2	18	45	760,181	663,074	1,423,255	2.475
2021	68,613,650	0	31	59	429,101	774,772	1,203,873	1.755
294,198,873		7	83	232	2,171,929	2,438,560	4,610,490	
Adjusted Loss to Payroll Ratio:					0.738	0.829	1.567	
Expected Unlimited Loss to Payroll Ratio:					0.856	0.921	1.777	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.803	0.782	1.585	
Credibility:					0.53	0.49		
Indicated Limited Loss to Payroll Ratio:					0.768	0.805	1.573	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.843	0.992	1.834	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								179.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4130 RHG: 4 NAICS: 42 ILDG: 4 MLDG: 3 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	
2017	125,907,283	9	123	191	2,430,803	2,144,831	4,575,634	3.634
2018	132,828,924	6	136	234	2,948,966	2,673,809	5,622,775	4.233
2019	142,420,171	4	74	188	1,829,255	1,721,249	3,550,504	2.493
2020	138,775,350	4	93	160	2,159,862	2,045,634	4,205,496	3.030
2021	172,534,789	4	121	212	3,524,935	3,655,901	7,180,836	4.162
712,466,518		27	547	985	12,893,822	12,241,425	25,135,247	
Adjusted Loss to Payroll Ratio:					1.810	1.718	3.528	
Expected Unlimited Loss to Payroll Ratio:					1.983	2.240	4.223	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.743	1.673	3.416	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.810	1.716	3.526	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.046	2.285	4.331	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								424.4%

Code: 4150 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 3 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	
2017	259,998,852	7	105	200	2,711,681	2,265,550	4,977,231	1.914
2018	280,337,041	4	90	190	2,023,139	1,605,056	3,628,195	1.294
2019	306,639,010	5	108	141	2,697,967	2,367,184	5,065,151	1.652
2020	329,757,365	5	82	141	2,736,081	2,632,470	5,368,551	1.628
2021	349,917,828	0	74	147	2,430,408	2,060,926	4,491,334	1.284
1,526,650,096		21	459	819	12,599,276	10,931,186	23,530,462	
Adjusted Loss to Payroll Ratio:					0.825	0.716	1.541	
Expected Unlimited Loss to Payroll Ratio:					0.892	0.880	1.771	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.852	0.781	1.633	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					0.825	0.720	1.545	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.889	0.847	1.736	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								170.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4239 RHG: 3 NAICS: 31 ILDG: 4 MLDG: 4 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	
2017	69,592,090	3	23	48	728,240	631,286	1,359,526	1.954
2018	63,632,759	0	21	39	894,510	718,699	1,613,209	2.535
2019	71,933,932	1	23	23	451,793	414,620	866,413	1.204
2020	67,123,831	1	19	42	410,163	372,306	782,469	1.166
2021	78,323,834	0	28	43	1,318,401	1,095,313	2,413,714	3.082
350,606,446		5	114	195	3,803,108	3,232,225	7,035,333	
Adjusted Loss to Payroll Ratio:					1.085	0.922	2.007	
Expected Unlimited Loss to Payroll Ratio:					1.094	1.004	2.098	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.025	0.853	1.878	
Credibility:					0.63	0.54		
Indicated Limited Loss to Payroll Ratio:					1.063	0.890	1.953	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.166	1.096	2.263	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								221.7%

Code: 4240 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 2 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	
2017	8,043,206	3	10	8	450,079	270,932	721,011	8.964
2018	7,116,333	0	3	2	66,093	34,016	100,109	1.407
2019	6,202,327	0	5	1	240,454	81,125	321,579	5.185
2020	4,974,865	0	1	2	2,309	4,457	6,766	0.136
2021	4,174,709	1	1	3	106,572	164,953	271,525	6.504
30,511,440		4	20	16	865,507	555,482	1,420,989	
Adjusted Loss to Payroll Ratio:					2.837	1.821	4.657	
Expected Unlimited Loss to Payroll Ratio:					3.343	2.424	5.767	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.193	2.154	5.346	
Credibility:					0.38	0.30		
Indicated Limited Loss to Payroll Ratio:					3.059	2.055	5.114	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					3.296	2.419	5.715	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								559.9%

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Effective September 1, 2024 (Proposed)

Code: 4243 RHG: 3 NAICS: 31 ILDG: 4 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	
2017	124,871,939	10	70	95	2,084,856	2,119,211	4,204,067	3.367
2018	134,934,413	3	58	124	1,047,679	1,066,458	2,114,137	1.567
2019	139,864,903	2	41	91	1,039,136	936,932	1,976,068	1.413
2020	143,035,168	1	80	103	1,863,142	1,839,437	3,702,579	2.589
2021	155,082,686	0	77	85	3,075,933	2,249,399	5,325,332	3.434
697,789,109		16	326	498	9,110,745	8,211,438	17,322,183	
Adjusted Loss to Payroll Ratio:					1.306	1.177	2.482	
Expected Unlimited Loss to Payroll Ratio:					1.138	1.175	2.313	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.067	0.998	2.065	
Credibility:					0.85	0.76		
Indicated Limited Loss to Payroll Ratio:					1.269	1.134	2.403	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.393	1.397	2.789	
Indicated Relativity Change:								20.6%
Relativity to Statewide Average Loss to Payroll Ratio:								273.3%

Code: 4244 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 2 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	
2019	497,948,931	18	183	372	5,133,118	4,719,299	9,852,417	1.979
2020	530,052,572	16	221	377	7,366,006	5,959,059	13,325,065	2.514
2021	567,263,415	7	227	367	8,274,332	6,446,388	14,720,720	2.595
1,595,264,918		41	631	1,116	20,773,455	17,124,746	37,898,202	
Adjusted Loss to Payroll Ratio:					1.302	1.073	2.376	
Expected Unlimited Loss to Payroll Ratio:					1.290	1.317	2.606	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.150	0.988	2.139	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.302	1.073	2.376	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.503	1.497	3.000	
Indicated Relativity Change:								15.1%
Relativity to Statewide Average Loss to Payroll Ratio:								293.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4250 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 4 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	
2017	60,192,398	0	28	44	402,967	315,364	718,331	1.193
2018	49,795,089	1	21	38	522,743	543,038	1,065,781	2.140
2019	54,076,496	1	21	37	433,635	424,546	858,181	1.587
2020	52,173,487	0	17	62	413,581	571,820	985,401	1.889
2021	61,463,688	0	35	63	1,328,036	1,179,367	2,507,403	4.079
277,701,158		2	122	244	3,100,962	3,034,135	6,135,097	
Adjusted Loss to Payroll Ratio:					1.117	1.093	2.209	
Expected Unlimited Loss to Payroll Ratio:					0.978	1.281	2.259	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.917	1.087	2.004	
Credibility:					0.55	0.54		
Indicated Limited Loss to Payroll Ratio:					1.027	1.090	2.117	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.127	1.343	2.470	
Indicated Relativity Change:								9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								242.0%

INCLUDES 4922 D1-1-19

Code: 4251 RHG: 1 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	
2017	25,603,617	5	12	15	481,778	367,055	848,833	3.315
2018	28,593,084	0	14	22	148,451	100,670	249,121	0.871
2019	31,480,873	1	19	24	474,021	465,083	939,104	2.983
2020	26,906,580	1	12	14	334,861	246,272	581,133	2.160
2021	32,180,408	0	13	19	477,050	652,268	1,129,318	3.509
144,764,562		7	70	94	1,916,160	1,831,347	3,747,507	
Adjusted Loss to Payroll Ratio:					1.324	1.265	2.589	
Expected Unlimited Loss to Payroll Ratio:					1.214	1.145	2.359	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.175	1.055	2.230	
Credibility:					0.47	0.41		
Indicated Limited Loss to Payroll Ratio:					1.245	1.142	2.387	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.323	1.296	2.619	
Indicated Relativity Change:								11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								256.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 4279 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 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	
2017	160,848,301	4	82	136	1,275,526	1,367,197	2,642,723	1.643
2018	141,627,605	10	99	174	2,605,764	2,371,067	4,976,831	3.514
2019	174,934,606	5	99	116	2,683,143	2,735,572	5,418,715	3.098
2020	147,338,668	0	83	108	1,982,758	1,819,497	3,802,255	2.581
2021	158,658,588	4	101	142	4,106,850	3,970,880	8,077,730	5.091
783,407,768		23	464	676	12,654,041	12,264,214	24,918,254	
Adjusted Loss to Payroll Ratio:					1.615	1.565	3.181	
Expected Unlimited Loss to Payroll Ratio:					1.522	1.604	3.127	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.454	1.425	2.879	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					1.615	1.554	3.169	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.740	1.829	3.570	
Indicated Relativity Change:								14.2%
Relativity to Statewide Average Loss to Payroll Ratio:								349.7%

Code: 4283 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 2 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	
2017	30,127,127	1	3	9	128,333	118,201	246,534	0.818
2018	35,310,561	1	11	21	222,525	198,761	421,286	1.193
2019	30,687,492	0	12	10	213,308	193,264	406,572	1.325
2020	47,184,175	1	21	25	565,085	603,197	1,168,282	2.476
2021	69,312,750	0	16	21	487,625	312,917	800,542	1.155
212,622,105		3	63	86	1,616,876	1,426,340	3,043,216	
Adjusted Loss to Payroll Ratio:					0.760	0.671	1.431	
Expected Unlimited Loss to Payroll Ratio:					0.896	0.897	1.792	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.855	0.797	1.652	
Credibility:					0.48	0.43		
Indicated Limited Loss to Payroll Ratio:					0.810	0.742	1.552	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.872	0.874	1.746	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								171.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4286 RHG: 3 NAICS: 31 ILDG: 2 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	
2017	141,451,508	10	119	177	2,615,810	2,215,162	4,830,972	3.415
2018	151,353,242	15	129	177	3,915,973	2,659,822	6,575,795	4.345
2019	156,287,293	8	139	175	3,395,158	2,749,132	6,144,290	3.931
2020	154,458,674	4	123	128	2,438,490	1,855,043	4,293,533	2.780
2021	167,696,019	1	141	170	3,259,402	3,190,967	6,450,369	3.846
771,246,736		38	651	827	15,624,832	12,670,125	28,294,957	
Adjusted Loss to Payroll Ratio:					2.026	1.643	3.669	
Expected Unlimited Loss to Payroll Ratio:					2.080	1.779	3.859	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.951	1.510	3.461	
Credibility:					1.00	0.93		
Indicated Limited Loss to Payroll Ratio:					2.026	1.634	3.660	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.223	2.013	4.236	
Indicated Relativity Change:								9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								415.0%

Code: 4295 RHG: 3 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	
2017	209,114,435	16	199	191	4,498,941	4,529,926	9,028,867	4.318
2018	208,292,026	19	135	149	3,161,323	3,144,566	6,305,889	3.027
2019	194,476,002	4	128	116	2,905,604	2,563,617	5,469,221	2.812
2020	188,486,659	5	140	134	3,208,581	3,612,266	6,820,847	3.619
2021	226,382,838	2	107	148	2,863,483	2,413,926	5,277,409	2.331
1,026,751,960		46	709	738	16,637,933	16,264,301	32,902,233	
Adjusted Loss to Payroll Ratio:					1.620	1.584	3.204	
Expected Unlimited Loss to Payroll Ratio:					1.786	2.087	3.873	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.675	1.772	3.447	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.620	1.584	3.204	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.778	1.951	3.729	
Indicated Relativity Change:								-3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								365.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4297 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 2 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	
2017	334,202,808	0	5	16	44,467	105,988	150,455	0.045
2018	347,781,135	2	4	21	199,998	366,181	566,179	0.163
2019	353,321,480	1	5	13	208,467	139,022	347,489	0.098
2020	339,157,839	0	9	8	298,244	148,729	446,973	0.132
2021	388,423,104	0	11	7	176,428	233,433	409,861	0.106
1,762,886,366		3	34	65	927,604	993,353	1,920,957	
Adjusted Loss to Payroll Ratio:					0.053	0.056	0.109	
Expected Unlimited Loss to Payroll Ratio*:					0.073	0.082	0.155	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.069	0.073	0.142	
Credibility:					0.41	0.39		
Indicated Limited Loss to Payroll Ratio:					0.063	0.066	0.129	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.067	0.078	0.146	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								14.3%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.87 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-24.

Code: 4299 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 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	
2019	646,497,874	27	316	444	10,626,335	8,398,266	19,024,601	2.943
2020	576,031,944	8	315	362	8,765,135	7,373,814	16,138,949	2.802
2021	625,148,534	1	210	377	5,483,858	5,707,305	11,191,163	1.790
1,847,678,352		36	841	1,183	24,875,327	21,479,385	46,354,712	
Adjusted Loss to Payroll Ratio:					1.346	1.163	2.509	
Expected Unlimited Loss to Payroll Ratio:					1.547	1.399	2.946	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.451	1.188	2.638	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.346	1.163	2.509	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.477	1.432	2.909	
Indicated Relativity Change:								-1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								285.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4304 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 4 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	
2017	75,355,933	2	60	90	1,318,183	1,535,887	2,854,070	3.787
2018	67,307,345	3	45	75	1,222,103	934,085	2,156,188	3.203
2019	68,230,466	1	34	68	691,110	632,817	1,323,927	1.940
2020	108,908,473	2	35	46	1,265,281	865,223	2,130,504	1.956
2021	109,780,801	2	30	44	2,069,115	1,453,594	3,522,709	3.209
429,583,018		10	204	323	6,565,792	5,421,606	11,987,398	
Adjusted Loss to Payroll Ratio:					1.528	1.262	2.790	
Expected Unlimited Loss to Payroll Ratio:					2.051	1.922	3.974	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.887	1.665	3.552	
Credibility:					0.89	0.78		
Indicated Limited Loss to Payroll Ratio:					1.568	1.352	2.920	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.690	1.592	3.281	
Indicated Relativity Change:								-17.4%
Relativity to Statewide Average Loss to Payroll Ratio:								321.5%

Code: 4351 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 4 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	
2017	22,740,377	1	4	13	138,062	61,389	199,451	0.877
2018	21,546,247	0	5	7	108,830	98,714	207,544	0.963
2019	21,028,432	1	8	8	343,658	354,606	698,264	3.321
2020	20,253,053	0	2	13	128,854	238,895	367,749	1.816
2021	21,873,308	0	1	9	73,504	41,323	114,827	0.525
107,441,418		2	20	50	792,908	794,926	1,587,834	
Adjusted Loss to Payroll Ratio:					0.738	0.740	1.478	
Expected Unlimited Loss to Payroll Ratio:					0.919	0.994	1.913	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.878	0.883	1.761	
Credibility:					0.37	0.34		
Indicated Limited Loss to Payroll Ratio:					0.826	0.834	1.660	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.890	0.981	1.871	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								183.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4354 RHG: 2 NAICS: 31 ILDG: 2 MLDG: 3 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	
2017	218,517,050	6	61	145	1,641,824	1,934,195	3,576,019	1.636
2018	253,052,204	4	59	142	1,981,331	1,893,475	3,874,806	1.531
2019	269,774,349	7	47	124	1,642,021	1,590,087	3,232,108	1.198
2020	272,302,393	3	64	121	1,416,542	1,313,425	2,729,967	1.003
2021	279,801,273	2	55	145	1,702,756	2,050,691	3,753,447	1.341
1,293,447,269		22	286	677	8,384,474	8,781,874	17,166,348	
Adjusted Loss to Payroll Ratio:					0.648	0.679	1.327	
Expected Unlimited Loss to Payroll Ratio:					0.743	0.823	1.566	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.710	0.731	1.441	
Credibility:					0.92	0.86		
Indicated Limited Loss to Payroll Ratio:					0.653	0.686	1.339	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.704	0.808	1.511	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								148.1%

Code: 4361 RHG: 1 NAICS: 54 ILDG: 3 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	
2017	181,283,558	1	49	109	378,030	630,215	1,008,245	0.556
2018	178,862,116	1	45	121	643,776	1,028,724	1,672,500	0.935
2019	161,233,651	1	29	65	253,200	386,405	639,605	0.397
2020	132,110,175	3	26	40	723,802	816,794	1,540,596	1.166
2021	169,474,937	0	42	40	813,527	584,437	1,397,964	0.825
822,964,437		6	191	375	2,812,334	3,446,574	6,258,907	
Adjusted Loss to Payroll Ratio:					0.342	0.419	0.761	
Expected Unlimited Loss to Payroll Ratio:					0.373	0.504	0.876	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.290	0.364	0.654	
Credibility:					0.59	0.60		
Indicated Limited Loss to Payroll Ratio:					0.320	0.397	0.717	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.340	0.450	0.791	
Indicated Relativity Change:								-9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								77.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4362 RHG: 2 NAICS: 51 ILDG: 4 MLDG: 4 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	
2017	16,684,373	0	1	7	25,615	56,502	82,117	0.492
2018	21,517,842	0	1	5	4,279	14,106	18,385	0.085
2019	20,982,929	0	3	3	137,251	46,401	183,652	0.875
2020	10,354,196	0	0	2	0	1,395	1,395	0.013
2021	12,201,730	0	1	1	830	1,852	2,682	0.022
81,741,070		0	6	18	167,975	120,256	288,231	
Adjusted Loss to Payroll Ratio:					0.205	0.147	0.353	
Expected Unlimited Loss to Payroll Ratio:					0.452	0.405	0.857	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.416	0.351	0.767	
Credibility:					0.25	0.21		
Indicated Limited Loss to Payroll Ratio:					0.363	0.307	0.670	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.391	0.362	0.753	
Indicated Relativity Change:								-12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								73.8%

Code: 4410 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 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	
2017	156,209,437	10	117	258	3,107,895	3,063,582	6,171,477	3.951
2018	170,330,213	10	105	256	3,204,917	2,777,087	5,982,004	3.512
2019	175,207,841	7	118	172	2,653,586	2,519,380	5,172,966	2.952
2020	158,423,512	3	121	216	3,000,121	2,926,389	5,926,510	3.741
2021	173,265,577	0	94	178	2,199,553	2,573,016	4,772,569	2.754
833,436,580		30	555	1,080	14,166,073	13,859,453	28,025,526	
Adjusted Loss to Payroll Ratio:					1.700	1.663	3.363	
Expected Unlimited Loss to Payroll Ratio:					1.968	2.058	4.026	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.845	1.747	3.593	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.700	1.663	3.363	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.865	2.048	3.913	
Indicated Relativity Change:								-2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								383.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4420 RHG: 1 NAICS: 31 ILDG: 3 MLDG: 1 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	
2017	18,666,201	0	37	45	618,508	652,131	1,270,639	6.807
2018	17,320,689	2	39	33	647,777	653,080	1,300,857	7.510
2019	20,418,589	2	34	20	555,742	510,970	1,066,712	5.224
2020	20,360,785	3	18	21	951,659	345,407	1,297,066	6.370
2021	18,766,092	0	24	38	349,579	307,089	656,668	3.499
95,532,357		7	152	157	3,123,265	2,468,676	5,591,942	
Adjusted Loss to Payroll Ratio:					3.269	2.584	5.853	
Expected Unlimited Loss to Payroll Ratio:					2.906	3.158	6.063	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.813	2.911	5.724	
Credibility:					0.56	0.53		
Indicated Limited Loss to Payroll Ratio:					3.070	2.739	5.809	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					3.263	3.107	6.370	
Indicated Relativity Change:								5.1%
Relativity to Statewide Average Loss to Payroll Ratio:								624.1%

Code: 4432 RHG: 3 NAICS: 31 ILDG: 1 MLDG: 1 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	
2017	17,245,239	1	6	31	239,587	237,864	477,451	2.769
2018	17,777,198	1	13	16	211,076	126,759	337,835	1.900
2019	46,613,129	0	8	37	102,414	181,230	283,644	0.609
2020	19,284,984	1	10	4	553,433	807,828	1,361,261	7.059
2021	21,784,185	0	8	49	216,456	312,501	528,957	2.428
122,704,735		3	45	137	1,322,966	1,666,181	2,989,148	
Adjusted Loss to Payroll Ratio:					1.078	1.358	2.436	
Expected Unlimited Loss to Payroll Ratio:					1.080	1.438	2.518	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.013	1.221	2.234	
Credibility:					0.41	0.41		
Indicated Limited Loss to Payroll Ratio:					1.040	1.277	2.317	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.141	1.573	2.714	
Indicated Relativity Change:								7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								265.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 4470 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 2 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	
2017	51,902,959	0	16	61	400,720	322,959	723,679	1.394
2018	55,563,180	2	19	42	804,218	549,939	1,354,157	2.437
2019	66,208,684	1	18	44	415,204	333,218	748,422	1.130
2020	64,518,957	1	14	31	292,661	332,502	625,163	0.969
2021	73,221,339	0	24	43	480,651	631,811	1,112,462	1.519
311,415,119		4	91	221	2,393,455	2,170,428	4,563,883	
Adjusted Loss to Payroll Ratio:					0.769	0.697	1.466	
Expected Unlimited Loss to Payroll Ratio:					0.822	0.795	1.617	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.771	0.675	1.446	
Credibility:					0.54	0.47		
Indicated Limited Loss to Payroll Ratio:					0.770	0.685	1.455	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.845	0.844	1.689	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								165.5%

Code: 4478 RHG: 2 NAICS: 31 ILDG: 3 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	
2018	278,181,865	20	189	348	5,135,538	4,975,058	10,110,596	3.635
2019	290,058,130	5	174	242	4,145,861	3,919,695	8,065,556	2.781
2020	297,781,885	5	168	317	4,159,733	3,860,541	8,020,274	2.693
2021	287,599,497	0	150	262	4,601,662	4,229,337	8,830,999	3.071
1,153,621,377		30	681	1,169	18,042,795	16,984,630	35,027,425	
Adjusted Loss to Payroll Ratio:					1.564	1.472	3.036	
Expected Unlimited Loss to Payroll Ratio:					1.716	1.868	3.584	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.639	1.660	3.298	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.564	1.472	3.036	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.685	1.733	3.418	
Indicated Relativity Change:								-4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								334.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4492 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 3 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	
2017	80,354,633	5	38	108	813,505	1,087,838	1,901,343	2.366
2018	87,782,345	13	54	98	1,822,095	1,696,897	3,518,992	4.009
2019	86,060,081	4	63	96	1,211,985	1,413,949	2,625,934	3.051
2020	81,871,450	0	53	55	994,757	964,418	1,959,175	2.393
2021	90,127,485	2	47	58	1,639,073	1,574,995	3,214,068	3.566
426,195,995		24	255	415	6,481,414	6,738,098	13,219,512	
Adjusted Loss to Payroll Ratio:					1.521	1.581	3.102	
Expected Unlimited Loss to Payroll Ratio:					1.736	1.962	3.698	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.628	1.666	3.293	
Credibility:					0.82	0.77		
Indicated Limited Loss to Payroll Ratio:					1.540	1.601	3.140	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.690	1.972	3.661	
Indicated Relativity Change:								-1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								358.7%

Code: 4494 RHG: 3 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	
2017	137,954,672	8	78	123	2,659,299	2,160,185	4,819,484	3.494
2018	140,762,260	4	91	146	2,461,856	1,559,000	4,020,856	2.856
2019	161,515,780	7	113	133	3,325,976	3,222,181	6,548,157	4.054
2020	165,355,233	3	79	122	2,921,310	2,034,128	4,955,438	2.997
2021	173,027,815	5	113	136	4,122,863	3,800,876	7,923,739	4.579
778,615,760		27	474	660	15,491,304	12,776,370	28,267,674	
Adjusted Loss to Payroll Ratio:					1.990	1.641	3.631	
Expected Unlimited Loss to Payroll Ratio:					1.976	1.777	3.753	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.853	1.509	3.362	
Credibility:					1.00	0.94		
Indicated Limited Loss to Payroll Ratio:					1.990	1.633	3.622	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.183	2.011	4.194	
Indicated Relativity Change:								11.7%
Relativity to Statewide Average Loss to Payroll Ratio:								410.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4495 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 2 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	
2017	224,057,088	13	100	210	2,314,119	2,019,661	4,333,780	1.934
2018	251,259,281	9	87	226	2,084,587	1,830,840	3,915,427	1.558
2019	249,004,025	6	118	196	2,442,579	2,177,852	4,620,431	1.856
2020	274,300,664	6	98	188	2,937,892	2,949,831	5,887,723	2.146
2021	247,638,408	1	104	188	2,841,447	2,384,871	5,226,318	2.110
1,246,259,466		35	507	1,008	12,620,624	11,363,055	23,983,679	
Adjusted Loss to Payroll Ratio:					1.013	0.912	1.924	
Expected Unlimited Loss to Payroll Ratio:					1.127	1.167	2.294	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.077	1.037	2.113	
Credibility:					1.00	0.97		
Indicated Limited Loss to Payroll Ratio:					1.013	0.915	1.928	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.091	1.077	2.168	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								212.4%

Code: 4496 RHG: 2 NAICS: 31 ILDG: 4 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	
2017	119,174,759	6	69	138	1,420,002	1,604,846	3,024,848	2.538
2018	119,940,610	4	68	145	1,240,820	1,271,888	2,512,708	2.095
2019	124,428,192	5	102	128	2,219,593	2,287,716	4,507,309	3.622
2020	123,748,323	4	78	102	2,058,727	2,193,915	4,252,642	3.437
2021	129,146,998	0	62	105	1,761,455	1,717,523	3,478,978	2.694
616,438,882		19	379	618	8,700,597	9,075,889	17,776,485	
Adjusted Loss to Payroll Ratio:					1.411	1.472	2.884	
Expected Unlimited Loss to Payroll Ratio:					1.692	1.760	3.452	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.616	1.563	3.179	
Credibility:					0.95	0.87		
Indicated Limited Loss to Payroll Ratio:					1.421	1.485	2.906	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.532	1.747	3.279	
Indicated Relativity Change:								-5.0%
Relativity to Statewide Average Loss to Payroll Ratio:								321.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4497 RHG: 2 NAICS: 31 ILDG: 3 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	
2017	247,819,197	4	131	244	2,466,746	2,516,748	4,983,494	2.011
2018	248,191,367	4	133	315	3,148,257	2,832,793	5,981,050	2.410
2019	229,166,758	2	107	255	1,738,498	2,300,647	4,039,145	1.763
2020	239,815,051	8	145	256	5,003,012	4,521,685	9,524,697	3.972
2021	273,489,661	2	126	285	3,411,380	3,606,195	7,017,575	2.566
1,238,482,034		20	642	1,355	15,767,893	15,778,068	31,545,961	
Adjusted Loss to Payroll Ratio:					1.273	1.274	2.547	
Expected Unlimited Loss to Payroll Ratio:					1.403	1.542	2.945	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.340	1.370	2.710	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.273	1.274	2.547	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.372	1.500	2.871	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								281.3%

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	
2019	549,922,972	19	339	497	9,028,104	8,429,743	17,457,847	3.175
2020	630,830,776	9	330	486	9,279,812	8,907,131	18,186,943	2.883
2021	718,767,743	7	377	600	11,859,757	10,786,392	22,646,149	3.151
1,899,521,491		35	1,046	1,583	30,167,674	28,123,266	58,290,940	
Adjusted Loss to Payroll Ratio:					1.588	1.481	3.069	
Expected Unlimited Loss to Payroll Ratio:					1.580	1.668	3.248	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.509	1.482	2.991	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.588	1.481	3.069	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.711	1.743	3.454	
Indicated Relativity Change:								6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								338.4%

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Code: 4499 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 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	
2017	152,899,540	7	81	173	1,805,304	1,840,926	3,646,230	2.385
2018	137,235,394	6	78	163	2,051,368	1,980,822	4,032,190	2.938
2019	201,881,028	5	92	198	2,701,444	2,628,814	5,330,258	2.640
2020	178,943,962	9	111	122	3,491,545	3,531,896	7,023,441	3.925
2021	174,380,242	5	91	146	3,330,531	2,327,692	5,658,223	3.245
845,340,166		32	453	802	13,380,193	12,310,150	25,690,343	
Adjusted Loss to Payroll Ratio:					1.583	1.456	3.039	
Expected Unlimited Loss to Payroll Ratio:					1.876	2.266	4.142	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.708	1.781	3.488	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.583	1.456	3.039	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.790	1.939	3.728	
Indicated Relativity Change:								-10.0%
Relativity to Statewide Average Loss to Payroll Ratio:								365.3%

Code: 4511 RHG: 4 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	
2019	5,277,972,099	11	261	753	8,031,669	6,902,762	14,934,431	0.283
2020	4,980,181,615	6	205	462	6,055,697	5,720,922	11,776,619	0.236
2021	5,276,961,620	7	199	582	6,547,641	5,735,256	12,282,897	0.233
15,535,115,334		24	665	1,797	20,635,007	18,358,939	38,993,947	
Adjusted Loss to Payroll Ratio:					0.133	0.118	0.251	
Expected Unlimited Loss to Payroll Ratio:					0.167	0.161	0.328	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.122	0.099	0.221	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.133	0.118	0.251	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.150	0.157	0.308	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								30.1%

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Code: 4512 RHG: 3 NAICS: 54 ILDG: 2 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	
2018	6,126,414,692	3	114	557	1,939,386	2,312,139	4,251,525	0.069
2019	7,352,997,355	5	101	460	2,930,892	2,687,722	5,618,614	0.076
2020	8,393,251,085	3	111	369	4,164,414	3,843,464	8,007,878	0.095
2021	9,873,352,407	2	131	490	3,740,244	3,457,719	7,197,963	0.073
	31,746,015,539	13	457	1,876	12,774,936	12,301,044	25,075,980	
Adjusted Loss to Payroll Ratio:					0.040	0.039	0.079	
Expected Unlimited Loss to Payroll Ratio*:					0.057	0.057	0.114	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.043	0.038	0.081	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.040	0.039	0.079	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.044	0.048	0.092	
Indicated Relativity Change:								-19.6%
Relativity to Statewide Average Loss to Payroll Ratio:								9.0%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.82 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-24. INCLUDES 8810 EXPERIENCE OF EMPLOYERS ASSIGNED TO 4512 9-1-22

Code: 4557 RHG: 4 NAICS: 31 ILDG: 4 MLDG: 4 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	
2017	101,142,862	1	57	79	1,009,837	806,961	1,816,798	1.796
2018	96,000,922	2	49	63	1,062,803	930,609	1,993,412	2.076
2019	102,342,690	2	46	71	913,215	795,621	1,708,836	1.670
2020	100,954,420	0	50	66	1,048,040	1,036,009	2,084,049	2.064
2021	103,505,514	2	52	57	1,134,528	1,849,012	2,983,540	2.882
	503,946,408	7	254	336	5,168,424	5,418,212	10,586,636	
Adjusted Loss to Payroll Ratio:					1.026	1.075	2.101	
Expected Unlimited Loss to Payroll Ratio:					1.221	1.234	2.455	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.112	0.970	2.082	
Credibility:					0.76	0.66		
Indicated Limited Loss to Payroll Ratio:					1.047	1.039	2.086	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.183	1.384	2.567	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								251.5%

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Code: 4558 RHG: 3 NAICS: 31 ILDG: 2 MLDG: 1 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	
2017	174,905,589	13	48	101	2,322,146	1,913,444	4,235,590	2.422
2018	183,899,877	6	40	118	910,207	934,618	1,844,825	1.003
2019	192,645,712	3	48	87	1,089,575	1,285,284	2,374,859	1.233
2020	196,738,467	1	61	97	1,376,442	1,351,270	2,727,712	1.386
2021	183,877,593	2	72	90	2,090,921	1,990,322	4,081,243	2.220
932,067,238		25	269	493	7,789,291	7,474,939	15,264,230	
Adjusted Loss to Payroll Ratio:					0.836	0.802	1.638	
Expected Unlimited Loss to Payroll Ratio:					0.921	0.942	1.863	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.864	0.799	1.663	
Credibility:					0.87	0.78		
Indicated Limited Loss to Payroll Ratio:					0.839	0.801	1.641	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.921	0.987	1.908	
Indicated Relativity Change:								2.4%
Relativity to Statewide Average Loss to Payroll Ratio:								186.9%

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	
2019	1,447,861,715	13	192	462	5,413,175	4,595,367	10,008,542	0.691
2020	1,553,984,483	12	215	491	7,211,404	6,468,974	13,680,378	0.880
2021	1,648,013,076	2	269	531	7,323,195	6,743,586	14,066,781	0.854
4,649,859,274		27	676	1,484	19,947,775	17,807,928	37,755,703	
Adjusted Loss to Payroll Ratio:					0.429	0.383	0.812	
Expected Unlimited Loss to Payroll Ratio:					0.485	0.524	1.009	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.455	0.445	0.900	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.429	0.383	0.812	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.471	0.472	0.942	
Indicated Relativity Change:								-6.6%
Relativity to Statewide Average Loss to Payroll Ratio:								92.3%

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Code: 4623 RHG: 2 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	
2019	363,644,302	76	273	339	7,208,302	7,084,445	14,292,747	3.930
2020	397,841,317	8	289	306	7,256,118	7,067,893	14,324,011	3.600
2021	389,614,452	2	255	283	7,383,140	6,650,614	14,033,754	3.602
1,151,100,071		86	817	928	21,847,560	20,802,952	42,650,513	
Adjusted Loss to Payroll Ratio:					1.898	1.807	3.705	
Expected Unlimited Loss to Payroll Ratio:					1.935	2.174	4.109	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.848	1.931	3.779	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.898	1.807	3.705	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.045	2.127	4.172	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								408.8%

Code: 4635 RHG: 4 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	
2017	166,060,803	5	31	44	1,274,541	999,058	2,273,599	1.369
2018	181,393,769	7	21	45	1,351,831	688,794	2,040,625	1.125
2019	213,742,255	8	43	53	2,449,565	1,134,131	3,583,696	1.677
2020	203,276,374	4	43	62	1,786,551	1,461,090	3,247,641	1.598
2021	212,916,196	2	39	101	2,931,467	2,391,546	5,323,013	2.500
977,389,396		26	177	305	9,793,954	6,674,620	16,468,574	
Adjusted Loss to Payroll Ratio:					1.002	0.683	1.685	
Expected Unlimited Loss to Payroll Ratio:					0.983	0.808	1.791	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.895	0.635	1.530	
Credibility:					0.90	0.73		
Indicated Limited Loss to Payroll Ratio:					0.992	0.670	1.661	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.121	0.892	2.013	
Indicated Relativity Change:								12.4%
Relativity to Statewide Average Loss to Payroll Ratio:								197.2%

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Code: 4665 RHG: 3 NAICS: 31 ILDG: 3 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	
2017	66,715,536	5	58	80	1,081,100	1,347,218	2,428,318	3.640
2018	65,316,908	5	62	82	1,394,455	963,665	2,358,120	3.610
2019	73,878,243	5	53	73	1,859,544	1,927,050	3,786,594	5.125
2020	78,432,889	1	68	100	2,117,261	1,607,752	3,725,013	4.749
2021	77,103,945	1	56	82	1,813,917	1,462,710	3,276,627	4.250
361,447,522		17	297	417	8,266,277	7,308,395	15,574,672	
Adjusted Loss to Payroll Ratio:					2.287	2.022	4.309	
Expected Unlimited Loss to Payroll Ratio:					2.623	2.385	5.007	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.459	2.025	4.484	
Credibility:					0.91	0.78		
Indicated Limited Loss to Payroll Ratio:					2.303	2.023	4.325	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.527	2.491	5.018	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								491.6%

Code: 4683 RHG: 3 NAICS: 31 ILDG: 1 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	
2017	44,715,229	2	16	39	285,866	323,363	609,229	1.362
2018	49,427,014	2	10	47	226,428	330,460	556,888	1.127
2019	32,849,235	2	18	16	750,931	480,340	1,231,271	3.748
2020	38,344,193	0	14	31	96,973	294,120	391,093	1.020
2021	46,911,772	0	15	17	410,181	343,241	753,422	1.606
212,247,442		6	73	150	1,770,379	1,771,524	3,541,903	
Adjusted Loss to Payroll Ratio:					0.834	0.835	1.669	
Expected Unlimited Loss to Payroll Ratio:					0.939	1.107	2.046	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.881	0.940	1.821	
Credibility:					0.49	0.46		
Indicated Limited Loss to Payroll Ratio:					0.858	0.891	1.749	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.941	1.098	2.039	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								199.8%

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Code: 4691 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 1 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	
2017	111,179,983	1	12	50	280,234	254,196	534,430	0.481
2018	102,253,781	0	13	45	356,619	377,708	734,327	0.718
2019	105,891,216	2	23	51	944,850	789,829	1,734,679	1.638
2020	101,232,796	0	13	54	454,779	452,596	907,375	0.896
2021	111,257,982	0	28	48	697,766	649,045	1,346,811	1.211
531,815,757		3	89	248	2,734,248	2,523,374	5,257,622	
Adjusted Loss to Payroll Ratio:					0.514	0.474	0.989	
Expected Unlimited Loss to Payroll Ratio:					0.495	0.417	0.912	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.472	0.371	0.843	
Credibility:					0.55	0.46		
Indicated Limited Loss to Payroll Ratio:					0.495	0.418	0.914	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.534	0.492	1.026	
Indicated Relativity Change:								12.5%
Relativity to Statewide Average Loss to Payroll Ratio:								100.5%

Code: 4692 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 3 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	
2017	336,044,646	8	60	210	1,380,841	1,927,675	3,308,516	0.985
2018	338,008,655	5	51	186	1,502,800	1,924,124	3,426,924	1.014
2019	308,443,470	1	54	158	785,353	1,179,574	1,964,927	0.637
2020	340,789,638	3	33	142	894,850	1,022,688	1,917,538	0.563
2021	408,437,205	0	47	158	1,338,831	1,913,394	3,252,225	0.796
1,731,723,614		17	245	854	5,902,675	7,967,456	13,870,131	
Adjusted Loss to Payroll Ratio:					0.341	0.460	0.801	
Expected Unlimited Loss to Payroll Ratio:					0.472	0.576	1.047	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.429	0.452	0.882	
Credibility:					0.85	0.80		
Indicated Limited Loss to Payroll Ratio:					0.354	0.459	0.813	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.401	0.610	1.011	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								99.1%

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Code: 4717 RHG: 2 NAICS: 31 ILDG: 1 MLDG: 1 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	
2017	23,643,671	0	20	42	549,458	480,245	1,029,703	4.355
2018	23,788,454	0	10	29	344,941	256,107	601,048	2.527
2019	22,304,742	0	6	12	127,421	123,438	250,859	1.125
2020	22,144,814	0	5	15	313,557	341,487	655,044	2.958
2021	12,945,446	0	10	23	184,736	206,219	390,955	3.020
104,827,127		0	51	121	1,520,112	1,407,496	2,927,608	
Adjusted Loss to Payroll Ratio:					1.450	1.343	2.793	
Expected Unlimited Loss to Payroll Ratio:					1.360	1.513	2.873	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.299	1.344	2.643	
Credibility:					0.43	0.40		
Indicated Limited Loss to Payroll Ratio:					1.364	1.344	2.707	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.469	1.581	3.051	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								298.9%

Code: 4720 RHG: 1 NAICS: 31 ILDG: 1 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	
2017	75,347,410	6	34	101	824,804	615,867	1,440,671	1.912
2018	78,172,220	2	47	99	890,971	746,962	1,637,933	2.095
2019	63,451,805	1	29	79	727,142	580,987	1,308,129	2.062
2020	74,153,480	0	48	56	929,528	927,136	1,856,664	2.504
2021	84,711,659	0	56	112	1,088,866	1,343,537	2,432,403	2.871
375,836,574		9	214	447	4,461,311	4,214,488	8,675,799	
Adjusted Loss to Payroll Ratio:					1.187	1.121	2.308	
Expected Unlimited Loss to Payroll Ratio:					1.018	1.082	2.100	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.986	0.997	1.983	
Credibility:					0.64	0.59		
Indicated Limited Loss to Payroll Ratio:					1.115	1.071	2.185	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.185	1.215	2.400	
Indicated Relativity Change:								14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								235.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4740 RHG: 5 NAICS: 31 ILDG: 3 MLDG: 3 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	
2017	730,549,570	5	40	81	1,737,180	1,089,646	2,826,826	0.387
2018	808,060,937	13	40	82	3,382,138	1,972,680	5,354,818	0.663
2019	861,678,605	4	44	68	1,999,585	1,134,056	3,133,641	0.364
2020	891,352,742	4	56	98	2,512,402	1,831,138	4,343,540	0.487
2021	954,004,185	3	58	118	3,534,334	2,768,460	6,302,794	0.661
4,245,646,039		29	238	447	13,165,639	8,795,980	21,961,619	
Adjusted Loss to Payroll Ratio:					0.310	0.207	0.517	
Expected Unlimited Loss to Payroll Ratio:					0.308	0.236	0.544	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.275	0.177	0.452	
Credibility:					1.00	0.78		
Indicated Limited Loss to Payroll Ratio:					0.310	0.201	0.511	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.358	0.280	0.638	
Indicated Relativity Change:								17.2%
Relativity to Statewide Average Loss to Payroll Ratio:								62.5%

Code: 4771 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 4 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	
2017	78,793,099	0	14	29	235,736	238,454	474,190	0.602
2018	78,549,359	0	11	33	220,865	303,183	524,048	0.667
2019	91,056,931	0	6	27	94,422	124,516	218,938	0.240
2020	86,617,365	0	4	20	128,376	145,682	274,058	0.316
2021	87,509,260	0	10	23	284,650	294,772	579,422	0.662
422,526,014		0	45	132	964,048	1,106,607	2,070,655	
Adjusted Loss to Payroll Ratio:					0.228	0.262	0.490	
Expected Unlimited Loss to Payroll Ratio:					0.362	0.459	0.821	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.330	0.361	0.690	
Credibility:					0.43	0.41		
Indicated Limited Loss to Payroll Ratio:					0.286	0.320	0.606	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.323	0.426	0.749	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								73.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4828 RHG: 4 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	
2017	342,957,026	11	78	186	2,346,992	2,003,988	4,350,980	1.269
2018	318,683,488	8	85	230	2,279,531	1,985,703	4,265,234	1.338
2019	333,627,567	2	92	198	2,017,490	1,698,370	3,715,860	1.114
2020	339,707,326	5	101	167	3,215,936	2,754,377	5,970,313	1.757
2021	292,296,198	1	104	193	3,706,340	3,980,347	7,686,687	2.630
1,627,271,605		27	460	974	13,566,289	12,422,785	25,989,074	
Adjusted Loss to Payroll Ratio:					0.834	0.763	1.597	
Expected Unlimited Loss to Payroll Ratio:					0.898	0.874	1.771	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.817	0.687	1.504	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					0.834	0.757	1.591	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.943	1.008	1.951	
Indicated Relativity Change:								10.1%
Relativity to Statewide Average Loss to Payroll Ratio:								191.1%

Code: 4829 RHG: 3 NAICS: 31 ILDG: 3 MLDG: 4 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	
2017	262,658,061	2	55	100	1,393,277	939,273	2,332,550	0.888
2018	284,282,717	6	49	125	1,994,344	1,583,243	3,577,587	1.258
2019	269,848,180	4	30	117	1,336,155	1,127,979	2,464,134	0.913
2020	279,032,117	0	36	100	615,565	786,935	1,402,500	0.503
2021	365,829,326	2	64	91	3,430,725	2,429,156	5,859,881	1.602
1,461,650,401		14	234	533	8,770,067	6,866,585	15,636,652	
Adjusted Loss to Payroll Ratio:					0.600	0.470	1.070	
Expected Unlimited Loss to Payroll Ratio:					0.486	0.452	0.938	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.456	0.383	0.840	
Credibility:					0.81	0.70		
Indicated Limited Loss to Payroll Ratio:					0.573	0.444	1.016	
Limit Factor:					1.097	1.232		
Indicated (Unlimited) Loss to Payroll Ratio:					0.628	0.546	1.175	
Indicated Relativity Change:								25.2%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.627	0.545	1.173	
Relativity to Statewide Average Loss to Payroll Ratio:								114.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 4831 RHG: 2 NAICS: 31 ILDG: 3 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	
2019	422,804,623	11	246	428	6,013,304	6,375,702	12,389,006	2.930
2020	448,773,319	5	244	434	6,797,877	7,021,476	13,819,353	3.079
2021	527,104,005	2	263	461	7,806,958	7,814,127	15,621,085	2.964
1,398,681,947		18	753	1,323	20,618,140	21,211,306	41,829,446	
Adjusted Loss to Payroll Ratio:					1.474	1.517	2.991	
Expected Unlimited Loss to Payroll Ratio:					1.474	1.725	3.199	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.407	1.532	2.940	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.474	1.517	2.991	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.588	1.785	3.373	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								330.5%

Code: 4983 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 4 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	
2017	38,136,766	1	14	34	242,890	257,693	500,583	1.313
2018	40,816,732	0	16	18	244,482	226,254	470,736	1.153
2019	46,301,583	1	20	20	663,075	634,592	1,297,667	2.803
2020	35,862,816	3	14	26	711,238	1,028,843	1,740,081	4.852
2021	27,541,595	0	5	10	220,191	165,977	386,168	1.402
188,659,492		5	69	108	2,081,875	2,313,359	4,395,234	
Adjusted Loss to Payroll Ratio:					1.104	1.226	2.330	
Expected Unlimited Loss to Payroll Ratio:					0.934	1.387	2.322	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.850	1.090	1.941	
Credibility:					0.46	0.47		
Indicated Limited Loss to Payroll Ratio:					0.966	1.154	2.120	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.093	1.536	2.629	
Indicated Relativity Change:								13.2%
Relativity to Statewide Average Loss to Payroll Ratio:								257.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5020 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 1 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	
2017	144,387,707	9	39	57	1,800,357	1,413,521	3,213,878	2.226
2018	153,415,044	5	52	58	2,049,011	1,622,460	3,671,471	2.393
2019	158,316,725	7	33	33	1,921,016	1,135,225	3,056,241	1.930
2020	159,152,306	3	23	34	1,423,837	925,633	2,349,470	1.476
2021	148,558,183	0	28	30	1,286,095	938,547	2,224,642	1.497
763,829,964		24	175	212	8,480,317	6,035,385	14,515,702	
Adjusted Loss to Payroll Ratio:					1.110	0.790	1.900	
Expected Unlimited Loss to Payroll Ratio:					1.319	1.108	2.427	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.129	0.755	1.884	
Credibility:					0.92	0.75		
Indicated Limited Loss to Payroll Ratio:					1.112	0.781	1.893	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.257	1.040	2.297	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								225.1%

Code: 5027 RHG: 5 NAICS: 23 ILDG: 2 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	
2017	153,462,423	13	107	167	3,467,492	3,126,936	6,594,428	4.297
2018	155,879,519	9	137	142	3,488,758	3,036,782	6,525,540	4.186
2019	146,429,724	2	111	144	2,759,772	2,287,251	5,047,023	3.447
2020	154,615,470	10	112	131	3,914,743	3,658,566	7,573,309	4.898
2021	162,205,355	2	138	139	3,783,320	3,408,148	7,191,468	4.434
772,592,490		36	605	723	17,414,085	15,517,682	32,931,767	
Adjusted Loss to Payroll Ratio:					2.254	2.009	4.263	
Expected Unlimited Loss to Payroll Ratio:					2.671	2.936	5.606	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.240	1.910	4.150	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.254	2.009	4.263	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					2.601	2.801	5.402	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								529.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5028 RHG: 5 NAICS: 23 ILDG: 2 MLDG: 3 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	
2017	200,107,911	6	65	109	1,843,893	1,756,463	3,600,356	1.799
2018	197,296,910	12	67	86	2,984,779	2,529,439	5,514,218	2.795
2019	216,283,814	7	67	62	3,354,979	2,157,315	5,512,294	2.549
2020	223,174,074	5	70	79	3,110,645	2,291,981	5,402,626	2.421
2021	257,296,143	5	78	105	4,489,038	3,354,950	7,843,988	3.049
1,094,158,852		35	347	441	15,783,334	12,090,148	27,873,482	
Adjusted Loss to Payroll Ratio:					1.443	1.105	2.547	
Expected Unlimited Loss to Payroll Ratio:					1.500	1.354	2.854	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.258	0.881	2.139	
Credibility:					1.00	0.92		
Indicated Limited Loss to Payroll Ratio:					1.443	1.086	2.529	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.665	1.515	3.180	
Indicated Relativity Change:								11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								311.5%

Code: 5029 RHG: 5 NAICS: 23 ILDG: 3 MLDG: 3 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	
2017	78,400,389	4	28	45	628,842	607,684	1,236,526	1.577
2018	87,386,276	3	38	34	1,711,161	1,430,380	3,141,541	3.595
2019	88,079,653	6	20	36	1,832,301	1,388,763	3,221,064	3.657
2020	78,074,170	2	26	24	969,586	789,755	1,759,341	2.253
2021	80,341,177	1	27	35	1,472,528	1,769,033	3,241,561	4.035
412,281,665		16	139	174	6,614,419	5,985,614	12,600,033	
Adjusted Loss to Payroll Ratio:					1.604	1.452	3.056	
Expected Unlimited Loss to Payroll Ratio:					1.670	1.584	3.254	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.401	1.031	2.432	
Credibility:					0.78	0.66		
Indicated Limited Loss to Payroll Ratio:					1.560	1.309	2.869	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.800	1.826	3.626	
Indicated Relativity Change:								11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								355.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5040 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 3 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	
2018	238,052,144	17	102	261	4,635,535	3,866,046	8,501,581	3.571
2019	250,422,251	14	85	142	5,555,127	4,497,616	10,052,743	4.014
2020	296,373,631	14	90	171	6,440,948	4,619,693	11,060,641	3.732
2021	264,688,620	8	99	132	6,731,154	4,435,650	11,166,804	4.219
1,049,536,646		53	376	706	23,362,763	17,419,006	40,781,769	
Adjusted Loss to Payroll Ratio:					2.226	1.660	3.886	
Expected Unlimited Loss to Payroll Ratio:					2.613	2.733	5.346	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.926	1.372	3.297	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.226	1.660	3.886	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					2.925	3.002	5.927	
Indicated Relativity Change:								10.9%
Relativity to Statewide Average Loss to Payroll Ratio:								580.7%

INCLUDES EXPERIENCE OF 5059 D9-1-21

Code: 5102 RHG: 6 NAICS: 23 ILDG: 2 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	
2019	423,302,639	16	142	219	6,711,790	5,158,784	11,870,574	2.804
2020	412,281,300	17	160	234	7,047,156	6,369,493	13,416,649	3.254
2021	404,136,719	6	146	187	5,655,046	5,620,214	11,275,260	2.790
1,239,720,658		39	448	640	19,413,991	17,148,491	36,562,482	
Adjusted Loss to Payroll Ratio:					1.566	1.383	2.949	
Expected Unlimited Loss to Payroll Ratio:					1.800	1.831	3.632	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.428	1.032	2.460	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.566	1.383	2.949	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.911	2.225	4.136	
Indicated Relativity Change:								13.9%
Relativity to Statewide Average Loss to Payroll Ratio:								405.2%

INCLUDES EXPERIENCE OF 5057 D9-1-21

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5107 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 3 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	
2018	400,396,862	23	244	342	7,602,296	5,901,305	13,503,601	3.373
2019	404,372,001	19	205	327	6,337,493	5,834,564	12,172,057	3.010
2020	416,896,482	6	229	299	6,566,909	4,778,208	11,345,117	2.721
2021	446,213,758	6	229	330	8,837,089	7,002,850	15,839,939	3.550
1,667,879,103		54	907	1,298	29,343,788	23,516,926	52,860,714	
Adjusted Loss to Payroll Ratio:					1.759	1.410	3.169	
Expected Unlimited Loss to Payroll Ratio:					1.937	1.658	3.595	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.708	1.221	2.929	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.759	1.410	3.169	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.930	1.737	3.667	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								359.3%

Code: 5108 RHG: 4 NAICS: 23 ILDG: 2 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	
2017	63,001,270	6	54	76	1,320,399	1,019,481	2,339,880	3.714
2018	64,709,925	6	62	67	1,657,437	1,232,100	2,889,537	4.465
2019	73,801,500	4	52	61	1,553,672	1,478,001	3,031,673	4.108
2020	80,527,479	4	49	71	2,184,070	1,989,230	4,173,300	5.182
2021	77,345,144	2	62	74	2,400,062	1,453,453	3,853,515	4.982
359,385,318		22	279	349	9,115,639	7,172,265	16,287,904	
Adjusted Loss to Payroll Ratio:					2.536	1.996	4.532	
Expected Unlimited Loss to Payroll Ratio:					2.910	2.581	5.491	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.491	1.759	4.250	
Credibility:					0.93	0.77		
Indicated Limited Loss to Payroll Ratio:					2.533	1.942	4.476	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.864	2.586	5.450	
Indicated Relativity Change:								-0.7%
Relativity to Statewide Average Loss to Payroll Ratio:								534.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5128 RHG: 5 NAICS: 81 ILDG: 3 MLDG: 1 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	
2017	394,276,284	5	46	114	965,633	896,145	1,861,778	0.472
2018	414,865,162	5	48	99	1,622,509	1,029,172	2,651,681	0.639
2019	415,184,481	3	58	122	1,666,818	1,474,843	3,141,661	0.757
2020	631,465,062	0	44	100	1,536,179	1,011,885	2,548,064	0.404
2021	501,385,036	0	62	116	2,781,455	1,843,669	4,625,124	0.922
2,357,176,025		13	258	551	8,572,594	6,255,713	14,828,307	
Adjusted Loss to Payroll Ratio:					0.364	0.265	0.629	
Expected Unlimited Loss to Payroll Ratio:					0.382	0.367	0.749	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.319	0.255	0.574	
Credibility:					0.87	0.74		
Indicated Limited Loss to Payroll Ratio:					0.358	0.263	0.621	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.413	0.366	0.779	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								76.4%

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.

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	
2017	116,761,960	0	1	25	4,071	39,836	43,907	0.038
2018	135,468,760	1	7	24	106,463	91,909	198,372	0.146
2019	199,174,932	0	2	5	3,864	11,162	15,026	0.008
2020	189,966,235	0	6	22	267,307	560,883	828,190	0.436
2021	253,032,522	0	4	11	542,834	222,800	765,634	0.303
894,404,409		1	20	87	924,540	926,590	1,851,130	
Adjusted Loss to Payroll Ratio:					0.103	0.104	0.207	
Expected Unlimited Loss to Payroll Ratio:					0.119	0.173	0.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.094	0.104	0.197	
Credibility:					0.36	0.35		
Indicated Limited Loss to Payroll Ratio:					0.097	0.104	0.201	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.119	0.167	0.285	
Indicated Relativity Change:								-2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								27.9%

E1-1-18 INCLUDES EXPERIENCE OF 5128

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

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	
2017	175,180,430	3	10	38	454,796	422,481	877,277	0.501
2018	221,639,662	5	15	36	1,127,032	1,166,528	2,293,560	1.035
2019	207,240,770	1	20	39	866,470	489,260	1,355,730	0.654
2020	202,851,882	1	19	31	865,957	633,283	1,499,240	0.739
2021	231,804,228	1	16	22	1,269,389	999,324	2,268,713	0.979
1,038,716,973		11	80	166	4,583,644	3,710,875	8,294,519	
Adjusted Loss to Payroll Ratio:					0.441	0.357	0.799	
Expected Unlimited Loss to Payroll Ratio:					0.440	0.399	0.839	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.349	0.225	0.574	
Credibility:					0.65	0.52		
Indicated Limited Loss to Payroll Ratio:					0.409	0.294	0.703	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.499	0.472	0.972	
Indicated Relativity Change:								15.8%
Relativity to Statewide Average Loss to Payroll Ratio:								95.2%

E1-1-18 INCLUDES EXPERIENCE OF 5128

Code: 5140 RHG: 5 NAICS: 23 ILDG: 1 MLDG: 2 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	
2019	2,940,695,505	43	360	514	18,379,549	13,719,526	32,099,075	1.092
2020	2,976,589,454	22	380	490	18,988,582	13,363,613	32,352,195	1.087
2021	3,102,062,688	9	347	511	17,241,111	11,525,703	28,766,814	0.927
9,019,347,647		74	1,087	1,515	54,609,242	38,608,842	93,218,084	
Adjusted Loss to Payroll Ratio:					0.605	0.428	1.034	
Expected Unlimited Loss to Payroll Ratio:					0.663	0.585	1.248	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.556	0.381	0.937	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.605	0.428	1.034	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.699	0.597	1.296	
Indicated Relativity Change:								3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								126.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5146 RHG: 4 NAICS: 23 ILDG: 2 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	
2019	1,002,273,627	27	517	580	15,552,820	11,535,562	27,088,382	2.703
2020	942,649,792	20	496	559	15,787,569	12,024,339	27,811,908	2.950
2021	1,063,957,060	14	508	659	19,209,949	13,202,918	32,412,867	3.046
3,008,880,479		61	1,521	1,798	50,550,339	36,762,820	87,313,159	
Adjusted Loss to Payroll Ratio:					1.680	1.222	2.902	
Expected Unlimited Loss to Payroll Ratio:					1.728	1.528	3.256	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.479	1.042	2.520	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.680	1.222	2.902	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.899	1.627	3.526	
Indicated Relativity Change:								8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								345.5%

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	
2017	369,663,983	4	37	69	929,972	807,425	1,737,397	0.470
2018	392,993,906	3	38	51	1,842,050	741,263	2,583,313	0.657
2019	356,305,459	3	34	52	1,231,343	1,104,501	2,335,844	0.656
2020	392,331,781	7	22	53	2,587,273	1,361,016	3,948,289	1.006
2021	404,645,474	0	39	50	1,324,597	847,885	2,172,482	0.537
1,915,940,603		17	170	275	7,915,234	4,862,091	12,777,325	
Adjusted Loss to Payroll Ratio:					0.413	0.254	0.667	
Expected Unlimited Loss to Payroll Ratio:					0.600	0.481	1.081	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.442	0.242	0.684	
Credibility:					0.91	0.68		
Indicated Limited Loss to Payroll Ratio:					0.416	0.250	0.666	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					0.546	0.452	0.998	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								97.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5183 RHG: 3 NAICS: 23 ILDG: 2 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	
2019	1,215,397,587	56	765	1,104	21,264,008	18,816,987	40,080,995	3.298
2020	1,281,499,855	34	842	1,176	23,820,558	19,501,563	43,322,121	3.381
2021	1,427,595,148	12	938	1,204	23,866,474	19,338,053	43,204,527	3.026
3,924,492,590		102	2,545	3,484	68,951,039	57,656,603	126,607,642	
Adjusted Loss to Payroll Ratio:					1.757	1.469	3.226	
Expected Unlimited Loss to Payroll Ratio:					2.012	1.897	3.909	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.774	1.396	3.170	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.757	1.469	3.226	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.928	1.810	3.738	
Indicated Relativity Change:								-4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								366.2%

Code: 5184 RHG: 7 NAICS: 23 ILDG: 3 MLDG: 2 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	
2017	117,013,242	1	17	24	664,516	413,835	1,078,351	0.922
2018	124,315,719	0	14	14	497,109	204,124	701,233	0.564
2019	113,967,198	0	13	23	509,380	403,829	913,209	0.801
2020	111,044,009	2	10	22	1,307,261	615,408	1,922,669	1.731
2021	97,843,017	0	12	24	896,050	696,101	1,592,151	1.627
564,183,186		3	66	107	3,874,317	2,333,298	6,207,614	
Adjusted Loss to Payroll Ratio:					0.687	0.414	1.100	
Expected Unlimited Loss to Payroll Ratio:					0.738	0.481	1.218	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.544	0.241	0.785	
Credibility:					0.61	0.42		
Indicated Limited Loss to Payroll Ratio:					0.631	0.313	0.944	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					0.829	0.567	1.396	
Indicated Relativity Change:								14.6%
Relativity to Statewide Average Loss to Payroll Ratio:								136.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5185 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 2 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	
2017	153,312,409	5	69	139	1,729,604	1,445,316	3,174,920	2.071
2018	148,183,572	9	76	133	2,309,221	1,781,339	4,090,560	2.760
2019	158,216,177	7	91	128	2,927,784	2,232,331	5,160,115	3.261
2020	170,417,708	5	82	119	2,197,246	1,895,319	4,092,565	2.401
2021	222,863,256	2	88	115	2,675,929	2,742,612	5,418,541	2.431
852,993,122		28	406	634	11,839,783	10,096,917	21,936,700	
Adjusted Loss to Payroll Ratio:					1.388	1.184	2.572	
Expected Unlimited Loss to Payroll Ratio:					1.401	1.386	2.788	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.200	0.945	2.144	
Credibility:					0.99	0.85		
Indicated Limited Loss to Payroll Ratio:					1.385	1.149	2.534	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.566	1.529	3.095	
Indicated Relativity Change:								11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								303.3%

Code: 5186 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 1 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	
2017	256,690,369	5	31	68	1,553,746	910,292	2,464,038	0.960
2018	283,864,732	3	33	59	1,431,539	679,276	2,110,815	0.744
2019	308,697,556	5	46	77	2,351,355	1,496,312	3,847,667	1.246
2020	281,755,794	2	52	67	1,682,236	1,266,284	2,948,520	1.046
2021	327,515,799	3	65	57	2,669,814	1,572,272	4,242,086	1.295
1,458,524,250		18	227	328	9,688,690	5,924,436	15,613,126	
Adjusted Loss to Payroll Ratio:					0.664	0.406	1.070	
Expected Unlimited Loss to Payroll Ratio:					0.743	0.497	1.241	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.636	0.339	0.975	
Credibility:					0.95	0.70		
Indicated Limited Loss to Payroll Ratio:					0.663	0.386	1.049	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.749	0.514	1.263	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								123.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5187 RHG: 5 NAICS: 23 ILDG: 1 MLGD: 1 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	
2019	2,682,031,778	59	541	745	24,859,261	16,826,579	41,685,840	1.554
2020	2,687,989,723	37	582	716	23,263,696	16,700,882	39,964,578	1.487
2021	2,932,473,627	20	613	762	26,908,889	18,710,051	45,618,940	1.556
8,302,495,128		116	1,736	2,223	75,031,846	52,237,511	127,269,357	
Adjusted Loss to Payroll Ratio:					0.904	0.629	1.533	
Expected Unlimited Loss to Payroll Ratio:					0.989	0.837	1.826	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.829	0.545	1.374	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.904	0.629	1.533	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.043	0.877	1.920	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								188.1%

Code: 5190 RHG: 6 NAICS: 23 ILDG: 1 MLGD: 1 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	
2019	1,487,145,154	44	464	700	16,702,202	13,807,501	30,509,703	2.052
2020	1,439,696,711	22	499	615	17,718,409	13,630,108	31,348,517	2.177
2021	1,568,741,874	9	438	654	15,741,191	11,869,394	27,610,585	1.760
4,495,583,739		75	1,401	1,969	50,161,803	39,307,004	89,468,806	
Adjusted Loss to Payroll Ratio:					1.116	0.874	1.990	
Expected Unlimited Loss to Payroll Ratio:					1.257	1.294	2.551	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.996	0.730	1.726	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.116	0.874	1.990	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.362	1.406	2.768	
Indicated Relativity Change:								8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								271.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5191 RHG: 5 NAICS: 81 ILDG: 3 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	
2018	879,259,280	13	174	243	4,243,637	3,665,707	7,909,344	0.900
2019	763,445,479	7	171	228	5,047,740	3,660,321	8,708,061	1.141
2020	714,883,369	4	120	147	4,580,571	4,762,192	9,342,763	1.307
2021	682,133,075	2	122	165	4,716,528	4,534,904	9,251,432	1.356
3,039,721,203		26	587	783	18,588,476	16,623,124	35,211,600	
Adjusted Loss to Payroll Ratio:					0.612	0.547	1.158	
Expected Unlimited Loss to Payroll Ratio:					0.709	0.741	1.450	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.592	0.514	1.106	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.612	0.547	1.158	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.706	0.763	1.468	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								143.9%

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

Code: 5192 RHG: 3 NAICS: 44 ILDG: 4 MLDG: 4 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	
2017	177,059,680	4	75	188	1,295,851	1,333,222	2,629,073	1.485
2018	218,176,996	9	100	249	2,906,714	2,936,530	5,843,244	2.678
2019	218,704,275	7	79	121	2,798,760	2,540,659	5,339,419	2.441
2020	181,157,996	3	54	97	2,106,533	1,432,290	3,538,823	1.953
2021	201,281,459	0	52	124	1,386,866	1,229,778	2,616,644	1.300
996,380,407		23	360	779	10,494,724	9,472,480	19,967,204	
Adjusted Loss to Payroll Ratio:					1.053	0.951	2.004	
Expected Unlimited Loss to Payroll Ratio:					1.308	1.289	2.598	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.186	1.082	2.267	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					1.053	0.962	2.016	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.156	1.186	2.341	
Indicated Relativity Change:								-9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								229.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5193 RHG: 4 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	
2017	983,356,909	6	100	180	2,809,433	2,834,800	5,644,233	0.574
2018	1,050,532,292	4	85	185	2,587,969	2,340,627	4,928,596	0.469
2019	1,162,656,069	5	97	218	2,723,118	3,194,808	5,917,926	0.509
2020	1,238,933,137	4	104	144	3,979,506	2,771,975	6,751,481	0.545
2021	1,249,672,194	2	102	141	4,298,969	2,650,122	6,949,091	0.556
5,685,150,601		21	488	868	16,398,995	13,792,332	30,191,327	
Adjusted Loss to Payroll Ratio:					0.288	0.243	0.531	
Expected Unlimited Loss to Payroll Ratio:					0.310	0.326	0.636	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.265	0.222	0.487	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.288	0.243	0.531	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.326	0.323	0.649	
Indicated Relativity Change:								2.1%
Relativity to Statewide Average Loss to Payroll Ratio:								63.6%

E1-1-18 INCLUDES EXPERIENCE OF 5191

Code: 5195 RHG: 5 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	
2017	318,658,384	8	119	156	2,654,866	2,291,441	4,946,307	1.552
2018	346,563,107	13	92	115	3,425,295	2,869,684	6,294,979	1.816
2019	347,568,514	8	69	108	2,634,186	2,183,463	4,817,649	1.386
2020	317,014,619	0	80	91	2,640,667	1,717,690	4,358,357	1.375
2021	340,741,284	1	79	69	2,283,576	1,566,992	3,850,568	1.130
1,670,545,908		30	439	539	13,638,590	10,629,269	24,267,859	
Adjusted Loss to Payroll Ratio:					0.816	0.636	1.453	
Expected Unlimited Loss to Payroll Ratio:					0.927	0.882	1.808	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.777	0.574	1.351	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.816	0.631	1.447	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.942	0.880	1.822	
Indicated Relativity Change:								0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								178.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5201 RHG: 3 NAICS: 23 ILDG: 3 MLDG: 3 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	
2019	661,890,879	44	509	567	17,563,597	14,212,639	31,776,236	4.801
2020	780,090,296	31	555	599	20,588,146	16,938,001	37,526,147	4.810
2021	817,491,711	14	537	586	18,396,243	17,566,472	35,962,715	4.399
2,259,472,886		89	1,601	1,752	56,547,985	48,717,112	105,265,098	
Adjusted Loss to Payroll Ratio:					2.503	2.156	4.659	
Expected Unlimited Loss to Payroll Ratio:					2.756	2.596	5.353	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.430	1.911	4.342	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.503	2.156	4.659	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.746	2.656	5.402	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								529.3%

Code: 5205 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 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	
2019	1,441,549,240	47	385	491	19,120,864	13,034,770	32,155,634	2.231
2020	1,366,248,899	32	352	359	18,266,046	13,539,412	31,805,458	2.328
2021	1,451,559,476	17	353	393	20,011,687	14,404,487	34,416,174	2.371
4,259,357,615		96	1,090	1,243	57,398,597	40,978,669	98,377,266	
Adjusted Loss to Payroll Ratio:					1.348	0.962	2.310	
Expected Unlimited Loss to Payroll Ratio:					1.518	1.507	3.025	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.204	0.849	2.053	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.348	0.962	2.310	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.645	1.547	3.192	
Indicated Relativity Change:								5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								312.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5212 RHG: 6 NAICS: 23 ILDG: 2 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	
2017	47,125,618	1	16	20	361,813	395,815	757,628	1.608
2018	51,273,990	4	17	18	995,668	1,040,221	2,035,889	3.971
2019	53,675,693	1	10	26	438,796	250,713	689,509	1.285
2020	53,474,245	2	23	13	1,511,031	906,728	2,417,759	4.521
2021	58,380,286	0	22	14	1,114,149	576,291	1,690,440	2.896
263,929,832		8	88	91	4,421,458	3,169,770	7,591,228	
Adjusted Loss to Payroll Ratio:					1.675	1.201	2.876	
Expected Unlimited Loss to Payroll Ratio:					1.786	1.733	3.519	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.416	0.977	2.393	
Credibility:					0.66	0.54		
Indicated Limited Loss to Payroll Ratio:					1.587	1.098	2.685	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.937	1.766	3.703	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								362.8%

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	
2019	1,456,997,212	41	343	633	19,789,967	14,928,458	34,718,425	2.383
2020	1,440,312,233	18	372	482	18,378,824	15,157,002	33,535,826	2.328
2021	1,327,410,553	16	312	413	20,452,176	15,190,077	35,642,253	2.685
4,224,719,998		75	1,027	1,528	58,620,967	45,275,537	103,896,504	
Adjusted Loss to Payroll Ratio:					1.388	1.072	2.459	
Expected Unlimited Loss to Payroll Ratio:					1.591	1.470	3.061	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.262	0.829	2.090	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.388	1.072	2.459	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.694	1.724	3.417	
Indicated Relativity Change:								11.6%
Relativity to Statewide Average Loss to Payroll Ratio:								334.8%

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Effective September 1, 2024 (Proposed)

Code: 5214 RHG: 2 NAICS: 23 ILDG: 2 MLDG: 4 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	
2017	148,226,722	9	64	81	2,465,463	2,310,730	4,776,193	3.222
2018	143,441,648	2	60	72	1,534,304	1,621,966	3,156,270	2.200
2019	144,704,171	6	51	65	2,597,026	1,889,860	4,486,886	3.101
2020	143,486,790	2	44	46	1,999,270	1,496,759	3,496,029	2.436
2021	150,400,695	1	52	48	2,598,344	1,781,015	4,379,359	2.912
730,260,026		20	271	312	11,194,406	9,100,329	20,294,734	
Adjusted Loss to Payroll Ratio:					1.533	1.246	2.779	
Expected Unlimited Loss to Payroll Ratio:					1.577	1.496	3.073	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.416	1.153	2.569	
Credibility:					0.99	0.87		
Indicated Limited Loss to Payroll Ratio:					1.532	1.234	2.766	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.650	1.452	3.103	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								304.0%

Code: 5222 RHG: 7 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	
2017	124,008,461	8	29	38	2,182,954	1,784,728	3,967,682	3.200
2018	121,550,210	3	15	41	1,441,731	1,128,921	2,570,652	2.115
2019	145,096,251	4	31	55	2,243,410	1,902,363	4,145,773	2.857
2020	173,509,331	2	37	45	2,018,052	1,626,877	3,644,929	2.101
2021	227,494,614	0	39	79	2,042,008	1,572,045	3,614,053	1.589
791,658,867		17	151	258	9,928,155	8,014,933	17,943,088	
Adjusted Loss to Payroll Ratio:					1.254	1.012	2.267	
Expected Unlimited Loss to Payroll Ratio:					1.469	1.389	2.858	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.082	0.697	1.780	
Credibility:					0.92	0.73		
Indicated Limited Loss to Payroll Ratio:					1.240	0.929	2.168	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					1.630	1.679	3.309	
Indicated Relativity Change:								15.8%
Relativity to Statewide Average Loss to Payroll Ratio:								324.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5225 RHG: 6 NAICS: 23 ILDG: 2 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	
2017	291,167,817	20	125	213	6,961,624	5,536,857	12,498,481	4.293
2018	312,255,525	21	116	167	6,348,529	4,068,131	10,416,660	3.336
2019	311,374,659	7	98	135	4,413,847	2,341,861	6,755,708	2.170
2020	312,869,600	10	93	147	4,532,854	3,930,850	8,463,704	2.705
2021	300,086,194	3	86	153	4,858,042	3,986,362	8,844,404	2.947
1,527,753,795		61	518	815	27,114,896	19,864,061	46,978,957	
Adjusted Loss to Payroll Ratio:					1.775	1.300	3.075	
Expected Unlimited Loss to Payroll Ratio:					1.861	1.633	3.494	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.476	0.921	2.396	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.775	1.300	3.075	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					2.166	2.091	4.257	
Indicated Relativity Change:								21.8%
Relativity to Statewide Average Loss to Payroll Ratio:								417.1%

Code: 5348 RHG: 4 NAICS: 23 ILDG: 2 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	
2019	685,953,354	24	330	386	10,533,532	9,625,436	20,158,968	2.939
2020	689,830,830	18	329	335	9,462,907	8,443,466	17,906,373	2.596
2021	739,288,449	5	306	349	11,158,037	8,557,068	19,715,105	2.667
2,115,072,633		47	965	1,070	31,154,475	26,625,970	57,780,445	
Adjusted Loss to Payroll Ratio:					1.473	1.259	2.732	
Expected Unlimited Loss to Payroll Ratio:					1.716	1.545	3.261	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.469	1.053	2.522	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.473	1.259	2.732	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.665	1.676	3.341	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								327.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5403 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 CLASS: CARPENTRY – NOC – LOW WAGE
Code: 5632 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 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	
2019	1,547,887,673	158	1,288	1,741	51,208,790	48,372,229	99,581,019	6.433
2020	1,727,247,288	107	1,436	1,698	51,586,724	48,048,816	99,635,540	5.768
2021	2,002,783,891	52	1,443	1,816	52,757,517	50,620,462	103,377,979	5.162
5,277,918,852		317	4,167	5,255	155,553,031	147,041,507	302,594,538	
Adjusted Loss to Payroll Ratio:					2.947	2.786	5.733	
Expected Unlimited Loss to Payroll Ratio:					3.658	4.188	7.846	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.901	2.361	5.261	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.947	2.786	5.733	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					3.597	4.481	8.078	
Indicated Relativity Change:								3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								791.4%

Code: 5432 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 2 CLASS: CARPENTRY – NOC – HIGH WAGE
Code: 5633 RHG: 6 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	
2019	2,573,225,427	102	756	972	36,709,883	28,361,834	65,071,717	2.529
2020	2,449,691,731	59	682	785	33,496,119	26,872,544	60,368,663	2.464
2021	2,552,056,223	38	730	817	38,534,559	31,069,108	69,603,667	2.727
7,574,973,381		199	2,168	2,574	108,740,561	86,303,486	195,044,047	
Adjusted Loss to Payroll Ratio:					1.436	1.139	2.575	
Expected Unlimited Loss to Payroll Ratio:					1.527	1.548	3.075	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.211	0.873	2.084	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.436	1.139	2.575	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.752	1.832	3.584	
Indicated Relativity Change:								16.6%
Relativity to Statewide Average Loss to Payroll Ratio:								351.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5436 RHG: 3 NAICS: 23 ILDG: 2 MLDG: 3 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	
2017	115,521,428	9	50	57	1,772,916	1,558,233	3,331,149	2.884
2018	134,231,465	8	83	72	2,917,665	1,773,114	4,690,779	3.495
2019	128,047,813	1	47	46	1,863,380	1,582,323	3,445,703	2.691
2020	133,395,062	3	68	47	2,120,264	2,108,959	4,229,223	3.170
2021	149,625,340	1	59	47	1,919,897	1,685,736	3,605,633	2.410
660,821,108		22	307	269	10,594,121	8,708,365	19,302,486	
Adjusted Loss to Payroll Ratio:					1.603	1.318	2.921	
Expected Unlimited Loss to Payroll Ratio:					1.718	1.436	3.155	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.515	1.057	2.573	
Credibility:					0.98	0.81		
Indicated Limited Loss to Payroll Ratio:					1.601	1.267	2.868	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.757	1.561	3.318	
Indicated Relativity Change:								5.2%
Relativity to Statewide Average Loss to Payroll Ratio:								325.1%

Code: 5443 RHG: 3 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	
2017	192,444,851	11	113	189	2,787,961	2,496,677	5,284,638	2.746
2018	227,199,021	15	147	253	3,902,642	3,570,332	7,472,974	3.289
2019	239,687,957	13	137	204	3,640,062	4,322,677	7,962,739	3.322
2020	230,566,772	3	121	136	4,480,009	3,065,543	7,545,552	3.273
2021	244,113,700	1	123	184	3,260,445	3,034,149	6,294,594	2.579
1,134,012,300		43	641	966	18,071,120	16,489,377	34,560,497	
Adjusted Loss to Payroll Ratio:					1.594	1.454	3.048	
Expected Unlimited Loss to Payroll Ratio:					1.683	1.757	3.441	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.484	1.294	2.778	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.594	1.454	3.048	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.749	1.791	3.540	
Indicated Relativity Change:								2.9%
Relativity to Statewide Average Loss to Payroll Ratio:								346.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5446 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 2 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	
2019	990,952,352	49	611	668	21,723,860	17,205,069	38,928,929	3.928
2020	1,050,703,098	39	588	568	20,588,516	17,921,852	38,510,368	3.665
2021	1,051,933,369	16	565	546	19,497,359	17,944,125	37,441,484	3.559
3,093,588,819		104	1,764	1,782	61,809,735	53,071,045	114,880,781	
Adjusted Loss to Payroll Ratio:					1.998	1.716	3.714	
Expected Unlimited Loss to Payroll Ratio:					2.062	1.937	3.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.818	1.426	3.244	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.998	1.716	3.714	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.192	2.113	4.305	
Indicated Relativity Change:								7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								421.8%

Code: 5447 RHG: 5 NAICS: 23 ILDG: 2 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	
2019	1,451,090,655	32	238	260	12,295,618	8,165,317	20,460,935	1.410
2020	1,261,861,905	23	227	279	14,855,249	9,358,227	24,213,476	1.919
2021	1,287,167,750	7	203	242	12,341,383	7,143,079	19,484,462	1.514
4,000,120,310		62	668	781	39,492,250	24,666,622	64,158,871	
Adjusted Loss to Payroll Ratio:					0.987	0.617	1.604	
Expected Unlimited Loss to Payroll Ratio:					1.123	0.892	2.016	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.942	0.581	1.523	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.987	0.617	1.604	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.139	0.860	1.999	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								195.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5467 RHG: 4 NAICS: 23 ILDG: 2 MLDG: 1 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	
2017	106,892,881	13	64	116	2,411,469	1,836,348	4,247,817	3.974
2018	106,998,530	8	72	89	3,269,528	2,381,778	5,651,306	5.282
2019	110,100,663	3	75	108	2,440,054	2,226,818	4,666,872	4.239
2020	127,315,558	6	71	81	2,618,542	2,067,971	4,686,513	3.681
2021	115,860,269	3	70	94	2,453,403	2,082,699	4,536,102	3.915
567,167,901		33	352	488	13,192,997	10,595,615	23,788,612	
Adjusted Loss to Payroll Ratio:					2.326	1.868	4.194	
Expected Unlimited Loss to Payroll Ratio:					2.585	2.320	4.905	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.213	1.581	3.794	
Credibility:					1.00	0.89		
Indicated Limited Loss to Payroll Ratio:					2.326	1.837	4.163	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.630	2.445	5.075	
Indicated Relativity Change:								3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								497.3%

Code: 5470 RHG: 3 NAICS: 23 ILDG: 1 MLDG: 1 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	
2017	177,536,938	6	43	55	2,686,944	1,795,560	4,482,504	2.525
2018	182,305,074	3	33	50	1,083,624	609,470	1,693,094	0.929
2019	204,816,583	6	42	52	2,018,664	1,194,106	3,212,770	1.569
2020	217,746,428	4	48	51	2,069,209	1,344,293	3,413,502	1.568
2021	199,716,365	2	34	46	2,371,201	1,235,343	3,606,544	1.806
982,121,388		21	200	254	10,229,642	6,178,773	16,408,415	
Adjusted Loss to Payroll Ratio:					1.042	0.629	1.671	
Expected Unlimited Loss to Payroll Ratio:					1.150	0.783	1.933	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.014	0.577	1.591	
Credibility:					0.97	0.74		
Indicated Limited Loss to Payroll Ratio:					1.041	0.616	1.656	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.142	0.758	1.900	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								186.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5473 RHG: 6 NAICS: 56 ILDG: 4 MLDG: 4 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	
2017	151,541,989	20	74	149	4,384,846	2,719,054	7,103,900	4.688
2018	174,256,826	17	90	169	3,498,270	3,695,052	7,193,322	4.128
2019	193,002,232	17	101	184	5,522,656	5,244,314	10,766,970	5.579
2020	183,129,197	11	107	141	4,940,731	5,330,355	10,271,086	5.609
2021	189,582,250	2	115	141	3,862,514	4,451,939	8,314,453	4.386
891,512,494		67	487	784	22,209,017	21,440,714	43,649,731	
Adjusted Loss to Payroll Ratio:					2.491	2.405	4.896	
Expected Unlimited Loss to Payroll Ratio:					3.101	3.515	6.616	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.523	2.174	4.697	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.491	2.405	4.896	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					3.040	3.868	6.908	
Indicated Relativity Change:								4.4%
Relativity to Statewide Average Loss to Payroll Ratio:								676.9%

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	
2019	945,931,041	65	594	626	19,406,547	18,759,763	38,166,310	4.035
2020	988,395,076	53	624	534	22,751,469	23,858,700	46,610,169	4.716
2021	1,033,199,197	49	604	552	25,208,336	23,756,723	48,965,059	4.739
2,967,525,314		167	1,822	1,712	67,366,353	66,375,186	133,741,539	
Adjusted Loss to Payroll Ratio:					2.270	2.237	4.507	
Expected Unlimited Loss to Payroll Ratio:					2.583	3.026	5.608	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.166	1.969	4.135	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.270	2.237	4.507	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					2.620	3.119	5.739	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								562.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5479 RHG: 5 NAICS: 23 ILDG: 3 MLDG: 3 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	
2017	150,051,225	11	94	172	3,429,212	3,462,421	6,891,633	4.593
2018	176,771,093	7	85	185	2,636,627	2,241,838	4,878,465	2.760
2019	196,444,265	4	88	170	1,262,801	1,969,233	3,232,034	1.645
2020	214,911,704	4	73	147	2,679,912	2,118,053	4,797,965	2.233
2021	228,747,911	1	91	173	2,665,941	2,450,739	5,116,680	2.237
966,926,198		27	431	847	12,674,493	12,242,284	24,916,777	
Adjusted Loss to Payroll Ratio:					1.311	1.266	2.577	
Expected Unlimited Loss to Payroll Ratio:					1.595	1.685	3.280	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.338	1.096	2.434	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.311	1.258	2.569	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.513	1.755	3.267	
Indicated Relativity Change:								-0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								320.1%

Code: 5482 RHG: 6 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	
2019	953,715,422	34	271	253	14,367,716	10,762,250	25,129,966	2.635
2020	889,077,931	16	197	212	11,427,808	8,855,545	20,283,353	2.281
2021	984,678,144	13	257	247	12,606,220	8,592,843	21,199,063	2.153
2,827,471,497		63	725	712	38,401,744	28,210,638	66,612,381	
Adjusted Loss to Payroll Ratio:					1.358	0.998	2.356	
Expected Unlimited Loss to Payroll Ratio:					1.611	1.548	3.159	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.278	0.873	2.150	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.358	0.998	2.356	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.658	1.605	3.262	
Indicated Relativity Change:								3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								319.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5484 RHG: 3 NAICS: 23 ILDG: 2 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	
2019	217,079,492	12	240	240	6,592,841	7,299,293	13,892,134	6.400
2020	231,996,424	14	221	201	5,983,880	6,853,844	12,837,724	5.534
2021	254,799,888	8	186	227	7,287,376	5,949,027	13,236,403	5.195
	703,875,804	34	647	668	19,864,098	20,102,164	39,966,262	
Adjusted Loss to Payroll Ratio:					2.822	2.856	5.678	
Expected Unlimited Loss to Payroll Ratio:					3.497	3.971	7.468	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.083	2.924	6.007	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.822	2.856	5.678	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					3.097	3.518	6.614	
Indicated Relativity Change:								-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								648.0%

Code: 5485 RHG: 6 NAICS: 23 ILDG: 1 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	
2017	129,734,304	10	53	71	1,976,632	2,100,731	4,077,363	3.143
2018	148,470,749	13	44	59	2,170,400	1,646,488	3,816,888	2.571
2019	172,665,980	7	48	58	3,044,364	2,114,550	5,158,914	2.988
2020	169,961,144	3	61	70	2,774,511	2,517,670	5,292,181	3.114
2021	167,530,381	1	57	55	2,970,145	2,144,607	5,114,752	3.053
	788,362,559	34	263	313	12,936,053	10,524,045	23,460,097	
Adjusted Loss to Payroll Ratio:					1.641	1.335	2.976	
Expected Unlimited Loss to Payroll Ratio:					1.867	1.960	3.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.480	1.105	2.585	
Credibility:					1.00	0.88		
Indicated Limited Loss to Payroll Ratio:					1.641	1.307	2.948	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					2.003	2.103	4.105	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								402.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5506 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 2 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	
2018	513,485,627	16	151	175	8,132,376	4,967,803	13,100,179	2.551
2019	593,912,806	10	163	165	7,261,623	6,001,973	13,263,596	2.233
2020	649,283,800	10	171	186	6,476,304	5,496,609	11,972,913	1.844
2021	669,316,157	5	162	161	7,793,724	5,031,340	12,825,064	1.916
2,425,998,390		41	647	687	29,664,027	21,497,725	51,161,752	
Adjusted Loss to Payroll Ratio:					1.223	0.886	2.109	
Expected Unlimited Loss to Payroll Ratio:					1.377	1.251	2.628	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.015	0.628	1.643	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.223	0.886	2.109	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					1.607	1.603	3.210	
Indicated Relativity Change:								22.1%
Relativity to Statewide Average Loss to Payroll Ratio:								314.5%

Code: 5507 RHG: 6 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	
2018	501,001,860	14	83	146	4,521,022	3,206,679	7,727,701	1.542
2019	566,586,402	14	124	160	6,463,841	5,183,596	11,647,437	2.056
2020	541,587,365	6	84	128	3,956,554	3,966,962	7,923,516	1.463
2021	574,072,640	8	114	135	6,249,175	5,354,582	11,603,757	2.021
2,183,248,267		42	405	569	21,190,592	17,711,818	38,902,410	
Adjusted Loss to Payroll Ratio:					0.971	0.811	1.782	
Expected Unlimited Loss to Payroll Ratio:					1.088	1.214	2.302	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.863	0.684	1.547	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.971	0.811	1.782	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.185	1.305	2.489	
Indicated Relativity Change:								8.1%
Relativity to Statewide Average Loss to Payroll Ratio:								243.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5538 RHG: 6 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	
2019	639,240,667	33	406	658	11,430,573	11,563,058	22,993,631	3.597
2020	600,865,997	24	361	584	10,804,546	9,946,193	20,750,739	3.453
2021	696,474,906	13	426	591	12,070,201	13,208,293	25,278,494	3.629
1,936,581,570		70	1,193	1,833	34,305,320	34,717,545	69,022,865	
Adjusted Loss to Payroll Ratio:					1.771	1.793	3.564	
Expected Unlimited Loss to Payroll Ratio:					1.912	2.337	4.250	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.516	1.318	2.834	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.771	1.793	3.564	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					2.162	2.883	5.045	
Indicated Relativity Change:								18.7%
Relativity to Statewide Average Loss to Payroll Ratio:								494.3%

Code: 5542 RHG: 6 NAICS: 23 ILDG: 2 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	
2019	1,192,642,901	23	225	372	10,872,011	8,031,600	18,903,611	1.585
2020	1,269,222,609	15	222	356	9,310,109	7,274,600	16,584,709	1.307
2021	1,324,994,873	6	275	374	12,189,107	7,105,980	19,295,087	1.456
3,786,860,383		44	722	1,102	32,371,227	22,412,180	54,783,407	
Adjusted Loss to Payroll Ratio:					0.855	0.592	1.447	
Expected Unlimited Loss to Payroll Ratio:					0.925	0.858	1.782	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.733	0.484	1.217	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.855	0.592	1.447	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.043	0.952	1.995	
Indicated Relativity Change:								11.9%
Relativity to Statewide Average Loss to Payroll Ratio:								195.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5552 RHG: 7 NAICS: 23 ILDG: 1 MLDG: 1 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	
2019	202,353,991	41	267	285	10,509,484	11,769,287	22,278,771	11.010
2020	230,862,398	38	280	306	10,205,893	13,173,010	23,378,903	10.127
2021	282,353,223	27	287	296	12,963,687	16,780,894	29,744,581	10.535
715,569,612		106	834	887	33,679,064	41,723,191	75,402,254	
Adjusted Loss to Payroll Ratio:					4.707	5.831	10.537	
Expected Unlimited Loss to Payroll Ratio:					6.202	9.761	15.964	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					4.571	4.900	9.471	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					4.707	5.831	10.537	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					6.185	10.546	16.731	
Indicated Relativity Change:								4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								1639.3%

Code: 5553 RHG: 7 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	
2019	650,066,415	71	414	389	18,230,188	18,148,848	36,379,036	5.596
2020	678,517,567	53	428	379	20,040,000	21,310,034	41,350,034	6.094
2021	682,834,591	45	401	297	22,445,549	24,272,507	46,718,056	6.842
2,011,418,573		169	1,243	1,065	60,715,736	63,731,388	124,447,124	
Adjusted Loss to Payroll Ratio:					3.019	3.168	6.187	
Expected Unlimited Loss to Payroll Ratio:					3.226	3.980	7.206	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.377	1.998	4.375	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.019	3.168	6.187	
Limit Factor:					1.314	1.809		
Indicated (Unlimited) Loss to Payroll Ratio:					3.967	5.731	9.698	
Indicated Relativity Change:								34.6%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					3.684	5.323	9.007	
Relativity to Statewide Average Loss to Payroll Ratio:								882.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5606 RHG: 5 NAICS: 23 ILDG: 3 MLDG: 4 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	
2019	3,823,078,708	21	164	382	7,583,373	6,863,552	14,446,925	0.378
2020	4,003,977,616	8	186	316	8,339,483	6,973,444	15,312,927	0.382
2021	4,433,896,693	10	173	283	10,852,433	8,963,033	19,815,466	0.447
12,260,953,017		39	523	981	26,775,288	22,800,030	49,575,318	
Adjusted Loss to Payroll Ratio:					0.218	0.186	0.404	
Expected Unlimited Loss to Payroll Ratio:					0.238	0.232	0.470	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.199	0.151	0.351	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.218	0.186	0.404	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.252	0.259	0.511	
Indicated Relativity Change:								8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								50.1%

Code: 5610 RHG: 5 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	
2017	233,796,329	6	70	110	2,437,330	1,871,804	4,309,134	1.843
2018	267,808,892	5	92	153	1,944,669	2,204,129	4,148,798	1.549
2019	279,177,450	6	73	149	2,507,655	2,086,986	4,594,641	1.646
2020	286,439,665	6	82	110	3,035,928	2,020,585	5,056,513	1.765
2021	317,826,945	4	80	120	4,048,478	3,016,715	7,065,193	2.223
1,385,049,281		27	397	642	13,974,060	11,200,220	25,174,281	
Adjusted Loss to Payroll Ratio:					1.009	0.809	1.818	
Expected Unlimited Loss to Payroll Ratio:					1.129	1.209	2.338	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.947	0.787	1.734	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.009	0.808	1.817	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.164	1.127	2.291	
Indicated Relativity Change:								-2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								224.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 5650 RHG: 4 NAICS: 56 ILDG: 3 MLDG: 3 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	
2017	191,073,381	9	110	155	3,256,226	2,438,849	5,695,075	2.981
2018	188,774,077	11	120	197	3,428,811	3,330,423	6,759,234	3.581
2019	186,817,747	9	107	164	3,728,444	3,432,919	7,161,363	3.833
2020	203,634,374	8	125	129	4,947,853	3,809,768	8,757,621	4.301
2021	211,624,757	4	142	156	4,652,192	3,932,591	8,584,783	4.057
981,924,337		41	604	801	20,013,527	16,944,551	36,958,078	
Adjusted Loss to Payroll Ratio:					2.038	1.726	3.764	
Expected Unlimited Loss to Payroll Ratio:					2.197	2.083	4.279	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.930	1.557	3.487	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.038	1.726	3.764	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.304	2.298	4.602	
Indicated Relativity Change:								7.5%
Relativity to Statewide Average Loss to Payroll Ratio:								450.9%

Code: 5951 RHG: 4 NAICS: 31 ILDG: 3 MLDG: 4 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	
2017	2,172,316,411	12	131	404	4,080,595	3,385,115	7,465,710	0.344
2018	2,254,838,380	6	127	460	2,778,769	2,689,735	5,468,504	0.243
2019	2,303,234,319	3	109	387	1,688,052	2,790,835	4,478,887	0.194
2020	2,171,465,615	3	101	326	2,804,893	3,318,013	6,122,906	0.282
2021	2,657,073,312	1	102	409	2,756,395	3,529,497	6,285,892	0.237
11,558,928,036		25	570	1,986	14,108,704	15,713,196	29,821,900	
Adjusted Loss to Payroll Ratio:					0.122	0.136	0.258	
Expected Unlimited Loss to Payroll Ratio:					0.147	0.177	0.324	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.134	0.139	0.273	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.122	0.136	0.258	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.138	0.181	0.319	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								31.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 6003 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 4 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	
2017	18,495,285	2	5	1	745,487	369,183	1,114,670	6.027
2018	20,162,722	0	3	9	61,946	83,161	145,107	0.720
2019	24,716,110	3	6	11	1,018,967	1,130,918	2,149,885	8.698
2020	30,695,442	0	4	9	129,282	100,171	229,453	0.748
2021	21,216,773	0	3	5	227,568	92,385	319,953	1.508
115,286,332		5	21	35	2,183,250	1,775,818	3,959,068	
Adjusted Loss to Payroll Ratio:					1.894	1.540	3.434	
Expected Unlimited Loss to Payroll Ratio:					2.843	2.876	5.719	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.095	1.444	3.539	
Credibility:					0.55	0.45		
Indicated Limited Loss to Payroll Ratio:					1.984	1.488	3.471	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					2.607	2.691	5.298	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								519.0%

Code: 6011 RHG: 7 NAICS: 23 ILDG: 1 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	
2017	14,780,064	1	3	4	326,079	162,140	488,219	3.303
2018	13,331,282	0	1	1	4,061	24,115	28,176	0.211
2019	24,359,462	1	0	2	143,807	73,837	217,644	0.893
2020	23,069,255	0	3	5	137,537	138,482	276,019	1.196
2021	25,421,237	1	1	1	162,039	142,954	304,993	1.200
100,961,300		3	8	13	773,523	541,529	1,315,052	
Adjusted Loss to Payroll Ratio:					0.766	0.536	1.303	
Expected Unlimited Loss to Payroll Ratio:					1.309	1.001	2.310	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.965	0.502	1.467	
Credibility:					0.38	0.28		
Indicated Limited Loss to Payroll Ratio:					0.889	0.512	1.400	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					1.168	0.926	2.094	
Indicated Relativity Change:								-9.4%
Relativity to Statewide Average Loss to Payroll Ratio:								205.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 6204 RHG: 7 NAICS: 21 ILDG: 3 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	
2017	82,900,466	7	40	53	1,719,573	1,344,447	3,064,020	3.696
2018	93,055,924	6	41	58	2,278,578	1,572,124	3,850,702	4.138
2019	101,823,535	3	34	40	1,387,494	1,231,740	2,619,234	2.572
2020	97,429,332	2	44	43	2,606,193	1,941,595	4,547,788	4.668
2021	112,701,141	1	34	53	2,221,787	1,575,427	3,797,214	3.369
487,910,399		19	193	247	10,213,624	7,665,333	17,878,958	
Adjusted Loss to Payroll Ratio:					2.093	1.571	3.664	
Expected Unlimited Loss to Payroll Ratio:					2.195	2.376	4.571	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.708	1.323	3.031	
Credibility:					0.89	0.75		
Indicated Limited Loss to Payroll Ratio:					2.050	1.509	3.559	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					2.694	2.729	5.423	
Indicated Relativity Change:								18.6%
Relativity to Statewide Average Loss to Payroll Ratio:								531.3%

Code: 6206 RHG: 5 NAICS: 21 ILDG: 2 MLDG: 4 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	
2017	95,149,403	3	24	19	1,633,747	1,222,178	2,855,925	3.002
2018	120,579,655	0	34	16	1,157,798	918,141	2,075,939	1.722
2019	126,111,589	1	15	30	669,303	435,601	1,104,904	0.876
2020	74,065,190	0	9	10	564,341	514,251	1,078,592	1.456
2021	78,214,790	2	13	15	1,009,569	1,312,708	2,322,277	2.969
494,120,627		6	95	90	5,034,758	4,402,880	9,437,637	
Adjusted Loss to Payroll Ratio:					1.019	0.891	1.910	
Expected Unlimited Loss to Payroll Ratio:					0.925	0.993	1.918	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.820	0.716	1.536	
Credibility:					0.67	0.59		
Indicated Limited Loss to Payroll Ratio:					0.952	0.819	1.772	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.099	1.143	2.241	
Indicated Relativity Change:								16.9%
Relativity to Statewide Average Loss to Payroll Ratio:								219.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 6213 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 4 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	
2017	62,209,276	0	4	11	125,508	186,381	311,889	0.501
2018	50,120,428	1	2	13	271,311	114,357	385,668	0.769
2019	67,075,909	1	3	4	304,118	264,815	568,933	0.848
2020	40,124,979	0	3	4	125,384	653,707	779,091	1.942
2021	43,637,800	0	4	7	458,535	201,222	659,757	1.512
	263,168,391	2	16	39	1,284,855	1,420,482	2,705,337	
Adjusted Loss to Payroll Ratio:					0.488	0.540	1.028	
Expected Unlimited Loss to Payroll Ratio:					0.515	0.663	1.178	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.431	0.414	0.845	
Credibility:					0.40	0.37		
Indicated Limited Loss to Payroll Ratio:					0.454	0.460	0.914	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.554	0.740	1.295	
Indicated Relativity Change:								9.9%
Relativity to Statewide Average Loss to Payroll Ratio:								126.8%

Code: 6216 RHG: 6 NAICS: 21 ILDG: 3 MLDG: 1 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	
2017	66,304,153	2	17	17	957,290	799,829	1,757,119	2.650
2018	75,037,641	3	12	31	1,126,257	760,382	1,886,639	2.514
2019	71,821,629	2	8	8	490,868	751,115	1,241,983	1.729
2020	56,287,495	1	10	13	643,818	387,454	1,031,272	1.832
2021	115,751,127	0	7	28	387,021	293,415	680,436	0.588
	385,202,045	8	54	97	3,605,254	2,992,195	6,597,449	
Adjusted Loss to Payroll Ratio:					0.936	0.777	1.713	
Expected Unlimited Loss to Payroll Ratio:					1.152	1.139	2.291	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.965	0.712	1.677	
Credibility:					0.64	0.53		
Indicated Limited Loss to Payroll Ratio:					0.946	0.746	1.693	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.155	1.200	2.355	
Indicated Relativity Change:								2.8%
Relativity to Statewide Average Loss to Payroll Ratio:								230.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 6218 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 2 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	
2019	509,980,111	19	184	231	7,727,317	7,142,829	14,870,146	2.916
2020	539,124,749	18	177	208	8,673,232	6,030,682	14,703,914	2.727
2021	585,427,210	6	185	187	7,116,762	6,317,134	13,433,896	2.295
1,634,532,070		43	546	626	23,517,311	19,490,645	43,007,956	
Adjusted Loss to Payroll Ratio:					1.439	1.192	2.631	
Expected Unlimited Loss to Payroll Ratio:					1.663	1.718	3.382	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.319	0.969	2.288	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.439	1.192	2.631	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.756	1.918	3.674	
Indicated Relativity Change:								8.6%
Relativity to Statewide Average Loss to Payroll Ratio:								359.9%

Code: 6220 RHG: 7 NAICS: 23 ILDG: 2 MLDG: 2 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	
2019	1,088,005,571	18	123	150	7,378,515	4,987,300	12,365,815	1.137
2020	1,070,776,790	18	134	141	9,566,320	7,626,745	17,193,065	1.606
2021	1,151,232,144	5	145	134	8,964,863	6,778,416	15,743,279	1.368
3,310,014,505		41	402	425	25,909,697	19,392,462	45,302,159	
Adjusted Loss to Payroll Ratio:					0.783	0.586	1.369	
Expected Unlimited Loss to Payroll Ratio:					0.994	0.953	1.947	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.732	0.478	1.211	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.783	0.586	1.369	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					1.029	1.060	2.088	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								204.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 6233 RHG: 6 NAICS: 23 ILDG: 4 MLDG: 4 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	
2017	159,420,666	3	18	27	667,593	846,754	1,514,347	0.950
2018	224,845,902	5	17	34	1,271,256	790,164	2,061,420	0.917
2019	182,845,762	2	19	31	1,168,229	881,327	2,049,556	1.121
2020	169,811,113	2	15	19	1,014,994	866,781	1,881,775	1.108
2021	161,967,398	0	8	19	306,254	241,393	547,647	0.338
898,890,841		12	77	130	4,428,325	3,626,419	8,054,744	
Adjusted Loss to Payroll Ratio:					0.493	0.403	0.896	
Expected Unlimited Loss to Payroll Ratio:					0.555	0.649	1.205	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.440	0.366	0.806	
Credibility:					0.67	0.60		
Indicated Limited Loss to Payroll Ratio:					0.476	0.388	0.864	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.580	0.625	1.205	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								118.1%

Code: 6235 RHG: 7 NAICS: 21 ILDG: 4 MLDG: 4 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	
2017	68,257,551	1	8	17	371,283	256,578	627,861	0.920
2018	80,987,435	1	16	17	840,170	679,481	1,519,651	1.876
2019	68,603,196	3	15	14	1,006,435	1,161,509	2,167,944	3.160
2020	42,694,496	0	8	10	405,539	200,927	606,466	1.420
2021	53,990,858	0	3	15	28,639	115,449	144,088	0.267
314,533,536		5	50	73	2,652,065	2,413,944	5,066,009	
Adjusted Loss to Payroll Ratio:					0.843	0.767	1.611	
Expected Unlimited Loss to Payroll Ratio:					1.428	1.460	2.888	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.112	0.813	1.924	
Credibility:					0.63	0.52		
Indicated Limited Loss to Payroll Ratio:					0.943	0.789	1.733	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					1.240	1.428	2.667	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								261.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 6237 RHG: 7 NAICS: 21 ILDG: 4 MLDG: 4 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	
2017	39,430,517	0	4	8	120,795	183,226	304,021	0.771
2018	42,999,737	0	5	9	432,400	240,488	672,888	1.565
2019	45,033,675	1	4	8	316,053	133,013	449,066	0.997
2020	38,666,376	0	7	10	234,748	167,445	402,193	1.040
2021	46,413,567	0	7	5	128,863	96,378	225,241	0.485
212,543,872		1	27	40	1,232,860	820,550	2,053,410	
Adjusted Loss to Payroll Ratio:					0.580	0.386	0.966	
Expected Unlimited Loss to Payroll Ratio:					0.771	0.794	1.565	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.600	0.442	1.042	
Credibility:					0.42	0.35		
Indicated Limited Loss to Payroll Ratio:					0.591	0.423	1.014	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					0.777	0.765	1.542	
Indicated Relativity Change:								-1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								151.1%

Code: 6251 RHG: 4 NAICS: 23 ILDG: 3 MLDG: 4 CLASS: TUNNELING OR UNDERGROUND MINING

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	23,956,223	1	2	10	309,632	384,480	694,112	2.897
2018	34,414,539	0	4	8	354,796	145,033	499,829	1.452
2019	42,901,833	1	10	13	840,515	656,945	1,497,460	3.490
2020	52,311,450	0	8	13	187,137	151,987	339,124	0.648
2021	73,387,547	0	20	18	1,434,912	1,767,059	3,201,971	4.363
226,971,592		2	44	62	3,126,992	3,105,504	6,232,496	
Adjusted Loss to Payroll Ratio:					1.378	1.368	2.746	
Expected Unlimited Loss to Payroll Ratio:					0.994	0.943	1.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.851	0.643	1.494	
Credibility:					0.51	0.43		
Indicated Limited Loss to Payroll Ratio:					1.117	0.955	2.073	
Limit Factor:					1.131	1.331		
Indicated (Unlimited) Loss to Payroll Ratio:					1.263	1.272	2.535	
Indicated Relativity Change:								30.9%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.206	1.215	2.421	
Relativity to Statewide Average Loss to Payroll Ratio:								237.2%

INCLUDES 1123 & 1124 D-9-1-22

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 6258 RHG: 7 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	
2017	117,149,625	4	42	65	1,902,564	1,652,144	3,554,708	3.034
2018	118,239,239	4	46	67	1,704,977	1,440,318	3,145,295	2.660
2019	123,077,063	3	37	62	1,868,269	1,646,725	3,514,994	2.856
2020	122,034,961	3	30	46	1,526,578	1,036,190	2,562,768	2.100
2021	121,152,588	0	21	43	1,033,769	735,869	1,769,638	1.461
601,653,476		14	176	283	8,036,157	6,511,245	14,547,403	
Adjusted Loss to Payroll Ratio:					1.336	1.082	2.418	
Expected Unlimited Loss to Payroll Ratio:					1.733	1.791	3.525	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.277	0.899	2.176	
Credibility:					0.88	0.73		
Indicated Limited Loss to Payroll Ratio:					1.329	1.032	2.361	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					1.746	1.867	3.613	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								354.0%

Code: 6307 RHG: 6 NAICS: 23 ILDG: 4 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	
2017	75,332,405	3	39	58	1,508,641	1,077,696	2,586,337	3.433
2018	62,459,544	3	31	41	895,900	886,188	1,782,088	2.853
2019	75,594,023	0	43	33	1,507,770	1,121,135	2,628,905	3.478
2020	77,058,086	5	39	39	1,948,428	1,310,223	3,258,651	4.229
2021	85,860,488	1	44	34	1,620,185	1,130,651	2,750,836	3.204
376,304,546		12	196	205	7,480,925	5,525,894	13,006,820	
Adjusted Loss to Payroll Ratio:					1.988	1.468	3.456	
Expected Unlimited Loss to Payroll Ratio:					2.571	1.938	4.509	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.038	1.092	3.131	
Credibility:					0.88	0.65		
Indicated Limited Loss to Payroll Ratio:					1.994	1.338	3.332	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					2.434	2.151	4.585	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								449.2%

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Code: 6308 RHG: 7 NAICS: 23 ILDG: 2 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	
2017	209,537,805	6	40	53	1,550,159	1,445,568	2,995,727	1.430
2018	223,249,354	9	49	45	2,698,637	2,415,425	5,114,062	2.291
2019	227,937,715	9	39	52	3,278,612	2,187,263	5,465,875	2.398
2020	246,154,339	3	32	39	1,950,331	1,480,250	3,430,581	1.394
2021	258,406,414	1	34	40	1,945,960	1,864,972	3,810,932	1.475
1,165,285,627		28	194	229	11,423,698	9,393,478	20,817,176	
Adjusted Loss to Payroll Ratio:					0.980	0.806	1.786	
Expected Unlimited Loss to Payroll Ratio:					1.122	1.058	2.180	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.827	0.531	1.358	
Credibility:					0.96	0.77		
Indicated Limited Loss to Payroll Ratio:					0.974	0.742	1.717	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					1.281	1.342	2.623	
Indicated Relativity Change:								20.3%
Relativity to Statewide Average Loss to Payroll Ratio:								257.0%

Code: 6315 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 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	
2017	165,765,678	6	67	88	1,727,846	1,980,799	3,708,645	2.237
2018	160,714,666	4	66	77	2,379,377	2,106,388	4,485,765	2.791
2019	161,412,344	3	59	75	1,763,073	1,826,453	3,589,526	2.224
2020	199,633,453	5	50	75	2,484,314	2,553,760	5,038,074	2.524
2021	195,598,646	1	55	71	2,199,487	2,109,075	4,308,562	2.203
883,124,787		19	297	386	10,554,097	10,576,476	21,130,573	
Adjusted Loss to Payroll Ratio:					1.195	1.198	2.393	
Expected Unlimited Loss to Payroll Ratio:					1.252	1.565	2.818	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.993	0.882	1.875	
Credibility:					0.93	0.84		
Indicated Limited Loss to Payroll Ratio:					1.180	1.148	2.328	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.440	1.846	3.287	
Indicated Relativity Change:								16.6%
Relativity to Statewide Average Loss to Payroll Ratio:								322.0%

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Code: 6316 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 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	
2017	336,631,549	11	55	76	2,945,398	2,621,000	5,566,398	1.654
2018	366,511,469	12	62	70	3,460,256	2,571,692	6,031,948	1.646
2019	402,462,364	5	58	81	2,718,835	1,956,101	4,674,936	1.162
2020	404,580,808	2	43	68	2,492,739	1,640,529	4,133,268	1.022
2021	460,552,745	4	65	67	4,848,465	4,093,443	8,941,908	1.942
1,970,738,935		34	283	362	16,465,693	12,882,765	29,348,458	
Adjusted Loss to Payroll Ratio:					0.836	0.654	1.489	
Expected Unlimited Loss to Payroll Ratio:					1.009	0.965	1.974	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.800	0.544	1.344	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					0.836	0.649	1.484	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.020	1.044	2.063	
Indicated Relativity Change:								4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								202.2%

Code: 6325 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 3 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	
2018	685,818,935	9	181	299	5,374,469	4,750,756	10,125,225	1.476
2019	767,354,505	15	206	279	8,021,119	6,432,864	14,453,983	1.884
2020	818,414,624	10	185	266	6,954,157	6,383,599	13,337,756	1.630
2021	924,367,699	6	229	275	7,462,692	7,910,676	15,373,368	1.663
3,195,955,763		40	801	1,119	27,812,436	25,477,895	53,290,331	
Adjusted Loss to Payroll Ratio:					0.870	0.797	1.667	
Expected Unlimited Loss to Payroll Ratio:					0.971	1.034	2.005	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.770	0.583	1.353	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.870	0.797	1.667	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.062	1.282	2.344	
Indicated Relativity Change:								16.9%
Relativity to Statewide Average Loss to Payroll Ratio:								229.7%

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Code: 6361 RHG: 4 NAICS: 23 ILDG: 1 MLDG: 1 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	
2017	25,006,602	1	1	7	38,043	78,847	116,890	0.467
2018	40,855,437	1	3	10	238,563	192,955	431,518	1.056
2019	23,163,608	0	9	13	523,234	245,674	768,908	3.319
2020	26,225,643	0	7	6	312,566	199,364	511,930	1.952
2021	25,530,289	0	3	3	33,434	20,130	53,564	0.210
140,781,579		2	23	39	1,145,841	736,970	1,882,811	
Adjusted Loss to Payroll Ratio:					0.814	0.523	1.337	
Expected Unlimited Loss to Payroll Ratio:					0.990	0.747	1.737	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.847	0.509	1.356	
Credibility:					0.42	0.32		
Indicated Limited Loss to Payroll Ratio:					0.833	0.514	1.347	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.942	0.684	1.626	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								159.3%

Code: 6364 RHG: 3 NAICS: 23 ILDG: 1 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	
2017	49,604,125	1	28	75	421,853	582,739	1,004,592	2.025
2018	53,426,726	5	37	92	1,191,203	1,318,038	2,509,241	4.697
2019	57,516,733	2	42	75	735,152	728,880	1,464,032	2.545
2020	62,208,258	1	56	70	916,451	798,621	1,715,072	2.757
2021	60,717,772	2	43	73	863,473	1,192,074	2,055,547	3.385
283,473,614		11	206	385	4,128,132	4,620,352	8,748,484	
Adjusted Loss to Payroll Ratio:					1.456	1.630	3.086	
Expected Unlimited Loss to Payroll Ratio:					1.453	1.734	3.187	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.281	1.277	2.558	
Credibility:					0.65	0.62		
Indicated Limited Loss to Payroll Ratio:					1.395	1.496	2.891	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.531	1.842	3.373	
Indicated Relativity Change:								5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								330.5%

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Code: 6400 RHG: 2 NAICS: 23 ILDG: 2 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	
2017	206,921,123	7	132	227	3,327,533	2,540,418	5,867,951	2.836
2018	215,835,253	8	128	209	2,997,431	2,878,979	5,876,410	2.723
2019	231,883,485	9	121	202	3,087,090	2,853,410	5,940,500	2.562
2020	262,865,928	8	155	205	4,503,599	3,449,660	7,953,259	3.026
2021	271,690,525	12	142	171	6,290,629	5,177,061	11,467,690	4.221
1,189,196,314		44	678	1,014	20,206,283	16,899,527	37,105,810	
Adjusted Loss to Payroll Ratio:					1.699	1.421	3.120	
Expected Unlimited Loss to Payroll Ratio:					1.700	1.518	3.219	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.527	1.170	2.697	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.699	1.421	3.120	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.831	1.673	3.503	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								343.2%

Code: 6504 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 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	
2019	1,946,448,065	70	1,528	2,478	36,579,395	34,525,525	71,104,920	3.653
2020	2,061,443,922	54	1,542	2,412	41,930,412	36,906,673	78,837,085	3.824
2021	2,417,224,965	21	1,870	2,654	58,542,942	48,203,262	106,746,204	4.416
6,425,116,952		145	4,940	7,544	137,052,749	119,635,460	256,688,209	
Adjusted Loss to Payroll Ratio:					2.133	1.862	3.995	
Expected Unlimited Loss to Payroll Ratio:					2.198	2.209	4.407	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.099	1.963	4.061	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.133	1.862	3.995	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.298	2.192	4.490	
Indicated Relativity Change:								1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								439.9%

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Code: 6834 RHG: 2 NAICS: 31 ILDG: 3 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	
2017	65,929,655	3	56	92	1,592,617	1,209,983	2,802,600	4.251
2018	64,345,869	2	35	68	586,354	842,163	1,428,517	2.220
2019	76,568,209	2	50	69	965,313	836,294	1,801,607	2.353
2020	86,249,785	2	52	72	1,175,786	1,045,510	2,221,296	2.575
2021	97,007,313	2	66	116	1,753,396	1,326,421	3,079,817	3.175
390,100,832		11	259	417	6,073,467	5,260,371	11,333,837	
Adjusted Loss to Payroll Ratio:					1.557	1.348	2.905	
Expected Unlimited Loss to Payroll Ratio:					1.793	1.775	3.567	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.712	1.577	3.289	
Credibility:					0.81	0.72		
Indicated Limited Loss to Payroll Ratio:					1.586	1.412	2.998	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.709	1.661	3.371	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								330.2%

Code: 7133 RHG: 6 NAICS: 48 ILDG: 1 MLDG: 1 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	
2017	49,439,127	0	4	33	9,730	44,032	53,762	0.109
2018	52,586,754	0	13	33	321,514	202,924	524,438	0.997
2019	75,470,556	1	8	31	238,880	433,205	672,085	0.891
2020	57,648,688	1	13	23	525,117	235,918	761,035	1.320
2021	45,909,885	0	12	10	284,607	238,446	523,053	1.139
281,055,010		2	50	130	1,379,847	1,154,525	2,534,372	
Adjusted Loss to Payroll Ratio:					0.491	0.411	0.902	
Expected Unlimited Loss to Payroll Ratio:					0.500	0.866	1.367	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.418	0.560	0.977	
Credibility:					0.41	0.42		
Indicated Limited Loss to Payroll Ratio:					0.447	0.497	0.944	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.546	0.799	1.345	
Indicated Relativity Change:								-1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								131.8%

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

Code: 4312 RHG: 3 NAICS: 48 ILDG: 3 MLDG: 3 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	
2019	2,930,456,971	197	2,902	3,745	97,914,492	66,711,705	164,626,197	5.618
2020	3,788,157,052	204	4,497	4,829	139,947,696	94,573,129	234,520,825	6.191
2021	4,045,819,761	87	5,353	4,973	145,101,302	93,799,724	238,901,026	5.905
10,764,433,784		488	12,752	13,547	: 382,963,491	255,084,558	638,048,049	
Adjusted Loss to Payroll Ratio:					3.558	2.370	5.927	
Expected Unlimited Loss to Payroll Ratio:					3.604	2.674	6.278	
Expected Unlimited Loss to Payroll Ratio (Class 4312 Only)*:					3.046	2.261	5.307	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.345	2.256	5.601	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.558	2.370	5.927	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					3.904	2.919	6.823	
Indicated Relativity Change:								8.7%
Indicated Relativity Change (Class 4312 Only)*:								28.6%
Selected (Unlimited) Loss to Payroll Ratio (Restricted to 25% Change; Class 4312 Only):					3.796	2.838	6.634	
Relativity to Statewide Average Loss to Payroll Ratio:								668.4%

*CLASS RELATIVITY CHANGE FOR CLASS 4312 EXPECTED UNLIMITED LOSS TO PAYROLL RATIOS

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Code: 7207 RHG: 5 NAICS: 71 ILDG: 4 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	
2017	79,589,734	6	48	91	1,617,777	1,368,261	2,986,038	3.752
2018	85,043,451	10	68	105	2,903,812	2,755,543	5,659,355	6.655
2019	89,586,270	9	79	98	2,261,138	2,751,268	5,012,406	5.595
2020	95,767,984	6	56	72	1,505,760	1,692,642	3,198,402	3.340
2021	105,357,053	9	72	65	4,169,384	3,932,290	8,101,674	7.690
455,344,491		40	323	431	12,457,871	12,500,004	24,957,875	
Adjusted Loss to Payroll Ratio:					2.736	2.745	5.481	
Expected Unlimited Loss to Payroll Ratio:					2.707	3.126	5.833	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.431	2.410	4.841	
Credibility:					0.99	0.90		
Indicated Limited Loss to Payroll Ratio:					2.733	2.712	5.445	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					3.153	3.783	6.936	
Indicated Relativity Change:								18.9%
Relativity to Statewide Average Loss to Payroll Ratio:								679.6%

Code: 7219 RHG: 4 NAICS: 48 ILDG: 2 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	
2019	3,961,787,501	230	2,547	2,420	103,789,359	69,597,786	173,387,145	4.376
2020	4,270,221,233	183	2,635	2,234	98,896,739	69,500,317	168,397,056	3.944
2021	4,935,764,497	105	2,745	2,297	110,904,779	71,287,671	182,192,450	3.691
13,167,773,231		518	7,927	6,951	313,590,877	210,385,774	523,976,651	
Adjusted Loss to Payroll Ratio:					2.382	1.598	3.979	
Expected Unlimited Loss to Payroll Ratio:					2.665	2.106	4.771	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.402	1.644	4.046	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.382	1.598	3.979	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.692	2.127	4.820	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								472.2%

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Code: 7227 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 1 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	
2019	344,175,460	21	250	214	7,968,205	7,745,047	15,713,252	4.565
2020	337,784,833	20	199	184	8,334,701	6,818,320	15,153,021	4.486
2021	385,163,481	13	261	245	7,767,156	6,214,237	13,981,393	3.630
1,067,123,774		54	710	643	24,070,061	20,777,605	44,847,667	
Adjusted Loss to Payroll Ratio:					2.256	1.947	4.203	
Expected Unlimited Loss to Payroll Ratio:					2.307	2.353	4.660	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.079	1.837	3.916	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.256	1.947	4.203	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.550	2.592	5.142	
Indicated Relativity Change:								10.4%
Relativity to Statewide Average Loss to Payroll Ratio:								503.8%

Code: 7232 RHG: 6 NAICS: 48 ILDG: 1 MLDG: 1 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	
2017	48,510,658	8	35	20	2,381,344	1,530,256	3,911,600	8.063
2018	60,471,753	2	24	34	1,581,394	724,188	2,305,582	3.813
2019	76,867,601	3	39	60	1,241,863	766,796	2,008,659	2.613
2020	89,844,313	1	38	43	1,046,152	917,360	1,963,512	2.185
2021	86,888,830	2	28	46	1,226,490	1,139,311	2,365,801	2.723
362,583,155		16	164	203	7,477,244	5,077,911	12,555,155	
Adjusted Loss to Payroll Ratio:					2.062	1.400	3.463	
Expected Unlimited Loss to Payroll Ratio:					2.705	2.219	4.924	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.258	1.433	3.691	
Credibility:					0.88	0.68		
Indicated Limited Loss to Payroll Ratio:					2.085	1.411	3.496	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					2.545	2.269	4.814	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								471.7%

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Code: 7272 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 1 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	
2017	9,530,006	1	2	4	326,655	240,418	567,073	5.950
2018	10,837,692	2	5	2	531,764	521,777	1,053,541	9.721
2019	11,278,552	1	1	2	319,599	7,708	327,307	2.902
2020	17,964,372	2	4	4	400,361	625,208	1,025,569	5.709
2021	23,350,564	1	13	1	824,733	932,245	1,756,978	7.524
72,961,186		7	25	13	2,403,113	2,327,354	4,730,467	
Adjusted Loss to Payroll Ratio:					3.294	3.190	6.484	
Expected Unlimited Loss to Payroll Ratio:					3.287	2.650	5.937	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.606	1.494	4.100	
Credibility:					0.50	0.38		
Indicated Limited Loss to Payroll Ratio:					2.952	2.144	5.096	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					3.603	3.448	7.051	
Indicated Relativity Change:								18.8%
Relativity to Statewide Average Loss to Payroll Ratio:								690.8%

Code: 7332 RHG: 1 NAICS: 62 ILDG: 1 MLDG: 2 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	
2018	682,891,461	17	451	947	7,130,242	5,232,983	12,363,225	1.810
2019	726,033,036	19	504	922	8,659,822	6,199,271	14,859,093	2.047
2020	702,257,080	15	571	740	10,409,410	6,953,638	17,363,048	2.472
2021	734,891,583	6	573	823	9,932,166	8,088,285	18,020,451	2.452
2,846,073,160		57	2,099	3,432	36,131,640	26,474,178	62,605,818	
Adjusted Loss to Payroll Ratio:					1.270	0.930	2.200	
Expected Unlimited Loss to Payroll Ratio:					1.128	0.960	2.087	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.232	0.956	2.189	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.270	0.930	2.200	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.349	1.055	2.405	
Indicated Relativity Change:								15.2%
Relativity to Statewide Average Loss to Payroll Ratio:								235.6%

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Code: 7360 RHG: 2 NAICS: 48 ILDG: 2 MLDG: 3 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	
2019	557,332,429	33	458	660	13,021,097	10,635,809	23,656,906	4.245
2020	750,441,701	21	622	744	14,871,377	11,907,540	26,778,917	3.568
2021	822,415,677	5	641	861	14,790,833	15,021,849	29,812,682	3.625
2,130,189,807		59	1,721	2,265	42,683,308	37,565,198	80,248,505	
Adjusted Loss to Payroll Ratio:					2.004	1.763	3.767	
Expected Unlimited Loss to Payroll Ratio:					2.019	1.890	3.909	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.909	1.668	3.577	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.004	1.763	3.767	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.159	2.076	4.235	
Indicated Relativity Change:								8.3%
Relativity to Statewide Average Loss to Payroll Ratio:								414.9%

Code: 7365 RHG: 5 NAICS: 48 ILDG: 2 MLDG: 3 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	
2017	8,062,300	2	3	4	274,610	378,031	652,641	8.095
2018	13,669,081	1	6	32	104,990	137,180	242,170	1.772
2019	10,696,223	0	2	8	75,094	53,219	128,313	1.200
2020	4,118,728	1	1	2	75,948	416,742	492,690	11.962
2021	10,049,479	0	3	2	130,267	217,151	347,418	3.457
46,595,810		4	15	48	660,911	1,202,323	1,863,234	
Adjusted Loss to Payroll Ratio:					1.418	2.580	3.999	
Expected Unlimited Loss to Payroll Ratio:					1.898	2.627	4.525	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.675	1.959	3.634	
Credibility:					0.34	0.34		
Indicated Limited Loss to Payroll Ratio:					1.587	2.169	3.756	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.831	3.025	4.856	
Indicated Relativity Change:								7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								475.8%

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Code: 7382 RHG: 3 NAICS: 48 ILDG: 3 MLDG: 4 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	
2019	1,187,197,854	78	773	1,027	25,379,193	21,791,540	47,170,733	3.973
2020	781,188,354	47	474	531	17,020,934	13,904,703	30,925,637	3.959
2021	1,108,025,112	24	765	851	25,343,809	23,845,048	49,188,857	4.439
3,076,411,320		149	2,012	2,409	67,743,936	59,541,291	127,285,227	
Adjusted Loss to Payroll Ratio:					2.202	1.935	4.137	
Expected Unlimited Loss to Payroll Ratio:					2.441	2.258	4.699	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.266	1.905	4.170	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.202	1.935	4.137	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.416	2.384	4.800	
Indicated Relativity Change:								2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								470.3%

Code: 7392 RHG: 1 NAICS: 42 ILDG: 3 MLDG: 2 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	
2019	308,713,428	10	370	539	6,885,769	5,728,166	12,613,935	4.086
2020	358,726,670	12	305	533	9,567,164	7,275,586	16,842,750	4.695
2021	390,924,335	0	343	679	8,717,561	7,409,899	16,127,460	4.125
1,058,364,433		22	1,018	1,751	25,170,494	20,413,651	45,584,145	
Adjusted Loss to Payroll Ratio:					2.378	1.929	4.307	
Expected Unlimited Loss to Payroll Ratio:					2.506	2.206	4.711	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.342	1.932	4.274	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.378	1.929	4.307	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					2.528	2.188	4.716	
Indicated Relativity Change:								0.1%
Relativity to Statewide Average Loss to Payroll Ratio:								462.0%

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Code: 7403 RHG: 2 NAICS: 48 ILDG: 1 MLDG: 3 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	
2019	1,152,838,858	48	837	1,401	22,565,667	17,449,889	40,015,556	3.471
2020	1,015,722,679	14	569	1,037	15,980,124	13,045,646	29,025,770	2.858
2021	1,271,681,476	3	891	1,451	22,956,149	20,731,376	43,687,525	3.435
3,440,243,013		65	2,297	3,889	61,501,940	51,226,911	112,728,851	
Adjusted Loss to Payroll Ratio:					1.788	1.489	3.277	
Expected Unlimited Loss to Payroll Ratio:					2.018	1.696	3.714	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.907	1.497	3.404	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.788	1.489	3.277	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.926	1.753	3.679	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								360.4%

Code: 7405 RHG: 2 NAICS: 48 ILDG: 1 MLDG: 1 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	
2019	2,130,323,751	14	575	522	15,523,361	8,721,725	24,245,086	1.138
2020	1,813,368,201	2	225	163	7,753,765	3,752,936	11,506,701	0.635
2021	1,897,154,648	1	513	268	17,497,236	8,230,948	25,728,184	1.356
5,840,846,600		17	1,313	953	40,774,362	20,705,609	61,479,971	
Adjusted Loss to Payroll Ratio:					0.698	0.354	1.053	
Expected Unlimited Loss to Payroll Ratio:					0.664	0.394	1.058	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.627	0.348	0.975	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.698	0.354	1.053	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.752	0.417	1.169	
Indicated Relativity Change:								10.5%
Relativity to Statewide Average Loss to Payroll Ratio:								114.6%

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Code: 7409 RHG: 7 NAICS: 11 ILDG: 1 MLDG: 1 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	
2017	18,469,526	2	1	2	760,741	80,362	841,103	4.554
2018	18,191,844	0	2	1	46,920	70,553	117,473	0.646
2019	18,588,341	0	4	0	84,897	209,713	294,610	1.585
2020	17,995,320	0	0	1	0	279	279	0.002
2021	16,199,485	3	0	1	820,656	105,092	925,748	5.715
89,444,515		5	7	5	1,713,215	465,999	2,179,214	
Adjusted Loss to Payroll Ratio:					1.915	0.521	2.436	
Expected Unlimited Loss to Payroll Ratio:					2.457	1.623	4.080	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.912	0.904	2.816	
Credibility:					0.47	0.33		
Indicated Limited Loss to Payroll Ratio:					1.914	0.779	2.692	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					2.515	1.409	3.923	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								384.4%

Code: 7410 RHG: 3 NAICS: 11 ILDG: 4 MLDG: 2 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	
2017	19,230,600	3	7	8	473,932	544,605	1,018,537	5.296
2018	20,026,732	1	7	13	129,192	250,688	379,880	1.897
2019	20,424,672	1	3	13	175,309	361,096	536,405	2.626
2020	19,629,987	2	6	10	486,902	237,480	724,382	3.690
2021	19,075,370	0	5	8	73,682	113,607	187,289	0.982
98,387,361		7	28	52	1,339,016	1,507,475	2,846,491	
Adjusted Loss to Payroll Ratio:					1.361	1.532	2.893	
Expected Unlimited Loss to Payroll Ratio:					2.191	1.767	3.958	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.040	1.443	3.483	
Credibility:					0.50	0.41		
Indicated Limited Loss to Payroll Ratio:					1.699	1.479	3.178	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.864	1.822	3.686	
Indicated Relativity Change:								-6.9%
Relativity to Statewide Average Loss to Payroll Ratio:								361.2%

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Code: 7421 RHG: 2 NAICS: 48 ILDG: 1 MLDG: 1 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	
2017	95,833,351	0	4	26	196,968	180,124	377,092	0.393
2018	105,429,245	1	7	11	244,704	169,509	414,213	0.393
2019	113,812,401	0	12	28	334,457	296,021	630,478	0.554
2020	115,100,300	1	11	13	122,954	166,169	289,123	0.251
2021	125,978,598	0	8	19	206,712	129,117	335,829	0.267
556,153,895		2	42	97	1,105,795	940,940	2,046,736	
Adjusted Loss to Payroll Ratio:					0.199	0.169	0.368	
Expected Unlimited Loss to Payroll Ratio:					0.349	0.378	0.727	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.330	0.333	0.664	
Credibility:					0.49	0.45		
Indicated Limited Loss to Payroll Ratio:					0.266	0.260	0.526	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.287	0.306	0.593	
Indicated Relativity Change:								-18.5%
Relativity to Statewide Average Loss to Payroll Ratio:								58.1%

Code: 7424 RHG: 7 NAICS: 48 ILDG: 1 MLDG: 1 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	
2017	361,958,832	6	25	56	1,463,432	540,845	2,004,277	0.554
2018	384,451,946	2	38	60	1,075,239	1,077,279	2,152,518	0.560
2019	442,445,124	8	40	67	3,371,047	1,326,318	4,697,365	1.062
2020	457,866,581	6	46	59	2,633,015	2,007,211	4,640,226	1.013
2021	491,267,177	5	47	62	3,568,337	1,783,144	5,351,481	1.089
2,137,989,660		27	196	304	12,111,070	6,734,797	18,845,867	
Adjusted Loss to Payroll Ratio:					0.566	0.315	0.881	
Expected Unlimited Loss to Payroll Ratio:					0.707	0.392	1.099	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.549	0.226	0.774	
Credibility:					1.00	0.66		
Indicated Limited Loss to Payroll Ratio:					0.566	0.284	0.851	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					0.744	0.515	1.259	
Indicated Relativity Change:								14.5%
Relativity to Statewide Average Loss to Payroll Ratio:								123.3%

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Code: 7428 RHG: 2 NAICS: 48 ILDG: 4 MLDG: 3 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	
2019	766,111,103	13	256	589	6,649,000	5,290,523	11,939,523	1.558
2020	742,919,462	8	176	348	6,845,875	4,724,222	11,570,097	1.557
2021	814,287,606	2	217	452	8,503,217	5,592,112	14,095,329	1.731
2,323,318,171		23	649	1,389	21,998,093	15,606,858	37,604,950	
Adjusted Loss to Payroll Ratio:					0.947	0.672	1.619	
Expected Unlimited Loss to Payroll Ratio:					1.089	0.846	1.935	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.029	0.747	1.776	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.947	0.672	1.619	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.020	0.791	1.811	
Indicated Relativity Change:								-6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								177.4%

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	
2017	70,224,374	1	11	65	308,085	359,127	667,212	0.950
2018	86,065,192	1	9	38	352,996	267,519	620,515	0.721
2019	91,076,734	0	10	34	312,803	226,486	539,289	0.592
2020	137,438,095	1	33	76	725,165	796,368	1,521,533	1.107
2021	163,265,136	0	50	73	707,281	798,109	1,505,390	0.922
548,069,532		3	113	286	2,406,330	2,447,608	4,853,939	
Adjusted Loss to Payroll Ratio:					0.439	0.447	0.886	
Expected Unlimited Loss to Payroll Ratio:					0.643	0.606	1.248	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.608	0.534	1.142	
Credibility:					0.62	0.54		
Indicated Limited Loss to Payroll Ratio:					0.504	0.487	0.991	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.543	0.573	1.116	
Indicated Relativity Change:								-10.6%
Relativity to Statewide Average Loss to Payroll Ratio:								109.3%

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Code: 7500 RHG: 5 NAICS: 22 ILDG: 1 MLDG: 1 CLASS: GAS WORKS
Code: 7520 RHG: 5 NAICS: 22 ILDG: 1 MLDG: 1 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	
2017	111,355,168	2	33	90	502,900	423,332	926,232	0.832
2018	121,956,785	5	36	88	1,191,269	1,497,748	2,689,017	2.205
2019	133,064,142	0	37	81	701,234	787,880	1,489,114	1.119
2020	140,106,104	0	42	62	1,091,546	929,473	2,021,019	1.442
2021	187,070,197	1	46	82	1,604,121	1,479,135	3,083,256	1.648
693,552,396		8	194	403	5,091,070	5,117,567	10,208,637	
Adjusted Loss to Payroll Ratio:					0.734	0.738	1.472	
Expected Unlimited Loss to Payroll Ratio:					0.905	0.959	1.864	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.759	0.624	1.383	
Credibility:					0.76	0.67		
Indicated Limited Loss to Payroll Ratio:					0.740	0.700	1.440	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.854	0.976	1.830	
Indicated Relativity Change:								-1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								179.3%

Code: 7515 RHG: 6 NAICS: 48 ILDG: 3 MLDG: 1 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	
2017	71,902,612	1	9	10	348,451	264,756	613,207	0.853
2018	74,255,769	0	7	10	247,691	201,685	449,376	0.605
2019	78,362,560	1	5	12	188,022	302,238	490,260	0.626
2020	87,696,447	0	13	8	483,618	289,552	773,170	0.882
2021	91,493,300	1	3	10	503,706	196,900	700,606	0.766
403,710,688		3	37	50	1,771,488	1,255,132	3,026,619	
Adjusted Loss to Payroll Ratio:					0.439	0.311	0.750	
Expected Unlimited Loss to Payroll Ratio:					0.411	0.378	0.788	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.343	0.244	0.587	
Credibility:					0.43	0.35		
Indicated Limited Loss to Payroll Ratio:					0.384	0.267	0.652	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.469	0.430	0.899	
Indicated Relativity Change:								14.0%
Relativity to Statewide Average Loss to Payroll Ratio:								88.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 7538 RHG: 7 NAICS: 23 ILDG: 1 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	
2017	295,893,324	8	26	56	1,193,044	769,718	1,962,762	0.663
2018	487,903,838	11	45	85	3,679,270	3,462,571	7,141,841	1.464
2019	619,043,811	10	42	83	3,540,511	2,979,392	6,519,903	1.053
2020	733,718,412	8	60	89	3,769,616	3,706,553	7,476,169	1.019
2021	787,659,811	8	49	91	4,144,531	3,516,649	7,661,180	0.973
2,924,219,196		45	222	404	16,326,973	14,434,883	30,761,856	
Adjusted Loss to Payroll Ratio:					0.558	0.494	1.052	
Expected Unlimited Loss to Payroll Ratio:					0.697	0.846	1.543	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.514	0.425	0.939	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.558	0.494	1.052	
Limit Factor:					1.314	1.809		
Selected (Unlimited) Loss to Payroll Ratio:					0.734	0.893	1.627	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								159.4%

Code: 7539 RHG: 6 NAICS: 22 ILDG: 2 MLDG: 2 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	
2017	432,910,638	7	42	93	1,826,965	1,640,197	3,467,162	0.801
2018	515,428,991	5	50	107	2,934,066	1,890,471	4,824,537	0.936
2019	530,914,215	4	35	81	2,833,497	1,504,557	4,338,054	0.817
2020	429,104,486	2	37	61	1,796,046	1,290,260	3,086,306	0.719
2021	487,007,761	1	32	69	1,446,316	1,808,543	3,254,859	0.668
2,395,366,091		19	196	411	10,836,890	8,134,027	18,970,917	
Adjusted Loss to Payroll Ratio:					0.452	0.340	0.792	
Expected Unlimited Loss to Payroll Ratio:					0.528	0.549	1.077	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.419	0.309	0.728	
Credibility:					0.98	0.83		
Indicated Limited Loss to Payroll Ratio:					0.452	0.334	0.786	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.551	0.538	1.089	
Indicated Relativity Change:								1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								106.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7580 RHG: 6 NAICS: 22 ILDG: 4 MLDG: 4 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	
2017	59,909,063	2	7	27	224,045	406,953	630,998	1.053
2018	55,527,635	1	20	23	562,227	417,651	979,878	1.765
2019	48,200,311	2	9	22	145,340	283,311	428,651	0.889
2020	47,020,025	0	15	13	524,176	319,126	843,302	1.793
2021	50,835,846	0	10	24	353,127	386,507	739,634	1.455
261,492,880		5	61	109	1,808,914	1,813,548	3,622,462	
Adjusted Loss to Payroll Ratio:					0.692	0.694	1.385	
Expected Unlimited Loss to Payroll Ratio:					0.881	0.906	1.787	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.699	0.511	1.209	
Credibility:					0.49	0.42		
Indicated Limited Loss to Payroll Ratio:					0.695	0.587	1.282	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.849	0.944	1.792	
Indicated Relativity Change:								0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								175.6%

Code: 7600 RHG: 2 NAICS: 51 ILDG: 1 MLDG: 1 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	
2019	1,660,907,471	140	1,171	1,179	48,464,058	26,472,424	74,936,482	4.512
2020	1,712,829,226	86	985	750	51,154,375	28,962,269	80,116,644	4.677
2021	1,736,505,962	41	1,089	658	49,808,036	26,523,889	76,331,925	4.396
5,110,242,659		267	3,245	2,587	149,426,470	81,958,582	231,385,052	
Adjusted Loss to Payroll Ratio:					2.924	1.604	4.528	
Expected Unlimited Loss to Payroll Ratio:					3.314	2.037	5.351	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.049	1.764	4.813	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.924	1.604	4.528	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					3.150	1.888	5.038	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								493.6%

INCLUDES EXPERIENCE OF 7606 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7601 RHG: 2 NAICS: 23 ILDG: 2 MLDG: 1 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	
2017	47,377,259	3	5	27	507,380	187,546	694,926	1.467
2018	99,970,458	2	23	61	933,514	820,562	1,754,076	1.755
2019	99,976,850	2	46	122	854,258	1,143,028	1,997,286	1.998
2020	91,475,494	2	29	53	947,859	1,127,123	2,074,982	2.268
2021	51,430,970	1	9	28	385,773	662,955	1,048,728	2.039
390,231,031		10	112	291	3,628,785	3,941,214	7,569,999	
Adjusted Loss to Payroll Ratio:					0.930	1.010	1.940	
Expected Unlimited Loss to Payroll Ratio:					1.013	0.997	2.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.910	0.768	1.678	
Credibility:					0.65	0.57		
Indicated Limited Loss to Payroll Ratio:					0.923	0.907	1.830	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.994	1.068	2.062	
Indicated Relativity Change:								2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								202.0%

Code: 7605 RHG: 4 NAICS: 23 ILDG: 2 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	
2018	645,064,513	20	165	324	4,926,055	3,501,694	8,427,749	1.306
2019	675,296,930	16	165	252	5,887,818	4,530,399	10,418,217	1.543
2020	682,257,796	5	173	257	4,818,170	3,315,740	8,133,910	1.192
2021	746,504,563	1	174	294	4,039,087	3,407,578	7,446,665	0.998
2,749,123,802		42	677	1,127	19,671,130	14,755,411	34,426,541	
Adjusted Loss to Payroll Ratio:					0.716	0.537	1.252	
Expected Unlimited Loss to Payroll Ratio:					0.873	0.771	1.645	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.747	0.526	1.273	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.716	0.537	1.252	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.809	0.715	1.524	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								149.3%

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

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 7607 RHG: 2 NAICS: 51 ILDG: 2 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	
2017	1,186,086,698	2	20	68	468,159	365,360	833,519	0.070
2018	1,240,753,940	1	16	53	222,853	198,017	420,870	0.034
2019	1,207,682,598	2	22	36	500,773	461,390	962,163	0.080
2020	1,276,226,883	0	13	20	349,849	329,272	679,121	0.053
2021	1,506,865,750	0	13	22	173,209	272,803	446,012	0.030
6,417,615,869		5	84	199	1,714,842	1,626,842	3,341,684	
Adjusted Loss to Payroll Ratio:					0.027	0.025	0.052	
Expected Unlimited Loss to Payroll Ratio:					0.051	0.051	0.102	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.047	0.044	0.091	
Credibility:					0.60	0.54		
Indicated Limited Loss to Payroll Ratio:					0.035	0.034	0.069	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.037	0.040	0.078	
Indicated Relativity Change:								-23.7%
Relativity to Statewide Average Loss to Payroll Ratio:								7.6%

Code: 7610 RHG: 4 NAICS: 51 ILDG: 2 MLDG: 1 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	
2018	3,175,672,505	18	125	349	4,829,514	3,328,542	8,158,056	0.257
2019	3,404,360,199	13	166	368	6,433,277	4,879,699	11,312,976	0.332
2020	3,419,713,303	4	140	210	5,712,717	4,087,508	9,800,225	0.287
2021	3,514,511,991	2	186	280	7,190,040	5,515,485	12,705,525	0.362
13,514,257,998		37	617	1,207	24,165,547	17,811,233	41,976,780	
Adjusted Loss to Payroll Ratio:					0.179	0.132	0.311	
Expected Unlimited Loss to Payroll Ratio:					0.183	0.147	0.330	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.161	0.113	0.274	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.179	0.132	0.311	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.202	0.175	0.378	
Indicated Relativity Change:								14.3%
Relativity to Statewide Average Loss to Payroll Ratio:								37.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 7706 RHG: 6 NAICS: 92 ILDG: 3 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	
2017	43,227,207	2	24	34	366,855	420,266	787,121	1.821
2018	49,515,058	0	24	72	311,969	388,479	700,448	1.415
2019	49,519,659	5	19	102	1,225,196	860,130	2,085,326	4.211
2020	67,069,512	4	31	53	1,419,831	1,145,411	2,565,242	3.825
2021	65,445,117	2	25	39	2,308,247	1,361,698	3,669,945	5.608
274,776,552		13	123	300	5,632,097	4,175,984	9,808,080	
Adjusted Loss to Payroll Ratio:					2.050	1.520	3.569	
Expected Unlimited Loss to Payroll Ratio:					2.156	2.414	4.570	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.602	1.429	3.031	
Credibility:					0.72	0.63		
Indicated Limited Loss to Payroll Ratio:					1.925	1.486	3.411	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					2.350	2.390	4.739	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								464.3%

Code: 7707 RHG: 6 NAICS: 92 ILDG: 3 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	
2017	750.4	0	1	5	74	3,802	3,876	5.165
2018	697.0	1	2	7	73,609	115,852	189,461	271.824
2019	631.9	0	0	2	0	158	158	0.250
2020	624.2	1	2	4	344,646	103,883	448,529	718.566
2021	650.4	0	1	3	175	5,256	5,431	8.350
3,353.9		2	6	21	418,504	228,951	647,455	
Adjusted Loss to Payroll Ratio:					124.781	68.264	193.045	
Expected Unlimited Loss to Payroll Ratio:					96.213	136.460	232.673	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					71.516	80.755	152.271	
Credibility:					0.23	0.22		
Indicated Limited Loss to Payroll Ratio:					83.516	78.064	161.580	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					101.931	125.555	227.485	
Indicated Relativity Change:								-2.2%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 7720 RHG: 4 NAICS: 92 ILDG: 2 MLDG: 2 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	
2017	273,024,760	9	70	234	2,265,890	1,560,311	3,826,201	1.401
2018	296,220,439	11	109	211	3,531,316	1,974,590	5,505,906	1.859
2019	306,895,462	6	84	183	2,914,636	2,433,354	5,347,990	1.743
2020	328,517,876	2	71	154	2,226,588	2,561,280	4,787,868	1.457
2021	366,928,942	0	102	234	3,629,382	2,601,172	6,230,554	1.698
1,571,587,479		28	436	1,016	14,567,812	11,130,706	25,698,518	
Adjusted Loss to Payroll Ratio:					0.927	0.708	1.635	
Expected Unlimited Loss to Payroll Ratio:					1.021	0.976	1.996	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.819	0.698	1.517	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					0.927	0.708	1.635	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.048	0.942	1.990	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								195.0%

Code: 7721 RHG: 4 NAICS: 56 ILDG: 2 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	
2019	2,103,867,469	67	771	850	19,928,247	19,086,328	39,014,575	1.854
2020	2,203,282,430	58	728	783	23,611,206	25,433,348	49,044,554	2.226
2021	2,464,879,924	28	855	629	24,477,863	24,786,132	49,263,995	1.999
6,772,029,823		153	2,354	2,262	68,017,316	69,305,808	137,323,123	
Adjusted Loss to Payroll Ratio:					1.004	1.023	2.028	
Expected Unlimited Loss to Payroll Ratio:					1.095	1.222	2.317	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.962	0.914	1.875	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.004	1.023	2.028	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.136	1.363	2.498	
Indicated Relativity Change:								7.8%
Relativity to Statewide Average Loss to Payroll Ratio:								244.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

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	
2017	0.0	0	0	1	0	376	376	0.000
2018	0.0	0	0	0	0	0	0	0.000
2019	0.0	0	0	0	0	0	0	0.000
2020	0.0	0	0	0	0	0	0	0.000
2021	0.0	0	0	0	0	0	0	0.000
	0.0	0	0	1	0	376	376	
Adjusted Loss to Payroll Ratio:					0.000	0.000	0.000	
Expected Unlimited Loss to Payroll Ratio:					36.292	65.505	101.797	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					28.536	44.750	73.285	
Credibility:					0.00	0.00		
Indicated Limited Loss to Payroll Ratio:					28.536	44.750	73.285	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					32.928	62.410	95.338	
Indicated Relativity Change:								-6.3%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

Code: 7855 RHG: 6 NAICS: 23 ILDG: 3 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	
2017	66,939,829	2	13	14	442,831	367,004	809,835	1.210
2018	68,423,864	2	11	19	670,419	444,907	1,115,326	1.630
2019	78,994,861	1	8	14	337,830	727,269	1,065,099	1.348
2020	67,093,758	2	7	12	281,573	225,237	506,810	0.755
2021	81,776,976	1	11	17	1,370,416	1,305,598	2,676,014	3.272
	363,229,287	8	50	76	3,103,070	3,070,015	6,173,085	
Adjusted Loss to Payroll Ratio:					0.854	0.845	1.700	
Expected Unlimited Loss to Payroll Ratio:					0.797	0.938	1.735	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.632	0.529	1.161	
Credibility:					0.54	0.48		
Indicated Limited Loss to Payroll Ratio:					0.752	0.681	1.433	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.918	1.095	2.014	
Indicated Relativity Change:								16.0%
Relativity to Statewide Average Loss to Payroll Ratio:								197.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8001 RHG: 1 NAICS: 42 ILDG: 2 MLDG: 3 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	
2017	190,282,811	12	120	209	2,254,109	2,464,196	4,718,305	2.480
2018	202,186,368	10	119	213	2,132,987	2,446,929	4,579,916	2.265
2019	204,763,635	9	161	195	2,807,852	2,936,963	5,744,815	2.806
2020	183,834,365	3	144	113	3,148,341	3,890,429	7,038,770	3.829
2021	223,666,366	0	137	181	3,136,798	3,964,480	7,101,278	3.175
1,004,733,545		34	681	911	13,480,087	15,702,997	29,183,084	
Adjusted Loss to Payroll Ratio:					1.342	1.563	2.905	
Expected Unlimited Loss to Payroll Ratio:					1.438	1.841	3.280	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.345	1.613	2.957	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.342	1.563	2.905	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.426	1.773	3.199	
Indicated Relativity Change:								-2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								313.4%

Code: 8004 RHG: 4 NAICS: 42 ILDG: 1 MLDG: 3 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	
2017	132,803,549	4	77	172	1,203,985	1,621,289	2,825,274	2.127
2018	130,310,549	4	69	192	1,175,925	1,540,591	2,716,516	2.085
2019	137,229,258	1	59	182	988,623	1,160,962	2,149,585	1.566
2020	163,004,025	2	53	144	875,789	1,256,884	2,132,673	1.308
2021	177,636,043	1	76	173	1,373,264	1,765,417	3,138,681	1.767
740,983,423		12	334	863	5,617,587	7,345,143	12,962,729	
Adjusted Loss to Payroll Ratio:					0.758	0.991	1.749	
Expected Unlimited Loss to Payroll Ratio:					0.867	1.470	2.337	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.763	1.098	1.860	
Credibility:					0.77	0.83		
Indicated Limited Loss to Payroll Ratio:					0.759	1.010	1.769	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.858	1.344	2.203	
Indicated Relativity Change:								-5.8%
Relativity to Statewide Average Loss to Payroll Ratio:								215.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8006 RHG: 1 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	
2019	4,396,388,970	140	2,906	5,390	46,271,494	50,430,403	96,701,897	2.200
2020	5,120,427,850	64	3,159	5,167	58,432,869	57,998,614	116,431,483	2.274
2021	5,028,152,214	26	3,334	5,048	70,334,504	67,686,085	138,020,589	2.745
14,544,969,034		230	9,399	15,605	175,038,867	176,115,102	351,153,969	
Adjusted Loss to Payroll Ratio:					1.203	1.211	2.414	
Expected Unlimited Loss to Payroll Ratio:					1.225	1.363	2.588	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.146	1.241	2.388	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.203	1.211	2.414	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.279	1.374	2.653	
Indicated Relativity Change:								2.5%
Relativity to Statewide Average Loss to Payroll Ratio:								259.9%

Code: 8008 RHG: 1 NAICS: 44 ILDG: 4 MLDG: 4 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	
2019	4,209,403,155	260	1,905	3,011	35,212,774	32,168,131	67,380,905	1.601
2020	3,618,175,372	17	1,139	2,164	22,391,606	23,204,054	45,595,660	1.260
2021	4,613,542,023	6	1,255	2,618	27,776,802	30,199,905	57,976,707	1.257
12,441,120,550		283	4,299	7,793	85,381,182	85,572,090	170,953,271	
Adjusted Loss to Payroll Ratio:					0.686	0.688	1.374	
Expected Unlimited Loss to Payroll Ratio:					0.829	0.836	1.665	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.776	0.762	1.537	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.686	0.688	1.374	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.729	0.780	1.510	
Indicated Relativity Change:								-9.3%
Relativity to Statewide Average Loss to Payroll Ratio:								147.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8010 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 2 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	
2019	1,389,164,392	21	515	1,040	10,551,924	9,650,266	20,202,190	1.454
2020	1,532,291,682	8	532	1,085	10,721,785	10,778,149	21,499,934	1.403
2021	1,926,794,738	5	533	1,203	13,610,519	11,731,096	25,341,615	1.315
4,848,250,812		34	1,580	3,328	34,884,229	32,159,510	67,043,738	
Adjusted Loss to Payroll Ratio:					0.720	0.663	1.383	
Expected Unlimited Loss to Payroll Ratio:					0.801	0.813	1.614	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.739	0.713	1.453	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.720	0.663	1.383	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.775	0.781	1.556	
Indicated Relativity Change:								-3.6%
Relativity to Statewide Average Loss to Payroll Ratio:								152.4%

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: 3 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	
2017	907,694,830	9	116	164	3,054,591	2,818,285	5,872,876	0.647
2018	936,102,913	2	152	216	3,994,848	3,160,768	7,155,616	0.764
2019	906,633,182	5	113	171	3,483,136	2,552,821	6,035,957	0.666
2020	877,090,323	2	106	115	2,407,117	2,601,711	5,008,828	0.571
2021	1,057,596,275	1	78	158	2,082,225	2,237,015	4,319,240	0.408
4,685,117,523		19	565	824	15,021,917	13,370,600	28,392,517	
Adjusted Loss to Payroll Ratio:					0.321	0.285	0.606	
Expected Unlimited Loss to Payroll Ratio:					0.391	0.387	0.778	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.344	0.300	0.644	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.321	0.285	0.606	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.362	0.380	0.742	
Indicated Relativity Change:								-4.5%
Relativity to Statewide Average Loss to Payroll Ratio:								72.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8015 RHG: 2 NAICS: 44 ILDG: 3 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	
2019	961,049,477	23	765	1,011	14,875,849	13,315,414	28,191,263	2.933
2020	1,004,687,419	13	626	971	13,847,131	12,696,911	26,544,042	2.642
2021	1,263,664,396	8	633	1,142	16,453,313	13,736,607	30,189,920	2.389
3,229,401,292		44	2,024	3,124	45,176,293	39,748,931	84,925,224	
Adjusted Loss to Payroll Ratio:					1.399	1.231	2.630	
Expected Unlimited Loss to Payroll Ratio:					1.610	1.633	3.243	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.486	1.433	2.919	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.399	1.231	2.630	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.507	1.449	2.956	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								289.6%

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	
2019	13,317,694,940	184	4,895	10,556	111,549,969	106,377,123	217,927,092	1.636
2020	13,360,720,419	95	4,479	10,351	113,760,912	110,603,128	224,364,040	1.679
2021	15,641,588,649	46	4,712	11,743	139,539,195	134,000,520	273,539,715	1.749
42,320,004,008		325	14,086	32,650	364,850,076	350,980,772	715,830,848	
Adjusted Loss to Payroll Ratio:					0.862	0.829	1.691	
Expected Unlimited Loss to Payroll Ratio:					0.892	0.939	1.831	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.823	0.825	1.648	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.862	0.829	1.691	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.929	0.976	1.905	
Indicated Relativity Change:								4.0%
Relativity to Statewide Average Loss to Payroll Ratio:								186.6%

EXPERIENCE OF STORES - BOOKS, VIDEO OR AUDIO - RETAIL TRANSFERRED TO CODE 8071 1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8018 RHG: 2 NAICS: 42 ILDG: 3 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	
2019	7,907,962,586	293	7,859	9,958	140,113,441	127,638,080	267,751,521	3.386
2020	10,182,207,004	158	8,161	10,681	168,504,806	151,178,921	319,683,727	3.140
2021	11,533,100,105	61	8,138	11,975	193,453,779	168,422,179	361,875,958	3.138
29,623,269,695		512	24,158	32,614	502,072,026	447,239,180	949,311,206	
Adjusted Loss to Payroll Ratio:					1.695	1.510	3.205	
Expected Unlimited Loss to Payroll Ratio:					1.870	1.891	3.760	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.724	1.596	3.320	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.695	1.510	3.205	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.826	1.777	3.603	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								353.0%

Code: 8019 RHG: 2 NAICS: 31 ILDG: 4 MLDG: 4 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	
2017	384,431,283	9	79	189	1,888,497	1,894,113	3,782,610	0.984
2018	378,407,919	5	73	147	1,498,864	1,389,468	2,888,332	0.763
2019	335,621,681	3	52	128	1,581,078	1,432,496	3,013,574	0.898
2020	319,439,224	4	86	125	2,025,292	1,986,418	4,011,710	1.256
2021	338,072,305	0	83	114	2,058,906	1,919,108	3,978,014	1.177
1,755,972,412		21	373	703	9,052,636	8,621,603	17,674,239	
Adjusted Loss to Payroll Ratio:					0.516	0.491	1.007	
Expected Unlimited Loss to Payroll Ratio:					0.547	0.554	1.100	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.522	0.492	1.014	
Credibility:					0.92	0.83		
Indicated Limited Loss to Payroll Ratio:					0.516	0.491	1.007	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.556	0.578	1.134	
Indicated Relativity Change:								3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								111.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8021 RHG: 4 NAICS: 42 ILDG: 3 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	
2019	340,517,696	14	311	383	6,355,458	5,557,222	11,912,680	3.498
2020	333,253,581	13	339	395	9,385,467	8,101,002	17,486,469	5.247
2021	398,026,333	1	343	430	8,496,134	8,251,492	16,747,626	4.208
1,071,797,610		28	993	1,208	24,237,059	21,909,716	46,146,775	
Adjusted Loss to Payroll Ratio:					2.261	2.044	4.306	
Expected Unlimited Loss to Payroll Ratio:					2.577	2.670	5.247	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.266	1.994	4.259	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.261	2.044	4.306	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.557	2.722	5.278	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								517.1%

Code: 8028 RHG: 5 NAICS: 53 ILDG: 3 MLDG: 3 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	
2019	561,279,783	15	194	346	5,669,277	4,772,166	10,441,443	1.860
2020	554,847,363	14	154	231	7,438,338	6,898,867	14,337,205	2.584
2021	651,966,232	5	197	281	8,156,815	7,492,122	15,648,937	2.400
1,768,093,378		34	545	858	21,264,430	19,163,156	40,427,586	
Adjusted Loss to Payroll Ratio:					1.203	1.084	2.287	
Expected Unlimited Loss to Payroll Ratio:					1.450	1.473	2.922	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.261	1.022	2.283	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.203	1.084	2.287	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.388	1.512	2.899	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								284.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8031 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 3 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	
2019	732,096,808	31	485	902	8,099,295	8,879,089	16,978,384	2.319
2020	719,796,684	10	486	824	8,692,659	9,706,714	18,399,373	2.556
2021	826,716,297	3	498	810	10,143,601	12,170,982	22,314,583	2.699
2,278,609,789		44	1,469	2,536	26,935,554	30,756,785	57,692,340	
Adjusted Loss to Payroll Ratio:					1.182	1.350	2.532	
Expected Unlimited Loss to Payroll Ratio:					1.431	1.703	3.134	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.320	1.495	2.815	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.182	1.350	2.532	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.274	1.589	2.862	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								280.4%

Code: 8032 RHG: 2 NAICS: 42 ILDG: 3 MLDG: 3 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	
2019	532,875,772	14	392	464	7,605,775	7,714,891	15,320,666	2.875
2020	539,085,120	10	373	409	8,897,154	8,493,006	17,390,160	3.226
2021	566,874,867	4	323	400	9,172,454	9,567,252	18,739,706	3.306
1,638,835,759		28	1,088	1,273	25,675,383	25,775,149	51,450,532	
Adjusted Loss to Payroll Ratio:					1.567	1.573	3.139	
Expected Unlimited Loss to Payroll Ratio:					1.790	1.907	3.697	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.651	1.610	3.261	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.567	1.573	3.139	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.688	1.851	3.539	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								346.8%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8039 RHG: 2 NAICS: 44 ILDG: 4 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	
2018	788,355,945	14	304	969	5,525,617	7,397,266	12,922,883	1.639
2019	800,573,930	14	258	772	5,486,843	6,693,416	12,180,259	1.521
2020	783,939,968	8	228	728	6,693,622	8,585,444	15,279,066	1.949
2021	377,290,011	1	93	339	1,751,867	4,013,847	5,765,714	1.528
2,750,159,854		37	883	2,808	19,457,949	26,689,974	46,147,922	
Adjusted Loss to Payroll Ratio:					0.708	0.970	1.678	
Expected Unlimited Loss to Payroll Ratio:					0.816	1.164	1.980	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.753	1.022	1.775	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.708	0.970	1.678	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.762	1.142	1.905	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								186.6%

Code: 8041 RHG: 3 NAICS: 42 ILDG: 1 MLDG: 3 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	
2017	122,978,712	13	80	142	2,090,348	1,419,131	3,509,479	2.854
2018	129,740,579	14	109	157	2,209,181	1,243,436	3,452,617	2.661
2019	156,771,551	21	128	130	3,795,447	2,644,752	6,440,199	4.108
2020	230,044,985	2	178	156	3,940,906	2,330,904	6,271,810	2.726
2021	231,726,174	0	149	119	3,876,458	2,374,783	6,251,241	2.698
871,262,001		50	644	704	15,912,339	10,013,006	25,925,345	
Adjusted Loss to Payroll Ratio:					1.826	1.149	2.976	
Expected Unlimited Loss to Payroll Ratio:					2.098	1.670	3.767	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.900	1.347	3.247	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					1.826	1.158	2.984	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.004	1.426	3.430	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								336.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

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	
2017	234,779,847	10	85	141	2,791,557	2,178,207	4,969,764	2.117
2018	231,826,529	6	118	145	3,235,958	2,890,182	6,126,140	2.643
2019	235,927,964	2	81	138	1,886,203	1,229,046	3,115,249	1.320
2020	224,654,175	1	78	123	2,022,414	1,606,716	3,629,130	1.615
2021	333,045,009	1	101	296	2,564,983	2,303,794	4,868,777	1.462
1,260,233,525		20	463	843	12,501,115	10,207,945	22,709,060	
Adjusted Loss to Payroll Ratio:					0.992	0.810	1.802	
Expected Unlimited Loss to Payroll Ratio:					1.102	1.026	2.128	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.998	0.828	1.826	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					0.992	0.812	1.804	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.088	1.000	2.088	
Indicated Relativity Change:								-1.9%
Relativity to Statewide Average Loss to Payroll Ratio:								204.6%

Code: 8046 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 1 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	
2019	1,281,352,254	23	552	1,173	10,308,898	10,329,092	20,637,990	1.611
2020	1,333,207,253	9	582	1,131	11,830,145	12,668,860	24,499,005	1.838
2021	1,479,503,733	3	664	1,253	14,746,627	16,307,190	31,053,817	2.099
4,094,063,240		35	1,798	3,557	36,885,670	39,305,141	76,190,811	
Adjusted Loss to Payroll Ratio:					0.901	0.960	1.861	
Expected Unlimited Loss to Payroll Ratio:					0.916	1.032	1.947	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.845	0.905	1.751	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.901	0.960	1.861	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.971	1.130	2.101	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								205.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

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	
2017	44,229,620	2	19	33	515,846	298,605	814,451	1.841
2018	43,699,304	1	23	48	379,974	303,891	683,865	1.565
2019	46,278,303	0	20	26	332,895	546,624	879,519	1.900
2020	51,905,658	0	16	36	318,985	241,535	560,520	1.080
2021	63,405,877	0	21	41	487,695	410,733	898,428	1.417
249,518,762		3	99	184	2,035,395	1,801,388	3,836,783	
Adjusted Loss to Payroll Ratio:					0.816	0.722	1.538	
Expected Unlimited Loss to Payroll Ratio:					1.071	1.152	2.223	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.942	0.894	1.837	
Credibility:					0.54	0.48		
Indicated Limited Loss to Payroll Ratio:					0.874	0.811	1.685	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.988	1.080	2.067	
Indicated Relativity Change:								-7.0%
Relativity to Statewide Average Loss to Payroll Ratio:								202.6%

Code: 8059 RHG: 2 NAICS: 42 ILDG: 1 MLDG: 1 CLASS: STORES – TILE OR CABINETS

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	123,842,069	3	60	138	1,070,899	1,214,921	2,285,820	1.846
2018	121,411,272	4	48	139	1,205,215	1,342,705	2,547,920	2.099
2019	105,748,777	3	41	98	643,938	792,869	1,436,807	1.359
2020	113,805,196	3	44	94	1,309,057	1,207,986	2,517,043	2.212
2021	125,625,859	2	44	133	1,533,720	2,273,140	3,806,860	3.030
590,433,173		15	237	602	5,762,828	6,831,621	12,594,449	
Adjusted Loss to Payroll Ratio:					0.976	1.157	2.133	
Expected Unlimited Loss to Payroll Ratio:					0.944	1.152	2.096	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.870	0.972	1.843	
Credibility:					0.74	0.72		
Indicated Limited Loss to Payroll Ratio:					0.949	1.105	2.054	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.022	1.301	2.323	
Indicated Relativity Change:								10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								227.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8060 RHG: 2 NAICS: 44 ILDG: 2 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	
2017	518,833,521	11	130	307	2,528,286	2,995,776	5,524,062	1.065
2018	521,553,567	10	120	275	2,704,463	2,966,589	5,671,052	1.087
2019	557,420,793	8	140	281	3,073,471	2,857,264	5,930,735	1.064
2020	560,009,151	1	112	236	2,569,315	2,903,443	5,472,758	0.977
2021	656,429,885	0	156	265	2,959,330	3,789,038	6,748,368	1.028
2,814,246,917		30	658	1,364	13,834,866	15,512,110	29,346,976	
Adjusted Loss to Payroll Ratio:					0.492	0.551	1.043	
Expected Unlimited Loss to Payroll Ratio:					0.544	0.654	1.198	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.502	0.574	1.076	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.492	0.551	1.043	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.530	0.649	1.178	
Indicated Relativity Change:								-1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								115.5%

Code: 8061 RHG: 4 NAICS: 44 ILDG: 3 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	
2018	428,991,068	14	157	201	3,735,822	4,287,404	8,023,226	1.870
2019	460,512,312	10	171	178	3,362,782	3,311,929	6,674,711	1.449
2020	565,583,345	16	231	194	8,184,529	6,969,736	15,154,265	2.679
2021	612,647,157	3	269	251	5,907,308	7,182,165	13,089,473	2.137
2,067,733,882		43	828	824	21,190,442	21,751,234	42,941,675	
Adjusted Loss to Payroll Ratio:					1.025	1.052	2.077	
Expected Unlimited Loss to Payroll Ratio:					1.148	1.225	2.373	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.010	0.951	1.961	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.025	1.052	2.077	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.159	1.401	2.559	
Indicated Relativity Change:								7.9%
Relativity to Statewide Average Loss to Payroll Ratio:								250.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8062 RHG: 1 NAICS: 44 ILDG: 2 MLDG: 3 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	
2017	238,192,585	4	46	94	1,164,812	708,059	1,872,871	0.786
2018	232,719,607	1	33	94	398,952	645,916	1,044,868	0.449
2019	257,888,723	3	38	92	1,085,014	917,215	2,002,229	0.776
2020	274,644,712	1	32	94	790,450	833,562	1,624,012	0.591
2021	323,806,049	1	57	83	1,374,198	1,593,558	2,967,756	0.917
1,327,251,676		10	206	457	4,813,426	4,698,311	9,511,736	
Adjusted Loss to Payroll Ratio:					0.363	0.354	0.717	
Expected Unlimited Loss to Payroll Ratio:					0.378	0.448	0.826	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.354	0.408	0.761	
Credibility:					0.71	0.69		
Indicated Limited Loss to Payroll Ratio:					0.360	0.371	0.731	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.383	0.420	0.803	
Indicated Relativity Change:								-2.7%
Relativity to Statewide Average Loss to Payroll Ratio:								78.7%

Code: 8063 RHG: 3 NAICS: 42 ILDG: 4 MLDG: 4 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	
2017	116,898,435	5	45	97	1,247,378	1,328,019	2,575,397	2.203
2018	114,952,040	2	71	89	1,356,158	1,679,709	3,035,867	2.641
2019	119,209,566	2	51	95	866,902	949,874	1,816,776	1.524
2020	124,166,197	2	60	89	1,359,514	1,259,141	2,618,655	2.109
2021	135,495,355	1	46	69	1,099,075	1,091,281	2,190,356	1.617
610,721,593		12	273	439	5,929,027	6,308,024	12,237,051	
Adjusted Loss to Payroll Ratio:					0.971	1.033	2.004	
Expected Unlimited Loss to Payroll Ratio:					1.189	1.378	2.568	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.077	1.112	2.189	
Credibility:					0.82	0.77		
Indicated Limited Loss to Payroll Ratio:					0.990	1.051	2.041	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.087	1.295	2.381	
Indicated Relativity Change:								-7.3%
Relativity to Statewide Average Loss to Payroll Ratio:								233.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8064 RHG: 2 NAICS: 42 ILDG: 3 MLDG: 4 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	
2017	417,010,197	7	219	328	3,337,019	3,657,277	6,994,296	1.677
2018	302,901,982	5	125	192	2,441,838	2,053,375	4,495,213	1.484
2019	197,310,046	2	71	115	841,745	1,093,062	1,934,807	0.981
2020	244,291,633	5	94	133	2,858,515	2,570,242	5,428,757	2.222
2021	250,295,379	0	75	163	1,328,049	1,529,581	2,857,630	1.142
1,411,809,238		19	584	931	10,807,166	10,903,536	21,710,702	
Adjusted Loss to Payroll Ratio:					0.765	0.772	1.538	
Expected Unlimited Loss to Payroll Ratio:					0.994	1.095	2.089	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.917	0.925	1.841	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.765	0.773	1.538	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.825	0.909	1.734	
Indicated Relativity Change:								-17.0%
Relativity to Statewide Average Loss to Payroll Ratio:								169.9%

Code: 8065 RHG: 3 NAICS: 44 ILDG: 2 MLDG: 2 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	
2017	157,016,682	4	84	169	1,810,446	1,727,372	3,537,818	2.253
2018	143,338,013	5	69	126	1,751,128	1,410,377	3,161,505	2.206
2019	146,701,884	3	48	120	711,597	896,807	1,608,404	1.096
2020	152,570,475	1	73	88	991,893	905,647	1,897,540	1.244
2021	164,845,381	0	83	77	2,127,996	1,870,672	3,998,668	2.426
764,472,435		13	357	580	7,393,061	6,810,875	14,203,935	
Adjusted Loss to Payroll Ratio:					0.967	0.891	1.858	
Expected Unlimited Loss to Payroll Ratio:					0.939	0.955	1.894	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.851	0.801	1.652	
Credibility:					0.81	0.73		
Indicated Limited Loss to Payroll Ratio:					0.945	0.866	1.812	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.037	1.067	2.104	
Indicated Relativity Change:								11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								206.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8066 RHG: 2 NAICS: 44 ILDG: 2 MLDG: 1 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	
2017	147,524,500	0	28	62	203,886	267,182	471,068	0.319
2018	170,416,112	3	52	81	928,965	860,499	1,789,464	1.050
2019	163,108,956	3	89	99	1,879,562	1,622,247	3,501,809	2.147
2020	184,199,227	1	73	79	1,525,494	1,049,820	2,575,314	1.398
2021	212,320,359	0	69	87	1,384,094	946,598	2,330,692	1.098
877,569,154		7	311	408	5,922,002	4,746,346	10,668,348	
Adjusted Loss to Payroll Ratio:					0.675	0.541	1.216	
Expected Unlimited Loss to Payroll Ratio:					0.607	0.628	1.235	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.560	0.551	1.111	
Credibility:					0.73	0.66		
Indicated Limited Loss to Payroll Ratio:					0.644	0.544	1.188	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.693	0.641	1.334	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								130.7%

Code: 8071 RHG: 1 NAICS: 44 ILDG: 3 MLDG: 3 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	
2017	261,718,792	4	50	130	1,106,406	816,083	1,922,489	0.735
2018	255,562,689	0	45	146	458,055	672,261	1,130,316	0.442
2019	211,303,380	1	18	91	341,740	365,731	707,471	0.335
2020	158,135,702	0	24	53	457,096	476,013	933,109	0.590
2021	193,499,771	0	23	59	353,136	415,579	768,715	0.397
1,080,220,334		5	160	479	2,716,432	2,745,667	5,462,100	
Adjusted Loss to Payroll Ratio:					0.251	0.254	0.506	
Expected Unlimited Loss to Payroll Ratio:					0.319	0.372	0.691	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.299	0.339	0.637	
Credibility:					0.61	0.59		
Indicated Limited Loss to Payroll Ratio:					0.270	0.289	0.558	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.287	0.328	0.614	
Indicated Relativity Change:								-11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								60.2%

EXPERIENCE OF AUDIO MEDIA STORES TRANSFERRED FROM CODE 8017 1-1-18. INCLUDES EXPERIENCE OF 8070; 8070 D1-1-18.

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8078 RHG: 1 NAICS: 72 ILDG: 1 MLDG: 3 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	
2019	1,780,786,573	11	554	1,091	5,868,248	7,809,897	13,678,145	0.768
2020	1,648,543,324	8	465	792	5,490,310	7,494,249	12,984,559	0.788
2021	2,066,704,276	6	571	937	7,596,086	10,985,841	18,581,927	0.899
5,496,034,173		25	1,590	2,820	18,954,644	26,289,988	45,244,632	
Adjusted Loss to Payroll Ratio:					0.345	0.478	0.823	
Expected Unlimited Loss to Payroll Ratio:					0.368	0.523	0.891	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.344	0.477	0.821	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.345	0.478	0.823	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.367	0.543	0.909	
Indicated Relativity Change:								2.0%
Relativity to Statewide Average Loss to Payroll Ratio:								89.1%

Code: 8102 RHG: 3 NAICS: 42 ILDG: 4 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	
2017	114,359,450	2	25	81	421,209	525,347	946,556	0.828
2018	120,466,586	2	16	60	543,588	349,953	893,541	0.742
2019	125,084,535	1	23	66	551,917	636,628	1,188,545	0.950
2020	117,003,789	1	25	74	812,989	1,361,754	2,174,743	1.859
2021	126,155,746	0	25	60	455,786	646,147	1,101,933	0.873
603,070,105		6	114	341	2,785,490	3,519,829	6,305,319	
Adjusted Loss to Payroll Ratio:					0.462	0.584	1.046	
Expected Unlimited Loss to Payroll Ratio:					0.647	0.650	1.297	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.586	0.524	1.111	
Credibility:					0.64	0.57		
Indicated Limited Loss to Payroll Ratio:					0.507	0.558	1.065	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.556	0.687	1.244	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								121.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

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	
2018	264,239,623	14	151	343	4,171,914	3,394,500	7,566,414	2.863
2019	262,415,476	15	175	341	4,539,335	3,762,224	8,301,559	3.164
2020	259,880,994	5	145	291	4,506,859	3,890,598	8,397,457	3.231
2021	302,096,566	5	146	265	4,525,061	3,795,313	8,320,374	2.754
1,088,632,659		39	617	1,240	17,743,168	14,842,635	32,585,803	
Adjusted Loss to Payroll Ratio:					1.630	1.363	2.993	
Expected Unlimited Loss to Payroll Ratio:					1.743	1.695	3.437	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.532	1.265	2.797	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.630	1.363	2.993	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.843	1.815	3.658	
Indicated Relativity Change:								6.4%
Relativity to Statewide Average Loss to Payroll Ratio:								358.4%

Code: 8107 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 1 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	
2017	276,214,744	10	50	195	2,066,738	2,154,531	4,221,269	1.528
2018	294,076,508	4	56	175	1,784,162	1,531,737	3,315,899	1.128
2019	302,678,478	7	68	161	2,808,503	2,411,638	5,220,141	1.725
2020	300,068,521	4	50	149	1,673,464	1,719,623	3,393,087	1.131
2021	323,762,199	4	66	143	2,835,432	2,296,120	5,131,552	1.585
1,496,800,451		29	290	823	11,168,300	10,113,650	21,281,950	
Adjusted Loss to Payroll Ratio:					0.746	0.676	1.422	
Expected Unlimited Loss to Payroll Ratio:					0.757	0.760	1.518	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.686	0.613	1.299	
Credibility:					0.98	0.87		
Indicated Limited Loss to Payroll Ratio:					0.745	0.667	1.412	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.817	0.822	1.639	
Indicated Relativity Change:								8.0%
Relativity to Statewide Average Loss to Payroll Ratio:								160.6%

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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	
2017	102,950,179	4	33	124	910,981	784,727	1,695,708	1.647
2018	107,045,400	1	25	106	499,944	516,657	1,016,601	0.950
2019	112,371,981	0	29	103	404,098	522,163	926,261	0.824
2020	120,008,919	1	42	101	824,357	1,070,520	1,894,877	1.579
2021	139,961,449	0	37	106	1,033,387	1,144,916	2,178,303	1.556
582,337,928		6	166	540	3,672,767	4,038,982	7,711,749	
Adjusted Loss to Payroll Ratio:					0.631	0.694	1.324	
Expected Unlimited Loss to Payroll Ratio:					0.772	0.846	1.617	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.722	0.741	1.462	
Credibility:					0.68	0.64		
Indicated Limited Loss to Payroll Ratio:					0.660	0.710	1.370	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.701	0.806	1.507	
Indicated Relativity Change:								-6.8%
Relativity to Statewide Average Loss to Payroll Ratio:								147.6%

Code: 8117 RHG: 1 NAICS: 42 ILDG: 4 MLDG: 3 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	
2017	77,095,606	0	33	129	196,390	301,422	497,812	0.646
2018	76,018,960	2	65	107	640,299	655,715	1,296,014	1.705
2019	82,532,666	3	61	163	1,240,626	1,759,627	3,000,253	3.635
2020	97,216,259	0	72	122	2,159,982	1,935,723	4,095,705	4.213
2021	114,446,831	1	87	127	2,591,251	1,993,421	4,584,672	4.006
447,310,322		6	318	648	6,828,548	6,645,909	13,474,456	
Adjusted Loss to Payroll Ratio:					1.527	1.486	3.012	
Expected Unlimited Loss to Payroll Ratio:					1.180	1.491	2.671	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.103	1.306	2.409	
Credibility:					0.73	0.72		
Indicated Limited Loss to Payroll Ratio:					1.412	1.436	2.848	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.500	1.629	3.129	
Indicated Relativity Change:								17.2%
Relativity to Statewide Average Loss to Payroll Ratio:								306.6%

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Code: 8209 RHG: 1 NAICS: 11 ILDG: 3 MLDG: 3 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	
2019	363,039,829	14	333	566	6,625,541	6,890,199	13,515,740	3.723
2020	396,499,380	9	359	553	8,647,256	8,691,846	17,339,102	4.373
2021	438,570,052	7	339	655	7,590,737	7,092,950	14,683,687	3.348
1,198,109,261		30	1,031	1,774	22,863,534	22,674,995	45,538,529	
Adjusted Loss to Payroll Ratio:					1.908	1.893	3.801	
Expected Unlimited Loss to Payroll Ratio:					1.974	2.350	4.323	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.897	2.083	3.980	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.908	1.893	3.801	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					2.028	2.147	4.175	
Indicated Relativity Change:								-3.4%
Relativity to Statewide Average Loss to Payroll Ratio:								409.1%

Code: 8215 RHG: 6 NAICS: 42 ILDG: 1 MLDG: 1 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	
2017	75,922,711	5	52	106	1,403,641	1,242,226	2,645,867	3.485
2018	68,083,937	6	58	75	2,119,715	1,566,194	3,685,909	5.414
2019	63,867,202	6	56	78	1,316,995	1,218,737	2,535,732	3.970
2020	63,388,714	4	32	66	1,336,902	1,566,647	2,903,549	4.581
2021	60,363,780	2	40	56	1,199,775	1,680,881	2,880,656	4.772
331,626,344		23	238	381	7,377,027	7,274,685	14,651,712	
Adjusted Loss to Payroll Ratio:					2.224	2.194	4.418	
Expected Unlimited Loss to Payroll Ratio:					2.385	2.684	5.069	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.942	1.658	3.600	
Credibility:					0.81	0.71		
Indicated Limited Loss to Payroll Ratio:					2.171	2.036	4.207	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					2.649	3.275	5.924	
Indicated Relativity Change:								16.9%
Relativity to Statewide Average Loss to Payroll Ratio:								580.4%

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Code: 8227 RHG: 5 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	
2018	476,807,017	13	139	275	4,184,947	3,928,106	8,113,053	1.702
2019	516,945,130	14	161	238	5,176,107	4,493,612	9,669,719	1.871
2020	537,853,614	5	168	294	4,622,456	5,290,764	9,913,220	1.843
2021	589,463,258	5	154	244	5,588,209	5,947,584	11,535,793	1.957
2,121,069,019		37	622	1,051	19,571,720	19,660,066	39,231,785	
Adjusted Loss to Payroll Ratio:					0.923	0.927	1.850	
Expected Unlimited Loss to Payroll Ratio:					1.099	1.280	2.379	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.921	0.833	1.755	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.923	0.927	1.850	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.065	1.293	2.357	
Indicated Relativity Change:								-0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								231.0%

Code: 8232 RHG: 5 NAICS: 42 ILDG: 2 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	
2019	1,353,664,699	50	667	1,360	19,076,778	15,707,323	34,784,101	2.570
2020	1,381,641,551	32	699	1,236	20,460,397	17,768,512	38,228,909	2.767
2021	1,454,141,726	16	755	1,195	25,354,145	23,728,335	49,082,480	3.375
4,189,447,976		98	2,121	3,791	64,891,320	57,204,171	122,095,490	
Adjusted Loss to Payroll Ratio:					1.549	1.365	2.914	
Expected Unlimited Loss to Payroll Ratio:					1.740	1.798	3.539	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.499	1.282	2.781	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.549	1.365	2.914	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.787	1.904	3.692	
Indicated Relativity Change:								4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								361.7%

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Code: 8267 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 2 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	
2017	13,399,294	3	12	20	341,105	287,793	628,898	4.694
2018	13,812,949	0	9	20	215,438	185,256	400,694	2.901
2019	17,718,080	0	7	17	180,049	226,417	406,466	2.294
2020	17,541,842	0	7	17	313,708	164,341	478,049	2.725
2021	21,615,628	0	16	15	427,893	365,929	793,822	3.672
84,087,793		3	51	89	1,478,192	1,229,735	2,707,927	
Adjusted Loss to Payroll Ratio:					1.758	1.462	3.220	
Expected Unlimited Loss to Payroll Ratio:					2.002	2.011	4.013	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.813	1.622	3.435	
Credibility:					0.46	0.40		
Indicated Limited Loss to Payroll Ratio:					1.788	1.558	3.345	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.962	1.919	3.880	
Indicated Relativity Change:								-3.3%
Relativity to Statewide Average Loss to Payroll Ratio:								380.2%

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	
2017	282.3	1	0	0	146,627	66,135	212,762	753.672
2018	303.2	0	1	0	10,712	12,178	22,890	75.494
2019	250.0	0	0	0	0	0	0	0.000
2020	132.0	0	1	0	36,068	64,510	100,578	761.955
2021	161.0	0	0	0	0	0	0	0.000
1,128.5		1	2	0	193,406	142,823	336,229	
Adjusted Loss to Payroll Ratio:					171.384	126.560	297.944	
Expected Unlimited Loss to Payroll Ratio:					123.059	70.620	193.679	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					104.470	47.162	151.632	
Credibility:					0.16	0.11		
Indicated Limited Loss to Payroll Ratio:					115.229	55.663	170.892	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					140.637	89.525	230.162	
Indicated Relativity Change:								18.8%
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

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Code: 8286 RHG: 4 NAICS: 42 ILDG: 1 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	
2017	7,693,686	2	7	18	278,712	255,124	533,836	6.939
2018	7,863,884	1	6	11	225,005	410,092	635,097	8.076
2019	7,903,100	0	6	13	16,912	79,332	96,244	1.218
2020	8,089,769	1	3	13	167,111	196,607	363,718	4.496
2021	7,968,943	0	5	4	167,865	169,358	337,223	4.232
39,519,382		4	27	59	855,605	1,110,512	1,966,118	
Adjusted Loss to Payroll Ratio:					2.165	2.810	4.975	
Expected Unlimited Loss to Payroll Ratio:					2.060	3.476	5.535	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.811	2.595	4.406	
Credibility:					0.34	0.36		
Indicated Limited Loss to Payroll Ratio:					1.930	2.673	4.603	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.182	3.558	5.740	
Indicated Relativity Change:								3.7%
Relativity to Statewide Average Loss to Payroll Ratio:								562.4%

Code: 8290 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 1 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	
2017	227,565,071	7	87	219	2,256,643	1,547,795	3,804,438	1.672
2018	242,585,640	14	127	298	3,183,814	3,637,495	6,821,309	2.812
2019	252,167,442	4	101	219	2,178,428	2,252,818	4,431,246	1.757
2020	238,629,681	4	91	164	2,020,558	1,937,210	3,957,768	1.659
2021	264,023,961	0	94	194	2,287,009	2,427,695	4,714,704	1.786
1,224,971,795		29	500	1,094	11,926,452	11,803,013	23,729,465	
Adjusted Loss to Payroll Ratio:					0.974	0.964	1.937	
Expected Unlimited Loss to Payroll Ratio:					1.096	1.190	2.286	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.002	0.934	1.936	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					0.974	0.962	1.936	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.068	1.185	2.254	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								220.8%

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Code: 8291 RHG: 5 NAICS: 48 ILDG: 2 MLDG: 3 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	
2018	395,139,389	16	217	449	5,676,155	5,220,615	10,896,770	2.758
2019	425,551,522	10	223	496	5,212,324	6,315,250	11,527,574	2.709
2020	459,647,606	5	265	506	5,371,027	5,150,420	10,521,447	2.289
2021	489,051,888	3	225	509	5,292,379	6,855,293	12,147,672	2.484
1,769,390,405		34	930	1,960	21,551,886	23,541,578	45,093,463	
Adjusted Loss to Payroll Ratio:					1.218	1.330	2.549	
Expected Unlimited Loss to Payroll Ratio:					1.405	1.815	3.221	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.241	1.353	2.594	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.218	1.330	2.549	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.406	1.856	3.261	
Indicated Relativity Change:								1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								319.5%

Code: 8292 RHG: 1 NAICS: 48 ILDG: 4 MLDG: 4 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	
2019	1,385,600,341	73	1,726	2,388	39,234,565	35,136,666	74,371,231	5.367
2020	1,453,493,535	53	1,538	2,397	35,929,740	33,887,719	69,817,459	4.803
2021	1,730,447,620	14	1,777	3,053	42,664,771	43,292,076	85,956,847	4.967
4,569,541,496		140	5,041	7,838	117,829,076	112,316,462	230,145,537	
Adjusted Loss to Payroll Ratio:					2.579	2.458	5.037	
Expected Unlimited Loss to Payroll Ratio:					2.876	2.837	5.713	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.755	2.598	5.354	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.579	2.458	5.037	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					2.741	2.789	5.529	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								541.7%

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Code: 8293 RHG: 4 NAICS: 48 ILDG: 4 MLDG: 3 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	
2019	212,355,067	20	297	304	8,351,164	6,824,126	15,175,290	7.146
2020	227,861,748	16	309	319	8,614,673	7,142,642	15,757,315	6.915
2021	249,220,566	7	223	244	6,161,576	6,265,546	12,427,122	4.986
689,437,381		43	829	867	23,127,412	20,232,314	43,359,727	
Adjusted Loss to Payroll Ratio:					3.355	2.935	6.289	
Expected Unlimited Loss to Payroll Ratio:					4.205	3.801	8.006	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.789	2.967	6.757	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					3.355	2.935	6.289	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					3.793	3.907	7.700	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								754.4%

Code: 8304 RHG: 4 NAICS: 48 ILDG: 1 MLDG: 1 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	
2017	28,821,519	4	15	35	595,119	479,770	1,074,889	3.729
2018	31,194,507	3	25	28	961,306	738,396	1,699,702	5.449
2019	29,572,152	1	16	41	365,068	448,836	813,904	2.752
2020	30,007,166	3	20	27	858,012	1,404,943	2,262,955	7.541
2021	31,264,518	0	13	34	282,290	392,367	674,657	2.158
150,859,862		11	89	165	3,061,794	3,464,311	6,526,105	
Adjusted Loss to Payroll Ratio:					2.030	2.296	4.326	
Expected Unlimited Loss to Payroll Ratio:					2.132	2.867	4.999	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.921	2.239	4.160	
Credibility:					0.58	0.57		
Indicated Limited Loss to Payroll Ratio:					1.984	2.272	4.256	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.244	3.024	5.268	
Indicated Relativity Change:								5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								516.1%

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Code: 8324 RHG: 3 NAICS: 44 ILDG: 1 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	
2019	682,334,650	15	270	265	4,882,772	5,435,385	10,318,157	1.512
2020	727,536,848	5	250	231	4,547,980	5,070,601	9,618,581	1.322
2021	835,855,528	5	283	264	7,033,977	7,005,298	14,039,275	1.680
2,245,727,026		25	803	760	16,464,729	17,511,284	33,976,014	
Adjusted Loss to Payroll Ratio:					0.733	0.780	1.513	
Expected Unlimited Loss to Payroll Ratio:					0.902	1.108	2.010	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.817	0.930	1.747	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.733	0.780	1.513	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.804	0.960	1.765	
Indicated Relativity Change:								-12.2%
Relativity to Statewide Average Loss to Payroll Ratio:								172.9%

Code: 8350 RHG: 3 NAICS: 42 ILDG: 2 MLDG: 2 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	
2018	411,972,317	14	188	303	6,250,746	4,337,357	10,588,103	2.570
2019	440,710,343	19	204	268	6,930,306	4,253,178	11,183,484	2.538
2020	427,987,090	12	203	250	7,201,841	5,219,735	12,421,576	2.902
2021	464,802,538	9	202	236	8,756,276	6,586,383	15,342,659	3.301
1,745,472,288		54	797	1,057	29,139,168	20,396,653	49,535,821	
Adjusted Loss to Payroll Ratio:					1.669	1.169	2.838	
Expected Unlimited Loss to Payroll Ratio:					1.807	1.427	3.234	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.636	1.151	2.787	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.669	1.169	2.838	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.832	1.439	3.271	
Indicated Relativity Change:								1.2%
Relativity to Statewide Average Loss to Payroll Ratio:								320.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

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	
2017	42,351,574	0	14	30	51,624	138,230	189,854	0.448
2018	51,321,947	0	19	32	220,048	275,058	495,106	0.965
2019	50,312,220	1	11	18	360,094	299,340	659,434	1.311
2020	54,366,994	0	10	15	71,637	127,043	198,680	0.365
2021	61,098,228	0	8	18	41,499	105,289	146,788	0.240
259,450,963		1	62	113	744,901	944,959	1,689,861	
Adjusted Loss to Payroll Ratio:					0.287	0.364	0.651	
Expected Unlimited Loss to Payroll Ratio:					0.597	0.648	1.245	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.508	0.470	0.979	
Credibility:					0.44	0.39		
Indicated Limited Loss to Payroll Ratio:					0.412	0.429	0.841	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.466	0.571	1.037	
Indicated Relativity Change:								-16.7%
Relativity to Statewide Average Loss to Payroll Ratio:								101.6%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8387 RHG: 2 NAICS: 81 ILDG: 1 MLDG: 2 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	
2019	1,112,352,626	33	661	806	10,220,230	11,461,115	21,681,345	1.949
2020	1,101,476,997	21	532	632	10,806,465	13,141,971	23,948,436	2.174
2021	1,266,679,742	9	614	727	12,209,938	12,731,351	24,941,289	1.969
3,480,509,365		63	1,807	2,165	33,236,633	37,334,437	70,571,069	
Adjusted Loss to Payroll Ratio:					0.955	1.073	2.028	
Expected Unlimited Loss to Payroll Ratio:					1.058	1.353	2.410	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.945	1.110	2.055	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.955	1.073	2.028	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.029	1.263	2.291	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								224.5%

Code: 8388 RHG: 2 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	
2019	719,267,000	32	415	775	9,033,447	7,856,789	16,890,236	2.348
2020	803,941,711	21	433	829	12,852,948	9,846,288	22,699,236	2.823
2021	852,104,972	5	460	863	11,892,524	11,093,104	22,985,628	2.698
2,375,313,683		58	1,308	2,467	33,778,919	28,796,180	62,575,099	
Adjusted Loss to Payroll Ratio:					1.422	1.212	2.634	
Expected Unlimited Loss to Payroll Ratio:					1.566	1.472	3.038	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.445	1.292	2.737	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.422	1.212	2.634	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.532	1.427	2.959	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								289.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8389 RHG: 3 NAICS: 81 ILDG: 2 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	
2019	1,953,300,514	36	548	827	15,771,566	12,368,590	28,140,156	1.441
2020	2,070,494,008	24	492	807	15,426,278	12,205,206	27,631,484	1.335
2021	1,780,227,663	12	538	882	16,412,197	13,103,245	29,515,442	1.658
5,804,022,185		72	1,578	2,516	47,610,040	37,677,040	85,287,081	
Adjusted Loss to Payroll Ratio:					0.820	0.649	1.469	
Expected Unlimited Loss to Payroll Ratio:					0.953	0.914	1.867	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.836	0.717	1.553	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.820	0.649	1.469	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.900	0.800	1.700	
Indicated Relativity Change:								-9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								166.5%

Code: 8390 RHG: 1 NAICS: 81 ILDG: 1 MLDG: 4 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	
2017	30,457,217	1	17	38	479,829	436,643	916,472	3.009
2018	30,872,285	0	19	24	263,336	249,640	512,976	1.662
2019	34,317,345	1	15	28	242,960	248,781	491,741	1.433
2020	42,189,079	0	15	40	229,820	307,109	536,929	1.273
2021	59,034,894	0	22	38	657,817	644,734	1,302,551	2.206
196,870,820		2	88	168	1,873,763	1,886,908	3,760,671	
Adjusted Loss to Payroll Ratio:					0.952	0.958	1.910	
Expected Unlimited Loss to Payroll Ratio:					1.008	1.111	2.119	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.913	0.946	1.859	
Credibility:					0.49	0.46		
Indicated Limited Loss to Payroll Ratio:					0.932	0.952	1.884	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.991	1.080	2.070	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								202.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8391 RHG: 2 NAICS: 44 ILDG: 3 MLDG: 3 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	
2019	6,092,362,389	102	1,857	3,906	45,089,046	37,134,842	82,223,888	1.350
2020	5,839,387,153	46	1,676	3,086	43,801,477	34,922,547	78,724,024	1.348
2021	8,033,206,327	18	1,811	3,380	55,211,780	43,188,665	98,400,445	1.225
19,964,955,869		166	5,344	10,372	144,102,303	115,246,054	259,348,357	
Adjusted Loss to Payroll Ratio:					0.722	0.577	1.299	
Expected Unlimited Loss to Payroll Ratio:					0.899	0.816	1.715	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.829	0.716	1.546	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.722	0.577	1.299	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.778	0.679	1.457	
Indicated Relativity Change:								-15.0%
Relativity to Statewide Average Loss to Payroll Ratio:								142.8%

Code: 8392 RHG: 3 NAICS: 81 ILDG: 2 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	
2018	553,152,081	21	260	416	5,056,122	5,464,810	10,520,932	1.902
2019	531,214,978	9	238	332	3,996,626	4,233,850	8,230,476	1.549
2020	351,624,479	3	150	166	2,819,915	4,244,676	7,064,591	2.009
2021	502,780,694	5	246	280	4,761,126	5,351,020	10,112,146	2.011
1,938,772,232		38	894	1,194	16,633,789	19,294,356	35,928,144	
Adjusted Loss to Payroll Ratio:					0.858	0.995	1.853	
Expected Unlimited Loss to Payroll Ratio:					0.951	1.217	2.168	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.834	0.955	1.789	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.858	0.995	1.853	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.941	1.226	2.167	
Indicated Relativity Change:								0.0%
Relativity to Statewide Average Loss to Payroll Ratio:								212.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8393 RHG: 3 NAICS: 81 ILDG: 3 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	
2019	1,376,153,019	25	405	448	11,308,280	9,489,442	20,797,722	1.511
2020	1,250,035,930	23	358	369	12,427,118	9,325,841	21,752,959	1.740
2021	1,501,875,596	6	309	424	10,636,170	8,820,962	19,457,132	1.296
	4,128,064,545	54	1,072	1,241	34,371,568	27,636,245	62,007,813	
Adjusted Loss to Payroll Ratio:					0.833	0.669	1.502	
Expected Unlimited Loss to Payroll Ratio:					0.970	0.869	1.839	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.851	0.681	1.532	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.833	0.669	1.502	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.914	0.825	1.738	
Indicated Relativity Change:								-5.5%
Relativity to Statewide Average Loss to Payroll Ratio:								170.3%

Code: 8397 RHG: 2 NAICS: 81 ILDG: 3 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	
2017	48,000,608	4	21	33	668,030	528,885	1,196,915	2.494
2018	47,291,354	5	23	19	813,789	709,101	1,522,890	3.220
2019	49,170,007	4	23	31	970,061	673,046	1,643,107	3.342
2020	47,804,898	1	10	18	423,111	249,754	672,865	1.408
2021	54,037,773	0	24	24	736,322	471,036	1,207,358	2.234
	246,304,640	14	101	125	3,611,313	2,631,822	6,243,135	
Adjusted Loss to Payroll Ratio:					1.466	1.069	2.535	
Expected Unlimited Loss to Payroll Ratio:					1.391	1.241	2.632	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.243	1.019	2.261	
Credibility:					0.61	0.52		
Indicated Limited Loss to Payroll Ratio:					1.379	1.045	2.423	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.486	1.230	2.715	
Indicated Relativity Change:								3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								266.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8400 RHG: 3 NAICS: 44 ILDG: 2 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	
2017	213,261,191	5	40	92	914,020	871,053	1,785,073	0.837
2018	221,368,991	1	53	74	892,066	785,750	1,677,816	0.758
2019	224,079,240	3	105	85	2,182,784	2,301,784	4,484,568	2.001
2020	239,591,870	2	44	69	1,563,790	1,460,901	3,024,691	1.262
2021	262,564,931	2	42	62	1,540,711	1,440,305	2,981,016	1.135
1,160,866,223		13	284	382	7,093,371	6,859,793	13,953,164	
Adjusted Loss to Payroll Ratio:					0.611	0.591	1.202	
Expected Unlimited Loss to Payroll Ratio:					0.785	0.850	1.635	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.711	0.713	1.424	
Credibility:					0.89	0.82		
Indicated Limited Loss to Payroll Ratio:					0.622	0.613	1.235	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.682	0.755	1.437	
Indicated Relativity Change:								-12.1%
Relativity to Statewide Average Loss to Payroll Ratio:								140.8%

Code: 8500 RHG: 5 NAICS: 42 ILDG: 2 MLDG: 2 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	
2017	182,328,428	24	112	294	3,933,552	3,975,713	7,909,265	4.338
2018	192,774,127	12	118	188	2,990,298	3,225,990	6,216,288	3.225
2019	197,485,330	12	103	178	3,501,280	2,705,515	6,206,795	3.143
2020	199,662,627	10	91	186	3,777,201	3,299,110	7,076,311	3.544
2021	220,785,244	8	93	156	3,077,458	3,143,991	6,221,449	2.818
993,035,756		66	517	1,002	17,279,789	16,350,319	33,630,108	
Adjusted Loss to Payroll Ratio:					1.740	1.646	3.387	
Expected Unlimited Loss to Payroll Ratio:					2.145	2.220	4.365	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.847	1.583	3.431	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.740	1.646	3.387	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					2.008	2.296	4.304	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								421.7%

INCLUDES EXPERIENCE OF 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

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	
2019	11,630,079,454	15	260	640	9,116,507	7,202,775	16,319,282	0.140
2020	11,506,838,801	12	255	465	11,088,474	9,544,968	20,633,442	0.179
2021	12,318,951,839	6	284	583	11,188,510	8,903,104	20,091,614	0.163
35,455,870,094		33	799	1,688	31,393,491	25,650,847	57,044,338	
Adjusted Loss to Payroll Ratio:					0.089	0.072	0.161	
Expected Unlimited Loss to Payroll Ratio:					0.108	0.116	0.224	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.073	0.059	0.132	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.089	0.072	0.161	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.108	0.116	0.224	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								22.0%

Code: 8631 RHG: 7 NAICS: 71 ILDG: 1 MLDG: 3 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	
2017	5,537	1	1	0	171,499	243,539	415,038	74.963
2018	10,985	0	0	1	0	162	162	0.015
2019	2,049	1	0	1	72,020	110,157	182,177	88.910
2020	2,842	0	0	0	0	0	0	0.000
2021	12,106	0	0	0	0	0	0	0.000
33,518		2	1	2	243,520	353,857	597,377	
Adjusted Loss to Payroll Ratio:					7.265	10.557	17.822	
Expected Unlimited Loss to Payroll Ratio:					1.548	2.767	4.315	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.221	1.646	2.867	
Credibility:					0.04	0.04		
Indicated Limited Loss to Payroll Ratio:					1.475	2.031	3.506	
Limit Factor:					1.314	1.809		
Indicated (Unlimited) Loss to Payroll Ratio:					1.938	3.674	5.611	
Indicated Relativity Change:								30.0%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					1.863	3.531	5.394	
Relativity to Statewide Average Loss to Payroll Ratio:								N/A

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8720 RHG: 3 NAICS: 52 ILDG: 4 MLDG: 2 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: 3 NAICS: 54 ILDG: 4 MLDG: 2 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	
2017	339,797,647	7	58	81	1,232,603	935,742	2,168,345	0.638
2018	354,254,298	4	66	74	1,685,721	1,014,125	2,699,846	0.762
2019	382,440,248	3	47	71	1,492,289	993,893	2,486,182	0.650
2020	423,377,155	3	54	56	3,525,253	2,092,404	5,617,657	1.327
2021	438,623,482	1	67	67	3,365,692	1,749,300	5,114,992	1.166
1,938,492,830		18	292	349	11,301,557	6,785,465	18,087,023	
Adjusted Loss to Payroll Ratio:					0.583	0.350	0.933	
Expected Unlimited Loss to Payroll Ratio:					0.747	0.479	1.226	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.593	0.351	0.944	
Credibility:					1.00	0.80		
Indicated Limited Loss to Payroll Ratio:					0.583	0.350	0.933	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.640	0.431	1.071	
Indicated Relativity Change:								-12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								104.9%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8729 RHG: 2 NAICS: 23 ILDG: 1 MLDG: 1 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	
2017	44,011,307	0	2	3	9,018	12,507	21,525	0.049
2018	43,896,123	1	3	1	49,684	21,630	71,314	0.162
2019	52,026,828	1	3	1	203,442	349,258	552,700	1.062
2020	53,718,896	0	0	1	0	594	594	0.001
2021	56,822,185	1	4	2	280,309	176,183	456,492	0.803
250,475,339		3	12	8	542,452	560,172	1,102,625	
Adjusted Loss to Payroll Ratio:					0.217	0.224	0.440	
Expected Unlimited Loss to Payroll Ratio:					0.280	0.216	0.496	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.252	0.166	0.418	
Credibility:					0.32	0.26		
Indicated Limited Loss to Payroll Ratio:					0.240	0.181	0.422	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.259	0.213	0.472	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								46.3%

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Code: 8740 RHG: 2 NAICS: 53 ILDG: 4 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	
2018	1,617,082,997	16	158	277	4,519,373	3,592,850	8,112,223	0.502
2019	1,715,408,299	16	198	281	5,792,323	3,952,229	9,744,552	0.568
2020	1,557,246,107	8	160	239	4,920,657	3,877,756	8,798,413	0.565
2021	1,754,979,916	4	224	264	7,568,546	6,919,257	14,487,803	0.826
6,644,717,319		44	740	1,061	22,800,899	18,342,093	41,142,991	
Adjusted Loss to Payroll Ratio:					0.343	0.276	0.619	
Expected Unlimited Loss to Payroll Ratio:					0.323	0.286	0.609	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.301	0.235	0.536	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.343	0.276	0.619	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.370	0.325	0.695	
Indicated Relativity Change:								14.1%
Relativity to Statewide Average Loss to Payroll Ratio:								68.1%

Code: 8741 RHG: 3 NAICS: 53 ILDG: 3 MLDG: 2 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	
2017	7,534,449,958	14	97	225	3,099,969	2,660,256	5,760,225	0.076
2018	7,430,399,523	13	127	197	3,488,050	3,203,579	6,691,629	0.090
2019	7,387,315,099	5	94	196	2,735,649	2,914,932	5,650,581	0.076
2020	8,843,416,961	2	93	92	2,714,475	1,902,620	4,617,095	0.052
2021	10,650,095,259	1	101	99	3,714,133	2,778,920	6,493,053	0.061
41,845,676,800		35	512	809	15,752,277	13,460,307	29,212,585	
Adjusted Loss to Payroll Ratio:					0.038	0.032	0.070	
Expected Unlimited Loss to Payroll Ratio:					0.042	0.049	0.091	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.039	0.039	0.077	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.038	0.032	0.070	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.041	0.040	0.081	
Indicated Relativity Change:								-11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								7.9%

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Code: 8742 RHG: 4 NAICS: 8742 ILDG: 2 MLDG: 2 CLASS: SALESPERSONS – OUTSIDE

Code: 8744 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 3 CLASS: BOY/GIRL SCOUT COUNCILS – DISTRICT EXECS

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	
2019	50,322,886,620	99	1,496	2,851	42,176,205	38,096,125	80,272,330	0.160
2020	47,190,835,750	51	1,067	1,700	39,306,186	35,606,280	74,912,466	0.159
2021	51,661,953,621	25	1,286	1,998	43,083,623	38,874,893	81,958,516	0.159
149,175,675,991		175	3,849	6,549	124,566,014	112,577,298	237,143,312	
Adjusted Loss to Payroll Ratio:					0.084	0.075	0.159	
Expected Unlimited Loss to Payroll Ratio:					0.100	0.103	0.203	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.081	0.070	0.151	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.084	0.075	0.159	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.094	0.100	0.195	
Indicated Relativity Change:								-4.1%
Relativity to Statewide Average Loss to Payroll Ratio:								19.1%

CLASSES 8744 AND 8746 ADDED; 8744, 8746 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8743 RHG: 3 NAICS: 52 ILDG: 4 MLDG: 4 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	
2017	634,387,172	1	6	8	94,325	98,972	193,297	0.030
2018	720,479,449	0	8	16	57,665	79,450	137,115	0.019
2019	1,011,658,753	0	13	6	379,161	348,687	727,848	0.072
2020	1,342,120,164	0	9	6	218,681	201,375	420,056	0.031
2021	1,275,020,111	1	16	10	937,857	426,521	1,364,378	0.107
4,983,665,649		2	52	46	1,687,688	1,155,005	2,842,693	
Adjusted Loss to Payroll Ratio:					0.034	0.023	0.057	
Expected Unlimited Loss to Payroll Ratio:					0.039	0.048	0.087	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.031	0.035	0.066	
Credibility:					0.48	0.46		
Indicated Limited Loss to Payroll Ratio:					0.032	0.030	0.062	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.035	0.036	0.072	
Indicated Relativity Change:								-17.1%
Relativity to Statewide Average Loss to Payroll Ratio:								7.0%

Code: 8745 RHG: 2 NAICS: 42 ILDG: 4 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	
2017	23,884,186	4	30	17	645,319	502,439	1,147,758	4.806
2018	21,448,561	2	39	26	572,153	494,262	1,066,415	4.972
2019	19,007,158	1	31	22	529,043	684,916	1,213,959	6.387
2020	17,908,087	0	26	9	447,368	440,959	888,327	4.960
2021	6,372,691	0	9	3	336,159	214,057	550,216	8.634
88,620,683		7	135	77	2,530,042	2,336,632	4,866,674	
Adjusted Loss to Payroll Ratio:					2.855	2.637	5.492	
Expected Unlimited Loss to Payroll Ratio:					2.595	2.589	5.184	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.393	2.185	4.579	
Credibility:					0.52	0.47		
Indicated Limited Loss to Payroll Ratio:					2.633	2.395	5.028	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.837	2.819	5.656	
Indicated Relativity Change:								9.1%
Relativity to Statewide Average Loss to Payroll Ratio:								554.2%

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Code: 8748 RHG: 2 NAICS: 44 ILDG: 2 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	
2019	3,126,314,260	10	311	520	8,405,205	8,102,843	16,508,048	0.528
2020	3,501,853,202	6	219	320	6,040,565	4,622,094	10,662,659	0.304
2021	4,683,315,261	5	231	449	8,515,874	6,637,101	15,152,975	0.324
11,311,482,723		21	761	1,289	22,961,644	19,362,038	42,323,682	
Adjusted Loss to Payroll Ratio:					0.203	0.171	0.374	
Expected Unlimited Loss to Payroll Ratio:					0.266	0.256	0.523	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.246	0.225	0.471	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.203	0.171	0.374	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.219	0.201	0.420	
Indicated Relativity Change:								-19.6%
Relativity to Statewide Average Loss to Payroll Ratio:								41.2%

Code: 8749 RHG: 4 NAICS: 52 ILDG: 2 MLDG: 4 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	
2017	2,526,849,034	6	56	112	1,069,001	808,821	1,877,822	0.074
2018	2,318,520,548	4	51	94	1,022,548	1,078,222	2,100,770	0.091
2019	2,990,602,043	1	35	67	832,690	728,872	1,561,562	0.052
2020	5,253,205,262	0	44	30	1,756,490	1,118,512	2,875,002	0.055
2021	4,556,575,413	1	45	27	1,527,297	1,350,896	2,878,193	0.063
17,645,752,299		12	231	330	6,208,027	5,085,323	11,293,350	
Adjusted Loss to Payroll Ratio:					0.035	0.029	0.064	
Expected Unlimited Loss to Payroll Ratio:					0.059	0.058	0.117	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.045	0.039	0.085	
Credibility:					0.93	0.81		
Indicated Limited Loss to Payroll Ratio:					0.036	0.031	0.067	
Limit Factor:					1.131	1.331		
Indicated (Unlimited) Loss to Payroll Ratio:					0.041	0.041	0.082	
Indicated Relativity Change:								-30.2%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.044	0.044	0.088	
Relativity to Statewide Average Loss to Payroll Ratio:								8.6%

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Code: 8755 RHG: 6 NAICS: 81 ILDG: 3 MLDG: 2 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	
2017	566,714,273	2	43	66	1,171,744	1,285,034	2,456,778	0.434
2018	600,330,086	2	42	58	1,007,985	614,555	1,622,540	0.270
2019	618,401,057	5	29	42	1,341,707	1,410,430	2,752,137	0.445
2020	610,165,502	1	20	11	1,149,982	432,695	1,582,677	0.259
2021	650,706,925	0	19	28	959,243	574,573	1,533,816	0.236
3,046,317,843		10	153	205	5,630,661	4,317,287	9,947,948	
Adjusted Loss to Payroll Ratio:					0.185	0.142	0.327	
Expected Unlimited Loss to Payroll Ratio:					0.237	0.238	0.475	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.187	0.143	0.330	
Credibility:					0.78	0.65		
Indicated Limited Loss to Payroll Ratio:					0.185	0.142	0.327	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					0.226	0.229	0.455	
Indicated Relativity Change:								-4.3%
Relativity to Statewide Average Loss to Payroll Ratio:								44.6%

Code: 8800 RHG: 2 NAICS: 51 ILDG: 3 MLDG: 4 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	
2017	260,933,878	4	95	161	2,188,787	2,045,536	4,234,323	1.623
2018	290,017,553	6	106	194	2,859,071	2,569,354	5,428,425	1.872
2019	318,597,181	4	110	175	2,938,616	2,586,319	5,524,935	1.734
2020	319,381,616	4	123	221	3,256,550	3,665,390	6,921,940	2.167
2021	277,480,062	0	138	163	2,722,752	2,741,016	5,463,768	1.969
1,466,410,290		18	572	914	13,965,776	13,607,616	27,573,392	
Adjusted Loss to Payroll Ratio:					0.952	0.928	1.880	
Expected Unlimited Loss to Payroll Ratio:					0.947	0.963	1.910	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.871	0.834	1.705	
Credibility:					1.00	0.96		
Indicated Limited Loss to Payroll Ratio:					0.952	0.924	1.877	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.026	1.088	2.114	
Indicated Relativity Change:								10.7%
Relativity to Statewide Average Loss to Payroll Ratio:								207.1%

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Code: 8801 RHG: 2 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	
2017	1,134,395,560	13	104	315	1,738,799	1,730,369	3,469,168	0.306
2018	1,207,907,986	5	106	332	1,980,798	1,866,049	3,846,847	0.318
2019	1,374,238,740	1	105	244	1,817,084	1,792,487	3,609,571	0.263
2020	1,509,594,137	0	61	151	1,154,953	1,480,358	2,635,311	0.175
2021	1,521,611,490	2	68	163	2,410,436	1,729,501	4,139,937	0.272
6,747,747,912		21	444	1,205	9,102,070	8,598,764	17,700,834	
Adjusted Loss to Payroll Ratio:					0.135	0.127	0.262	
Expected Unlimited Loss to Payroll Ratio:					0.172	0.181	0.353	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.139	0.139	0.277	
Credibility:					0.99	0.91		
Indicated Limited Loss to Payroll Ratio:					0.135	0.128	0.263	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.145	0.151	0.297	
Indicated Relativity Change:								-15.9%
Relativity to Statewide Average Loss to Payroll Ratio:								29.1%

Code: 8803 RHG: 2 NAICS: 54 ILDG: 3 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	
2017	7,746,285,563	7	126	203	2,650,261	2,307,852	4,958,113	0.064
2018	8,510,777,508	9	109	236	2,720,293	2,456,058	5,176,351	0.061
2019	9,173,494,191	8	99	198	3,334,144	2,741,467	6,075,611	0.066
2020	10,561,974,152	1	60	102	2,069,010	1,726,786	3,795,796	0.036
2021	12,366,051,260	2	85	120	3,340,395	2,360,488	5,700,883	0.046
48,358,582,675		27	479	859	14,114,103	11,592,651	25,706,754	
Adjusted Loss to Payroll Ratio:					0.029	0.024	0.053	
Expected Unlimited Loss to Payroll Ratio:					0.038	0.036	0.074	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.029	0.025	0.055	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.029	0.024	0.053	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.031	0.028	0.060	
Indicated Relativity Change:								-19.8%
Relativity to Statewide Average Loss to Payroll Ratio:								5.8%

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Code: 8804 RHG: 2 NAICS: 62 ILDG: 1 MLDG: 2 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	
2019	1,133,460,716	24	369	766	8,140,122	8,073,348	16,213,470	1.430
2020	1,280,419,132	15	402	668	10,171,270	9,530,249	19,701,519	1.539
2021	1,500,810,732	6	521	708	11,454,626	12,183,453	23,638,079	1.575
3,914,690,580		45	1,292	2,142	29,766,018	29,787,050	59,553,068	
Adjusted Loss to Payroll Ratio:					0.760	0.761	1.521	
Expected Unlimited Loss to Payroll Ratio:					0.787	0.917	1.705	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.849	0.881	1.730	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.760	0.761	1.521	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.819	0.896	1.715	
Indicated Relativity Change:								0.6%
Relativity to Statewide Average Loss to Payroll Ratio:								168.0%

Code: 8806 RHG: 1 NAICS: 62 ILDG: 1 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	
2017	116,701,375	2	72	205	698,926	1,397,472	2,096,398	1.796
2018	119,333,716	3	79	209	1,237,656	1,611,915	2,849,571	2.388
2019	104,741,829	2	61	177	1,042,797	677,471	1,720,268	1.642
2020	91,080,713	0	36	64	525,021	611,014	1,136,035	1.247
2021	96,593,857	1	47	104	852,286	1,256,710	2,108,996	2.183
528,451,490		8	295	759	4,356,687	5,554,582	9,911,268	
Adjusted Loss to Payroll Ratio:					0.824	1.051	1.876	
Expected Unlimited Loss to Payroll Ratio:					0.736	1.111	1.847	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.804	1.107	1.911	
Credibility:					0.64	0.69		
Indicated Limited Loss to Payroll Ratio:					0.817	1.069	1.886	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.869	1.212	2.081	
Indicated Relativity Change:								12.7%
Relativity to Statewide Average Loss to Payroll Ratio:								203.9%

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Code: 8807 RHG: 2 NAICS: 51 ILDG: 1 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	
2017	465,015,808	3	10	30	794,684	521,414	1,316,098	0.283
2018	442,914,091	0	7	26	108,173	113,620	221,793	0.050
2019	501,741,504	1	11	13	314,158	285,360	599,518	0.119
2020	461,927,190	0	3	4	187,378	160,422	347,800	0.075
2021	446,332,162	0	1	7	31	30,997	31,028	0.007
2,317,930,755		4	32	80	1,404,424	1,111,812	2,516,236	
Adjusted Loss to Payroll Ratio:					0.061	0.048	0.109	
Expected Unlimited Loss to Payroll Ratio*:					0.084	0.079	0.163	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.077	0.068	0.145	
Credibility:					0.48	0.43		
Indicated Limited Loss to Payroll Ratio:					0.069	0.060	0.129	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.074	0.070	0.145	
Indicated Relativity Change:								-11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								14.2%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.80 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-24.

Code: 8808 RHG: 2 NAICS: 52 ILDG: 4 MLDG: 4 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	
2019	11,267,399,332	31	460	857	11,866,773	12,260,583	24,127,356	0.214
2020	11,650,607,807	18	311	592	12,772,712	13,882,327	26,655,039	0.229
2021	12,534,357,456	11	382	567	14,758,106	16,841,956	31,600,062	0.252
35,452,364,595		60	1,153	2,016	39,397,591	42,984,866	82,382,457	
Adjusted Loss to Payroll Ratio:					0.111	0.121	0.232	
Expected Unlimited Loss to Payroll Ratio:					0.142	0.155	0.296	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.114	0.118	0.233	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.111	0.121	0.232	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.120	0.143	0.262	
Indicated Relativity Change:								-11.4%
Relativity to Statewide Average Loss to Payroll Ratio:								25.7%

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Code: 8810 RHG: 2 NAICS: 8810 ILDG: 3 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	
2019	175,114,552,358	262	4,414	8,300	105,655,394	99,277,238	204,932,632	0.117
2020	187,800,968,424	119	3,618	5,571	113,513,906	105,906,796	219,420,702	0.117
2021	206,446,080,520	72	3,685	6,019	123,541,139	116,582,597	240,123,736	0.116
	569,361,601,302	453	11,717	19,890	342,710,439	321,766,631	664,477,071	
Adjusted Loss to Payroll Ratio:					0.060	0.057	0.117	
Expected Unlimited Loss to Payroll Ratio:					0.074	0.074	0.148	
Expected Unlimited Loss to Payroll Ratio (Class 8871 Only):					0.058	0.059	0.117	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.062	0.060	0.122	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.060	0.057	0.117	
Limit Factor:					1.077	1.177		
Indicated (Unlimited) Loss to Payroll Ratio:					0.065	0.067	0.131	
Indicated Relativity Change (Before Adjustments):								-11.3%
Selected Loss to Payroll Ratio (Class 8871 Only)*:					0.043	0.045	0.088	
Selected Relativity Change (Class 8871 Only)*:								-25.0%
Adjustment to Offset Class 8871 Selected:								3.4%
Selected Loss to Payroll Ratio (Class 8810, 8811, 8812):					0.067	0.069	0.136	
Relativity to Statewide Average Loss to Payroll Ratio:								13.2%

CLASSES 8811, 8812, AND 8871 INCLUDED; 8811 AND 8812 E1-1-18; 8871 E1-1-21

*CLASS 8871 LOSS TO PAYROLL RATIO ADJUSTED BASED ON PRELIMINARY EMERGING EXPERIENCE

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Code: 8813 RHG: 2 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	
2017	629,546,418	1	45	94	809,531	942,457	1,751,988	0.278
2018	559,210,294	4	41	70	897,704	961,156	1,858,860	0.332
2019	558,152,746	0	31	75	1,114,085	771,048	1,885,133	0.338
2020	509,011,097	1	31	38	979,784	1,145,314	2,125,098	0.417
2021	504,556,332	0	16	27	339,771	272,411	612,182	0.121
2,760,476,887		6	164	304	4,140,874	4,092,386	8,233,260	
Adjusted Loss to Payroll Ratio:					0.150	0.148	0.298	
Expected Unlimited Loss to Payroll Ratio:					0.161	0.180	0.341	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.154	0.159	0.313	
Credibility:					0.68	0.63		
Indicated Limited Loss to Payroll Ratio:					0.151	0.152	0.304	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.163	0.179	0.342	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								33.5%

Code: 8818 RHG: 1 NAICS: 51 ILDG: 3 MLDG: 4 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	
2017	250,555,496	0	11	31	265,598	239,277	504,875	0.202
2018	266,329,853	2	13	24	400,138	227,277	627,415	0.236
2019	258,610,352	0	8	18	97,891	172,538	270,429	0.105
2020	225,323,484	0	4	13	42,026	66,772	108,798	0.048
2021	207,199,073	0	5	11	140,233	258,920	399,153	0.193
1,208,018,258		2	41	97	945,887	964,785	1,910,672	
Adjusted Loss to Payroll Ratio:					0.078	0.080	0.158	
Expected Unlimited Loss to Payroll Ratio:					0.134	0.145	0.279	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.125	0.131	0.255	
Credibility:					0.45	0.42		
Indicated Limited Loss to Payroll Ratio:					0.104	0.109	0.213	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.110	0.124	0.234	
Indicated Relativity Change:								-16.1%
Relativity to Statewide Average Loss to Payroll Ratio:								22.9%

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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	
2019	9,401,833,358	20	249	379	8,650,507	8,148,686	16,799,193	0.179
2020	11,936,158,601	9	183	187	7,857,302	5,777,437	13,634,739	0.114
2021	12,563,127,578	6	165	235	7,840,108	6,542,554	14,382,662	0.114
33,901,119,537		35	597	801	24,347,918	20,468,677	44,816,595	
Adjusted Loss to Payroll Ratio:					0.072	0.060	0.132	
Expected Unlimited Loss to Payroll Ratio:					0.093	0.096	0.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.068	0.059	0.127	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.072	0.060	0.132	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.081	0.080	0.162	
Indicated Relativity Change:								-14.6%
Relativity to Statewide Average Loss to Payroll Ratio:								15.8%

Code: 8821 RHG: 2 NAICS: 54 ILDG: 1 MLDG: 1 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	
2017	255,304,721	3	30	47	635,673	474,185	1,109,858	0.435
2018	249,624,649	3	26	38	675,020	863,861	1,538,881	0.616
2019	234,407,393	1	22	46	418,792	587,945	1,006,737	0.429
2020	222,353,469	1	12	16	246,736	402,140	648,876	0.292
2021	254,947,509	1	21	16	462,181	497,280	959,461	0.376
1,216,637,741		9	111	163	2,438,401	2,825,411	5,263,812	
Adjusted Loss to Payroll Ratio:					0.200	0.232	0.433	
Expected Unlimited Loss to Payroll Ratio:					0.198	0.247	0.445	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.152	0.172	0.324	
Credibility:					0.53	0.52		
Indicated Limited Loss to Payroll Ratio:					0.177	0.203	0.381	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.191	0.239	0.430	
Indicated Relativity Change:								-3.2%
Relativity to Statewide Average Loss to Payroll Ratio:								42.2%

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Code: 8822 RHG: 3 NAICS: 52 ILDG: 3 MLDG: 3 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	
2019	6,457,928,188	20	342	559	9,791,879	8,034,335	17,826,214	0.276
2020	6,820,901,028	12	222	305	10,842,830	9,032,236	19,875,066	0.291
2021	7,379,768,746	3	178	246	8,310,695	6,463,293	14,773,988	0.200
20,658,597,962		35	742	1,110	28,945,405	23,529,864	52,475,268	
Adjusted Loss to Payroll Ratio:					0.140	0.114	0.254	
Expected Unlimited Loss to Payroll Ratio:					0.172	0.169	0.341	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.137	0.124	0.260	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.140	0.114	0.254	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.154	0.140	0.294	
Indicated Relativity Change:								-13.8%
Relativity to Statewide Average Loss to Payroll Ratio:								28.8%

Code: 8823 RHG: 2 NAICS: 62 ILDG: 1 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	
2017	267,025,080	4	146	446	1,881,611	2,011,366	3,892,977	1.458
2018	280,435,460	19	162	427	4,154,395	3,284,633	7,439,028	2.653
2019	271,010,870	5	167	374	2,571,554	2,597,781	5,169,335	1.907
2020	314,838,195	5	164	299	2,923,055	3,017,871	5,940,926	1.887
2021	306,498,771	2	128	203	3,440,746	3,353,027	6,793,773	2.217
1,439,808,376		35	767	1,749	14,971,361	14,264,678	29,236,039	
Adjusted Loss to Payroll Ratio:					1.040	0.991	2.031	
Expected Unlimited Loss to Payroll Ratio:					1.096	1.215	2.311	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.182	1.167	2.349	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.040	0.991	2.031	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.120	1.166	2.286	
Indicated Relativity Change:								-1.1%
Relativity to Statewide Average Loss to Payroll Ratio:								224.0%

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Code: 8827 RHG: 2 NAICS: 62 ILDG: 2 MLDG: 3 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	
2019	3,355,217,246	86	1,339	1,727	31,619,510	27,148,066	58,767,576	1.752
2020	3,953,885,481	53	1,421	1,576	35,433,344	30,574,092	66,007,436	1.669
2021	4,559,445,759	21	1,541	1,610	36,794,870	32,160,303	68,955,173	1.512
11,868,548,486		160	4,301	4,913	103,847,724	89,882,462	193,730,186	
Adjusted Loss to Payroll Ratio:					0.875	0.757	1.632	
Expected Unlimited Loss to Payroll Ratio:					1.005	1.006	2.011	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.083	0.966	2.049	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.875	0.757	1.632	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.943	0.891	1.834	
Indicated Relativity Change:								-8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								179.7%

Code: 8829 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 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	
2019	4,459,497,355	90	1,780	5,027	42,056,799	39,573,239	81,630,038	1.830
2020	4,636,974,247	48	1,884	3,961	43,870,011	41,527,724	85,397,735	1.842
2021	5,183,266,163	16	1,850	4,108	47,316,693	44,159,238	91,475,931	1.765
14,279,737,765		154	5,514	13,096	133,243,503	125,260,201	258,503,704	
Adjusted Loss to Payroll Ratio:					0.933	0.877	1.810	
Expected Unlimited Loss to Payroll Ratio:					0.992	1.076	2.068	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.070	1.033	2.102	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.933	0.877	1.810	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.005	1.032	2.038	
Indicated Relativity Change:								-1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								199.7%

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Code: 8830 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 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	11,829,122	0	1	4	1,559	4,911	6,470	0.055
2018	10,217,422	0	2	6	3,390	9,685	13,075	0.128
2019	14,163,969	0	2	9	89,542	71,787	161,329	1.139
2020	9,991,164	0	1	1	67,285	35,137	102,422	1.025
2021	20,226,166	0	3	3	3,704	6,748	10,452	0.052
66,427,843		0	9	23	165,480	128,269	293,748	
Adjusted Loss to Payroll Ratio:					0.249	0.193	0.442	
Expected Unlimited Loss to Payroll Ratio:					0.546	0.426	0.972	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.589	0.409	0.998	
Credibility:					0.25	0.20		
Indicated Limited Loss to Payroll Ratio:					0.504	0.366	0.870	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.543	0.431	0.974	
Indicated Relativity Change:								0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								95.4%

Code: 8831 RHG: 1 NAICS: 54 ILDG: 2 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	
2019	2,025,683,060	18	614	4,179	7,059,133	9,644,666	16,703,799	0.825
2020	2,557,101,960	7	746	4,613	12,271,047	14,829,270	27,100,317	1.060
2021	2,979,099,950	4	899	5,458	12,705,620	15,788,365	28,493,985	0.956
7,561,884,970		29	2,259	14,250	32,035,800	40,262,300	72,298,100	
Adjusted Loss to Payroll Ratio:					0.424	0.532	0.956	
Expected Unlimited Loss to Payroll Ratio:					0.486	0.667	1.152	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.377	0.482	0.860	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.424	0.532	0.956	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.450	0.604	1.054	
Indicated Relativity Change:								-8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								103.3%

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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	
2019	15,579,252,621	89	1,655	5,538	51,582,457	42,081,428	93,663,885	0.601
2020	16,458,088,452	52	1,693	4,555	50,992,007	42,661,980	93,653,987	0.569
2021	18,638,791,263	18	1,694	4,965	55,133,955	48,203,349	103,337,304	0.554
50,676,132,336		159	5,042	15,058	157,708,418	132,946,756	290,655,175	
Adjusted Loss to Payroll Ratio:					0.311	0.262	0.574	
Expected Unlimited Loss to Payroll Ratio*:					0.338	0.315	0.653	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.364	0.303	0.667	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.311	0.262	0.574	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.335	0.309	0.644	
Indicated Relativity Change:								-1.3%
Relativity to Statewide Average Loss to Payroll Ratio:								63.1%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.65 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-24.

Code: 8838 RHG: 4 NAICS: 71 ILDG: 2 MLDG: 1 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	
2017	635,373,920	5	84	291	1,506,056	1,985,523	3,491,579	0.550
2018	671,280,427	6	89	346	2,249,482	2,646,041	4,895,523	0.729
2019	690,670,415	3	67	277	1,876,296	1,986,939	3,863,235	0.559
2020	617,467,426	3	52	124	1,516,527	1,291,625	2,808,152	0.455
2021	693,985,393	3	69	221	1,412,609	2,056,009	3,468,618	0.500
3,308,777,582		20	361	1,259	8,560,970	9,966,137	18,527,107	
Adjusted Loss to Payroll Ratio:					0.259	0.301	0.560	
Expected Unlimited Loss to Payroll Ratio:					0.287	0.375	0.663	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.263	0.303	0.567	
Credibility:					0.90	0.87		
Indicated Limited Loss to Payroll Ratio:					0.259	0.301	0.561	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.293	0.401	0.694	
Indicated Relativity Change:								4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								68.0%

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Code: 8839 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: DENTAL OR ORTHODONTIA PRACTICES

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	4,168,253,385	24	396	1,975	12,431,246	10,721,747	23,152,993	0.555
2020	4,153,018,191	13	388	1,490	11,660,591	9,856,812	21,517,403	0.518
2021	4,735,641,112	6	369	1,699	12,342,750	9,928,238	22,270,988	0.470
13,056,912,688		43	1,153	5,164	36,434,587	30,506,798	66,941,385	
Adjusted Loss to Payroll Ratio:					0.279	0.234	0.513	
Expected Unlimited Loss to Payroll Ratio*:					0.295	0.282	0.577	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.318	0.271	0.589	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.279	0.234	0.513	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.301	0.275	0.576	
Indicated Relativity Change:								-0.2%
Relativity to Statewide Average Loss to Payroll Ratio:								56.4%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.82 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-24.

Code: 8840 RHG: 5 NAICS: 81 ILDG: 2 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	
2017	2,393,012,933	6	56	225	1,749,179	1,857,783	3,606,962	0.151
2018	2,407,332,834	4	72	228	1,328,294	1,801,969	3,130,263	0.130
2019	2,392,017,696	6	56	172	1,536,516	1,973,662	3,510,178	0.147
2020	2,374,785,920	1	52	122	1,079,502	1,771,511	2,851,013	0.120
2021	2,483,419,534	5	55	180	1,828,335	2,565,938	4,394,273	0.177
12,050,568,917		22	291	927	7,521,827	9,970,863	17,492,690	
Adjusted Loss to Payroll Ratio:					0.062	0.083	0.145	
Expected Unlimited Loss to Payroll Ratio:					0.078	0.135	0.213	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.065	0.093	0.159	
Credibility:					0.89	0.95		
Indicated Limited Loss to Payroll Ratio:					0.063	0.083	0.146	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.072	0.116	0.189	
Indicated Relativity Change:								-11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								18.5%

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Code: 8846 RHG: 2 NAICS: 31 ILDG: 3 MLDG: 4 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	
2017	131,816,837	0	18	16	166,743	164,566	331,309	0.251
2018	137,942,106	4	30	23	781,305	643,704	1,425,009	1.033
2019	127,443,686	0	19	21	276,133	181,960	458,093	0.359
2020	111,701,730	0	21	16	425,064	368,854	793,918	0.711
2021	126,781,172	0	25	25	529,315	571,948	1,101,263	0.869
635,685,532		4	113	101	2,178,560	1,931,031	4,109,592	
Adjusted Loss to Payroll Ratio:					0.343	0.304	0.646	
Expected Unlimited Loss to Payroll Ratio:					0.418	0.415	0.833	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.399	0.369	0.768	
Credibility:					0.55	0.49		
Indicated Limited Loss to Payroll Ratio:					0.368	0.337	0.705	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.397	0.396	0.793	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								77.7%

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	
2017	66,395,042	4	94	207	1,307,432	1,646,684	2,954,116	4.449
2018	68,727,328	9	72	170	1,537,854	1,515,774	3,053,628	4.443
2019	61,510,215	5	82	117	1,819,989	1,634,081	3,454,070	5.615
2020	46,252,730	3	24	46	696,355	1,422,210	2,118,565	4.580
2021	58,862,522	0	34	24	554,876	950,166	1,505,042	2.557
301,747,838		21	306	564	5,916,506	7,168,915	13,085,421	
Adjusted Loss to Payroll Ratio:					1.961	2.376	4.337	
Expected Unlimited Loss to Payroll Ratio:					2.291	2.999	5.290	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.113	2.531	4.644	
Credibility:					0.81	0.81		
Indicated Limited Loss to Payroll Ratio:					1.990	2.406	4.396	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.144	2.832	4.976	
Indicated Relativity Change:								-5.9%
Relativity to Statewide Average Loss to Payroll Ratio:								487.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
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Code: 8850 RHG: 2 NAICS: 52 ILDG: 2 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	
2017	267,612,531	2	56	78	537,647	660,228	1,197,875	0.448
2018	275,905,648	4	53	77	842,859	1,000,320	1,843,179	0.668
2019	271,439,375	4	64	69	1,224,872	1,352,707	2,577,579	0.950
2020	231,410,480	0	42	35	1,142,576	1,435,950	2,578,526	1.114
2021	219,135,580	0	39	37	911,274	1,455,968	2,367,242	1.080
1,265,503,615		10	254	296	4,659,228	5,905,173	10,564,401	
Adjusted Loss to Payroll Ratio:					0.368	0.467	0.835	
Expected Unlimited Loss to Payroll Ratio:					0.453	0.586	1.039	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.367	0.448	0.815	
Credibility:					0.75	0.74		
Indicated Limited Loss to Payroll Ratio:					0.368	0.462	0.830	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.396	0.544	0.940	
Indicated Relativity Change:								-9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								92.1%

Code: 8851 RHG: 1 NAICS: 62 ILDG: 4 MLDG: 3 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	
2017	217,877,685	11	93	290	2,470,384	2,234,537	4,704,921	2.159
2018	237,405,808	8	102	226	2,159,537	2,415,279	4,574,816	1.927
2019	280,795,417	6	125	368	2,122,552	2,739,512	4,862,064	1.732
2020	297,623,562	3	98	223	1,868,608	2,130,616	3,999,224	1.344
2021	277,153,269	1	114	278	2,926,054	2,779,017	5,705,071	2.058
1,310,855,741		29	532	1,385	11,547,135	12,298,961	23,846,095	
Adjusted Loss to Payroll Ratio:					0.881	0.938	1.819	
Expected Unlimited Loss to Payroll Ratio:					0.849	1.068	1.917	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.928	1.064	1.992	
Credibility:					0.98	0.97		
Indicated Limited Loss to Payroll Ratio:					0.882	0.942	1.823	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.937	1.068	2.005	
Indicated Relativity Change:								4.6%
Relativity to Statewide Average Loss to Payroll Ratio:								196.5%

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Code: 8852 RHG: 4 NAICS: 62 ILDG: 2 MLDG: 1 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	
2017	47,161,565	0	8	20	174,866	216,342	391,208	0.830
2018	48,584,864	0	6	14	76,089	65,127	141,216	0.291
2019	44,818,916	0	6	6	275,564	169,326	444,890	0.993
2020	46,320,131	0	11	16	260,028	230,992	491,020	1.060
2021	74,128,761	0	11	25	339,913	192,143	532,056	0.718
261,014,237		0	42	81	1,126,459	873,930	2,000,389	
Adjusted Loss to Payroll Ratio:					0.432	0.335	0.766	
Expected Unlimited Loss to Payroll Ratio:					0.535	0.511	1.045	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.550	0.434	0.983	
Credibility:					0.42	0.36		
Indicated Limited Loss to Payroll Ratio:					0.500	0.398	0.899	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.566	0.530	1.096	
Indicated Relativity Change:								4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								107.4%

Code: 8859 RHG: 2 NAICS: 54 ILDG: 2 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	
2019	95,195,914,671	13	264	847	7,405,689	6,645,961	14,051,650	0.015
2020	80,513,163,966	3	173	330	5,275,117	4,326,051	9,601,168	0.012
2021	84,738,656,432	1	252	393	7,543,044	6,261,059	13,804,103	0.016
260,447,735,069		17	689	1,570	20,223,849	17,233,071	37,456,921	
Adjusted Loss to Payroll Ratio:					0.008	0.007	0.014	
Expected Unlimited Loss to Payroll Ratio:					0.010	0.009	0.019	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.008	0.006	0.014	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.008	0.007	0.014	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.008	0.008	0.016	
Indicated Relativity Change:								-16.0%
Relativity to Statewide Average Loss to Payroll Ratio:								1.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
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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	
2019	12,365,578,190	48	1,158	3,350	18,975,039	22,052,284	41,027,323	0.332
2020	12,231,962,045	31	723	1,647	19,998,702	21,960,558	41,959,260	0.343
2021	13,423,695,202	16	1,270	2,917	22,096,910	24,535,609	46,632,519	0.347
38,021,235,437		95	3,151	7,914	61,070,651	68,548,451	129,619,102	
Adjusted Loss to Payroll Ratio:					0.161	0.180	0.341	
Expected Unlimited Loss to Payroll Ratio:					0.174	0.213	0.387	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.162	0.182	0.344	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.161	0.180	0.341	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.173	0.212	0.385	
Indicated Relativity Change:								-0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								37.7%

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	
2017	134,378,700	3	21	63	463,578	407,004	870,582	0.648
2018	278,419,180	0	55	96	596,107	768,664	1,364,771	0.490
2019	386,891,502	2	56	93	667,922	1,040,381	1,708,303	0.442
2020	331,658,923	0	45	42	666,852	930,687	1,597,539	0.482
2021	484,435,099	0	75	75	1,231,782	1,841,288	3,073,070	0.634
1,615,783,404		5	252	369	3,626,242	4,988,023	8,614,265	
Adjusted Loss to Payroll Ratio:					0.224	0.309	0.533	
Expected Unlimited Loss to Payroll Ratio:					0.236	0.314	0.550	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.220	0.268	0.488	
Credibility:					0.64	0.64		
Indicated Limited Loss to Payroll Ratio:					0.223	0.294	0.517	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.240	0.346	0.586	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								57.4%

E1-1-18 INCLUDES EXPERIENCE OF 8868, 9101, AND 9053

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8874 RHG: 2 NAICS: 54 ILDG: 3 MLDG: 3 CLASS: INSTRUMENT MFG-ELECTRONIC-DESIGN; COMPUTER MFG-DESIGN; TELECOMMUNICATIONS EQUIP MFG-DESIGN; AUDIO/VIDEO PRODUCTS MFG-DESIGN; INTEGRATED CIRCUIT MFG-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	
2019	32,573,059,908	12	137	470	4,350,041	4,343,701	8,693,742	0.027
2020	45,165,270,988	4	106	259	3,748,936	3,204,834	6,953,770	0.015
2021	48,915,966,054	3	115	318	4,336,363	4,830,727	9,167,090	0.019
	126,654,296,950	19	358	1,047	12,435,339	12,379,262	24,814,602	
Adjusted Loss to Payroll Ratio:					0.010	0.010	0.020	
Expected Unlimited Loss to Payroll Ratio:					0.027	0.028	0.056	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.021	0.020	0.041	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.010	0.010	0.020	
Limit Factor:					1.077	1.177		
Indicated (Unlimited) Loss to Payroll Ratio:					0.011	0.012	0.022	
Indicated Relativity Change:								-60.5%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					0.020	0.022	0.042	
Relativity to Statewide Average Loss to Payroll Ratio:								4.1%

E9-1-22 INCLUDES EXPERIENCE OF 8810 AND 8742

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 8875 RHG: 4 NAICS: 61 ILDG: 2 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	
2018	1,694,506,963	8	205	632	3,708,010	3,761,968	7,469,978	0.441
2019	1,951,769,582	12	183	519	3,943,210	3,644,156	7,587,366	0.389
2020	2,100,566,911	1	118	238	2,656,456	2,891,474	5,547,930	0.264
2021	2,524,956,967	5	264	648	5,706,220	5,094,329	10,800,549	0.428
8,271,800,423		26	770	2,037	16,013,896	15,391,927	31,405,823	
Adjusted Loss to Payroll Ratio:					0.194	0.186	0.380	
Expected Unlimited Loss to Payroll Ratio:					0.189	0.229	0.419	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.168	0.173	0.341	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.194	0.186	0.380	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.219	0.248	0.467	
Indicated Relativity Change:								11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								45.7%

Code: 9007 RHG: 2 NAICS: 53 ILDG: 3 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	
2017	216,708,655	9	111	184	2,142,957	1,853,095	3,996,052	1.844
2018	215,709,025	6	107	172	1,954,859	2,022,658	3,977,517	1.844
2019	217,654,793	5	95	141	2,389,082	1,905,119	4,294,201	1.973
2020	227,148,518	6	97	136	3,371,456	2,666,994	6,038,450	2.658
2021	237,681,741	2	103	143	3,013,369	2,468,560	5,481,929	2.306
1,114,902,732		28	513	776	12,871,723	10,916,427	23,788,150	
Adjusted Loss to Payroll Ratio:					1.155	0.979	2.134	
Expected Unlimited Loss to Payroll Ratio:					1.344	1.240	2.584	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.252	1.019	2.271	
Credibility:					1.00	0.95		
Indicated Limited Loss to Payroll Ratio:					1.155	0.981	2.135	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.244	1.155	2.399	
Indicated Relativity Change:								-7.2%
Relativity to Statewide Average Loss to Payroll Ratio:								235.0%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9008 RHG: 2 NAICS: 56 ILDG: 3 MLDG: 3 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	
2019	2,462,415,853	109	2,392	2,752	53,593,699	53,855,692	107,449,391	4.364
2020	2,660,233,714	82	2,189	2,284	53,476,410	54,198,922	107,675,332	4.048
2021	2,953,197,339	34	2,342	2,643	60,382,542	61,789,124	122,171,666	4.137
8,075,846,906		225	6,923	7,679	167,452,651	169,843,738	337,296,389	
Adjusted Loss to Payroll Ratio:					2.073	2.103	4.177	
Expected Unlimited Loss to Payroll Ratio:					2.238	2.512	4.750	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.062	2.123	4.185	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.073	2.103	4.177	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.234	2.475	4.709	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								461.4%

Code: 9009 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 3 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	
2019	805,392,310	21	245	390	7,429,024	7,204,871	14,633,895	1.817
2020	902,760,319	10	225	285	6,797,286	6,429,107	13,226,393	1.465
2021	943,762,545	4	255	366	9,090,744	8,255,714	17,346,458	1.838
2,651,915,174		35	725	1,041	23,317,055	21,889,692	45,206,746	
Adjusted Loss to Payroll Ratio:					0.879	0.825	1.705	
Expected Unlimited Loss to Payroll Ratio:					0.956	1.090	2.046	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.874	0.856	1.730	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.879	0.825	1.705	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					0.965	1.017	1.982	
Indicated Relativity Change:								-3.1%
Relativity to Statewide Average Loss to Payroll Ratio:								194.1%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9010 RHG: 3 NAICS: 53 ILDG: 2 MLDG: 1 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	
2017	181,972,075	11	74	140	2,168,651	2,517,273	4,685,924	2.575
2018	183,015,399	13	96	153	2,401,439	2,854,547	5,255,986	2.872
2019	189,311,437	6	85	124	1,626,748	1,700,799	3,327,547	1.758
2020	196,493,072	9	89	137	2,703,686	3,217,903	5,921,589	3.014
2021	205,321,004	2	88	125	2,054,712	2,284,880	4,339,592	2.114
956,112,987		41	432	679	10,955,236	12,575,401	23,530,637	
Adjusted Loss to Payroll Ratio:					1.146	1.315	2.461	
Expected Unlimited Loss to Payroll Ratio:					1.475	1.713	3.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.349	1.345	2.694	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.146	1.315	2.461	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.257	1.620	2.877	
Indicated Relativity Change:								-9.8%
Relativity to Statewide Average Loss to Payroll Ratio:								281.9%

Code: 9011 RHG: 3 NAICS: 53 ILDG: 3 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	
2019	2,861,224,493	87	1,182	1,976	30,480,843	28,213,912	58,694,755	2.051
2020	2,933,975,454	50	1,277	1,732	35,344,097	32,467,155	67,811,252	2.311
2021	3,133,354,822	31	1,279	1,738	40,203,689	34,269,046	74,472,735	2.377
8,928,554,769		168	3,738	5,446	106,028,628	94,950,113	200,978,742	
Adjusted Loss to Payroll Ratio:					1.188	1.063	2.251	
Expected Unlimited Loss to Payroll Ratio:					1.257	1.332	2.590	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.150	1.046	2.196	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.188	1.063	2.251	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.303	1.310	2.613	
Indicated Relativity Change:								0.9%
Relativity to Statewide Average Loss to Payroll Ratio:								256.0%

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Code: 9015 RHG: 4 NAICS: 53 ILDG: 2 MLDG: 2 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	
2019	1,034,207,914	26	438	667	11,819,677	10,214,841	22,034,518	2.131
2020	1,079,668,403	19	390	495	11,859,140	10,080,139	21,939,279	2.032
2021	1,100,989,961	9	423	597	12,319,441	12,700,089	25,019,530	2.272
	3,214,866,278	54	1,251	1,759	35,998,259	32,995,069	68,993,328	
Adjusted Loss to Payroll Ratio:					1.120	1.026	2.146	
Expected Unlimited Loss to Payroll Ratio:					1.268	1.372	2.640	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.126	0.997	2.123	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.120	1.026	2.146	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.266	1.366	2.632	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								257.9%

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Code: 9016 RHG: 2 NAICS: 71 ILDG: 2 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	
2019	911,313,474	8	321	873	5,259,242	6,038,750	11,297,992	1.240
2020	616,140,480	12	217	443	5,450,528	5,044,834	10,495,362	1.703
2021	695,102,274	4	288	782	6,645,786	7,332,908	13,978,694	2.011
2,222,556,228		24	826	2,098	17,355,556	18,416,492	35,772,048	
Adjusted Loss to Payroll Ratio:					0.781	0.829	1.610	
Expected Unlimited Loss to Payroll Ratio:					0.783	0.967	1.750	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.753	0.883	1.636	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.781	0.829	1.610	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.841	0.975	1.817	
Indicated Relativity Change:								3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								178.0%

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	
2018	436,895,173	19	174	424	4,965,202	5,292,116	10,257,318	2.348
2019	464,579,521	15	201	412	5,265,685	4,921,868	10,187,553	2.193
2020	497,208,026	12	230	359	6,534,189	5,472,246	12,006,435	2.415
2021	509,514,457	7	233	395	5,521,175	6,170,229	11,691,404	2.295
1,908,197,177		53	838	1,590	22,286,251	21,856,458	44,142,709	
Adjusted Loss to Payroll Ratio:					1.168	1.145	2.313	
Expected Unlimited Loss to Payroll Ratio:					1.440	1.413	2.854	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.303	1.141	2.445	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.168	1.145	2.313	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.282	1.411	2.692	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								263.8%

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Code: 9033 RHG: 2 NAICS: 92 ILDG: 1 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	
2017	11,047,456	1	4	15	48,844	45,228	94,072	0.852
2018	10,799,857	0	3	20	18,898	26,029	44,927	0.416
2019	14,041,047	0	8	15	227,649	133,789	361,438	2.574
2020	15,221,841	2	4	14	194,183	85,409	279,592	1.837
2021	14,275,241	0	9	9	324,249	230,542	554,791	3.886
65,385,442		3	28	73	813,822	520,996	1,334,818	
Adjusted Loss to Payroll Ratio:					1.245	0.797	2.041	
Expected Unlimited Loss to Payroll Ratio:					1.193	1.312	2.505	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.004	1.061	2.065	
Credibility:					0.34	0.31		
Indicated Limited Loss to Payroll Ratio:					1.085	0.978	2.063	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.169	1.151	2.320	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								227.3%

Code: 9043 RHG: 2 NAICS: 62 ILDG: 3 MLDG: 3 CLASS: HOSPITALS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	8,928,366,131	70	1,807	4,683	51,112,776	33,641,528	84,754,304	0.949
2020	9,924,033,529	51	2,081	4,156	61,225,494	41,110,900	102,336,394	1.031
2021	11,414,816,447	18	2,340	4,301	83,568,225	51,380,285	134,948,510	1.182
30,267,216,107		139	6,228	13,140	195,906,496	126,132,713	322,039,209	
Adjusted Loss to Payroll Ratio:					0.647	0.417	1.064	
Expected Unlimited Loss to Payroll Ratio*:					0.658	0.514	1.171	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.709	0.493	1.202	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.647	0.417	1.064	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.697	0.491	1.188	
Indicated Relativity Change:								1.4%
Relativity to Statewide Average Loss to Payroll Ratio:								116.4%

*REFLECTS AN ADDITIONAL ADJUSTMENT OF 0.83 TO REFLECT THE ANNUAL PAYROLL LIMITATION EFFECTIVE FOR THIS CLASSIFICATION 9-1-24.

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Code: 9048 RHG: 2 NAICS: 72 ILDG: 3 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	
2017	232,580,256	6	79	378	2,038,813	2,744,791	4,783,604	2.057
2018	248,548,238	7	83	363	1,405,746	1,863,578	3,269,324	1.315
2019	220,324,021	3	69	332	927,325	1,355,875	2,283,200	1.036
2020	163,750,308	3	34	122	945,191	1,095,132	2,040,323	1.246
2021	216,999,829	2	78	267	2,003,610	2,121,844	4,125,454	1.901
1,082,202,652		21	343	1,462	7,320,684	9,181,220	16,501,905	
Adjusted Loss to Payroll Ratio:					0.676	0.848	1.525	
Expected Unlimited Loss to Payroll Ratio:					0.639	0.967	1.606	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.588	0.850	1.438	
Credibility:					0.81	0.85		
Indicated Limited Loss to Payroll Ratio:					0.659	0.849	1.508	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.710	0.999	1.709	
Indicated Relativity Change:								6.5%
Relativity to Statewide Average Loss to Payroll Ratio:								167.5%

Code: 9050 RHG: 1 NAICS: 72 ILDG: 3 MLDG: 3 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	
2019	3,875,683,974	159	3,659	5,343	71,257,258	71,953,162	143,210,420	3.695
2020	2,778,764,069	62	2,335	2,933	53,557,731	52,854,106	106,411,837	3.829
2021	3,759,468,630	37	2,615	3,779	67,806,381	66,550,274	134,356,655	3.574
10,413,916,673		258	8,609	12,055	192,621,369	191,357,542	383,978,911	
Adjusted Loss to Payroll Ratio:					1.850	1.838	3.687	
Expected Unlimited Loss to Payroll Ratio:					2.076	2.240	4.316	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.937	2.044	3.981	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.850	1.838	3.687	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.966	2.085	4.051	
Indicated Relativity Change:								-6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								396.9%

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Code: 9053 RHG: 1 NAICS: 71 ILDG: 2 MLDG: 2 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	
2019	1,366,890,983	15	330	636	6,073,301	7,488,925	13,562,226	0.992
2020	776,862,469	1	175	289	2,951,726	3,699,104	6,650,830	0.856
2021	1,172,059,275	1	228	388	5,505,382	4,801,011	10,306,393	0.879
3,315,812,727		17	733	1,313	14,530,408	15,989,040	30,519,448	
Adjusted Loss to Payroll Ratio:					0.438	0.482	0.920	
Expected Unlimited Loss to Payroll Ratio:					0.440	0.557	0.997	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.429	0.527	0.956	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.438	0.482	0.920	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.466	0.547	1.013	
Indicated Relativity Change:								1.6%
Relativity to Statewide Average Loss to Payroll Ratio:								99.2%

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.

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	
2017	107,005,010	2	82	94	1,748,216	1,270,521	3,018,737	2.821
2018	137,158,185	1	61	102	852,546	814,569	1,667,115	1.215
2019	161,768,457	4	92	105	1,849,839	1,800,345	3,650,184	2.256
2020	61,683,044	0	20	26	368,710	384,021	752,731	1.220
2021	134,362,492	1	44	47	979,327	879,620	1,858,947	1.384
601,977,188		8	299	374	5,798,638	5,149,077	10,947,715	
Adjusted Loss to Payroll Ratio:					0.963	0.855	1.819	
Expected Unlimited Loss to Payroll Ratio:					1.271	1.248	2.519	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.151	1.063	2.214	
Credibility:					0.84	0.76		
Indicated Limited Loss to Payroll Ratio:					0.992	0.905	1.898	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.055	1.027	2.082	
Indicated Relativity Change:								-17.3%
Relativity to Statewide Average Loss to Payroll Ratio:								204.0%

E1-1-18 INCLUDES EXPERIENCE OF 9053

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Code: 9059 RHG: 2 NAICS: 62 ILDG: 2 MLDG: 2 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	
2019	2,180,408,797	30	648	1,399	12,888,366	12,953,893	25,842,259	1.185
2020	1,943,822,911	10	491	866	9,225,994	10,061,053	19,287,047	0.992
2021	2,385,632,690	5	667	1,250	11,417,692	13,080,416	24,498,108	1.027
6,509,864,398		45	1,806	3,515	33,532,051	36,095,363	69,627,414	
Adjusted Loss to Payroll Ratio:					0.515	0.554	1.070	
Expected Unlimited Loss to Payroll Ratio:					0.597	0.729	1.326	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.644	0.700	1.344	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.515	0.554	1.070	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.555	0.653	1.208	
Indicated Relativity Change:								-8.9%
Relativity to Statewide Average Loss to Payroll Ratio:								118.3%

Code: 9060 RHG: 2 NAICS: 71 ILDG: 3 MLDG: 3 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	
2019	1,053,528,212	23	505	990	12,181,904	12,021,178	24,203,082	2.297
2020	1,037,954,541	19	439	798	9,744,781	10,086,969	19,831,750	1.911
2021	1,230,493,456	10	549	993	13,712,815	13,053,138	26,765,953	2.175
3,321,976,209		52	1,493	2,781	35,639,500	35,161,285	70,800,785	
Adjusted Loss to Payroll Ratio:					1.073	1.058	2.131	
Expected Unlimited Loss to Payroll Ratio:					1.092	1.170	2.262	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.050	1.068	2.118	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.073	1.058	2.131	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.156	1.246	2.402	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								235.3%

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Code: 9061 RHG: 2 NAICS: 71 ILDG: 2 MLDG: 1 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	
2017	210,777,652	8	111	165	2,479,395	3,055,602	5,534,997	2.626
2018	217,045,094	9	127	243	3,043,117	2,910,388	5,953,505	2.743
2019	199,888,409	6	108	152	3,070,990	2,440,960	5,511,950	2.758
2020	134,025,428	2	66	74	1,765,498	1,514,707	3,280,205	2.447
2021	216,083,872	4	95	140	2,495,301	1,941,229	4,436,530	2.053
977,820,455		29	507	774	12,854,301	11,862,886	24,717,187	
Adjusted Loss to Payroll Ratio:					1.315	1.213	2.528	
Expected Unlimited Loss to Payroll Ratio:					1.278	1.273	2.551	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.229	1.162	2.391	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					1.315	1.209	2.523	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.416	1.423	2.839	
Indicated Relativity Change:								11.3%
Relativity to Statewide Average Loss to Payroll Ratio:								278.2%

Code: 9066 RHG: 2 NAICS: 81 ILDG: 2 MLDG: 3 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	
2017	259,328,461	13	111	184	2,096,457	1,815,323	3,911,780	1.508
2018	267,670,045	15	118	195	2,818,327	2,978,911	5,797,238	2.166
2019	271,635,537	7	110	183	2,172,635	2,568,169	4,740,804	1.745
2020	267,689,434	4	86	132	2,212,138	2,389,127	4,601,265	1.719
2021	283,324,221	4	112	144	2,966,384	3,313,068	6,279,452	2.216
1,349,647,698		43	537	838	12,265,941	13,064,598	25,330,538	
Adjusted Loss to Payroll Ratio:					0.909	0.968	1.877	
Expected Unlimited Loss to Payroll Ratio:					0.977	1.103	2.079	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.873	0.905	1.778	
Credibility:					1.00	0.98		
Indicated Limited Loss to Payroll Ratio:					0.909	0.967	1.876	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.979	1.138	2.117	
Indicated Relativity Change:								1.8%
Relativity to Statewide Average Loss to Payroll Ratio:								207.4%

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Effective September 1, 2024 (Proposed)

Code: 9067 RHG: 1 NAICS: 71 ILDG: 1 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	
2017	272,947,597	4	90	268	1,068,749	1,538,917	2,607,666	0.955
2018	281,913,617	5	79	297	1,029,438	1,570,325	2,599,763	0.922
2019	282,257,386	3	66	199	1,425,927	1,717,877	3,143,804	1.114
2020	219,854,522	7	37	106	1,185,982	1,572,084	2,758,066	1.254
2021	269,539,161	0	59	161	673,734	1,186,392	1,860,126	0.690
1,326,512,284		19	331	1,031	5,383,830	7,585,594	12,969,424	
Adjusted Loss to Payroll Ratio:					0.406	0.572	0.978	
Expected Unlimited Loss to Payroll Ratio:					0.488	0.621	1.109	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.476	0.588	1.063	
Credibility:					0.79	0.79		
Indicated Limited Loss to Payroll Ratio:					0.421	0.575	0.996	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.447	0.653	1.100	
Indicated Relativity Change:								-0.8%
Relativity to Statewide Average Loss to Payroll Ratio:								107.7%

Code: 9069 RHG: 1 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	
2019	496,467,280	11	325	260	7,577,192	7,533,025	15,110,217	3.044
2020	257,155,967	5	417	105	9,129,752	8,099,854	17,229,606	6.700
2021	505,216,142	2	199	209	5,081,657	4,230,660	9,312,317	1.843
1,258,839,389		18	941	574	21,788,602	19,863,538	41,652,139	
Adjusted Loss to Payroll Ratio:					1.731	1.578	3.309	
Expected Unlimited Loss to Payroll Ratio:					1.634	1.641	3.276	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.593	1.554	3.147	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.731	1.578	3.309	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.840	1.790	3.630	
Indicated Relativity Change:								10.8%
Relativity to Statewide Average Loss to Payroll Ratio:								355.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9070 RHG: 1 NAICS: 62 ILDG: 3 MLDG: 3 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	
2019	1,971,479,695	58	1,370	3,531	27,815,133	29,035,133	56,850,266	2.884
2020	2,076,537,980	32	1,299	3,191	27,992,385	30,600,014	58,592,399	2.822
2021	2,104,328,497	15	1,242	3,092	27,118,851	32,425,544	59,544,395	2.830
	6,152,346,172	105	3,911	9,814	82,926,368	92,060,691	174,987,059	
Adjusted Loss to Payroll Ratio:					1.348	1.496	2.844	
Expected Unlimited Loss to Payroll Ratio:					1.448	1.765	3.212	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.582	1.758	3.341	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.348	1.496	2.844	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.433	1.698	3.130	
Indicated Relativity Change:								-2.6%
Relativity to Statewide Average Loss to Payroll Ratio:								306.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9081 RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3 CLASS: RESTAURANTS - N.O.C.

Code: 9058 RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3 CLASS: HOTELS, MOTELS OR SHORT-TERM RESIDENTIAL HOUSING - FOOD OR BEVERAGE EMPLOYEES

Code: 9080 RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3 CLASS: RESTAURANTS - FULL SERVICE

Code: 9082 RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3 CLASS: CATERERS - NOT RESTAURANTS

Code: 9083 RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3 CLASS: RESTAURANTS - FAST FOOD OR FAST CASUAL

Code: 9084 RHG: 1 NAICS: 72 ILDG: 2 MLDG: 3 CLASS: BARS OR TAVERNS - NOT RESTAURANTS

POLICY YEAR	ADJUSTED PAYROLL (P/R)	CLAIM COUNTS			ADJUSTED LOSSES			ADJ. LOSS TO P/R (00s)
		SERIOUS	NON-SERIOUS	MEDICAL-ONLY	INDEMNITY	MEDICAL	TOTAL	
2019	25,706,314,055	450	13,431	22,747	190,156,635	220,230,904	410,387,539	1.596
2020	21,239,838,139	205	9,995	14,880	159,367,403	185,021,684	344,389,087	1.621
2021	28,849,075,554	88	12,453	20,259	218,905,201	253,265,993	472,171,194	1.637
75,795,227,748		743	35,879	57,886	568,429,238	658,518,581	1,226,947,820	
Adjusted Loss to Payroll Ratio:					0.750	0.869	1.619	
Expected Unlimited Loss to Payroll Ratio:					0.827	1.044	1.871	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.772	0.952	1.724	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.750	0.869	1.619	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.797	0.986	1.783	
Indicated Relativity Change:								-4.7%
Relativity to Statewide Average Loss to Payroll Ratio:								174.7%

E9-1-24 INCLUDES EXPERIENCE OF 9079 D9-1-24

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9085 RHG: 2 NAICS: 62 ILDG: 2 MLDG: 2 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	
2019	827,189,766	14	357	600	5,767,732	6,374,787	12,142,519	1.468
2020	993,345,778	19	385	484	8,184,266	7,462,171	15,646,437	1.575
2021	1,035,821,700	12	387	554	8,425,492	8,354,254	16,779,746	1.620
2,856,357,244		45	1,129	1,638	22,377,490	22,191,213	44,568,703	
Adjusted Loss to Payroll Ratio:					0.783	0.777	1.560	
Expected Unlimited Loss to Payroll Ratio:					0.879	0.921	1.800	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.948	0.885	1.832	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.783	0.777	1.560	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.844	0.914	1.759	
Indicated Relativity Change:								-2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								172.3%

Code: 9092 RHG: 2 NAICS: 71 ILDG: 3 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	
2017	164,413,548	4	57	137	661,100	1,058,495	1,719,595	1.046
2018	185,869,712	5	57	157	1,893,395	1,333,942	3,227,337	1.736
2019	157,378,268	1	42	117	495,597	580,467	1,076,064	0.684
2020	70,209,585	0	19	41	212,243	410,701	622,944	0.887
2021	159,120,862	1	52	96	1,034,724	964,651	1,999,375	1.257
736,991,975		11	227	548	4,297,058	4,348,256	8,645,315	
Adjusted Loss to Payroll Ratio:					0.583	0.590	1.173	
Expected Unlimited Loss to Payroll Ratio:					0.544	0.658	1.202	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.523	0.601	1.124	
Credibility:					0.65	0.63		
Indicated Limited Loss to Payroll Ratio:					0.562	0.594	1.156	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.605	0.699	1.305	
Indicated Relativity Change:								8.5%
Relativity to Statewide Average Loss to Payroll Ratio:								127.8%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9095 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 1 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	
2017	64,573,270	1	28	63	397,424	366,589	764,013	1.183
2018	61,614,522	3	28	71	465,733	812,326	1,278,059	2.074
2019	61,704,857	3	12	42	654,564	498,240	1,152,804	1.868
2020	48,837,668	0	12	24	269,521	265,824	535,345	1.096
2021	69,253,463	2	22	31	1,041,567	1,130,463	2,172,030	3.136
305,983,779		9	102	231	2,828,808	3,073,442	5,902,251	
Adjusted Loss to Payroll Ratio:					0.924	1.004	1.929	
Expected Unlimited Loss to Payroll Ratio:					0.852	1.121	1.973	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.781	0.905	1.686	
Credibility:					0.54	0.52		
Indicated Limited Loss to Payroll Ratio:					0.858	0.957	1.815	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.970	1.274	2.244	
Indicated Relativity Change:								13.7%
Relativity to Statewide Average Loss to Payroll Ratio:								219.8%

Code: 9096 RHG: 1 NAICS: 56 ILDG: 2 MLDG: 2 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	
2017	80,983,113	6	119	135	1,892,733	2,410,277	4,303,010	5.313
2018	91,391,809	9	108	124	2,190,493	2,300,885	4,491,378	4.914
2019	88,278,112	2	113	109	2,045,731	2,507,058	4,552,789	5.157
2020	92,994,867	1	94	94	1,584,038	1,967,485	3,551,523	3.819
2021	110,221,504	4	137	106	3,397,988	3,503,967	6,901,955	6.262
463,869,405		22	571	568	11,110,983	12,689,672	23,800,655	
Adjusted Loss to Payroll Ratio:					2.395	2.736	5.131	
Expected Unlimited Loss to Payroll Ratio:					2.630	3.197	5.827	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.456	2.804	5.260	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.395	2.736	5.131	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					2.546	3.104	5.650	
Indicated Relativity Change:								-3.0%
Relativity to Statewide Average Loss to Payroll Ratio:								553.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

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	
2017	141,793,382	3	72	101	1,644,193	970,191	2,614,384	1.844
2018	152,061,332	6	68	114	1,272,214	1,540,400	2,812,614	1.850
2019	165,774,494	7	83	98	1,896,330	1,351,614	3,247,944	1.959
2020	182,636,061	2	80	82	1,852,957	1,624,917	3,477,874	1.904
2021	207,776,222	1	89	123	1,910,315	1,964,717	3,875,032	1.865
850,041,491		19	392	518	8,576,009	7,451,840	16,027,850	
Adjusted Loss to Payroll Ratio:					1.009	0.877	1.886	
Expected Unlimited Loss to Payroll Ratio:					1.106	1.052	2.158	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.001	0.850	1.851	
Credibility:					0.91	0.79		
Indicated Limited Loss to Payroll Ratio:					1.008	0.871	1.879	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.106	1.073	2.179	
Indicated Relativity Change:								1.0%
Relativity to Statewide Average Loss to Payroll Ratio:								213.5%

Code: 9101 RHG: 4 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	
2019	743,924,827	23	402	730	9,245,994	7,136,154	16,382,148	2.202
2020	663,278,639	8	284	420	9,253,635	7,825,603	17,079,238	2.575
2021	797,297,540	4	336	540	7,585,029	6,309,599	13,894,628	1.743
2,204,501,006		35	1,022	1,690	26,084,658	21,271,356	47,356,014	
Adjusted Loss to Payroll Ratio:					1.183	0.965	2.148	
Expected Unlimited Loss to Payroll Ratio:					1.366	1.387	2.753	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.213	1.046	2.259	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.183	0.965	2.148	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.338	1.285	2.622	
Indicated Relativity Change:								-4.8%
Relativity to Statewide Average Loss to Payroll Ratio:								256.9%

E1-1-18 EXPERIENCE RELATED TO FITNESS INSTRUCTION PROGRAMS OR STUDIOS TRANSFERRED TO CODE 8870; 8870 E1-1-18

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9151 RHG: 1 NAICS: 71 ILDG: 1 MLDG: 3 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	
2017	233,620,827	1	13	35	212,064	226,885	438,949	0.188
2018	268,000,084	0	12	19	433,554	303,506	737,060	0.275
2019	247,720,596	0	3	16	180,804	155,901	336,705	0.136
2020	127,027,784	0	2	4	27,916	39,724	67,640	0.053
2021	220,037,355	0	8	10	224,393	272,435	496,828	0.226
1,096,406,646		1	38	84	1,078,733	998,451	2,077,184	
Adjusted Loss to Payroll Ratio:					0.098	0.091	0.189	
Expected Unlimited Loss to Payroll Ratio:					0.158	0.149	0.307	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.154	0.141	0.295	
Credibility:					0.47	0.41		
Indicated Limited Loss to Payroll Ratio:					0.128	0.121	0.249	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.136	0.137	0.273	
Indicated Relativity Change:								-11.1%
Relativity to Statewide Average Loss to Payroll Ratio:								26.7%

Code: 9154 RHG: 4 NAICS: 71 ILDG: 1 MLDG: 1 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	
2018	1,071,955,588	21	273	650	7,162,850	7,789,046	14,951,896	1.395
2019	948,828,598	14	196	444	6,931,277	5,647,375	12,578,652	1.326
2020	409,019,869	2	61	80	1,918,914	1,469,388	3,388,302	0.828
2021	694,809,658	3	132	293	3,774,831	3,127,054	6,901,885	0.993
3,124,613,713		40	662	1,467	19,787,871	18,032,862	37,820,734	
Adjusted Loss to Payroll Ratio:					0.633	0.577	1.210	
Expected Unlimited Loss to Payroll Ratio:					0.671	0.684	1.356	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.615	0.553	1.168	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.633	0.577	1.210	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.716	0.768	1.484	
Indicated Relativity Change:								9.5%
Relativity to Statewide Average Loss to Payroll Ratio:								145.4%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9155 RHG: 2 NAICS: 51 ILDG: 1 MLDG: 1 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	
2017	315,398,160	3	82	303	1,192,102	1,622,404	2,814,506	0.892
2018	366,593,423	2	80	323	879,798	888,924	1,768,722	0.482
2019	315,731,436	0	72	251	648,185	687,256	1,335,441	0.423
2020	85,615,895	0	10	43	127,375	195,704	323,079	0.377
2021	257,169,097	0	56	158	397,252	849,637	1,246,889	0.485
1,340,508,010		5	300	1,078	3,244,712	4,243,925	7,488,636	
Adjusted Loss to Payroll Ratio:					0.242	0.317	0.559	
Expected Unlimited Loss to Payroll Ratio:					0.285	0.392	0.677	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.262	0.339	0.601	
Credibility:					0.64	0.65		
Indicated Limited Loss to Payroll Ratio:					0.249	0.325	0.574	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.269	0.382	0.651	
Indicated Relativity Change:								-3.8%
Relativity to Statewide Average Loss to Payroll Ratio:								63.8%

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	
2017	109,358,084	3	70	157	1,479,519	1,097,401	2,576,920	2.356
2018	116,054,161	3	59	159	1,321,597	968,392	2,289,989	1.973
2019	104,356,097	1	59	109	1,113,847	1,088,421	2,202,268	2.110
2020	45,156,627	0	19	36	306,539	392,429	698,968	1.548
2021	117,148,819	0	70	101	2,190,936	1,356,311	3,547,247	3.028
492,073,788		7	277	562	6,412,437	4,902,953	11,315,391	
Adjusted Loss to Payroll Ratio:					1.303	0.996	2.300	
Expected Unlimited Loss to Payroll Ratio:					1.253	1.119	2.372	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.221	1.060	2.281	
Credibility:					0.77	0.67		
Indicated Limited Loss to Payroll Ratio:					1.285	1.017	2.302	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.365	1.154	2.520	
Indicated Relativity Change:								6.2%
Relativity to Statewide Average Loss to Payroll Ratio:								246.9%

INCLUDES EXPERIENCE OF CIRCUS EMPLOYERS FROM 9185 9-1-22

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9180 RHG: 5 NAICS: 71 ILDG: 3 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	
2017	177,720,687	9	63	231	1,333,711	1,663,414	2,997,125	1.686
2018	199,127,686	6	88	283	1,742,702	2,261,011	4,003,713	2.011
2019	185,740,326	4	55	221	1,504,261	1,828,436	3,332,697	1.794
2020	140,921,497	0	60	108	969,501	1,621,410	2,590,911	1.839
2021	204,413,010	2	83	211	1,901,968	2,038,869	3,940,837	1.928
907,923,206		21	349	1,054	7,452,143	9,413,140	16,865,283	
Adjusted Loss to Payroll Ratio:					0.821	1.037	1.858	
Expected Unlimited Loss to Payroll Ratio:					0.860	1.245	2.105	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.772	0.960	1.732	
Credibility:					0.82	0.82		
Indicated Limited Loss to Payroll Ratio:					0.812	1.023	1.835	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					0.937	1.427	2.364	
Indicated Relativity Change:								12.3%
Relativity to Statewide Average Loss to Payroll Ratio:								231.6%

EXPERIENCE OF EVENT MARKET, FESTIVAL OR TRADE SHOW OPERATION TRANSFERRED TO CODE 9095 1-1-14

Code: 9181 RHG: 3 NAICS: 71 ILDG: 4 MLDG: 4 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	
2018	136,249,622	22	145	731	5,421,767	4,870,519	10,292,286	7.554
2019	153,437,706	16	139	832	5,321,098	5,952,077	11,273,175	7.347
2020	136,797,450	6	82	483	3,143,423	3,740,724	6,884,147	5.032
2021	166,673,850	3	67	753	3,346,363	6,831,977	10,178,340	6.107
593,158,628		47	433	2,799	17,232,651	21,395,296	38,627,947	
Adjusted Loss to Payroll Ratio:					2.905	3.607	6.512	
Expected Unlimited Loss to Payroll Ratio:					3.338	4.178	7.516	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					3.151	3.644	6.796	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.905	3.607	6.512	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					3.188	4.443	7.631	
Indicated Relativity Change:								1.5%
Relativity to Statewide Average Loss to Payroll Ratio:								747.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9182 RHG: 4 NAICS: 71 ILDG: 2 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	
2017	455,349,867	3	50	166	800,155	1,340,518	2,140,673	0.470
2018	482,970,607	5	87	186	2,276,041	2,275,993	4,552,034	0.943
2019	544,023,252	8	67	175	1,986,017	2,604,490	4,590,507	0.844
2020	453,837,879	1	32	55	515,643	603,729	1,119,372	0.247
2021	541,870,659	0	87	162	1,908,776	3,078,259	4,987,035	0.920
2,478,052,264		17	323	744	7,486,632	9,902,989	17,389,621	
Adjusted Loss to Payroll Ratio:					0.302	0.400	0.702	
Expected Unlimited Loss to Payroll Ratio:					0.339	0.457	0.797	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.311	0.369	0.680	
Credibility:					0.86	0.84		
Indicated Limited Loss to Payroll Ratio:					0.303	0.395	0.698	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.343	0.526	0.869	
Indicated Relativity Change:								9.0%
Relativity to Statewide Average Loss to Payroll Ratio:								85.1%

Code: 9184 RHG: 2 NAICS: 71 ILDG: 2 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	
2017	90,615,563	6	80	227	1,517,299	3,190,786	4,708,085	5.196
2018	87,985,214	0	79	271	1,033,900	2,038,978	3,072,878	3.492
2019	75,481,994	0	81	170	686,496	2,383,641	3,070,137	4.067
2020	87,713,825	0	99	247	550,989	2,491,253	3,042,242	3.468
2021	91,761,435	0	61	350	559,718	2,137,674	2,697,392	2.940
433,558,031		6	400	1,265	4,348,402	12,242,331	16,590,733	
Adjusted Loss to Payroll Ratio:					1.003	2.824	3.827	
Expected Unlimited Loss to Payroll Ratio:					1.843	3.829	5.672	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.772	3.495	5.266	
Credibility:					0.85	1.00		
Indicated Limited Loss to Payroll Ratio:					1.115	2.824	3.938	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					1.201	3.324	4.524	
Indicated Relativity Change:								-20.2%
Relativity to Statewide Average Loss to Payroll Ratio:								443.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9185 RHG: 5 NAICS: 71 ILDG: 1 MLDG: 1 CLASS: CARNIVALS

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	5,602,459	1	3	9	336,151	192,660	528,811	9.439
2018	6,136,695	0	2	2	261	7,029	7,290	0.119
2019	5,546,516	0	1	8	16,681	67,101	83,782	1.511
2020	939,240	0	0	1	0	291	291	0.031
2021	5,344,515	0	2	3	12,211	215,271	227,482	4.256
23,569,425		1	8	23	365,304	482,352	847,656	
Adjusted Loss to Payroll Ratio:					1.550	2.047	3.596	
Expected Unlimited Loss to Payroll Ratio:					2.481	3.808	6.289	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.228	2.936	5.164	
Credibility:					0.29	0.30		
Indicated Limited Loss to Payroll Ratio:					2.030	2.670	4.700	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					2.342	3.724	6.066	
Indicated Relativity Change:								-3.5%
Relativity to Statewide Average Loss to Payroll Ratio:								594.3%

EXPERIENCE OF CIRCUS EMPLOYERS TRANSFERRED TO 9156 9-1-22

Code: 9220 RHG: 4 NAICS: 81 ILDG: 4 MLDG: 3 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	
2017	84,338,550	10	76	138	1,992,827	1,454,473	3,447,300	4.087
2018	89,637,100	6	52	123	1,545,112	1,219,877	2,764,989	3.085
2019	98,134,442	5	96	137	2,189,919	2,010,259	4,200,178	4.280
2020	97,579,938	5	85	91	2,504,556	1,854,813	4,359,369	4.467
2021	243,052,470	3	83	106	3,760,485	3,526,322	7,286,807	2.998
612,742,500		29	392	595	11,992,899	10,065,745	22,058,644	
Adjusted Loss to Payroll Ratio:					1.957	1.643	3.600	
Expected Unlimited Loss to Payroll Ratio:					2.369	2.284	4.653	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.018	1.658	3.676	
Credibility:					1.00	0.91		
Indicated Limited Loss to Payroll Ratio:					1.957	1.644	3.601	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.213	2.189	4.402	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								431.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

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	
2017	203,357,780	5	48	85	2,010,344	1,527,493	3,537,837	1.740
2018	215,414,649	8	62	96	3,133,186	1,899,082	5,032,268	2.336
2019	223,879,686	6	41	105	2,294,699	1,946,882	4,241,581	1.895
2020	211,328,204	2	48	78	2,435,030	1,786,826	4,221,856	1.998
2021	206,370,068	1	55	61	2,630,105	1,622,702	4,252,807	2.061
1,060,350,387		22	254	425	12,503,364	8,782,986	21,286,350	
Adjusted Loss to Payroll Ratio:					1.179	0.828	2.007	
Expected Unlimited Loss to Payroll Ratio:					1.384	1.137	2.521	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.191	0.812	2.003	
Credibility:					1.00	0.84		
Indicated Limited Loss to Payroll Ratio:					1.179	0.826	2.005	
Limit Factor:					1.154	1.395		
Selected (Unlimited) Loss to Payroll Ratio:					1.361	1.152	2.512	
Indicated Relativity Change:								-0.3%
Relativity to Statewide Average Loss to Payroll Ratio:								246.1%

Code: 9403 RHG: 4 NAICS: 56 ILDG: 2 MLDG: 1 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	
2019	1,184,849,570	46	642	1,214	24,835,286	15,827,695	40,662,981	3.432
2020	1,240,862,917	23	843	1,136	31,526,855	18,078,428	49,605,283	3.998
2021	1,398,877,742	18	844	1,276	33,642,779	21,518,289	55,161,068	3.943
3,824,590,229		87	2,329	3,626	90,004,920	55,424,411	145,429,331	
Adjusted Loss to Payroll Ratio:					2.353	1.449	3.802	
Expected Unlimited Loss to Payroll Ratio:					2.651	1.838	4.489	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.328	1.374	3.702	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.353	1.449	3.802	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					2.661	1.929	4.590	
Indicated Relativity Change:								2.3%
Relativity to Statewide Average Loss to Payroll Ratio:								449.7%

INCLUDES EXPERIENCE OF 8264 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9410 RHG: 1 NAICS: 92 ILDG: 1 MLDG: 1 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	
2017	122,658,276	1	22	70	207,841	260,627	468,468	0.382
2018	126,965,535	0	23	46	274,758	244,412	519,170	0.409
2019	136,190,366	0	21	33	211,406	399,561	610,967	0.449
2020	155,900,827	1	12	30	267,512	441,009	708,521	0.454
2021	162,142,188	2	11	25	517,879	894,453	1,412,332	0.871
703,857,192		4	89	204	1,479,395	2,240,061	3,719,456	
Adjusted Loss to Payroll Ratio:					0.210	0.318	0.528	
Expected Unlimited Loss to Payroll Ratio:					0.249	0.345	0.594	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.212	0.290	0.502	
Credibility:					0.47	0.48		
Indicated Limited Loss to Payroll Ratio:					0.211	0.303	0.515	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.225	0.344	0.569	
Indicated Relativity Change:								-4.2%
Relativity to Statewide Average Loss to Payroll Ratio:								55.7%

Code: 9420 RHG: 2 NAICS: 92 ILDG: 1 MLDG: 3 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	
2017	31,522,282	3	43	98	654,415	901,938	1,556,353	4.937
2018	31,932,215	4	42	91	719,647	797,455	1,517,102	4.751
2019	23,705,314	1	42	123	541,169	535,290	1,076,459	4.541
2020	28,048,279	3	19	38	827,584	965,834	1,793,418	6.394
2021	25,136,044	0	26	24	403,155	566,350	969,505	3.857
140,344,133		11	172	374	3,145,970	3,766,868	6,912,838	
Adjusted Loss to Payroll Ratio:					2.242	2.684	4.926	
Expected Unlimited Loss to Payroll Ratio:					2.701	3.784	6.485	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.274	3.061	5.334	
Credibility:					0.63	0.65		
Indicated Limited Loss to Payroll Ratio:					2.253	2.816	5.069	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.428	3.314	5.742	
Indicated Relativity Change:								-11.5%
Relativity to Statewide Average Loss to Payroll Ratio:								562.5%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9422 RHG: 2 NAICS: 92 ILDG: 1 MLDG: 1 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	
2017	1,150,987	0	2	15	17,367	9,162	26,529	2.305
2018	745,331	0	0	5	0	1,547	1,547	0.208
2019	77,766	0	0	0	0	0	0	0.000
2020	50,024	0	0	0	0	0	0	0.000
2021	190,991	0	0	0	0	0	0	0.000
	2,215,099	0	2	20	17,367	10,709	28,076	
Adjusted Loss to Payroll Ratio:					0.784	0.483	1.267	
Expected Unlimited Loss to Payroll Ratio:					0.592	0.666	1.258	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.498	0.539	1.037	
Credibility:					0.07	0.06		
Indicated Limited Loss to Payroll Ratio:					0.517	0.535	1.052	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					0.557	0.630	1.187	
Indicated Relativity Change:								-5.6%
Relativity to Statewide Average Loss to Payroll Ratio:								116.3%

Code: 9424 RHG: 3 NAICS: 56 ILDG: 2 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	
2019	548,943,764	24	328	732	11,242,742	9,218,334	20,461,076	3.727
2020	555,827,642	14	281	621	8,991,993	6,765,076	15,757,069	2.835
2021	595,096,033	7	287	585	8,438,451	7,319,244	15,757,695	2.648
	1,699,867,439	45	896	1,938	28,673,187	23,302,654	51,975,841	
Adjusted Loss to Payroll Ratio:					1.687	1.371	3.058	
Expected Unlimited Loss to Payroll Ratio:					1.993	1.869	3.862	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.803	1.510	3.313	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.687	1.371	3.058	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.851	1.689	3.539	
Indicated Relativity Change:								-8.4%
Relativity to Statewide Average Loss to Payroll Ratio:								346.8%

INCLUDES EXPERIENCE OF 8264 AND 8265 D1-1-19

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9426 RHG: 3 NAICS: 56 ILDG: 1 MLDG: 2 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	
2017	117,572,903	11	71	86	2,082,886	1,787,429	3,870,315	3.292
2018	130,377,401	7	74	134	1,985,383	1,878,081	3,863,464	2.963
2019	139,795,047	6	50	130	2,146,605	2,268,682	4,415,287	3.158
2020	152,573,517	11	93	129	4,845,067	3,436,729	8,281,796	5.428
2021	136,420,862	2	79	123	1,681,842	1,745,543	3,427,385	2.512
676,739,729		37	367	602	12,741,783	11,116,463	23,858,246	
Adjusted Loss to Payroll Ratio:					1.883	1.643	3.525	
Expected Unlimited Loss to Payroll Ratio:					1.618	1.721	3.339	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.464	1.390	2.854	
Credibility:					0.96	0.87		
Indicated Limited Loss to Payroll Ratio:					1.867	1.611	3.478	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					2.049	1.984	4.033	
Indicated Relativity Change:								20.8%
Relativity to Statewide Average Loss to Payroll Ratio:								395.2%

Code: 9501 RHG: 1 NAICS: 81 ILDG: 1 MLDG: 3 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	
2017	185,806,716	12	107	223	2,800,243	2,770,254	5,570,497	2.998
2018	193,519,079	12	111	166	2,844,621	2,709,117	5,553,738	2.870
2019	217,360,124	7	110	151	2,530,712	2,660,178	5,190,890	2.388
2020	187,952,013	4	99	127	2,306,178	2,086,669	4,392,847	2.337
2021	197,812,050	0	89	124	1,794,322	2,194,238	3,988,560	2.016
982,449,982		35	516	791	12,276,077	12,420,456	24,696,533	
Adjusted Loss to Payroll Ratio:					1.250	1.264	2.514	
Expected Unlimited Loss to Payroll Ratio:					1.401	1.518	2.919	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.269	1.293	2.562	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.250	1.264	2.514	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					1.328	1.434	2.762	
Indicated Relativity Change:								-5.4%
Relativity to Statewide Average Loss to Payroll Ratio:								270.6%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9507 RHG: 3 NAICS: 54 ILDG: 3 MLDG: 1 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	
2017	139,037,027	4	51	113	911,426	921,176	1,832,602	1.318
2018	148,063,687	3	62	87	1,312,032	1,097,950	2,409,982	1.628
2019	140,676,473	5	60	59	2,524,217	1,532,246	4,056,463	2.884
2020	125,021,559	5	34	52	1,730,729	1,287,784	3,018,513	2.414
2021	142,381,848	0	36	61	840,582	708,904	1,549,486	1.088
695,180,594		17	243	372	7,318,986	5,548,061	12,867,046	
Adjusted Loss to Payroll Ratio:					1.053	0.798	1.851	
Expected Unlimited Loss to Payroll Ratio:					1.216	0.974	2.189	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.916	0.649	1.564	
Credibility:					0.87	0.70		
Indicated Limited Loss to Payroll Ratio:					1.035	0.754	1.789	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.135	0.929	2.064	
Indicated Relativity Change:								-5.7%
Relativity to Statewide Average Loss to Payroll Ratio:								202.2%

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	
2017	504,815,549	14	120	211	3,700,109	2,660,210	6,360,319	1.260
2018	506,754,617	6	130	231	4,029,022	3,183,356	7,212,378	1.423
2019	497,095,549	13	101	191	4,438,864	4,391,709	8,830,573	1.776
2020	444,103,488	1	79	119	2,504,770	1,940,849	4,445,619	1.001
2021	602,188,499	1	121	201	4,217,562	3,706,415	7,923,977	1.316
2,554,957,702		35	551	953	18,890,327	15,882,540	34,772,868	
Adjusted Loss to Payroll Ratio:					0.739	0.622	1.361	
Expected Unlimited Loss to Payroll Ratio:					0.822	0.814	1.636	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.703	0.555	1.258	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.739	0.622	1.361	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.836	0.828	1.664	
Indicated Relativity Change:								1.7%
Relativity to Statewide Average Loss to Payroll Ratio:								163.0%

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, 2024 (Proposed)

Code: 9519 RHG: 2 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	
2019	405,501,174	18	305	374	7,587,003	5,700,114	13,287,117	3.277
2020	436,454,437	15	398	388	10,485,982	7,941,054	18,427,036	4.222
2021	475,967,842	0	407	396	9,469,775	7,014,812	16,484,587	3.463
1,317,923,453		33	1,110	1,158	27,542,760	20,655,980	48,198,740	
Adjusted Loss to Payroll Ratio:					2.090	1.567	3.657	
Expected Unlimited Loss to Payroll Ratio:					2.358	2.081	4.439	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.107	1.708	3.815	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.090	1.567	3.657	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.252	1.845	4.096	
Indicated Relativity Change:								-7.7%
Relativity to Statewide Average Loss to Payroll Ratio:								401.3%

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	
2019	497,103,197	11	200	232	6,282,236	5,068,318	11,350,554	2.283
2020	519,877,168	10	214	191	6,630,289	5,285,347	11,915,636	2.292
2021	590,686,181	5	230	219	9,067,031	6,737,318	15,804,349	2.676
1,607,666,546		26	644	642	21,979,557	17,090,983	39,070,540	
Adjusted Loss to Payroll Ratio:					1.367	1.063	2.430	
Expected Unlimited Loss to Payroll Ratio:					1.390	1.192	2.582	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.226	0.877	2.103	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.367	1.063	2.430	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.500	1.309	2.810	
Indicated Relativity Change:								8.8%
Relativity to Statewide Average Loss to Payroll Ratio:								275.3%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9522 RHG: 2 NAICS: 81 ILDG: 2 MLDG: 2 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	
2018	205,163,574	19	503	217	6,614,195	4,984,577	11,598,772	5.653
2019	188,295,425	8	135	159	2,631,938	2,696,967	5,328,905	2.830
2020	178,399,826	2	142	182	3,416,488	3,139,069	6,555,557	3.675
2021	204,498,423	2	136	246	3,487,850	3,692,457	7,180,307	3.511
	776,357,248	31	916	804	16,150,470	14,513,071	30,663,541	
Adjusted Loss to Payroll Ratio:					2.080	1.869	3.950	
Expected Unlimited Loss to Payroll Ratio:					2.393	2.277	4.670	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.138	1.869	4.007	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					2.080	1.869	3.950	
Limit Factor:					1.077	1.177		
Selected (Unlimited) Loss to Payroll Ratio:					2.241	2.200	4.442	
Indicated Relativity Change:								-4.9%
Relativity to Statewide Average Loss to Payroll Ratio:								435.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9529 RHG: 6 NAICS: 23 ILDG: 2 MLDG: 3 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	
2017	248,700,337	16	80	128	3,616,972	2,528,900	6,145,872	2.471
2018	271,394,961	12	87	149	3,410,801	2,745,436	6,156,237	2.268
2019	271,067,468	9	85	126	3,418,342	3,368,672	6,787,014	2.504
2020	254,273,102	8	71	89	4,064,002	3,288,640	7,352,642	2.892
2021	211,168,662	2	81	94	1,987,146	2,114,484	4,101,630	1.942
1,256,604,530		47	404	586	16,497,262	14,046,132	30,543,394	
Adjusted Loss to Payroll Ratio:					1.313	1.118	2.431	
Expected Unlimited Loss to Payroll Ratio:					1.678	1.706	3.384	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.330	0.962	2.292	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					1.313	1.118	2.431	
Limit Factor:					1.220	1.608		
Selected (Unlimited) Loss to Payroll Ratio:					1.602	1.798	3.400	
Indicated Relativity Change:								0.5%
Relativity to Statewide Average Loss to Payroll Ratio:								333.1%

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	
2017	114,046,947	4	42	51	1,270,641	1,207,376	2,478,017	2.173
2018	154,572,024	3	43	77	1,848,734	963,697	2,812,431	1.819
2019	179,123,572	3	48	62	1,567,491	1,144,544	2,712,035	1.514
2020	187,592,148	3	56	76	1,810,810	1,567,133	3,377,943	1.801
2021	240,532,613	0	58	71	2,044,225	1,532,183	3,576,408	1.487
875,867,304		13	247	337	8,541,901	6,414,932	14,956,834	
Adjusted Loss to Payroll Ratio:					0.975	0.732	1.708	
Expected Unlimited Loss to Payroll Ratio:					1.226	1.007	2.233	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					1.050	0.686	1.736	
Credibility:					0.94	0.76		
Indicated Limited Loss to Payroll Ratio:					0.979	0.721	1.701	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					1.107	0.960	2.068	
Indicated Relativity Change:								-7.4%
Relativity to Statewide Average Loss to Payroll Ratio:								202.6%

E1-1-18 INCLUDES EXPERIENCE OF 9516

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9549 RHG: 4 NAICS: 54 ILDG: 1 MLDG: 1 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	
2017	23,852,662	2	28	26	778,126	270,030	1,048,156	4.394
2018	21,247,711	0	7	22	163,998	117,590	281,588	1.325
2019	24,677,478	3	27	26	1,296,429	484,698	1,781,127	7.218
2020	20,056,585	2	19	21	1,074,342	694,611	1,768,953	8.820
2021	25,831,367	2	14	26	1,259,384	478,577	1,737,961	6.728
115,665,804		9	95	121	4,572,280	2,045,505	6,617,785	
Adjusted Loss to Payroll Ratio:					3.953	1.768	5.721	
Expected Unlimited Loss to Payroll Ratio:					4.009	2.033	6.042	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.931	1.254	4.185	
Credibility:					0.67	0.45		
Indicated Limited Loss to Payroll Ratio:					3.620	1.484	5.104	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					4.093	1.976	6.069	
Indicated Relativity Change:								0.4%
Relativity to Statewide Average Loss to Payroll Ratio:								594.6%

Code: 9552 RHG: 6 NAICS: 23 ILDG: 1 MLDG: 4 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	
2017	15,900,290	3	11	8	695,104	987,871	1,682,975	10.585
2018	16,985,159	3	16	22	1,914,151	594,789	2,508,940	14.771
2019	17,347,330	1	7	12	371,604	206,436	578,040	3.332
2020	18,626,122	1	10	14	324,022	499,458	823,480	4.421
2021	17,589,742	0	13	17	850,367	693,773	1,544,140	8.779
86,448,643		8	57	73	4,155,247	2,982,327	7,137,574	
Adjusted Loss to Payroll Ratio:					4.807	3.450	8.256	
Expected Unlimited Loss to Payroll Ratio:					3.637	2.415	6.052	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					2.884	1.361	4.245	
Credibility:					0.56	0.40		
Indicated Limited Loss to Payroll Ratio:					3.961	2.187	6.148	
Limit Factor:					1.220	1.608		
Indicated (Unlimited) Loss to Payroll Ratio:					4.834	3.517	8.352	
Indicated Relativity Change:								38.0%
Selected Loss to Payroll Ratio (Restricted to 25% Change):					4.379	3.186	7.565	
Relativity to Statewide Average Loss to Payroll Ratio:								741.2%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9586 RHG: 1 NAICS: 81 ILDG: 2 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	
2018	1,351,740,588	22	340	330	5,265,439	5,209,036	10,474,475	0.775
2019	1,254,777,244	7	294	252	5,157,708	4,846,404	10,004,112	0.797
2020	851,597,911	2	132	122	2,446,076	2,420,842	4,866,918	0.572
2021	1,328,949,714	2	234	155	5,355,407	5,226,541	10,581,948	0.796
4,787,065,457		33	1,000	859	18,224,629	17,702,824	35,927,453	
Adjusted Loss to Payroll Ratio:					0.381	0.370	0.751	
Expected Unlimited Loss to Payroll Ratio:					0.444	0.459	0.903	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.402	0.391	0.793	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.381	0.370	0.751	
Limit Factor:					1.063	1.135		
Selected (Unlimited) Loss to Payroll Ratio:					0.405	0.420	0.824	
Indicated Relativity Change:								-8.7%
Relativity to Statewide Average Loss to Payroll Ratio:								80.7%

Code: 9610 RHG: 4 NAICS: 51 ILDG: 3 MLDG: 4 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	
2019	5,332,216,119	95	627	1,527	29,908,764	21,088,943	50,997,707	0.956
2020	4,529,750,002	38	366	792	21,704,410	14,884,721	36,589,131	0.808
2021	6,282,296,809	60	584	1,317	36,287,151	25,188,095	61,475,246	0.979
16,144,262,930		193	1,577	3,636	87,900,324	61,161,759	149,062,083	
Adjusted Loss to Payroll Ratio:					0.544	0.379	0.923	
Expected Unlimited Loss to Payroll Ratio:					0.578	0.443	1.021	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.507	0.339	0.846	
Credibility:					1.00	1.00		
Indicated Limited Loss to Payroll Ratio:					0.544	0.379	0.923	
Limit Factor:					1.131	1.331		
Selected (Unlimited) Loss to Payroll Ratio:					0.616	0.504	1.120	
Indicated Relativity Change:								9.7%
Relativity to Statewide Average Loss to Payroll Ratio:								109.7%

CLASSIFICATION RELATIVITY REVIEW SHEET
Effective September 1, 2024 (Proposed)

Code: 9620 RHG: 3 NAICS: 81 ILDG: 2 MLDG: 2 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	
2017	156,290,443	7	56	144	1,181,151	878,832	2,059,983	1.318
2018	146,504,026	8	64	139	1,670,516	1,749,467	3,419,983	2.334
2019	153,762,459	7	51	132	1,279,196	1,027,956	2,307,152	1.500
2020	163,542,139	3	87	132	2,347,003	2,145,540	4,492,543	2.747
2021	200,258,592	2	93	155	2,633,029	2,080,694	4,713,723	2.354
	820,357,659	27	351	702	9,110,896	7,882,489	16,993,385	
Adjusted Loss to Payroll Ratio:					1.111	0.961	2.071	
Expected Unlimited Loss to Payroll Ratio:					1.009	1.101	2.110	
Expected Limited Loss to Payroll Ratio (adjusted for NAICS diff.):					0.885	0.863	1.749	
Credibility:					0.86	0.79		
Indicated Limited Loss to Payroll Ratio:					1.079	0.940	2.020	
Limit Factor:					1.097	1.232		
Selected (Unlimited) Loss to Payroll Ratio:					1.184	1.158	2.343	
Indicated Relativity Change:								11.0%
Relativity to Statewide Average Loss to Payroll Ratio:								229.5%